

Job Title: Credit Analyst

Reports To: Lead Credit Analyst

Job Summary:

Provides support to the Commercial Lending Officers and is responsible for underwriting and monitoring credit risk of a commercial loan portfolio that meets established lending requirements and provides maximum profitability to the bank at a minimum risk.

Primary Duties/Responsibilities:

This list includes the current primary responsibilities of this position. It is not intended to be all-inclusive and is subject to change, as needed, for the purpose of operational efficiency.

- Provides general portfolio management support for Commercial Lending Officers. Assists in all areas including analysis of new credit requests and renewal of existing credits.
- Independently prepares credit memos, general correspondence, and various commercial loan documents.
- Independently analyzes financial statements, tax returns, and other financial documents to determine the general creditworthiness of commercial client/prospects and the merits of specific credit requests.
- Assists Commercial Lending Officers in monitoring loan and financial covenants by assisting with receipt of financial information, calculations and review of financial covenant compliance, review of borrowing base calculations and compliance certificated, etc.
- Develops information for and makes loan presentations to appropriate loan committees when required.
- Analyze financial, operating, and industry information to identify, assess, and mitigate risk in commercial loan relationships with commitments totaling at least \$300,000.
- Monitor indicators of risk in ongoing portfolio (e.g. past dues, overdrafts, etc.)
- Prepare reports to track risk monthly, quarterly, or semi-annually as needed (e.g. borrowing base, financial covenants, construction inspections, real estate reports).
- Spread financial statements to allow more efficient review of commercial customers.

Education Requirements:

- Bachelor's degree in related field (Finance, Accounting, and Economics) required.
- 9 hours of accounting course work or comparable self-study or other training.

Qualification Requirements:

- Excellent communication skills, including the ability to listen attentively and intuitively, with high comprehension and effectively convey a response that promotes a positive impression.
- Ability to communicate both verbally as well as in writing.
- Excellent time management and organizational skills and the ability to work independently with little supervision.
- Ability to make sound decisions of all types, with little hesitation and after thorough consideration of relevant data.
- Ability to interpret financial information and data, evaluate character and capabilities of the client, and determine the value of collateral offered.
- Ability to demonstrate aptitude for detail work and ability to effectively meet specific deadlines.
- Ability to respond under pressure while effectively working with multiple priorities and schedules.
- High level critical thinking skills.
- Working knowledge of PC spreadsheet, word processing, and production software (i.e. Microsoft Office Products). Keyboard speed 50+wpm, 10-key calculator by touch.

Experience Requirements:

- 1-4 years of banking experience required as gained through credit analyst, loan portfolio management, loan review, or equivalent positions, with proven ability to understand and analyze financial statements, tax returns and other financial documents and to make sound credit decisions.

Physical Requirements:

- Normal office activity.
- May require long periods of typing and repetitive motion.