



Job Posting
Commercial Credit Analyst
One Community Bank

One Community Bank is searching for a dynamic and highly motivated person to fill our full-time Commercial Credit Analyst position. Qualified candidates interested in working at a growing community bank should submit their cover letter and resume by email to:

Human Resources, careers@onecommunity.bank

Essential Duties and Responsibilities include the following:

- Analyze and spread financial information such as tax returns, income statements, balance sheets, rent rolls, leases, appraisals, personal financial statements and credit reports to determine the degree of risk involved in extending credit or lending money.
- Perform global cash flow analysis
- Analyze collateral positions
- Confer with lender and other business representatives to obtain financial information.
- Generate financial ratios, using computer programs, to evaluate customers' financial status.
- Compare liquidity, profitability, and credit history of businesses being evaluated with those of similar businesses in the same industries and geographic locations.
- Analyze financial data such as income growth, quality of management, and market share to determine expected profitability of loans.
- Complete loan presentations and credit memos
- Complete annual loan and relationship reviews

Required Qualifications/Skills/Abilities:

- Bachelor's Degree in Finance or Accounting
- At least 1-2 years credit, accounting and/or banking experience
- Knowledge of accounting rules, regulations, policies and procedures in the financial services industry
- Advanced problem-solving skills
- Advanced Microsoft Office skills

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onecommunity.bank