



Job Title: Credit Analyst (in Commercial Banking Officer Development Program – Analysis Track)

Reports to: VP & CO

Status: ☒ Full Time ☐ Part Time
☒ Exempt ☐ Non-Exempt

Basic Function:

The Credit Analyst is the first position in Hickory Point Bank & Trust's (the "Bank") Commercial Banking Officer Development Program – Analyst Track, which is a comprehensive multi-year experience where new bankers will learn and apply financial statement analysis, credit underwriting, industry research, loan administration, relationship development, project management, and leadership skills to position them for a successful and rewarding career in commercial banking.

In the Commercial Banking Officer Development Program, the Credit Analyst will learn the fundamental skills on which to build a career in commercial banking. The Credit Analyst role will be able to transition into the Credit Analyst II role, performing core credit analysis duties, generally with the guidance of more experienced credit staff.

Essential Job Duties:

The Credit Analyst is expected to spread financial statements; prepare Extended Ratio, Cash Flow, and Collateral Analyses; prepare the quarterly M-Track monitoring reports; and assist with preparing credit approval documents.

After approximately 1-2 years, the Credit Analyst would be expected to have thorough understanding of commercial credit analysis and would transition to a Credit Analyst II and will be responsible for carrying out the following duties, with oversight from more experienced analysts:

- Preparing credit approval documents
- Reviewing financial statements and providing meaningful feedback to relationship managers
- Assisting others with assessing loan opportunities and identifying associated risks
- Preparing appraisal reviews and real estate evaluations

- Maintaining excellent credit quality through careful monitoring of existing loans, tracking receipt of timely financial information, and verifying compliance with financial covenants; monitoring loan grades based on customer financial performance as well as industry and other considerations
- Assisting other more experienced analysts with special projects

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

Knowledge, Skills, and Abilities:

The Credit Analyst should have a bachelor's degree in finance or another business-related program, the ability to multi-task and prioritize, and a general understanding of financial statements. Additionally, in the Commercial Banking Officer Development Program, the Credit Analyst should be attentive to detail and deadlines, have a strong work ethic, excellent verbal and written communication skills, the ability to work autonomously, and a service propensity.

Training and Experience:

Prior experience and training is not necessary for the Credit Analyst; however, a bachelor's degree and background in accounting and/or finance is required.

Date updated: January 11, 2022