



## **CREDIT ANALYST**

**Department:** Credit Administration

**Reports to:** George Daley, 1<sup>st</sup> VP, Credit Risk Officer

Paragon Bank has expanded from a small local community bank in Memphis, TN to a regional community bank now located in four states, TN, MS, GA, and NC with over 100 employees. We are actively engaged in our community, enjoy a keen sense of teamwork, and have been recognized as an outstanding place to work, multiple years in a row.

### **SUMMARY**

The primary responsibility of the Credit Analyst is to assist the credit department in ensuring that the Bank's credit quality is satisfactory and that the internal controls and processes ensure the safety of the loan portfolio.

### **PRIMARY RESPONSIBILITIES**

- Prepare monthly credit quality reports for reporting to Directors Loan Committee (DLC) that will include Criticized/Classified Assets, Past dues, charge-offs, and risk rate changes.
- Prepare or assist in preparation of other DLC reports, as needed, including concentration reporting, Supervisory LTVs, large loan relationships, and other reports as needed.
- Monitoring of the loan portfolio including the annual term loan review process, overdraft monitoring, consumer loan underwriting, loan coding, and monitoring loans with marketable securities as collateral. In addition, monitor loans with covenants to verify that covenants are tracked and ultimately have been achieved.
- Review of personal and business financial statements and tax returns in conjunction with identifying weaknesses in the structure of loans and other characteristics of the loan request to determine a borrower's credit worthiness. This requires familiarity with loan policies and could be during the loan approval process or post-origination. Based on the foregoing, assist in assigning proper risk rates to loan relationships.
- Assist in the appraisal ordering and review process.
- Prepare or assist in the preparation of documentation exception reports as well as ensuring documentation exceptions remain at acceptable levels.
- Other duties as needed.

## **REQUIRED KNOWLEDGE AND SKILLS**

- Must have strong interpersonal skills with experience/ability to effectively communicate both verbally and in writing
- Must demonstrate decision-making capabilities, and the ability to understand and explain financial data to non-technical stakeholders.
- Must be detail-oriented and able to perform duties with minimal or no errors
- Must be able to multi-task and determine work prioritization and flow

## **REQUIRED EXPERIENCE**

- 3 years of accounting and/or credit-type experience **or**
- 3 years of experience in commercial credit analysis or related risk management
- 3 years of experience/proficiency using Microsoft Word, Outlook, and Excel

## **REQUIRED EDUCATION**

- Bachelor's degree in finance or accounting

## **PREFERRED EDUCATION & EXPERIENCE** *(preferred, but not required)*

- Knowledge of Cognos or other business intelligence (BI) and performance management software is a plus
- Advanced knowledge in Excel including vlookups, pivot tables, and modeling is a plus.