



JOB DESCRIPTION

POSITION TITLE: Asset Based Collateral and Loan Analyst (VP)
Commercial Banking Group
SUPERVISOR'S TITLE: SVP Credit Administration
FLSA STATUS: Exempt

CORE VALUES:

- Committed to making a difference in every interaction, every day
- Relationship driven with customers and staff members
- Demonstrated trustworthiness and integrity
- Hold yourself to a higher standard and demand excellence
- Be responsive and willing to do whatever it takes to get the job done

SUMMARY

Asset Based Loan Collateral Analyst Duties - Responsible for monitoring asset-based loan (ABL) accounts utilizing monthly and quarterly Receivable, Payable, and Inventory (if pertinent) aging reports, as well as credit and financial information. Create and maintain statistical and narrative reports on the condition of customer and prospective customer collateral, including ongoing trend analysis reports. Maintain close communication with Underwriters, Loan Officers and Credit Administration to ensure risk issues are known by staff. Identify and communicate deteriorating collateral situations and recommend appropriate action if necessary. Review borrowing base certificates and related aging reports with customers to ensure the accuracy of the calculations. Ensure that the maximum borrowing base information is posted timely and maintained current on Bank's core system.

Ongoing effective communication with borrower to ensure a clear understanding of ABL reporting requirements, calculation of ineligibles, and completion of borrowing base forms. Follow-up with customer for ongoing timely submission of reporting. Advise borrower of any discrepancies related to their borrowing base information upon validation. Maintain open communication with customer to review delinquencies, follow-up on out-of-balance situations, confirmation of activity and/or general feedback regarding receivable collateral and/or vendor information.

Schedule and review all field audits, both pre-loan and follow up audits as required by loan documentation. Compare results to historical customer reporting for accuracy and/or irregularities. Discuss irregularities or concerns with appropriate persons to ensure corrective measures are taken. Prepare collateral audit review report for distribution and follow-up on issues by the lending unit and/or borrower. Track and report on outstanding issues.

Maintain ongoing monthly summary reporting of entire ABL portfolio and prepare regular reporting of the ABL portfolio for Directors Loan Committee.

Loan Analyst Duties – Assist in the spreading of financial statements and tax returns, and evaluate financial covenant compliance of borrowers. Track tickler performance. Work with lending staff to ensure credit files are kept current with latest financial statements reports etc. Assist in the preparation and processing loans with a focus on PPP loans as directed by manager.

OTHER ESSENTIAL DUTIES & RESPONSIBILITIES:

- Prepares specialized reports on loan and portfolio quality for management.
- Coordinates relationships between Relationship Managers, credit administration and management to facilitate the loan approval/portfolio review process.
- Ensures all collateral and credit files are kept current with latest financial statements, reports, etc.
- Resolves customer problems and acts as a liaison with other departments to ensure that the customer experiences the highest level of service and support.
- Responsible for keeping current on the bank's lending policies, products, and services.
- Acts as a mentor to incoming Collateral Analyst(s) by assisting in training of lending related duties.
- Actively ensure compliance with the Company's Code of Ethics and all Bank Secrecy Act/Anti-Money Laundering, USA Patriot Act, information security and suspicious activity reporting requirements, policy, and procedures. Actively participates in any required corporate and business line training in these areas. Follows account opening procedures and understands and follows internal suspicious activity referral requirements and processes, as required for this position. Actively works with customers to understand each customer's normal account activity, as appropriate for this position.

JOB RELATED QUALIFICATIONS:

Knowledge/Skills/Abilities

- Computer skills to include use of Microsoft Office products and other programs as required.
- Excellent written and verbal communication skills, attention to detail and follow-through.
- Demonstrated leadership skills and ability to foster and sustain collaborative work relationships within the bank.
- Requires strong relationship management, well-developed analytical and problem-solving skills.
- Must possess a broad knowledge of bank products and services that result in successfully capitalizing on all opportunities.
- Dedication to teamwork and long-term commitment to success.

Education/ Licenses/ Work Experience

Requires excellent credit analysis and analytical skills. Requires extensive knowledge of collateral analysis, administration, policies, and procedures. Must have effective oral and written communication and technical writing skills. Requires a bachelor's degree or equivalent and five to seven years of related experience.

Physical Demands:

- The employee must be able to remain in a stationary position for sustained periods of time. The person in this position needs to occasionally move about inside the office to access file cabinets, office machinery.
- The employee is occasionally required to raise objects up to 50 pounds from a lower to a higher position or moving objects horizontally from position to-position with, and/or to bend body downward and forward, extending hands and arms in any direction to access files.
- Consistent use of a computer and other office machinery is required, such as a calculator, copy machine, and computer printer. Making substantial and repetitive movements (motions) of the wrists, hands, and/or fingers.
- Close visual acuity is required to perform activities such as: preparing and analyzing data and figures, transcribing, viewing a computer terminal, extensive reading.
- While performing the duties of this job, the employee is regularly required to communicate verbally to clients.
- The person in this position must stay awake and alert during assigned work time.

Work Environment:

Generally, works in an office environment but may occasionally be required to perform job duties outside of the typical office setting.

Management reserves the right to add/change duties and job requirements at any time. This job description is not an employment contract, implied or otherwise. The employment relationship remains "at-will". Bank of Southern California (Bank) is an EEO Employer. It is the policy of the Bank to provide equal employment opportunity (EEO) to all persons regardless of age, color, national origin, citizenship status, physical or mental disability, race, religion, creed, gender, sex, sexual orientation, gender identity and/or expression, genetic information, marital status, status regarding public assistance, veteran status, or any other characteristic protected by federal, state, or local law. In addition, the Bank will provide reasonable accommodations for qualified individuals with disabilities.