



## CREDIT ANALYST

<b>TITLE:</b> Credit Analyst	<b>REPORTS TO:</b> SVP/Credit Manager
<b>DEPARTMENT:</b> Lending	<b>FSLA:</b> Exempt
<b>JOB SUMMARY:</b>	
<p>The Credit Analyst is responsible for gathering and analysing credit information on current and potential borrowers; determines the advisability of granting credit for various types of loans; supports loan officers in writing loan requests; promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. Performs risk monitoring and oversight for all credit exposures, compliance with established credit risk framework, analysis of existing and proposed credit exposures, maintain confidentiality and integrity of credit risk reporting and customer financial data. The individual will provide consultation to loan officers regarding risk mitigation structures and compliance with corporate credit risk policies.</p>	
<b>EXAMPLES OF KEY DUTIES:</b> <i>(Duties are illustrative and not inclusive and may vary with individual assignment.)</i>	
<ul style="list-style-type: none"> <li>➤ Evaluates clients' credit data and financial statements to determine the level of risk inherent in lending money to specific clients.</li> <li>➤ Analyzes client financial statements and other available information to recommend loan structures.</li> <li>➤ Evaluates the financial status of clients by producing financial ratios through computer programs.</li> <li>➤ Completes the credit analysis and loan request summaries, then submits these loan requests for approval to senior management or loan committee.</li> <li>➤ Confers with clients to verify their financial/credit information and obtain additional information, if needed</li> <li>➤ Develop knowledge of corporate risk framework, recommend, and assist in development of tools, reports, processes to better monitor the Bank's credit exposures.</li> <li>➤ Make presentations to senior management, on an as needed basis.</li> <li>➤ Follows established policy, procedures, and guidance to ensure that all work conforms to the bank's prudent risk management policies, industry risk management practices and regulatory requirements.</li> <li>➤ Work with loan officers regarding risk mitigation structures and compliance with corporate credit risk policies.</li> </ul>	

The above statements are intended to describe the general nature and level of work performed rather than an exhaustive list of all duties and responsibilities and skills required for the position. The Job duties may be changed at any time at management's discretion. The job description is not intended to create an employment contract of any kind.



- Provide support in addressing regulatory requirements and requests.
- Participates in special projects as assigned; engages with regulators, internal and external auditors on regulatory topics as needed.
- Maintain a current understanding of information regarding economic, political, and financial factors that could have an influence on the risks faced by the bank's customers, including their ability to repay loans as agreed.
- Performs other various duties as assigned.

#### **QUALIFICATIONS:**

##### **Education and Experience:**

- Bachelor's degree in finance, accounting, or business. Masters preferred.
- 2-3 years of relevant commercial or business credit analysis experience preferred.

##### **Required Skills:**

- Strong analytical and technical skills
- Understanding of risk management concepts, credit risk analysis preferred
- Awareness and interest in financial market news and developments
- Self-motivated with attention to detail and project oriented
- Familiarity with quantitative concepts
- Strong written and interpersonal communication skills

#### **PHYSICAL DEMAND AND EQUIPMENT USED:**

Must be able to sit, walk or stand for extended periods.

Must be able to travel to branch locations.

Must be able to travel for business related matters.

General Office environment

General Office equipment

**LAST UPDATED: March 2024**

The above statements are intended to describe the general nature and level of work performed rather than an exhaustive list of all duties and responsibilities and skills required for the position. The Job duties may be changed at any time at management's discretion. The job description is not intended to create an employment contract of any kind.