



CRA & Compliance Analyst

Job Summary: Assists the Chief Compliance & Risk Officer (“CCRO”) with the administration and coordination of the Bank’s Compliance and CRA Programs. Uses specialized knowledge to evaluate the Bank’s needs and works with the CCRO to set CRA goals and targets. Reviews CRA loans, investments, activities, and donations. Identifies and facilitates CRA activities; monitors, assesses, and reports Bank’s CRA performance to the CCRO. Updates the CRA public folder. Provides CRA subject matter expertise, guidance, and technical assistance. Assists the CCRO with compliance functions such as vendor risk assessments and due diligence, marketing material review, and training assignments Provides audit and exam support. Participates in and reports in Compliance and Enterprise Risk Management Committee (“CERMC”) and CRA Committee meetings. Performs other projects as assigned by the CCRO.

- **Evaluates the community needs of the Bank’s assessment areas, conducts CRA self-assessments and peer analysis. Reviews reports and selects peer group for comparison, analyzes data and proposes annual CRA goals and targets for the Bank.**
- Follows up with applicable loan officers to obtain information and documentation needed for CRA determination. Utilizes CRA expertise to review loans and investments for CRA eligibility and uses independent judgment for classification. Assists branches and loan officers in identifying and analyzing loan and investment opportunities. Provides subject matter expertise, guidance, technical assistance and support to bank employees on CRA matters.
- Actively seeks to identify service needs and volunteer opportunities through contact with community leaders in the bank’s CRA assessment area, selects and arranges volunteer events, and encourages participation from Bank employees.
- Reviews CRA donation requests, conducts research on the organization, obtains necessary documentation, evaluates eligibility for CRA credits, and makes recommendations regarding donations.
- Regularly monitors the bank’s CRA performance, including tracking small business loans, community development loans, investments, service hours and donations. Provides consultative advice to the business line regarding CRA and Reports CRA performance to the CCRO on a monthly basis.
- Gathers information to analyze and determine CRA eligibility and enters information in CRA Wiz. Performs quarterly and annual CRA Self-Assessments using CRA Wiz software and prepares managerial reports.

Qualifications: Bachelor’s degree and 3+ years of banking experience with a minimum of 2 years Bank CRA experience required, or equivalent combination of education and experience. CRA WIZ reporting system experience highly desirable. Compliance experience in vendor management preferred. Should be detail oriented with ability to identify, analyze, plan, monitor, report, and control risk. Must have a base knowledge of banking regulation concepts and their impact to the Bank as a whole. Ability to understand the logical connection between Bank business policies and compliance regulations. Strong written and verbal communication skills required.

TO APPLY:

If you would like to apply, please submit your resume via email at careers@sbical.com or Fax: 213.489.4560.