



JOB POSTING NOTICE

Position: Loan Review Analyst

Location: Sulphur Springs, TX

Hours: Monday - Friday: 8:00 am – 5:00 pm

POSITION PURPOSE

The position is responsible for overseeing various duties in the ongoing management of credit risk. The incumbent performs and directs loan risk rating reviews of the bank's commercial and real estate loans to ensure compliance with established policies and standards. This employee offers the customer the highest degree of service and promotes all Alliance Bank's products and services.

SKILLS, KNOWLEDGE, AND PHYSICAL REQUIREMENTS

1. Ability to read, write and speak the English language, bilingual helpful.
2. High School diploma (or equivalency) and knowledge of specialized principles that would be obtained through a formal four (4) year academic program, and a minimum of three (3) years' experience in a financial institution; or a combination of education and experience providing equivalent knowledge.
3. Commercial lending and/or loan review-specific job training.
4. Proficient consumer and commercial financial statement analysis skills.
5. Knowledge of commercial, consumer, and residential real estate documentation standards.
6. Strong attention to detail, analytical skills, and problem-solving ability.
7. Self-starter with an established ability to work effectively with minimal day-to-day supervision.
8. Ability to present a professional demeanor at all times.
9. Previous supervisory and management experience.
10. Ability to handle bank and customer transactions with a high level of confidentiality.
11. Schedules are prepared based on business needs and are subject to change at any time. This may include the need for evenings, weekends, or holiday coverage.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. Personify Alliance Bank's mission statement of *The best in all we do.*
2. Promotes Alliance Bank's culture through all interactions modeling the Alliance Bank way of Customer Experience.
3. Work with the Risk Department to draft and submit an annual bank-wide loan review plan.
4. Serve as a liaison between third-party review vendors and lending staff to disseminate information and documents between parties.
5. Perform independent reviews of commercial, ag, and real estate loans for the purpose of identifying developing risk and validating the integrity of the bank's loan risk rating systems and lending process and controls.
6. Review and test underwriting assessments of cash flow, identification of repayment source, adherence to the written policy, policy exception approval, guarantor, and collateral analysis.
7. Prepare and present written reports summarizing findings and identified risks and recommend changes for loan risk ratings as appropriate.
8. Follow up with lending officers to ensure corrective actions arising out of review findings have been implemented.
9. Perform stress test analysis on the loan portfolio based on industry, collateral, terms, or other variables to adequately portray the bank's lending risk.
10. Assist the loan officers by regularly reviewing the exception list and taking corrective action which may include analysis of financial information.
11. Assist loan officers in conducting impairment analysis as needed.

***This is a summary of the requirements and essential functions.
The full job description is available upon request.***

Qualified applicants should submit a resume to HR@Alliancebank.com.



AN EQUAL OPPORTUNITY EMPLOYER