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Primary Job Title: **Credit Analyst** - 13-2041.00

Additional Related Job Titles: Loan Officer, Bank Operations Manager, Customer Relations Manager, Financial Advisor, Fraud Investigator, Investment Analyst, Budget Analyst, Assistant Bank Examiner, Retail Bank Manager.

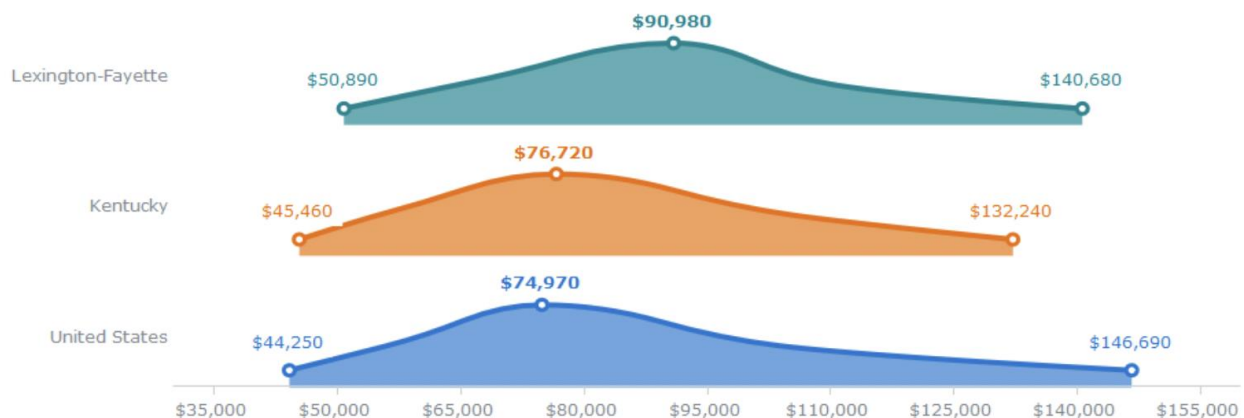
Job Description

Analyzing credit data and financial information of persons or companies that are applying for credit or loans to determine the risk that the bank, or other lending or credit-granting institution will not recoup funds loaned. The level of risk is then used to determine if a loan or line of credit will be granted, and if so, the terms of the loan, including interest rate. Credit analysts will prepare reports based upon their findings to help make decisions on lending and creditworthiness.

- Analyze business or financial data.
- Assess risks to business operations.
- Prepare transaction documents.
- Prepare financial documents, reports, or budgets.
- Analyze market conditions or trends.
- Collect payments for goods or services.
- Advise others on financial matters.
- Assess financial status of clients.
- Examine financial records.

Salary Ranges

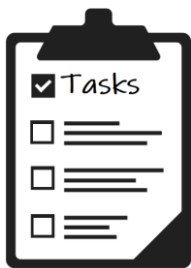
Note: New college graduates could expect to receive entry-level salary range or slightly higher based on knowledge, skill, and experience levels. Higher salaries are shown to indicate opportunities for salary increases and job promotions. Some promotions may cross over into a different job title. The salary ranges shown are based on the primary job title. There may also be salary and compensation differences associated with size of the firm, whether it's privately or publicly held, and whether it's a non-profit or for-profit entity, as well as market and economic conditions.



Possible Career Path Trajectories for Banking and Financial Service Graduates

	Professional Growth Track	Post-College Track	Managerial Track	Executive Track
Personal Focus	Income / tuition payment, tuition reimbursement (if available), finding scholarships, developing hands-on skills, job-related knowledge, relevant work experience, expanding your professional network	Salary, stability, family, gaining a tactical understanding of your role in the department and your department's role in the organization, successfully completing short-term goals, continue to grow your personal network, look for opportunities, focus on polishing job skills	Salary growth, some personal investing and some retirement planning, gaining a strategic understanding of your organization and the marketplace, focus on 3-5 year goals, continue to build your personal network, focus on communication skills and "people skills"	Formal investment strategy, a complete retirement plan, having a sophisticated understanding of your organization and its customers/suppliers and competitors, strategic planning, long-term goals, focus on creating opportunities and improving other people's lives
Education	Some College / Pre-Graduation Co-Op/Internship opportunities	4-year Bachelor's Degree	4-year Bachelor's Degree plus experience	Master's Degree plus a variety of job titles and responsibilities in multiple departments
Common Job Titles	Bank Teller Credit Check Clerk Loan Assistant	Data Analyst Financial Advisor Budget Analyst Credit Analyst Fraud Investigator	Customer Relationship Manager Retail Bank Manager Marketing Manager Assistant Bank Examiner Loan Officer Bank Operations Manager	Enterprise Risk Manager Executive Management Team Chief Information Officer Chief Technology Officer Lead Bank Examiner Banking Commissioner

Tasks Related to This Job



- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.
- Generate financial ratios, using computer programs, to evaluate customers' financial status.
- Prepare reports that include the degree of risk involved in extending credit or lending money.
- Analyze financial data, such as income growth, quality of management, and market share to determine expected profitability of loans.
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.

Knowledge Related to This Job



- Economics and Accounting — Knowledge of economic and accounting principles and practices, the financial markets, banking and the analysis and reporting of financial data.
- English Language — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
- Mathematics — Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.
- Law and Government — Knowledge of laws, legal codes, court procedures, precedents, government regulations, executive orders, agency rules, and the democratic political process.

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Skills Related to This Job

1. Critical Thinking — Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
2. Active Learning — Understanding the implications of new information for both current and future problem-solving and decision-making.
3. Reading Comprehension — Understanding written sentences and paragraphs in work related documents.
4. Speaking — Talking to others to convey information effectively.
5. Active Listening — Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
6. Mathematics — Using mathematics to solve problems.
7. Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.
8. Writing — Communicating effectively in writing as appropriate for the needs of the audience.
9. Complex Problem Solving — Identifying complex problems and reviewing related information to develop and evaluate options and implement solutions.



Work Styles Related to This Job

1. Analytical Thinking — Job requires analyzing information and using logic to address work-related issues and problems.
2. Attention to Detail — Job requires being careful about detail and thorough in completing work tasks.
3. Integrity — Job requires being honest and ethical.
4. Dependability — Job requires being reliable, responsible, and dependable, and fulfilling obligations.
5. Initiative — Job requires a willingness to take on responsibilities and challenges.
6. Stress Tolerance — Job requires accepting criticism and dealing calmly and effectively with high stress situations.
7. Adaptability/Flexibility — Job requires being open to change (positive or negative) and to considerable variety in the workplace.
8. Achievement/Effort — Job requires establishing and maintaining personally challenging achievement goals and exerting effort toward mastering tasks.
9. Cooperation — Job requires being pleasant with others on the job and displaying a good-natured, cooperative attitude.
10. Independence — Job requires developing one's own ways of doing things, guiding oneself with little or no supervision, and depending on oneself to get things done.

