

# Chain Bridge Bank, N.A.



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

**Department:** Loan Administration

**FLSA Status:** Exempt

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

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

Chain Bridge Bank, N.A. is seeking a Senior Credit Analyst & Portfolio Manager to join our growing team. As a key member of the credit risk management function, you will support commercial lending efforts by providing expert financial analysis, credit underwriting, and portfolio risk assessment. 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. This role is an excellent opportunity for an experienced professional to contribute to a high-performing team at a dynamic, publicly traded commercial bank.

## **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.

## **Key Responsibilities:**

- Perform in-depth financial statement analysis, cash flow modeling, and risk assessment for commercial and private banking credit requests.
- Prepare detailed credit memoranda with recommendations for credit approval.
- Assist in structuring loan terms and conditions to mitigate credit risk while supporting business development.
- Conduct ongoing portfolio monitoring, risk grading, and borrower performance evaluations.
- Analyze and monitor borrowing base clients, ensuring accurate reporting, collateral trends, and compliance with advance rates and loan covenants.
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- Review loan commitment letters and loan documentation to ensure alignment with credit approval terms and risk mitigation strategies.
- Oversee the collection of financial statements and covenant tracking to ensure compliance with loan terms.
- Manage the loan committee process, including preparing presentations, coordinating materials, and ensuring follow-up on approvals and conditions.
- Support regulatory and internal compliance requirements, ensuring adherence to the bank's credit policies.
- Collaborate with relationship managers and executive leadership to deliver strategic lending solutions.

## **Other Duties**

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

## Qualifications

- 5+ years of experience in credit analysis, commercial underwriting, or risk management at a bank or financial institution.
- Strong expertise in evaluating complex commercial and real estate lending structures.
- Proficiency in financial statement analysis, cash flow forecasting, and risk mitigation strategies.
- Experience working with small business, middle-market, non-profits, and private banking clients preferred.
- Familiarity with banking regulations, credit policy, and loan review best practices.
- Bachelor's degree in finance, accounting, or a related field; advanced degrees or certifications (e.g., CFA, MBA, RMA Credit Risk Certification) are a plus.

## Compliance

*It is understood that complying with all applicable safety and soundness and consumer compliance laws and regulations, taking the annually required consumer compliance courses, and adhering to the policies and procedures that facilitate compliance will all be factors considered when evaluating individual performance. Individual performance is rewarded in annual salary adjustments.*

*Bank compliance with laws and regulations is a factor considered in the calculation of incentive compensation. The ratings that the Bank receives from its regulators and its auditors are factored into the annual incentive compensation calculation. Your adherence to these laws and regulations and the policies and procedures that support them directly affect the Bank's compliance. Annual incentive compensation rewards team performance. An employee will not be eligible for incentive compensation unless he/she takes the consumer compliance courses required of all employees and all the required consumer compliance courses for his/her job description or job responsibilities by the end of each calendar year. All required consumer compliance courses for the applicable year will be outlined in the Compliance Management Program.*

## 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.