

Fifth Third Bank  
Position: Commercial Credit Analyst  
<http://www.53.com>  
Chicago, IL

The Senior Credit Analyst is primarily responsible for partnering with Portfolio Managers, supporting the daily duties of underwriting and monitoring credit while performing analytical tasks and identifying risks or issues as needed. In addition, a successful Senior Credit Analyst will be able to draft documents and prepare for credit reviews with limited support from the Portfolio Managers. The Senior Credit Analyst demonstrates extensive knowledge of financial and risk analysis and expertise in financial modeling.

The Senior Credit Analyst demonstrates proficiency in underwriting, with the ability to complete the underwriting process from beginning to end with limited oversight. Additionally, the Senior Credit Analyst will attend and support Portfolio Reviews as needed.

Responsible and accountable for risk by openly exchanging ideas and opinions, elevating concerns, and personally following policies and procedures as defined. Accountable for always doing the right thing for customers and colleagues, and ensures that actions and behaviors drive a positive customer experience. While operating within the Bank's risk appetite, achieves results by consistently identifying, assessing, managing, monitoring, and reporting risks of all types.

#### **Essential Duties And Responsibilities**

- Partner with Portfolio Managers in credit and underwriting, performing analytical tasks as needed.
- Use critical thinking to identify and draft documentation.
- Responsible for regularly completing indicative credit information into Banking Systems with little to no errors.
- Responsible for preparing risk-rating scorecard and performing tickler event analysis to identify potential risks.
- Responsible for developing risk models and advising PMs of unforeseen obstacles that may impede meeting client expectations.
- Identify and determine monitoring analysis activities required.
- Verify covenants and define updates needed on ticklers.
- Monitor covenant completion and track past due or out of compliance covenants and recommend appropriate course of action.
- Responsible for assessing covenant compliance reporting and identifying issues.
- Review covenant compliance certificates to understand performance and determine actions remediate breaches.
- Update financial covenants and calculations as needed.
- Run Probability of Default (PD) model with oversight.
- Responsible for understanding and evaluating completed spreads to determine necessary edits working in collaboration with the CCU team.
- Responsible for identifying and recommending preliminary portfolio management actions using Credit Service reporting and RADAR with some oversight.
- Prepares ALSR reports with oversight.
- Responsible for running risk and projection models with oversight assumptions provided.
- Responsible for completing underwriting process with limited oversight.
- Create and complete a CAM with little to no errors.
- Review and re-write renewals for deals of limited complexity.
- Responsible for portfolio analysis and the development for Portfolio Reviews in preparation for client meetings.
- Support Portfolio Managers and special projects.
- Take appropriate remedial actions to resolve deficiencies and escalates questions/disputes to appropriate level when necessary.
- May assist with training of new employees.
- May work on special projects as assigned by management.

#### **Minimum Knowledge, Skills And Abilities Required**

- Bachelor's degree in Business (e.g. Business Administration, Finance, or Accounting).
- Minimum 2 years of Commercial Banking experience.
- Sound Financial and risk analysis understanding, including the ability to develop financial models.
- Extensive Knowledge of banking products and services.
- Knowledge of corporate business structure and legal documents.
- General knowledge of U.S. government and regulation.
- Knowledge of the local or regional market preferred, but not required.
- Proficiency in internal banking applications.
- Strong verbal and written communication skills.
- Demonstrated expertise in using effective problem solving and analytical skills with ability to handle and prioritize multiple tasks.
- Proficient in all Microsoft Office software.

#### **Working Conditions**

- Normal office environment with little exposure to dust, noise, temperature and the like.
- Minimal travel required.