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# Example of Commercial Associate Job Description

Our growing company is looking for a commercial associate. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don’t fill all of the qualifications, you may still be considered depending on your level of experience.

## Responsibilities for commercial associate

* Assist in efforts to improve or redesign processes within S&M organization
* Support ad hoc projects and analyses aimed at improving commercial performance and business outcomes
* Accurately spread financial statements into Moody’s Financial Analyst database
* Prepare financial statement trend reports, extended ratio analysis sheets, and other analysis to assist Portfolio Managers in identifying and evaluating the need for migration of credit risk grades
* Assist Portfolio Managers in the early identification and proactive management of deteriorating credit and other problems
* Prepare credit approval materials for annual client reviews, and ensure risk ratings are accurate
* Calculate loan covenant requirements
* Verify borrowing base information
* Provide Experion client searches, personal credit reports, and industry reports as part of the due diligence of new loan requests
* Work closely with the Portfolio Managers to ensure the accuracy of credit system data

## Qualifications for commercial associate

* Documented computer software skills, particularly Excel (detailed spreadsheets, financial formulas, pivot tables, V-Look up)
* Full life cycle management of an automotive product
* Ability to work within a global team environment while being independently proactive
* Ability to apply both lessons learned and input from multiple entities to create innovative solutions to unforeseen problems
* Ability to function well in both a team setting and individually
* Must have strong work ethic and desire to win