



**JOB DESCRIPTION: Credit Analyst**

**Objective:**

The Credit Analyst is responsible for the research and analysis of business and personal financial information (Financial statements and tax returns) and preparation of written credit summaries with the goal of identifying the key decision factors for the credit decision for commercial applicants.

**Classification:** This is a Full-Time exempt position and reports to the Credit Manager.

**Job Location:** Howard or Hamilton Co.

**Essential Functions:**

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Prepares spreadsheets as analytical tools.
- Determines credit worthiness of applicants by making recommendations to Credit Manager and Loan Officers / Loan Committees.
- Prepares written Credit Summary Reports for new and existing business clients and prepares risk ratings for the relationships reviewed.
- Compiles monthly reports for presentation to the Bank's Board of Directors.
- Produces quarterly special asset credit recap reports
- Participates with other customer monitoring, including floor plan checks or collateral audits.

**Competencies**

- Strong Written / Verbal Communication Proficiency
- Self-starter who works independently
- Attention to detail/Thoroughness
- Problem Solving abilities /Analytical / goal-oriented
- Desire to work in a fast-paced working environment
- Thorough Accounting knowledge, with the focus on interpreting financial statements and tax returns

**Other Duties:**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

**Education and Experience:**

- Bachelor's degree in Finance, Accounting or related business field.
- Previous related experience preferred, but not required
- Strong mathematical and analytical skills
- Sense of discretion and willingness to maintain strict confidentiality of pertinent and sensitive information
- Able to research and evaluate data to make informed decisions and solve problems