

POSITION TITLE: Credit Analyst
REPORTS TO: Credit Risk Manager
CLASSIFICATION: Exempt
PREPARED: April, 2011
REVISED: October, 2011

SCOPE:

The Credit Analyst position is a member of the Loan Department and will report to the Credit Risk Manager. Primarily, this position will serve as the loan analyst for credits. This will include loan analysis, preparing the credit analysis on loans presented to the loan committee and performing the annual review of credits.

ACCOUNTABILITIES:

Credit Analysis: 45%

- Responsible for analyzing loan data on new loan requests, loans to be renewed, and existing loans that are accumulated from credit bureaus, other financial institutions, and current bank files.
- Prepare spread sheets, reports, and summaries for financial institution officers relating to the credit risks associated with new loan requests, loans to be renewed, and existing loans.
- Establish, review, and update new and existing credit files for the bank on a regular basis.
- Maintain a progress log of all new loan requests submitted, and provide to the Senior Vice President of Credit Administration as requested.
- Maintain a tracking log for the receipt of current financial information, compliance with loan covenants, and business loan documentation exceptions.
- Maintain a good working knowledge of the Bank's lending policies and procedures and identify deviations from policy.
- Provide technical assistance to loan officers as needed, relative to the credit risks associated with individual credit relationships.

Loan Review: 30%

- In accordance with the terms of the loan policy, provide an assessment of loan condition and quality, independent of the lending function, for existing loan relationships.
- Report to the Senior Vice President of Credit Administration findings that may have an adverse effect on loan collateral, a borrower's ability to repay the loan, and any other significant risk associated with the credit relationship. Also be responsible for submitting required reports as necessary.

- Maintain a progress log of loan review required by bank policy. Provide this log to the Senior Vice President of Credit Administration as requested

Loan Portfolio Risk Analysis: 20%

- Analyze reports relative to the credit risk in the bank's loan portfolio. These risks may include, but not be limited to, the concentration of loans within a particular industry, the volatility of risk associated with legal and regulatory requirements, the risks associated with credit default, risks associated with the liquidity of the loan portfolio, the extension of business credit, and other business and economic risk determined by management and the board.

Other: 5%

- Identify and recommend cross-selling opportunities to other departments of the bank.
- As part of the overall team of bank employees, this position may be requested to assist in the support of other bank activities.

COMPETENCIES:

Adaptability:

- Able to adjust quickly to different work situations; remain composed under pressure and stressful situations.

Analysis:

- Must be able to understand numbers and use those skills as they pertain to the loan underwriting process. Must be organized, efficient, and able to work independently and be detail oriented in order to generate accurate reports.

Attention to Detail:

- Regard for all important details to assure accuracy in every transaction performed; detect errors; follow through on corrections and details.

Oral/Written Communication:

- Must be able to communicate thoughts clearly, both orally and written. Must be able to communicate throughout the organization and to all levels of staff as well as external contacts.

Time Management:

- Ability to effectively manage time to complete work according to established deadlines. The ability to prioritize tasks to make the best use of time for high priority tasks.

EDUCATION AND SPECIAL REQUIREMENTS:

- Bachelor's degree in Business, Finance, or Accounting.
- 1-2 years of related experience in Financial Analysis and/or Credit Risk Management
- This job requires skills needed in a typical office environment. This includes computer skills, communications skills, as well as utilization of office equipment. Computer skills include proficient use of Microsoft Word and Excel.