

## JOB DESCRIPTION

**POSITION TITLE:** Credit Analyst  
**SUPERVISOR'S TITLE:** Deputy Chief Credit Officer  
**DEPARTMENT:** Credit Administration  
**FLSA STATUS:** Non-Exempt

### Core Values:

- Committed to making a difference in every interaction, every day
- Relationship driven with customers and staff members
- Demonstrated trustworthiness and integrity
- Hold yourself to a higher standard and demand excellence
- Be responsive and willing to do whatever it takes to get the job done

### Essential Duties & Responsibilities:

- Responsible for assisting senior credit staff with various credit functions including but not limited to, credit analyses, financial statement organization and spreading, loan underwriting, monitoring of loan portfolio, performing data analytics, and other credit functions as directed by the Bank.
  - Writes credit memorandums by evaluating credit worthiness, covenant structure, and repayment terms through cash flow analysis of primary and secondary sources of repayment.
  - Fully underwrites Credit Presentations in accordance with policy and procedures and ensures the Credit Presentation contains accurate financial/data analysis, correct and supported risk grade, as well as a well-supported recommendation.
  - Analyzes financial statements and related material for financial conditions and trends.
  - Determines cash flow using appropriate financial analysis.
  - Reviews and reports non-compliance with loan covenants.
  - Prepares summaries, presents facts, and offers opinions concerning credit worthiness.
  - Maintains control over current accounts, noting payment progress, watching for any developing problems, and keeping loan officers informed.
- Ensures that all credit files include proper documentation including current financial statements, agency reports, etc.
- Investigates all available sources of credit and financial information, including reporting services, credit bureaus, other companies, main office files, etc.
- Accompanies lenders on business calls (as needed)

### Job Related Qualifications

- Computer skills to include use of Microsoft Office products and other computer programs as required.
- Knowledge of financial and spread analysis, as well as and credit/lending procedures for commercial loans.
- Broad application of commercial credit principles, theories, and concepts in applicable discipline, plus extensive knowledge of other related fields.
- Demonstrated leadership skills and ability to foster and sustain collaborative work relationships within the bank.

- Dedication to teamwork and long-term commitment to success.
- Excellent written and verbal communication skills, attention to detail and follow-through.
- Ability to make sound decisions and recommendations regarding loans; requires strong analytical and problem-solving skills.
- Effective time management and organizational skills.

**Education/ Licenses/ Work Experience**

- MUST have a bachelor's degree in Finance or a related field
- Preferably has experience in the commercial lending industry, but not required.
- A combination of education and experience may meet requirements.

***Physical Demands:***

- The employee must be able to remain in a stationary position for sustained periods of time. The person in this position needs to occasionally move about inside the office to access file cabinets, office machinery, etc.
- Consistent use of a computer and other office machinery is required. Making substantial and repetitive movements (motions) of the wrists, hands, and/or fingers.
- Close visual acuity is required to perform activities such as: preparing and analyzing data and figures, transcribing, viewing a computer terminal, extensive reading.
- While performing the duties of this job, the employee is regularly required to communicate verbally to clients.
- The person in this position must stay awake and alert during assigned work time.

*Management reserves the right to add/change duties and job requirements at any time. This job description is not an employment contract, implied or otherwise. The employment relationship remains "at-will". Bank of Southern California (Bank) is an Equal Opportunity Employer (EEO). It is the policy of the Bank to provide equal employment opportunity to all persons regardless of age, color, national origin, citizenship status, physical or mental disability, race, religion, creed, gender, sex, sexual orientation, gender identity and/or expression, genetic information, marital status, status with regard to public assistance, veteran status, or any other characteristic protected by federal, state or local law. In addition, the Bank will provide reasonable accommodations for qualified individuals with disabilities.*