



POSITION DESCRIPTION

Position Title:	Credit Analyst	Hours:	40 Hours (Mon- Fri)
Reports To:	Chief Credit Officer	FLSA Status:	Non-Exempt
Department:	Credit Admin – Tacoma or Olympia		

POSITION SUMMARY:

The Credit Analyst should have strong finance and banking knowledge, as well as quantitative analysis abilities. They are responsible for gathering, analyzing and interpreting all types of credit information on existing and prospective customers of the Bank. The Analyst assists Commercial Lenders with credit analysis and underwriting of credit approval packages.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Understand cash flow, balance sheet, income statement and tax returns (both personal and business) to assess the credit risk profile of a borrower
- Complete financial spreads on personal and business financial statements using the Bank's software tools and provide analysis of the results
- Assess liquidity, leverage, cash flow and contingent liabilities of businesses and individuals
- Input, interpret and assess risk rating model output and client data to develop recommendations
- Perform portfolio monitoring functions including early warning detection of deteriorating credits with the knowledge and ability to escalate
- Evaluate loan requests to properly identify purpose, risk elements and collateral adequacy
- Assure compliance with all Bank Policy and Procedures as well as State and Federal Banking Regulations, as applicable
- Provide support to Lenders by assisting with the preparation and presentation of loan packages
- Demonstrate excellent written and verbal communications, listening and interpersonal skills

- Follow all BSA/AML/OFAC guidelines and complete annual training as assigned
- Prepare and interpret written reports for Lenders and Management
- Exercise an appropriate level of courtesy, tact and professionalism
- Contribute to a favorable public image of the Bank by establishing and maintaining relationships and participation in the community (civic, industry and professional)
- Keep current on account standards (GAAP) and various industry knowledge
- Must complete annual compliance training as designated for this position
- Positive attitude and desire to learn
- Perform other duties as required

REQUIRED SKILLS

- Bachelor's Degree with a preferred focus on Business course work, or equivalent work experience
- Accounting and financial analysis skills as developed through a combination of BA degree and/or work experience
- 2-4 years banking experience
- Effective organizational and time management skills with the ability to handle multiple tasks
- Advanced in Microsoft Office – Word, Excel and PowerPoint, experience with Moody's Financial Analyst (MFA) a plus.

WORK ENVIRONMENT

- Must be able to remain in a stationary position for extended periods of time
- Must be able to effectively communicate and exchange accurate information
- Must be able to work in a branch environment with moderate noise levels and with frequent employee/customer contact and interruptions during the day

QUALIFICATIONS

- High school graduate or GED required