

**Job Description**

**Position:** Credit Analyst

**Reports to:** SVP Chief Credit Officer

**Supervises:** N/A

**Primary Responsibilities:**

Credit Underwriting

* Prepare orderly and concise credit displays for annual reviews, loan renewals and new loan requests for credit relationships in excess of $100,000.
* Spread financial statements in order to analyze:
	+ Income statement to identify trends in profitability and growth. Identify any sales cycles or trends
	+ Balance Sheet to identify trends with receivable collections, inventory turnover, fixed asset utilization, accounts payable payments and use of funding and leverage.
	+ Cash flow analysis to assess payments capacity and trends.
	+ Borrowing causes
	+ Risk identification
	+ Risk mitigation
* Recommend Risk Rating for all credits reviewed.
* Prepare collateral analysis.
* Review performance on existing credit facilities including payment histories and high and low credit balances on lines of credit.
* Review and compare Personal Financial Statement of borrowers and guarantors.
* Complete global cash flow analyses on borrowers and guarantors.
* Prepare projections.
* Manage, and keep to minimum, the level of reporting exceptions.
* Participate in client meetings.
* Thorough knowledge of bank’s policy and regulations.
* Assist lenders in identifying appropriate credit structure for various types of loans.
* Responsible for maintaining a current and efficient credit display template.

Loan Administration

* Monitor loans and reviews coming due and work with Loan Administration in the collection of financial information and reporting requirements in a timely manner.
* Monitor Borrowing Base Certificates on revolving lines of credits
* Administer the bank’s loan policy and other loan related policies/procedures.
* Participate in Credit Committee meetings for all credits. Record minutes of meetings and document loan approvals.
* Monitor loan covenants and borrower compliance.
* Bank resource for Appraisal and Valuation reviews.

**Experience and Educational Requirements**

* BA or BS Degree
* 3 Years prior banking experience

**Environment and Activities**

* Primarily a desk job with no unusual physical requirements
* Must be proficient in the use of computers (especially in Excel, Word and Outlook)
* Highly analytical
* Excellent communication skills –both verbal and written
* SBA Lending experience is a plus