

**JOB TITLE:** Senior Credit Analyst  
**Entity (SFG, SCB):** SCB-8110  
**Job Classification:** Non-Exempt, Full-Time  
**Department:** Credit Analysis  
**Reports to:** SVP, Director of Credit Administration

**Education requirements:**

- Bachelor's degree in Business, Accounting or Finance. Preferred experience in lending, financial statement auditing, or tax preparation.

**Experience or Skill requirements:**

- Microsoft Excel experience required.
- Microsoft Word and Outlook experience preferred.
- Proficient with technology and ability to learn new applications.
- Advanced analytical skills, critical thinking and verbal and written communication skills.

**Duties:**

- Complete credit analysis for all business loan requests as required by SFG Loan Policy.
- Complete annual credit analysis for borrowers with an aggregate exposure meeting the scope of annual loan review by set deadlines and guidelines.
- Review loan structure and recommend certain modifications and/or covenants as deemed necessary.
- Assist in providing business partners credit lending policy interpretation.
- Lead credit risk management activities through performing stress tests and annual financial reviews and risk rating analysis.
- Assist Director of Credit Administration, as needed, with preparing, reviewing, and analyzing loans that are presented at the Holding Company Loan Committee.
- Assist, as needed, in supporting the lending staff on preparing presentations within the Loan Vantage system.
- Assist in performing quarterly stress test reports on concentrations within the loan portfolio.
- Assist in preparing quarterly reports, as needed, for financial reporting purposes.
- Stays abreast of current developments in loan policy and procedures through reading, research and formal education.
- A focus on continuous learning to keep up with ever-changing market dynamics.
- Mentor Junior Credit Analysts.
- This candidate must be comfortable handling a large number of deals daily, and thrive in a high pressure, results driven environment. He/she must be able to adapt quickly and efficiently.
- Other duties as assigned.

**Relationships:**

- Credit Analyst works closely with Commercial Lenders, loan assistants and members of Holding Company Loan Committee.

Approved by Felicity Ours 9/2/21

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