



Credit Analyst

SUMMARY

In accordance with established policies and procedures, the Credit Analyst is responsible for developing and analyzing all types of credit information pertaining to diversified types of commercial, commercial real estate and agricultural loans, preparing credit packages for approvals, maintaining control over credit requirements of current credits, assisting with financial and documentation exceptions, and providing any other assistance as requested.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

The Credit Analyst will develop independent written narrative reports detailing a borrower's strengths, weaknesses, and ability to repay debt as well as identify risks to the bank. In order to prepare a thorough analysis, the analyst must engage in the following:

- Prepares financial statement spreads from tax returns and financial statements
- Prepares annual reviews, credit approval forms and credit memos to document credit analysis of existing and potential borrowers
 - Identifies and evaluates primary repayment sources under various scenarios
 - Identifies and evaluates secondary repayment sources including collateral and guarantors
 - Conducts industry and economic research and forecasts the effect of findings on individual borrowers
 - Recommends loan structure
 - Suggests risk rating
 - Identifies loan policy and regulatory exceptions as they apply to individual loans
 - Monitors loan relationships for financial covenant compliance
 - Communicates directly with loan officers and borrowers to request additional information and to resolve various issues
- Produces monthly and quarterly reports to document loan portfolio performance and to fulfill regulatory requirements
- Performs duties of Appraisal Analyst as needed
 - Orders and reviews commercial and residential real estate appraisals
 - Prepares real estate evaluations
 - Performs occasional property inspections
- Participates in special projects as directed
- Performs additional job related duties as assigned or required

NON-ESSENTIAL DUTIES & RESPONSIBILITIES

- Involvement in community events as deemed necessary by management
- Attend appropriate bank meetings
- Maintain education and professional expertise through attendance at job related seminars, conferences and workshops.

SUPERVISORY RESPONSIBILITIES

- There are no supervisory responsibilities in this position.

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- **EDUCATION and/or EXPERIENCE**
 - Bachelor's degree (B. A.) from four-year college or university with preference for degrees in finance or accounting; minimum of three years of specific credit analysis or underwriting experience including analysis of ratios, trends and detailed cash flow; or equivalent combination of education and experience.
- **LANGUAGE SKILLS**
 - Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public both face-to-face and over the telephone.
- **MATHEMATICAL SKILLS**
 - Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.
- **REASONING ABILITY**
 - Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.
- **OTHER SKILLS AND ABILITIES**
 - Must have the ability to operate the following equipment: telephone, CRT, 10-key calculator, typewriter, personal computer and printer, copy machine, shredder, step stool and/or ladder, multi-drawer file cabinet, reader/sorter, fax machine.
 - Must have working knowledge of spreadsheet, word processing, and database software programs.

KEY CONTACTS -- Internal and External

- Has daily contact with lending personnel throughout the bank.
- May converse with accountants and/or borrowers to obtain financials or other information, as needed.
- May converse with FDIC and IDOB regulators during examinations, as needed.

CERTIFICATES, LICENSES, REGISTRATIONS

Valid driver's license.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to walk; sit; and use hands to finger, handle, or feel. The employee is occasionally required to stand; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally exposed to outside weather conditions. The noise level in the work environment is usually moderate.

COMMENTS

Position may request some overnight travel to attend various training or educational programs.