

# COFFIN & ASSOCIATES

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Philip J. Coffin  
*President*

## **Position Profile**

### ***Senior Credit Analyst and Credit Analyst Chicago, IL; Milwaukee, WI***

#### **Position Purpose:**

Evaluate the financial condition of individuals and businesses applying for credit with the financial institution; evaluate eligibility requirements for loans guaranteed by government and prepares loan presentations for Credit Committee.

#### **Essential Duties:**

- Analyze financial data from borrowers for new, renewals, and existing business loans, including financial statements, tax returns, personal financial statements, financial projections, business plans, and information from credit bureaus and other financial institutions.
- Review loan requests for business and personal eligibility and for eligible use of proceeds.
- Prepare spreadsheets, memorandums, reports, summaries and opinions on loan requests from borrowers to be used in the approval process for loan committees, senior management, commercial bankers, and portfolio managers.
- Prepare quarterly reports regarding classified loans which are utilized by senior management in decision making

#### **Specialized Knowledge and Skills:**

- SBA lending experience preferred.
- Bachelor's degree in Accounting, Finance or Business or 4 years of direct credit analysis experience or Bachelor's degree with six months of experience working as a credit analyst in a financial institution
- Strong financial analytical abilities
- Proficient in Excel