



Commercial Credit Analyst

Westloop | Manhattan, KS

Schedule: Full-Time

Reports to: SVP, Credit Risk Management

Join our Credit Risk team in Manhattan as a Commercial Credit Analyst The Credit Risk Management Department plays a vital role in ensuring that KS StateBank properly identifies, measures, monitors and mitigates the potential for financial losses resulting from a borrower's failure to repay a loan or meet other contractual obligations.

As a Commercial Credit Analyst, you will be responsible for evaluating and analyzing the creditworthiness of potential and existing commercial loan clients. This role involves analyzing financial statements, tax returns, credit reports, and other financial information to assess the financial health and repayment ability of applicants. The Commercial Credit Analyst position will work closely with the Commercial Credit Analyst, Senior Vice President to provide well-informed lending recommendations to Executive Loan Officers and Loan Committee.

A degree in finance or a related field as well as two years of banking experience is preferred, but not required. Previous experience in commercial lending, underwriting, loan review, or a related banking role is required. We're looking for someone who has a strong ability to analyze and interpret financial information. Candidates should also have an understanding of bank loan policy, commercial lending regulations, risk rating fundamentals, loan review procedures, and loan documentation requirements. If you: are able to work both independently and as part of a team, have a professional attitude, are detail oriented, and can successfully multitask, this may be the job for you.

As a family owned community bank, KS StateBank has been the bank of choice for many in Kansas for over 55 years largely because of the quality customer service provided by our employees. Across all departments, our employees are focused on creating positive experiences for our clients by providing incomparable knowledge, outstanding solutions, and exemplary service. Our focus isn't just on our clients; at KS StateBank, we also strive to achieve mutual investment in our employees for long-term organizational and personal success.

Wages start at \$45,000 to 50,000 annually based on experience.

Employee benefits include 401k, health, dental and vision insurance and paid time off.

**If this position sounds like a good fit for you,
visit ksstate.bank/careers to view the full job description and apply.**

We look forward to meeting you!