

The **Credit Analyst** is responsible for determining the creditworthiness of potential clients based on financial statements, borrowing history and market conditions. The analyst uses tools such as financial models, credit reports and key ratios to prepare appraisals which are provided for purposes of loan review and approval as well as to determine terms of the loan.

The incumbent will:

- Conduct financial analysis and underwriting of credit for new loan requests and loan maturities
- Contact Loan Officers to request necessary financial information for analysis such as balance sheets, tax returns and financial statements
- Determine the strength and/or weakness of the client's credit to determine the terms of the loan
- Run reports that show past or current maturities and request necessary information
- Occasionally prepare underwriting/credit memos after collecting all financial information and circulating memos for approvals from the appropriate parties
- Generate/compile various monthly reports including but not limited to past due loans, maturing loans, collateral exception reports, outstanding appraisal fees, loan type summaries and internal credit administration reporting
- Generate/compile the board report and other various ad hoc reports as requested
- Track borrowing base and marketable securities
- Maintain and update CreditQuest system
- Respond to subpoenas dealing with credit information
- Order appraisals, conduct appraisal reviews and serve as liaison for appraisal vendors
- Perform other duties as assigned

Note: Reasonable accommodation may be made to enable otherwise qualified associates/applicants with disabilities to perform the essential functions of the job.

MINIMUM QUALIFICATIONS

- Bachelor's degree in Finance, Accounting or a related field
- Minimum two (2) years' experience in financial analysis, banking or a related field
- Excellent written and verbal communication skills
- Experience using Microsoft Outlook, Word and Excel
- Experience in a position requiring attention to detail and data analysis
- Excellent organizational skills and ability to multi-task
- Ability to work independently with little supervision
- Working knowledge of collateral instruments (i.e. letter of credit, UCC filings, and personal/corporate guarantees)
- RMA and/or Moody training is a plus

PHYSICAL REQUIREMENTS AND ENVIRONMENTAL CONDITIONS

The physical requirements and environmental conditions of this position consist primarily of:

- Sustained standing and sitting
- Frequent use of PC, including typing or sustained attention to monitor
- Occasional lifting of basic office files or equipment up to 20 lbs
- Normal office environment with comfortable internal temperatures and low level noise

EOE