



Position | Loan Analyst

Classification | Non-exempt, Full-Time

Posted | 04/18/2019

Location | Albuquerque

Summary

Primary focus of this role is to perform credit analysis and risk assessment on current and potential customers for all loans, Consumer and Commercial. This includes analyzing borrower/guarantor financial information on an ongoing basis and assisting with monitoring the loan portfolio.

Essential Functions

- Prepare underwriting analysis for new loan requests, loan renewals and modifications, which includes a detailed analysis of financial performance, financial condition, industry and market analysis, and identification of key risks and mitigating factors.
- Prepare financial projections and stress tests.
- Prior to completing a credit write-up, ask the questions that have not been asked and seek out information not provided in order to complete a thorough credit write up.
- Write an objective narrative on the credit worthiness of the loan proposal.
- Assist the bank lenders (relationship managers) with loan structure, including covenant package, reporting requirements, advance rates and pricing.
- Proactively communicate timely updates and deliver final loan presentations within the established service standard timeframe.
- Ensure that required real estate appraisals, environmental reviews, field audits, credit bureau reports and other outside credit-related reports are ordered by appropriate bank personnel in conjunction with loan requests.
- Assist bank lenders (relationship managers) on customer calls and assist with tracking financial reporting and monitoring requirements.
- Participate in developmental events and programs sponsored by the Risk Management Association (RMA), American Bankers Association (ABA), or other similar organizations, as well as the Bank's internal training program.
- Perform additional duties and special projects as assigned.



Competencies

- Comply with bank regulations; maintain above average performance in all areas of compliance
- Acquire and maintain a working knowledge of the laws and regulations that apply to loans and loan documentation
- loan
- Ability to deliver a high level of responsiveness and “above average” customer service to external/internal customers
- Strong Analytical Skills

Required Education and Experience

- Associates Degree in Accounting or Finance.
- Four or more years of banking or financial experience
- Two or more years’ experience in commercial and/or consumer lending.

Preferred (but not Required) Education and Experience

- Bachelor’s Degree in Accounting or Finance.
- Two years prior loan analyst experience and/or related training. Familiar with Commercial Loan documentation and administration functionality.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change depending on qualifications.