



Community Analyst – Business Banking

Vancouver, BC

JOB ID 1800006561

Link to Apply:

https://bmo.taleo.net/careersection/2/jobdetail.ftl?job=1800006561&lang=en_GB

The Commercial Community Analyst supports effective delivery of Relationship Management the BMO Way. The role is accountable to perform ongoing comprehensive credit analysis on borrowing customers for an assigned number of CAM portfolios, assessing the overall financial health of the commercial entity and credit risk to the Bank using discretionary authority, within prescribed limits, to decision and/or provide timely advice to the Commercial Account Manager (CAM) for action to address.

The role understands the BMO Commercial Products and end-to-end loan process by providing accurate, effective analysis and, identifying, correcting, and decisioning or advising of any deficiencies and exceptions, including recommendations to remedy, to ensure asset and credit quality are maintained at an acceptable level.

The Commercial Community Analyst facilitates the credit transaction aspect of the sales process with the CAM by conducting comprehensive analysis of complex customer data, including developing risk profiles, credit structuring of lending proposals, and completing credit investigations, as required. This role has accountability to work with CAM's in developing cost effective and profitable holistic solutions (Deposits, CM, Loans) to existing customers.

This role will make credit decisions and recommendations in accordance with sound credit-granting principles, delegated authorities and in compliance with Bank Policies & Procedures.

Key Accountabilities

60 % - Credit Granting:

- Exercise individually-held Commercial unilateral and discretionary limit(s) ensuring credit decisions, terms and conditions and/or recommendations for credit applications within specified guidelines for existing Commercial Borrowing customers (including overdrafts) are in accordance with sound credit-granting principles and in compliance with the Bank's policies and related procedures (e.g., Lending Directives, Commercial Lending Policy, etc.), completing analysis; confirming security valuations; completing and recommending credit applications for authorization under Commercial Lending Process.

30 % - Risk Management:

- Maintain acceptable asset quality in the portfolio of existing loan accounts through the monitoring of accounts for compliance to terms and conditions, including completion of increases for existing customers, annual reviews, trigger reviews and day to day account operation, identifying deteriorating risk situations, material exceptions and the identification of early fraud warning signals.
- Accountable for final risk review with appropriate level of documented due diligence from the CAM for information drivers (where providing recommendation of approval).
- Develop, implement, and review a plan to complete all assigned Scheduled Reviews in a timely manner to acceptable quality standards.
- Protect the Bank's assets and maintain the quality of your portfolio by adhering to all lending regulations, Policies and Procedures, legal and ethical requirements process requirements and established risk guidelines.
- Maintain up-to-date knowledge and understanding of Commercial Lending and deposit products and processes and relevant legal and regulatory requirements.
- Adhere to Bank Policies and Procedures for the prevention of loss due to fraud, counterfeiting, money laundering or defalcation, identify and report suspicious and other reportable transactions or patterns of activity that are suspected to be related to money laundering.
- Manage credit and fraud risks in order to minimize losses through monitoring and control reports, ensuring compliance requirements, audits and verifications are completed in accordance with Bank Policies & Procedures and regulatory, legal and ethical requirements.
- Develop risk profiles and adhere to the Commercial Lending Process for credit structuring of lending proposals.
- Apply risk management practices identifying deteriorating risk situations, managing risk and minimizing losses through monitoring and control reports, ensuring compliance requirements, audits and verifications are completed in accordance with Bank Policies & Procedures and regulatory, legal and ethical requirements.

10 % - Service:

- Contribute to CAM's success, as a member of a highly functional Community, with accountability for customer contact as appropriate, and in gathering information and data to assist in gaining an understanding of customer objectives when completing the loan analysis.
- Provide timely, accurate service and support to the CAM to ensure the retention of valuable commercial customers and to identify and recommend workflow & process alternatives which can lead to improved efficiency and service levels.
- Proactively support the CAM in customer relationship management activities, contacting customers for all matters related to the credit quality of the portfolios, and identify sales opportunities and refer as appropriate.

- Actively participate in coaching for performance, developing skills and ability to consistently support CAMs to deliver Relationship Management the BMO Way.

Knowledge & Skills

- Detail-focused experience in credit application process and risk management
- Strong time/priority management skills
- Analytical thinking skills
- Ability to manage relationships with the Transactional Credit team and the sales team
- Learning mindset, flexible, ability to work in a dynamic, changing environment and keen on continuous improvement
- Interested in making community and customer experience successful
- Comfortable communicating directly with the Transactional Credit team and the sales team throughout each day

Must Have (Role Requirements):

- Commercial credit-qualified lender (or on path for qualification)

Years of experience and level of education:

- Post-Secondary Education
- Credit Adjudication Experience
- 3-5 Years Banking Experience

We're here to help

At BMO we have a shared purpose; we put the customer at the centre of everything we do – helping people is in our DNA. For 200 years we have thought about the future—the future of our customers, our communities and our people. We help our customers and our communities by working together, innovating and pushing boundaries to bring them our very best every day. Together we're changing the way people think about a bank.

As a member of the BMO team you are valued, respected and heard, and you have more ways to grow and make an impact. We strive to help you make an impact from day one – for yourself and our customers. We'll support you with the tools and resources you need to reach new milestones, as you help our customers reach theirs. From in-depth training and coaching, to manager support and network-building opportunities, we'll help you gain valuable experience, and broaden your skillset.

To find out more visit us at <https://bmocareers.com>.

BMO is committed to an inclusive, equitable and accessible workplace. By learning from each other's differences, we gain strength through our people and our perspectives.

Accommodations are available on request for candidates taking part in all aspects of the selection process.