



# Loan Review Manager

**Department: Risk Management**

**Reports to: Chief Risk Officer**

**Grade 12; Range: \$60,934.89 to \$94,449.08**

**Job Code: 192-12**

**FLSA: Exempt**

**Supervises: None**

**Revised: 11/26/2013mrj**

## **SUMMARY**

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Responsible for development, implementation and management of the bank's loan review function. Completes and submits the annual loan review program and objectives to the Audit and Risk Oversight Committee for approval. Performs loan reviews of complex loan types and sampling of homogenous portfolios, including large or high-risk lending areas, leads or assists in special projects including due diligence loan purchases; responsible for the ongoing evaluation of the bank's commercial and homogeneous loan portfolio quality and for measuring compliance with established policies, regulatory guidelines and sound lending practices; as well as the stability of lending practices and activities; works under limited supervision and provides account officers with functional constructive guidance. Submits written reports of internal loan reviews with an evaluation of risk and associated collectability to senior management, Director's Credit Committee and the Audit and Risk Oversight Committee.

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## **MINIMUM REQUIREMENTS FOR POSITION:**

- Bachelor's degree in Business, Accounting, Finance (MBA preferred) 5 to 7 years of direct loan review or loan audit experience, or 10+ years of equivalent lending, credit underwriting or portfolio management experience
- Extensive knowledge and understanding of best practices of credit risk management and credit policies and procedures
- Advanced knowledge of loan accounting, credit analysis, financial analyses, lending practices, banking regulations, and Uniform Commercial Code
- Advanced knowledge and understanding of financial analysis including ratio, trend and cash flow analysis
- Excellent knowledge and understanding of commercial lending policy, procedures, loan documentation and appraisal requirements
- Excellent oral and written communications skills to prepare and present persuasive oral and written reports effectively to bank personnel of all levels, including internal and external auditors and regulatory examiners.
- Excellent organizational skills with ability to work with minimal direct supervision and prioritize deliverables in fast paced and changing environment, and utilizing conflict resolution skills for the betterment of the bank's goals and objectives.
- Must possess strong computer skills (MS Word, Excel, Access, and Power Point); must be able to think analytically, independently and objectively; experience with automated underwriting software is a plus.

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## **PRIMARY ACTIVITIES AND RESPONSIBILITIES:**

- Evaluates credit risk of the commercial loan portfolio via annual reviews of all commercial lending departments and products through ongoing reviews of new production sampling, and review of marginal and criticized loans within the portfolios. Credit risk assessment includes evaluating the financial position of borrowers in terms of prudent lending practices through financial/cash flow analysis and the application of credit principles and banking regulations. The goal is to identify potential systemic problems in the life cycle of a credit, from origination, underwriting, documentation and problem loans or developing problem loans in a timely manner in order to minimize loan losses and ensure effective credit risk management practices.
- Prepares written reports directed to lending department management, senior Credit Administration personnel, Director of Internal Audit and executive management summarizing overall review findings, including risk grade changes, impairment recommendations, and specific suggestions aimed at improving the quality of certain loans, the department's lending practices, or compliance with lending policies.
- Provide Senior Management, Directors Credit Committee and the Audit & Risk Oversight Committee with an objective and timely assessment of the overall quality of the loan portfolio.
- Develop internal loan review procedures to evaluate credit administration and residual credit risk and manage the loan review program.
- Assess the adequacy of and adherence to bank loan policies and procedures and to monitor compliance with relevant state, UCC and federal banking laws and regulations.
- Recommend appropriate loan risk grade or adversely classify loans, especially those with well-defined credit weaknesses that jeopardize the repayment, so that timely action can be taken and credit losses can be minimized.
- Evaluate the activities of lending personnel including their compliance with lending policies and the quality of their loan approval, monitoring and risk grading assessment.
- Discuss all noted deficiencies and identified weaknesses, and any existing or planned corrective actions, including time frames for correction, with appropriate loan officers and department managers.
- Track corrective action of noted weaknesses through to resolution and report such action or inaction to senior management and the appropriate board level committees.
- Review Watch List Reports for completeness and serve as a member of the Watch List and Commercial Past Due committees.
- As necessary, assist the company in the completion of various special projects and due diligence reviews, as well as other tasks as may be assigned.
- Adherence to departmental service quality and operational standards
- Maintains compliance with and adheres to state and federal regulations and bank policies and procedures, including, but not limited to, requirements regarding the Bank Secrecy Act, FACT Act, Community Reinvestment Act, and EEO/AA /Fair Employment Practices.