POSITION DESCRIPTION

Functional Title: Credit Analyst
Effective: November 2011 **Reviewed:** October 2012, October 2013
Reports to: Credit Analyst Levels 1 & 2 typically reports to Senior Credit Analyst (or Senior Credit Officer) Credit Analyst Level 3 (Senior) typically reports to Senior Credit Officer
Exemption Status Based on FLSA: See Leveling Guide

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

Summary of Responsibilities: Provides financial & commercial credit underwriting analysis to loan officers ensuring accurate information on the credit worthiness of accounts.

Essential Duties:

Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.

1. Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
2. Ensures that all activities and work functions comply with compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
3. Prepares credit presentations for approval authorities with focus on existing and prospective customer analysis.
4. Through detailed financial analysis (including performance ratios):
5. identifies strengths and weaknesses relating to the credit worthiness of potential credits
6. evaluates the borrower's historical operating performance, quality, future viability, management ability, and risk management
7. notes any deviation from the loan policies and procedures of the bank
8. prepares summary analyses which include:
9. credit investigation of the borrower and guarantors;
10. economic and market conditions as they relate to the company, industry and market area;
11. In-depth historical financial analysis, including the performance of "what if" scenarios that test the reasonableness of the projections;
12. In-depth analysis of a guarantor's financial position;
13. In depth analysis of the secondary sources of repayment such as collateral;
14. In-depth proposed debt analysis.
15. Provides a written analysis that includes a list of strengths and weaknesses of credit, approval, denial, or alternative structure, to loan officers.
    i. recommends approval, denial or alternative structure options

16. Researches, collects, and incorporates into analysis, industry specific data and information from sources including:
17. conversations with the borrower
18. industry publications
19. area libraries
20. references from other banks and credit agencies
21. the internet
22. Participates in customer meetings as requested by loan officers.
23. Performs other duties as assigned (One Credit Analyst will be responsible for these duties).
    i. Monitors borrowing base and covenant compliance.
    ii. Performs other duties as assigned.

Non-Essential Duties:

1. Handles research for credit department and loan department as requested.
2. Participates in civic activities to promote growth and development of the community and a positive image for the bank.
3. Provides real estate market evaluations as requested.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- Four-year college degree in accounting, finance or related field
- Credit analysis experience (see leveling guide)
- Proven analytical skills
- Advanced level PC skills, including word processing and spreadsheets
- Excellent written and verbal communication skills
- Strong interpersonal skills

Preferred Qualifications:

- Knowledge of banking laws and regulations
- Knowledge of loan documentation requirements and procedures.

Types of Decisions: This individual will have the ability to make recommendation regarding entering into business relationships with new and existing customers.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers and the Bank's asset quality.

Contact with Others: Unlimited contact with customers and employees both in person and on the telephone. Must display quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

Physical Requirements: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to sit for 5-6 hours working on computer.

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.

Leveling Guide

	Credit Analyst 1	Credit Analyst 2	Credit Analyst 3 (Senior)
Scope/Complexity of Work	Handles basic or routine credits	Credits require moderate analysis	Credits require complex analysis
Customer Interaction	Minimal contact with customers, most interaction is internal to the organization	Some contact with customers	Regular interaction with customers
Directing Others	NA	Answers basic questions of less skilled workers	Assigns tasks; trains new hires; answers difficult questions
Knowledge	Basic general knowledge of assigned function; sound technical skills	Thorough knowledge of assigned functions; strong technical skills, thorough knowledge of bank policies and procedures	Comprehensive to expert level of knowledge of assigned function; exceptional technical skills, expert level knowledge of bank policies and procedures, laws and regulations, and compliance
Minimum Experience relating directly to position being performed	6 months – 2 years	2 - 4 years minimum experience as credit analyst, some post college coursework specific to credit analysis	More than 4 years minimum experience as credit analyst, extensive post college coursework specific to credit analysis and lending
Education Level	College degree or equivalent experience	College degree or equivalent experience	College degree or equivalent experience
EEO Classification			
FSLA Code	Non-exempt	Exempt	Exempt
Grade			
Officer Title	NA	NA	May hold officer title