

JOB TITLE: CREDIT ANALYST II

Location: Norwalk, CT

Type: Non-Exempt/Non-Officer Position

Position summary:

Spread (Borrower and Guarantor, company and personal) financial statements, tax returns in Excel and Baker Hill for existing borrowers and new customers, perform financial analysis and assist lending staff as needed.

Qualifications required:

- Bachelor's Degree in Business, including: Two Accounting Courses/Two Economic Courses/One Finance Course
- Minimum 4+ years' experience as a Credit Analyst
- Basic Accounting skills
- Proficiency in using Excel, Word, Outlook and other applicable software

Qualifications desired:

- Previous banking experience

Essential functions and responsibilities:

- Create new Excel spreading files for new Borrowers
- Prepare and/or update Debt Service Models in Excel
- Prepare written Credit Offerings, Credit Renewals, and Financial Discussions
- Gather current loan information on existing Borrowers from DNA/Core
- Review current credit files, shared computer drive for receipt/status of updated financial statements
- Request updated financial statements from Borrowers per Loan Officer Instruction
- Communicate with Borrowers re: details and questions on financial statements
- Request updated credit reports, as needed for Credit Offerings
- Receive financial statements, save in virtual File Room
- Develop strong knowledge of bank services and products
- Regular and predictable attendance
- Adhere to all the policies, procedures, and requirements outlined in the Employee Handbook
- Comply with all Bank policies, procedures, audit requirements, and federal regulations as related to this position
- Complete all required training within deadlines as related to this position
- Perform other related duties as assigned



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Success factors/job competencies:

- Ability to work well independently and with others
- High degree of accuracy and attention to detail

Physical demands and work environment:

The physical demands and work environment characteristics described here and are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations will be made to enable individual to perform the essential functions in accordance with applicable legal requirements.

•*Physical demands:* While performing duties of job, incumbent is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects; reach with hands and arms; talk and hear. Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close, distance, color, and peripheral vision; depth perception; and the ability to adjust focus.

•*Work environment:* The noise level in the environment is usually minimal.