JOB DESCRIPTION

Position: Credit Analyst I

Position Description   The primary purpose of the position is to evaluate the financial condition of businesses and individuals applying for credit with 1st State Bank, by providing an independent credit review and risk assessment on such loan requests. This position will work closely with the loan and lending staff to prepare presentations that include documentation risk, collateral risk, and repayment of loans.

Position Summary   This position will establish a basic understanding of loan policy, with little to no experience previous, while continuing to develop in the Credit Analyst role. As Credit Analyst I, this position will assist in testing covenants, do regular analysis of smaller loan relationships, working on projects/matters of limited complexity in a support role, create relevant databases and reports, as needed by loan officers and committees as requested.

Duties/Responsibilities
- Analyze information and prepare loan analysis reports as assigned
- Prepare new applications or renewal/extension of requested loans
- Complete evaluation of collateral materials
- Assist Business Lenders in the management of customer relationship through credit file tracking, financial statement monitoring, credit reviews and analysis of financial performance
- Utilize financial spreading software to analyze borrower information
- Utilize tools from outside sources when conducting credit and industry analysis
- Perform work following department work processes and ethics standards
- Prepare minutes for loan committee meetings
- Perform due diligence on existing files as needed
- Support Loan Documentation Department as needed
- Performs other duties as assigned.
- Follows all 1st State Bank policies, procedures, compliance, and security practices.

Required Skills/Abilities
- Good organizational and problem-solving skills
- Good written and verbal communication skills
- Ability to adapt to changing deadlines and workload
- Incorporate Bank Values within work environment
- Moderate knowledge of Microsoft Word and Excel
- Moderate knowledge of Credit Quest, Navigator and other Bank software
- Basic understanding of loan policy and reporting needs

Qualifications
- Bachelor's Degree in Business, Finance, Accounting, Statistics, Economics, or comparable