



**NORTH DAKOTA
CLASS DESCRIPTION**

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

Class Code(s): 0569
0570
0571
0572

LOAN ADMINISTRATOR

SCOPE OF WORK:

Work involves providing credit analysis and underwriting services for commercial, agriculture, student loans, political subdivisions, and/or economic development projects for the Bank of North Dakota (BND). Duties are performed prior to loan approval and are continued during the term of the loan to ensure loan repayment occurs.

DUTIES PERFORMED AT ALL LEVELS:

- Interview loan applicants and financial institutions; gather and verify financial information.
- Underwrite loan requests with strict deadlines for presentation to committees including BND Advisory Board and Industrial Commission.
- Analyze credit information involving ratio analysis, global cash flows, and guarantor analysis; write credit presentations; prepare and review collateral valuations; evaluate credit concentrations.
- Calculate stress testing scenarios.
- Service loans within established loan portfolio; monitor loan repayment and covenants; update loan files.
- Prepare problem loan reports which may initiate collection or foreclosure activities for delinquent loans; analyze and determine loan classifications and assess risk ratings.
- Review real estate and equipment appraisals and valuations for accuracy and compliance with regulations.
- Provide input on policies/guidelines and determine if credits deviate from established underwriting standards.
- Monitor economic and market trends which impact credits within the Bank's loan portfolio.
- Assist in determining feasible structure of the credit and the presentation to BND's loan committee.
- Participate in lending committee activities.
- May be required to perform site visits at the borrower's place of business to allow BND to get a better understanding of the credit.

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

LOAN ADMINISTRATOR I
GRADE J

0569

LEVEL DEFINITION:

Work at this level involves performing analysis of student loans and less complex agriculture and commercial credits along with review of real estate and equipment appraisals or valuations for accuracy and compliance with regulations. Duties are performed under general supervision and employees are expected to perform duties independently.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Analyze less complex credits and those that are more stable in their life cycle.
- Handle loans with total aggregate dollar exposure of credits analyzed typically ranges from \$50,000 to \$500,000.
- Perform annual reviews of existing credits and spreading of financial statements.
- Perform student loan analysis and less complex commercial and agricultural loan analysis and make recommendations for approval or denial
- Gather and compile data for quarterly problem loan analysis.
- Conduct collateral valuation analysis which includes reviewing real estate and equipment to be held as collateral with supervisor.

MINIMUM QUALIFICATIONS:

Requires a bachelor's degree in accounting, banking, business administration, economics, or a closely related field. Lending work experience may substitute for the education requirement on a year-for-year basis.

LOAN ADMINISTRATOR II
GRADE K

0570

LEVEL DEFINITION:

Work at this level involves performing analysis of moderately multi-faceted credits which have a higher degree of complexity due to more involved credit facilities, number of entities, number of guarantors, and/or number of cash flow streams. Duties are performed under general supervision and employees perform all duties independently.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Analyze credits that are stable or new in their life cycle (start-ups/new ventures), with potentially major changes such as expansions, contractions, and/or acquisitions.
- Handle loans with total aggregate dollar exposure of credits analyzed typically ranges from \$50,000 to \$2,000,000
- Perform moderately complex commercial and agricultural credit analysis.
- Gather and analyze data for problem loan reports and workout strategies.
- Conduct independent collateral valuation analysis and review of medium to large values and complexity of real estate and equipment to be held as collateral.
- Prepare moderately complex in-house valuations for real estate or equipment.

MINIMUM QUALIFICATIONS:

Requires a bachelor's degree in accounting, banking, business administration, economics, or a closely related field and two years of lending, credit or financial analysis work experience. Additional work experience as described may substitute for the education requirement on a year-for-year basis.

LOAN ADMINISTRATOR III

0571

GRADE L

LEVEL DEFINITION:

Work at this level involves performing analysis of moderate to highly multi-faceted credits which have a higher degree of complexity. Credits involve a higher number of entities, guarantors, and/or of cash flow streams than previous levels. Duties are performed under general supervision and employees perform all duties independently. Total aggregate dollar exposure of credits analyzed typically ranges from \$500,000 to \$10,000,000.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Make recommendations related to structuring of credits being analyzed as it applies to repayment terms, financial covenants, construction projects and ongoing monitoring of business entity.
- Prepare moderate to highly complex in-house valuations for real estate or equipment based on local markets, comparable recent sales, and potential income of property
- Perform moderate to highly complex commercial and agricultural credit analysis which involves investigating financial statements to determine if cash flow is sufficient to
- Analyze loan pricing to ensure adequate levels of return based on risk.
- Secondary presenter of credits for approval at loan committee.
- Conduct independent collateral valuation analysis and review of large values and higher complexity of real estate and equipment to be held as collateral.

MINIMUM QUALIFICATIONS:

Requires a bachelor's degree in accounting, banking, business administration, economics, or a closely related field and four years of lending, credit or financial analysis work experience. Additional work experience as described may substitute for the education requirement on a year-for-year basis.

LOAN ADMINISTRATOR IV
GRADE M

0572

LEVEL DEFINITION:

Work at this level involves performing analysis of highly multi-faceted credits, which have extremely complex credit facilities, which have very diverse sources of cash flow and multiple contingent liabilities. Credits involve a higher number of entities, number of guarantors, and/or number of cash flow streams than all other previous levels. Duties are performed under general supervision and employees perform all duties independently.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Provide training to less experienced staff at levels I – III regarding credit analysis and appraisal/valuation review and preparation.
- Perform extremely complex commercial and agricultural credit analysis which involves investigating financial statements from multiple entities that may or may not have common ownership to determine if cash flow is sufficient to repay business, personal debt and any other contingent liabilities.
- Handle loans with total aggregate dollar exposure of credits analyzed typically ranges from \$500,000 to \$50,000,000.
- Contribute to the writing of policies/guidelines to ensure alignment with banking industry standards
- Lead or participate in non-recurring projects related to Credit Administration, such as loan workflow projects and rewriting of loan policy and guidelines. Create and maintain loan risk rating matrix for farm and commercial loans, contribute to software enhancement considerations and system upgrade projects.
- Contribute to Credit Administration initiatives and goals.

MINIMUM QUALIFICATIONS:

Requires a bachelor's degree in accounting, banking, business administration, economics, or a closely related field and six years of lending and/or credit analysis work experience in the commercial/ag lending field. Additional work experience as described may substitute for the education requirement on a year-for-year basis.

Eff. Date: 02/16

Rev: 09/18 – Updated scope of work, duties, level definitions and factor evaluation

Rev: 10/18 – Added level IV and updated duties in level III; Re-numbered the series to begin with 0569 to reflect the additional level