



## Credit Data Analyst Job Description

Location: Negotiable

### Job Summary:

The Credit Data Analyst will support the Bank's loan officers and Credit Administration with a primary focus on providing monthly analysis on the Sales Finance portfolio. In addition, the Credit Analyst will assist in report writing and building out metrics throughout other departments with the Bank.

### Job duties and responsibilities:

- Analyze data on various types of bank products
- Provide monthly analysis using dashboards to highlight portfolio-related risk management issues, including concentration monitoring and stress testing
- Report writing
- Assist various departments in building out metrics for their portfolios
- Work with internal and external auditors concerning data and report compilation
- Maintain/update rate matrices in the Sales Finance department
- Review and monitor exceptions to policy in the Sales Finance department
- Please note this job description may not 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 at any time with or without notice.

### Knowledge/Skills:

- Experience and proficiency in analyzing large amounts of data using dashboards
- Proficient with Excel; must be able to build pivot tables/charts (VBA a plus)
- Ability to frequently present dashboards/reports to executive management
- Well-developed analytical and problem-solving skills
- Excellent written and oral communication skills, and the ability to interact professionally.
- Computer skills (Word, Excel, PowerPoint, Outlook)

### Minimum Education and Experience:

- College degree in Business, Finance, Economics or Accounting from an accredited four-year college or university. In lieu of education requirements, equivalent related job experience will be considered.
- Experience in Credit Analysis with a financial institution a plus
- Entry level experience with SQL is a plus but not required

### Supervisory Responsibility:

This position has no supervisory responsibilities.

### Work Environment:

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

**Physical Demands:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle, or feel; and reach with hands and arms.

Ability to sit for long periods of time. Infrequent lifting or carrying of objects up to 10 pounds. Ability to speak and hear clearly with reasonable accommodation.

**Position Type/Expected Hours of Work**

This is a full-time position. Days and hours of work are typically Monday through Friday, 8:30 a.m. to 5:00 p.m.