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**LOAN ADMINISTRATION MANAGER**

GRADE M

**SCOPE OF WORK:**

Work involves managing 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 PERFORMED:**

- Provide training and supervise divisional credit analysis and valuation functions.
- Assign credit portfolios to other staff.
- Lead project management activities related to credit programs, portfolio risk, loan policies, and strategic direction of BND's credit administration function.
- Analyze moderate to highly comprehensive credits which have a higher degree of complexity due to more complex credit facilities, number of entities, number of guarantors, and number of cash flow streams.
- Conduct collateral valuation analysis and review of medium to large values and higher complexity real estate and equipment to be held as collateral.
- Lead or participate in non-recurring projects related to credit administration.
- Contribute to credit administration initiatives and goals.
- Interview loan applicants; gather and verify financial information.
- Analyze credit information; write credit proposal, review the valuation, evaluate credit concentrations.
- Calculate stress testing scenarios, make credit decisions within lending authority when lending limits are exceeded.
- 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 full understanding on 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.*

**MINIMUM QUALIFICATIONS**

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

Eff. Date: 02/16