



Example of Senior Analyst, Credit Job Description

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Our innovative and growing company is hiring for a senior analyst, credit. If you are looking for an exciting place to work, please take a look at the list of qualifications below.

Responsibilities for senior analyst, credit

- Perform credit reviews of retail energy customers using financial statement analysis and third party credit scoring models
- Using the results of the credit review, recommend credit limits and alternative credit arrangements for retail energy customers
- Negotiate the credit terms and conditions in retail energy contracts
- Monitor credit exposure of retail energy customers and recommend mitigating actions as necessary
- Monitor financial status of retail energy customers and recommend mitigating actions as necessary
- Develop and prepare periodic management reports
- Develop and prepare management presentations as required
- Monitor and inform on industry developments, such as earnings and news releases, change in credit ratings
- Complete spreadsheet from review of specific documents
- Review any item(s) that does not pass the validation process on the spreadsheet

Qualifications for senior analyst, credit

- Three to six years of experience in credit analysis and/or lending activities
- Knowledge of credit risk analysis and underwriting principles, methods, and practices
- Basic proficiency using Microsoft Office applications to include Word and

- A 4-year college or university degree in any discipline and a minimum of 4 years exempt experience with significant exposure in credit underwriting, preferably related to either project finance or syndications and M&A with further desirable exposure in dealing with transaction related to marine/ power generation/ oil & gas industries
- Minimum of 6 years of Commercial/CRE lending/credit experience with 5+ years dedicated to commercial credit underwriting with increasing levels of responsibility
- End to end BA skills - writing BRD's / Process Mapping / Gap Analysis