

**South Atlantic Bank  
Job Description**

**JOB TITLE:** Credit Analyst

**DEPARTMENT/BRANCH:** Credit Administration

**IMMEDIATE SUPERVISOR:** Credit Administrator

**FLSA STATUS:** Exempt

**LAST REVISION DATE:** August 29, 2016

**JOB SUMMARY**

Working independently, but under the guidance and supervision of lead staff, the Credit Analyst will investigate and conduct an in-depth industry and financial analysis to determine credit risk of existing and potential borrowers; gather financial information on present and prospective customers; create reports for loan officers and committees; perform loan reviews and identify and monitor moderately complex credit issues. This position also works cooperatively to support the Lending and Credit functions of the Bank.

**QUALIFICATIONS**

*To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

Required Knowledge/Experience/Skills:

- Bachelor's degree in Finance, Accounting, Economics or Business; or the equivalent combination of education and experience
- Thorough understanding of the lending process and credit standards as well as excellent understanding of accounting principles and financial statement analysis.
- Working knowledge of consumer and commercial loan documentation, loan classifications and risk management techniques.
- Understanding of the standard concepts, practices, and procedures within the commercial credit field, including underwriting both C&I and Commercial Real Estate loans.
- Minimum of 2-4 years of experience in credit and financial analysis or commercial lending/commercial credit administration or a related area.
- Strong experience and a focus on commercial credit analysis.
- Detail oriented, organized and self-motivated
- Effective written and verbal communications and negotiating skills as well as the ability to exercise independent judgment. Initiative and tact are necessary in dealing with loan officers, other employees and management.
- Sound financial, analytical and underwriting skills
- Proficiency in the use and operation of various systems, software and resource materials including, but not limited to Microsoft Office and Excel.
- Ability to prioritize work, make sound judgments and work independently on a consistent basis.

Preferred Knowledge/Experience/Skills:

- Knowledge of loan operations and operational procedures
- Experience in other departments of a financial institution
- Good interpersonal skills and a team orientation
- Experience with Credit Risk Management and Toolbar and Credit Leader

**PHYSICAL DEMANDS**

*The physical demands described here are representative of those that must be met by an employee to successfully perform 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 is regularly required to sit and use hands to grasp and feel. The use of office and technical equipment such as a computer, scanner and phone is required routinely. The employee occasionally is required to stand, walk and reach with hands and arms. The employee is occasionally required to stoop, bend or kneel. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, and ability to adjust focus.

**ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Assess, analyze and interpret financial information of current and prospective borrowers
- Undertake risk assessment analysis
- Prepare financial spreads and global cash flow analyses
- Perform research on industries and other companies to assess the risk of the industry
- Work closely with lenders to discuss new loan requests, renewals, modifications, current and adequate financial statement collections, risk rating assessments, past dues, pipeline and call preparation
- Participate in customer meetings as needed
- Prepare annual loan reviews of large relationships to include merchant services and treasury services
- Assist merchant services and treasury services with initial underwriting
- Participate with loan review officer(s) relative to portfolio assessments
- Assist loan review officer(s) with timely covenant compliance review and analysis
- Perform other related duties to meet the ongoing needs of the organization

Most work hours will occur within the bank's normal business hours; however, if the work load deems it necessary, some work outside business hours may be required.

**AAP/EEO Statement**

This statement of policy reaffirms South Atlantic Bank's policy of equal employment opportunity in employment, compensation, training, transfers, promotions and all other aspect of employment regardless of race, color, religion, national origin, age, sex, veteran status, physical or mental handicap/disability and to state that we do carry out this policy at South Atlantic Bank. This policy also applies to all company-sponsored activities such as educational programs, tuition aid and social and recreational activities.