



## Credit Analyst

**Reports to:** Interim Chief Credit Officer

**FLSA Status:** Exempt

**Location:** Houston, Texas 77034

### Position Summary:

The purpose of this position is to assist the Chief Credit Officer and the Commercial Bankers with reports and to review and monitor loan files to ensure proper completion in compliance with bank policies and procedures and applicable banking regulations.

### Essential Duties and Responsibilities:

Perform independent financial analysis in accordance with established procedures for existing and potential borrowers

Serve as the primary point person for loan renewals

Provide interpretation of financial statement analysis and results of peer comparisons

Complete financial statement spreads regularly

Work credit exceptions and credit ticklers regularly

Assist with loan advance requests

Construct financial statement spreads and loan portfolio management reports/analysis

Participate with Commercial Bankers in loan request discussions with existing and potential borrowers

Collaborate with Commercial Bankers on follow-up for covenant violations, monitors financial statement submission maturity date renewals and past due reporting, and loan underwriting

Follow all established policies and procedures in completing the essential duties

Follows Texan Bank's goals, mission, vision, and values

Understands and complies with all bank procedures, laws, and federal regulations

Completes all required and ongoing education and training

Other duties as assigned

### Competencies:

To perform this job successfully, an individual **must** exhibit the following competencies in their performance of the essential duties and responsibilities of the job.

#### Competency

#### Description

Initiative

Takes independent actions and calculated risks. Volunteers readily. Undertakes self-development activities. Seeks increased responsibilities. Looks for and takes advantage of opportunities. Asks for help when needed.

Job Knowledge	Competent in required job skills and knowledge. Exhibits ability to learn and apply new skills. Keeps abreast of current developments. Requires minimal supervision. Displays understanding of how job relates to others. Uses resources effectively.
Judgment	Displays willingness to make decisions. Exhibits sound and accurate judgment. Supports and explains reasoning for decisions. Includes appropriate people in decision-making process. Makes timely decisions. Demonstrates accuracy and thoroughness when making decisions.
Communication	Expresses ideas and thoughts verbally. Expresses ideas and thoughts in written form. Exhibits good listening and comprehension. Keeps others adequately informed. Selects and uses appropriate communication methods.
Dependability	Responds to requests for service and assistance. Follows instructions, responds to management direction. Takes responsibility for own actions. Commits to doing the best job possible. Keeps commitments. Meets attendance and punctuality.
Organization Support	Follows policies and procedures. Completes administrative tasks correctly and on time. Supports organization's goals and values.

#### **Qualifications:**

One to two years related **banking credit** experience, Bachelor's degree from four-year college or university or equivalent experience

Knowledge of: federal banking regulations, commercial lending policies, procedures, practices, and techniques, credit and financial statement analysis, real estate finance and accounting, and loan underwriting

***Texan Bank is an Equal Opportunity Employer. All applicants should be advised that Texan Bank is an Equal Opportunity Employer. Any individual seeking employment will be considered for employment without regards to race, gender, color, creed, national origin, religion, marital status, sex, sexual orientation, gender identity, veteran status, or disability.***