

Chino Commercial Bank is seeking a qualified candidate to fill our Credit Analyst position. Excellent analytical and customer service skills required.

### **SUMMARY**

The position of Credit Analyst is responsible for gathering and analyzing credit information on current and potential borrowers; determines the advisability of granting credit for diversified types of loans; assists loan officers in writing loan requests; promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. This employee must maintain compliance within audit, internal controls, security, BSA, CTR standards.

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### **ESSENTIAL DUTIES**

1. Assists loan officers in performing pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
2. Assists loan officers in gathering data from customers, internal and outside sources; prepares spreadsheets and analyzes financial information including financial statements and tax returns; contacts customers for additional information and clarification of data.
3. Compiles data from credit bureaus, conducts industry peer comparisons, performs cash flow analyses and other such tasks and comparisons.
4. Writes financial reviews and reports; makes recommendation on loan structures and terms to loan officers.
5. Assists loan officers in coordinating processing of approved loans; ensures loans are processed according to agreement, customer needs and conform to Bank lending policies; obtains sufficient information and/or documentation from customers; solves problems relative to processing and servicing of loans.
6. Informs loan officers when up-to-date financial statements are needed; ensures credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved
7. Assist loan officers in the review and renewal of credit facilities; provides back-up support.
8. Checks pledged assets as requested by loan officers.
9. Assists with on-going computerization of the loan review function.
10. Assists loan officers in verification of funds with mortgage companies and contractors.
11. Develops knowledge of financial industry, economy, market conditions, rates, vendors and competition.
12. May represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
13. Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
14. Assists in providing deposit and loan account ratings for loan officers.
15. Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
16. Operates computer terminal or personal computer to obtain and process data.
17. Answers telephones, answers questions and directs callers to proper Bank personnel.

## POSITION 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.

- Associate's degree (AA) or equivalent from a two year college or technical school. Work related experience can consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Basic experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Basic knowledge of commercial, construction, real estate and consumer loan processing.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Basic knowledge of related state and federal loan regulations and other Bank lending policies.
- Ability to effectively present information and respond to questions from groups of managers, customers, and members of the general public.
- Basic skills in computer terminal and personal computer operation; mainframe computer system; and word processing and spreadsheet software.
- Basic typing 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.
- 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 customers 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 California driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

The incumbent must be able to perform this position safely, without endangering the health or safety to himself or herself or others.

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