

# STATE BANK

& Trust Company  
EEO is the Law

## Credit Analyst Atlanta, GA

### Summary

The Credit Analyst evaluates the financial condition of individuals and/or businesses applying for credit with the bank. Analyzes loan data on new, renewal and existing loans, including data provided by credit bureaus, other banks and bank files. Prepares spreadsheets, reports, summaries and opinions for bank officers on these loans.

### Functions

- Evaluates the financial condition and risk associated with businesses and individuals applying for credit.
- Spreads commercial financial statements. Completes personal financial statement with Cash flow analysis. Understanding and explaining industry and market dynamics. Third party verifications.
- Works closely with loan and credit officers to determine credit worthiness and ongoing risk with new existing bank clients.
- Gathers and analyzes personal and business credit information with concentration on commercial real estate and residential construction as well as C & I loans including equipment finance and leasing.
- Assists in the underwriting and preparation of loan.
- Analyzes new, renewal and reviews of commercial credit requests including borrower's background, experience, financial capacity, repayment ability, collateral type and industry.
- Assists in the management of credit portfolios; track financial document exceptions to policy and track loan covenants as required.
- Perform net present value analyses to document and justify least cost resolution for Bank.
- Oversees and manages collateral loan files to assure reports, statements, accounts receivable and other information on customer accounts are current and in compliance. Establishes and maintains customer credit files and/or database; continually reviews customers' credit histories and adjusts customer credit limits and terms as necessary.
- Assists with industry research and communicates findings to Portfolio Manager and Credit Officer.
- Ensures that imaging system is kept current by forwarding all new information for scanning.

### Education

- Bachelor's degree (B. A.) from four-year college or university.
- 3-5 years' experience in credit setting; strong knowledge of loan documentation; General business and financial knowledge. Knowledge of accounting principles and techniques.
- Knowledge of financial statements and cash flow concepts and credit files.

**TO APPLY VISIT OUR WEBSITE [WWW.STATEBT.COM](http://WWW.STATEBT.COM)**

### **Employment at Will**

Employment with State Bank & Trust is "at-will." This means that you or the Bank may terminate your employment at any time with or without notice or cause.

### **Employment Eligibility Verification**

Employees are required to present proof of identity and eligibility to work in the U.S. State Bank participates in E Verify.