

This Credit Analyst job description template includes key Credit Analyst duties and responsibilities. You can post this template on job boards to attract prospect applicants.

### **Job Brief:**

We are looking for a professional Credit analyst to determine our customers' creditworthiness. You will analyze financial data to assess the likelihood of a borrower honouring their financial obligations.

### **Responsibilities:**

- Assess creditworthiness of existing or prospective clients
- Examine financial transactions and credit history case by case (applications, statements, balance sheets, legal documents etc)
- Complete ratio, trend and cash flows analyses and create projections
- Deliver a multidimensional perspective on the investment outlook in an accessible and informative manner
- Determine in depth the degree of risk involved
- Carefully analyse data and produce clear and objective reports
- Routinely monitor loans for compliance
- Adhere to credit policy and guidelines
- Monitor corporate portfolio asset quality on an ongoing basis
- Draft models of credit information that predict trends and patterns

### **Requirements:**

- Proven working experience as a credit analyst
- Proficiency in statistical packages and financial software
- Up to date with legal, compliance and market risk related issues
- Ability to analyze cash flows, leverage, collateral and customer strength

- Strong communication and presentation skills
- Sound judgement
- BS degree in Business, Statistics or related field