

# CT Role Overview

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## AA (Administrative Assistant)

- Provides administrative & loan closing support to lending teams.

## Auditor

- A role for external auditors.
- CT Admin can set custom access to certain entities managed in Admin Panel setting
- Can have different Audit Groups (for when we have parallel auditing firms in that need access to different groups of entities)

## CLO (Commercial Loan Officer)

- Manages relationships with commercial clients.

## CLO Team Leader

- Manages and supervises a team of Commercial Loan Officers (CLOs).

## Committee Approval

- This role is assigned to a few entities who will handle post Credit Committee approvals
- An example is when a covenant is collectively approved on weekly Credit Committee and designated member will go in and approve this digitally to leave a record & timestamp of approval.

## Credit Analyst

- Analyzes financial statements, tax returns, and other relevant information for potential and existing borrowers.

- A key piece in the underwriting of new loan facilities

## **CT Administrator**

- Manages user access, system settings, and ensures the proper functioning of the software for the lending & credit teams.

## **Deactivated**

- Indicates that a user's profile or access to a system has been disabled.
- Typically used for former employees or users who no longer require access.
- This is not necessary anymore, as we can just delete the users, but this has been used in the past for this purpose.

## **EBL Analyst**

- An analyst specializing in Express Business Loans (EBL).

## **EBL Team Leader**

- Manages the team of EBL Analysts.

## **Executive Management**

- Member of Executive Leadership Team
- View only access

## **GWGAdmin**

- Internally created role by GW team
- Not used or logged into by any BCSB employees.

## **Internal Audit/ISO**

- Internal Audit: An independent, internal function that assesses the company's risk management, governance, and internal control processes.
- Information Security Officer

- These are view only roles

## **Loan Operations**

- A back-office department responsible for administrative tasks after a loan is approved.
- Handles loan booking, disbursement of funds, payment processing, collateral tracking, and statement generation.
- Typically associated with the CML Loan Servicing BCSB group mailbox

## **Loan Review Analyst**

- Conducts post-closing, independent reviews of individual loans.
- Checks for compliance with lending policy, accuracy of documentation, and appropriateness of the assigned risk rating.

## **Loan Review Officer**

- Oversees Loan Review Analysts and sets the scope and schedule for loan reviews.
- Reviews loan quality and portfolio health

## **Portfolio Manager**

- Actively manages a portfolio of existing loans to mitigate credit risk.
- Supports a group of Commercial Loan Officers