

**Posting Date:** 8/10/18

**Position:** Credit Analyst  
**Reports to:** Credit Underwriting Manager  
**Location:** Fort Worth, TX

**Summary of Primary Duties/Responsibilities:**

Vista Bank is currently seeking a full-time credit analyst for our Fort Worth branch. The Credit Analyst provides full service to Commercial Loan Officers statewide, through analyzing basic commercial loan requests, identifying strengths and weaknesses, providing recommendations, and noting any deviations from the Commercial Loan Policy as appropriate. Also provides loan monitoring services to the Lending Staff.

**Essential Functions:**

1. Analyzes financial statements (including performance ratios) of all levels of quality to develop initial assessment by identifying strengths and weaknesses as pertaining to borrower's historical operating performance.
2. Prepares written analyses which include:
  - Credit investigation of the borrower and guarantors;
  - Economic and market conditions as they relate to the company, industry, and market area;
  - In-depth historical financial analysis, including communicating with the borrower's accountant to gain a better understanding of the company's accounting practices;
  - In-depth projection financial analysis, including the performance of "what if" scenarios that test the reasonableness of the projections;
  - In-depth analysis of the secondary sources of repayment such as collateral;
  - In-depth analysis of a guarantor's financial position.
  - Identifies borrower's strengths and weaknesses.
3. Collects and maintains industry data; researches industry specific information from outside sources, including conversations with the borrower, industry publications, references from other banks, credit agencies, as well as accessing information through the internet.
4. Attends Management Loan Committee, Board Committees, as appropriate, to be available to answer questions regarding credit analysis as necessary; often presents the loan request to the committee.
5. Participates in customer meetings as requested by officers (may require travel at times).
6. Processes and establishes accountability pertaining to Commercial Loan Agreement requirements/covenants.

**This Position requires:**

- Bachelor's degree in Business or related field required. Accounting or Finance degree strongly preferred.
- 0 to 4 years of experience in credit analysis required, preferably in commercial loans.
- Excellent verbal, written and interpersonal communication skills.
- Excellent PC skills, including word processing and spreadsheets via Microsoft Office products as well as custom applications and systems.
- Excellent analytical, time management, organizational and problem-solving skills with the ability to multi-task and work in a deadline-driven environment.
- Must be self-motivated with strong initiative, accountability, and attention to detail.
- Ability to speak and hear
- Clarity of corrected vision at 20 inches or less for normal duties
- Clarity of corrected vision at 20 inches or more for security purposes
- No visible tattoos or body piercings except conservative ear piercings
- Reliable transportation
- Must meet minimum credit standards and pass a criminal background check
- Only applicants that have consented to a background and credit check will be considered

Contact any Vista Bank location for an application.

Completed applications should be delivered in person to 1300 Summit Ave Suite 100, Fort Worth, TX 76102

Please direct inquiries to Martin McNair 817-402-4319.

VISTA BANK IS AN EQUAL OPPORTUNITY EMPLOYER OF WOMEN, MINORITIES, PROTECTED VETERANS, AND INDIVIDUALS WITH DISABILITIES.