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| **ANNEX B** | **附件B** |

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| **SPD Silicon Valley Bank – Job Description**  **浦发硅谷银行- 职位描述**  **Date: 日期** ：<2015年4月7日 >  **Department Name**: **部门名称**： <运营管理及信息科技部 O&T >  **Department Manager: 合资银行部门负责人：** <Bradley Gao 高自强> |

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| **POSITION**  **职位** | Loan & Trade Ops. Specialist  贷款与贸易专员（运营管理部） |
| **REPORTS TO**  **汇报对象** | Head of Operations  运营管理部总监 |
| **SUBORDINATES**  **下属** |  |

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| **ROLE PURPOSE 工作定位** |
| Quality Control Specialist  质量控制专员 |
| **KEY RESPONSIBILITIES主要职责** |
| 1. OTRM 运营及技术风险管理    1. Perform Loan & TF internal control duties   履行相关贷款及贸易融资内控职责   * 1. Related tasks on compliance, audit and regulatory reporting.   相关的合规、审计及监管报告职责   1. Operations 运营    1. Assists client service team in understanding standard loan documentation forms, collateral and perfection issues, and related policies and procedures.   协助客户服务团队了解贷款格式文件、抵押和完善事宜、以及相关政策和程序。   * 1. Reviews executed loan documents, prepared both externally and internally, for accuracy and adherence to Bank guidelines, and works with credit personnel to obtain approval for exception items.   审阅由内部或外部准备的经签署的贷款文件，以确保其准确性及符合银行方针， 并与信贷人员共同就例外项目获取批准。   * 1. Provides workflow and booking updates to lending teams.   向借贷团队提供工作流程和记录更新。   * 1. Ensures bank’s security interest is filed appropriately.   确保银行的担保权益已经正式备案。   * 1. Processes advances and prepares amortization schedules related to term loans.   处理放款及就定期贷款备制分期摊还日程表。   * 1. Collaborates with lending team on implementing more effective QC process.   协助借贷团队执行更有效的质量监控。   * 1. Book and update loan and TF traction in Flexcube.   在银行核心系统上记录并更新贷款及贸易融资。   * 1. Check and submit regulator report.   检查并提交监管机构报告。   1. Critical initiative development - build and run the bank, including system development and business expansion.   关键的初步开发-建立并运行银行，包括系统开发和业务扩张 |
| **EXPERIENCE REQUIRED经验要求** |
| 1、Advanced working knowledge and understanding of loan documentation, loan review policies, loan processing policies and procedures.   对贷款文件、贷款审查政策、贷款处理政策和程序有先进的工作理念和认识。  2、Strong knowledge and understanding of various types of collateral and perfection issues for commercial facilities.  熟悉和理解商业贷款各类抵押及完善事项。  3、Strong organizational, word processing, verbal/written communication skills. Must be able to multi-task, handle high volume of loan transactions and work independently.  优秀的组织、文字处理、口头/书面沟通技巧。须能同时处理多项任务、应对大量贷款交易以及独立开展工作。  4、Must possess strong analytical and client service skills.  须有很强的分析及客户服务技巧。  5、Must be professional and detail oriented.  专业并且注重细节。  6、5 years of commercial documentation or quality control experience preferred. Have strong working knowledge on Word, Excel and Microsoft Outlook.  5年以上商业文件或者质量控制相关工作经验者优先。熟练掌握Word、Excel以及Outlook。  7、Trade finance business experience is preferred.  有贸易融资业务经验者优先。 |