

# Chain Bridge Bank, N.A.



**Job Title:** Credit Analyst & Portfolio Manager

**Department:** Loan Administration

**FLSA Status:** Exempt

**Reports to:** President & Chief Credit Officer

## **Credit Analyst & Portfolio Manager at Chain Bridge Bank, N.A.**

This position will assist with the following duties: annual reviews, credit analysis, financial statement spreading, and underwriting for both new and existing commercial clients as further described below. In addition, the candidate will be actively involved with technology implementation throughout the commercial lending process. This position will report directly to the Chief Credit Officer of the Bank. The position will work closely with the members of the Credit Administration, Commercial Lending, and Loan Administration teams.

## **About Chain Bridge Bank, N.A.**

Chain Bridge Bank, N.A. is a nationally chartered bank offering a comprehensive range of commercial and consumer banking services. These services include traditional deposit accounts, mortgages, and loans, as well as trust and wealth management services. The bank integrates personal service with technology and strictly complies with financial and regulatory standards.

## **Compensation**

We offer competitive pay, a comprehensive benefits package, and participation in the Chain Bridge Bank N.A. Incentive Compensation Plan. Opportunities for training and career development are also provided.

## **Duties**

### **Credit Analysis & Underwriting:**

- Prepare credit analysis and financial spreads for loans.
- Conduct industry analysis for larger commercial deals.
- Ensure OFAC compliance.
- Review credit reports and IRS Form 4506-C for accuracy.
- Ensure loans comply with Bank policies and regulatory guidelines.
- Review Term Sheet and Commitment Letters for accuracy.
- Attend joint calls with commercial loan officers.
- Interview clients and prospects to assess financial performance and understand loan requests.
- Provide support to Mortgage Division and follow up on pending items.
- Update Loan Rate Sheet daily.

### **Portfolio Management:**

- Assist with monthly borrowing base certificates and review advance requests.
- Monitor loan covenants and financial performance.
- Conduct quarterly and annual reviews for assigned large commercial relationships.
- Administer loan exception tracking and attend weekly loan meetings.
- Manage collection and clearing of ticklers for borrower and guarantor financial statements and other required documents.
- Create and distribute loan pipeline and various other reports to members of the commercial lending team.

### **Other Duties:**

- Assist with Loan Vantage enhancements and system updates.
- Participate in Officer Loan Committee meetings.
- Assist with portfolio reporting to the loan committees and the Board.
- Process servicing requests and attend business events.
- Maintain up-to-date knowledge of bank products and services.
- Engage in continuing education and training.
- Handle administrative tasks and other duties as assigned.
- May require minor lifting.

## **Qualifications**

The bank seeks a candidate with:

- Prior bank lending and credit underwriting experience or finance education;
- Proficiency and enthusiasm to embrace the use of technology;
- Bachelor's degree or equivalent.

## **Compliance**

The Credit Analyst & Portfolio Manager must comply with relevant laws and Chain Bridge Bank, N.A. policies to maintain a professional and respectful workplace. Responsibilities include upholding internal policies on risk management, safety, and regulatory compliance. Strict adherence to federal and state banking laws and client confidentiality is essential. Performance evaluations will assess compliance with these policies and the successful completion of required consumer compliance courses.

## **How to Apply**

To apply, send a cover letter and resume in PDF format to [hr@chainbridgebank.com](mailto:hr@chainbridgebank.com). We look forward to reviewing your application and introducing you to our team at Chain Bridge Bank, N.A.