



**Job Title:** Collateral Analyst  
**Reports to:** Vice President and Operations Manager  
**Department:** Asset Based Lending  
**FLSA Status:** Non-Exempt

**Summary:**

Provides risk management support to the Asset Based Lending division by monitoring and analyzing collateral in the loan portfolio. In particular, the person in this position is responsible for the day-to-day processing and analysis of a portion of the ABL portfolio and must effectively control and monitor our loans to minimize risk and losses and to provide maximum profitability for the ABL division and the bank.

**Essential Duties and Responsibilities:**

- Assist with daily loan operating activities to ensure an efficient and productive workflow for the department;
- Responsible for making professional and constructive interpretations of collateral data received in support of loan advances;
- Responsible for reviewing and posting BBC reports daily and preparing month end packages for the account manager's review including but not limited to ineligible calculations, reconciliations, top debtors, aging spreads and verifications;
- Ensure Borrowers are reporting collateral as approved in the loan write up and loan documents;
- Assist with accounts receivable verification process on an as needed basis and according to any loan policies, minimize the risk of fraud and other risk issues that may cause collateral deterioration, and communicate with account managers to ensure disputes are handled in a timely manner;
- Responsible for reviewing exception report and reporting discrepancies on all ABL accounts, to account manager;
- Maintain constant awareness of promoting other Triumph Bank products such as cash management, and mortgage to existing Borrowers;
- Maintain current, neat and orderly customer operation files;
- Assist in setting up new Borrower bank accounts with Triumph Bank;
- Ability to perform all operational job functions of Triumph ABL so that the ABL division will continue to operate normally in the event someone is out for vacation, sick or other reasons;
- Assist in implementing the planning process for job function as a management tool within the ABL Division. Continuously review operational objectives, measure individual performance against targets and establish a communicative process, upwards and downwards, which fosters confidence and trust by all employees and management;

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- Responsible for self-development and growth with the assistance of Triumph ABL management, taking company sponsored and outside educational opportunities. Responsible for learning and implementing company policies and procedures;
- Remain current on and adhere to all regulatory required training;
- Maintain excellent customer relations and the confidentiality of the Bank's customers;
- Maintain a neat and orderly workplace; and
- Perform all other duties as assigned.

**Education/Experience:**

High School diploma or equivalent required; accounts receivable or light bookkeeping experience is required.

**Knowledge, Skills and Abilities:**

- Ability to review large amounts of collateral data and make recommendations on collateral availability to minimize the credit risks of customers and prospects in the portfolio;
- Possess the willingness and ability to interact with customers on detailed collateral discussions regarding a company's accounts receivables, inventory and/or accounts payable;
- Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form;
- Ability to collect and analyze both facts and collateral information, prepare reports based on findings and present the report in an organized, logical manner so as to support its conclusions;
- Effective interpersonal relationships with customers, management and team members;
- Excellent language, organization and communication skills;
- Must be detail oriented and possess a good math background with strong analytical skills;
- Demonstrate the ability to work independently with minimal oversight;
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor; and
- Proficient in Microsoft Office programs, especially Excel.

**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 or walk for extended periods
- Travel by car to customers place of business
- See to read small print or complex reports
- Ability to effectively communicate orally
- Manually operate keyboard, mouse and other personal computing devices.
- Occasionally lift up to 10 pounds

**Compensation and Benefits:**

This position is eligible for all group benefits of a non-exempt employee as defined in the Triumph Bank Employee Handbook. The Vice President and Operations Manager will evaluate the performance of the Collateral Analyst on at least an annual basis.

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