



Job Opening- Sr. Credit Analyst/Risk Officer, 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 Sr. Credit Analyst/Risk Officer to join our Risk Management team. Ideally, candidate will have Bachelor's degree preferably in finance, accounting, or business and six plus years related experience and/or training preferably in risk or financial analysis; or equivalent combination of education and experience. Regulatory experience in the banking industry preferred.

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. Collaborates with and provides support to Risk Management function including but not limited to Credit Policy Management, Credit Administration, Loan Review, and Coordination of Loan Committee activities and reports.

Supervision and Leadership

- Supervises Credit Analyst/s and loan underwriting function (both in-house and outsourced).
- Serves as Appraisal Program Manager. Is well versed with regulatory appraisal requirements including commercial real estate appraisals, evaluations, and appraisal reviews.

Loans and Credit Analysis

- Is responsible for the production of quality, uniform, and clear credit presentations for Loan Committee.
- Produces quality, uniform, and clear annual reviews 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.
- Utilizes written and oral communication skills to obtain all needed information for any requests/annual reviews that are under discussion.
- 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.
- Assists with bank wide financial spreadsheet program and producing financial spreadsheets with analysis emphasizing global cash flow.

- 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.

Risk Management and Compliance

- Manages the First State Bank & Trust Loan Review Program, including both internal and external loan reviews as prescribed.
- 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. Performs annual CECL independent review.
- 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).
- Help manage workout strategies for non-performing loans.
- Expected to be knowledgeable on First State Bank & Trust Credit Policy, underwriting guidelines and standards, and general credit procedures; be able to discern when it is appropriate to make documentation exceptions and communicate credit-related decisions in a positive and constructive manner.

Policy and Process Management

- Manages and updates Credit Policy changes as requested. Disseminate updates to all Loan Officers, Loan Assistants, Loan Administration and Loan Operations personnel.

Collaboration and Support

- In conjunction with the Loan Officer, may assist with contacting customers, CPAs, and advisors when needed.
- Provide support to Commercial Real Estate Committee, Loan Management Committee, and Policy & Risk Management Committee, as needed.
- Ability to prioritize, multi-task, and work with multiple Commercial Loan Officers.
- Strong attention to detail and ability to notice possible discrepancies in data presented for review.
- Coordinates Loan Committee activities and documents Committee records as needed.
- 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.

To apply e-mail your resume to kathyy@firststateks.com

www.firststateks.com

Equal Opportunity Employer