



1st Capital Bank

POSITION DESCRIPTION

Title: Credit Analyst

Reports to: Sr. Credit Administrator

FLSA Status: Non-Exempt

POSITION SUMMARY

The Credit Analyst performs credit and financial analysis as it pertains to a wide range of commercial loans. CA needs to determine if enough financial information is provided to accurately analyze cash flow and prepare a credit authorization for approval. This position is a key support position for loan underwriters and relationship managers. This position will be located in Salinas, CA.

ESSENTIAL DUTIES & RESPONSIBILITIES

- Reviews financial and credit information provided to accurately analyze cash flow and communicates the same to Commercial Underwriter. Determines what information is lacking for Underwriter to underwrite based on bank policy – may seek Relationship Manager and loan assistant cooperation in completion of missing information.
- Prepares analysis of loan requests on new, renewing and existing loans including credit reports, tax returns, financial statements, rent rolls, debt schedules, collateral appraisals, environmental reports and other financial information as warranted.
- Performs credit inquires by ordering Experian credit reports for both business and personal and reviews the same. Uses the internet and other resources to gather information on business entities, real estate and other collateral and financial information. Evaluates the results of these investigations and discusses with the handling Relationship Managers.
- Analyzes financial ratios and company operating performance to monitor covenant compliance on existing borrowers.
- Completes credit authorization to be submitted for final credit approval. Recommendation to be reviewed by a credit executive for structure, risk rating and other underwriting requirements. Maintains constant contact with the Underwriters and Relationship Managers throughout the process.
- Maintains expected turnaround time in providing customer service to Relationship Managers.
- Must provide consistency and accuracy in preparing financial spreadsheets, proformas and projections in accordance with Bank Policy and procedures.
- Establishes a tickler item to monitor loan performance covenants and loan documentation requirements.
- Responsible for the department's scanning into the appropriate software program of any trailing financial information or other documentation received and the proper filing into the credit file.

QUALIFICATIONS

- Bachelor's degree in Finance, Business or other related field preferred. Professional experience in banking or related industry may be used in combination with or in lieu of education requirement.
- Prior banking experience preferred but not required.
- Strong verbal, written and organizational skills.
- Proficient/intermediate computer skills in Microsoft Suite (Word, Excel)
- Basic credit training of understanding business and personal financial statements and tax returns.
- Ability to prioritize tasks to achieve deadlines and provide excellent customer service.
- Ability to maintain confidentiality of borrower's financial information.

PHYSICAL DEMANDS

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to talk or hear. Employee frequently is required to sit for prolonged periods. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

Work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee occasionally works near moving mechanical parts and is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.