

Credit Portfolio Analyst Job Description

Duties and Responsibilities:

- Responsible for the development and execution of credit portfolio risk monitoring activities, including analytics and process enhancements
- Responsible for creating enhancing and maintaining reports on key risk metrics, concentrations, and stratifications of the loan portfolio
- Perform research to prepare and provide clear and accurate information as requested by auditors, regulators, and other stakeholders
- Anticipate regulatory risk regularly monitoring the regulatory landscape
- Responsible for preparing ad-hoc risk management reports as assigned
- Responsible for analyzing financial information and interpreting the financial condition of commercial customers and guarantors
- Responsible for underwriting guarantor cash flows and contingent liability analysis
- Responsible for the identification of risk factors that could impact the bank's ability to be repaid and communicate it to the appropriate unit
- Provide support in the completion of Credit Approval Report packages
- Complete various aspects of the formal Credit Approval Report (CAR), including a summary of loan terms, exposure levels, and exceptions to policy
- Prepare industry analysis as well as annual and interim credit memos
- Provide support to Client Development Officer by attending to clients and prospects business development/relationship calls as requested
- Collaborate with Client Development Officer to determine the appropriate proposed outline of the terms of a loan
- Determine the timing and scope of work projects by reviewing Loan Maturity Report

- Responsible for completing a preliminary file review to determine financial requirements and other items to be obtained from the client before the credit approval process
- Responsible for the update of Collateral Charts, Borrowing Base Spreads, and Covenant Test as required
- Responsible for the update of relationship loan histories, and determine appropriate exposure levels
- Complete on-site property inspections and updated documentation for real estate loans as required by the Banks Loan Policy.

Credit Portfolio Analyst Requirements – Skills, Knowledge, and Abilities

- Education: Applicants for the credit portfolio analyst role are required to have a Bachelor's degree in Finance, Economics, or Accounting. However, an MBA or Masters degree is preferred
- Knowledge: They must possess a general understanding of loan products and require 2-3 years of experience in commercial credit analysis or completion of a commercial banking training program
- They must also be familiar with credit policies and standards as well as relevant regulations and compliance issues. It is also vital that they can perform analysis on substantial data sets
- Computer skills: They require proficiency in MS Office applications, including Excel (especially experience with Tableau), PowerPoint, SQL, and other data analytics tool
- They must also be required to possess a working knowledge of business intelligence applications such as Crystal Reporting, MRA, Salesforce, CLO, and CMT
- Interpersonal skills: They need strong interpersonal skills for relationship building with clients
- Communication skills: It is essential that they possess solid written as well as verbal communication skills for effective presentations and working relationships with all levels of management across various departments

- Project management skills: It is essential that they possess strong project, process, and time management skills, and must be able to prioritize and manage multiple tasks in a fast-paced environment
- Flexibility: The credit portfolio analyst job requires flexibility to shift from task to tasks, and to handle various projects
- Self- Starter: They must be self-motivated individuals with the ability to work independently as well as collaboratively
- Teamwork ability: They must be able to work in a team-oriented environment
- Detail orientation: Their job involves data analysis; therefore, they require strong attention to detail for accuracy and consistency.