

Job Title: Junior Credit Risk Analyst
Department: Credit Risk Management
Supervisor: Brad S. Meloche, SVP
Re: Job Description

The ideal candidate will have a general knowledge of Economics, industries & business cycles, real estate markets, and bank regulations. The candidate must have a superior knowledge of finance, accounting, and/or commercial lending. A Bachelors Degree from a 4-year college program with one to three years of experience in credit-related work is preferred.

Candidate will be able to communicate (verbal and written) effectively with senior loan officers and perform financial analyses. The candidate will have strong work ethics and require little management guidance.

The Credit Analysis function provides commercial underwriting and risk management support for credit requests in a growing medium-sized, community bank while building relationships with customers and loan officers. Primary task will be entering financial statements into analytical software, and analyzing the results for lenders. Responsibilities include assisting with preparation of commercial credit proposals, ensure compliance with policies and underwriting standards, and to identify and assess credit risks and loan quality.

Credit Analysis requires:

- Analyzing credits under \$1 million
- Spreading and analyzing financial statements, tax returns, trends and financial ratios for individuals, guarantors, and co-borrowers to determine repayment capacity based on cash flow
- Assist with credit proposals
- Ad hoc financial analyses, perform industry research and other due diligence as needed
- Accompany the lenders on customer site visits, when appropriate
- *Identifying customer credit needs*
- *Conduct annual reviews of customer relationships*

Credit & Documentation Review requires:

- Track compliance with ongoing loan covenants
- Be familiar with bank credit policies and practices and regulatory policies, to assist unit in achieving compliance with the above and satisfactory ratings from internal and external auditors
- Recommend changes to process to achieve greater efficiency

Specifications / Qualifications

1. Strong analytical skills including the ability to analyze:
 - individual and company financial statements
 - direct and indirect cash flows
 - credit bureaus
 - assess competitive position in industries
 - calculate and interpret financial ratios
2. Ability to navigate in multiple processing systems, analytical software and proficient with Microsoft Excel and Word.

Interpersonal Relations Skills

- Excellent organizational skills, attention to detail, and the ability to complete assignments on deadline with minimal direction
- Strong written and verbal communication skills
- Ability to work independently and within a team
- Ability to identify & resolve problems directly with loan officers
- Adaptive to change

- Maintain professional appearance and conduct

Continuing Education with professional associations similar to the following is a plus:

- RMA's Asset Conversion Cycle (cash flows)
- RMA's Structuring Commercial Loans
- Commercial Lending to Small Business
- Analyzing Personal Financial Statements and Tax Returns
- Loan Review Series" of five courses
- Financial Statement Analysis & Cash Flow for Better Loan Structuring Decisions
- Financial Analysis & Present Value of Cash Flows

Physical Requirements

1. Ability to type/keyboard, operate a computer and general office equipment
2. Walking up/down stairs, filing, and communicating with employees and auditors
3. Able to lift and carry files (up to 25 pounds)

Disclaimers

1. All requirements in this job are subject to possible modifications to reasonably accommodate individuals with disabilities.
2. This job description in no way states or implies that these are the only duties to be performed by the employee occupying this position or that these duties are permanent. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by the employee's supervisor. Job descriptions may be revised from time to time to reflect changes in job duties or job requirements.
3. Requirements are representative of minimum levels of knowledge, skill, and/or abilities. To perform this job successfully, the incumbent will possess the abilities and aptitude to perform each duty proficiently.
4. This document does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.
5. Some requirements may exclude individuals who would pose a direct threat or significant risk to the health and safety of themselves or other employees.