



Job Title: Commercial Credit Analyst

Reports to: Senior Credit Administrator

Job Summary:

Commercial Credit Analyst is responsible for evaluating the financial health of a loan applicant to determine whether to approve their application. Duties include working with the Loan Officers to determine loan applicant or existing client's credit worthiness, assessing risks associated with the loan and adhering to loan policy and procedures to confirm or deny loan applications and perform ongoing loan maintenance.

Duties/Responsibilities

- Identify needs and prepare checklist of financials required for new credit requests.
- Determine the creditworthiness of applicants by spreading financials and performing cash flow analysis.
- Prepare credit authorizations.
- Ensure that all approved applications comply with bank loan policy and procedures.
- Perform annual reviews and general file maintenance.
- Assist with bank audits.
- Communicate with borrowers to obtain necessary financial information.
- Analyzes financial statements of individuals and businesses to determine credit worthiness.
- Order appraisals, environmental reports and other third-party reports.
- Prepare credit authorization/approvals/memos using clear and concise underwriting, supported by financials and third-party reports.
- For existing loans, contact customers to obtain updated financials or any additional information and perform annual reviews.
- Performs other related duties as assigned.

Essential Knowledge, Skills and Abilities:

- Strong problem-solving, mathematical and analytical skills
- Excellent written and verbal communication skills
- Ability to maintain confidentiality
- Proficiency in reading tax returns and financial statements
- Knowledge of banking and lending operations and procedures, regulations and standard banking practices.
- Strong organizational skills and attention to detail. Time management skills with a proven ability to meet deadlines.
- Proficient with Microsoft Office Suite or related software in Excel and Word

Required Education and Experience:

- Bachelors degree in Accounting, Economics, Finance, Statistics, or Mathematics preferred
- Minimum of 2 years experience in lending of a financial institution



Physical Requirements:

Prolonged periods of sitting at a desk and working on a computer.
Must be able to lift up to 10 pounds at times.

Salary:

\$65,000 - \$75,000 per year based on experience

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