JOB DESCRIPTION

JOB TITLE: CREDIT ANALYST
LOCATION: OXFORD, MS
SCHEDULE: Monday – Friday, 8:00 a.m. to 5:00 p.m.

RESPONSIBILITIES

- Analyzes both business and personal financial statements/tax returns and provides a written cash flow and ratio analysis as part of the Loan Presentation Package. Compares financial information with companies of similar character in terms of financial data, ratios on liquidity position, inventory turnover, profit margins, and typical borrowing patterns.
- Compares current financial information to previous statements to detect financial trends.
- Documents findings and conclusions relating to credit analysis performed.
- Prepares written reports of loan review finding.
- Ensure compliance with FNB Oxford Bank's loan policy guidelines pointing out deviations where necessary.
- Ensures completion of loan offerings for Loan Committee and prepares write-ups for all larger new/renewed loans.
- Assists Credit Administrator/Loan Operations with the coordination of loan review examinations and audits performed by external sources.

REQUIREMENTS

This position calls for a thorough knowledge of the techniques involved in analyzing a company's financial condition and an acute awareness of the implications that financial and non-financial factors can have in assessing the abilities of a borrower to meet obligations. This implies a knowledge of sound lending practices, normally acquired through formal education and performance of other credit administration functions.

Bachelors Degree in Accounting or Business related field. Three or more years in credit administration (to include some experience in financial / cash flow analysis); OR experience in public accounting and/or business and personal income tax preparation.

To apply for this position, download and save the Application Form located our Careers page. Once completed, please send the Application by attaching it in an email to careers@fnboxford.com.

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