



COMMERCIAL CREDIT ANALYST

JOB SUMMARY:

Works closely with commercial bankers to conduct a thorough analysis of financial statements and other relevant factors that accurately assesses the credit worthiness of new commercial credit requests and which identifies and mitigates key risks. Presents findings and recommendations in concise written reports which focus on cash flow and ability to repay and also includes evaluation of collateral and appropriate structure and terms. Performs ongoing reviews of the financial condition of existing commercial borrowers.

ESSENTIAL JOB DUTIES:

Prepare underwriting analysis for new loan requests, loan renewals and modifications, which includes a detailed analysis of financial performance, financial condition, and identification of key risks and mitigating factors.

- Prepare financial projections and stress tests.
- Write an objective narrative on the credit worthiness of the loan proposal (with input from Commercial Bankers).
- Deliver final approval-ready written loan presentations within timeframes of established service standards.
- Ensure that required real estate appraisals, environmental reviews, field audits, credit bureau reports and other outside credit-related reports are ordered by appropriate bank personnel in conjunction with loan requests.
- Assist Commercial Bankers on customer calls and tracking financial reporting and monitoring requirements.
- Participate in developmental events and programs sponsored by the Risk Management Association (RMA), American Bankers Association (ABA), or other similar organizations, as well as the bank's internal training and development staff.

QUALIFICATIONS:

- Bachelor's Degree in Finance, Accounting or Business Administration or equivalent work experience.
- Minimum of 1 year of commercial credit or similar financial analyst experience.
- Working knowledge of and compliance with Bank Policies, Procedures and Regulations.
- Excellent communication and time management skills.
- Ability to make effective written and oral presentations.
- Technical experience with computers, including familiarity with credit analysis software and accessing core systems
- Experience with Microsoft software applications, including Excel and Word.

PHYSICAL WORK CONDITIONS:

The physical demands and work environment characteristics 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. The employee will regularly lift and/or move up to 20 pounds. The employee will regularly sit; stand; walk; talk; hear; use hands to handle or feel; and reach with hands and arms. Special vision requirements include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate.

COMPANY CULTURE:

All employees at MSB are expected to contribute toward a culture of disciplined execution, demonstrating key attributes of Skills, Drive and Humility in all aspects of their work. Balanced and persistent demonstration of these attributes in the workplace will support successful performance of quality work within deadlines, with or without supervision, and professional interaction with other employees, customers and suppliers. All staff members are expected to work effectively as a team contributor, communicating and coordinating work efforts with other employees and organizations as appropriate.

- **Status:** Exempt
- **Job Title:** Commercial Credit Analyst
- **Department:** Credit
- **Reports To:** Chief Credit Officer