

The Credit Analyst provides analytical and underwriting support for commercial banking including an independent analysis of creditworthiness of customers and prospects. This position will work closely with the lending function to assess the risk of commercial transactions and provide thorough documentation of the transactions. The Credit Analyst will serve as a coach and mentor to Credit Analyst trainees.

Essential Duties and Responsibilities

- Responsible for preparing basis and comprehensive credit analyses on commercial loans that facilitates the credit approval process for use by loan officers or committees in the making of lending decisions regarding new, renewal, and extension loans.
- Thoroughly analyzes the most complex commercial credits. Analyzing factors such as income growth, margins, trends, quality of management, market shares, industry risks and collateral assessment.
- Participate in customer calls with Commercial Lenders to assess new business opportunities.
- Participate in deal discussion meetings with lending personnel, market managers and appropriate credit officers to preliminarily assess merits of a request.
- Work with lending personnel, market managers and appropriate credit officers to underwrite and structure commercial loan transactions in accordance with credit culture of the Bank.
- Responsible for managing underwriting pipeline of new and renewal requests from commercial clients.
- Consult and provide guidance to market personnel as to navigation of the commercial underwriting process as well as interpretation of loan policy.
- Provides coaching and mentoring guidance to Credit Analyst trainees.
- Submits credit approval documents to appropriate personnel for decision making.
- Ensures all departmental documents and activities are performed in compliance with applicable laws, regulations, policies and procedures as applicable to this position, including completion of required compliance training.
- Performs other duties and responsibilities as assigned.

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

Skills

- Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures or governmental regulations and financial statements. Ability to write reports, business correspondence, and procedures manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

- Ability to solve practical problems and deals with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

Education and/or Experience

- BS/BA Degree in Business, Accounting, Finance or a related field is required, and
- 2-3+ years' work related experience and / or training preferred

Computer Skills

- MS Office programs, Financial Spreading Software

Other Qualifications (including Physical Requirements)

- Ability to manage multiple projects.
- Strong analytical and organizational skills.
- Excellent written and verbal communication skills.
- Proficiency in Microsoft Word and Excel.

Equal Employment Opportunity Information: Midwest Regional Bancorp and its subsidiaries are committed to a policy of equal employment with respect to a person's race, color, religion, sex, ancestry, sexual orientation, gender identity, national origin, covered veterans, military status, physical or mental disability or any other legally protected classifications. Midwest Regional Bancorp and its subsidiaries are committed to Affirmative Action Programs consisting of results-oriented procedures to ensure equal employment opportunities. These programs require positive action in lieu of neutral non-discrimination and merit hiring/performance policies.

Seniority Level

Associate

Industry

- Banking
- Insurance
- Financial Services

Employment Type

Full-time

Job Functions

- Finance
- Sale