



JOB POSTING NOTICE

All applications will be reviewed and selected for posted positions without regard to race, color, religion, national origin, sex, age, marital status, or disability.

Job Posting #	Position/Status/Grade	Location
10-018	Portfolio Credit Risk Analyst 1 or 2 Full-time Grade: 20-1 or 21-1 (DOE) Salary: \$3716. - \$6590.	Credit Administration Department, Medford, OR

Summary:

- As part of the Credit Administration Team, under general supervision, the Portfolio Credit Risk Analyst supports credit quality goals by conducting quantitative and conclusive analysis of the loan portfolio and serves as System Administrator for various third party vendor applications.

Relationships:

Reports to: VP, Credit Administration Officer

Contacts: Branch/Department Staff, Compliance/Audit Personnel, Outside contacts

Duties and Responsibilities:

- Focus on the customer and provide quality customer service.
- Work closely with Chief Credit Officer and collaborate with Credit Administration Team and Branch Administration staff to initiate process or procedural enhancements related to credit quality goals.
- Gather data and prepare various executive and board level loan portfolio and loan reports including comprehensive monthly Credit Reporting Package.
- Conduct quantitative and conclusive analysis in evaluating portfolio dynamics, including delinquency, loss, risk migration trends and other risk exposures.
- Provide meaningful written conclusions of analysis to Chief Credit Officer, Executive Management, Credit Examination and others.
- Develop complex program models to extract data from databases to provide statistical and financial information including stress and sensitivity testing.
- Develop and maintain strong and effective relationships with lending personnel to facilitate credit quality objectives.
- Serves as System Administrator for RMA eMentor and other third party vendor applications.
- Manages and develops content for Department Portal Page, work with IS Dept. staff to facilitate enhancements to internal tracking applications (e. g. Credit Request Log).
- Creates, develops and publishes forms and reports.
- Assist in tracking for completion various loan portfolio monitoring reports.
- Using internal and external sources; proactively identify and research emerging industry, micro and macro-economic issues. Draw conclusions and provide credit risk impact analysis.
- Maintain awareness and working knowledge of regulatory and compliance issues.
- Represent the Bank in a courteous, friendly and professional manner.
- Performs other duties as assigned.

Position Qualifications:

- Portfolio Credit Risk Analyst I** – Minimum of 3-5 years relevant work experience in credit risk analysis, financial analysis and/or commercial lending experience.
- Portfolio Credit Risk Analyst II** – 5+ years relevant work experience in credit risk analysis, financial analysis and/or commercial lending experience.
- BA/BS degree, preferred, advanced degree desirable.
- Educational background in statistics, economics or other quantitative field desired.
- Project or MIS environment management experience desirable.

Position Qualifications (cont.):

- Comprehensive knowledge of all bank offered lending products and programs.
- Advanced proficiency in use of computer applications including Business Intelligence software, Prime/Viewpoint or equivalent report writing, Excel, Power Point and Word. SQL database experience preferred.
- Strong critical thinking and problem solving skills.
- Maintain a current knowledge of and process work in accordance with Bank policies and procedures.
- Exceptional organizational, analytical and research skills as well as ability to conceptualize complex business issues and distill large bodies of information into meaningful analysis.
- Strong communication and influence skills with experience presenting recommendations to senior management.
- Able to meet multiple, sometimes conflicting deadlines.
- Possess critical decision-making abilities and sound analytical skills.
- Communicate effectively both orally and in writing to individuals and groups, including all levels of the organization.
- Specifically adhere to the Bank's CIP, BSA and related security procedures.
- Complete required Compliance training within established time frames.
- Valid drivers' license.