



## POSITION DESCRIPTION

<b>Position Title:</b>	Credit Analyst	<b>Hours:</b>	40 Hours (Mon- Fri)
<b>Reports To:</b>	Chief Credit Officer	<b>FLSA Status:</b>	Non-Exempt
<b>Department:</b>	Credit Admin – Tacoma		

## POSITION SUMMARY:

Credit Analysts have strong finance and banking knowledge, as well as quantitative analysis abilities. Their primary responsibilities are to gather, analyze and interpret all types of credit information on existing and prospective clients of the Bank. The Credit Analyst assists commercial lenders with credit analysis and underwriting of credit approval packages. They support the lending process with high quality service and teamwork. Commencement employees embrace and practice the Bank's core values: Dedication, Teamwork, Integrity, and Respect and support an environment of diversity, equality, and inclusion within all aspects of the organization.

## ESSENTIAL DUTIES AND RESPONSIBILITIES

- Assure compliance with all Bank policies and procedures as well as state and federal banking regulations, as applicable
- Follow all BSA/AML/OFAC guidelines and complete annual training as assigned
- Self-initiative to learn or enhance knowledge of generally accepted accounting principles (GAAP), other financial accounting practices, and various industry knowledge that pertain to growth in skills
- Understand cash flow, balance sheet, income statement and tax returns (both personal and business) to assess the credit risk profile of a borrower
- Complete financial spreads on personal and business financial statements using the Bank's software tools and provide analysis of the results
- Assess liquidity, leverage, cash flow and contingent liabilities of businesses and individuals
- Input, interpret and assess risk rating model output and client data to develop recommendations
- Perform portfolio monitoring functions including early warning detection of deteriorating credits with the knowledge and ability to escalate
- Evaluate loan requests to properly identify purpose, risk elements and collateral adequacy
- Provide support to lending team by assisting with the preparation and presentation of loan packages
- Prepare and interpret written reports for lending team and management
- Contribute towards effective team problem solving with peers and management
- Perform other duties as required

**REQUIRED SKILLS**

- Advanced in Microsoft 365, experience with SageWorks/Abrigo Financial Analyst a plus.
- Effective organizational and time management skills with the ability to handle multiple tasks
- Strong analytical, reasoning, and problem-solving skills
- Detail oriented and ability to work independently
- Excellent written and verbal communications, listening and interpersonal skills
- Demonstrates an appropriate level of courtesy, tact and professionalism
- Positive attitude, desire to develop and learn and receive constructive coaching and feedback

**WORK ENVIRONMENT**

- Must be able to remain in a stationary position for extended periods of time
- Must be able to effectively communicate and exchange accurate information
- Must be able to work in a branch environment with moderate noise levels and with frequent employee/customer contact and interruptions during the day

**QUALIFICATIONS**

- Bachelor's Degree with a preferred focus on Business course work, or equivalent work experience
- Accounting and financial analysis skills as developed through a combination of BA degree and/or work experience
- 2-4 years banking experience preferred

**Job description may change at any time.**