

## **JOB TITLE: SENIOR CREDIT ANALYST**

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Location: Norwalk

Type: Exempt/Officer

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### **Position Summary:**

Underwrite new extensions of credit and reviews including those for the most complex applicants and transactions. Spread (Borrower and Guarantor, company and personal) financial statements, tax returns in Excel and Sagemworks, perform financial analysis, prepare or review collateral evaluations and review customer due diligence for red-flags for existing borrowers and new customers. Assist lending, workout and portfolio management staff as needed.

### **Qualifications Required:**

- Undergraduate degree in Accounting, Finance or related field or equivalent work experience
- Minimum of eight years' experience in commercial credit analysis or related credit risk management, commercial lending, credit analysis and/or portfolio management, including direct customer contact
- Formal Credit Analyst training program or equivalent
- Expertise with bank systems and analysis tools, i.e financial statement spreading software
- Working knowledge and understanding of Commercial and Consumer loan documentation and of third-party due diligence, such as real estate appraisals and environmental reports
- Proficiency in MS Office software, WORD, Excel, Outlook and ACCESS

### **Qualifications Desired:**

- Advanced related training, such as an MBA and/or Credit Risk Certification
- Previous banking experience
- Experience in the management and training of analytical staff

### **Essential Functions and Responsibilities**

- Underwrite or review the most complex and larger credit exposures
- Prepare written Credit Offerings, Credit Renewals, and Financial Discussions, per Loan Officer Request
- Recommend credit structures consistent with use of funds, repayment of funds and collateral

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### **Continued**

- Create new/update existing Sageworks spreading files for Borrowers
- Prepare/update Debt Service Models and other analysis schedules in Excel
- Gather current loan information on existing Borrowers from CORE DNA
- Identify and request any missing or additional necessary information from either the Loan Officers/ Portfolio Managers or directly with the Customer/Prospect, per Loan Officer Instruction
- Attend customer calls or participate in customer conference calls with prospective or existing customers as requested by the Loan Officer
- Communicate with Borrowers re: details and questions on financial statements, per Loan Officer request
- Review current credit files and shared computer drive for receipt / status of updated financial statements, per Loan Officer Request
- Coach, mentor and review work of more junior credit analysts
- Serve as a resource to lenders regarding loan structure and terms
- Manage credit analysis workflow and fill in with other duties as necessary in the Credit Manager's absence
- Understand changing market conditions and industry issues

Salary Range: Based on experience

\$90,000-\$120,000 annually

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