



Indigenous.Link

Canada's fastest growing Indigenous career portal, Careers.Indigenous.Link is pleased to introduce a new approach to job searching for Indigenous Job Seekers of Canada. Careers.Indigenous.Link brings simplicity, value, and functionality to the world of Canadian online job boards.

Through our partnership with Indigenous.Links Diversity Recruitment Program, we post jobs for Canada's largest corporations and government departments. With our vertical job search engine technology, Indigenous Job Seekers can search thousands of Indigenous-specific jobs in just about every industry, city, province and postal code.

Careers.Indigenous.Link offers the hottest job listings from some of the nation's top employers, and we will continue to add services and enhance functionality ensuring a more effective job search. For example, during a search, job seekers have the ability to roll over any job listing and read a brief description of the position to determine if the job is exactly what they're searching for. This practical feature allows job seekers to only research jobs relevant to their search. By including elements like this, Careers.Indigenous.Link can help reduce the time it takes to find and apply for the best, available jobs.

The team behind Indigenous.Link is dedicated to connecting Indigenous Peoples of Canada with great jobs along with the most time and cost-effective, career-advancing resources. It is our mission to develop and maintain a website where people can go to work!

Contact us to find out more about how to become a Site Sponsor.

Corporate Headquarters:

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Job Board Posting



Careers.Indigenous.Link

Date Printed: 2024/05/03

Credit Analyst, Senior Debt – Corporate Finance Division-1900022578

Job ID 20-DE-07-DC-16-25

Web Address

<https://careers.indigenous.link/viewjob?jobname=20-DE-07-DC-16-25>

Company BMO Financial Group

Location Calgary, Alberta

Date Posted From: 2019-11-19 To: 2019-12-19

Job Type: Full-time Category: Finance

Job Salary DOE

Languages See job description

Description

The Credit Analyst will be responsible for the quarterly assessment of complex Financial Statements and accountable to perform all regular monitoring activities including: required monthly and quarterly monitoring (primarily margin/borrowing base and covenant tests, current asset, margin & financial trending) to support and maintain compliance within the Corporate Finance portfolio. The Credit Analyst will support the team in making recommendations regarding risk, deal structure, client requirements; and, by analyzing financial and operating data for trends in financial performance of companies and industries. The Credit Analyst will perform due diligence and credit analysis of current and perspective clients. The Credit Analyst will further support the Senior Account Manager with ongoing portfolio management needs and will be directly involved in the credit underwriting process. The Credit Analyst will participate in client calls and site visits.

KEY AREAS OF ACCOUNTABILITY

ACCOUNTABILITIES

Credit Risk and Financial Analysis

- Â· Research and analyze financial and operating information related to companies and industries to assess credit risk of present and potential client exposures.
- Â· Perform Financial Statement analysis including completion of financial statement spreading within Moody's Risk Analysis (MRA) software to facilitate risk rating of the entity and test compliance with financial covenants.
- Â· Perform risk rating calculations to complete risk assessment.
- Â· Assist with set up of the borrower screens within New Risk Rating System (NRRS)/ Commercial Web Lending (CWL) to create master record of risk rating and loan exposure information which will transfer to Basel Data mart & reporting to regulators (OSFI).
- Â· Assist with the creation of cash flow models that are used to assess financial soundness including appropriate debt covenant levels, debt service and repayment capabilities, and to structure the appropriate financings.
- Â· Assist with due diligence and credit analysis on new and existing relationships to complete steps needed to proceed to funding new loans and to monitor existing exposures.

- Assist in the preparation of the initial workup for assigned interim applications and memoranda, quarterly compliance, temporary credit applications including identification of issues and related recommendations and annual reviews to support completion of credit applications.
- Through analysis, identify new sales opportunities for prospects and existing commercial clients.
- Review credit documentation for conformity with approved Credit Terms and conditions

Portfolio Management

- Spread financial statements and undertake trend analysis of receivables, inventories, payables, margin/borrowing base and covenants to monitor and control client credit facilities.
- Provide analytical findings to Account Management Team including input on credit risks and related mitigants to client credit exposure and credit applications.
- Support Senior Account Managers on portfolio management needs for the business.
- Adhere to Commercial lending processes, policies and procedures, legal and ethical requirements and regulations, audit requirements, and established risk guidelines.
- Maintain up-to-date knowledge of Commercial products, processes, and relevant legal, regulatory and technology requirements through audits and quality checks, to ensure decisions are adequately documented, and clearly communicated.

Qualifications

- Business Acumen (Working)
- Business Valuation (In-depth)
- Conflict Management & Resolution (In-depth)
- Environmental Understanding (In-depth)
- Financial Understanding (In-depth)
- Negotiation (In-depth)
- Problem Solving (In-depth)
- Relationship Management(In-depth)
- Risk Management (In-depth)
- Sales & Service Processes (In-depth)
- Strategic Business Planning (Working)

Role Requirements

• An undergraduate or graduate degree with outstanding academic achievement

At BMO we have a shared purpose; we put the customer at the centre of everything we do – “helping people is in our DNA. For 200 years we have thought about the future” – the future of our customers, our communities and our people. We help our customers and our communities by working together, innovating and pushing boundaries to bring them our very best every day. Together we’re changing the way people think about a bank.

As a member of the BMO team you are valued, respected and heard, and you have more ways to grow and make an impact. We strive to help you make an impact from day one – for yourself and our customers. We’ll support you with the tools and resources you need to reach new milestones, as you help our customers reach theirs. From in-depth training and coaching, to manager support and network-building opportunities, we’ll help you gain valuable experience, and broaden your skillset.

To find out more visit us at <https://bmocareers.com>.

How to Apply

To submit your application for this job, please go to:

https://bmo.taleo.net/careersection/2/jobdetail.ftljob=1900022578&lang=en_GB

BMO is committed to an inclusive, equitable and accessible workplace. By learning from each other's differences, we gain strength through our people and our perspectives.

Accommodations are available on request for candidates taking part in all aspects of the selection process.