

Job Description

1. Perform detailed credit analysis for new real estate loan opportunities and annual review of existing loans, including assessment of: (i) borrower's and guarantor's financial statements, (ii) collateral, including local market dynamics and tenancy, (iii) macroeconomic fundamentals;
2. Prepare credit submissions for amendments, annual reviews and new loans;
3. Administer the KYC process for new and existing borrowers;
4. Prepare ad-hoc projects and reports and perform administrative functions as needed;
5. Conduct quarterly analysis of the financial statements of borrowers and/or guarantors;
6. Perform annual desktop appraisals for existing collateral;
7. Liaise with the loan operations team for loan administration matters;
8. Assist RMs as needed

Expected Credentials

1. 1-2 years of prior credit analyst experience, preferably in real estate (alternatively, a background in engineering, architecture, or project development/management);
2. Bachelor's degree required;
3. Strong writing, verbal, and listening skills;
4. Demonstrated proficiency with Excel and ARGUS;
5. Ability to set priorities in a multi-task environment with tight deadlines;
6. Working knowledge and understanding of the lending process and credit policies;
7. Disciplined and responsible with strong work ethics;
8. Potential to advance into VP/junior RM role