



<b>Title:</b>	Credit Analyst
<b>Reports To:</b>	Chief Credit Officer
<b>Updated on:</b>	January 15, 2024
<b>Status:</b>	Exempt
<b>Approved By:</b>	Chief Operating Officer

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### POSITION SUMMARY

The Credit Analyst assesses the creditworthiness of individuals, businesses, or organizations applying for loans. Their primary responsibility is to analyze financial data and information to determine the risk associated with extending credit or lending money.

### PRIMARY ACCOUNTABILITIES

#### *Achieve Results*

- **Credit Analysis**
  - Evaluate the creditworthiness of loan applicants by analyzing financial statements, credit reports, and other relevant financial information.
  - Assess the risk associated with lending money and make recommendations regarding credit approvals or rejections.
- **Financial Data Analysis**
  - Review and interpret financial statements, cash flow statements, income statements, and balance sheets to understand the financial health of applicants.
  - Analyze trends and identify potential risks or red flags in financial data.
- **Risk Management**
  - Assess and quantify credit risk associated with loans and make recommendations for risk mitigation.
  - Monitor and manage the credit risk exposure of the bank's loan portfolio.
- **Industry and Market Research**
  - Stay informed about industry trends, economic conditions, and market factors that may impact the creditworthiness of borrowers.
  - Use market research to make informed decisions about lending in specific sectors.
- **Communication**
  - Prepare detailed credit reports and present findings to senior management.
  - Communicate credit decisions and recommendations clearly and effectively to various stakeholders.

#### *Operational Excellence*

- **Compliance**
  - Ensure compliance with regulatory requirements and internal policies when evaluating credit applications.
  - Stay updated on changes in banking regulations and adapt credit analysis processes accordingly.



## POSITION SUMMARY

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### *Relationship Management*

- Collaborate with loan officers, relationship managers, and other internal teams to gather necessary information for credit analysis.
- Build and maintain relationships with clients and borrowers.

### *Stewardship/Leadership*

- Act with good stewardship of the organization's resources at all times.
- Uphold the mission, values, and principles of the organization. Ensure all business endeavors and relationships are legal and ethical and are consistent with the organization's mission, values, policies, and goals.

### *Typical Tasks*

- Data gathering and analysis.
- Reporting.
- Policy documentation and development.
- Presenting to customers, the management team, and to the Board of Directors.
- Management and organization of equipment, furniture, and incoming packages as needed.

## REQUIREMENTS

### *Qualifications*

- Bachelor's degree in finance, accounting, economics, or a related field.
- Previous experience in credit analysis, banking, or a related field is often preferred.
- Strong analytical and financial modeling skills.
- Knowledge of banking and lending regulations.
- Excellent communication and presentation skills.
- Attention to detail and ability to work under pressure.

### *Professional*

- Eager to learn and take instruction well.
- Demonstrate problem solving skills with ability to accurately assess and quickly shift priorities.
- Ability to work both independently and collaboratively with others in order to achieve stated goals and objectives for the organization.
- Well organized, computer and data entry savvy, technical aptitude in dealing with equipment and software.

### *Physical*

- Ability to sit for prolonged periods on a regular basis.
- Ability to travel throughout the region.