



Example of Senior Analyst, Credit Job Description

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Our company is looking for a senior analyst, credit. 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 senior analyst, credit

- Independently analyzes performance of major clients to set underwriting criteria that appropriately books profitable new accounts monitoring results of ongoing credit risk programs for existing accounts
- Initiates collection action by contacting customer and securing payments according to company policy via email and phone
- Day to day support of Credit Analysts within team
- Assist Commercial RMs in managing workflow via a pipeline process with regard to the prioritization of new prospects , modifications, renewals/upcoming maturities, Portfolio Reviews and Special Asset Reports while developing a working knowledge of all prospective opportunities through the the Process
- Develops and maintains proprietary financial models used in managing customer relationships and forecasting trends for customer results
- Gathers, analyzes and presents data to management to assist in decision making, including credit reviews for large customers
- Participates in the planning, analysis, and execution of special projects
- Works in collaboration with management to prepare written monthly reports detailing customer performance for the executive team
- Gathers, maintains and analyzes the impact of industry and economic data on customer markets and bank credit facilities, their impact on the extension of credit
- Conducts audits of customer account activity for comparison to contracts,

Qualifications for senior analyst, credit

- Minimum of 3 years experience in commercial credit analysis, with credit analysis in a trading environment a plus
- Strong understanding of financial statement analysis, have worked with contracts and credit documentation, and have a good working knowledge of the capital and commodity markets
- Ability to establish a rapport with external customers and internal business partners with minimal supervision
- Must be a strong communicator able to synthesize detailed credit information into succinct credit limit requests, work cross-functionally, and willing to contribute to broader process improvement initiatives of ETI Credit Risk Management
- Team Management Skills to manage a team of Underwriters
- Proven track record as credit risk manager with 8 years or more of credit risk management or credit analysis experience with a degree in economics or finance