



Job Posting

Job Title: Credit Analyst

Location: Mankato

Posting Date: July 30, 2020

Job Summary

This position is responsible for analyzing commercial customers financial statements.

Primary Duties and Responsibilities

- Analyze financial data provided by borrower to determine financial condition of businesses and/or individual.
 - Prepare well written credit presentations that provide information of credit performance of commercial credits to allow accurate decision making of applicant's level of credit request.
 - Have a working knowledge to understand and interpret different types of financial statements including but not limited to corporate/individual tax returns, audited or company prepared.
 - Utilize Moody's Lending Cloud software as a tool to prepare in-house financials to lenders and management.
 - Understanding of UCA and traditional methods of cash flow for businesses and individuals.
 - Prepare reasonable borrower projections for new credit requests, utilizing sensible amounts income and expenses combined with proposed loan terms that are justifiable for the business model.
 - Perform other credit related tasks as requested.
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Qualifications

Education/Experience

- Bachelor's degree in Accounting, Finance, or related field
- 3 years of financial analysis experience preferred

Knowledge, Skills, and Abilities

- Proficient in Microsoft Office Suite products
- Ability to prioritize tasks and meet deadlines
- Excellent written and oral communication skills
- Skilled in statistical computations