



Job Title: Loan Portfolio Analyst

Reports To: Senior Credit Analyst

Supervision Exercised: None

FSLA Status: Full-time, Non-Exempt

Summary

This position will work independently to analyze credit data in order to estimate degree of risk involved in with the extending credit portfolio and for lending money to firms or individuals.

Essential Duties & Responsibilities

- Manage the financial tracking process including but not limited to mailing request letters, reviewing tracking needs, and imaging financials into the bank's imaging system.
- Responsible for the banks annual credit reviews for large borrowers.
- Review financial information, credit reports, and other documentation in the credit file.
- Obtain or inform lenders if additional information is needed to complete analysis and review.
- Prepare financial statement spreadsheets and written financial statement analysis including evaluation of cash flow and collateral.
- Ensure timely and accurate preparation of analyses and credit requests when backing up Senior Credit Analyst; maintaining an average turnaround time at four (4) days or less.
- Obtain and evaluate industry information to determine economic trends in customer's industry or branch of industry to predict probable success of new and existing loans.
- Communicate credit quality and credit risk management reports in accordance with service area timelines.
- Calculate performance ratios, evaluate financial trends, and assess assigned risk ratings.
- Primary back up for appraisal and construction draw process.
- Performs other related duties as assigned.

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills, and/or abilities required.

- Proficient in the use of Microsoft Excel, Microsoft Word, Bank information systems, and Internet research.
- Ability to read, analyze, and interpret industry information, customer financial statements, and tax returns.
- Ability to effectively present information to management and internal loan committees in verbal and written format.
- Ability to read and interpret business and complex technical documents.
- Ability to work with a team and members of other departments of known concepts.
- Ability to work with mathematical concepts such as ratio and trend analysis.
- Ability to define and solve problems with a variety of variables.
- Ability to follow prescribed and detailed procedures to solve moderately complex problems and collect data, establish facts and draw valid conclusions.

Required Education and/or Experience

- Minimum of 1 year of analytical type work experience.
- Bachelor's Degree in Accounting, Business, Economics, or Finance preferred; however, additional years of relevant experience may be substituted.

Physical Demands

While performing the duties of this job, the employee is regularly required to sit, use hands to input data into the computer, and talk and hear. The employee is occasionally required to stand, walk, stoop and lift files and boxes of up to 10 pounds. Specific vision abilities required by this job include close vision.

Work Environment

The work environment characteristics described herein are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions.

Other Requirements

- Travel between the various banking locations may be required.
- May be required to work some evening or weekend assignments on an as needed basis.
- Activities outside the company to stay abreast of new developments, best practices, and statutory and regulatory changes.
- Pursuant to the Drug Free Workplace Act of 1988, all employees must remain drug and alcohol free when reporting to work, while at work and while engaged in any work related activities.

Note: *This document and the statements contained within it are intended to describe the general nature and level of work being performed by the employee assigned to this position. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of the employee.*