



CREDIT ANALYST

TITLE: Credit Analyst	REPORTS TO: EVP/Chief Lending Officer
DEPARTMENT: Lending	FSLA: Exempt
JOB SUMMARY:	
<p>The Credit Analyst is responsible for gathering and analysing credit information on current and potential borrowers; determines the advisability of granting credit for diversified types of loans; assists loan officers in writing loan requests; promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. Performs risk monitoring and oversight for all counterparty credit exposure, compliance with established credit risk framework, analysis of credit exposures, credit risk reporting, and administration credit risk platform. Range of credit products includes Fed Funds, derivatives, repo, and others. The individual will provide consultation to partners regarding risk mitigation and compliance with corporate credit risk policies.</p>	
EXAMPLES OF KEY DUTIES: <i>(Duties are illustrative and not inclusive and may vary with individual assignment.)</i>	
<ul style="list-style-type: none"> ➤ Evaluates clients' credit data and financial statements to determine the degree of risk involved in lending money to them ➤ Prepares reports about the degree of risk in lending money to clients ➤ Analyzes client records and using the data to recommend payment plans ➤ Confers with credit associations and references to exchange credit information on clients ➤ Evaluates the financial status of clients by producing financial ratios through computer programs ➤ Fills out loan applications and including the credit analysis and loan request summaries, then submits these loan applications to loan committees for their approval ➤ Helps supply chain and sales and marketing departments in managing financial orders to help them control credit exposure, make payments on time, and reduce the risk of customer disputes ➤ Confers with clients to verify their financial/credit transactions and to resolve their complaints ➤ Assist in day-to-day counterparty management, including adherence to limits, timing and accuracy of reporting. ➤ Develop knowledge of corporate risk framework, recommend, and assist in development of tools, reports, processes to better monitor exposures. Make presentations to senior management. ➤ Assists in updating documents on counterparty risk management, procedures, and controls, including credit policy to conform to bank prudent risk management policies and industry risk management practices. ➤ Work with business partner areas to provide consultation regarding risk mitigation and compliance with corporate credit risk policies. 	

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- Provide support in addressing regulatory requirements and requests
- Participates in special projects as assigned; engages with regulators, internal and external auditors on regulatory topics as needed.
- Maintain a current understanding of information regarding economic, political, and financial factors that could have an influence on the risks posted by the bank's counterparties.
- Performs other various duties as assigned.

QUALIFICATIONS:

Education and Experience:

- Bachelor's degree in finance, accounting, or business. Masters preferred.
- 3-5 years of relevant capital markets risk management experience

Required Skills:

- Strong analytical and technical skills
- Understanding of risk management concepts, credit risk analysis preferred
- Awareness and interest in international news and developments
- Self-motivated with attention to detail and project oriented
- Familiarity with quantitative concepts

PHYSICAL DEMAND AND EQUIPMENT USED:

Must be able to sit, walk or stand for extended periods.

Must be able to travel to branch locations.

Must be able to travel for business related matters.

General Office environment

General Office equipment

LAST UPDATED: August 2022

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