

AMERICAN  NATIONAL
BANK & TRUST COMPANY

Position - Loan Review Officer
Reports to - Director of Loan Review
Department - Loan Review
Employee Type - Officer

JOB SUMMARY

The Loan Review Officer assists in performing the internal loan review function. The loan review function provides the Bank with an independent assessment of asset quality and credit risk for all segments of the loan portfolio. Interfaces regularly with Credit Administration and Relationship Managers.

ESSENTIAL FUNCTIONS

1. Evaluates and monitors the credit quality of the Bank's loan portfolio in order to identify specific deficiencies for individual, corporate and small borrowers.
2. Identifies deviations from banking regulations, loan standards and prudent underwriting practices.
3. Identifies potential or existing systemic deficiencies in the underwriting systems.
4. Ensures remedial or corrective actions are taken as needed.
5. Validates the accuracy of the credit rating/loan rating system.
6. Identifies and evaluates portfolio trends with respect to delinquency, bankruptcy, demographic and other factors.
7. Monitors portfolio diversification in accordance with policy guidance and strategic plan.
8. Identifies problem loans and describes deficiencies.
9. Reviews bank processes such as loan approvals, policy exception reporting, supervisory loan to value limits, underwriting, covenants, internal controls, concentration reporting, etc.
10. Verifies quality, completeness and accuracy of supporting loan documentation and analysis. Periodically reviews files for appraisals, deeds of trust, UCC filings, perfection on liens, collateral evaluations and valuations, etc. Performs regular back-end review of financials and related analysis.
11. Identifies trends, debt service coverage, and performance ratio analysis.
12. Reviews loan policy for adequacy. Validates that applicable laws and regulations are addressed by policy. Ensures that actual procedures/processes

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- uphold the written policy. Makes suggestions/recommendation for changes/updates/revisions to policy content.
13. Assesses problem loan management / workout plan effectiveness.
 14. Provides assistance and consultation to Relationship Managers and other lending personnel.
 15. Creates write-ups for presentation to individual lenders and/or management.
 16. Participates in due diligence reviews for potential bank acquisitions and other special lending projects.
 17. Must keep abreast of regulatory environment and changes in laws and regulations.
 18. Maintains a thorough knowledge of all American National Bank products, services, procedures, policies and appropriate regulatory issues relating to daily job functions.
 19. Other duties as assigned.
 20. Normal business working environment.
 21. May need to periodically travel to various banking locations or other sites.
 22. Valid driver's license required.

REQUIRED SKILLS

1. Maintains thorough knowledge of lending laws and regulations.
2. Strong analytical, technical and statistical skills required.
3. Sound working knowledge of accounting principles and financial statements.
4. Possesses ability to create reports of review findings.
5. Must have capability to effectively present information and respond to questions from groups of lenders, managers, directors and/or regulatory officials.
6. Strong integrity in all areas, adhering to policies, regulations and utmost ethical and legal standards.
7. Upholds confidentiality and privacy of findings in all situations.
8. Demonstrates ability to prioritize and handle multiple projects.
9. Remains flexible to withstand unpredictable changes to schedules and deadlines.
10. Interacts and communicates effectively with personnel at all levels of the organization.
11. Excellent verbal and written communication skills.
12. Ability to effectively manage and develop others.

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13. Must be proficient in Microsoft Office – Word and Excel.
14. Proven experience working in a team environment.
15. Experienced in Jack Henry Operating System helpful.

EDUCATION AND EXPERIENCE

1. Bachelor's Degree in Accounting or Finance.
2. 5-7 years' experience in loan review or credit analysis capacity.

The above statements are intended to describe the general nature and level of work performed by people assigned to this classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.