



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; gather and verify financial information.
- Analyze credit information; write credit proposal; prepare or review the collateral valuation; evaluate credit concentrations.
- Calculate stress testing scenarios.
- Service loans within established loan portfolio; monitor loan repayment; update loan files.
- Initiate collection activities for delinquent loans; analyze and determine loan classifications and assess the risk rating.
- 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 visit the business site to provide 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

0570

LEVEL DEFINITION:

Work at this level involves performing analysis of less complex credits. Duties are performed under general supervision and employees are expected to perform duties independently except those of a very complex nature.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Analyze less complex credits and those that are more stable in their life cycle.
- Perform annual reviews of existing credits and spreading of financial statements.
- Perform student loan analysis and less complex commercial and agricultural loan analysis.
- Gather and compile data for quarterly problem loan analysis.
- Conduct collateral valuation analysis and review of 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 in the lending field may substitute for the education requirement on a year-for-year basis.

LOAN ADMINISTRATOR II

0571

GRADE K

LEVEL DEFINITION:

Work at this level involves performing analysis of moderately multi-faceted credits which have a higher degree of complexity due to more complex 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.
- 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.

MINIMUM QUALIFICATIONS:

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

LOAN ADMINISTRATOR III

0572

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 due to more complex 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:

- Perform moderate to highly complex commercial and agricultural credit analysis.
- 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 three years of lending work experience in the lending field. Additional work experience as described may substitute for the education requirement on a year-for-year basis.

Eff. Date: 02/16