

Community Development Credit Analyst I

The **Community Development Credit Analyst** will support the origination and management of a portfolio of debt products supporting the bank's Community Reinvestment Act (CRA) originations and booked loans. These products are centered in construction loans to support the creation of multi family affordable rental housing within Citizens Bank CRA footprint.

Responsibilities included research and analysis of market data, trends and other factors related to the financing that will be considered as part of credit decisions. The individual will support a team of Portfolio Managers and Relationship Managers to understand and apply credit policy and field questions related to financial analysis and interpreting financial statements. Successful Credit Analysts become well-positioned for a promising career in Community Development and or Commercial Credit and are equipped with the fundamentals of underwriting, which will be transferrable to a wide range of opportunities.

A Day in the Life of a Community Development credit Analyst

- Participate in the underwriting process and conduct accurate, well organized analysis of various commercial borrowers including financial statement and projection analysis along with preparing profitability, risk and facility rating models
- Conduct written summaries of related industry and market environments, preliminary customer/prospect analysis including Sponsor analysis, and Borrower's operating history and repayment capacity
- Identify situations that may require policy exceptions and make recommendations that mitigate credit risks or remedy possible exceptions
- Communicate internally as well as with customers directly on financial analysis or account management issues
- Interact directly with Portfolio Managers and Relationship Managers and to answer questions related to financial reporting requirements, interpreting financial statements from other Credit Analysts and maintaining credit files
- Confirm current and accurate management data records for individual loan transactions

What we have to offer:

- Formal training, strategies and tools to support personal growth and the development of strong team relationships
- Performance-based career growth opportunities and the opportunity to become a future leader in the Commercial Credit space
- Collaborative workforce committed to supporting ideas and feedback and accelerating potential
- Team atmosphere of diverse, inclusive professionals committed to making an impact as an organization
- Opportunities to volunteer and give back to our local communities

Qualifications

Required Skills/Experience:

- Equivalent work experience or completion of formal credit training program and up to 2 years of applied financial analysis working with straight forward to moderately complex credits in a commercial banking environment is strongly preferred
- 1-3 years of commercial banking experience is helpful. Commercial Banking experience may include internships, formal credit training, business banking, middle market, and/or specialty commercial banking, commercial banking administration, commercial banking operations, commercial credit/risk oversight, and commercial loan documentation/funding/servicing or other relevant experience.
- Alternatively, 1-3 years in a community development related company, such as a Community Development Financial Institution (CDFI) or not for profit housing developer will provide transferable skills
- Position requires basic internet search skills, developed knowledge of financial statement spreading and profitability modeling, effective verbal and written communications skills, ability to manage multiple priorities at once

Education, Certification, and/or Other Professional Credentials:

- Bachelor's degree is required

Hours & Work Schedule

Hours per Week: 40

Work Schedule: Monday - Friday