

Job Title: Credit Analyst II
Reports To: Chief Credit Officer
Salary Exempt

Summary: Credit Analyst is responsible for conducting credit analyses consisting of gathering, analyzing and interpreting complex credit information for existing and prospective customers in order to assess credit quality and to minimize risk and potential loss on banking relationships. Relies on experience and judgement to perform a variety of tasks.

Essential Duties and Responsibilities include the following:

- **ANALYSIS**
 - Evaluates the adequacy of loan structures and collateral position.
 - Identifies risks related to borrower operations and/or individual borrower. This will include an understanding of the history of business, ownership, type of business entity.
 - Independently grades and recommends ratings for commercial and agricultural credits.
 - Analyze and stress test individual credits in a timely fashion.
 - Inputs and/or verifies accuracy of information from tax returns, financial statements, inspections, appraisals, cash flow, etc., into loan servicing plans/loan software.
 - Discloses results of investigations, prepares loan servicing plan to make credit suggestions. Proactive vs reactive approach.
 - May accompany Loan Officer on client visits.
- **PRODUCT AND PORTFOLIO DEVELOPMENT**
 - Structure loan and deposit products and mitigate risks through covenant application, legal counterparty identification, and assisting with sales of products.
 - Assist the Loan Officer in managing their portfolio.
 - Discuss and propose solutions on how to serve clients optimally.
 - Stay abreast of relevant developments in the market.
- **ONGOING SERVICING AND MONITORING**
 - Execute various (financial/administrative) servicing activities (e.g., partial releases, modifications, mortgage assumptions).
 - Monitor loan compliance (e.g. covenant compliance, delinquencies, borrowing base agreements).
 - Assist in the analysis and preparation of annual reviews, loan approvals, and review of criticized loans.

- Manage and liaise with all stakeholders of The Bank of Tescott Team (e.g. Tellers, Compliance, Loan Operations, IT) with respect to loan compliance, loan servicing and the support process.
- Works with lenders to develop projections, work out plans and collections.
- Works with outside/independent audit groups reviewing classified loans and policy/procedures.
- Reviews all loan file documentation for accuracy, completeness and compliance with approval and legal requirements.
- Understands and complies with all Bank of Tescott policies and procedures.
- Mentor Credit Analyst I
- Other duties may be assigned.

Competencies

- Communications proficiency (written and oral)
- Financial management (spreading experience)
- Customer/Client focus (social interaction)
- Risk analysis and interpretation
- Forecasting and stress testing experience
- Problem solving/Good judgment/Critical thinking
- Confidentiality
- Technical capacity (Above average proficiency in Excel and MS Word)
- Initiative
- Strong work ethic
- Time management

Supervisory Responsibility

This position has no supervisory responsibilities.

Work Environment

This job operates in a bank branch office. It is a professional environment. Occasional work outdoors participating in customer collateral inspections, with exposure to all weather conditions.

Physical Demands

This is largely a sedentary role, requiring use of typical office equipment such as a computer, laptop and cell phone. This position will, on occasion, also require standing stooping, reaching lifting (up to 25lbs).

Position Type and Expected Hours of Work

This is a full-time, Exempt position. Days and hours of work can vary, with average hours of Monday through Friday, 8 a.m. to 5 p.m. Saturday rotation. See immediate supervisor.

Travel

Some travel is expected for this position.

Required Education and Experience

Bachelor’s degree in finance, business or economics and/or 2-5 years related experience and training. Work related experience should consist of a financial analyzing, accounting, or lending background. Educational experience through in-house training sessions, formal school or financial industry related curriculum.

Additional Eligibility Qualifications

Advanced experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas. Advanced knowledge of commercial, agricultural, construction, real estate and consumer loan processing. Advanced knowledge of related state and federal loan regulations and other Bank lending policies. Experience with credit analysis software.

Other Duties

Serves as a non-voting member of audit and loan committees.

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Signatures

This job description has been approved by all levels of management.

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee _____ Date _____

Supervisor _____ Date _____