

# Guaranty Bank Job Description

**TITLE:** Loan Administration Associate II  
**REPORTS TO:** SVP, Loan Administration Manager  
**DEPARTMENT:** Credit Administration  
**LOCATION:** Springfield MO Operations Building

## **JOB SUMMARY:**

Assists the Senior Loan Administration staff with preparing board and management loan reports, preparing the Allowance for Credit Losses (ACL) calculations and narratives and other special projects as assigned, while operating within the Company's policies and standard operating procedures.

## **ESSENTIAL FUNCTIONS:**

- Prepares a portion of the quarterly Allowance for Credit Losses calculations, by reconciling unfunded commitments, loan and lease segmentation, government guaranteed loan balances, and total loans and leases as well as reviewing and updating the qualitative factor scoring matrix and narrative, in accordance with established internal policies and procedures.
- Assists in the monthly preparation of various loan reports for Senior Management, the Board of Directors and Accounting.
- Supports lenders and loan assistants with system and documentation needs and research.
- Responsible for helping with internal and external audit and regulatory exam preparation.
- Handles special projects as assigned.
- Performs duties in the absence of other employees in the department. Will be cross trained to serve as back up for a variety of tasks.

## **QUALIFICATIONS:**

- Associates or Bachelor's Degree in a business related field preferred. High school diploma or equivalent will also be considered.
- At least 3-5 years of experience in loan administration required
- Highly skilled with various computer programs and data input, including Microsoft Word, Excel, Outlook, PowerPoint, Core Bank Software, ACL Software, and Imaging Software.
- Proficient knowledge of, and demonstrate ongoing compliance with Missouri and Federal lending laws and regulations applicable to this position including Part 365 – Real Estate Lending Standards, High Volatility Commercial Real Estate (HVCRE), and Regulation O.
- Possess strong mathematical skills with working knowledge of basic accounting principles.
- Ability to work and collaborate with a variety of individuals and groups in a constructive and professional manner.
- Excellent verbal and written communication skills
- Strong attention to detail and ability to maintain accuracy in daily duties.
- Self-motivated to complete tasks with minimal direction.
- Ability to multitask and prioritize responsibilities while maintaining flexibility to withstand unpredictable changes to schedules and deadlines.
- Sound judgement, logical reasoning and strong drive for results and success.

- Interact and communicate effectively with personnel at all levels of the organization.
- Ability to be resourceful, to act independently and to recognize unusual situations in which higher intervention may be necessary.