



Senior Credit Analyst

Job Summary

The Senior Credit Analyst is a member of the Loan Department and reports directly to the Chief Credit Officer. This position is primarily responsible for commercial credit analysis, loan underwriting support, annual credit reviews, and ongoing portfolio monitoring. The Senior Credit Analyst prepares comprehensive credit presentations for Loan Committee and assists in maintaining the overall quality, compliance, and soundness of the loan portfolio. This role works closely with lenders and credit administration to ensure timely financial analysis, appropriate risk assessment, and adherence to bank lending policies and regulatory standards. For the right candidate, this position could also offer the opportunity for expanded leadership responsibilities.

Key Responsibilities

- Serve as a senior commercial credit analyst, providing in-depth financial analysis and credit underwriting support for new, renewal, and existing loan relationships.
- Analyze borrower financial information, including financial statements, tax returns, credit reports, collateral documentation, and other relevant information from customers, financial institutions, and third-party sources.
- Prepare financial spreads, cash flow analyses, risk ratings, collateral analyses, and written credit memorandums that support sound lending decisions.
- Prepare loan presentations, summaries, recommendations, and supporting analysis for Loan Committee.
- Perform annual credit reviews and ongoing portfolio monitoring to ensure credits remain properly risk rated, documented, and compliant with loan policy.
- Assist in administration of the bank's watch list credits through financial review, covenant monitoring, reporting, and ongoing credit analysis.
- Coordinate the request, collection, and review of borrower financial statements, tax returns, and supporting documentation necessary for underwriting and portfolio review with Loan Officer support.
- Maintain a strong working knowledge of the bank's lending policies, underwriting standards, and regulatory requirements, and identify any policy exceptions or areas of concern.
- Partner with lenders on credit structuring, annual relationship reviews, borrower meetings, inspections, and other credit-related activities as needed.
- Assist with additional credit administration, portfolio management, and departmental initiatives as part of the overall bank team.

Education & Experience

- Bachelor's degree in Finance, Accounting, Business Administration, Economics, or a related field (or equivalent relevant experience).
- 3–7+ years of commercial, agricultural, or credit analysis experience in a banking or financial institution environment preferred.
- Strong understanding of financial statement analysis, tax return analysis, cash flow modeling, collateral analysis, and loan structuring.
- Excellent written communication and credit narrative writing skills.
- Ability to work independently while collaborating effectively with lenders, management, and credit administration.

KodaBank is an equal opportunity employer.