



POSITION DESCRIPTION

TITLE:	Commercial Credit Analyst II	SEGMENT:	Lending
FLSA:	Exempt	LOCATION:	Poulsbo
CATEGORY:	Full Time	REPORTS TO:	Chief Credit Officer
SHIFT:	Monday-Friday: 8:00am–5:00pm	DATE:	March 23, 2026

Summary

Liberty Bank is a forward-thinking community bank committed to exceptional service, strong relationships, and supporting the economic vitality of the West Sound and Greater Seattle region. Our Poulsbo headquarters serves hundreds of local businesses and individuals with personalized expertise, responsiveness, and a solutions-driven banking experience.

The Commercial Credit Analyst provides essential underwriting and analytical support to Liberty Bank’s lending team. This role partners closely with Relationship Managers to evaluate lending opportunities, structure sound credit solutions, and deliver timely, well-supported recommendations that balance growth with disciplined risk management.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations, including BSA/AML.

What You’ll Do (Essential Duties)

Credit Analysis & Underwriting

- Collaborate to prepare clear, concise credit memoranda for new loan requests, renewals, modifications, and expanded credit needs.
- Analyze and structure C&I, owner-occupied and investor CRE, mortgage, and construction transactions using sound credit principles.
- Apply disciplined commercial cash-flow and real estate-collateral underwriting to develop well-supported credit recommendations.
- Complete financial spreading, global cash-flow evaluation, and trend analysis using Abrigo (SageWorks).

Risk Assessment & Portfolio Management

- Evaluate liquidity, leverage, debt-service coverage, repayment capacity, and contingent liabilities.
- Review and assess real estate collateral, including appraisal analysis, LTV assessment, guarantor strength, and repayment sensitivity.
- Recommend appropriate covenants, collateral support, guarantor structures, and additional risk-mitigation strategies.
- Perform timely risk-rating updates and monitor financial and non-financial covenants to support ongoing portfolio quality.



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Team & Client Engagement

- Partner with Relationship Managers to deliver responsive, relationship-focused credit solutions that align with client needs and bank strategy.
- Participate in client and prospect meetings when beneficial to underwriting, relationship strategy, and credit decisioning.
- Uphold Liberty Bank's standards for exceptional service, professionalism, and community-centered banking.
- Other duties as assigned.

Supervisory Responsibilities

The position of Commercial Credit Analyst II is not responsible for the supervision of any employee(s).

Environment, Mental and Physical Activity

Office environment is a non-confined office-type setting in which he or she is free to move about at will. The position may include driving a Bank or personal owned vehicle approximately 5% of the time which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.

In the course of performing this role, incumbent may spend time writing, typing, speaking, listening, lifting (up to 50 pounds), climbing stairs / using an elevator, driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

They may operate any or all of the following: sit/stand desk, telephone, cellular telephone, copy, fax machine, printers, adding machine (calculator), and a laptop or desktop computer.

The incumbent in this position must be able to: read documents or instruments, perform detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress & sensitivity testing, training, and multiple concurrent tasks.

The work environment characteristics, physical and mental demands described here are representative of those an employee encounters while performing the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

What You Bring



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Required Qualifications

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree in business, finance, accounting, or related field (or equivalent experience).
- 3–5 years of commercial credit underwriting experience within a banking environment.
- Proficiency with MS Office products.
- Hands-on proficiency with Abrigo (Sageworks) credit software preferred.
- Strong experience underwriting C&I and commercial real estate transactions.
- Working knowledge of real estate collateral analysis, mortgage-style lending principles, analyzing appraisals.
- Experience with construction lending and/or SBA products preferred.
- Solid understanding of covenant structuring and risk-rating methodology.
- Knowledge of BSA/AML requirements.
- Strong analytical skills with the ability to clearly articulate risk in a growth-oriented environment.
- Excellent written and verbal communication skills suitable for Loan Committee presentations.
- Ability to manage multiple priorities in a fast-paced, community-focused banking environment.
- Current Washington driver's license and a vehicle with appropriate insurance coverage, if required to drive while performing assigned duties and responsibilities.

Ideal Candidate Profile

- Skilled in both business cash-flow and property-based repayment analysis.
- Collaborative, solutions-oriented, and committed to supporting relationship growth.
- Efficient and organized, able to move transactions forward without compromising credit quality.
- Values community, integrity, and Liberty Bank's people-first approach to banking.

Why Liberty Bank?

At Liberty Bank, you'll join a professional, community-focused team dedicated to exceptional service and long-term relationships. Our employees are empowered to make an impact, strengthen our communities, and grow their careers within an organization that values integrity, collaboration, and excellence.

These above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Management reserves the right to change this position description at any time according to business needs.

We are proud to be an Equal Opportunity Employer.