

LIBERTY BAY BANK
POSITION DESCRIPTION

TITLE:	Commercial Credit Analyst II	LOCATION:	Poulsbo, WA (or off-site in the Seattle area)
FLSA:	Non-Exempt	REPORTS TO:	SVP, Team Leader
SEGMENT:	Lending	DATE:	May 21, 2019
CATEGORY:	Full Time		
SHIFT:	Monday-Friday: 8:00am–5:00pm		

SUMMARY

The position of Commercial Credit Analyst II is an important member of the loan team. They actively assist loan officers/relationship managers, and commercial loan assistants, with loan portfolio management. They work with loan officers in granting and maintaining sound loans by developing comprehensive information through analysis of financial, business and collateral data.

They will analyze credit information on current and potential borrowers; determine the advisability of granting credit for diversified types of loans; assist loan officers in writing loan requests; promote business for the Bank by maintaining good customer relations and refer customers to appropriate staff for new services.

In tandem with credit administration staff, they will help assure compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

- Assist commercial lenders in identifying appropriate personal & business financial statements, tax returns, and supporting financial schedules needed to sufficiently analyze loan requests.
- Spread financials using provided spreading software following the Bank's standardized methods.
- Research industry data for appropriate industry financial trends and comparative statement studies.
- Perform written analysis of financials with a focus on debt service, liquidity, capital, and trends along with suggesting appropriate loan terms and/or pricing structures to commercial lenders.
- Monitor financial reporting and financial ratio covenants.
- Review/Analyze periodic Borrowing Base Certificates supporting Asset-Based Lines of Credit.
- Perform on-site collateral inspections including vehicle flooring as needed.
- Set up and maintain credit financial statement files (electronic and/or paper).
- Understands loan policy and operates within policy guidelines.

SECONDARY DUTIES

The position of Commercial Credit Analyst II performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

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

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle approximately 10% 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.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 50 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, copy and fax machines, adding machine (calculator), computer terminal, personal computer and related printers.

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

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

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

MENTAL DEMANDS

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

MINIMUM REQUIREMENTS

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 accounting, finance or similar field.
- At least two years' banking credit analysis experience.
- Proficiency with MS Office products including Word, Excel, and Outlook.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.

- Ability to effectively present information and respond to questions from employees, management, clients, and general public.
- Basic key entry skills to meet production needs of the position.
- Basic math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Strong writing, editing, and proofreading skills.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write reports and correspondence, speak clearly to clients and employees.
- Ability to deal with normal problems involving multiple facets and variables in non-standardized situations.
- Excellent organizational and time management skills.
- Ability to work with minimal supervision while performing duties.
- Current Washington driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

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.

Employee Signature

Date

Manager Signature

Date