

## Credit Analyst

### About Brookline Bank

Since 1871, Brookline Bank has built a legacy of consistent financial strength, trust, outstanding banking services, and strong customer relationships. Today, we have 25 branches that deliver an expanding array of valuable banking and financial services geared to helping individuals and businesses manage their finances. As a trusted financial resource to our customers, it's our everyday commitment to do more, deliver more, and exceed expectations.

What is Brookline Bank's most valuable asset? Our employees! We pride ourselves on hiring candidates that embrace our Core Four Values: Adaptability, Accountability, Leadership, and Teamwork. That's why we offer competitive pay and excellent benefits, including a matching 401k. Brookline Bank provides a great working environment that thrives on collaboration, drive and authenticity.

Currently, we are seeking an ambitious **Credit Analyst** who thrives in a team setting, is driven, has integrity, is authentic, and is interested in pursuing a career in Commercial Real Estate. This position is located in our Back Bay corporate location. The primary responsibilities include analyzing and underwriting credit requests for Bank prospects and customers and to maintain and monitor loans within the portfolio under the supervision of lending officers.

### ***Job Specifications (Skills, Knowledge and Abilities Required)***

- Bachelor's degree in relevant field
- 0-2 years of commercial credit experience
- Excellent written and oral communication skills
- Excellent interpersonal skills and a team orientation
- Excellent critical/analytic thinking skills
- Extensive knowledge of PC applications, including Excel, Word, Adobe, Outlook
- Extensive knowledge of Silverlake Xperience, JHAKnow, and nCino preferred but not required
- Become well versed in the Bank's credit policy and underwriting standards
- Learn, become familiar with, and fulfill compliance requirements
- Self-driven and highly accountable
- Ability to multi task on several responsibilities effectively and meeting all expected deadlines and expectations set by the loan team or your manager

### Job Duties and Responsibilities

- Analyze and underwrite credit requests in a timely manner by leveraging the following resources: interactions with the loan team, meetings with customers/prospects, spreading tools, industry/market research, credit/financial due diligence, appraisals, web research, and other resources as necessary.
- Accurately identify loan policy exceptions as well as red flags during the analysis process (market risk, bankruptcies, late payments, past due taxes etc.) and bring those to the attention of the lender.

- Discuss deal structure, cash flow, collateral, and customer character with Relationship Managers (RM).
- Present written analysis, observe presentations by lenders, and present credits from time to time as directed.
- Accompany RM on customer calls and interact with customers, in person, and over the phone as directed by lender.
- Interact with financial professionals including CPA's, CFO's, listing agents, brokers, appraisers, etc. as needed to assist in the underwriting of credit memos and other tasks for the department.
- Conducts market surveys through contact with brokers, online research, licensed database software (CoStar, Reis, MLSpin) etc.
- Manage existing portfolio of customers by tracking and preparing annual reviews of relationship obligations.
- Prepare minutes for loan committee(s).
- Performs other related duties as required or directed.