



BRIDGEWAY CAPITAL

Connect Opportunity with Capital

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Senior Credit Analyst Bridgeway Capital Pittsburgh, PA

ABOUT BRIDGEWAY CAPITAL

Since 1990, Bridgeway has been at the forefront of community and economic development. Bridgeway takes a market-based approach to community development by providing lending capital to create economic opportunities and revitalize communities. Bridgeway is a nonprofit and Community Development Financial Institution (CDFI) certified by the U.S. Treasury Department. For more information visit www.bridgewaycapital.org.

JOB SUMMARY

Bridgeway Capital is seeking a Senior Credit Analyst to support growth in its commercial loan portfolio and enhance its commercial loan portfolio risk management. The Senior Credit Analyst will report to the Managing Director of Underwriting.

JOB KNOWLEDGE, SKILLS AND ABILITIES

ALL KNOWLEDGE, SKILLS AND ABILITIES ARE REQUIRED UNLESS NOTED AS "PREFERRED"

- Analyzes financial statements, interacts with loan officers and customers, and completes credit approval memoranda by analyzing credit, collateral, and identifying financial strengths and weaknesses of commercial real estate and other commercial lending transactions.
- Using sound judgment, develops enhancements to loan structures to mitigate identified weaknesses and risks, and makes recommendation regarding credit decisions to senior management and approval committees.
- Adapts loan structures, terms, and conditions as circumstances change.
- Mentors less experienced analysts.
- Engages with third parties including appraisers, legal counsel, and construction and environmental inspectors.
- Effectively balances risk management with an understanding of Bridgeway's mission, mitigating risks while maximizing positive impact on western Pennsylvania communities.

EDUCATION/EXPERIENCE

ALL EDUCATION/EXPERIENCE BULLETS ARE REQUIRED UNLESS NOTED AS "PREFERRED"

- Bachelor's Degree in finance, accounting, or related field
- Minimum of three year of professional experience in financial analysis or credit underwriting, particularly for commercial real estate transactions
- Familiarity with standard loan terminology and the fundamentals of lending
- Strong written and verbal presentation skills
- Proficiency with Microsoft Word and Excel
- Understanding of loan legal documentation and terminology
- Willingness to productively participate, learn, and share knowledge as part of a team
- Commitment to Bridgeway's mission of making a positive impact in western Pennsylvania by promoting economic opportunity

COMPENSATION

Comprehensive benefits package includes PTO, retirement plan, and flexible spending accounts. Bridgeway Capital is an Equal Opportunity Employer.

APPLY

Interested candidates should submit a resume and cover letter to Holly Kay, Managing Director of Underwriting, at hkay@bridgewaycapital.org

JOB SPECIFICATIONS & AMERICANS WITH DISABILITY SPECIFICATIONS

Due to COVID-19, this position is currently fully remote, intending to return to the office when possible.

The person in this position needs to regularly sit, utilize manual dexterity and repetitive finger motion, speak, hear and see with close vision. Individuals must occasionally lift up to twenty-five pounds, push or pull, reach or stretch, and utilize distance vision, color discrimination, peripheral vision, depth perception, and focusing ability. This position is primarily performed in an office environment with occasional exposure to outdoor weather conditions. Occasional driving throughout western Pennsylvania is required, and candidates are expected to have a valid driver's license and easy and regular access to a car.

This job description is not all inclusive, and it is not intended to create nor be construed as an express or implied contract of employment. Bridgeway Capital reserves the right to interpret, amend, or terminate any job description, plan, policy, program, procedure, practice, or benefit at any time at its sole discretion.

Equal Opportunity Lender, Provider, and Employer | TTY/TDD 800.654.598