

CREDIT ANALYST

Position Overview:

This position is primarily responsible for preparing financial analyses of current and prospective loan customers, spreading financial statements, analyzing industry and economic conditions, completing cash flow analysis, completing full underwriting presentation and recommending the creditworthiness of borrowers and protect the Bank from loss.

Primary Responsibilities:

Analyzes the creditworthiness of borrowers, identifies key credit issues and prepares full written analysis according to available information and established policies and procedures accurately and timely. Utilizes applicable software to spread various types of submitted financial statements according to established policies and procedures. Prepares cash flow and global cash flow analysis for borrowers according to established policies and procedures. Be accurate and timely to aid in the analysis of a borrower's creditworthiness. Researches available data including internet sources and subscription-based utilities as available to aid in the quality of lending decisions. Knowledgeable in banking matters, compliance, credit analysis, policies and procedures. Demonstrates interpersonal behavior, attitude, judgment, communication and initiative with customers and employees to ensure an acceptable degree of performance. Participate in meetings and present loan submissions to Executive Team and The Board of Directors when applicable. Tests covenants as appropriate and as requested. Performs other related duties and projects as assigned.

Education Requirement:

Bachelor's in Business, Finance or Accounting or equivalent credit experience

Special Skills:

Excellent communication skills, both written and verbal

Excellent organizational, analytical and interpersonal skills

Must be able to understand financial data (Balance Sheet, Income Statement, Financial Ratios, etc) and apply those skills as they pertain to the loan underwriting process.

Excellent customer service skills

Ability to use a personal computer and job-related software

MS Word - Basic Level

MS Excel - Intermediate Level

MS Power Point – Basic Level

Full benefits are offered with competitive starting wage. EOE.

Please contact

Anita Boswell

Executive Vice President

956/364-7080

aboswell@fcbtx.com

