



**NORTH DAKOTA  
CLASS DESCRIPTION**

ND Human Resource Management Services  
Phone: (701) 328-3290

Class Code(s): 0554  
0555

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**CREDIT REVIEW ANALYST**

**SCOPE OF WORK:**

Work involves analyzing commercial, farm, residential real estate, and student loans and related servicing activity to determine credit risk and compliance with laws, regulations, policies, and procedures pertaining to lending. Positions assigned this classification are at the Bank of North Dakota (Bank).

**DUTIES PERFORMED AT ALL LEVELS:**

- Evaluate loan documentation for quality of loan underwriting, accuracy of loan accounting system data, and compliance with Bank policies and procedures and regulatory guidelines.
- Analyze financial statements and tax return data to assess financial condition; determine performance ratios, adequacy of assigned risk ratings and cash flows, repayment sources and terms, compliance with financial loan covenants, guarantor support, and collateral valuations.
- Communicate issues and provide recommendations to lending staff and Bank management.
- Prepare credit quality reports utilized by lending staff, Bank management, and Advisory Board and Industrial Commission members.
- Complete research and other assigned projects; participate in credit risk process improvement initiatives; and participate in loan workout strategies.
- Research, gather, and analyze statistical data utilized in the development of complex loan portfolio analysis reports for reference and decision making by lending staff and Bank management.
- Make recommendations regarding the outcome of completed loan review activity, which includes formulation of plans for correction of unsatisfactory conditions impacting the loan portfolio.
- Participate in developing and maintaining departmental procedures and guidelines for documenting work activities.

*NOTE: The duties listed are not intended to be all-inclusive. Duties assigned any individual employee are at the discretion of the appointing authority.*

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**CREDIT REVIEW ANALYST I**  
Grade K

0554

**LEVEL DEFINITION:**

Work at this level is performed under close to moderate supervision and involves conducting loan reviews and preparing credit risk management reports of limited to moderate complexity. More complex projects are performed under close supervision from Director or a higher level Credit Review Analyst.

**ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:**

- None.

**MINIMUM QUALIFICATIONS:**

Requires a bachelor's degree in accounting, banking, business administration, economics, or a closely related field. Bank-related lending work experience that included application of loan documentation standards and related banking laws and regulations, credit analysis, or loan processing may substitute for the education requirement on a year-for-year basis.

**CREDIT REVIEW ANALYST II**  
Grade L

0555

**LEVEL DEFINITION:**

Work at this level involves performing and overseeing credit review duties of varying complexity involving review of correspondent financial institutions' financial soundness and analysis of loan quality and administration.

**ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:**

- Complete risk based collateral inspections for letters of credits pledged for public deposits for Bank correspondent financial institutions.
- Conduct inspections of pledged loan quality of financial institutions, their holding companies, subsidiaries or affiliates.
- Formulate plans for correction of unsatisfactory conditions found on pledged collateral.
- Confer with correspondent financial institution representatives regarding findings of collateral reviews and formulate recommendations for compliance or corrective action on deficiencies.
- Calculate and analyze correspondent financial institutions call report data for determination of Fed Fund lines.
- As Lead Analyst of correspondent review operations, assign work to and review the work of other credit review analysts.

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- Determine if correspondent financial institutions are in compliance with requirements set forth in pledge agreements.
  - Determine findings and make recommendations to Bank management and decision making committees.
  - Provide training to lending staff on legal or regulatory issues impacting loan approval and underwriting decisions.
  - Direct, coordinate, and train Credit Review Analyst I's in established review methods and techniques.

**MINIMUM QUALIFICATIONS:**

Requires a bachelor's degree in accounting, banking, business administration, economics, or a closely related field and four years of bank-related lending work experience that included application of loan documentation standards and related banking laws and regulations, credit analysis, or loan processing, two years of which must have included credit review analysis at a level comparable to that of the Credit Review Analyst I. Additional bank-related lending work experience that included application of loan documentation standards and related banking laws and regulations, credit analysis, or loan processing may substitute for the education requirement on a year-for-year basis.

Eff. Date: 1/87

Rev: 3/99 – Updated format

Rev: 8/10 – Revised to make a two-level series

Rev: 7/12 – Conversion to Hay System

Rev: 6/13 – Revised duties, level definitions and minimum qualifications at both levels