

JOB TITLE: REPORTING AND LOAN CREDIT ANALYST

Location: Norwalk, CT

Type: Non-Exempt/Non-Officer/40 hours

Position Summary:

Must apply critical thinking skill to compile and organize credit and loan related data for analysis and reporting, prepare and distribute regular management and Board reports. Also responsible for completing spreads, credit analysis schedules and loan underwriting as assigned. Monitor and request updated financial information from obligors as required. Provide administrative support to the collateral assessment function and the credit risk management group in general.

Qualifications Required:

- Four year college degree in finance, accounting or related field
- Basic accounting and analytical skills
- Proficiency in MS Office software, including ACCESS, WORD, Excel and Outlook
- Proficiency in the use of database and reporting software

Qualifications Preferred:

- General knowledge of the banking and/or financial services industry
- SQL programming experience
- Advanced degree in accounting, finance or related field

Essential Functions and Responsibilities:

- Develop and run queries from the data warehouse, Abrigo database and/or other information systems to support analytics and reporting, both as scheduled and on an ad-hoc basis as may be necessary
- Compile data and format for existing reporting purposes, including the reconciliation of the loan portfolio and of the Sageworks database, including the preparation of tables and graphs related to credit data to support analytics
- Compile data and develop new or revised reporting by identifying necessary information, building queries to obtain the necessary information, summarized the data for analysis purposes and interpret the results.
- Build/maintain historical credit data database and develop trend reporting
- Prepare regular management and board reporting regarding the Bank's asset quality, portfolio composition and portfolio administration
- Prepare the ALLL models and reports for review
- Identify/develop emerging concentrations and monitoring reports
- Monitor for extended overdrafts and timely charge-off
- Gather/organize data in response to third party examination requests, such as regulatory, loan review and audits
- Maintain third party venter report engagement information, license and insurance information, etc.
- Audit key data fields used for credit reporting and analysis
- Contribute to credit risk management projects as may be required

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- Prepare/maintain procedures related to credit reporting/ monitoring
- Prepare and deliver regular requests for updated financial disclosure per established procedures and update database for receipt of the same
- Manage Abrigo document library including the set-up of new borrowers and ticklers, completion of tickler updates and generation of tickler status reports, and generation and delivery to Borrowers of monthly financial statement document requests in collaboration with Loan Officers, etc.
- Prepare Commercial/Consumer Loan Credit Offerings
- Spread applicant/ borrower financial statements and prepare excel-based credit analysis schedules

Salary Range: \$50,000-\$80,000 annually