

TITLE: **Junior Credit Analyst**

POSITION PURPOSE:

The role of the Junior Credit Analyst is to promote or ensure the growth of strong commercial loan portfolio by providing credit worthiness assessments of the individuals and businesses initially as they apply for business credit and on-going over the life of the loan.

ESSENTIAL FUNCTIONS:

- Utilizing appropriate software, spread simple and highly-complex financial statements and personal tax data accurately and appropriately without errors in accordance with Standard Statement Spreading Guidelines
- Interpret review and analyze simple and complex financial statements and statement spreads
- Identify strengths and weaknesses of underlying credit request through balance sheet and income statement analysis, ratio analysis and cash flow analysis
- Perform business peer comparisons
- Evaluate and interpret other financial information such as Accounts Receivable and Payable Aging Reports, inventory lists, and personal credit bureau reports
- Create Credit Memorandums containing well thought out written interpretations of the financial data, strengths and weaknesses and repayment ability of the underlying business borrowers and guarantors
- Review and analyze any requests for participation received from other credit unions and CUSOs
- Monitor and track compliance with financial specific loan covenants
 - Monitor and track annual financial statement expirations
 - Request annual required financial data from member/borrower
- Perform annual reviews, including the preparation of an Annual Review-Credit Memorandum