

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 providing analysis used in underwriting and asset management of consumer, C&I, and CRE loans. The Credit Analyst I works under general supervision and in compliance with established policies, procedures, and regulations.

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

- Provides support of loan officers through financial statement spreading and analysis of new loan requests and existing credit relationships.
 - Prepares cash flow models for the basis of credit decisions.
 - Prepares basic and preliminary credit analyses to aid in determining the viability of a potential credit opportunity, with supervision of Commercial Credit Department Manager or Senior Credit Analyst.
 - Prepare written analysis in a timely manner for approval by Loan Committee.
 - Provides covenant monitoring support to commercial lending.
 - Provides on-going spreading of required financial statements as they are received from the Bank's customers.
 - Develops a base understanding of various types of lending facilities as well as a variety of companies and industries.
 - Ensures all departmental documents and activities are performed in compliance with applicable laws, regulations, policies and procedures as applicable to this position, including completion of required compliance training.
 - Performs other duties and responsibilities as assigned.
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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.
- Minimum GPA of 3.0 is required.
- Advanced analytical skills with an ability to interpret complex financial information and identify relevant risk.
- Professional experience in financial, credit, and/or statistical analysis, with experience in underwriting commercial loans is preferred.
- Professional experience or relevant coursework in real estate finance is preferred.
- 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.

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

Supervision of Others – No direct supervision of others.