

## **JOB TITLE: CREDIT RISK OFFICER**

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Location: Norwalk, CT

Type: Exempt/Officer

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### **Position Summary:**

Responsible for analyzing all aspects of the bank's credit portfolio, including but not limited to: concentration analysis, sensitivity analysis and performance trends, and reporting on the same. Additionally, provides support to the lending function by obtaining and determining the acceptability of appraisals (real estate and business) and environmental assessments. Lead credit related projects to implement and/or improve processes and the use of technology. Support the Enterprise Risk Management (ERM) program.

### **Qualifications Required:**

- Undergraduate degree in Accounting, Finance or related field or equivalent work experience
- Minimum three years' experience in Bank reporting and analytics
- Minimum one year experience in Bank commercial credit analysis
- Experience with Bank loan and financial accounting systems i.e., FiServ CORE DNA and Abrigo's Sageworks
- Proficiency in Windows Office applications, Word, Excel, Outlook, and database and reporting software

### **Qualifications desired:**

- Experience developing database queries using SQL, Visual Basic or other programming language(s) and report writing
- Advanced related training, such as an MBA, CFA, Credit Risk Certification and/or an Appraiser license

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

- Monitor portfolio concentrations, identifying correlations between concentrations, identify performance and risk trends and recommend policy limits and underwriting standards
- Perform or engage portfolio and concentration stress and sensitivity analysis, identifying potential increases in criticized asset levels, etc.
- Prepare industry analysis to support existing concentrations and potential new marketing initiatives
- Prepare regular management and board analysis regarding the Bank's asset quality, portfolio composition and portfolio administration

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- Manage the collateral valuation/environmental assessment processes including:
  - the engagement of appraisers or environmental engineers
  - review the qualification of the Bank's approved appraisers and environmental firms and recommend changes as appropriate
  - manage the collateral valuation and assessment databases
- Prepare the Allowance for Credit Losses analysis, including supportive economic, market and portfolio trend analysis and Board recommendation
- Prepare ad hoc reporting and analysis as required by senior management
- Identify and develop improvements to streamline and increase effectiveness of existing reporting
- Serve as ERM Committee Recording Secretary, ensuring accurate minutes of each meeting and record keeping of the same and compiling related data
- Lead credit related projects as assigned, developing related processes, procedures and monitoring implementation
- Review various credit related processes, developing and implementing improvements to gain efficiency

Salary Range: Based on experience  
\$70,000—\$100,000 annually.