

Commercial Credit Analyst

Overview

Walton State Bank is seeking a detail-oriented and analytical Credit Analyst to support our Commercial Lending and Credit Administration functions. This role is responsible for evaluating credit opportunities, analyzing financial information, assisting with loan processing, and supporting portfolio management activities. The successful candidate will collaborate closely with loan officers, credit personnel, and other stakeholders throughout the underwriting, approval, and ongoing monitoring process to help ensure sound lending decisions and exceptional customer service.

Key Responsibilities

Credit Analysis & Underwriting Support

- Analyze commercial loan requests and determine the financial information required to complete a comprehensive credit evaluation.
- Review and interpret business and personal financial statements, tax returns, and other supporting documentation.
- Research and evaluate borrower relationships, including deposit and debt exposure, using internal bank systems.
- Prepare financial spreads, trend analyses, ratio analyses, and common-size financial statements.
- Conduct detailed cash flow analyses for businesses and individual borrowers.
- Assess collateral adequacy through review of accounts receivable aging reports, real estate appraisals, and other supporting information.
- Identify key strengths, weaknesses, risks, and mitigating factors within each credit relationship.
- Recommend and support appropriate credit risk ratings based on analysis findings.
- Prepare clear, concise credit memorandums summarizing borrower creditworthiness, repayment capacity, and proposed loan structure.
- Review loan and collateral documentation for completeness, accuracy, and compliance.

Portfolio Monitoring & Compliance

- Monitor existing credit relationships and evaluate credit migration trends.
- Track and report policy exceptions and other portfolio concerns.
- Develop and maintain knowledge of various industries, business structures, and market conditions affecting borrowers.
- Interpret residential and commercial real estate appraisals, including capitalization rate analysis.
- Apply the Bank's Loan Policy and identify exceptions when applicable.
- Maintain working knowledge of the Uniform Commercial Code (UCC), lien perfection requirements, and collateral protection practices.
- Assist departments throughout the Bank with financial and analytical support as needed.
- Ensure compliance with all internal policies, procedures, and regulatory requirements.
- Handle confidential customer and Bank information with the highest level of professionalism and discretion.

Qualifications

- Bachelor's degree in Finance, Accounting, Business Administration, Economics, or a related field preferred.
- Minimum of two (2) years of banking, credit analysis, lending, accounting, or related financial services experience.
- Strong understanding of financial statement analysis, cash flow analysis, and commercial credit underwriting principles.
- Ability to assess both financial and non-financial factors that affect a borrower's ability to meet debt obligations.
- Excellent written, verbal, and interpersonal communication skills.
- Strong organizational, analytical, and problem-solving abilities.
- Ability to manage multiple priorities and work independently in a fast-paced environment.
- Proficiency in Microsoft Office applications, particularly Excel and Word.

- High attention to detail and commitment to accuracy.

Why Walton State Bank?

At Walton State Bank, we are committed to building strong relationships with our customers, communities, and employees. We offer a collaborative work environment where team members are empowered to contribute, grow professionally, and make a meaningful impact.

Equal Employment Opportunity

Walton State Bank is an Equal Opportunity Employer and is committed to providing a workplace free from discrimination and harassment. Employment decisions are made without regard to race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, marital status, disability, veteran status, genetic information, or any other protected characteristic under applicable federal, state, or local law.

Compensation

Pay Range: \$25.00 - \$30.00 per hour

Please apply by submitting a copy of your resume to career@waltonstatebank.com and put the job title you're applying for in the email subject line.