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**FF00011T**

**GRADE 10**

**Job Title:** Credit Analyst II

**Reports To:** SVP &Credit Officer

**Status:** Full Time  Part Time

Exempt  Non-Exempt

**Basic Function:**

The Credit Analyst II is responsible for analyzing and underwriting commercial loan requests, mentoring and training credit analysts, and working on special projects as assigned.

**Essential Job Duties:**

The Credit Analyst II is expected to spread financial statements; prepare Extended Ratio, Cash Flow, and Collateral Analyses; prepare monitoring reports; prepare credit approval documents; and assist relationship managers and senior management with special projects. In addition to the foregoing, the Credit Analyst II would also be responsible for training and reviewing the work of less experienced credit analysts, ensuring that work is of a high quality.

The Credit Analyst II would also be expected to conduct all duties in compliance with applicable laws, regulations, and Bank policies and procedures.

**Knowledge, Skills, and Abilities:**

The Credit Analyst II should have an educational background that includes accounting and/or finance, be detailed oriented, have the ability to multi-task and prioritize, have a comprehensive knowledge of commercial credit analysis, have a general understanding of loan documentation, have strong writing skills, and have a strong understanding of computer functions including email, internet, MS Word, and MS Excel.

**Training and Experience:**

The candidate should have a bachelor’s degree and background in accounting and/or finance as well as 3+ years of experience in commercial credit analysis.

**Date updated: August 2, 2021**