

# Ciera Bank

An Equal Opportunity Employer

## JOB DESCRIPTION

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<b>JOB TITLE:</b>	Credit Analyst I or II	<b>FLSA:</b> Exempt
<b>REPORTS TO:</b>	VP, Senior Credit Analyst	

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### GENERAL SUMMARY (What is done and why)

The Credit Analyst I or II is primarily responsible for underwriting C&I and CRE loans. The position will provide full service to Loan Officers through analyzing commercial loan requests, identifying strengths and weaknesses, providing recommendations, identifying any deviations from the Bank's Loan Policy, and assisting in the ongoing monitoring of credits. The analyst will work closely with Loan Officers, Credit Administration, and the Chief Credit Officer to meet the financial needs of customers while diligently protecting the Bank's capital.

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### ESSENTIAL FUNCTIONS (Majority of duties, but not meant to be all inclusive nor prevent other duties from being assigned as necessary)

- Analyze financial statements (including performance ratios) of all levels of quality to develop an initial assessment and determine the degree of risk pertaining to a borrower's historical operating performance.
- Prepare written analysis in a timely manner for approval by Loan Committee, which includes:
  - Credit worthiness of the borrower and guarantor;
  - Economic and market conditions as they relate to the company, industry, and market;
  - In-depth historical and projected financial/cash flow analysis;
  - In-depth analysis of the secondary source of repayment;
  - Identify the strengths and weaknesses.
- Collect and maintain industry and market data related to the Bank's loan portfolio.
- Attend weekly Loan Committee meetings and be available to answer questions regarding credit analysis as necessary.
- Assist Loan Officers in monitoring portfolios in regards to loan covenants, reporting requirements, modifications, and renewals.
- Assist Credit Risk Management in coordinating with third-party loan review, audit, or regulatory exams.
- Interact with current and prospective customers, appraisers, and other third-parties to facilitate the extension of credit and perform due diligence.
- Maintain accurate and complete credit files to increase efficiencies.

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### KNOWLEDGE, SKILLS & ABILITIES (Minimum education, experience, technical and communication skill levels and licenses/certificates normally required to perform the duties of this position.)

- Bachelor's degree in Business related field required, with a strong preference for Finance or Accounting major.
- Professional experience in financial, credit, and/or statistical analysis, with experience in underwriting commercial loans preferred.
- Advanced analytical skills with an ability to interpret complex financial information and identify relevant risk.
- In-depth knowledge of accounting principles with ability to prepare and analyze financial statements.
- Advanced computer skills including Microsoft Word and Excel, with a strong emphasis on financial modeling.
- Advanced written, oral, and interpersonal skills with ability to prepare and perform presentations.
- Ability to work on multiple transactions simultaneously and prioritize assignments to meet deadlines.
- Must be self-motivated with strong initiative, accountability, and attention to detail.
- Basic knowledge of real estate fundamentals.
- Experience in working with Precision, a plus.

**WORKING CONDITIONS** (Typical working conditions associated with this type of work and environmental hazards, if any, that may be encountered in performing the duties of this position.)

**Internal** – Work is normally performed in climate-controlled office environment, where exposure to conditions of extreme heat/cold, poor ventilation, fumes and gases is very limited. Noise level is moderate and includes sounds of normal office equipment (computers, telephones, etc.). No known environmental hazards are encountered in normal performance of job duties.

**External** –Occasionally work will include driving for site visits, inspections or meeting, with exposure to traffic, outside atmospheric conditions, heat/cold, or moisture.

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**PHYSICAL DEMANDS** (The physical effort generally associated with this position)

Work involves standing and walking for brief periods of time, but most duties are performed from a seated position. There is potential for eyestrain from reading detailed printouts and computer screen. Deadlines, workloads during peak periods and pressure may cause increased stress levels. Work may include occasional pushing, pulling, or carrying objects weighing up to 20 pounds such as files, documents, and computer printouts. Work normally requires finger dexterity and eye-hand coordination to operate computer keyboard at an advanced skill level.

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**WORKING RELATIONSHIPS/CONTACTS** (Positions, other than supervisor and immediate co-workers, with which incumbent has frequent contact and the reason for contact.)

**Internal** – Any other bank employees, as necessary to fulfill job requirements.

**External** – Occasional contact with borrowers, auditors, regulators, etc.

**Supervision of Others** – No direct supervision of others.