



LBP LEASING AND FINANCE CORPORATION

(A LANDBANK SUBSIDIARY)

ACCOUNT OFFICER (AMG)

DUTIES AND RESPONSIBILITIES

1. Generate and process credit applications to achieve Level 1 portfolio targets;
2. Exercise supervision over the Account Assistants/Analysts/Specialists;
3. Package credit facilities responsive to lessee's/borrower's needs;
4. Ensure compliance with approved terms and conditions of the credit facility;
5. Recommend and present Credit Facility Proposals to the approving bodies for accounts handled;
6. Closely monitor lessee's/borrower's business performance and loan portfolios to maximize credit quality and minimize risk and potential loss;
7. Prepare recommendations for Internal Credit Risk Rating (ICRR) in accordance with the Corporation's ICRR System, Account Classifications, Allowances for Losses, Annual Term Loan Review and Impairment Loss for accounts handled;
8. Perform other functions as maybe assigned by the Team/Department Head and/or other higher authorities.

QUALIFICATION STANDARDS

- Graduate of four-year course preferably in business, engineering, economics
- Preferably with MBA units or degree
- With at least four (4) years of experience in Lending and/or Credit Operations with a Bank and/or Financial Institution including at least one (1) year in a sales/marketing position
- At least 24 hours of relevant training
- Preferably with Knowledge/Training/Experience in the following areas:
 - a) Computer Literate
 - b) Basic Accounting
 - c) Financial Statement Analysis
 - d) Financial Projection
 - e) Credit Management
 - f) Corporate Finance