

South Louisiana Bank

Credit Analyst

1362 W. Tunnel Blvd., Houma, LA (985) 851-3434

Hours: Monday – Friday 8:00am – 5:00pm

DUTIES:

1. Spread financial statements submitted by commercial borrowers. Review financial statements spread and notify officer and management of improvements or deterioration of financial position.
2. Prepare and/or evaluate financial information in conjunction with new loan requests for new/existing customers such as financial capacity, industry, projections, forecasts, collateral analysis, etc. Prepare credit analysis detailing findings.
3. Perform annual credit analysis on existing loan portfolio for commercial borrowers. Update management and lenders on trends observed.
4. Compare financial statements to other available sources such as tax returns, in house account information, field audit reports, receivable and payable agings, equipment reports, inventory reports, and work in process schedules to determine reasonableness and quality of information received.
5. Create and maintain electronic credit files on commercial borrowers and individuals borrowing for business purposes.
6. Accompany loan officers when making calls on new and existing customers, as requested.
7. Remain up to date on changes/status of industries of immediate market area and assist in preparing industry reports monthly.
8. Work with Lenders, Loan Assistants, Senior Credit Administrator, and other Analysts in making adjustments to management and executive committee memorandums.
9. Assist in preparing electronic packages for management and executive committees and other committees as needed.
10. Assist the Asset Based Lending Department in performing draws, field audits and internal reviews as needed.
11. Other duties as assigned.

Qualifications:

- Bachelor of Science in Finance or Accounting.
- Detail oriented with good analytical skills, people skills, oral, and written communication skills.
- Proficient with Microsoft Excel, Microsoft Word, and Microsoft Access.
- Minimum one year of financial analysis or accounting experience preferred, banking experience helpful.

Requirements:

While performing duties, the employee is required to sit, stand, stoop, lift up to 5 pounds & the ability to communicate effectively with others, and may be required to work evenings and/or weekends, attend remote meetings/trainings and/or travel.

In the performance of respective task and duties, the employee is expected to conform to the following:

- Successfully perform quality work within deadlines with or without supervision.
- Interact professionally with other employees, customers and contacts.
- Work effectively as a team contributor on all assignments.
- Work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.

This job description in no way should be construed as a contract for employment. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Nothing in this job description restricts management's rights to assign or reassign duties and responsibilities to the job at any time.

To be considered, please call the Human Resource Department between the hours of 8AM -5PM on Monday to Friday. 985-851-3434