



Job Title: Senior Credit Analyst

Job Summary

A Senior Credit Analyst works cooperatively to support the Lending and Credit functions of the bank. This role provides analytical and underwriting support for commercial lending transactions including an independent analysis of the creditworthiness of clients and prospects. This position will assess lending risks and is responsible for underwriting and monitoring commercial loan transactions. Underwriting will include financial and credit risk analysis with a concentration on cash flow, balance sheet risks, collateral evaluation, market data interpretation, identification of key risks and an overall review of the transaction that results in a recommendation which provides acceptable levels of credit risk. Other responsibilities include guarantor analysis, completing financial statement spreads, monitoring financial covenants, analyzing borrowing base certificates along with accounts receivable and inventory reports and ongoing monitoring of the loan portfolio.

Job Responsibilities

- Integral part of the loan origination process. Responsible for performing underwriting analysis of new and renewal commercial loans resulting in relevant and sound credit recommendations.
- Perform ongoing analysis of clients' financial performance and completion of annual credit relationship reviews.
- Monitor and maintain covenant compliance testing and reporting.
- Ensure compliance with Loan Policy and banking laws and regulations.
- Take the initiative to follow-up, escalate or seek additional resources to ensure job related functions are complete.
- Take accountability and ownership for the accuracy and quality of work performed.
- Attend Loan Committee meetings and assist with presentations of data as needed.
- May train/mentor/coach junior analysts.
- Assist with special projects and management reports.

Qualifications, Knowledge, and Skills

- Bachelor's Degree with strong emphasis in analytical skills, including accounting and finance courses.
- Minimum of 2 years prior credit analyst experience, preferably in the banking industry.
- Ability to analyze financial statements in terms of cash flow, debt service, balance sheet metrics, projection analysis and trend analysis.
- Proficiency in Microsoft Office products.
- Must possess strong written, oral and presentation skills to communicate in a clear and concise manner with internal and external customers.
- Knowledge of generally accepted accounting principles.
- Ability to prioritize multiple tasks.
- Strong organization skills, detail oriented, efficient and ability to maintain a high degree of accuracy.
- Present a professional image.
- Ability to work as a member of a team to produce needed outcomes and meet deadlines.

Work Environment

- General office conditions
- Limited local travel

Disclaimer

All offers for employment with Saint Louis Bank are contingent upon the candidate having successfully completed a criminal background check. Saint Louis Bank will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state and Federal law, including Section 19 of the Federal Deposit Insurance Act.

Relevant military experience is considered for veterans and transitioning service men and women.

Saint Louis Bank is an Affirmative Action and Equal Opportunity Employer,
Minority/Female/Disabled/Veteran/Gender Identity/Sexual Orientation.