
SENIOR CREDIT ANALYST/ PORTFOLIO MANGER

Exempt / Full Time

Reports to Credit Administrator

Summary

Seattle Bank is currently seeking an experienced professional to fill the role of Senior Credit Analyst/Portfolio Manager. This position is responsible for the analysis and underwriting of moderate to complex loan applications and portfolio management. The Senior Credit Analyst/Portfolio Manager applies exceptionally strong credit skills and experience to structure loans with high complexity, balancing sales goals with strategic risk management to ensure risk is appropriately mitigated. This position is responsible for continual monitoring of the loan portfolio to ensure credit files are complete and well-maintained and notifying the Credit Administrator and Chief Credit Officer of any potential adverse information and trends.

Essential duties

- Gather and analyze credit information on current and potential borrowers including preparation of financial statement spreads for borrowers and guarantors. Prepare written summaries and financial trend, cash flow, and collateral analyses.
- Underwrite commercial and consumer credit requests and recommend loan structures by drawing conclusions from the information provided as to the financial condition of the client and identifying key credits risks and mitigating factors.
- Track changes and update credit approvals with additions, modifications, and clarifications as the package is vetted by the Credit Administrator, Chief Banking Officer, Chief Credit Officer, and Loan Committee.
- Ensure compliance with Seattle Bank's credit policy and procedures and identify policy exceptions.
- Collaboratively prepare credit approval presentations with the Relationship Managers.
- Research economic environment, business and industry cycles, management and operation assessment to understand non-financial risks associated with the borrowers.
- Work in concert with Credit Administrator and Relationship Managers to organize and manage a tickler system on all loan relationships.
- Review and analyze third party reports such as appraisals, environmental reports, and credit bureau reports.
- Monitor periodic loan/financial covenants to determine compliance, notifying appropriate parties for non-compliance.

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 - 206.281.1500



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- Contact borrowers to obtain updated financial information to ensure quality of documentation within files.
- Assist in the preparation of problem loan reports on adversely graded borrowers and assist in loan workouts as appropriate.
- Assist with special projects as assigned including, but not limited to, preparation of management reports.
- Mentor junior Credit Analysts by providing opportunities for assistance and training.

Minimum requirements

- Bachelor's Degree and five (5) or more years of credit analysis or related experience.
- Broad knowledge of credit principles and commercial lending best practices.
- Experience, knowledge, and training in financial statement and tax return analysis typically resulting from a combination of education and courses in accounting, financial, and credit analysis.
- Proficiency with financial spreading software (e.g., Moody's Risk Analyst, Buker's Tax Analysis).
- Proficiency with Microsoft Office programs. Expertise in Microsoft Excel is a plus.
- Very strong verbal and written communications skills.
- Ability to communicate well with loan officers, clients, and Bank management.
- Excellent organizational and time management skills.
- Ability to work with minimal supervision while performing duties.

Interested? Please send a cover letter and resume to jobs@seattlebank.com.

Seattle Bank considers for employment and hires qualified candidates without regard to race, religious creed, religion, color, sex, sexual orientation, genetic information, gender, gender identity, gender expression, age, national origin, ancestry, citizenship, protected veteran or disability status, or any factor prohibited by law, and as such affirms in policy and practice to support and promote the concept of equal employment opportunity and affirmative action, in accordance with all applicable federal, state, provincial and municipal laws. The company also prohibits discrimination on other bases such as medical condition, marital status, or any other factor that is irrelevant to the performance of our teammates. Candidates must possess authorization to work in the United States, as it is not the practice of Seattle Bank to sponsor individuals for work visas.

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