

## **Loan Portfolio Manager and Credit Analyst (Full Time)**

New Frontier Bank is seeking a Full Time Loan Portfolio Manager and Credit Analyst with at least 2 years of experience and ability to communicate and work well with a team.

### **Job Summary:**

Primarily responsible for management of a loan portfolio and working as a credit analyst for the lending officers.

### **Job Responsibilities:**

- Responsible for expanding, building and maintaining assigned relationships with a high degree of customer satisfaction.
- Track, analyze and manage non-performing, underperforming and delinquent loans.
- Attend weekly discount committee meetings as a non-voting member.
- Perform loan closings.
- Spread financial information, calculate and analyze financial ratios, work on loan structuring, and loan approval, renewal and annual review write-ups.
- Research and examine credit risk, assess credit history, analyze credit information, recommend loan rating, recommend approval or denial of loan requests and monitor compliance with bank loan policy.
- Complete collateral inspections, evaluations and appraisal reviews.
- Responsible for tracking and requesting required customer financial reporting documents.
- Prepare quarterly reports.

### **Requirements:**

#### **Education and Experience:**

- Bachelor's Degree and at least two (2) years of Commercial Credit Analyst experience.
- Previous banking experience and knowledge of banking policies, procedures, laws and regulations.

#### **Skills and Abilities:**

- Knowledge of accounting.
- Exceptional customer service skills.
- Strong verbal and written communication skills.
- Ability to read, analyze and interpret income tax returns, balance sheet and income statements, and other financial reports.
- Knowledge of and experience using spreadsheet, word processing, and financial analysis software.
- Must be able to produce well-researched, detailed and accurate write-ups and reports.
- A team player.

#### **Compensation and Benefits:**

- Competitive salary; commensurate with experience.
- Benefits package includes:
  - Insurance covering Health, Dental, Vision, Life and Disability.
  - Vacation, Sick and Holiday time.
  - 401(k)/ ESOP plan for eligible employees.
  - And more.

**Equal Opportunity Employer of all individuals without regard to race, color, religion, sex, national origin, age, disability, or veteran status.**