



Title:	Credit Analyst	Reports To:	AVP Credit Administration
Department:	Credit	Status:	Exempt

SUMMARY:

Conducts credit investigations and analyzes credit information at the request of various lending officers pertaining to loans. Makes recommendations regarding credit analysis to loan officers and/or loan committee. Prepares loan write-ups and summaries. Performs miscellaneous financial analyses such as account, profitability and yield analysis. No lending authority other than NSF approvals.

ESSENTIAL DUTIES & RESPONSIBILITIES:

Analyze credit data and financial statements to determine the degree of risk involved with extending credit to both commercial and individual borrowers

- Generate financial ratios summaries, using the bank's existing software systems, to compare the ratios to industry averages for analysis purposes.
- Prepare Credit Presentations that document new or proposed lending transactions for later review by the appropriate approval authority level.
- Prepare Annual Review Presentations for review by the appropriate approval authority level.
- Archives financials into Director.

Review real estate appraisals and property evaluations

- Read and analyze valuation reports.
- Complete review form and obtain approval from Chief Credit Officer.
- File, Track and deliver approval and or report to necessary team members and the client.

OTHER RESPONSIBILITIES:

- Assists departments throughout the bank with special projects and functions.
- Performs all job function and interactions with fellow bank employees, customers, vendors and prospective customers within the guidelines of the DRAKE BANK Core Values: **D**edicated, **R**eliable, **A**uthentic, **K**nowledgeable, and **E**thical.
- Performs other duties as assigned.

REGULATORY COMPLIANCE RESPONSIBILITIES:

- Demonstrate current and accurate understanding of loan-related compliance (RESPA, REG Z, TRID, HOEPA, HPML, FLOOD, FACTA, REG B, HMDA, Fair Credit Act, etc.) along with BSA/AML/OFAC, Bank Security, and others.
- Continually enhances knowledge of regulatory and compliance issues through completion of all required online training, attendance at in-house and external training presentations.
- Performs all job function in accordance with Federal and State regulations and within banking policies.

EDUCATION AND EXPERIENCE:

- Bachelor's degree or comparable experience with demonstrated competency.
- Two or more years of credit analysis or related banking experience.

KNOWLEDGE/SKILLS REQUIRED:

- Must be able to accurately calculate and analyze figures and amounts included in financial statements (such as cash-flow calculations, leverage ratios, collateral coverage ratios, etc.) and then provide a clear summary of those calculations.
- The position requires the ability to analyze financial performance of borrowers and then provide a clear and concise summary of findings/results thereof.
- Knowledgeable and a skilled user of Microsoft Office, including Word and Excel.
- Self-starter with a passion for compliance and appreciation for the rules.
- Excellent verbal and written communication skills.
- Ability to listen, speak clearly and effectively to others.
- Strong time management, attention to detail and organizational skills with the ability to multi-task.
- Strong written and verbal skills.
- Ability to problem solve and work without direction.
- Ability to establish and foster strong professional relationships with both employees and external sources such as examiners.
- Satisfactory skill set in using the following software applications: Microsoft Outlook, Microsoft Word, Microsoft Excel, Microsoft Teams, and Fiserv applications.

WORKING CONDITIONS, EQUIPMENT AND TOOLS USED, ENVIRONMENT and COGNITIVE /PHYSICAL DEMANDS:

- The environment for this position is a private office-cubicle that is mostly clean and comfortable. It may include some minor annoyances such as noise, odors, drafts, etc. The individual is in a non-confined office setting in which he or she is free to move about at will.
- Ability to sit and/or stand for extended periods of time in an office setting.

- Good organizational and time management skills.
- Effective verbal and written communication skills including use of phone, computer, speaking, listening, and presenting.
- Ability to problem solve, negotiate acceptable resolutions.
- Solid math and analytical skills.
- Computer literacy.

SIGNATURES*

I have reviewed the content of the above job description with my supervisor and understood the position description and job-specific functions of my position. I understand that this job description is intended to be used in conjunction with my annual performance evaluation documents to establish and verify functional competency on an on-going basis while employed with Drake Bank.

Employee’s Signature

Date

I have discussed the work responsibilities outlined in this job description with the above employee.

Supervisor’s Signature

Date

**Signatures indicate concurrence with designated performance indicators, functions and requirements. Unforeseen circumstances, such as changes in workload or resources available, may warrant revisions by Drake Bank. This Position Description reflects management’s assignment of major responsibilities, which represent the majority of essential functions. It is not to be construed as an exhaustive statement of duties, responsibilities or requirements. They may be subject to change at any time due to reasonable accommodation or other reasons.*