

## BAC COMMUNITY BANK

<b>Job Title:</b>	Credit Analyst
<b>Reports To:</b>	Chief Credit Officer
<b>FLSA Status:</b>	Non-Exempt
<b>Department:</b>	Loan Department
<b>Category:</b>	Non Officer
<b>Supervisory Responsibilities:</b>	None

**Summary:** Assists loan underwriters in underwriting the credit worthiness of borrowers for the origination of loans. Provides assistance with loan covenant monitoring and loan file maintenance.

### **Essential Duties and Responsibilities:**

- Enters customer financial statement and tax return information into spreadsheet software for financial analysis;
- Analyzes all financial data related to new and renewal commercial and commercial real estate loans to assist loan underwriters in determining credit worthiness;
- Prepares summary deposit and loan information for loan presentations;
- Tracks and analyzes accounts receivable aging reports;
- Reviews adherence to loan covenants;
- Tracks and reviews multi-year lines of credit annually;
- Assists with monitoring of periodic financial reporting;
- Assists with loan file review and distribution during credit reviews and regulatory examinations;
- Assists with loan file maintenance;
- Serves on task forces and committees as assigned
- Ensures regulatory compliance as applicable.

### **Competencies:**

- Level 1 (See Competency Document)

### **Qualifications:**

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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- **Education/Experience:** Bachelor's degree from 4 year college in applicable discipline.
- **Language Ability:** Ability to read and analyze banking and financial reports inclusive of legal documents. Must possess strong oral and written communication skills in English. Must possess ability to present information with clarity.
- **Math Ability:** Must possess ability to understand and interpret financial data. Must have the ability to work with mathematical concepts such as statistics, ratios and general accounting principles.
- **Computer Skills:** Must have working knowledge of Word, Excel, Sagemworks and other bank information systems as required by position.

### **Physical Demands:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle or feel and to talk and to hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand, walk, climb, balance, and drive.

The employee must occasionally lift and/or move up to 25 pounds.

Specific vision abilities required by this job include close vision, distance vision and ability to adjust to focus requirements.