



## Credit Analyst

**DEPT./LOCATION:** Barre Mills

**REPORTS TO:** Chief Lending Officer

**CLASSIFICATION:** Non-Exempt/Full-Time

### **Position Summary:**

The Credit Analyst is responsible for reviewing and analyzing financial statements and tax returns in order to determine the risk involved in loaning money to River Bank's agricultural and commercial customers.

### **Duties and Responsibilities:**

1. Utilize spreadsheets to analyze financial statements and tax returns.
2. Prepare cash flow models and calculate DSC ratios.
3. Review necessary loan documentation for accuracy and perfection of collateral.
4. Evaluate collateral and calculate LTV ratios.
5. Assign grades to loans.
6. Monitor loan files and prepare exceptions reports.
7. Prepare reports for lenders and the board of directions as needed.
8. Other duties as assigned by supervisor(s).

### **Desired Knowledge, Skills and Abilities:**

1. Strong understanding of loan systems and other supporting systems.
2. Excellent verbal and written communication skills.
3. Ability to maintain an organized work station and meet deadlines.

### **Position Requirements:**

1. Associate or Bachelor's Degree in Accounting, Finance, Business Administration or a related field.
2. Banking experience preferred.

### **Work Environment/Physical Demands:**

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 15 pounds of office supplies and/or documents throughout work shift.



**Acknowledgement:**

I understand that this job description describes the general nature and level of work performed by associates assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job, and does not create an employment contract. I also understand that I may be required to perform other job-related duties as requested by Management. All requirements are subject to change over time, within Management's sole discretion, and to possible modification to reasonably accommodate individuals with a disability.

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Print Name

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Signature

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Date