

Position Description

Salary Grade: _____

Exempt: _____

Non-Exempt: _____

POSITION TITLE:

Senior Credit Analyst

CORPORATE TITLE (check one):

None AVP VP SVP

POSITION REPORTS TO:

Chief Credit Officer

Major Responsibilities

- Responsible for the initial risk assessment of potential borrowers in order to ensure that Relationship Managers and Credit Administration are aware of all relevant facts in making a credit determination.
- Responsible for the ongoing financial monitoring of portfolio of existing borrowers in order to ensure that signs of credit deterioration are assessed and resolved with as little impact to the bank/borrower as possible.
- Board and other credit administration report generating.

Essential Duties and Responsibilities

- Collects, organizes and analyzes financial data, trade and bank references, and credit reports for commercial clients.
- Prepares credit memorandums for new and existing borrowers which reflect the purpose of the loan request, sources of repayment, and any strengths or weaknesses associated with the loan request.
- Maintain existing loan portfolio, including but not limited to, ongoing financial analysis, covenant monitoring, annual renewals and reviews, and recommendation of grade changes.
- Ensure that tickler system is current and accurate and followed for timely receipt and analysis of information as required.
- General administrative support and special projects as directed by Supervisor or Senior Management.

Education/Experience Requirements

- Undergraduate degree and 3 years credit/lending experience, or the equivalent combination
- Strong financial analysis background inclusive of the following:
 - Compile accurate financial spreads, identify business trends, and determine capacity to service required debt payments.
 - UCA analysis with emphasis on ability to accurately identify and assess the sustainability of sources/ uses of cash.
 - Proforma analysis of proposed financing structures.
 - Ability to compile a global analysis of a borrower and any affiliated businesses/ individuals, and assess overall impact and/ or risk of such entities on the primary borrowing entity.

- Must be proficient in word and excel.
- Must be comfortable with client contact, primarily through phone and email communication.

Supervisory/Management Responsibilities

- None

Working Conditions/Physical Demands

- Works in an office environment requiring the use of office equipment, such as personal computers.