

Position: Credit Analyst
Reports to: Banking Center President
Location: Lubbock, TX



Summary of Primary Duties/Responsibilities:

Vista Bank is currently seeking a full-time Credit Analyst for our Lubbock market. The Credit Analyst will provide full service to Commercial Loan Officers statewide, through analyzing basic commercial loan requests, identifying strengths and weaknesses, providing recommendations, and noting any deviations from the Commercial Loan Policy as appropriate. A Credit Analyst will also provide loan monitoring services to the Lending Staff.

Essential Functions:

- Analyzes financial statements (including performance ratios) of all levels of quality to develop initial assessment by identifying strengths and weaknesses as pertaining to borrower's historical operating performance.
- Prepares written analyses which include:
 - Credit investigation of the borrower and guarantors;
 - Economic and market conditions as they relate to the company, industry, and market area;
 - In-depth historical financial analysis, including communicating with the borrower's accountant to gain a better understanding of the company's accounting practices;
 - In-depth projection financial analysis, including the performance of "what if" scenarios that test the reasonableness of the projections;
 - In-depth analysis of the secondary sources of repayment such as collateral;
 - In-depth analysis of a guarantor's financial position.
 - Identifies borrower's strengths and weaknesses.
- Collects and maintains industry data; researches industry specific information from outside sources, including conversations with the borrower, industry publications, references from other banks, credit agencies, as well as accessing information through the internet.
- Attends Management Loan Committee, as appropriate, to be available to answer questions regarding credit analysis as necessary; often presents the loan request to the committee.
- Participates in customer meetings as requested by officers (may require travel at times).
- Processes and establishes accountability pertaining to Commercial Loan Agreement requirements/covenants.
- Ensures compliance with all applicable company policies and banking regulations
- Other duties as assigned

This Position requires:

- Bachelor's degree in Business or related field required. Accounting or Finance degree strongly preferred.
- 1 to 4 years of experience in credit analysis required, preferably in commercial loans.
- Excellent verbal, written and interpersonal communication skills.
- Excellent PC skills, including word processing and spreadsheets via Microsoft Office products as well as custom applications and systems.
- Excellent analytical, time management, organizational and problem-solving skills with the ability to multi-task and work in a deadline-driven environment.
- Must be self-motivated with strong initiative, accountability, and attention to detail.
- Ability to speak and hear
- Clarity of corrected vision at 20 inches or less for normal duties
- Clarity of corrected vision at 20 inches or more for security purposes
- No visible tattoos or body piercings except conservative ear piercings
- Reliable transportation
- Must meet minimum credit standards and pass a criminal background check
- Only applicants that have consented to a background and credit check will be considered

Contact any Vista Bank location for an application. Please direct inquiries to hr@vistabank.com

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this work. This is not an exhaustive list of all duties and responsibilities. Vista Bank reserves the right to amend and change responsibilities to meet business and organizational needs as necessary. Vista Bank is an affirmative action/equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, religion, color, natural origin, sex, age, status as a protected veteran, among other things, or status as a qualified individual with disability.