

Credit Analyst III-MLO

Job Number:
026706)

hours per week: 24

- Conducts credit investigations and analyzes credit information pertaining to loans Investigates all available sources of credit and financial information, including reporting services, credit bureaus, other companies, main office files, and branches
- Analyzes financial statements and related material
- Analyzes financial conditions and trends
- Reviews and reports non-compliance with loan covenants
- Determines cash flow using appropriate tax analysis
- Prepares summaries, presents facts, and offers opinions concerning credit-worthiness
- Provides credit information and references for customers, loan officers, or other agencies as requested
- May provide rates and loan information to clients
- Ensures that all credit files include proper documentation including current financial statements, agency reports, etc.
- Maintains control over current accounts, noting payment progress, watching for any developing problems, and keeping loan officers informed
- Writes credit memorandums
- Accompanies lenders on business calls
- Conducts industry research
- Assists with special projects as assigned
- **Work schedule may vary but full 8 hour days will be necessary.**

Qualifications

- Requires a Bachelors degree in Finance or a related field and 4+ years of credit analysis experience including 1 year working with complex or specialized credits including helping to define the structure and pricing of the loan and making projects regarding the long term profitability of the loan
- A combination of education and experience may meet requirements
- Extensive knowledge of financial and spread analysis and credit/lending procedures for very complex loans
- Broad application of commercial credit principles, theories, and concepts in applicable discipline, plus extensive knowledge of other related fields
- Working knowledge of various types of loans
- Ability to work with lending officers and staff
- Solid communication skills, both verbal and written
- Ability to make sound decisions and recommendation regarding loans
- Strong PC skill required

This position requires Federal Registration with the National Mortgage Licensing System (NMLS), in accordance with the SAFE Act.
California Bank & Trust

Work Locations

California-San Diego-SD - Carmel Valley
SD - Carmel Valley
11375 El Camino Real
San Diego 92130

For more information, or to apply, go here:

<https://zionsbancorp.taleo.net/careersection/joinexternal/jobdetail.ftl?job=278602&src=JB-11664>