

POSITION PURPOSE

Responsible for analyzing credit and financial reports to determine risk involved in loaning money or extending credit.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- Spreading and analysis of commercial financial statements for prospective and existing loan customers.
- Perform financial analysis and basic underwriting of loan packages for loan officers to include the following: trend, equity and ratio analysis, loan structuring, collateral analysis, guarantor analysis, and calculation of Global Debt Service Coverage.
- Perform loan reviews of existing commercial loans
- Recommend credit grades based on creditworthiness of borrower and performance of the loan
- Identify documentation exceptions and evaluate underwriting
CRE Stress Test Analysis
- Review Rent Rolls, Construction Budgets, Pro Forma Statements, Feasibility Studies, A/R Aging, Inventory, Equipment, Floor Plan Reports, Prepare Stress Model, Projected Income Scenarios, etc.
- Other duties as assigned.

QUALIFICATIONS

EDUCATION/CERTIFICATION:

Bachelor's Degree in Business Administration, Accounting, or Finance with a minimum of 9 hours of accounting and/or 12 hours of finance.

REQUIRED EXPERIENCE:

Minimum one year banking or equivalent credit experience preferred.

SKILLS/ABILITIES:

- Ability to work on multiple transactions simultaneously and prioritize assignments to meet deadlines.
- Strong analytical skills with an ability to interpret complex financial information and identify relevant risks.
Strong verbal and written communications skills.

Full benefits are offered with competitive starting wage. EOE.