

Luther Burbank Savings Job Description

Job Title: Credit Analyst
Department: Major Assets
FLSA Status: Non-Exempt

Job Number: TBD
Reports To: Major Assets Officer or Credit Review Mgr.
Last Revision: 12/08/2011

Summary: Analyze monthly, quarterly and annual financial statements. Must have experience in personal, LLC and corporations financial statements and real estate operating statements.

Essential Duties and Responsibilities

- Assists in the analysis of financial data and extracts and defines relevant information; interprets data for the purpose of determining past financial performance and/or to project a financial probability.
- Reviews costs and performs cost benefit analysis related to properties.
- Performs statistical, cost, and financial analysis of data reported in the various financial systems.
- Develops financial reports for forecasting, trending, and results analysis.
- Records, classifies, and summarizes financial transactions and events in accordance with generally accepted accounting principles.
- Interprets financial transactions and events for users who must make business decisions.
- Uses various software applications, such as spreadsheets, relational databases, statistical packages, and graphics packages to assemble, manipulate and/or format data and/or reports.
- Adheres to all applicable compliance regulations, including BSA, BPA and Right to Financial Privacy.
- Other duties may be assigned.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

- Customer Service - Responds promptly to customer needs. Responds to requests for service and assistance.
- Oral/Written Communication - Speaks clearly and professionally in positive or negative situations. Writes clearly and informatively.
- Mathematical Ability – Accurately completes mathematical equations.
- Problem Solving - Identifies and resolves problems in a timely manner.
- Organizational Support - Completes administrative tasks correctly and on time. Supports organization's goals and values.

Education and/or Experience

Bachelor's degree (B. A.) in Accounting or Finance from four-year college or university; three to five years related experience and/or training; or equivalent combination of education and experience. To perform this job successfully, an individual should have knowledge of appropriate software systems.

Physical Demands

While performing the duties of this job, the employee may be required to sit or stand for extended periods of time. In order to utilize the data processing system and work with staff, the employee must be able to physically use a keyboard/mouse and walk to and from workstations. The employee must frequently lift and/or move up to 10 pounds and occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision and ability to adjust focus.

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.