



THE NATIONAL  
BANK OF INDIANAPOLIS

## **JOB POSTING**

**Position: Loan Review Manager**

**Department: Loan Review**

**Reports To: First Vice President and Chief Credit Officer**

### **Purpose of Position –**

Supervises the loan review process and reviews, examines and rates the Bank's loan portfolio in order to protect the Bank's loan assets from loss. Also ensures the quality of loans and compliance with applicable procedures, laws and regulations. The incumbent provides the highest quality of service to every customer.

### **Essential Functions include, but are not limited to:**

- ◆ Examines, analyzes and assigns loan ratings to credit relationships with aggregate debt over prescribed limit, as well as other selected loans, in order to determine loan quality in accordance with Bank policy, regulatory guidelines and OCC examinations. Findings from these reviews are provided to the Loan Policy Committee and individual loan officers.
- ◆ Oversees the timely and accurate compilation and preparation of various reports in order to keep the Loan Policy Committee and Bank management informed of loan and credit quality.
- ◆ Prepares recommendations to the CEO for approval of accrual status changes, charge-offs, and grade changes, as appropriate per Loan Policy.
- ◆ Serves as a non-voting member of the Loan Committee and Classified Credit Review Committee.
- ◆ Performs a quarterly analysis of the loan and lease losses reserve in accordance with Bank policy and regulatory guidelines in order to ensure the adequacy of the Bank's allowance for loan and lease losses.
- ◆ Supervises and provides effective training of subordinate personnel.
- ◆ Develops and maintains a personal program for maintaining an adequate level of knowledge in loan review matters, management techniques and personal skills, and demonstrates personal and interpersonal behavior, attitude, judgment, communication and initiative with customers and employees in order to ensure an acceptable degree of performance.

### **Requirements –**

- ◆ Bachelors' degree in finance or business, or equivalent educational experience
- ◆ Requires three to five years of relevant experience with a minimum of three years experience in loan review and a background in financial statement analysis. Must have prior commercial credit training.
- ◆ Knowledge of government regulations and required documentation regarding loans
- ◆ Proven ability to communicate effectively with loan officers regarding the results of the review process, both verbally and in writing.
- ◆ Demonstrated skill in recognizing loan documentation deficiencies
- ◆ Demonstrated skill in determining the credit worthiness of a borrower.
- ◆ High degree of accuracy and attention to detail
- ◆ Ability to organize, prioritize, and also interpret, analyze data, and problem solve
- ◆ High level computer proficiency

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