

JOB DESCRIPTION

JOB TITLE: CREDIT ANALYST

SCHEDULE: Approximately 30 hours weekly. Considered full-time with benefits offered.

GENERAL SUMMARY

This position will involve analyzing financial information on borrowers as requested by loan officers and in conjunction with an ongoing program of regular review. Prepares reports to the Board of Directors on various aspects of the credit administration function. This position calls for a thorough knowledge of the techniques involved in analyzing a company's financial condition and an acute awareness of the implications that financial and non-financial factors can have in assessing the abilities of a borrower to meet his/her obligations. This implies a knowledge of sound lending practices, normally acquired through formal education and performance of other credit administration functions.

JOB FUNCTIONS

- Receives data on active and prospective borrowers in the form of financial statements, tax returns, credit memorandums, and agency reports. Spreads financial data and compares with companies of similar character in terms of financial data, ratios on liquidity position, inventory turnover, profit margins, and typical borrowing patterns.
- Compares current financial information to previous statements to detect unfavorable financial trends.
- Documents findings and conclusions relating to credit analysis performed.

EXPERIENCE/EDUCATION

Bachelors degree in Banking & Finance, Accounting, or related area with 3 or more years experience in the banking industry, with a minimum of 2 years experience in credit administration or accounting-related functions.

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