



## **JOB DESCRIPTION**

**JOB TITLE:** **CREDIT ANALYST**  
**DEPT:** **CREDIT ADMINISTRATION**  
**REPORTS TO:** **SENIOR CREDIT OFFICER**

### **GENERAL SUMMARY**

The Credit Analyst provides analytical support to Senior Management, the Credit Department, and Lending Staff to assist in determining the advisability of granting credit for diversified types of loans. The Credit Analyst will work with lending staff to gather and analyze financial and credit information on potential borrowers, input financial information from tax returns or accountant prepared statements into an underwriting spread, and provide excellent written and verbal analysis on all financial information related to loan requests.

### **ESSENTIAL JOB FUNCTIONS**

1. Analyzes/spreads both business and personal financial statements/tax returns and provides a written cash flow and ratio analysis as part of the Loan Approval Package. Compares financial info with companies of similar character in terms of financial data, ratios on liquidity position, inventory turnover, profit margins, and typical borrowing patterns. A heavy emphasis will be placed on debt repayment ability.
2. Compares current financial information to previous statements to detect unfavorable financial trends.
3. Documents all findings and conclusions relating to the credit analysis (strengths/weaknesses).
4. Maintains orderly credit files of FNB's larger borrowers and keeps the files up-to-date by requesting current financial info (as required by FNB policy) and through written memos to the file.
5. Ensures compliance with FNB Oxford Bank's loan policy guidelines pointing out deviations where necessary.
6. Ensures completion of Loan Approval applications for Loan Committees and prepares write-ups for all larger new/renewed loans.
7. Ensures that proper loan risk ratings are assigned, through communication with lenders and Credit Administration.
8. Works in tandem with other lending staff on loan exception tracking, monitoring, clearing, and reporting.
9. Evaluates short- and long-term prospects of the company, considering banking relationships, experience with the bank, and financial condition. Explores conditions which could restrict the credit worthiness of the borrower such as unfavorable profit margins, large inventories, lack of formal planning by its management, over-trading, heavy debt position, etc.
10. Attends and completes various types of bank and/or credit-specific training.
11. Other credit administration duties as assigned by Senior Credit Officer or Chief Credit Officer
12. Regular and reliable attendance.
13. Other duties assigned by supervisory personnel.

### **OTHER FUNCTIONS**

Candidates who cannot perform some or all of these duties because of disabilities will nevertheless receive full consideration for the job based on their ability to perform essential functions with reasonable accommodation.

1. Performs additional duties as assigned or required.
2. May be required to attend various work-related seminars and banking schools.

## **MINIMUM REQUIREMENTS**

The following are required to enable job holders to perform the essential functions of the job.

### **1. SKILLS**

Organizational skills.

Effective time management skills and ability to work independently and meet deadlines Office machines - telephone, calculator, copier, personal computer, printer.

Good interpersonal skills.

Good oral and written communication skills.

Math skills.

Problem solving ability.

Ability to maintain confidentiality.

Strong Microsoft Excel skills

Strong attention to detail

### **2. KNOWLEDGE**

Bank loan policies, guidelines, and procedures; rate structures.

Interest calculation methods.

Knowledge of computer loan system, CIF, and coding structure.

Knowledge of financial analysis, including ratio calculations.

Knowledge of banking laws and regulations.

Working knowledge of accounting concepts and principles.

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 his/her obligations. This implies a knowledge of sound lending practices, normally acquired through formal education and performance of other credit administration functions.

### **3. EXPERIENCE/EDUCATION**

Bachelor's Degree in Accounting, Finance, or Business-related field. (12-15 hours of Accounting courses, including Intermediate Accounting is preferred.)

One or more years in bank credit administration (to include some experience in financial / cash flow analysis);

OR One year of experience in public accounting and/or business and personal income tax preparation is preferred.

### **4. SCHEDULING**

Some duties may be performed by telecommuting. Overtime experienced occasionally.

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

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