



Job Title: Commercial Underwriting Officer
Reports to: Nashville Market President
Department: Nashville
FLSA Status: Exempt

Summary:

Provides underwriting support to Commercial Loan Officers by performing research and statistical analysis. In particular, the person in this position prepares financial statement and tax return spreads and performs credit analysis on historical and projected financial information to help determine repayment capability of prospective borrowers.

Essential Duties and Responsibilities:

- Interprets financial and specific industry trends and customer payment histories by creating historical financial spreadsheets on customers; categorizing and entering data; analyzing trends;
- Analyze financial statements, and supplementary information, and perform detailed evaluation of customers' credit capacities as well as provide detailed reports outlining the financial condition of prospective and present borrowers in accordance;
- Assists Commercial Loan Officers in identifying credit strengths and/or weaknesses of each credit;
- Prepare significant portions of loan analysis memos for Bank Officers and Management;
- Reviews financial statements and related information to determine borrowers' adherence to loan covenants;
- Ensure compliance with the Bank policies by utilizing loan review, loan operations and deposit operations staff as needed;
- Maintains excellent customer relations and the confidentiality of the Bank's customers;
- Remain current on and adhere to all regulatory required training;
- Participate in team meetings and credit decision meetings between Commercial Loan Officers, Nashville Market President and Chief Credit Officer as required;
- Attend Client meetings with Commercial Loan Officers as required to fully understand relationship;
- Perform all other duties as assigned.

Education/Experience:

Bachelors Degree from a four-year college or university, in business, accounting or finance and 5+ years related experience.

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Updated by: C. Duncan, 04/05/2021
Approved by:

Knowledge, Skills and Abilities:

- Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations;
- Ability to write reports, business correspondence and assist with the preparation of loan memorandums;
- Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists;
- Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations;
- Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form;
- Demonstrate the knowledge and experience to perform a detailed analysis of a customer's Balance Sheet, Income Statement and Statement of Cash Flow;
- Ability to collect and analyze both facts and financial information, prepare reports based on findings and present the report in a organized, logical manner so as to support its conclusions;
- Ability to effectively present information and respond to questions from groups of managers, clients and customers;
- Effective interpersonal relationships with customers, management and team members;
- Excellent language and communication skills;
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor; and
- Proficient in Microsoft Office programs as well as in house document retrieval, spreading software and electronic communications.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

- Sit or Stand for extended periods;
- See to read small print or complex reports;
- Effectively communicate orally;
- Manually operate keyboard, mouse and other personal computing devices;
- Manual dexterity to quickly and accurately count cash and coin; and
- Occasionally lift up to 15 pounds.

Compensation and Benefits:

This position is eligible for all group benefits of exempt employee as defined in the Triumph Bank Employee Handbook. The Nashville Market President will evaluate the performance of the Commercial Underwriting Officer on at least an annual basis.

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