



### **Job Opening- Credit Analyst, Tonganoxie, KS**

First State Bank & Trust is a community bank with locations in northeast Kansas including Piper, Basehor, Tonganoxie, Lawrence, and Perry. We are hiring for a Credit Analyst to join our Risk Management team. Ideally, candidate will have Bachelor's degree preferably in finance, accounting, or business and two to five years related experience and/or training preferably in risk or financial analysis; or equivalent combination of education and experience.

#### **SUMMARY**

Assists in the preparation of loan presentations, financial analysis, and annual review of Commercial Loans. Analyzes financial statements and prepares credit packages with recommendations on proposed credit requests to Loan & Discount Committee and performs annual reviews of existing commercial credits. Completes analysis using appropriate models including financial spreadsheets, TAC financial spreading software, pro-formas, and global cash flows to ensure credit decisions are properly analyzed and documented and that the loan requests are in compliance with Bank and regulatory policies.

- Provides the highest level of customer service at all times and is expected to work as a team with all employees and Departments to accomplish goals.
- Produces quality, uniform, and clear credit presentations for Loan Committee.
- Produces quality, uniform, and clear annual reviews for Loan Committee and provides loan management with an emphasis on transparency and exemplifying the true position of the Bank with respect to the credit facility under discussion.
- Assists with bank wide financial spreadsheet program and producing financial spreadsheets on relationships over \$1,000,000 with analysis emphasis on global cash flow analysis.
- Identifies and reports material changes / trends in the balance sheet and income statements of the borrowers and guarantors.
- Completes cash flows on deal specific projects and cash flows as requested by management.
- Assist with market monitoring, risk management, credit risk ratings, stress testing, and sensitivity analysis on both the individual loan level as well as across the Bank's entire loan portfolio.
- Identifies and analyzes the adequacy of the collateral securing loans, including the use of appraisals (especially loan approvals contingent upon appraisal and prior to funding).
- Utilize written and oral communication skills to obtain all needed information for any requests/annual reviews that are under discussion.
- In conjunction with the Loan Officer, will assist with contacting customers, CPAs, and advisors when needed.
- Confirms all credit applications/annual reviews with Commercial Loan Officers in order to present the Approval Authorities with the best, most accurate product so that they can make an educated decision on the loan(s) under discussion.
- Expected to be knowledgeable on First State Bank & Trust Credit Policy, underwriting guidelines and standards, and general credit procedures.

- Understanding of all commercial loan types and their uses in loan structuring. Including specialized lending SBA loans, hotels, construction and development, and C&I.
- Familiarity with commercial loan documentation including all documents pertaining to attachment and perfection.
- Knowledgeable on commercial real estate appraisals, evaluations, and appraisal reviews.
- Ability to multi-task and work with multiple Commercial Loan Officers.
- Strong attention to detail and ability to notice possible discrepancies in data presented for review.

To apply e-mail your resume to [kathy@firststateks.com](mailto:kathy@firststateks.com)

[www.firststateks.com](http://www.firststateks.com)

Equal Opportunity Employer