

JOB DESCRIPTION

Job Title: Credit Analyst Grade: 10
Department: Loan Department
Position Reports To: Senior Loan Officer & Vice President
Date: July 16, 1997

PRIMARY JOB PURPOSE:

Conducts credit investigations and analyzes financial statements; assists in the preparation of financial/credit information reports for presentation to loan officers or committees; prepares and coordinates loan documentation and credit files; and assists senior loan officer ensure that grading and credit quality standards, legal and technical compliance procedures, and lending policy adherence are consistently policed.

MAJOR AND ESSENTIAL JOB RESPONSIBILITIES:

- Spread and analyze financial statement; study and evaluate the information and prepare written reports for the lender. 25%
- Advise loan officers about expiring lines of credit and assist in the renewal of the line. 25%
- Risk rate select loans and maintains record on all risk rated loans. 10 %
- Refine and maintain problem loan list and assist in monitoring loan loss reserve adequacy and prepare quarterly analysis of the basis for recommended balance sheet adjustments. 10%
- Assist with the continuous review of all loans and commitments to identify potential credit problems, and insure conformity with bank policy. 10%
- Monitor ongoing pledged assets and credit provisions of loans as directed by loan officers. 10%
- Attend and participate in loan committee meetings 5%
- Assume additional responsibilities as requested. 5%
- Other duties and responsibilities as assigned.

JOB SPECIFICATIONS:

Work Direction Received

Works with loan officers in setting upcoming loan reviews and Department Manager in scheduling department wide objectives. Requires minimal daily supervision and good independent judgment.

Accountability

Loan officers or Department Manager reviews work upon completion of loan or project assignment. Consequences of errors in analysis or work papers supporting report are significant given the fact loan losses can occur as a result.

Work Relationships

Personal and telephone contacts, both internal and external, occur daily with confidential and sensitive data discussed.

Supervision

Will provide daily work direction for the Loan Coordinators. This will include daily reconciling the Loan Control Account and reviewing the File Maintenance Report. Also will be responsible for training the Loan Coordinators in all phases of the job.

JOB QUALIFICATIONS:

Experience

Minimum of two years working in a credit-related environment with some formal credit related training. Computer literate with working knowledge of Windows 95, Word, Excel and ten key.

Education

Four-year college degree in finance related field.

Physical, Mental, Or Other

Ability to prioritize work while taking direction from several staff persons. Must have excellent written and oral communication skills, good personal interface at all levels, be flexible and able to plan and change priorities as necessary.