

## **CREDIT ANALYST**

### **Position Overview:**

Analyze, format, and communicate information on new and existing loans to identify credit risks. Provide underwriting support to the commercial lending function.

### **Primary Responsibilities:**

- Analyze personal and business financial information as well as entity ownership structures to understand creditworthiness of proposed loan
- Prepare loan approval requests, debt and deposit recaps, financial spreadsheets, cash flow analysis, written memorandums, and other necessary analysis and relay information to senior management in a timely manner
- Researches available data including internet sources and subscription-based utilities as available to aid in the quality of lending decisions
- Assist loan officers in gathering and relaying information between the Bank and its customers
- Attend meetings with customers, loan officers and senior management regularly.
- Performs other duties 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

Working knowledge of MS Office including Excel, Word, PowerPoint and Outlook

**Full benefits are offered with competitive starting wage. EOE.**

Please contact

Anita Boswell  
Executive Vice President  
956/364-7080  
aboswell@fcbtx.com