Full-Time Credit Analyst – Birmingham / Main Office

This position 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:

- Review financial analysis and underwriting of credits for new and renewed loan requests
- Review credit memos for adherence to policies and procedures
- Perform ongoing analysis and review of the loan portfolios
- 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
- Respond to subpoenas dealing with credit information
- Conduct appraisal reviews and serve as liaison for appraisal vendors
- Perform other duties as assigned

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
- Understanding of fundamentals of finance/credit administration, critical ratios and forecasting, and local market, as demonstrated through previous experience
- 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