



Position Title: Credit Analyst
Reports To: Senior Credit Officer
FLSA Class: Exempt

Purpose:

Support Relationship Managers and retail staff with credit underwriting efforts. Effectively communicate information and respond to questions in person-to-person and small group situations with customers, clients, general public and other employees of the organization. Independent thinking is required with the ability to express an opposing educated opinion and ask questions in a diplomatic manner.

The Credit Analyst performs duties related to the underwriting of wide variety of loans typically \$1 million or less for small businesses and high net worth individuals. Collaborates with Relationship Managers and clients to obtain necessary information to underwrite loans. Refers to documented policies and procedures to guide and support the review and decision making process. Performs research and financial and statistical analysis to determine and support the clients' credit worthiness while minimizing risk exposure. Prepares spreads, cash flow analysis, reports and presentations for management review and regulatory reporting. Ensures all transactions and processing are in compliance with regulatory and company guidelines, policies and procedures.

Responsibilities:

- Performs duties related to the credit review with a focus on small business and high net worth individuals. There would also be some responsibilities for performing analysis and underwriting of residential real estate related loans and commercial loans. Utilizes independent judgment and decision making authority to make timely and effective decisions regarding these credits. Applies knowledge of credit/risk management processes to ensure the appropriate balance between company risk and customer/client focus and relationship is maintained

- Conducts loan portfolio research and annual reviews to determine credit quality, character and soundness including but not limited to: analysis of extensive statistical data & financial statements, sensitivity analysis, industry analysis, management assessment, guarantor and global analysis. Ensures the consistent use of well supported and factual analyses and processes to determine and recommend risk ratings
- Follows standard operating procedures when preparing analyses, reports, and presentations for management review. Performs accurate spreading of historical financial statements; prepares prudent projections, free of repetitious spread numbers and superfluous narrative; and represents a clear focus on the merits, risks, and mitigating factors accordingly. Ensures each step of the process is in compliance with all company and regulatory guidelines, policies, procedures and methodology
- Partners with senior credit associates, Portfolio Managers and Relationship Managers to screen loan packages and collect "due diligence" materials; learns to interact with customers and accountants. May travel to customer locations with Relationship Managers as needed. Ensures all support documentation, both prepared and submitted, are in compliance and retained in accordance with the company's records retention policy
- Each team member is expected to be aware of risk within their functional area. This includes observing all policies, procedures, laws, regulations and risk limits specific to their role. Additionally, they should raise and report known or suspected violations to the appropriate Company authority in a timely fashion
- Perform other related duties as required

Compliance Accountability:

- Responsible for compliance with all regulations, laws, and bank policies and procedures that pertain to your day-to-day job responsibilities
- Responsible for maintaining a working knowledge of all compliance regulations pertinent to your assigned duties by successful completion of any courses assigned on a timely basis
- Responsible for participating in BrandBank's community development program at least one day each year
- Responsible for adherence to BrandBank's Code of Professional Ethics and Conduct as well as observing and promoting compliance with the Code among fellow bank personnel, customers and vendors



Education/Work Experience:

Bachelor's degree in Business, Accounting or Finance (or a demonstrated broad knowledge of such fields as accounting, marketing, business administration, finance, etc.; equivalent to a four year college degree.)

- Experience with bank credit underwriting is preferred
- Experience in retail lending is a plus
- Flexibility to support all lines of business as needed

BrandBank is an Equal Employment Opportunity (EEO) employer and welcomes all qualified applicants. Applicants will receive fair and impartial consideration without regard to race, sex, color, religion, national origin, age, disability, veteran status, genetic data, or religion or other legally protected status.

To apply: <https://www.thebrandbank.com/careers>