

JOB DESCRIPTION

Job Title	Credit Analyst		
Reports to	Deputy Chief Credit Manager	<i>EE</i> <i>Type</i>	Exempt – Band 5
POSITION PURPOSE			
To perform and prepare financial analysis, assess non-financial areas within a credit relationship (i.e., quality of management), evaluate credit risk, recommend appropriate loan structuring and servicing of existing commercial credit relationships and underwrite prospective commercial customers. Prepares credit recommendations with supporting documentation, evaluates customers' creditworthiness, and analyzes financial statements.			
COMPETENCIES			
Communication			
Good listening skills; asks questions to ensure understanding. Explains reasoning behind own opinions. Shares knowledge, demonstrates openness and honesty. Writes and speaks effectively, states own opinions clearly & concisely. Communicates complex/difficult messages in simplified terms. Uses a professional approach when communicating to others. Conveys ideas and facts orally and in writing - using language the audience will best understand. Articulates vision, motivates others to work towards achieving goals.			
Cooperation & Teamwork			
Works harmoniously with others to get the job done, responds positively to instruction or procedures. Shares critical information with everyone involved in a project or work duty. Helps to set a tone of cooperation within the work group. When appropriate facilitates discussion before decision-making process is complete.			
Diversity			
Treats all people with respect; values diverse perspectives. Shows sensitivity to individual differences. Participates in diversity training initiatives. Values and encourages unique skills and talents; seeks and considers diverse perspectives and ideas.			
Initiative & Work Ethic			
Takes personal responsibility for the quality and timeliness of work, and achieves desired results. Adapts to changing business needs, conditions, and work responsibilities. Builds and maintains customer satisfaction with the products and services offered by the bank. Earns others' trust and respect through consistent honesty and professionalism in all interactions. Displays commitment and willingness to do what it takes / drive to excel. Focuses on results and desired outcomes and how best to achieve them. Gets the job done. Maintains composure in highly stressful or adverse situations.			
Strategic Thinking			
Offers advice and creates plans based on analysis of issues and trends and how these link to the responsibilities, capabilities and potential of employees and the bank. Positions the bank for success; shows creativity when defining solutions. Skilled decision maker, strategic thinker, motivates others to achieve desired results. Strategically manages project details and delivers results. Current understanding of technical processes/equipment; uses technology to increase performance/productivity.			
Management Leadership			
Uses negotiation skills and adaptability to collaborate success of outcomes. Applies effective conflict management strategies to assist in resolving complex or sensitive disagreements and conflicts with a positive outcome.			
PRINCIPLE ACCOUNTABILITIES			
<ul style="list-style-type: none"> - Responsible for the credit information needed to evaluate each loan application. Highlights of financial statements; descriptions and evaluations of collateral must be detailed for each loan package. - Evaluates credit risk, analyzes financial statements, and assigns risk ratings. - Develops relationships with both internal and external clients through prompt and regular communication. - Must have working knowledge of all operational compliance with the Federal Banking Regulations. - Completes analysis, and coordination of accurate financial documentation. Prepares credit analysis and investigation of new and renewed commercial loan requests. - Provides the necessary financial documentation and financial facts to analyze, evaluate, and determine appropriate credit structure and terms for potential borrowers. - Monitors for receipt, and analyzes and evaluates financial documents surrounding credits. This may include financial statements for the company, owners, and/or guarantors, tax returns, cash flow, collateral, covenants, A/P & A/R aging, credit reports, etc. to identify strengths and weaknesses as pertaining to a borrower's financial position. - Completes additional responsibilities as assigned. 			