



COMMERCIAL BANKING COMPANY

JOB DESCRIPTION FORM

Division/Department	Credit Administration
Branch Location	Main Office (Valdosta, GA)
Job Title	Credit Analyst
Reports to	Chief Credit Officer

Level/Grade	Type of position:	Hours <u>40+</u> / week
	<input checked="" type="checkbox"/> Full-time	<input type="checkbox"/> Exempt
	<input type="checkbox"/> Part-time	<input checked="" type="checkbox"/> Nonexempt

GENERAL DESCRIPTION

This is a support role to the lending/credit function of the bank. It is a very analytical position, requiring review of both personal and corporate financial statements, credit reports, appraisals, tax returns, market information, real estate & lien filings, online searches and internal reports for the investigation and analysis of credit risks.

RESPONSIBILITIES

- Analysis of new and renewal loan requests, including assessment of loan purpose, pricing, management skills, collateral, business financial statements, projections if necessary, personal financial statements, satisfactory repayment structure and stability, strengths, and weaknesses.
- Proficiently develops narrative credit memos that document financial underwriting supporting the underlying credit.
- Reviews existing loan relationships, including assessments found in new analysis, plus documentation review.
- Present and collaborate with loan officers to help the bank arrive at good credit decisions.
- Recommend loan grades and/or questions to help arrive at a grade recommendation, on both analysis of new relationships and reviews of existing relationships.
- Compose memorandums to update loan files.
- Provides advice and assistance to loan officers as needed, which may include meeting with customers and the construction of commitment letters.
- Assist with collection efforts (repossessions, foreclosures, bankruptcies, etc).
- Perform annual loan reviews as assigned by management to update credit files with the most current financial analysis.
- Assist loan officers with the periodic preparation of reports such as quarterly substandard loan reviews.
- Collect and analyze economic data from the region in preparation of loan loss reserves reporting.
- Communicate with auditors, examiners, and loan review consultants to help provide information and resolve any documentation exceptions.
- Assist with the monitoring of the total loan portfolio through report preparation and maintenance.
- Develop thorough understanding of the CBC Bank Loan Policy.

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JOB SKILLS	
<ul style="list-style-type: none"> • Demonstrates strong interpersonal skills, communicates effectively and has the ability to work successfully in a team environment. • A candidate must possess a good working knowledge of Microsoft Word, Excel, and Outlook. • Organization skills / analytical skills, excellent written and oral communication skills, knowledge of various software/spreadsheet applications and knowledge of banking procedures and regulations • Ability to learn and multitask efficiently. • Possesses an attitude of cooperation and a continual motivation to learn. 	
OTHER DESIRED SKILLS/REQUIREMENTS	
<ul style="list-style-type: none"> • Community involvement • A Bachelor's degree in Accounting or Finance is preferred although experience in commercial credit analysis, commercial credit underwriting, and/or commercial lending may be substituted for formal education on a year to year basis. • Be self-motivated 	

Commercial Banking Company is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, age, gender, sexual orientation, gender identity, national origin, disability, veteran status or other classification protected by law.

Please send resume to: Commercial Banking Company
 Attn: Human Resources
 3462 North Valdosta Road
 Valdosta, GA 31602

Or email: dbland@cbcbank.com