



DEPT: Credit Analyst

REPORTS TO: Credit 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 manager.

Requirements:

1. Associate degree in Accounting, Finance, Business, or related field, and will consider equivalent combination of education and experience in lieu of.

Desired Knowledge, Skills, and Abilities:

1. Bachelor degree in Accounting, Finance, Business, or related field.
2. Banking experience.
3. Strong understanding of loan systems and other supporting systems.
4. Excellent verbal and written communication skills.
5. Ability to maintain an organized work station and meet deadlines.