

Ciera Bank
An Equal Opportunity Employer

JOB DESCRIPTION

JOB TITLE: Credit Analyst I **FLSA:** Nonexempt
REPORTS TO: Commercial Credit Department Manager

GENERAL SUMMARY (What is done and why)

The Credit Analyst I position is primarily responsible for performing analysis used in underwriting of renewals and modifications of existing C&I and CRE loans as well as new extensions of credit to existing customers. The position will be assigned analysis tasks geared toward underwriting and presenting proposed loan structures while identifying the strengths and weaknesses of each credit. The analyst will work closely with commercial lenders and management to meet the financial needs of customers while diligently protecting the bank's capital.

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

Functional:

- Analyze credit data, tax returns and financial statements to determine the degree of risk involved in renewing or modifying existing loans or extending new loans to existing customers.
- Generate financial ratios and trend analyses using computer programs to evaluate customers' financial status and payback ability.
- Prepare reports including credit analysis and summaries of loan requests, and submit to loan committees in a timely manner for approval.
- Interact with current and prospective customers, appraisers, and other third-parties to facilitate the extension of credit and perform due diligence.
- Engage appraisers for the valuation of commercial real estate securing new and existing loans.
- Prepare internal evaluations of single-family real estate properties as needed.

Administration:

- Maintains accurate file organization and retention 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.)

- Advanced analytical skills written, oral, and interpersonal skills with ability to prepare and perform presentations.
- Advanced computer skills including Microsoft Word and Excel.
- In-depth knowledge of accounting principles with ability to prepare and analyze financial statements.
- Ability to articulate the strengths, weaknesses and issues related to a transaction, in both written and oral presentations.
- Ability to multi-task and work well under pressure and with exacting deadlines.
- Basic knowledge of real estate fundamentals.

This level of knowledge is normally acquired through completion of an undergraduate degree in finance or accounting, and at least one year of professional experience in related financial or accounting field.

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.

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.

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 – contact with borrowers, auditors, regulators, appraisers, environmental professionals.

Supervision of Others – No direct supervision of others.
