

Rabo AgriFinance Job Profile



Personal Details		
Job Title: Relationship Analyst (RA)	Division: RAF	Department: Relationship Management
Job Holder:	Grade/Level: Exempt	Location:
Reporting Structure: (Functional) Name: Title: Executive Director, or Regional SVP or Regional VP	Reporting Structure: (Hierarchical) Name: Title: Managing Director	No. of Reports: Direct: Indirect:
Version Number: 4	Date: (Date agreed or when significant changes are made to the Job Profile) 4/30/2010 3/2011	Full or Part-time Status: Full-time

Job and Context
<p>Job Overview/Purpose: Each RA will be assigned to support a (our group of) Relationship Manager (RM), Primary responsibilities include: the analysis and preparation of credit applications up to \$10M in customer exposure to assist the RM and customer in properly structuring loans/services provided by RAF. (Depending upon complexity the RA may assist in preparation of larger credits above \$10M with the supervision and signoff of a Sr. RA.) The RA is expected ensure compliance with RAF's policies and procedures. Also, knowledge of RAF's loan products is essential to be able to assist the RM in evaluations of how best the serve the customers' needs. As the customers operation becomes more complex the RA will be expected to accompany the RM on some client calls, including travel to the client's operation. Knowledge of both long-term and short-term agricultural credit is required. The RA will also interact with the Regional Vice President (RVP) and Credit Department to support loan analysis, prepare industry research, operational/financial modelling analysis and ongoing maintenance of existing and new relationships including the preparation of annual customer reviews.</p>
<p>Context of Job: The Relationship Analyst position is a primary support role for the Relationship Manager and the Customer. Many customers will interact directly with the Relationship Analyst as the primary direct customer contact point for their ongoing business with RAF. RAF is a wholly owned subsidiary of Rabobank International. This position is an important role in attaining a smooth, accurate, and profitable process in the customer building operation of the Relationship Management department for the RAF division, the rural lending arm of Rabobank International in the US.</p>
<p>Authorisation/Sign-Off Levels: Non-applicable</p>

Job Requirements

Key Responsibilities and Accountabilities:

CREDIT & COLLATERAL ANALYSIS

- Primary person responsible for analyzes of customers credit and operating risks, recommends to RM structure of credit products to compensate for identified potential risk; financial/operational modelling for existing and prospective clients, and loan documentation and negotiation thereof as directed by RM and/or RVP. Assist with credit applications for operating and structural risks. Responsibilities include assessing current and historical financial statements and cash flows, reviewing tax returns, financial trend analysis, conduct profitability assessments and establishing appropriate loan covenants. Ability to spread RAF approved software programs is required.
- Review appraisals and collateral valuations to prepare collateral analysis and risk assessment.
- Accompany RM when requested on customer farm evaluations/visits to assist in assessing risks and gain a better understanding of the customer business practices thus improving RAF's credit risk evaluations.
- Assists RM in managing the loan for each process segment from application through credit approval and achieve the established service level agreement timelines.

LOAN COMPLIANCE

- Responsibilities include conducting loan monitoring activities which may consist of client farm inspections, collateral monitoring, repayment and extensions of loans, reviewing appraisals, preparing annual reviews and Loan Strategy Reports and other tasks associated.
- Monitor loan compliance including covenant compliance, delinquencies, tax search reports and other compliance actions Assists in the analysis and preparation of annual reviews. Interact with RM, RVP, loan support , credit department and client to ensure compliance.

LOAN SERVICING

- Assist RM in negotiation of loan terms with customers when servicing action arise and support the RM in all aspects of maintaining their portfolio.
- Reviews servicing actions (partial releases, modifications, assumptions, etc) and performs analysis work to support recommendation to approving authority. May require client contact and/or travel to client's business.
- Annually complete a post mortem analysis on any recommended loan that went to SAM. Present analysis to RM and Team Leader.

LIAISON WITH CREDIT DEPARTMENT

- Primary liaison with Credit Department, Credit Committee and others to support loan approval and servicing processes. Represent the RM and RVP in the approval of credit applications by Credit Department.

MARKETING

- Assist RM in maintaining customer relationship management (CRM) documentation on prospects, inquiries, direct mail contacts, referrals and clients to assist the RM in prospecting new clients and retaining current clients.

INDUSTRY KNOWLEDGE

- Stays up-to-date on agricultural industry, including monitoring market intelligence.

KNOWLEDGE OF RAF POLICIES

- Maintains complete familiarity with RAF's loan products and credit policies and procedures. Must understand and stay current on RAF lending and loan servicing policies. Training on RAF systems and programs is required and must be kept current.

CROSS-SELL:

- Assist RM in preparing an annual target plan of new services for each customer and present potential target products/services consistently to customer.
- Familiarity with crop insurance and banking product is also important.

Must be familiar with and comply with laws, regulations and internal policies and procedures that are applicable to required job duties.

Understands and complies with all RAF and Rabobank anti-money laundering, compliance, and all other applicable laws.

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<p>Key Relationships: Internal: Credit, Relationship Managers, Compliance, Insurance and Closing departments, External: Customers, Accountants, Appraisers, Attorneys, Title Companies, Crop Insurance agents and Local crop input suppliers.</p>	
<p>Key Performance Indicators:</p> <ul style="list-style-type: none"> Assesses everyday and extraordinary situations well and makes sound business decisions as evidenced by the credit rating and revenue stream a relationship generates. Processes information logically and is able to use the result in appropriate business application to meet the requirements of the job. Must achieve strong credibility and reliability, both internally and externally. Internally, with Senior Management, credit committees and others as appropriate. Externally, with the client and other lender partners. Makes sound business decisions as evidenced by the credit rating and revenue stream that a relationship generates; understands and achieves business goals. Reliably organizes workflow, works effectively and efficiently with others, prioritizes work, anticipates needs and completes all tasks in a timely manner. Proactive and assertive when dealing with credit issues. Takes initiative to identify & resolve outstanding issues. Juggles multiple tasks/projects simultaneously. Is willing to take initiative to get things done versus waiting for someone to tell them what to do. Manages multiple projects simultaneously with good results. High level of cooperation and responsiveness to RAF's needs; commitment to excellent performance. Provides willing and active level of effort to support team goals and RAF's goals/objectives as well. Extends extra effort to ensure customers and colleagues are treated according to RAF's standards Shares information and knowledge appropriately. Is fully effective in communicating with others, whether internally or externally. Writes clear, logical, concise credit applications, memos and other correspondence. Presents effective and clear oral support to credit committee. Communicates excellent understanding of client and industry risks and mitigants to those risks. Seeks additional information/explanation for clarification. Exhibits understanding of sensitivity of applicants' and borrowers' financial information. 	
<p>Job Specifications</p>	
<p>Core Competencies:</p> <ol style="list-style-type: none"> Has demonstrated to Credit management a functional mastery of the RAF financial spreading program. Has satisfied Credit and Credit committee of your analytical abilities and understanding of the risk associated with financing agricultural producers with relationships up to \$10M in loan commitments. Shown a trend of achieving or exceeding on your loans the delivery targets established in the Service level agreements. Demonstrated to RM and MD good business judgment in handling client information, objections and complaints. Shown to maintain excellent working relationships with RMs, RAF support departments and Credit committees. Demonstrated to management you understanding and commitment to 100 accountability and alignment with RAF high performance culture. 	<p>Job Skills and Knowledge: Essential Skills of RAA and the following:</p> <ul style="list-style-type: none"> Ability to stress test/forecast financial information in the RAF spreading program. As demonstrated by passing completion of the Advanced Synapse Training course or equivalent testing. Must have the ability to analyze simple to complex ag commercial financial statements and supporting information with ability to solve practical problems related to the agricultural industry. As shown by the passage of RAF CRM II course or equivalent testing. RAF and/or external advanced financial analysis course successful completion. Excellent communication skills both written and verbal required. Must be able to conduct business and make customer presentations over the phone or in person. Experience in loan documentation including the perfection of liens and mortgages on real estate, crops, inventory, machinery and real property throughout RAF's operating range. As shown by passage of RAF 360 modules as assigned by Training dept in your Individual Development Plan.
<p>Development Value: (Skill and knowledge development within the role.)</p>	<p>Qualifications: Essential:</p>

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<p>Opportunities for future career development)</p>	<ul style="list-style-type: none"> • Relationship Analyst: BS Degree + in ag-related study, Business Administration, Finance or Marketing and 3-5 years agricultural lending and/or banking relationship management experience. Commercial or consumer loan processing and documentation, and/or legal experience helpful. • Computer proficiency with MS Word, Outlook and Excel required. Other IS skills and report writing a plus. • Must possess good human relations and communication skills and ability to exercise good judgment. Needs to be able to work well under time constraints. • Have knowledge of diversified production agriculture and livestock enterprises. Experienced in financial analysis and have an understanding of complex loan structures. • Experienced in loan documentation including the perfection of liens primarily on crops, livestock, inventory, machinery, real property, and real estate in assigned territory. • While performing the duties of this job, the employee is regularly required to sit and talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; and reach with hands and arms. The employee is occasionally required to stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision, distance vision, and color vision. 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 functions. <p>Desirable: (Optional)</p>
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Dependant upon region include information on the following areas:

- ~ Job Family
- ~ Regulator Information (Controlled function/Supervisor etc)
- ~ Organisation Chart
- ~ Reference No.
- ~ Salary Scale