



Job Posting

Job Title: Credit Analyst

Position Type: Full Time

Location: Mankato

Posting Date: September 11, 2026

Job Summary:

This position is responsible for analyzing commercial customers financial statements.

Primary Duties and Responsibilities:

- Analyze financial data provided by borrowers to determine financial condition of businesses and/or individual.
- Prepare well written credit presentations that provide information on 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, accountant or company prepared statements.
- Utilize Moody's Lending Cloud software as a tool to organize financials and provide assessments of financial positions to lenders and management.
- Understanding of UCA and traditional methods of cash flow for businesses and individuals.
- Prepare reasonable market sensitivity analysis.
- Perform other credit and real estate related tasks as requested.

Qualifications:

Education/Experience

- Bachelor's degree in accounting, finance, or related field
- 1-3 years of financial analysis experience preferred

Knowledge, Skills, and Abilities

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

Salary Range: \$49,000 – 75,000 annually depending on years of experience and credentials

Benefits:

- PTO
- Health, dental, and vision insurance
- HSA match program
- Disability Insurance
- Life Insurance
- 401 (k) match program
- Paid holidays

To apply please visit: <https://fnbmnbank.com/Careers>

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