

## **JOB TITLE: CREDIT RISK ADMINISTRATOR**

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Location: Norwalk, CT

Type: Non-Exempt/Non-Officer/40 hours

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### **Position Summary:**

Responsible for reporting and analysis of the Bank's credit portfolio, including but not limited to: concentration analysis, sensitivity analysis and performance trends. Provides support to lending and credit analysis by engaging and review collateral related appraisals and assessments. Works on the Bank's Enterprise Risk Management (ERM) program.

### **Qualifications Required:**

- Undergraduate degree in Accounting, Finance or equivalent work experience
- Experience with Bank loan and financial accounting systems, preferably FiServ CORE DNA and Abrigo's Sageworks
- Minimum one year experience in Bank credit reporting and analytics
- Minimum one year experience in borrower commercial credit analysis/underwriting
- Proficiency in Windows Office applications, Word, Excel, Outlook, and database and reporting software

### **Essential Functions and Responsibilities:**

- Compile data and format for existing reporting purposes, including the reconciliation of the loan portfolio and of the Sageworks database, the preparation of tables and graphs related to credit data to support analytics
- Build/maintain a database to store historical credit data; develop trend reporting
- Prepare regular management and board reporting regarding the Bank's asset quality, portfolio composition and portfolio administration
- Monitor portfolio concentrations, identifying correlations between concentrations, identify performance/risk trends and recommend policy limits/underwriting standard
- Perform/engage portfolio and concentration stress and sensitivity analysis, identifying potential increases in criticized asset levels or adverse possibilities
- Prepare the ACL models for management review and related final reports
- Gather/organize data in response to third party examination requests, such as regulatory, loan review and audits
- Manage the collateral valuation/environmental assessment processes, including the engagement of appraisers/environmental engineers, review the qualification of the Bank's approved appraisers/environmental firms and recommend changes as needed

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- Serve as ERM Committee Recording Secretary, ensuring accurate minutes of each meeting and ensuring record keeping of the same and compiling related data
- Lead or contribute to credit management related projects as assigned, developing related processes, procedures and monitoring implementation
- Prepare credit related financial statement spreads, analysis schedule, reviews and underwriting analyses as may be assigned.
- Prepare and/or maintain procedures related to credit reporting/monitoring
- Prepare and deliver regular requests for updated financial disclosure per established procedures and update database for receipt of the same

Salary Range: \$24.00—\$38.00 per hour.