



Credit Analyst

Summary: Is responsible for gathering and analyzing credit information on current and potential borrowers; determines the advisability of granting credit for diversified types of loans; assists 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. Prepares various types of reports on commercial loan activity.

Principal Duties and Responsibilities

1. Prepares written analysis of detailed financial statements for business entities and individuals for loan approval.
2. Determines and obtains from lending officers the required financial information needed for loan consideration and approval.
3. Meets with customers to assist lending officers with the loan request.
4. Obtain, evaluate and communicate conclusions with the lending officers.
5. Ensures loan requests are in compliance with bank policies.
6. Underwrite credit requests for all commercial loan types.
7. Recommends credit risk ratings based on analysis.
8. Prepares loan presentations with the lending officers.
9. Responsible for maintaining commercial loan credit files.
10. Conducts annually commercial loan Relationship Reviews with the Lending Officers.
11. Liaison support with Loan Review, Accounting Firm and Bank Regulators during examinations, reviews and audits.
12. Any and all duties which may be assigned from time to time as required.

Qualifications: Bachelor's degree in Business, Finance or Accounting or equivalent business experience preferably in bank credit, accounting and finance. Individual should have strong analytical skills, be PC computer literate, possess good organizational skills, be a self starter and have good interpersonal skills.