

## **JOB DESCRIPTION**

### **CREDIT ANALYST AND PORTFOLIO MANAGER**

**DEPARTMENT/DIVISION:** Lending Department

**REPORTS TO:** Chief Credit Officer

**EVALUATED BY:** Chief Credit Officer

**JOB SUMMARY:** Responsible for maintaining and servicing existing customers. Develop new business with existing and new customers. Gathering and analyzing credit information on current and potential borrowers, determining the advisability of granting credit for diversified types of loans. Works closely with Loan Officers to prepare objective loan analyses, which are used to evaluate the strength of new and renewing loans. In addition, prepares loan packages while interacting between loan officers, loan processors, compliance and borrowers, preparing special analyses, as needed. This role utilizes the Bank's core system to prepare management reports.

#### **DUTIES:**

1. Input business and/or personal tax return and financial statement information into financial analysis (spread) software. Produces historical spread and comparison reports in software.
2. In cooperation with Loan Officers, prepare loan analyses (write-ups) and evaluate credit worthiness of potential and existing customers.
  - Work with Loan Officers to obtain required financial information
  - Utilize spreads as basis for historical financial information
  - Utilize Bank's core system (Fiserv) to obtain loan and deposit account information
  - Utilize credit reports to obtain debt service information
  - Utilize fixed asset data and appraisal information to calculate loan to value ratios
  - Include financial ration and trend information
  - Include strengths and weaknesses, based on financial information, industry data, borrower background, etc.
  - Depending on the size of the lending relationship, write-ups must be approved by loan committee or Board of Directors
3. Annually or as requested by management, perform specialty reviews on high risk borrowers.
4. Periodically, run reports detailing loans to be renewed within the upcoming months. Work with Loan Officers to schedule receipt of financial information, preparation of analyses, and presentation to Board of Directors. Maintain an ongoing list of financial statements available to be spread.

5. Work closely with Loan Officers to answer questions on existing credits and provide additional information, as requested.
6. Helping with past dues by printing off reports and calling customers the beginning of every week.
7. Ordering items necessary for loan files i.e. title work, appraisals, insurance, UCC filings, etc.
8. Reviews commercial/ag appraisals for completeness and accuracy.
9. Performs internal real estate valuations as determined by management.
10. Interview loan applicants to determine financial eligibility and feasibility of granting loans
11. Justify decisions (approvals/rejections) and report on them
12. Assess customer needs while exploring all options and in some cases, counseling clients
13. Develop referral networks in order to build additional relationships
14. Go the “extra mile” to build trust relationships, customer loyalty and satisfaction throughout the underwriting process
15. Operate in compliance with laws and regulations and adhere to the Loan Policy

#### **JOB REQUIREMENTS:**

- Excellent communication and interpersonal skills
- Customer satisfaction orientation and sales competencies
- Experience in preparation of individual and business tax returns preferred.
- Good understanding of business and personal financial statements.
- Thorough understanding of the calculation of cash flow.
- Understanding of collateral and loan to value concepts.
- Familiar with industry, ratio, and trend analysis.
- Audit and/or bookkeeping experience is a plus.
- Strong familiarity with Excel.
- Ability to multi-task and work in a fast-paced environment.
- Ability to simultaneously work on projects for various Loan Officers.
- Strong combination of analytical, decision-making, and interpersonal skills.
- Good writing skills, with the ability to communicate analytical findings clearly and concisely.
- Good problem-solving and organizational skills.
- Highly detail oriented, paying close attention to accuracy of numbers and formulas.
- Experience working with small businesses and familiarity with the local business climate a plus.
- Ability to work independently.

**RESPONSIBILITIES FOR THE PRIVACY AND SAFEKEEPING OF CUSTOMER INFORMATION:** Customer financial information will not be accessed unless this access is necessary in the performance of assigned duties. Viewing customer deposit information or credit files to satisfy a personal curiosity is strictly prohibited. Confidential information acquired is considered to be extremely sensitive by our customers. This information must not be revealed to unauthorized persons. This information should not be discussed with others within the bank unless their duties also require the information. Customer financial information can be released only when authorized by the customer or when subpoenaed by a court or the Internal Revenue Service (IRS). Then the information released must be accurate and within the confines of the authorizing document.

**RESPONSIBILITIES FOR COMPLIANCE:** The employee agrees to comply with all Farmers Savings Bank policies and procedures including federal and state rules and regulations.

**ORGANIZATION:**

1. Suggest change in work procedures and systems to accomplish to meet bank objectives more efficiently.

**RELATIONSHIPS:**

1. Responsible to Loan officer for the fulfillment of his or her functions and responsibilities and authority for their proper interpretation.
2. Will have contact with customers, the public and the community, and is to conduct relationships in a manner that will enhance the overall marketing effort of the bank.
3. Will be called upon from time to time to participate with community organizations and in community projects.
4. Bank employment to be main and sole employment. Any "moonlighting" to be approved by Board of Directors and Supervisor.

**PERFORMANCE EVALUATION AND ACCOUNTABILITY:**

1. Position to be evaluated after first three months, and annually thereafter.
2. Areas of accountability to include all areas mentioned above with specific emphasis of performance in:
  - a. Performance of duties.
  - b. Organization.
  - c. Relationships.
  - d. Overall production.

**Job descriptions are not intended, and should not be construed to be all-inclusive lists of all responsibilities, skills, efforts or working conditions associated with a job. While this job description is intended to be an accurate reflection of the job requirements, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.**