

All Banks Job Description

TITLE: Credit Analyst I

REPORTS TO: Chief Credit Officer

DEPARTMENT: Credit Administration

LOCATION: CRBT, 1st Avenue

JOB SUMMARY:

Primary duty is support of the Credit Administration and Commercial Teams by performing a variety of administrative, analytical, and reporting tasks related to the management of the commercial credit portfolio.

ESSENTIAL FUNCTIONS:

1. Assists ARM or RM in the credit underwriting process by preparing financial statement spreads and assisting with completion of loan presentations as appropriate, including underwriting due diligence such as credit reports, lien searches, etc.
2. Assists with internal servicing of the portfolio by completing basic change requests, risk rating change documentation and performing floor plan checks/audits.
3. Manages the tracking for the loan covenant monitoring process, including data entry in the tracking reports, barcoding and imaging of documents, and preparation of the monthly portfolio performance dashboards.
4. Assists in completion of quarterly Action Plans as directed by the CCO.
5. Manages a variety of routine administrative and reporting functions as assigned.

ADDITIONAL RESPONSIBILITIES:

1. Supports the RM and ARM at the direction of the CCO.
2. Interacts and cooperates with loan administrative staff and/or ARM's to provide timely response to internal and external customer inquiries and servicing needs.
3. Participates in monthly all-staff meetings and other bank events.

QUALIFICATIONS:

1. Bachelor's degree in accounting, business administration, or related field, or equivalent experience. (3-5 Years of experience = II)
2. Excellent oral and written communication skills.
3. Ability to organize and analyze complex financial information.
4. Strong PC skills including Microsoft Office Suite.