



Horizon Community Bank

Job Title: Commercial Credit Analyst

Reports to: Senior Commercial Credit Analyst – Team Lead

Summary:

Work in a growing community bank environment. Conducts credit analyses including gathering, analyzing, and interpreting all types of credit information on existing and prospective customers and portfolios. Makes recommendations and supports decisions regarding the extension of credit for diverse loan types. Investigates and analyzes credit. Prepares and presents credit presentations to Relationship Managers/Loan Officers and committees for use in making credit decisions on new, renewal and extension loans. Assists Relationship Manager/Loan Officers monitoring customer accounts and loan portfolios to maximize credit quality and minimize risk and potential loss. Maintains control over the credit standings of accounts and furnishes information relative to credit inquiries, as appropriate.

Duties:

- Providing quality service to internal customers through undertaking risk assessment analyses of various types of lending proposals.
- Analyzing financial information such as balance sheets, income and cash flow statements, and periodic financial reporting of all types.
- Perform loan and portfolio-level stress testing of financial results, collateral and credit variables.
- Develop models and methodologies of credit information to predict patterns and trends.
- Ensure financial information and spreads are properly scanned to Digital Imaging Platform
- Assessing the overall credit worthiness of client companies.
- Stay informed of regulatory, policy and procedural requirements to ensure compliance throughout the underwriting and credit administration processes.
- Keep well informed as to market conditions as it relates to assessing risk in credit transactions.
- Liaising with other staff within the company, such as account managers and product specialists to support the delivery of new and expanded products and services to clients.
- Performs other duties as assigned from time to time by management of the bank.

Knowledge, Skills, and Education Requirements:

Basic Qualifications

- Bachelor's degree in Finance, Business, Accounting or Statistics with a strong basis in financial accounting or equivalent work experience.
- Minimum 2-3 years direct experience as a commercial credit analyst with direct experience in both commercial real estate and commercial and industrial (C&I) lending.
- Well developed credit analysis and analytical skills supported by formal credit and cash flow training.
- Well developed skills in the use of proprietary or non-proprietary analytical software including a high skill level in the use of Microsoft Excel.
- Effective verbal and written communication skills.
- Ability to organize and prioritize to meet deadlines.

Preferred Skills and Experience

- Some experience in credit portfolio management.
- Experience with government guaranteed and credit enhanced lending programs such as SBA 7A and 504 as well as USDA.
- Direct experience with Buker's Tax Analysis would be beneficial.
- Basic knowledge of credit administration, policy and procedures.
- Good knowledge of economics and finance.
- Basic knowledge of risk analysis.
- Effective technical report writing skills.
- Willingness to work in and appreciation for the personalized and more intimate independent community bank environment.

Physical Requirements:

Physical requirements include accurate keyboarding skills, manual dexterity sufficient to manipulate files and other documents, and vision sufficient to work extensively with computer display, handwritten and printed data.