

CLIENT OVERVIEW

The mission of this financial organization is to partner with member shareholders in the region to provide competitively priced funding, a reasonable return on investment, and support for community investment activities to promote home ownership.

ROLE DESCRIPTION

The Senior Credit Risk Analyst is responsible for the underwriting and analysis of insurance companies and other financial institutions. The person in the role will have primary responsibility for a portfolio of insurance companies including evaluating new member applications, and credit monitoring of existing members. In addition the role requires the credit modeling & analytics to support the credit process. Other responsibilities may include departmental duties including reporting and project support.

ESSENTIAL DUTIES

- Perform analyses on and recommend approval for new and/or continuing borrowers.
- Perform quarterly credit analysis and risk rating of borrowers.
- Recommend credit and collateral terms for insurance companies.
- Approve transactions daily and monitor limit compliance.
- Work with Relationship Managers and borrowers on risk mitigation strategies and structures.
- Develop and manage internal models for assessing credit risk and assigning risk ratings.
- Develop and manage credit underwriting standards for borrowers.
- Monitor economic trends and regulatory developments and their impact on borrowers.
- Report to regulators, senior management, and Credit Committee.
- Work with IT on credit systems and with other teams in the Bank on strategic projects.
- Perform ad-hoc analyses, as required.

- REQUIREMENTS**
- Bachelor's degree in Finance, Accounting, Management, Economics or other business-related discipline. MBA or other Master's level degree desired.
 - 2+ years of experience in analysis of financial institutions - Insurance sector knowledge required.

- SKILLS**
- Ability to independently review complex topics and deliver communication with the goal of supporting risk management objectives.
 - Excellent interpersonal communication skills (written, oral, and listening) are required.
 - Strong analytic abilities, including credit underwriting experience and the ability to manipulate large data sets.
 - At ease working within a team-based environment.
 - Time management and an ability to display initiative are necessary.
 - Must be self-directed with high energy level.
 - Ability to learn quickly.
 - MS Office products experience required.
 - Tableau, SNL Financial, Bloomberg, Python, experience preferred.