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**Credit Analysts:**  
Questions: 2 - 14

**Credit Managers:**  
Questions: 15 - 30

## THE 2019 RMA CREDIT ANALYST SURVEY: RESULTS

### THE RISK MANAGEMENT ASSOCIATION'S MISSION

RMA is a member-driven professional association whose sole purpose is to advance sound risk management principles in the financial services industry. RMA helps our members use sound risk management principles to improve institutional performance and financial stability, and enhance the risk competency of individuals through information, education, peer sharing, and networking.



## **The 2019 RMA Community Bank Credit Analyst Survey**

During March and April 2019, The Risk Management Association asked community bank credit analysts and credit managers to give responses to a survey exploring roles, responsibility, structure and compensation. The results represent two sets of questions answered by the analysts and managers, respectively.

We received 397 initial responses overall with some questions getting a more limited number of responses. This survey was sent to 793 community banks who are members of the Risk Management Association.

We have compiled each question's results graphically and where appropriate, included specific comments made by the respondents. Questions 2 through 14 were answered by the credit analyst population whereas questions 15 through 30 were answered by the credit managers.

### **Disclaimer**

The information contained herein is obtained from sources believed to be accurate and reliable. All representations contained herein are believed by RMA to be as accurate as the data and methodologies will allow. However, because of the possibilities of human and mechanical error, as well as unforeseen factors beyond RMA's control, the information herein is provided "as is" without warranty of any kind, and RMA makes no representations or warranties expressed or implied to a subscriber or any other person or entity as to the accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose of any of the information contained herein. Furthermore, RMA disclaims any responsibility to update the information. Moreover, information is supplied without warranty on the understanding that any person who acts upon it or otherwise changes position in reliance thereon does so entirely at such person's own risk.

The report is provided to participating institutions for internal analytical and planning purposes only. As such, a participating institution may disclose the information to consultants and agents that are engaged to assist that participating institution in analysis and planning; however, such consultant or agent is prohibited from using the information for any purpose other than such analysis and planning for that participating institution.

# Credit Analyst Survey 2019

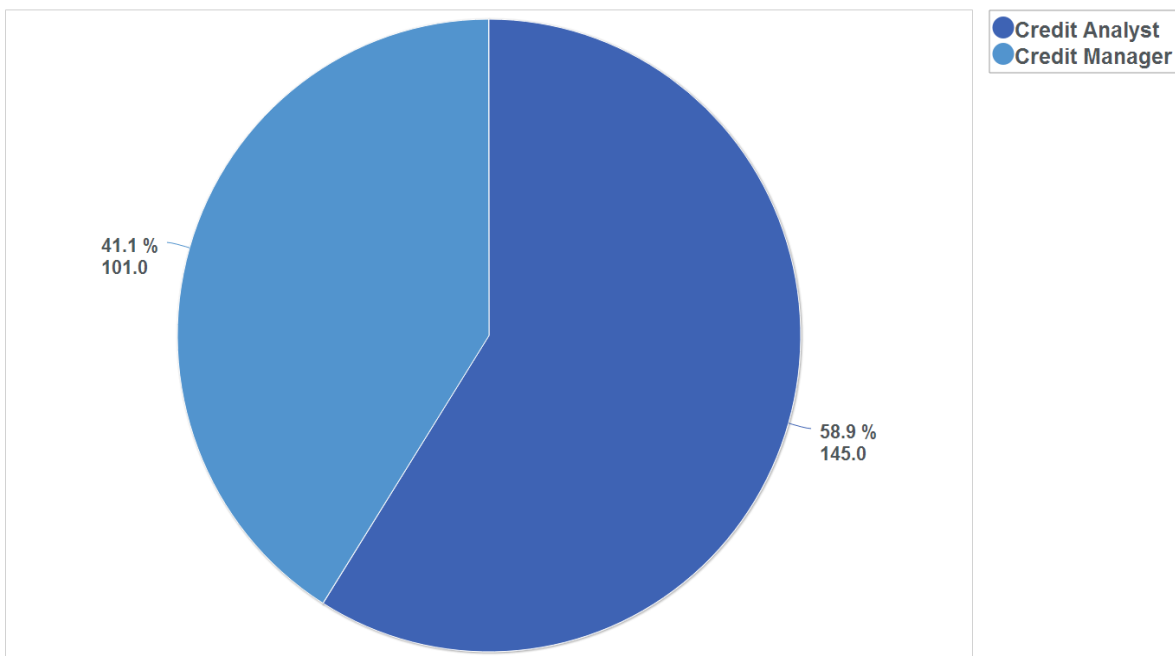
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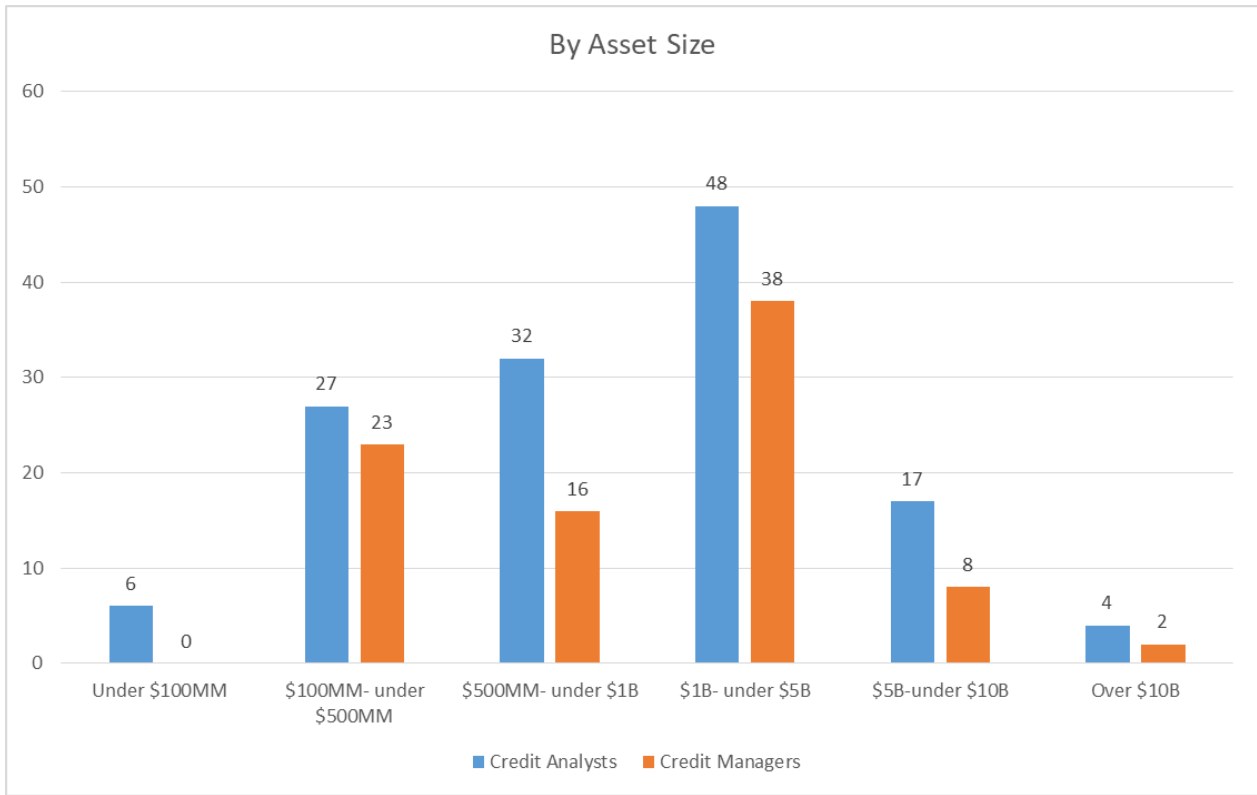
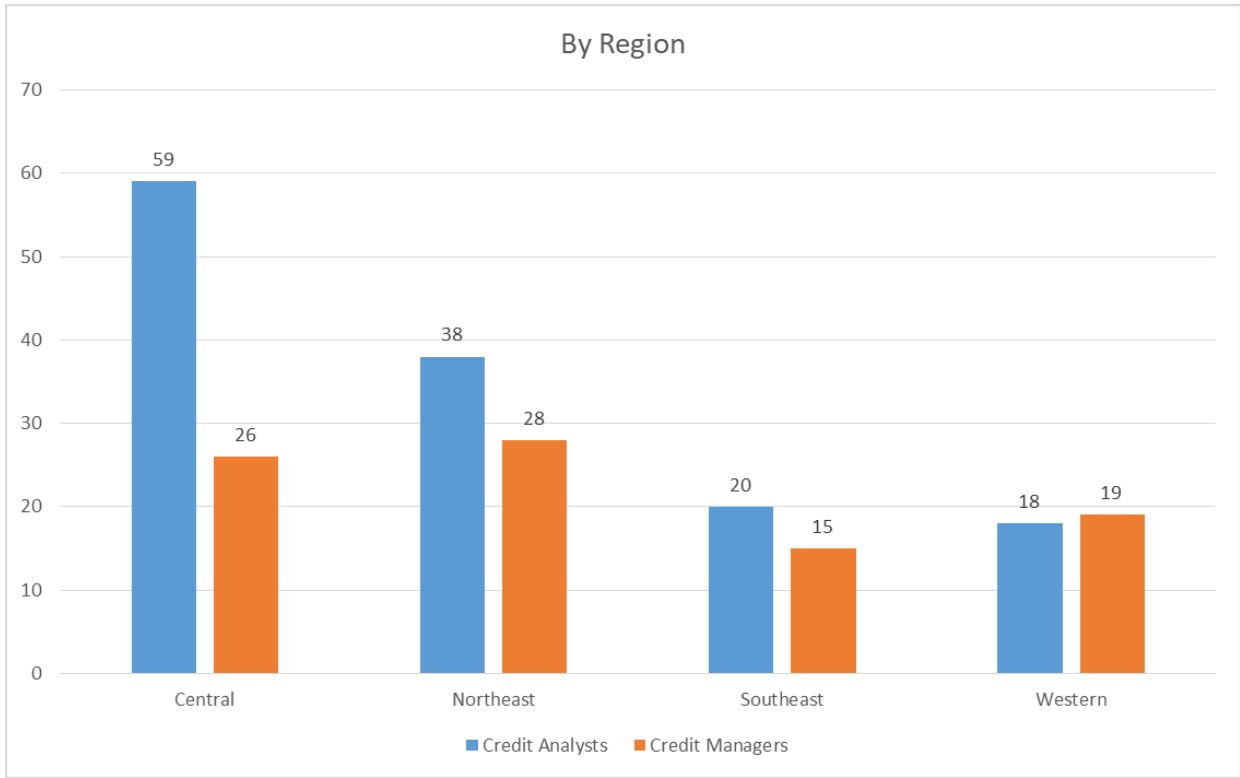
**Date:** 5/1/2019

**Time Zone in which Dates/Times Appear:** (UTC-05:00) Eastern Time (US & Canada)

**Total number of responses collected:** 397

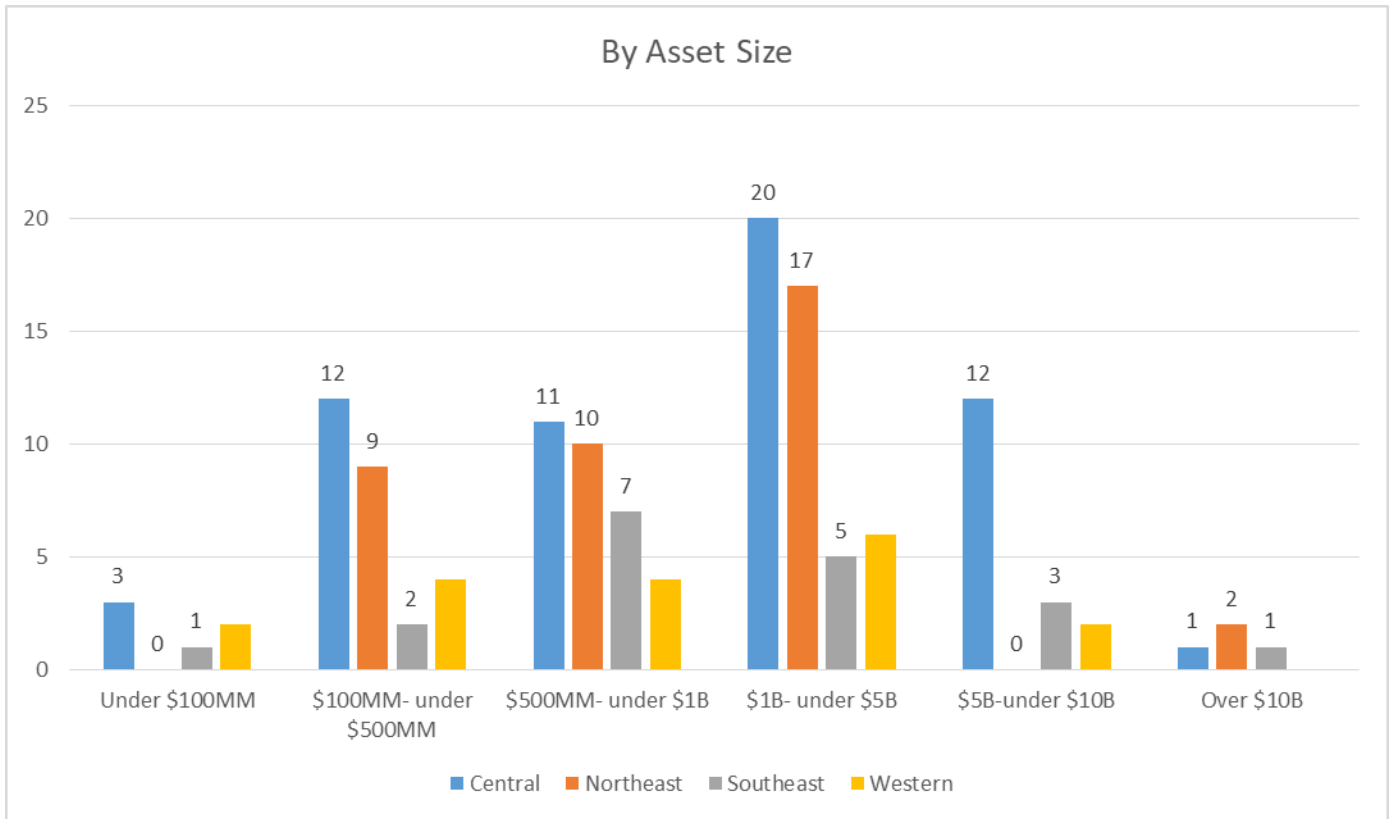
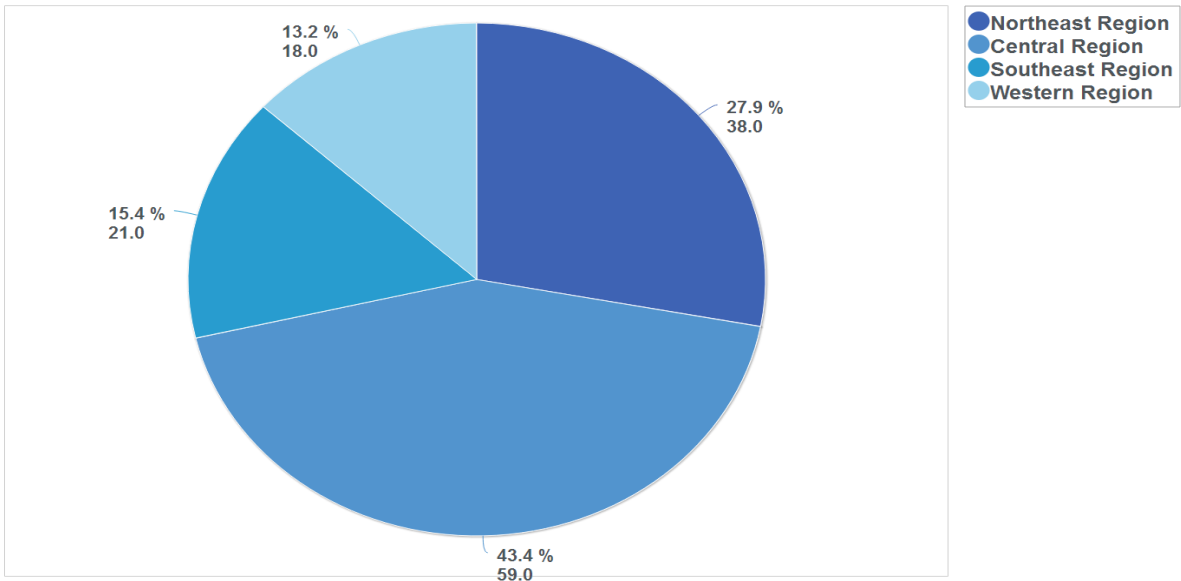
1. Please select which of the following best fits your job description:  
(Respondents could only choose a **single** response)





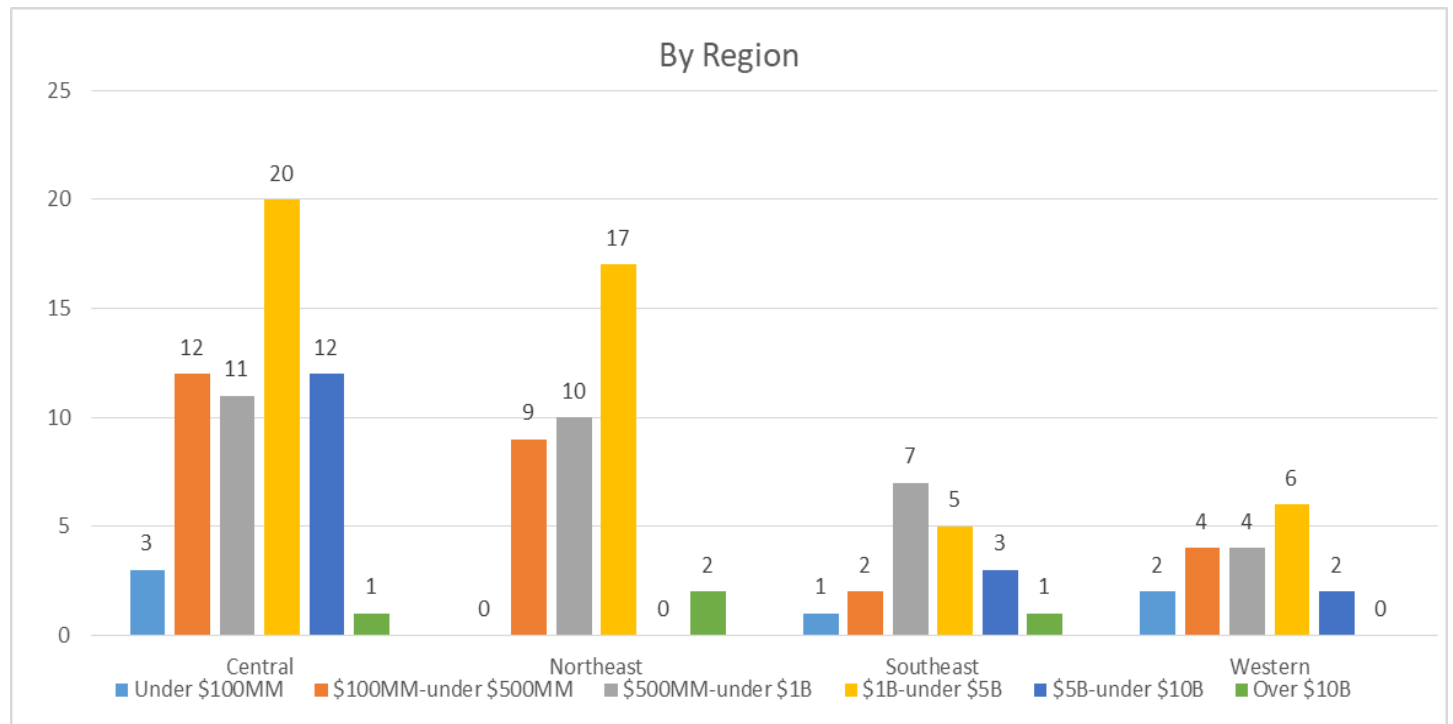
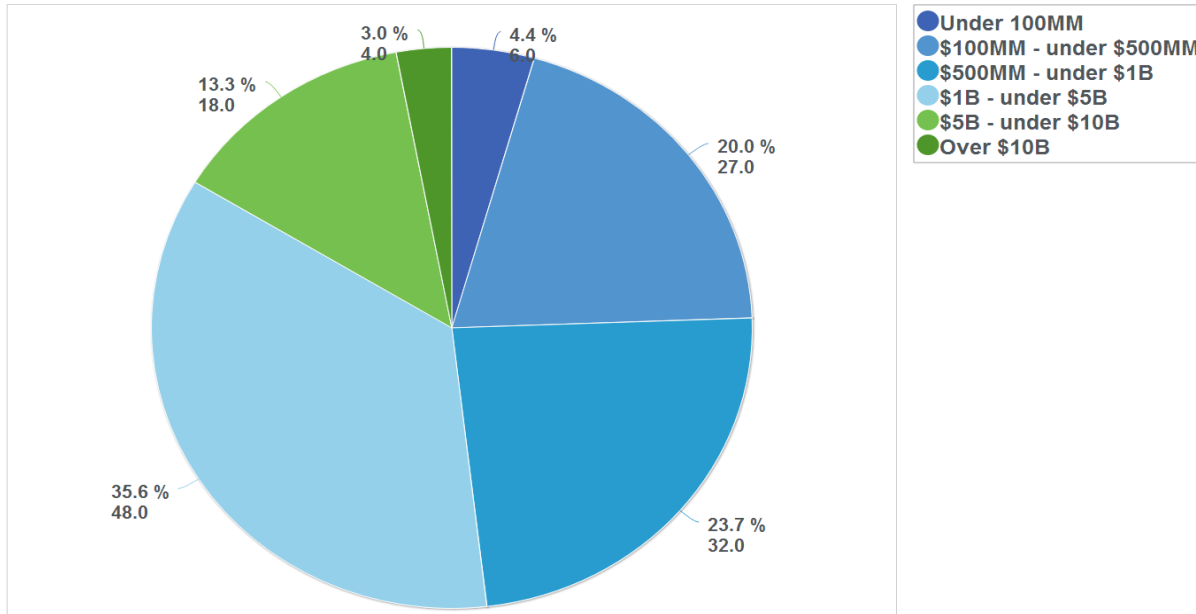
# Credit Analysts

**2. What RMA Region are you located?**  
 (Respondents could only choose a **single** response)



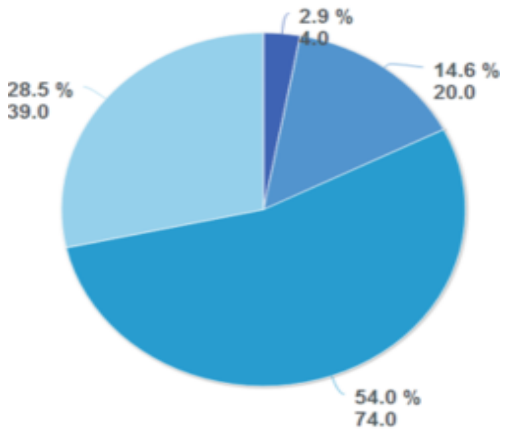
### 3. What size is your bank?

(Respondents could only choose a **single** response)

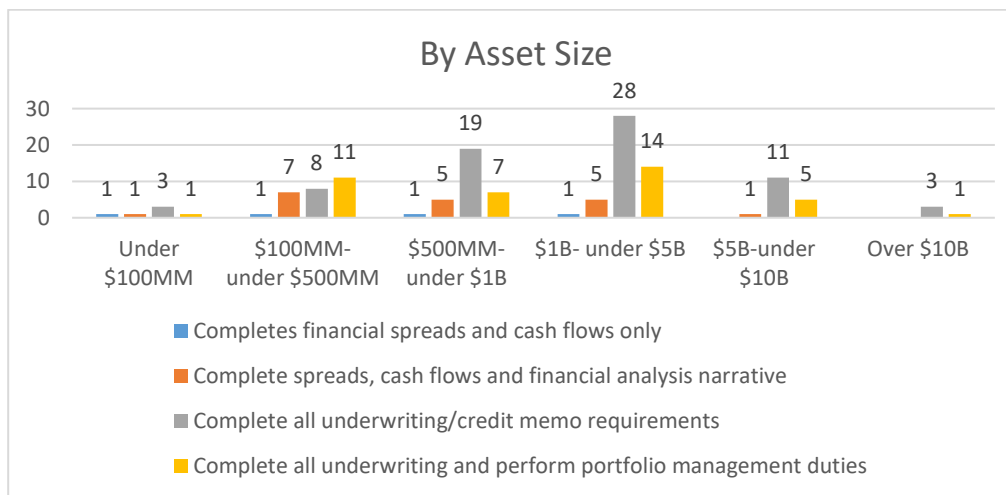
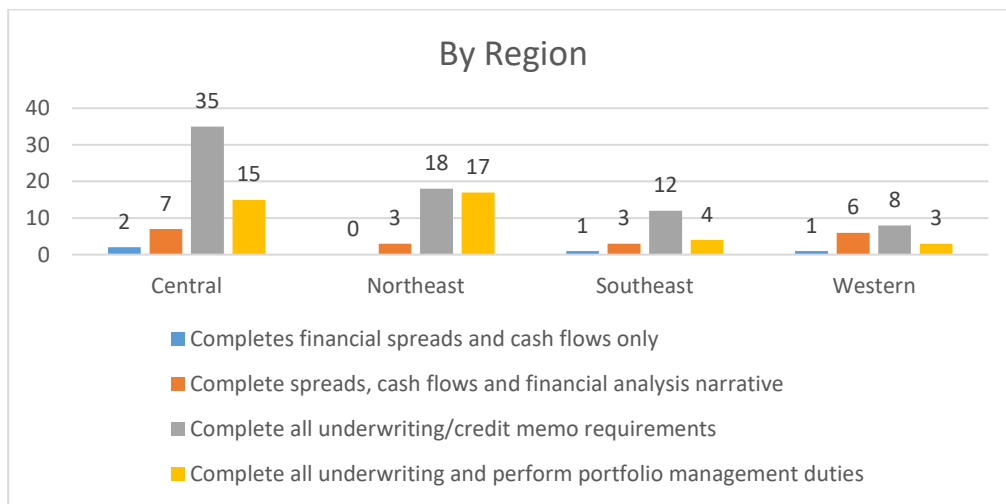


#### 4. What role do Credit Analysts play in your lending process?

(Respondents could only choose a **single** response)

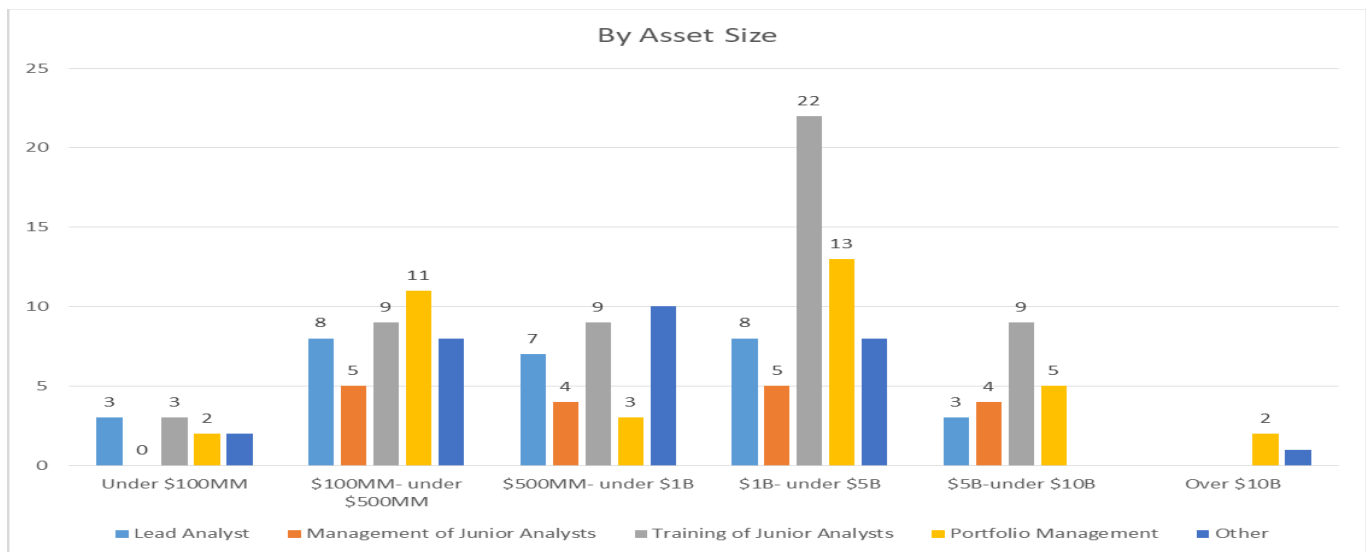
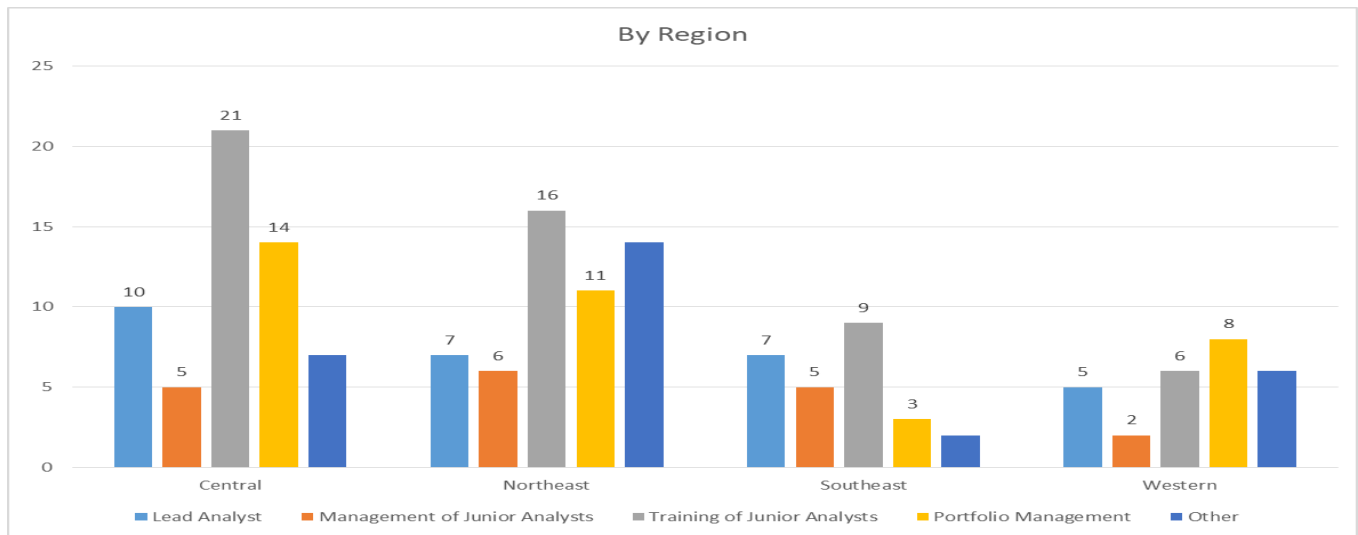
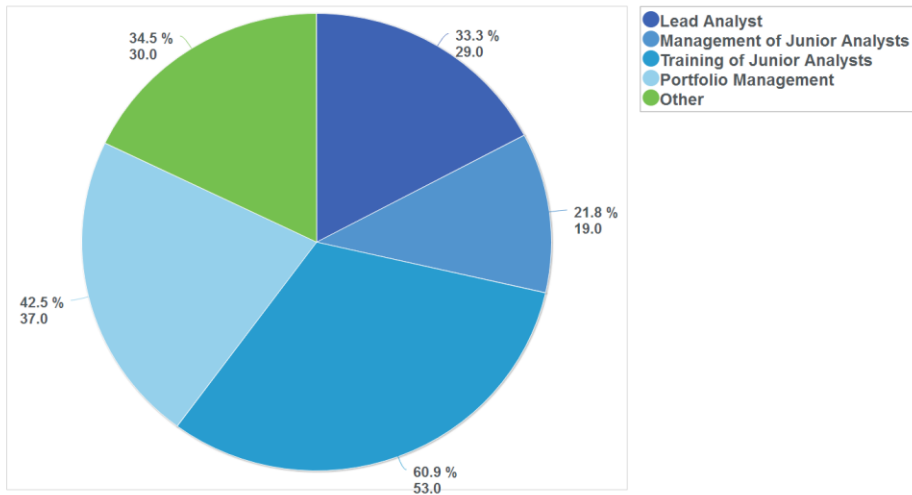


- Complete financial spreads and cash flows only
- Complete spreads, cash flows and financial analysis narrative
- Complete all underwriting/credit memo requirements
- Complete all underwriting and perform portfolio management duties



## 5. Do you have any of the following responsibilities along with underwriting?

(Respondents were allowed to choose **multiple** responses)

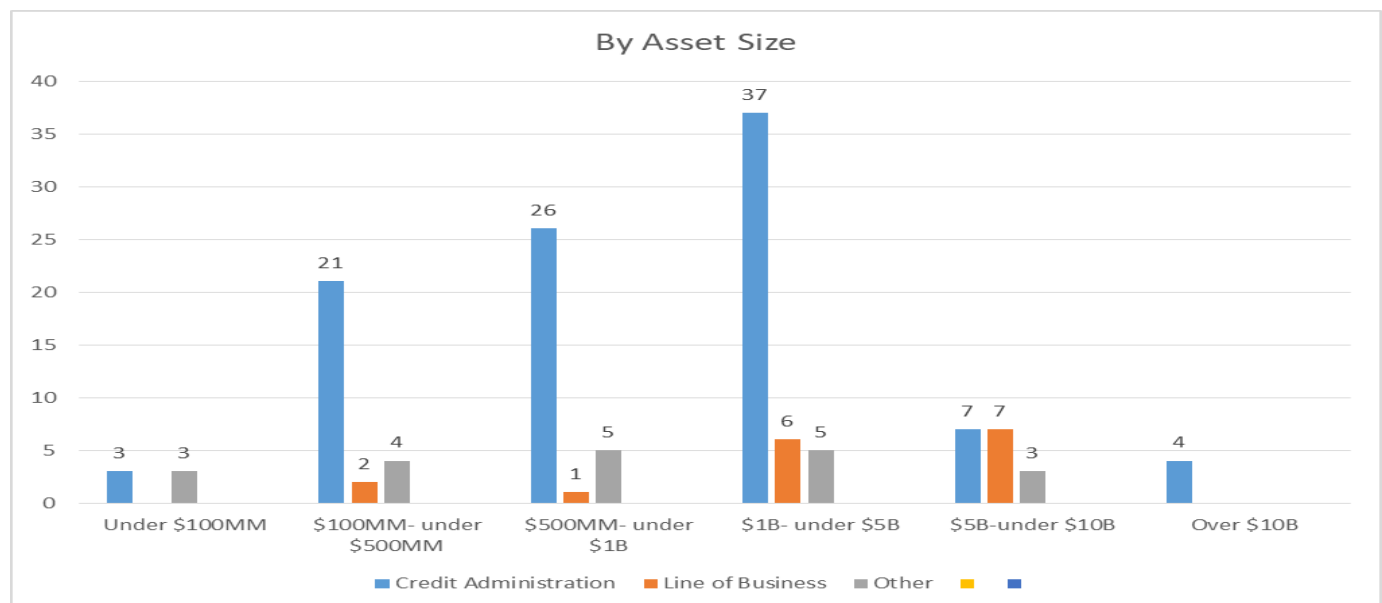
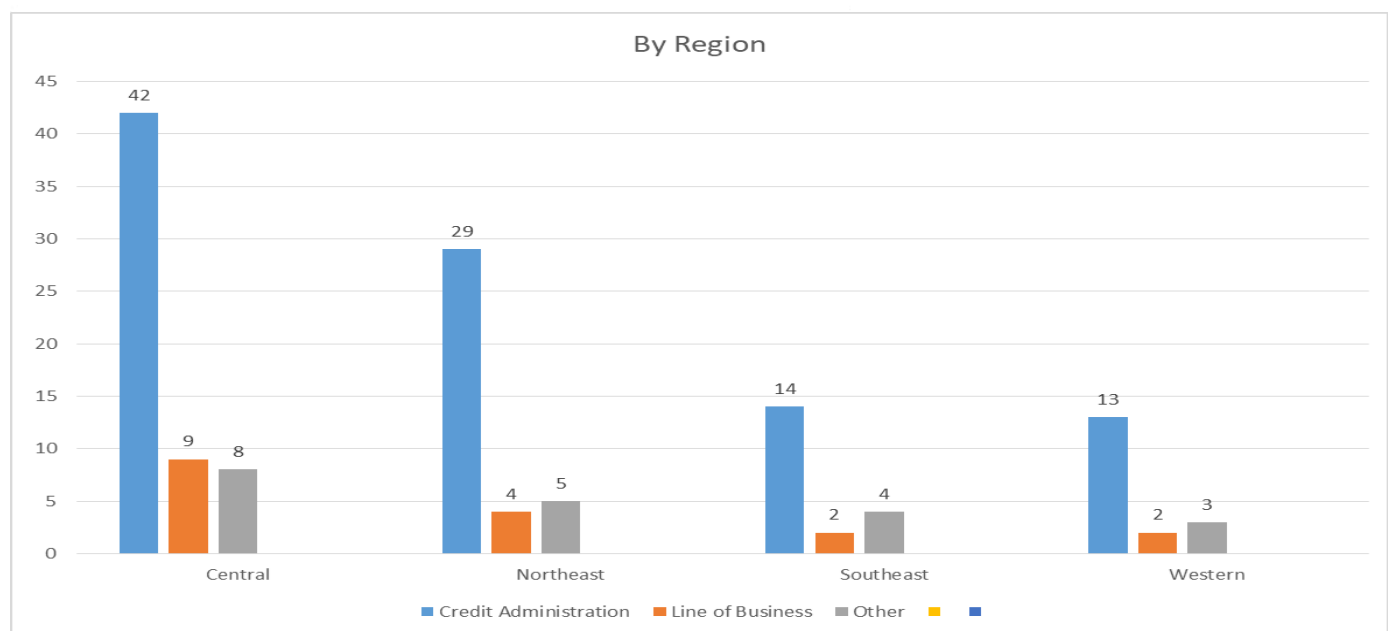
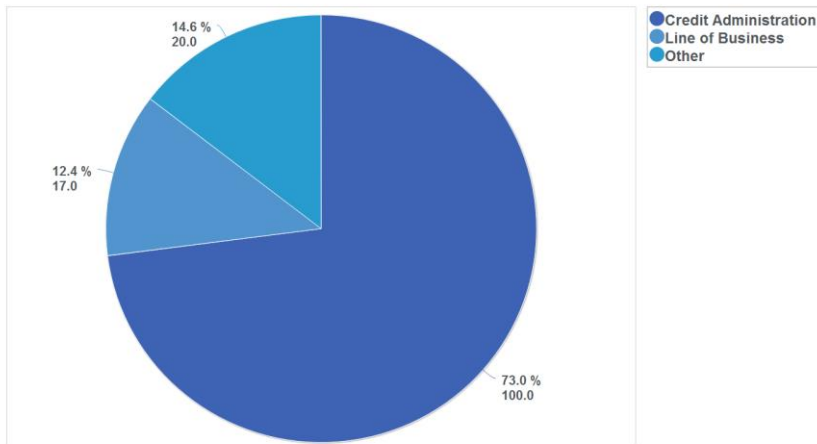


## 5. Other

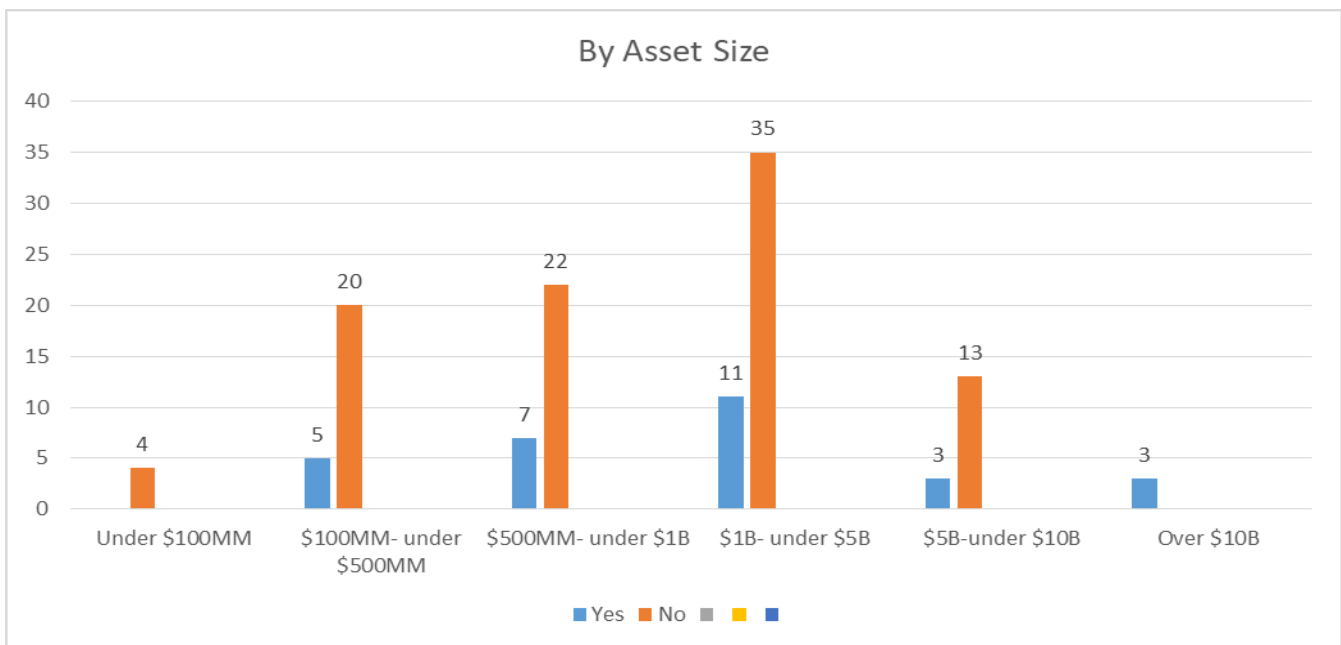
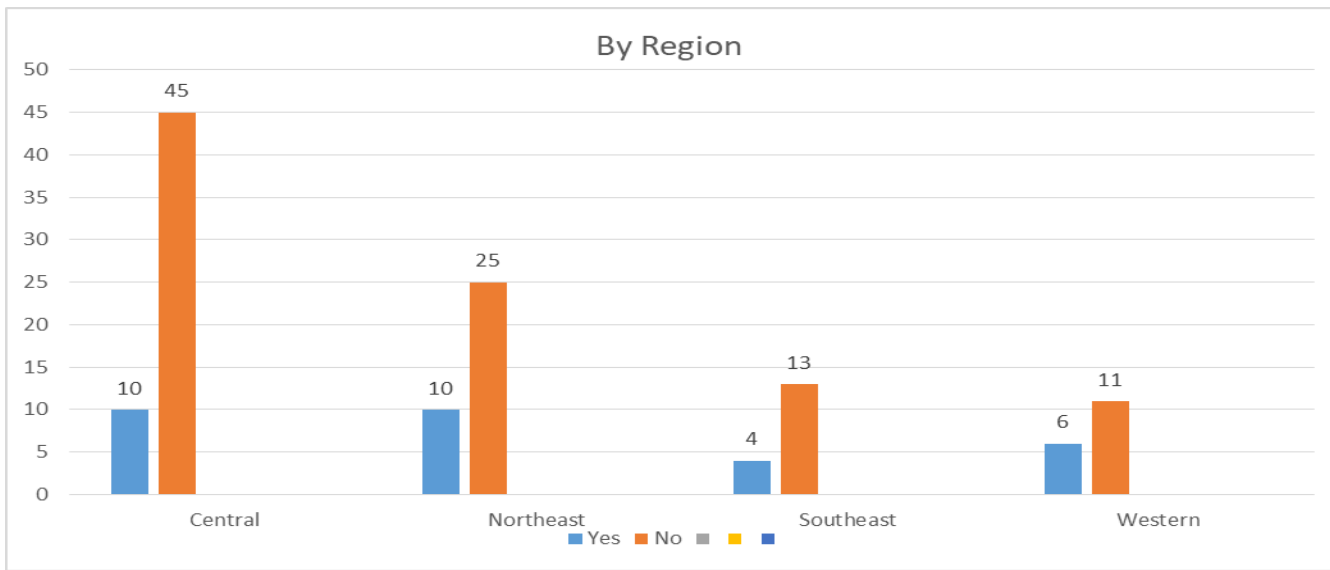
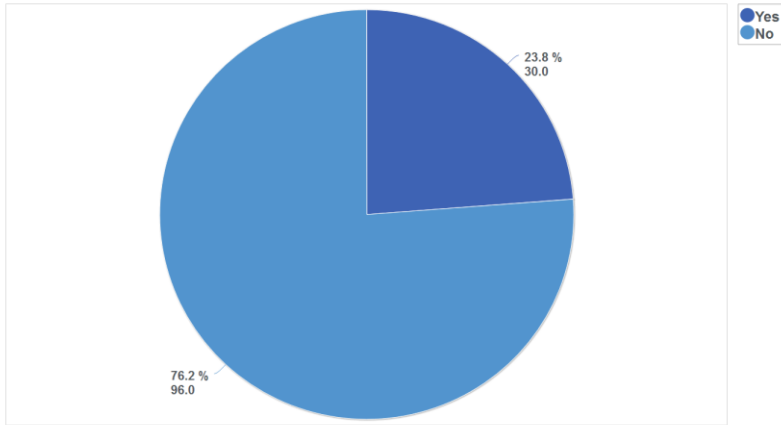
Response
Board and other reporting duties
Construction Loan administrator
Appraisal and evaluations reviews, BBC monitoring, production reports, ALLL, Criticized Asset Reports
In-house RE evaluation
Also do analysis of participating banks and validation of appraisals.
Manage overall lending processes. Calculate and manage ALLL. Heading the CECL preparation team and calculations
ALLL/CECL reporting, Report building/monitoring, Risk mgt, Stress testing, Board reporting, internship mgt....
Oversees implementation of financial analysis software and loan workflow
Reporting
All of the above
Clerical housekeeping of physical files and underwriting software modifications to further improve memos
Property & Credit Report (business & personal) searches, Real Estate stress test updates; requesting updated financials, etc.
Closing loans, review collateral for asset based lines/loans
All administrative work including dealing with insurance, title, appraisals, searches, etc.
Perform residential appraisal reviews, complete borrowing base certificates
Management of construction notes, borrowing base mgt, processing advances, collateral inspections, portfolio analysis
Underwriting system administrator
Board Reporting, ALLL Analysis, Monthly Lending narrative publication
Commercial Banking Assistant Role
Appraisals, asset quality work
Appraisal Review and Asset Quality
Credit Administration
Maintain Builders Guidance Line spreadsheet; Review Letters of Credit, verify Take Out Letters
Report Writing, Search Ordering
Relationship Manager & Commercial Lending
Onboarding Senior Portfolio Managers, Multiple Systems Admin Duties
Criticized and Classified asset management
Energy price deck and monitoring.

## 6. To whom do the credit analyst directly report?

(Respondents could only choose a **single** response)

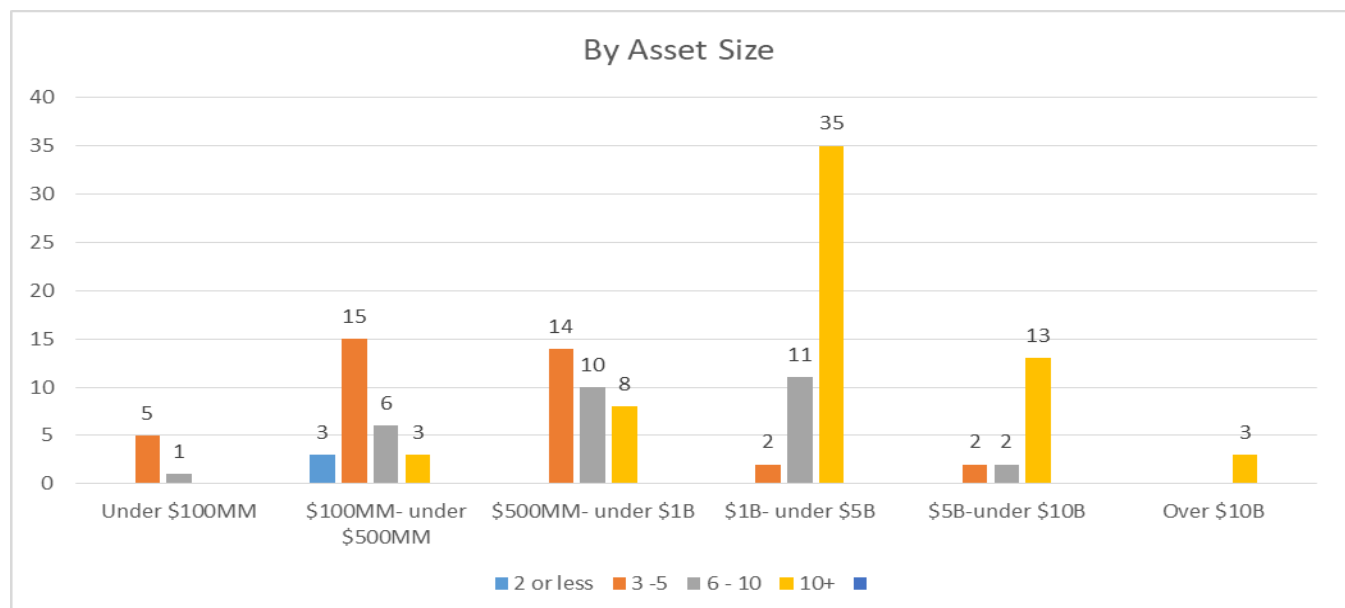
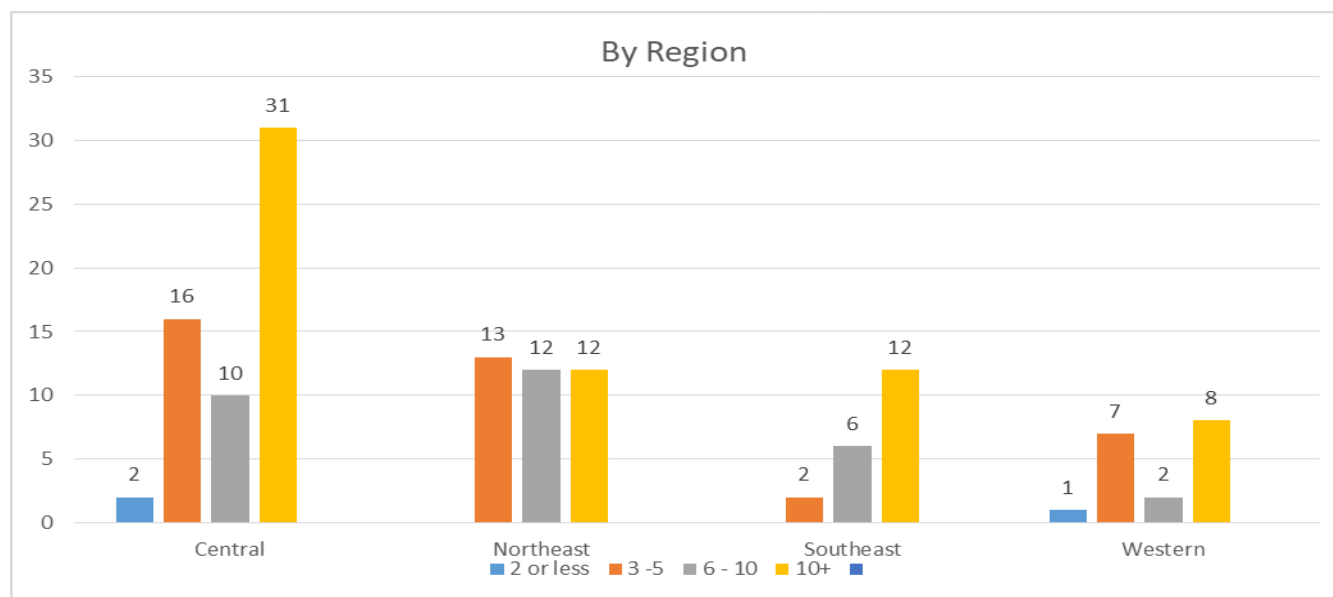
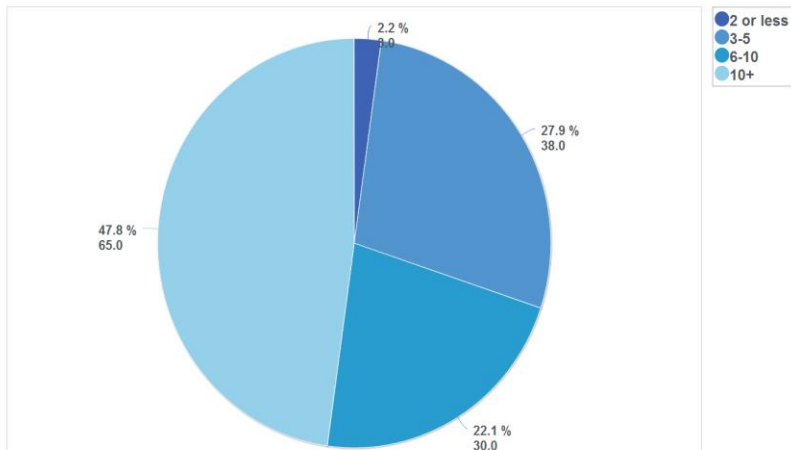


**7. In the reporting structure, is there a second, dotted line reporting structure?**  
 (Respondents could only choose a **single** response)



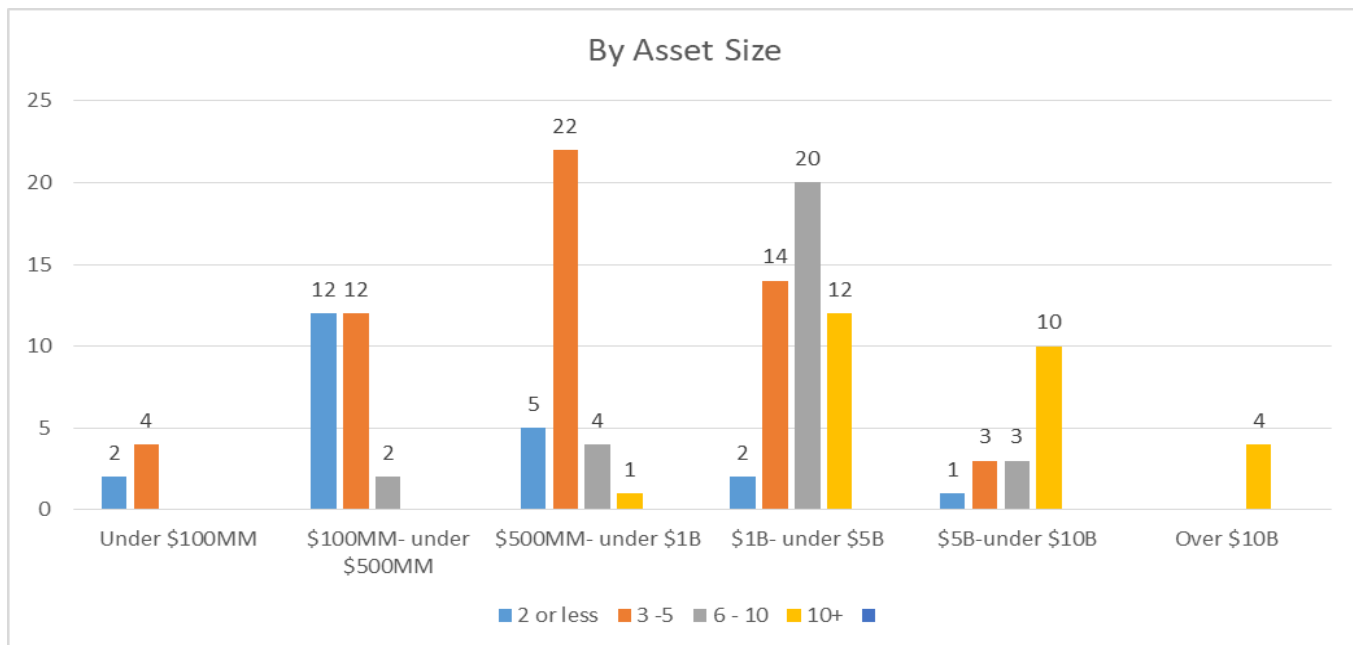
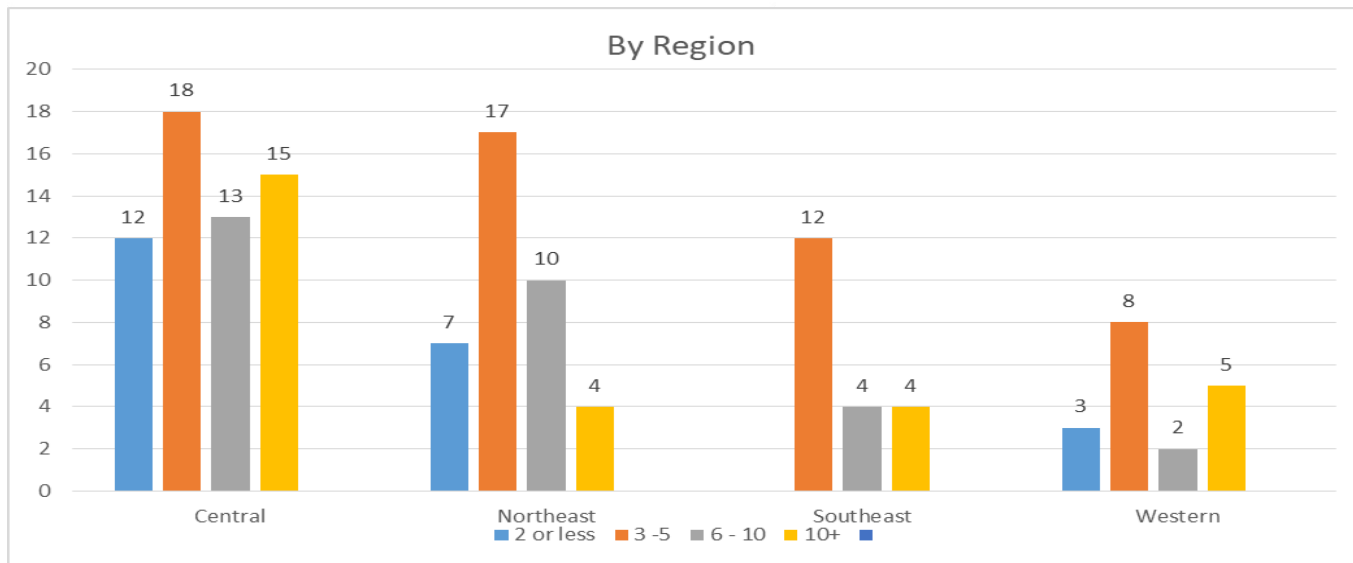
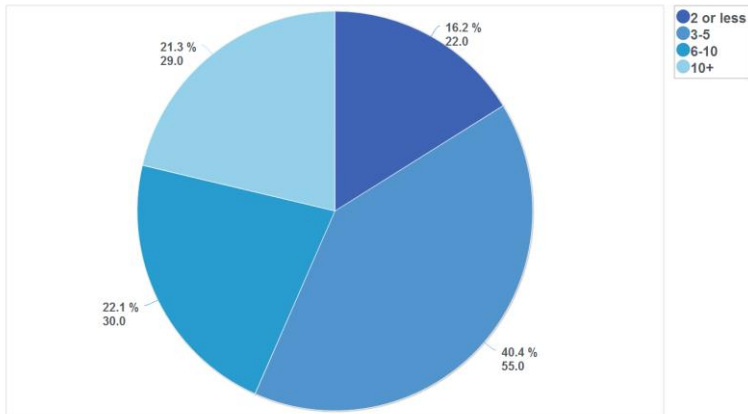
## 8. How many Commercial Lenders does your bank have?

(Respondents could only choose a **single** response)



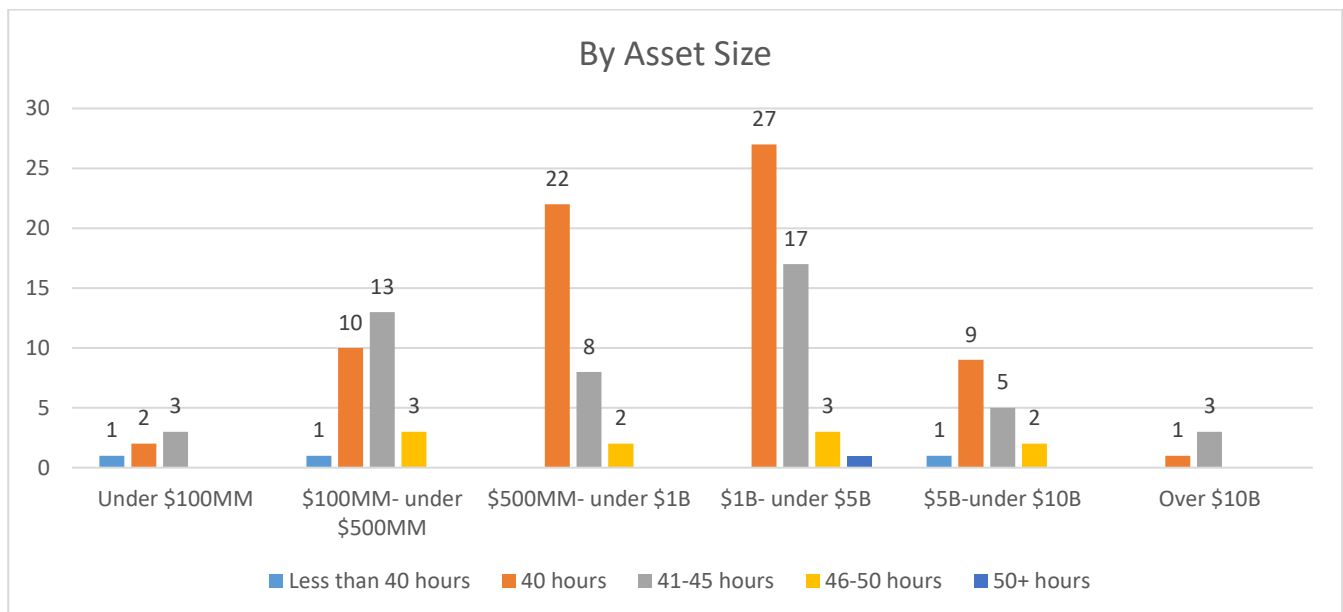
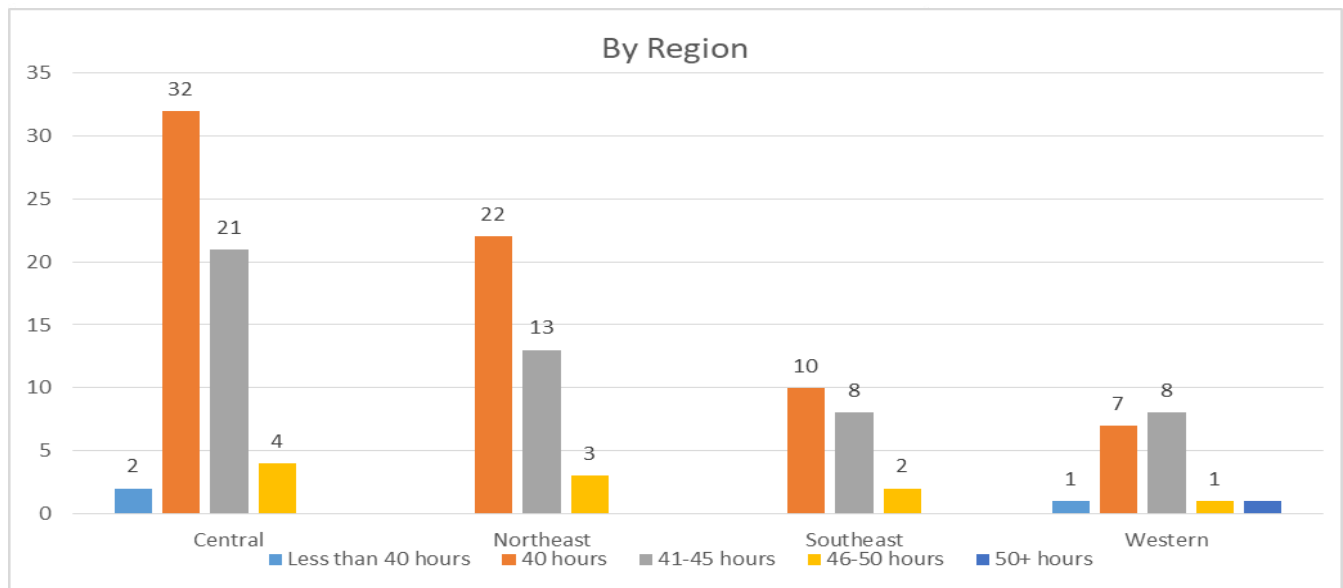
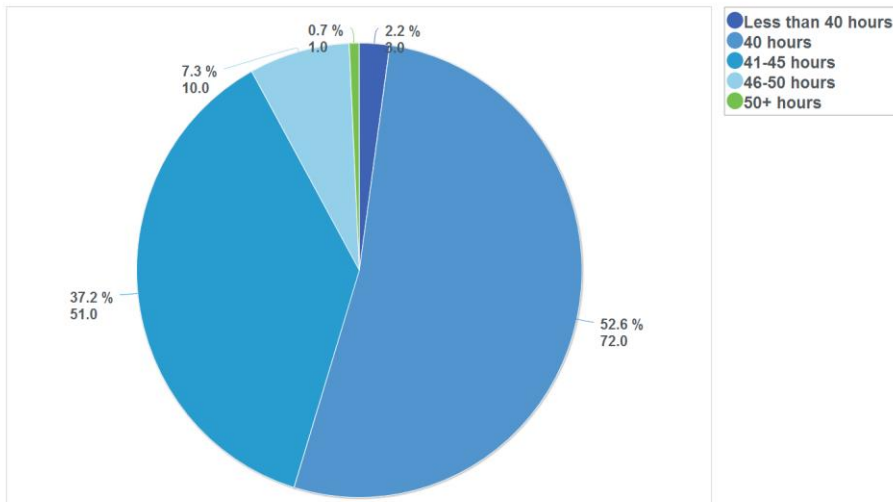
## 9. How many analysts does your bank have?

(Respondents could only choose a **single** response)

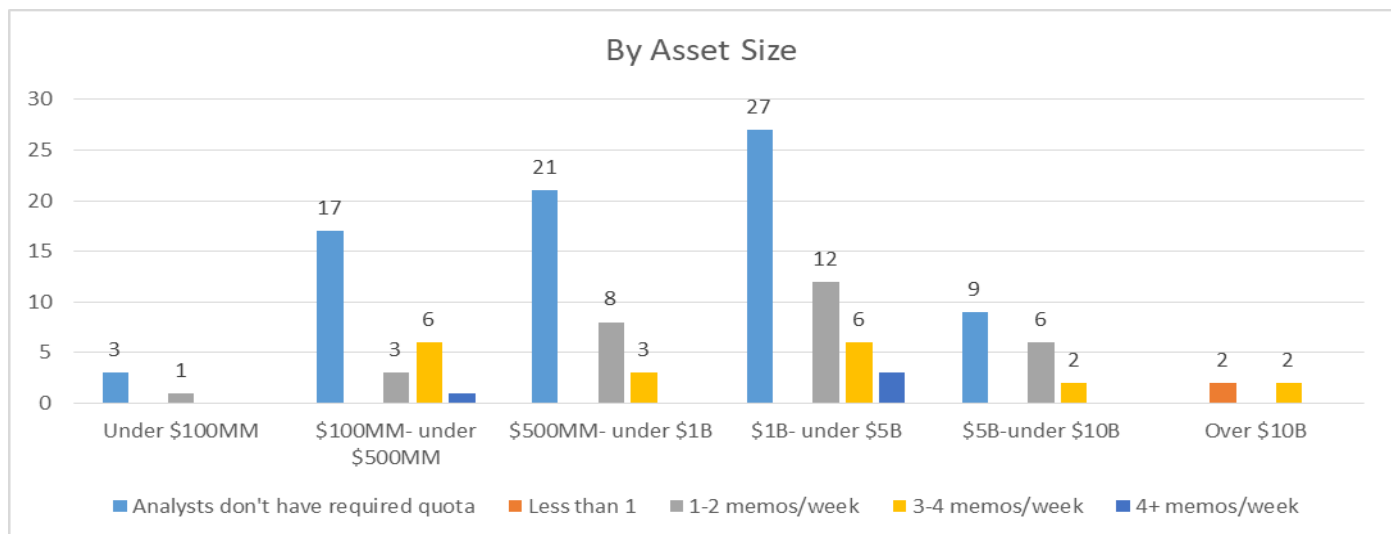
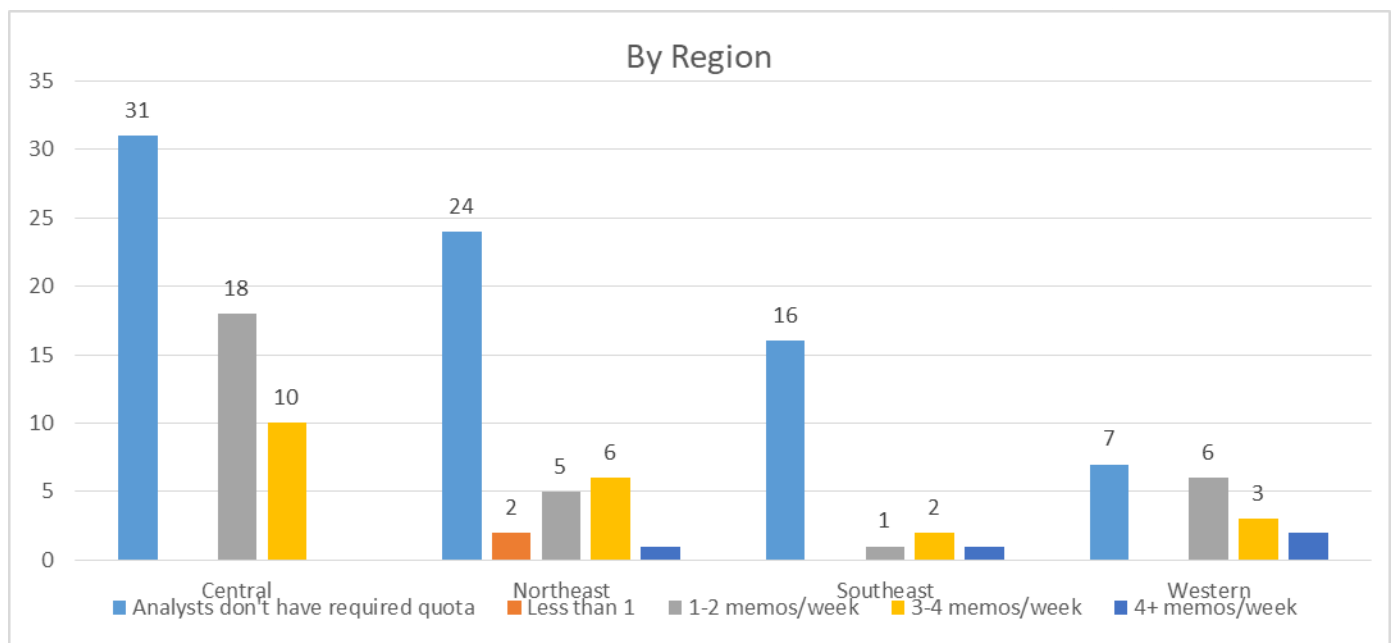
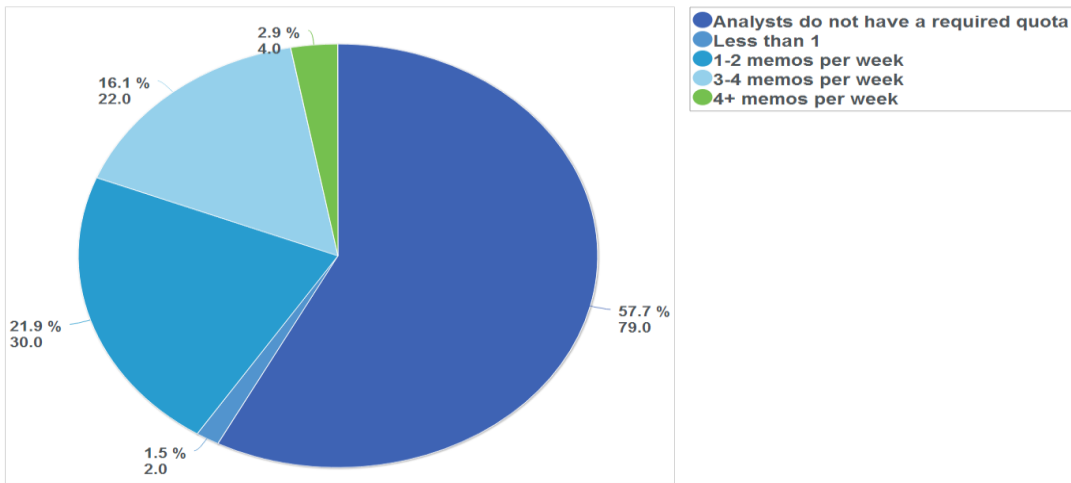


# 10. How many hours per week (on average) do your Credit Analysts work?

(Respondents could only choose a **single** response)

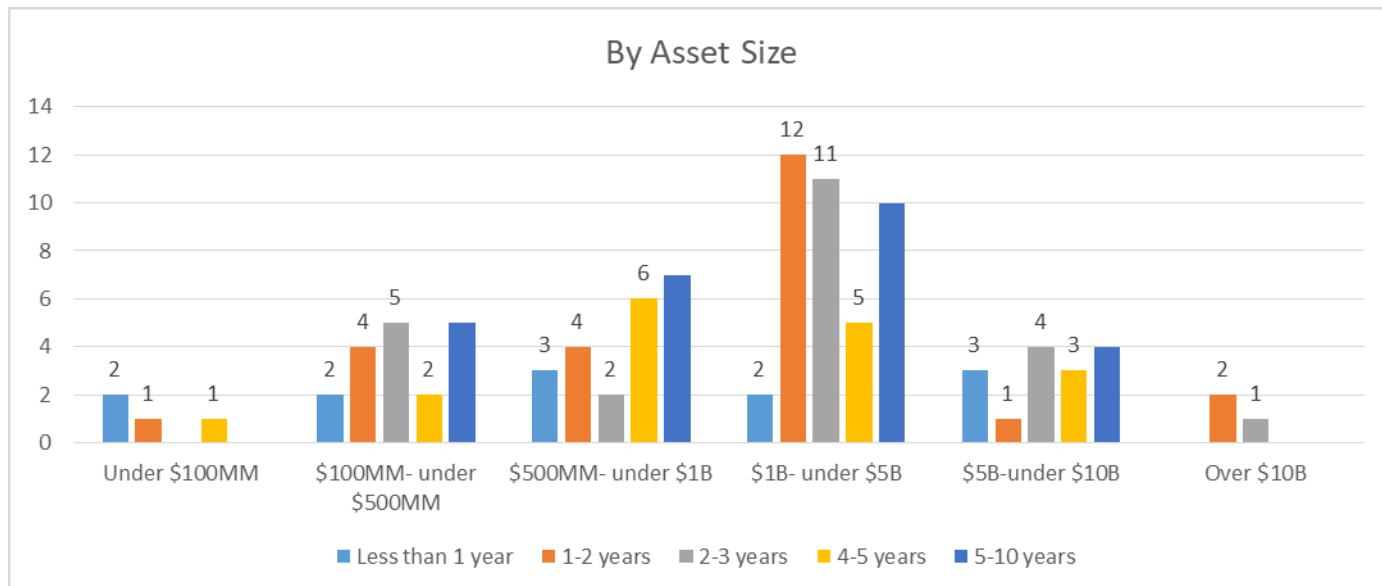
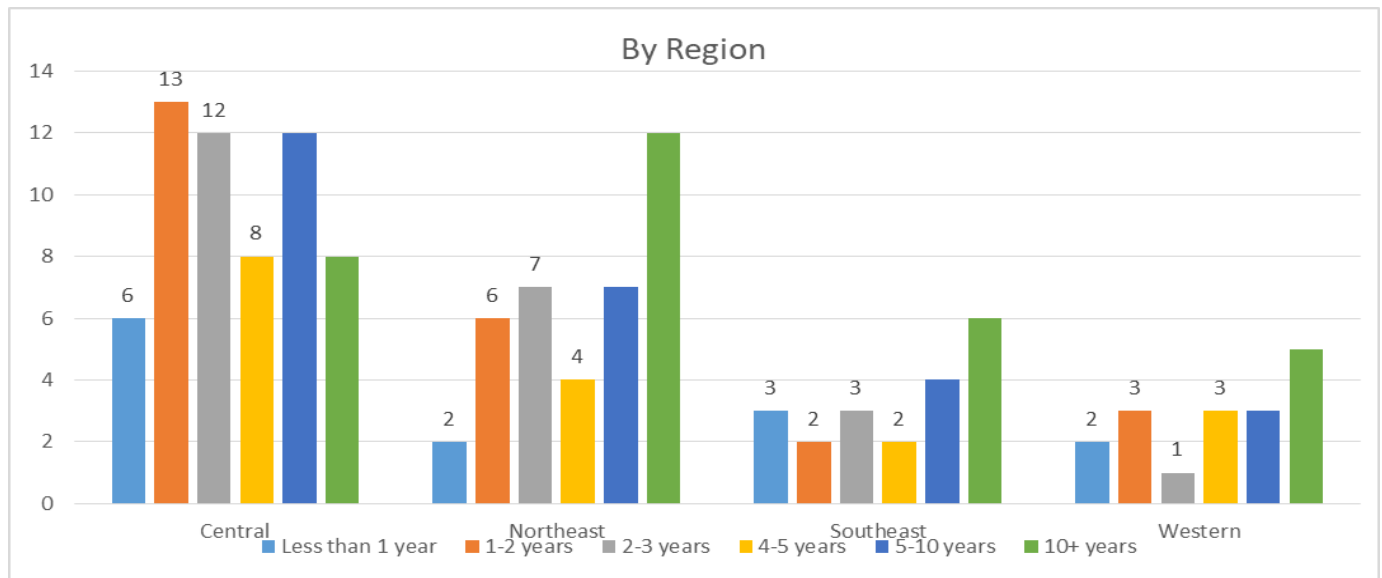
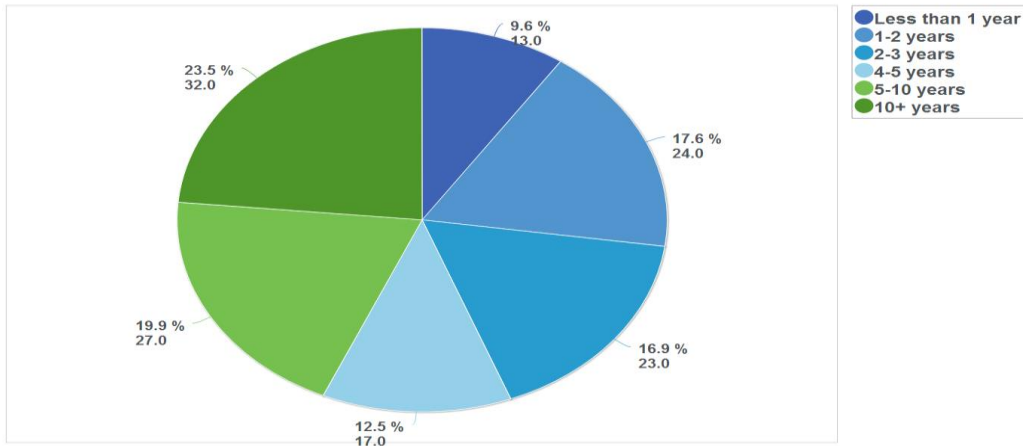


**11.** What is an analyst's expected quantitative output per week?  
 i.e. How many credit memos are you expected to complete on average per week?  
 (Respondents could only choose a **single** response)

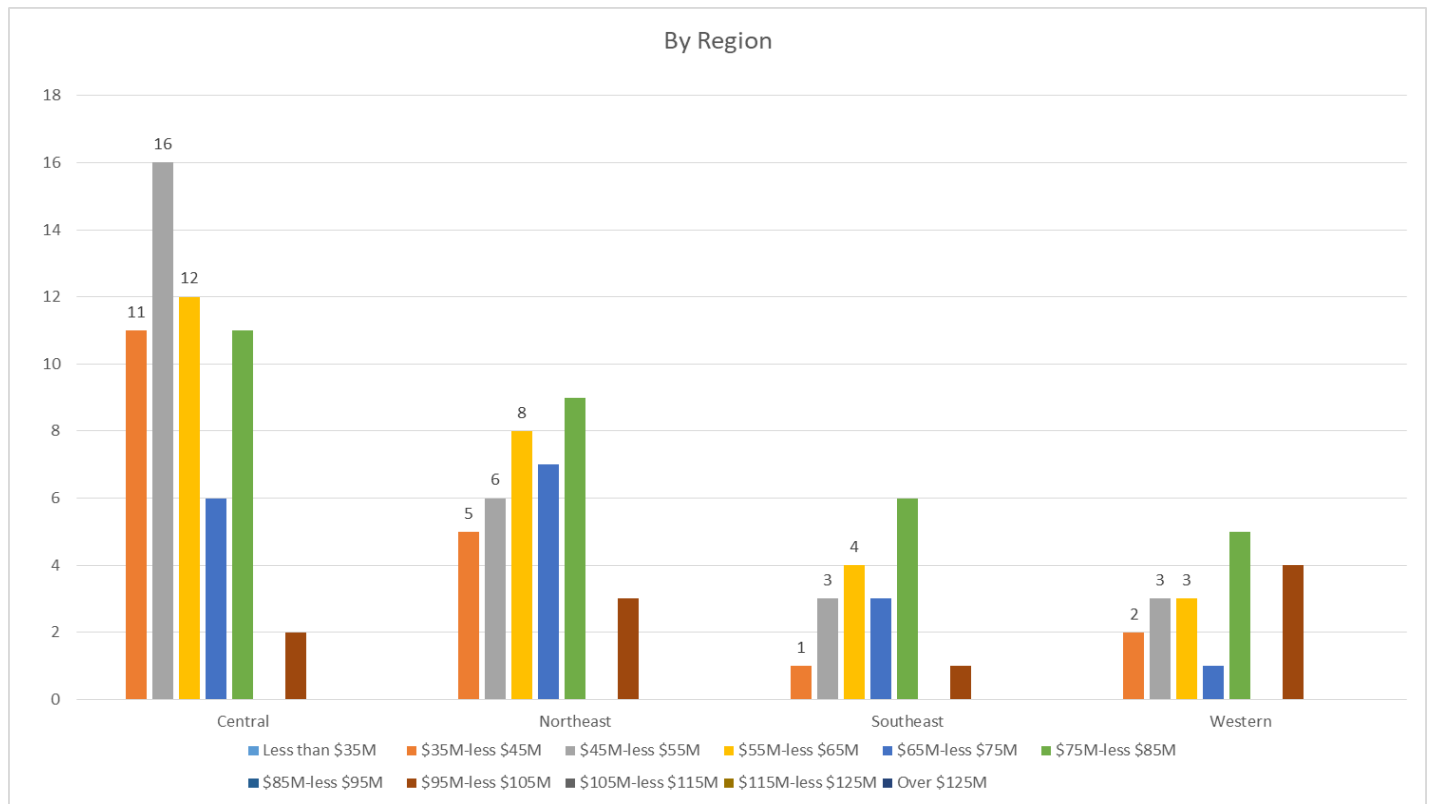
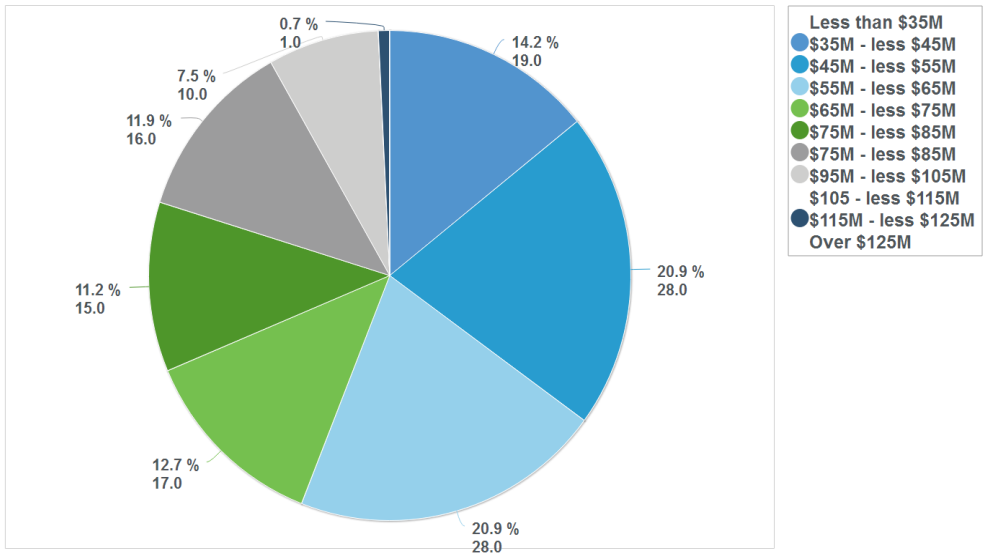


## 12. How many years of credit analyst/underwriting experience do you have?

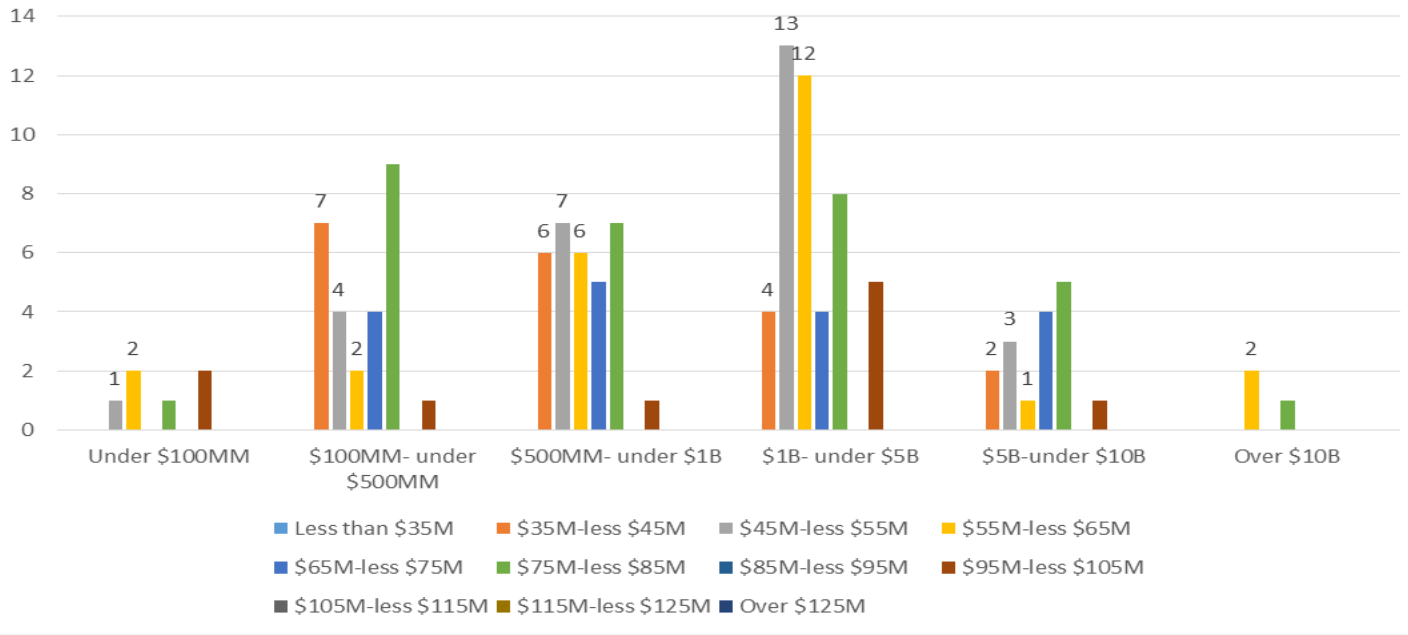
(Respondents could only choose a **single** response)



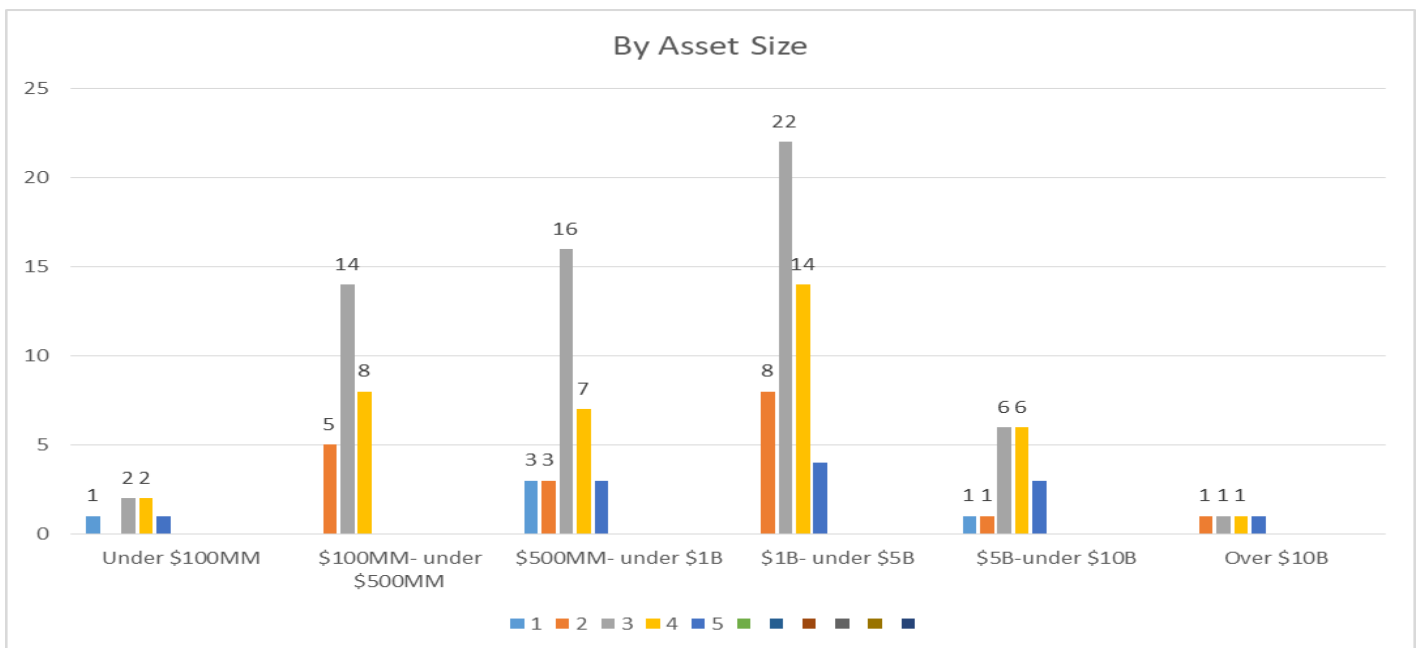
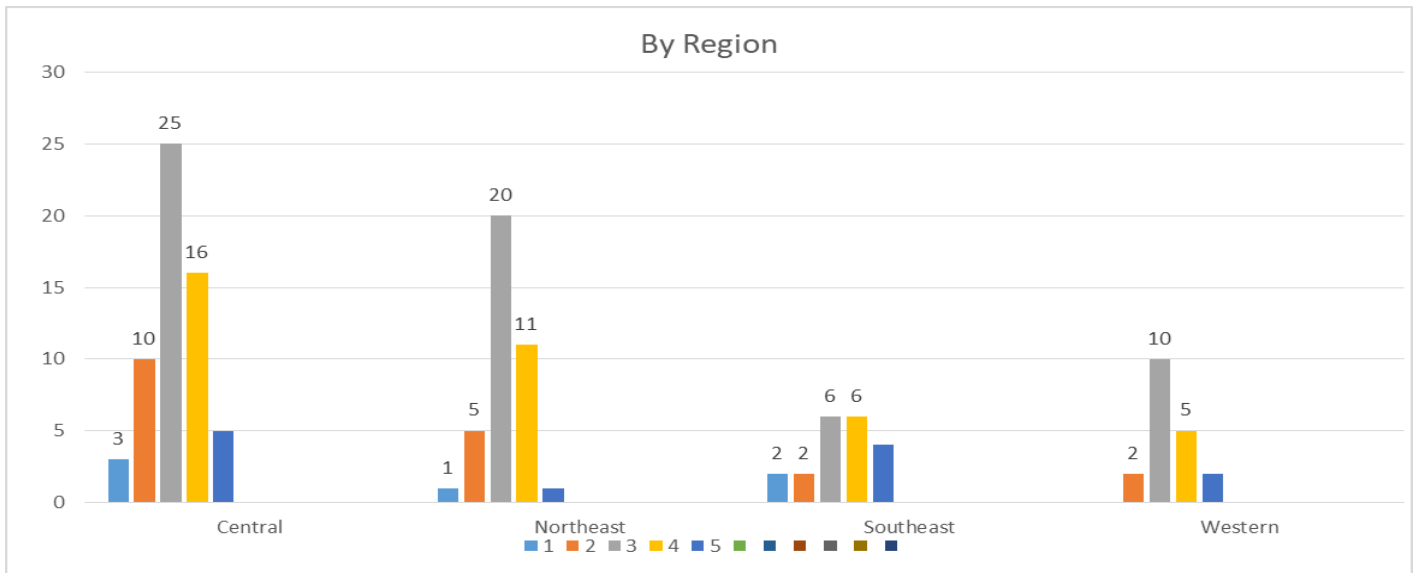
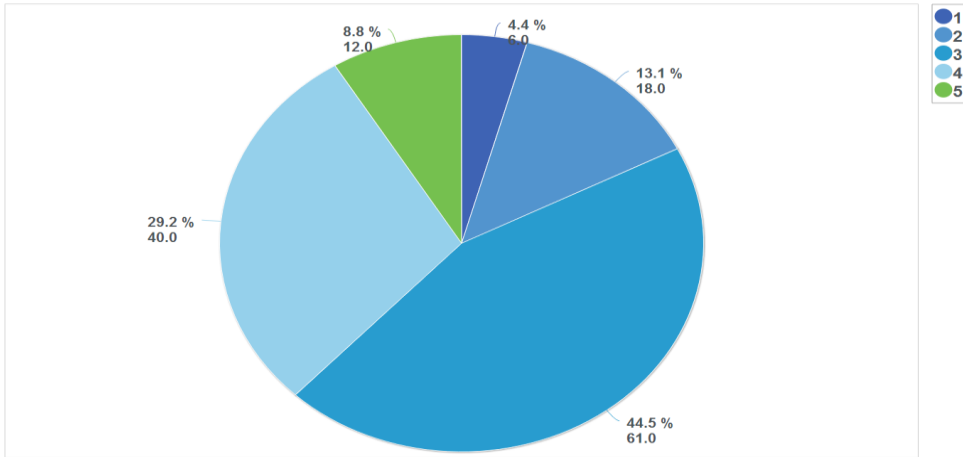
### 13. What is your current annual salary? (Respondents could only choose a **single** response)



### By Asset Size

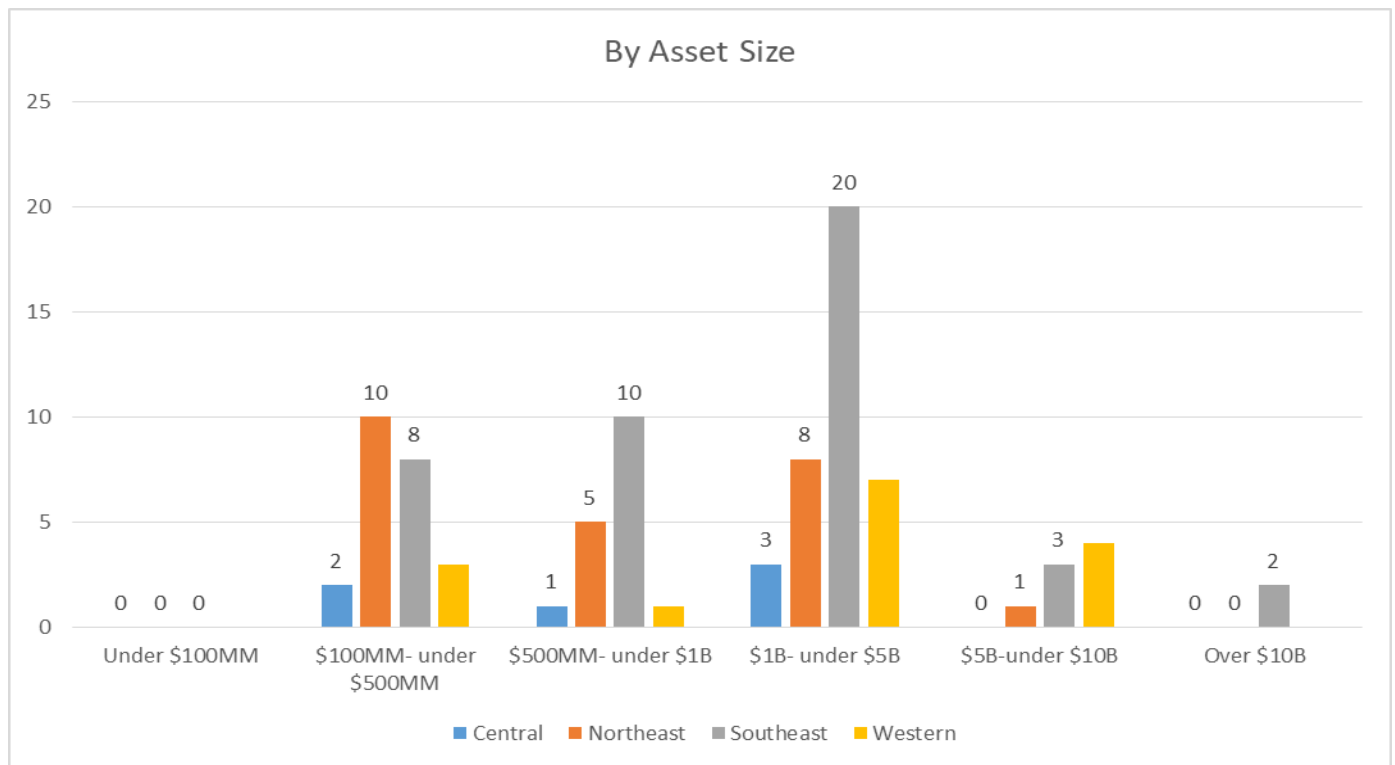
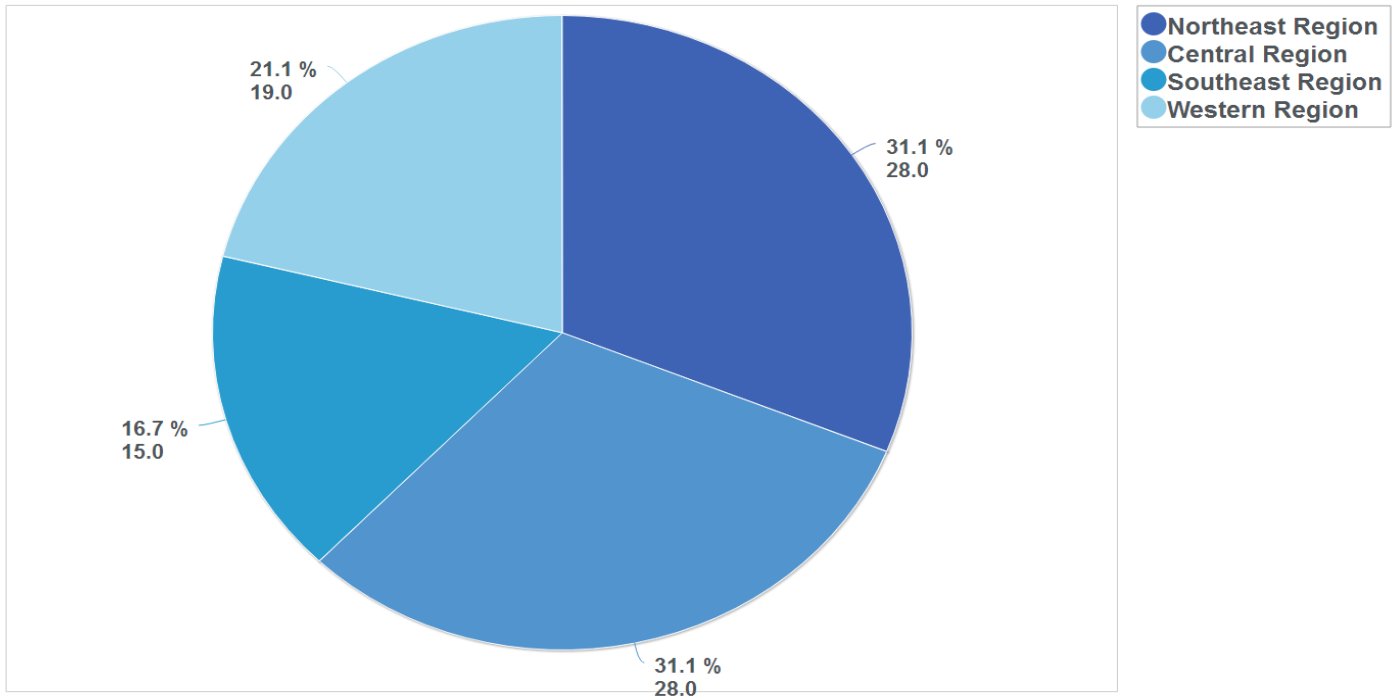


**14.** How would you rate your total compensation package (salary, bonuses, insurance, retirement, etc...) Please rate on a scale of 1 to 5 with 1 being extremely low.  
 (Respondents could only choose a **single** response)



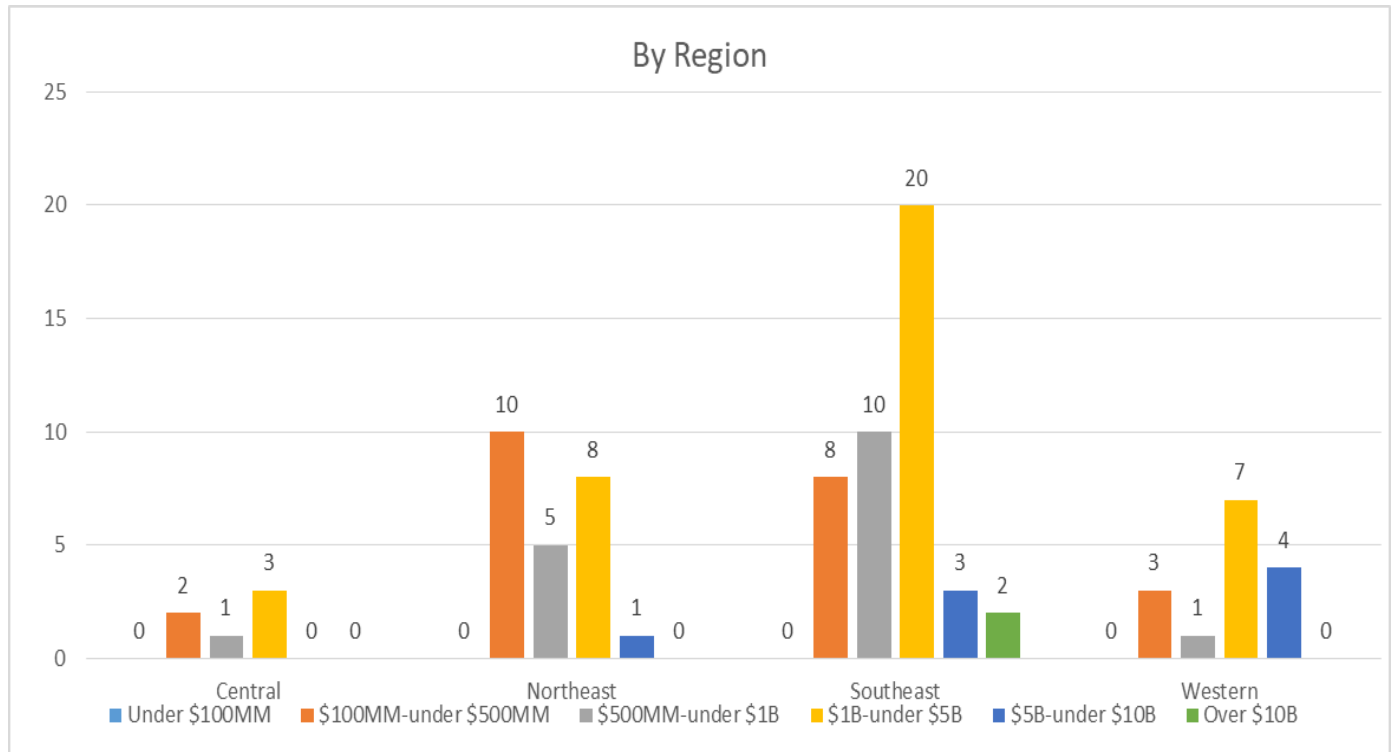
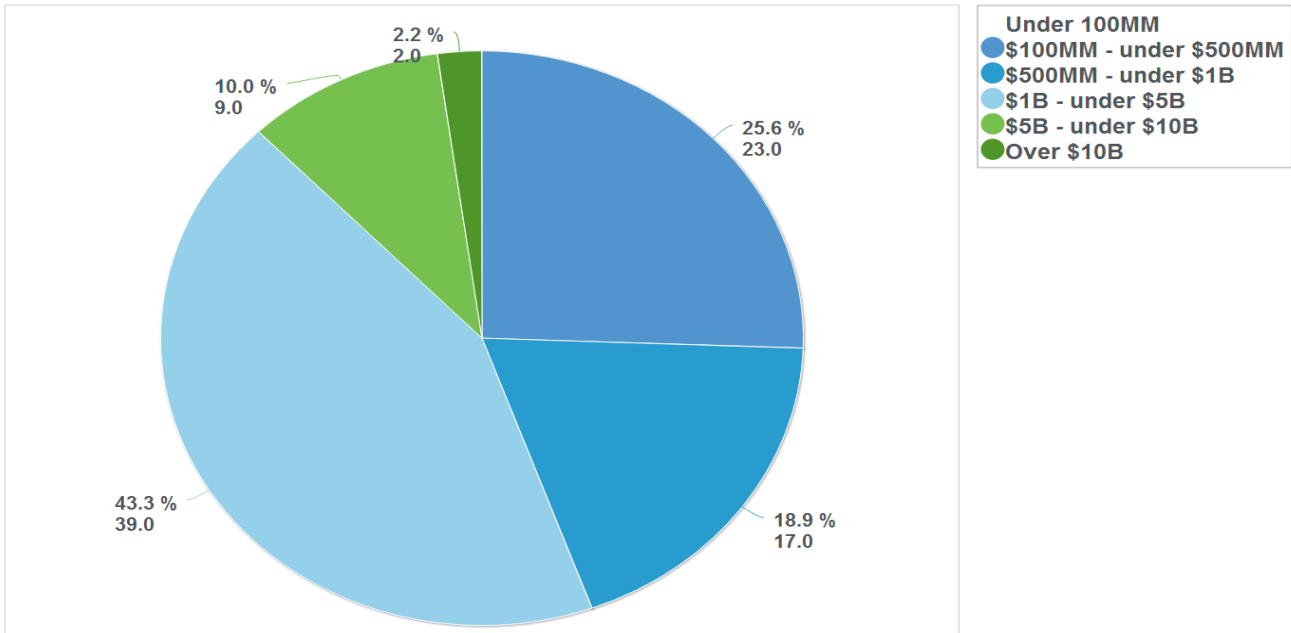
## Credit Managers

**15. In which RMA Region are you located?**  
 (Respondents could only choose a **single** response)



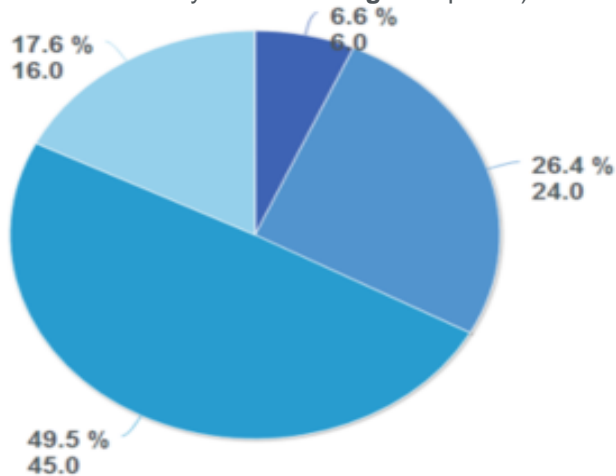
## 16. What size is your bank?

(Respondents could only choose a **single** response)

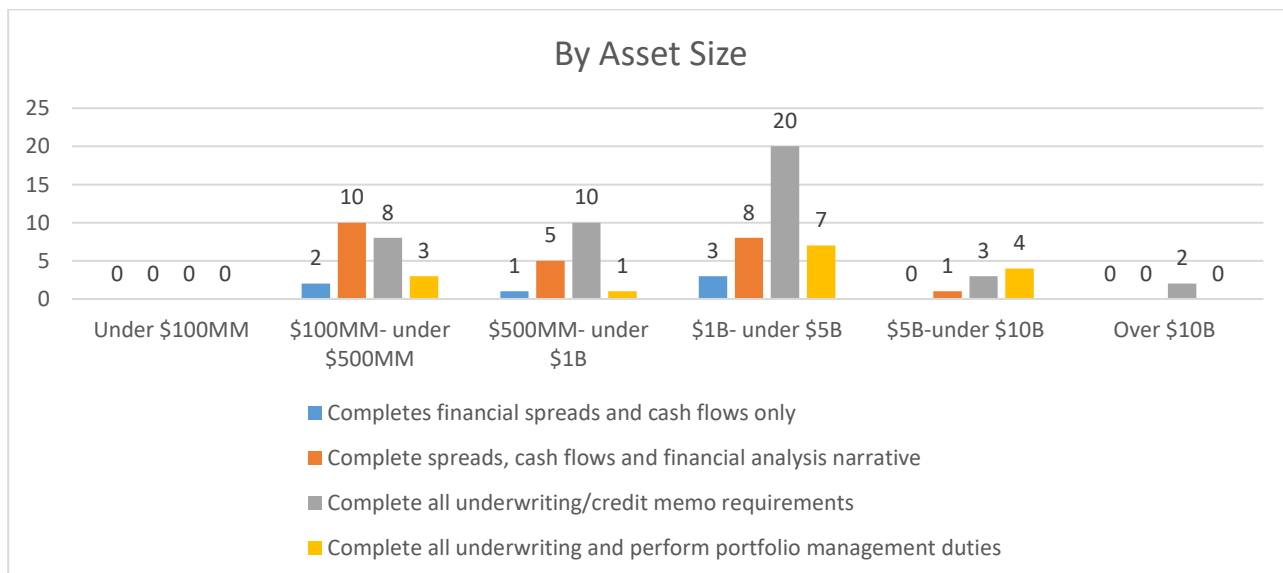
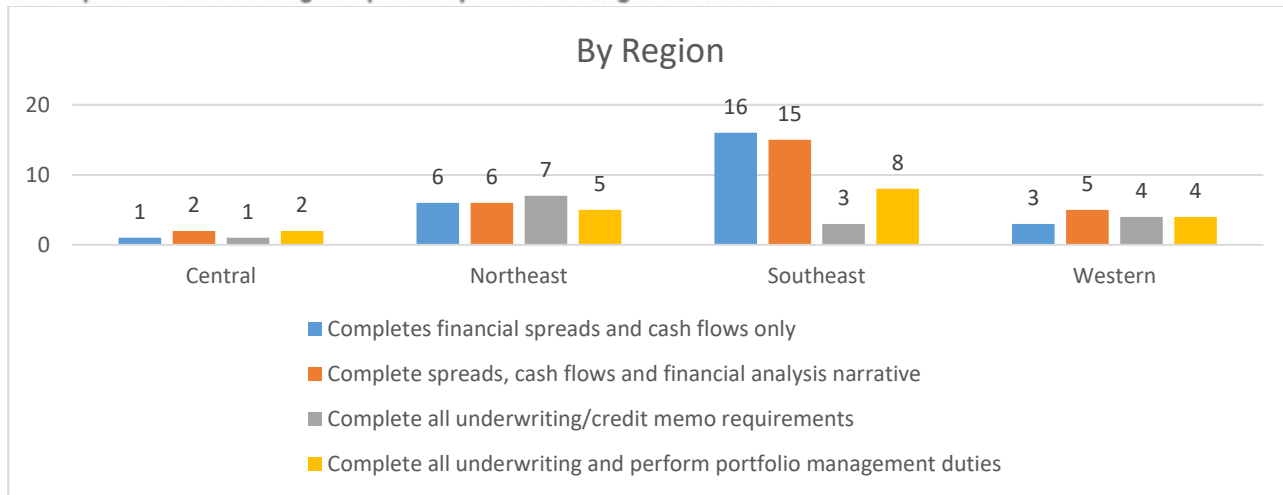


## 17. What role do Credit Analysts play in your lending process?

(Respondents could only choose a **single** response)

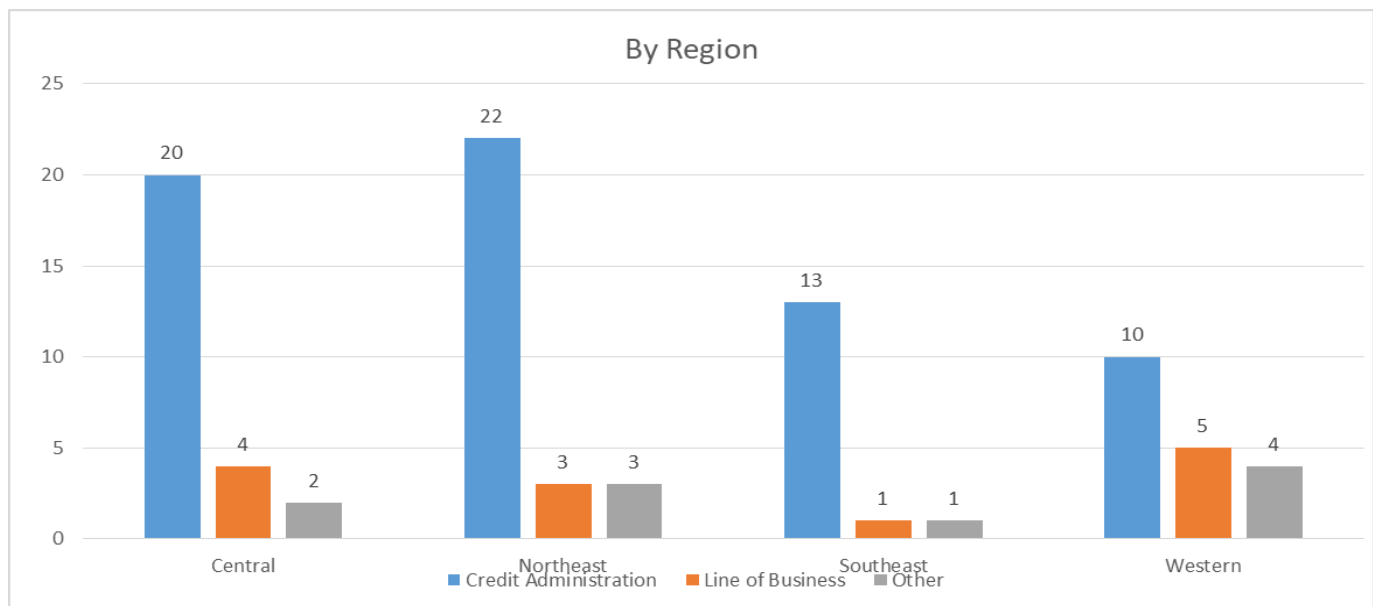
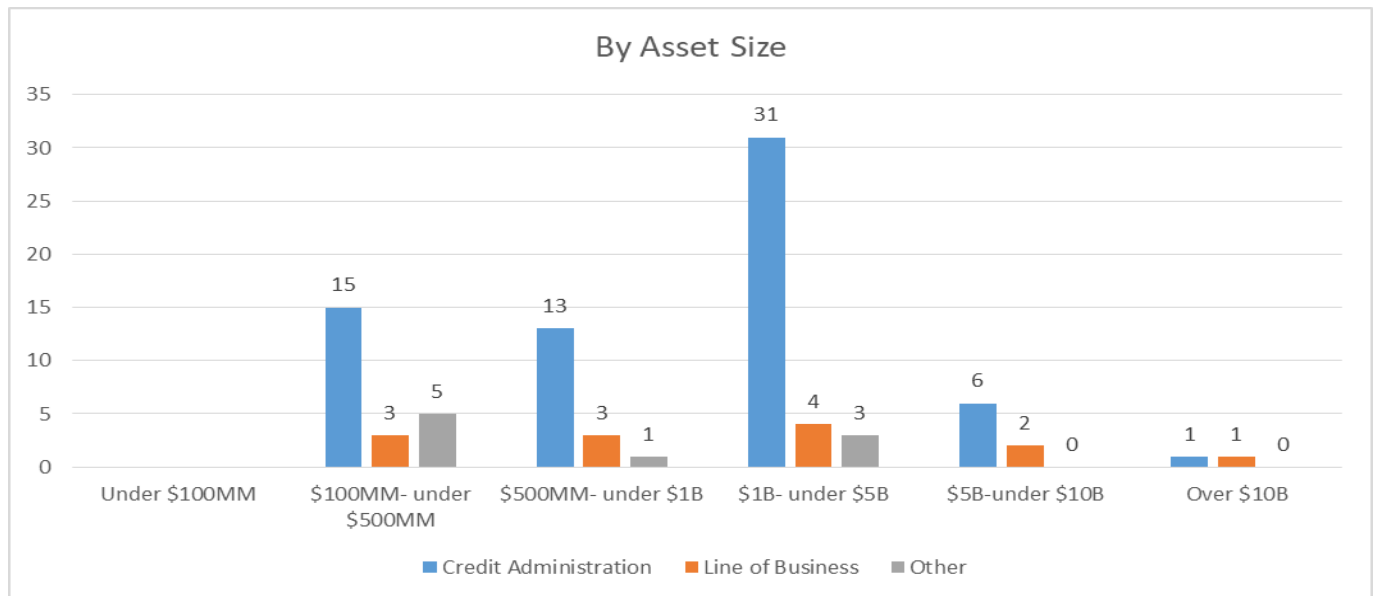
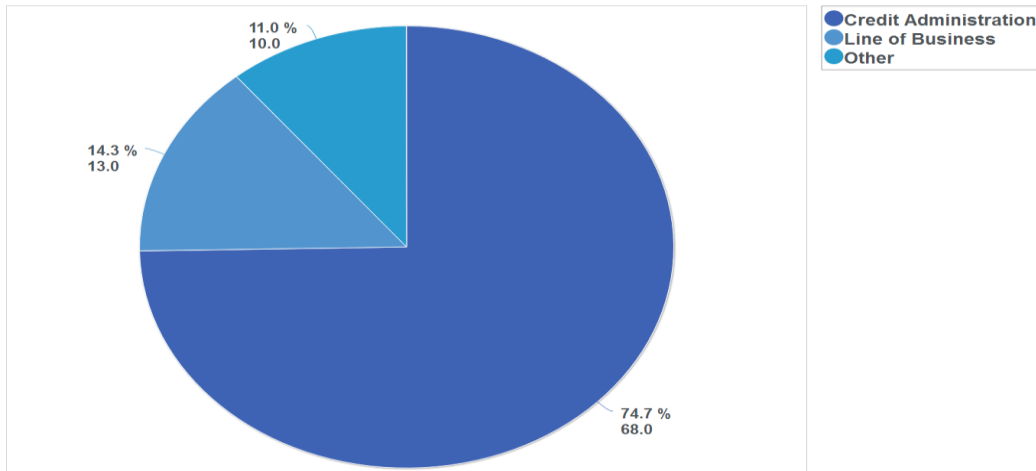


- Complete financial spreads and cash flows only
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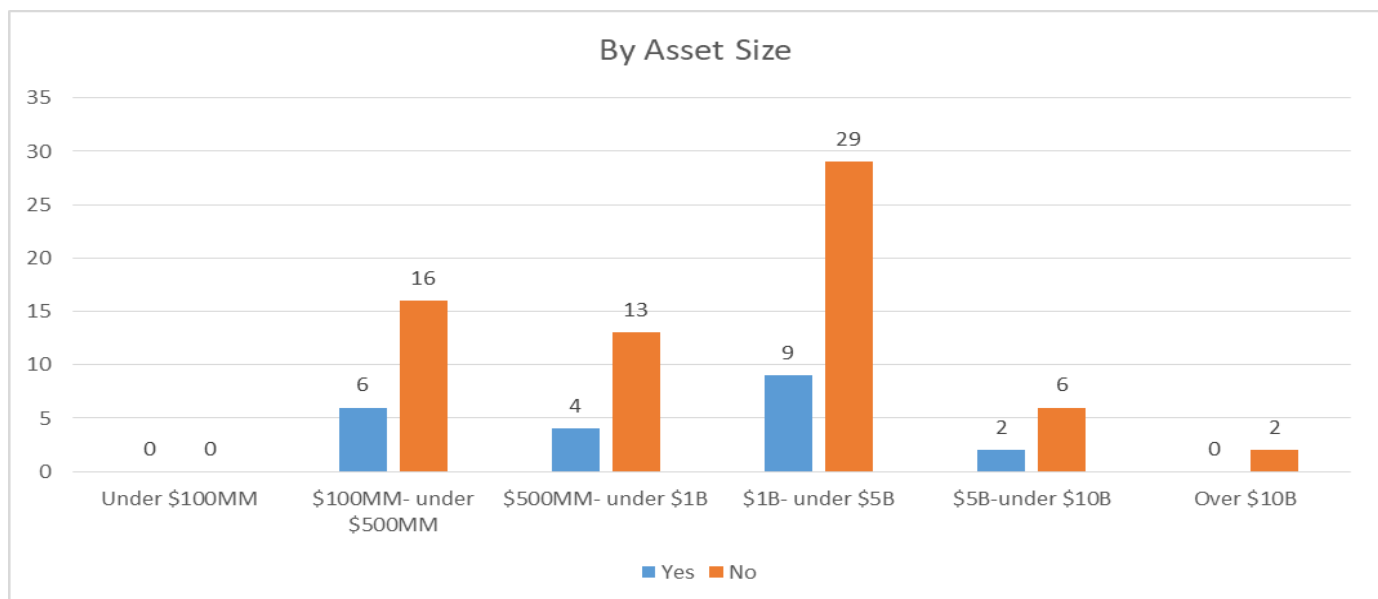
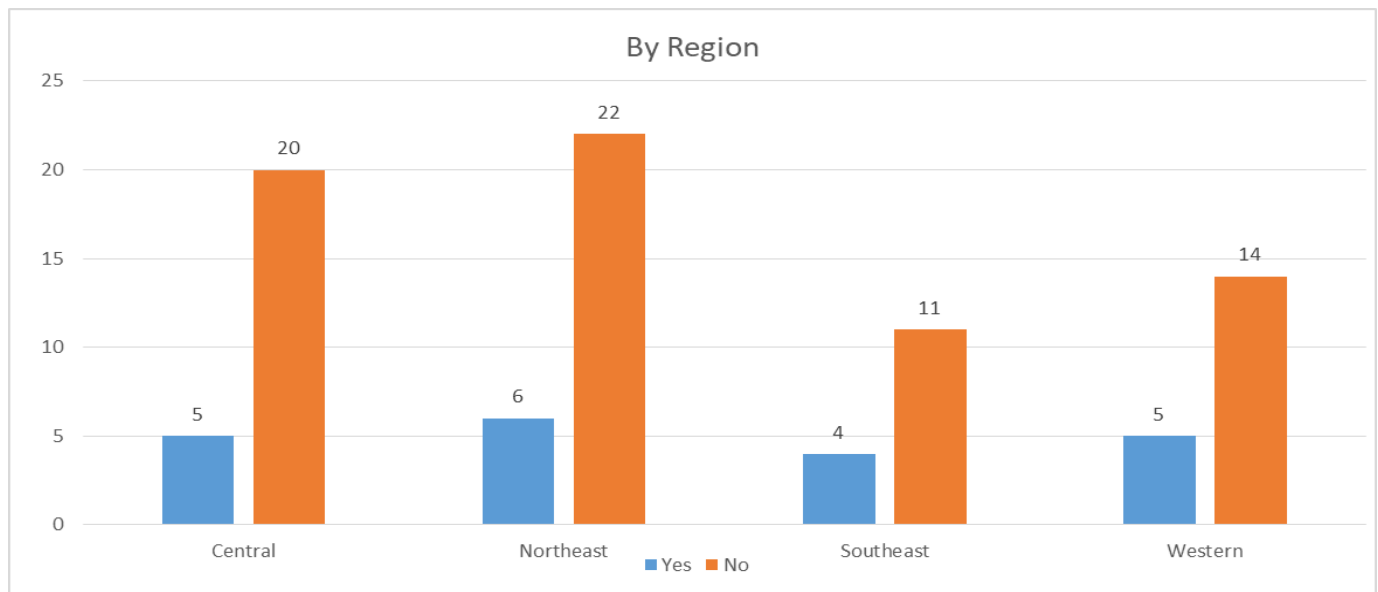
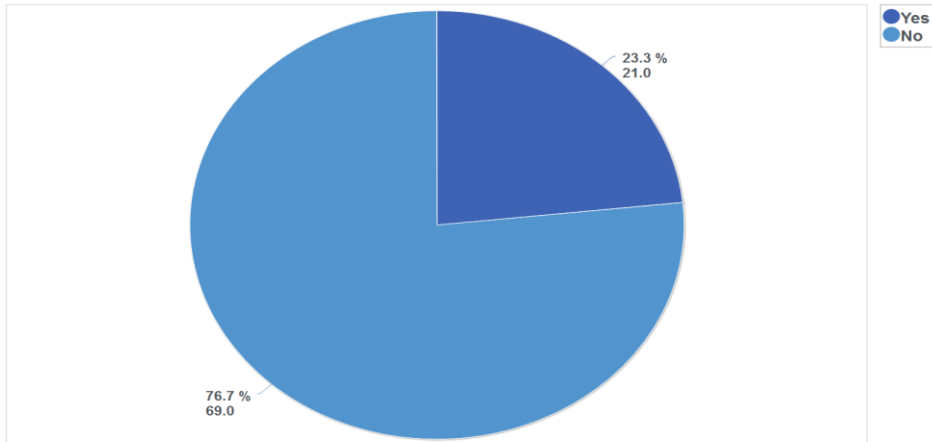
### 18. To whom do the Credit Analysts directly report?

(Respondents could only choose a **single** response)



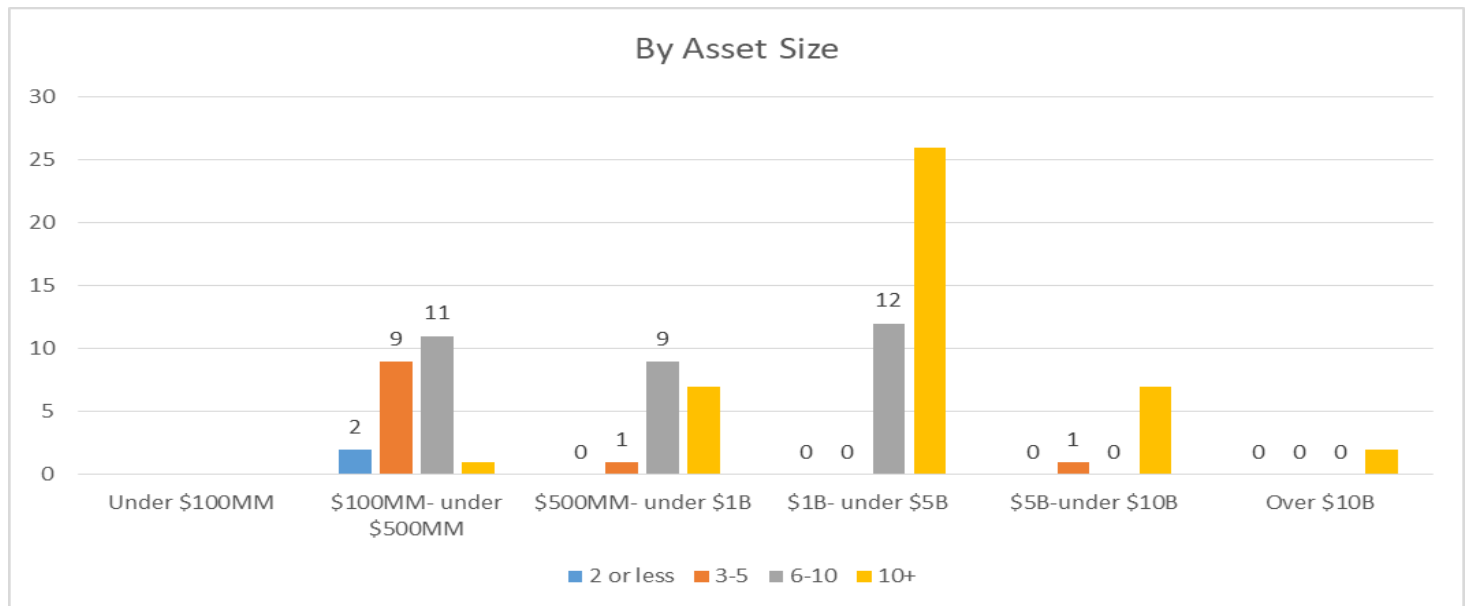
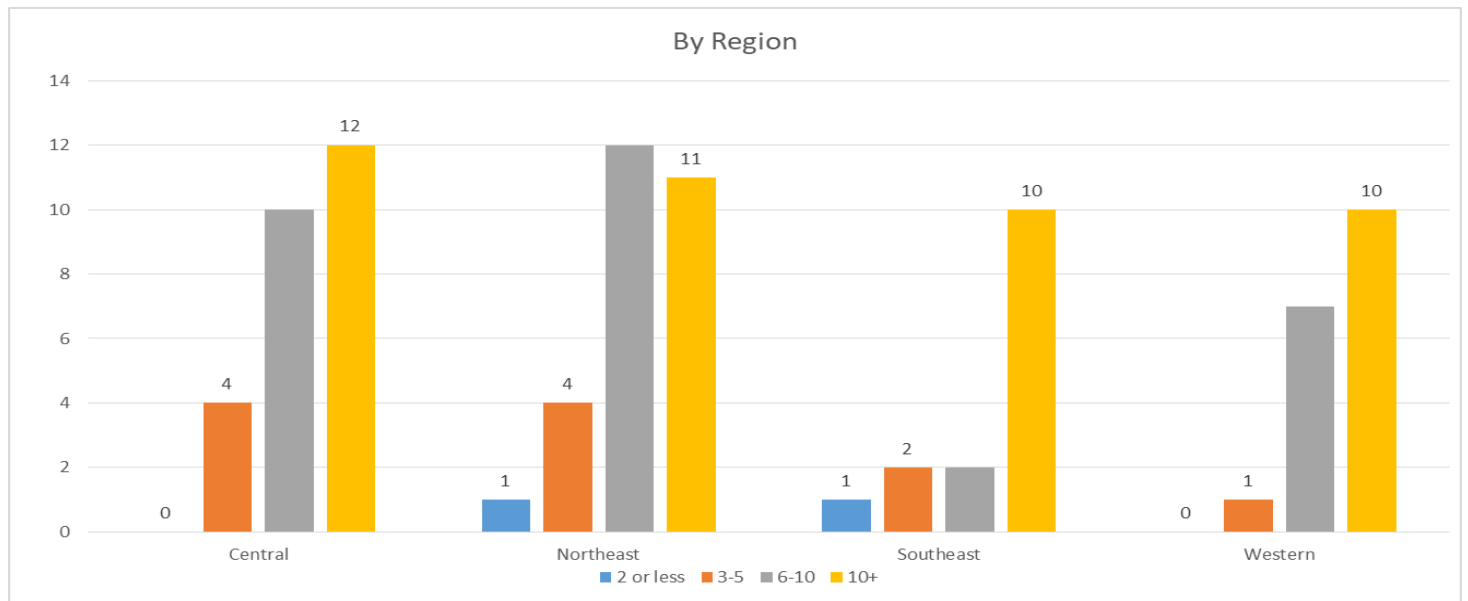
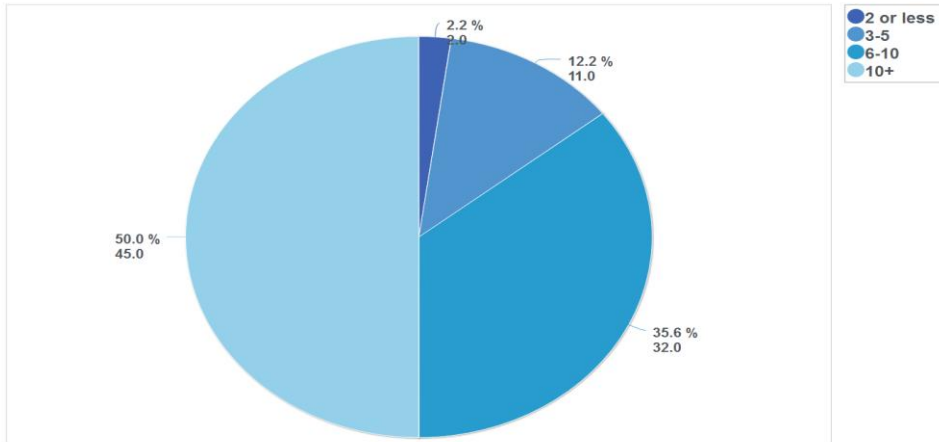
**19. In the reporting structure, is there a second, dotted line reporting structure?**

(Respondents could only choose a **single** response)



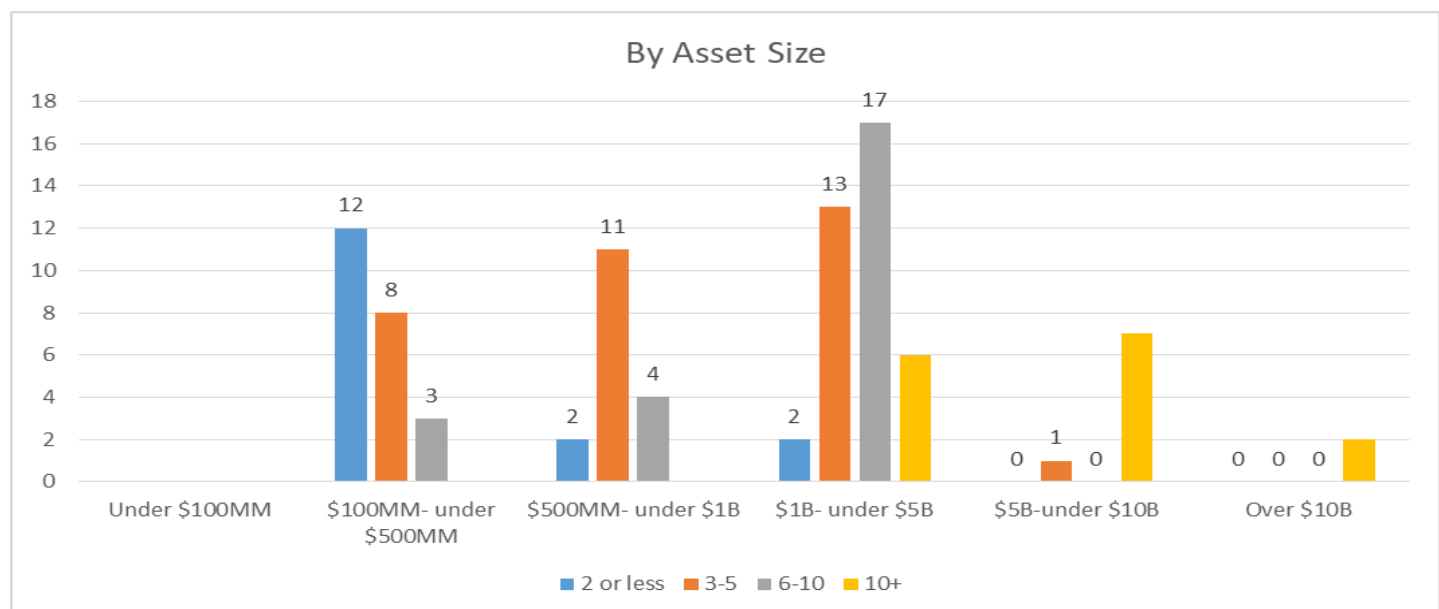
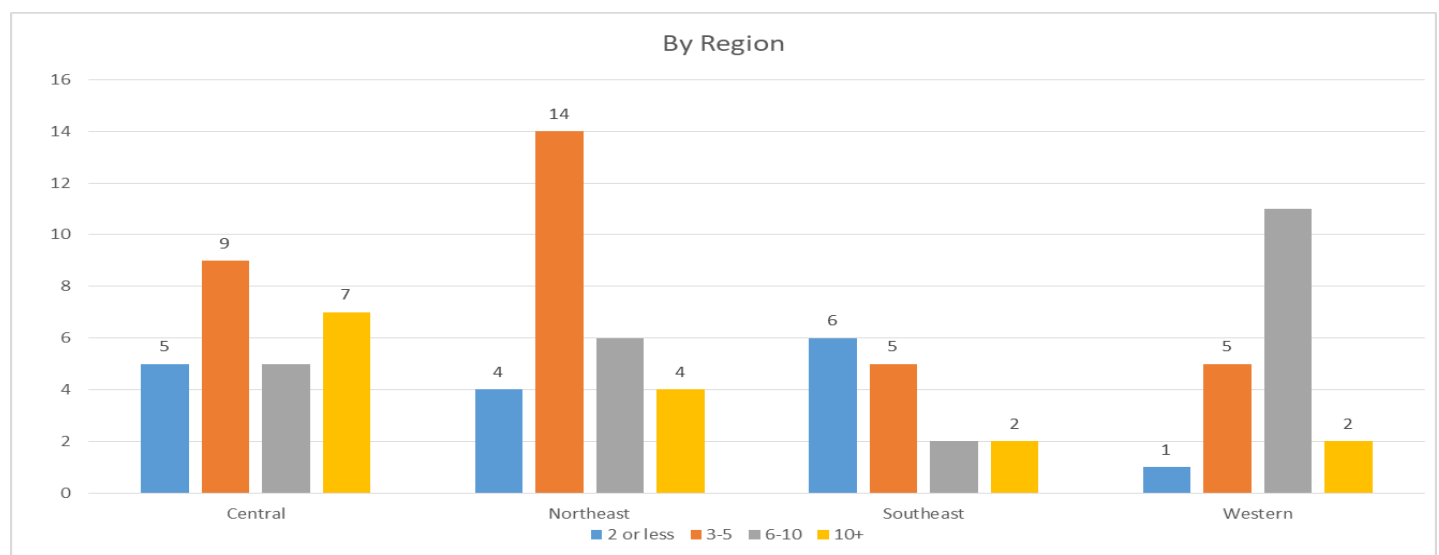
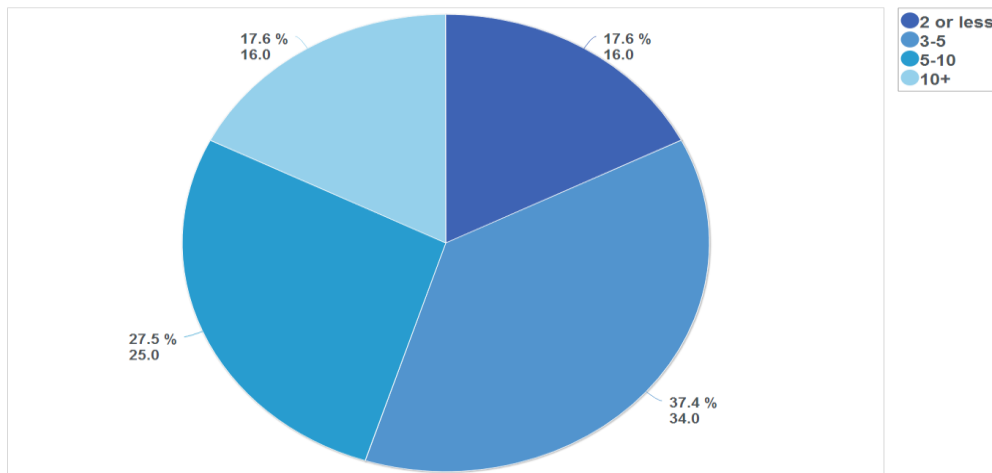
## 20. How many Commercial Lenders does your bank have?

(Respondents could only choose a **single** response)

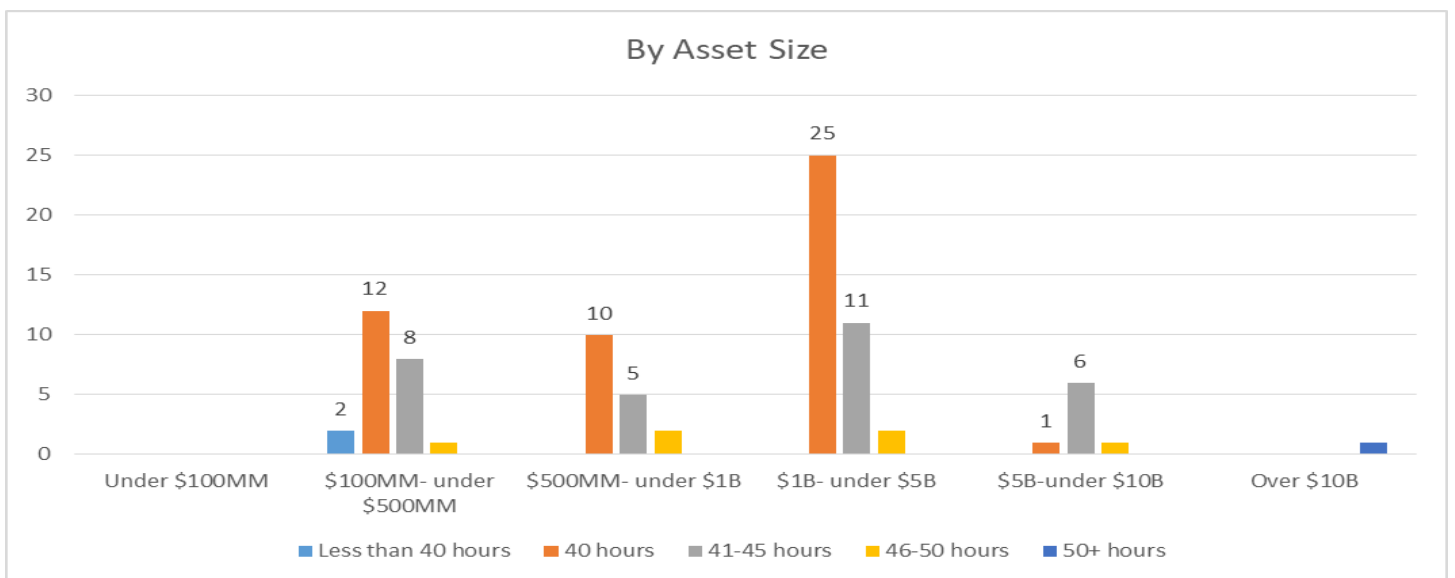
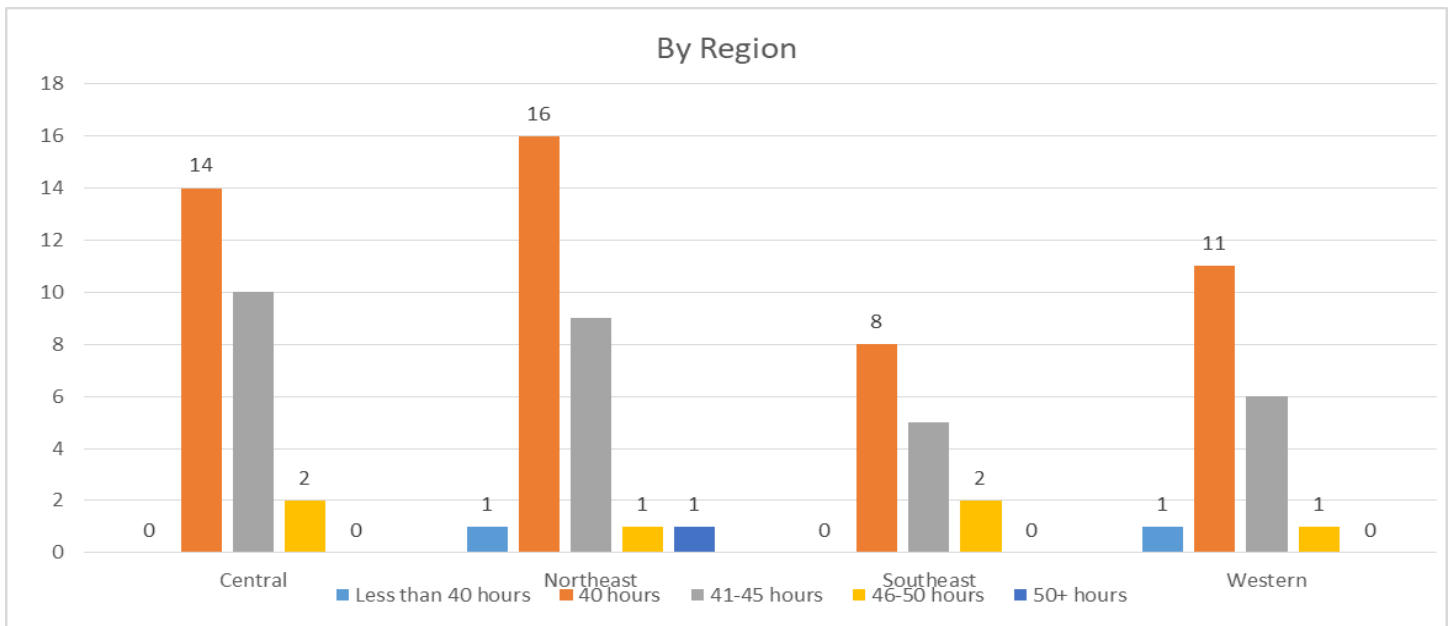
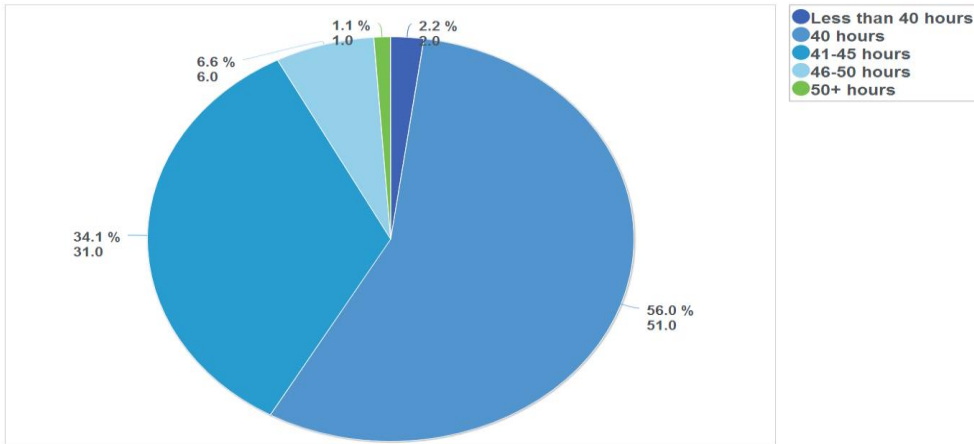


## 21. How many analysts does your bank have?

(Respondents could only choose a **single** response)

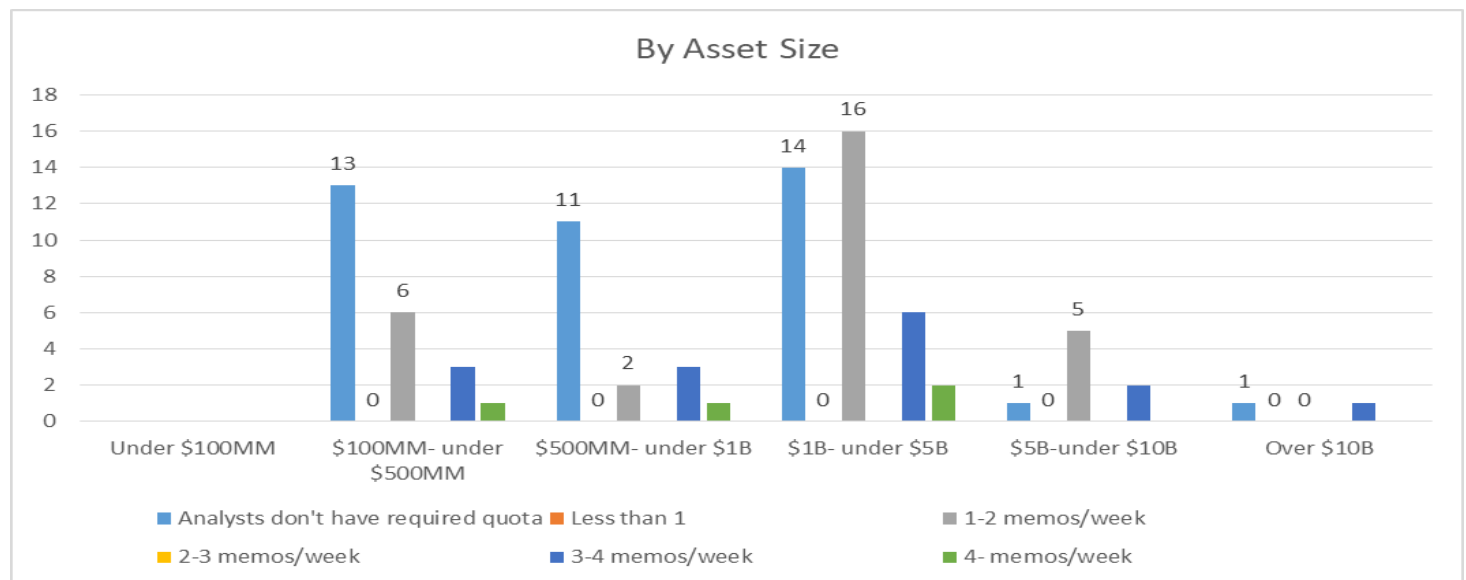
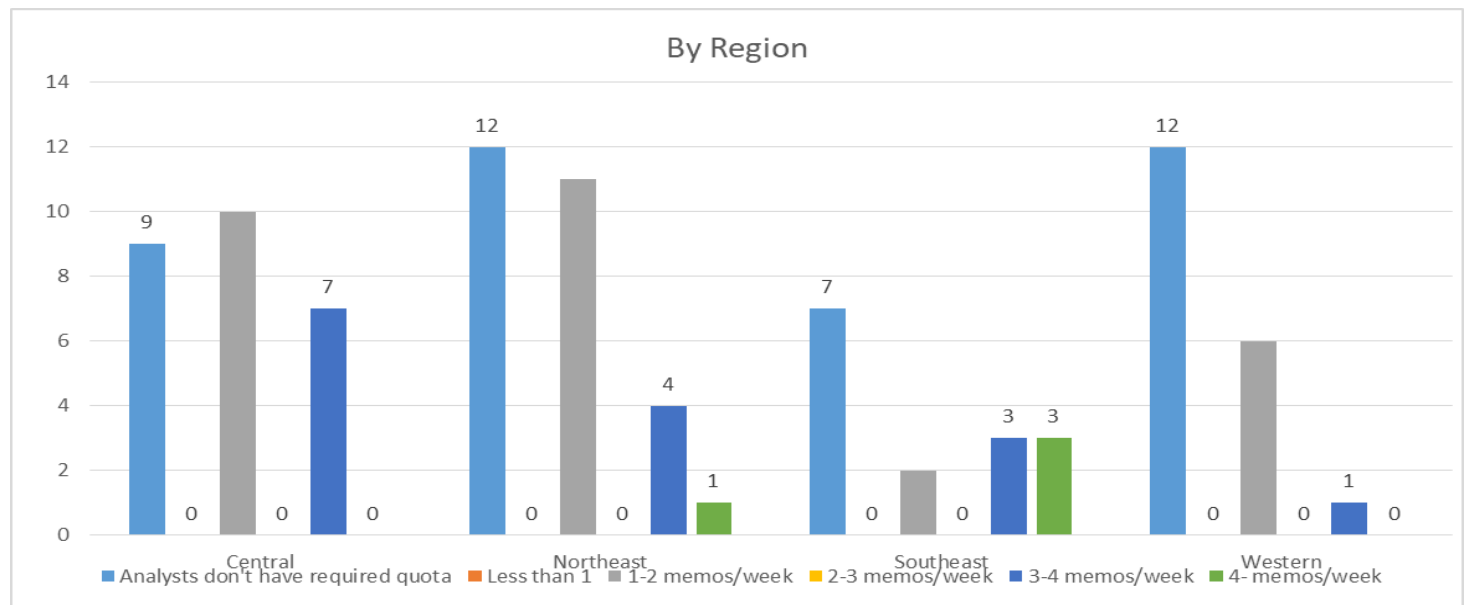
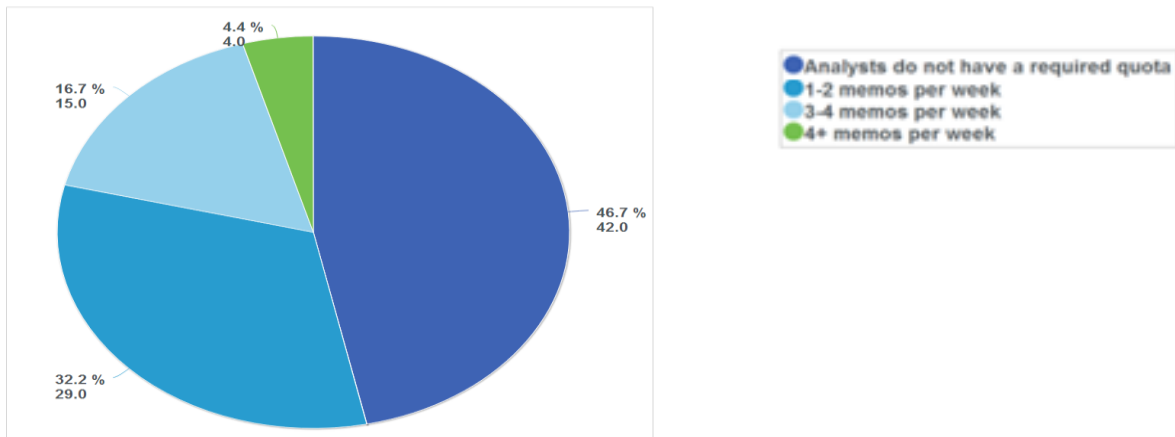


**22. How many hours per week (on average) do your Credit Analysts work?**  
 (Respondents could only choose a **single** response)



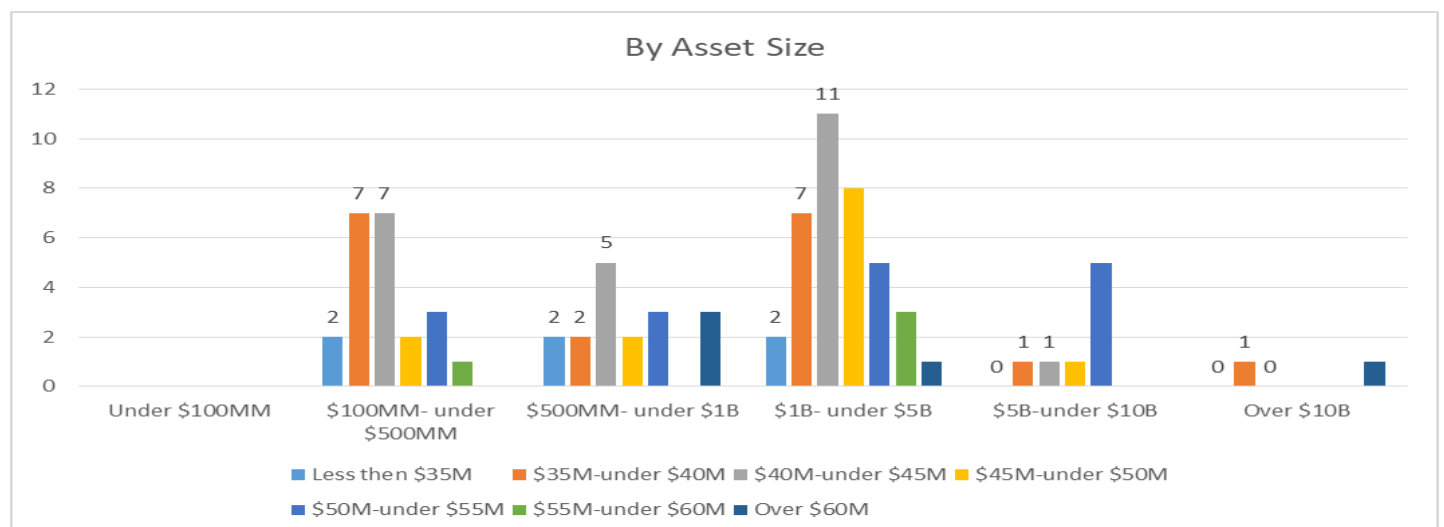
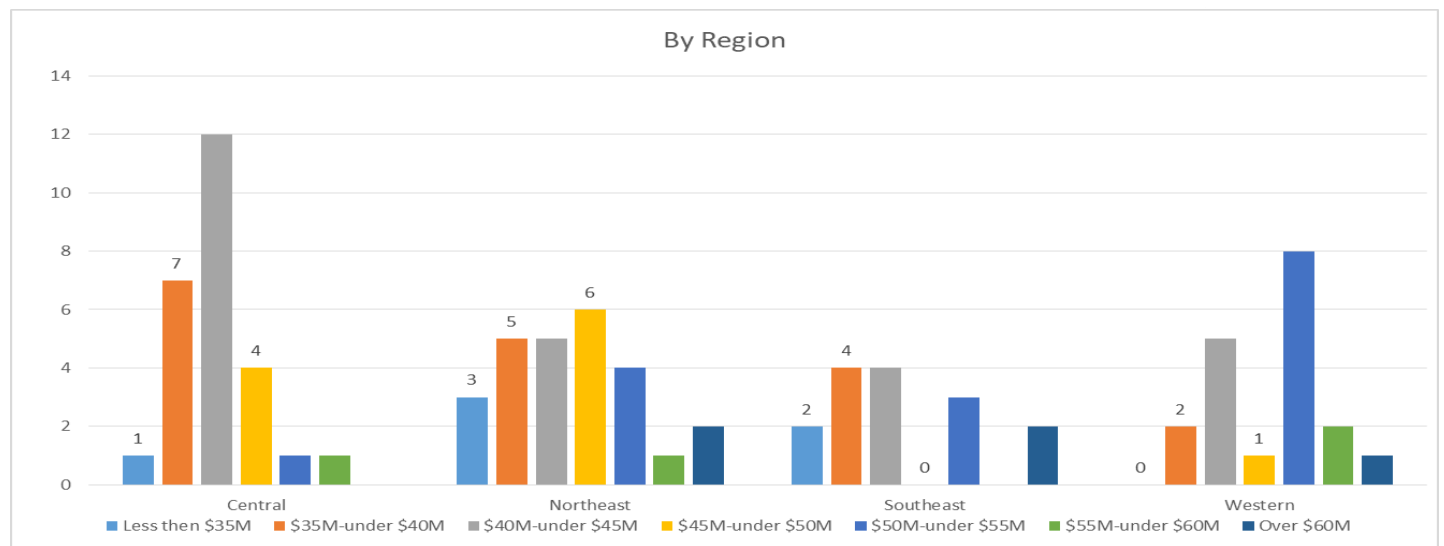
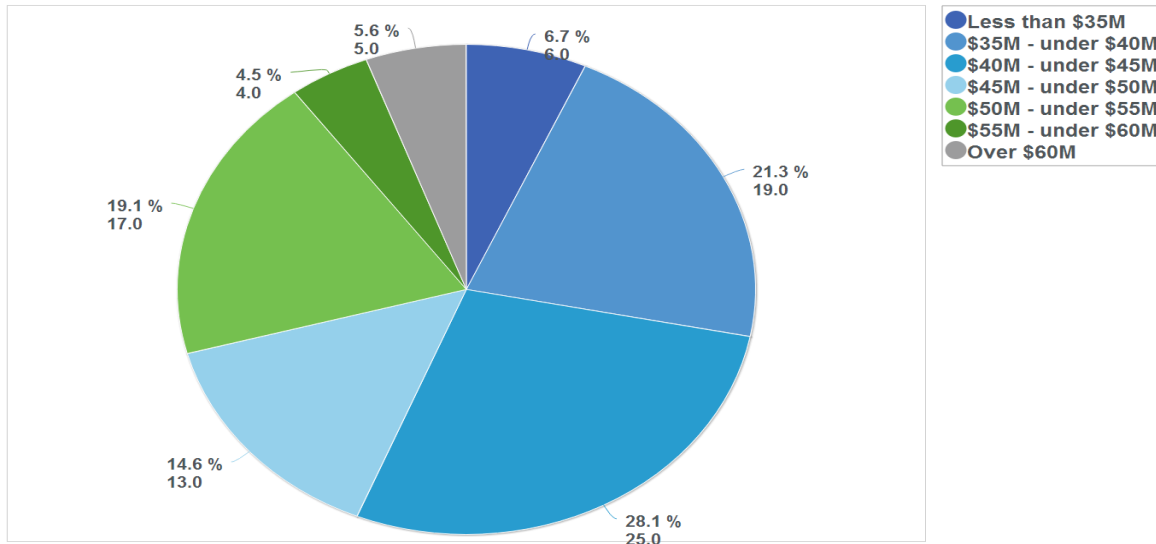
**23.** What is the analysts expected quantitative output per week? i.e. How many credit memos are you expected to complete on average per week?

(Respondents could only choose a **single** response)

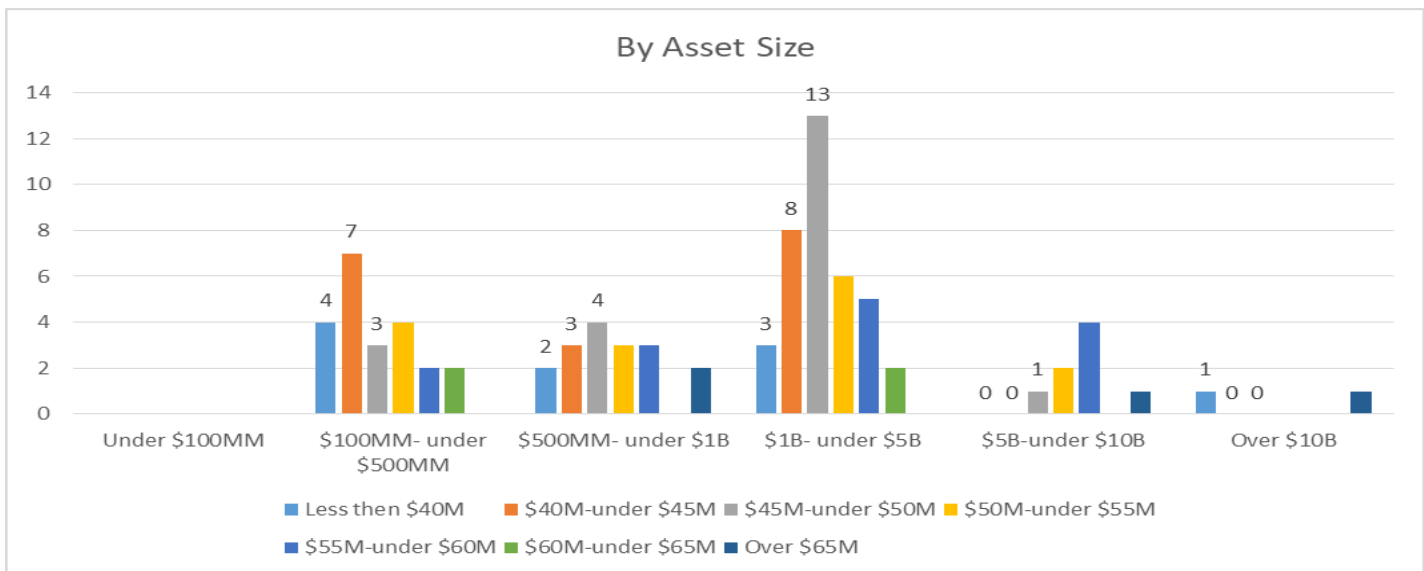
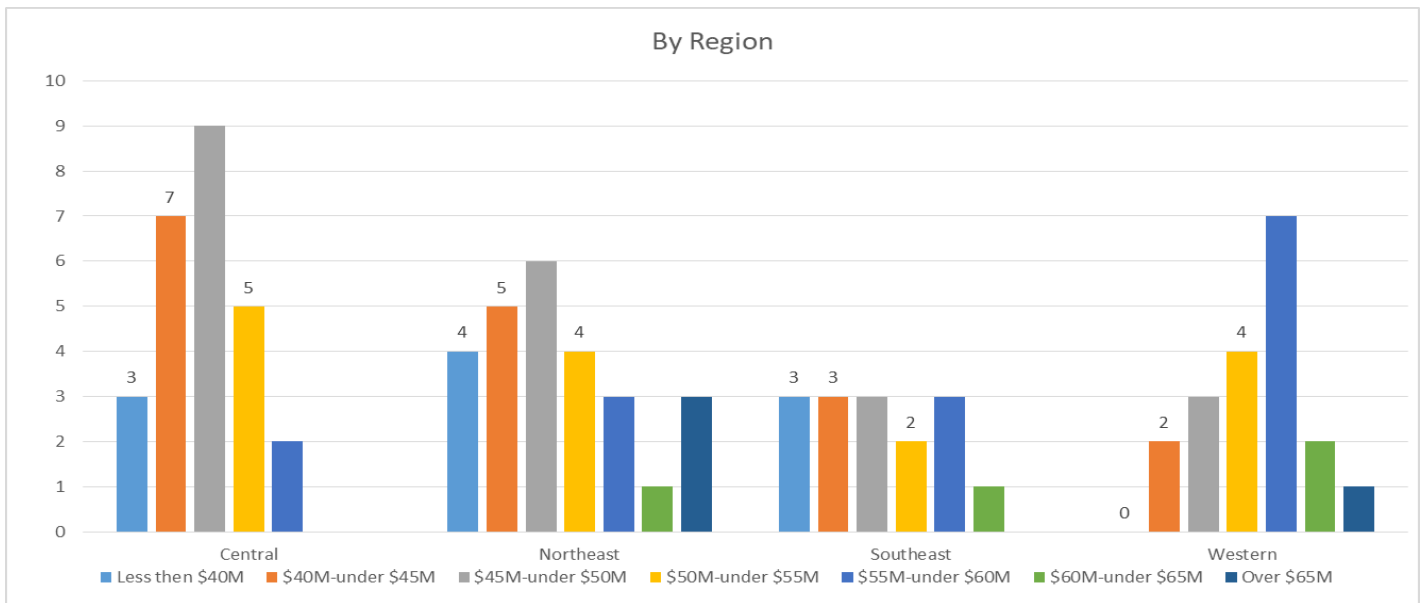
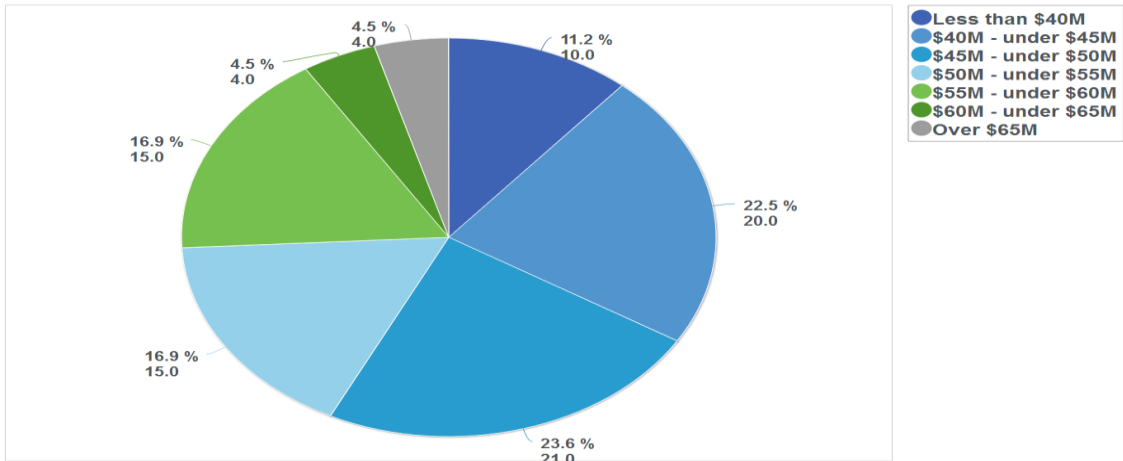


## 24. What is your average salary for a Credit Analyst with no experience (banking or credit analyst)?

(Respondents could only choose a **single** response)

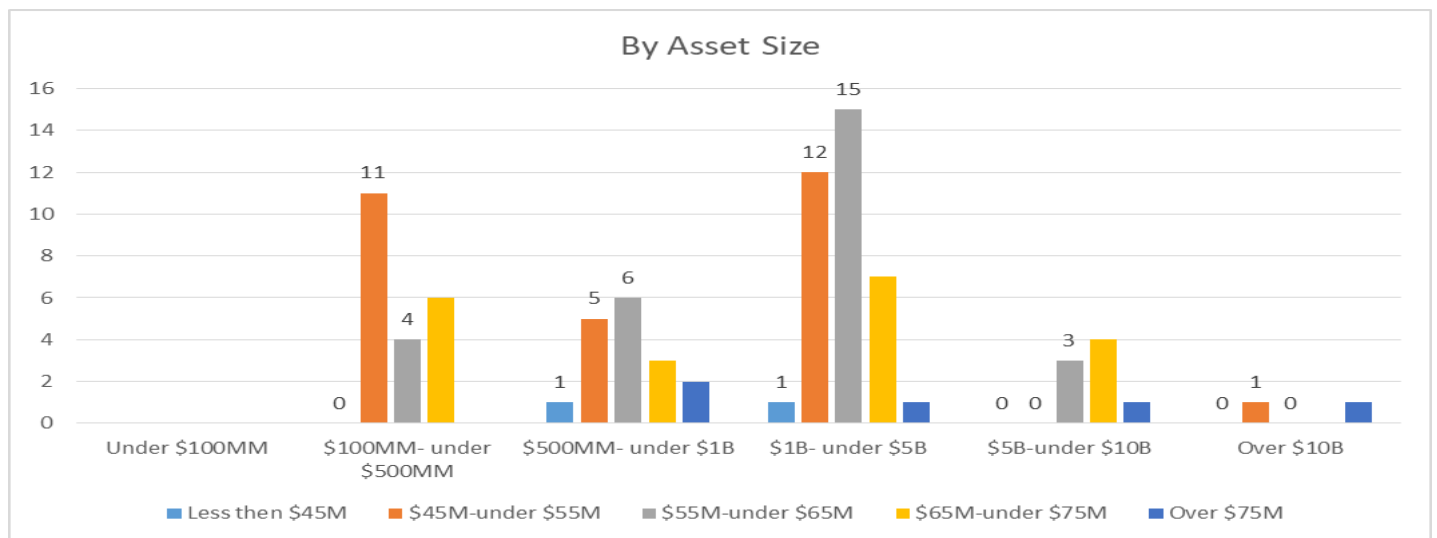
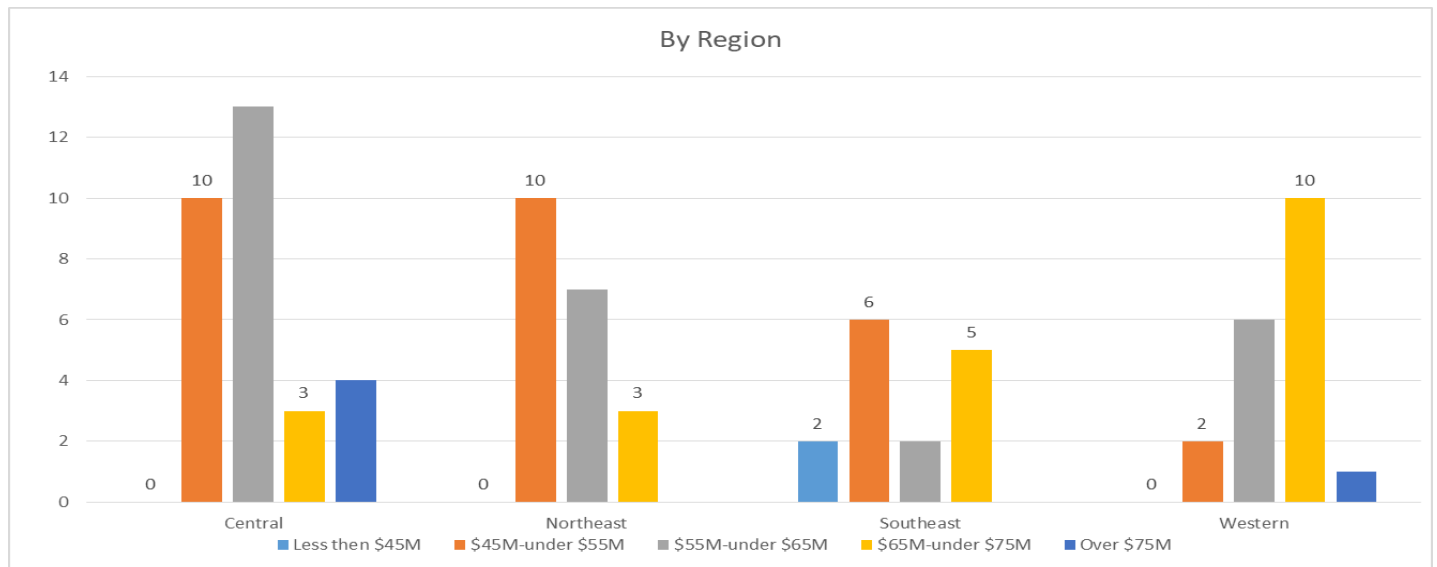
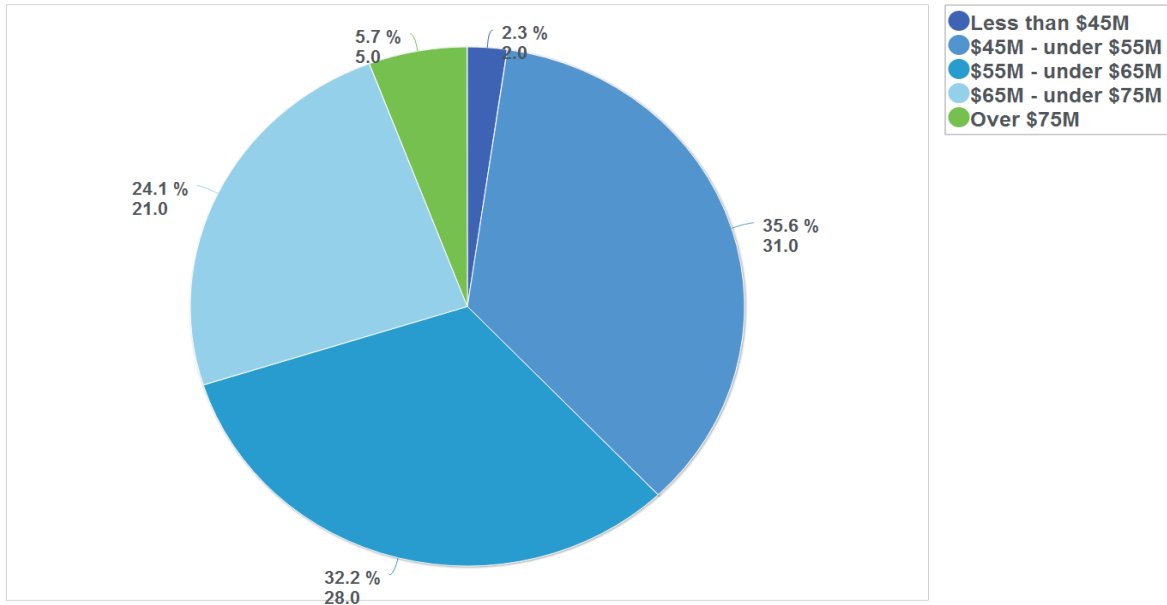


**25. What is your average salary for a Credit Analyst with 1 year of experience?**  
 (Respondents could only choose a **single** response)



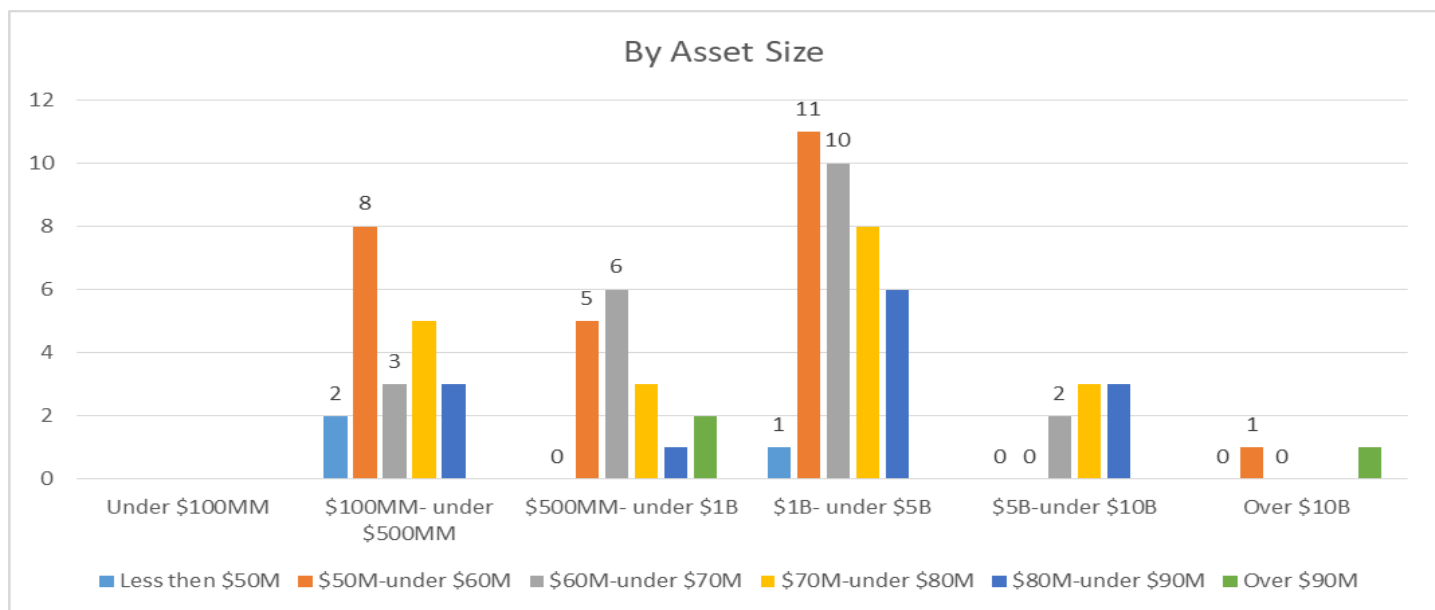
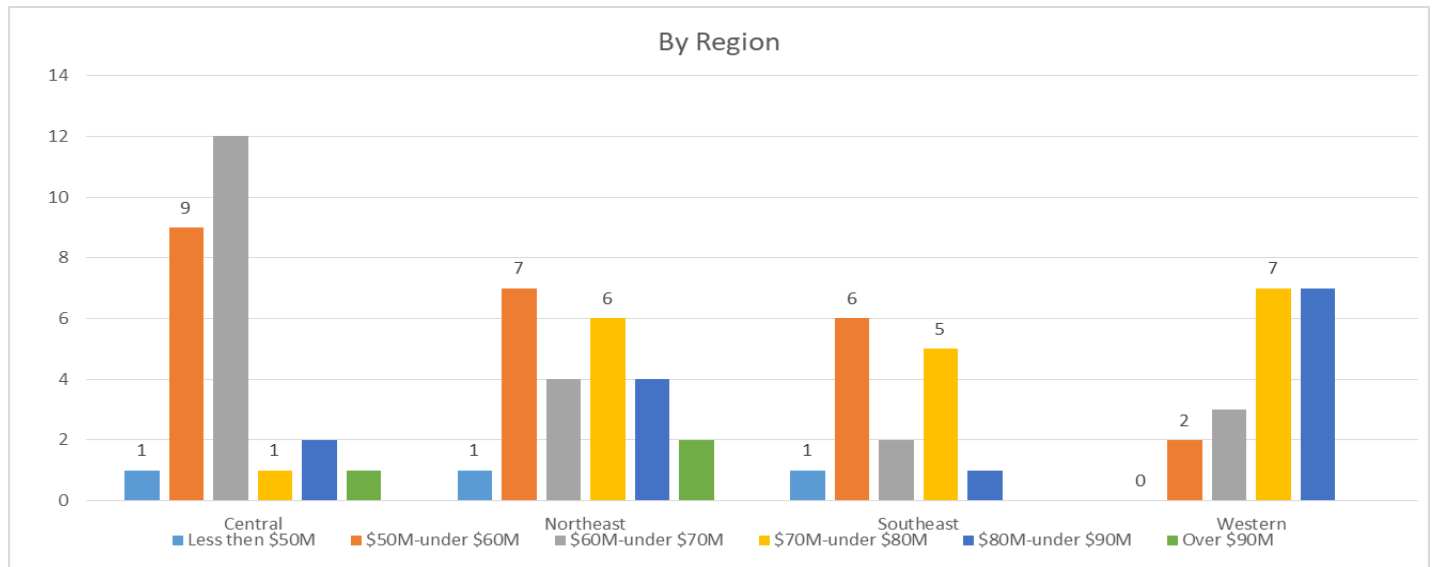
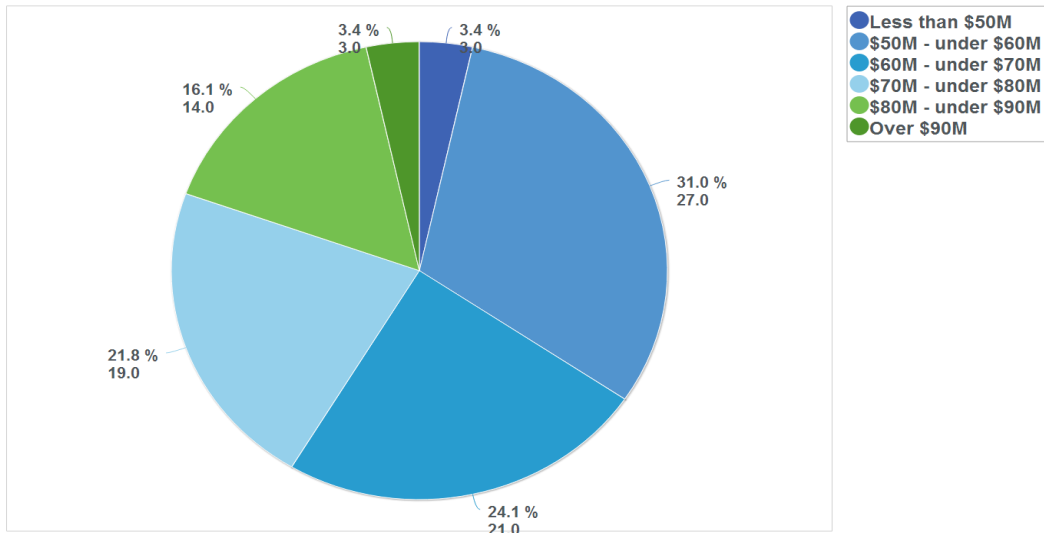
## 26. What is your average salary for a Credit Analyst with 2-3 years of experience?

(Respondents could only choose a **single** response)

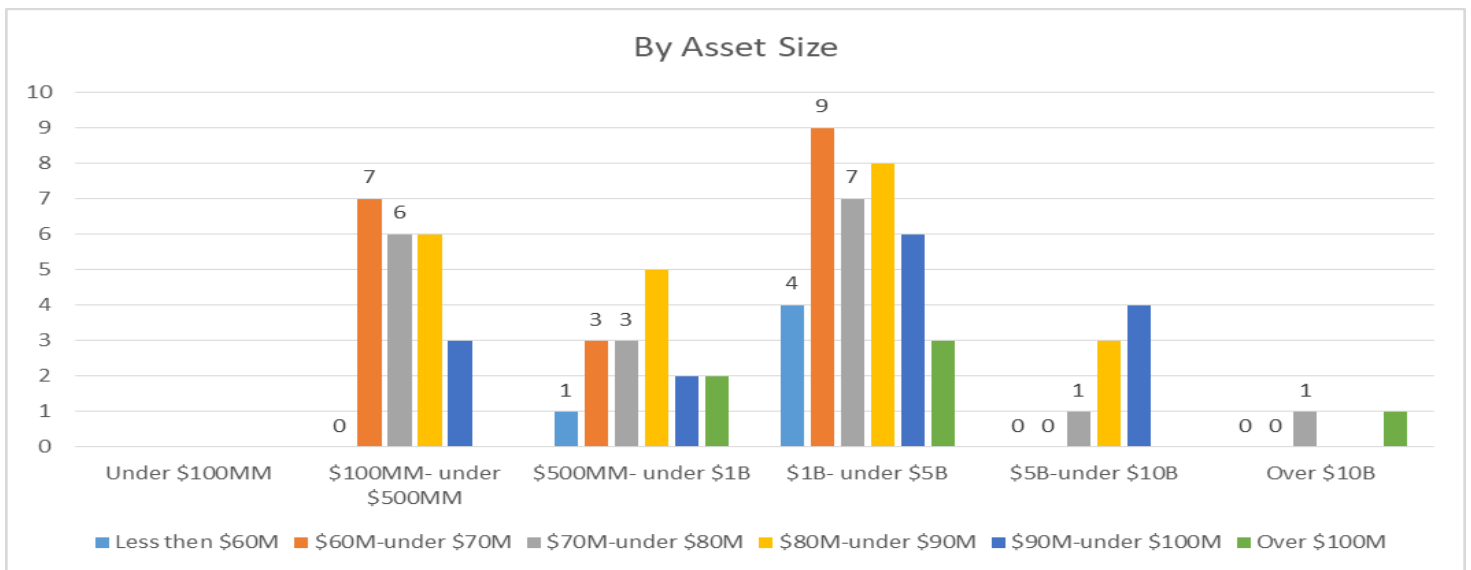
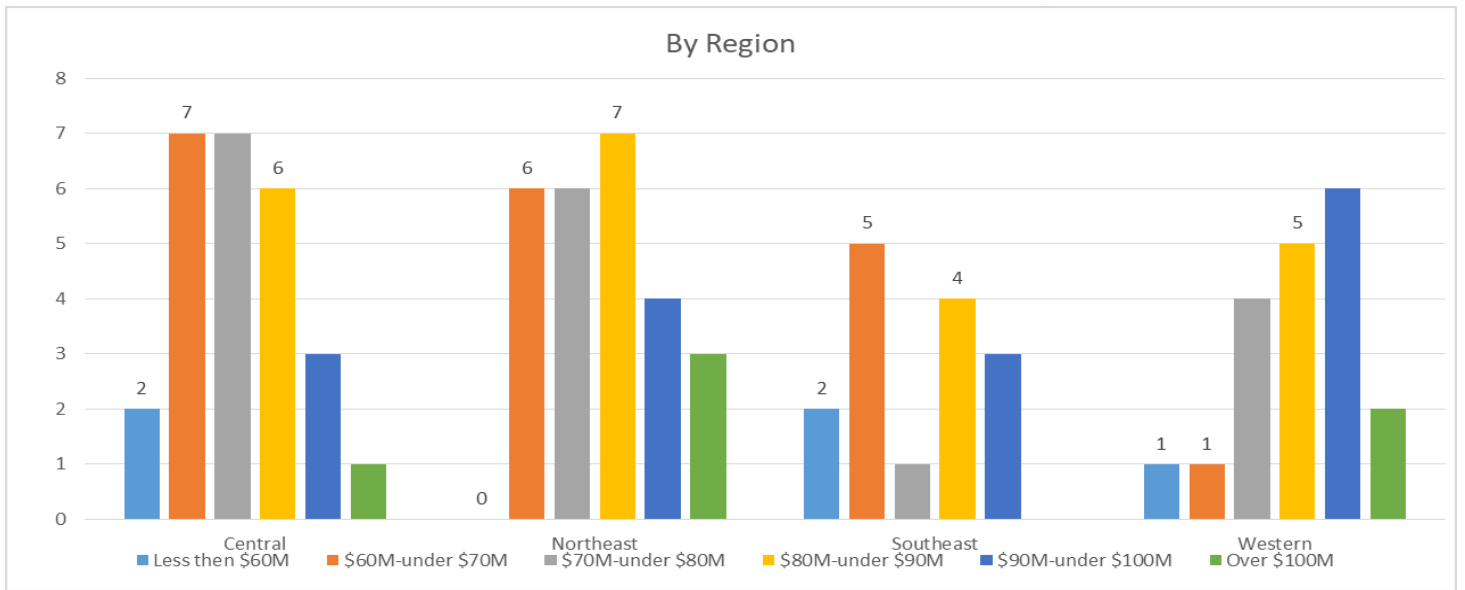
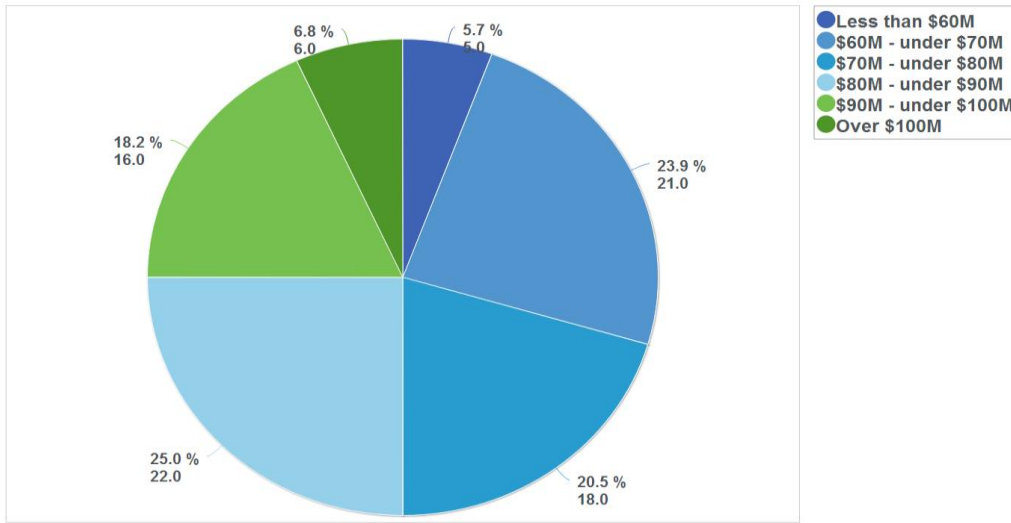


## 27. What is your average salary for a Credit Analyst with 3-5 years of experience?

(Respondents could only choose a **single** response)

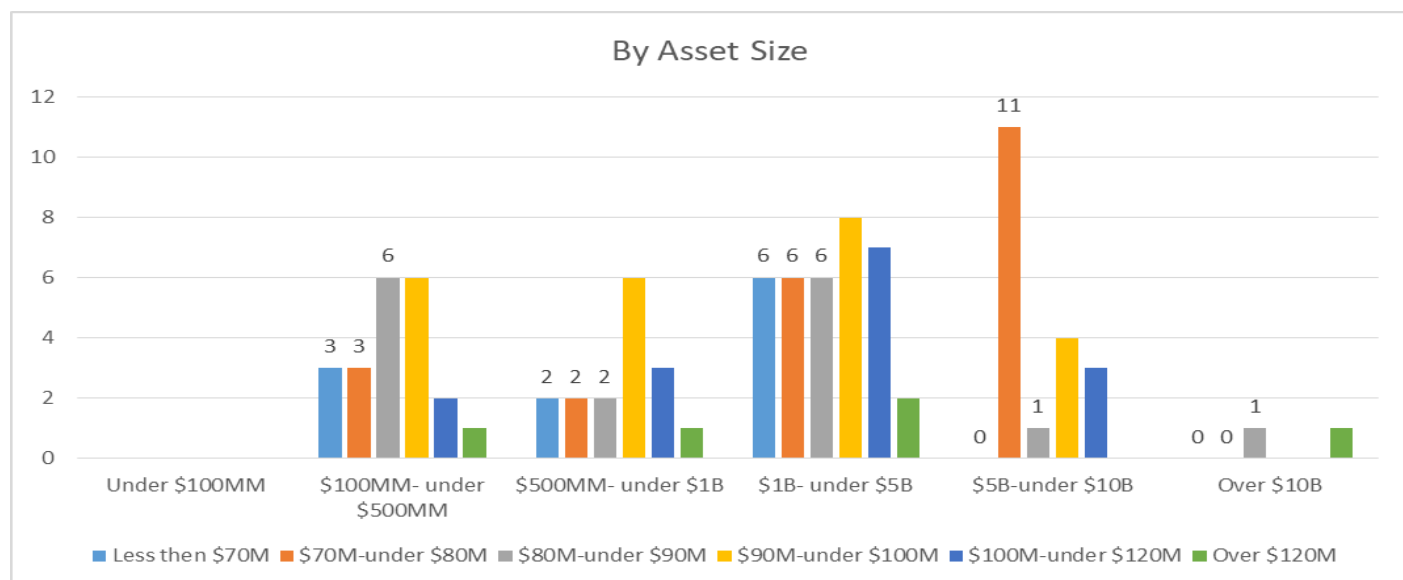
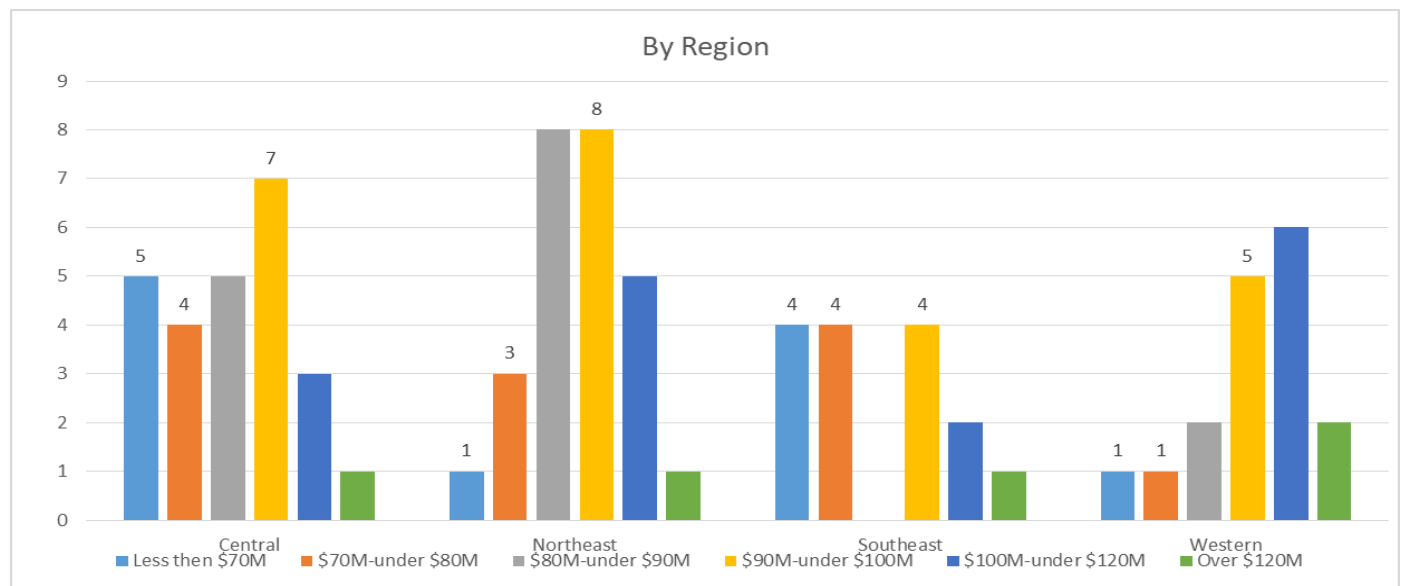
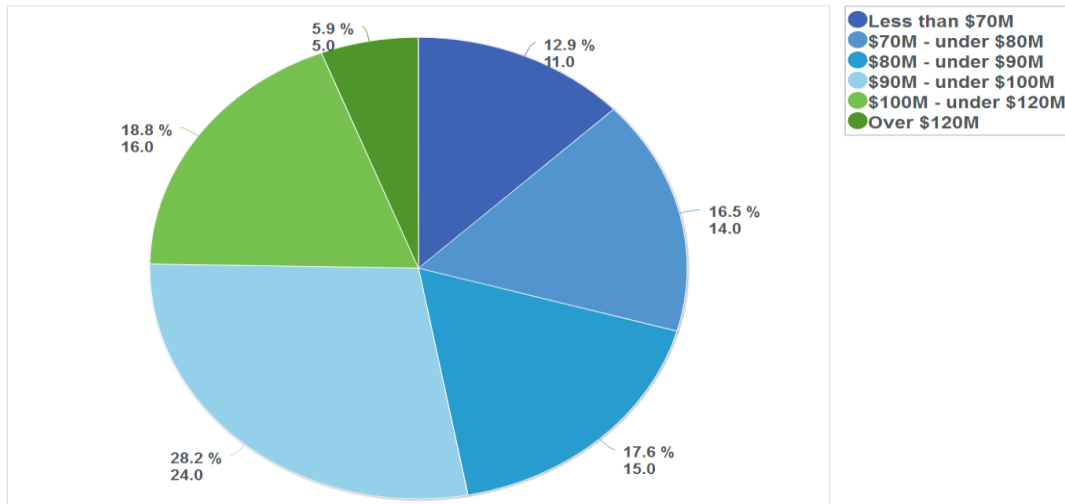


**28. What is your average salary for a Credit Analyst with 5-10 years of experience?**  
 (Respondents could only choose a **single** response)



**29. What is your average salary for a Credit Analyst with 5-10+ years of experience and have management/lead/training responsibilities?**

(Respondents could only choose a **single** response)



**30.** How would you rate your total compensation package (salary, bonuses, insurance, retirement, etc...) Please rate on a scale of 1 to 5 with 1 being extremely low.  
 (Respondents could only choose a **single** response)

