Job Opening- Sr. 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 have an opening for an experienced commercial banking credit analyst. This is an in-person position at our Tonganoxie offices.

SUMMARY
The position plays a critical role in supporting the bank's Risk Management Department by independently underwriting complex commercial loans, maintaining a consistent and transparent annual review process, evaluating collateral, and analyzing financial performance.. The role helps enhance credit operations through process, policy, and technology recommendations. Success requires strong analytical and communication skills, broad knowledge of commercial lending and credit regulations, and the ability to collaborate effectively across departments while managing multiple priorities with accuracy and attention to detail.

- 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.
- Responsible for the independent underwriting of large, complex credits on new and existing borrowers with an emphasis on global cash flow analysis while maintaining accuracy and efficiency.
- Maintain the annual review program for the bank's commercial loan portfolio, producing quality, uniform, and clear annual reviews with an emphasis on transparency and exemplifying the true position of the Bank.
- Utilizes written and oral communication skills to obtain all needed information for any new requests and/or annual reviews that are under discussion.
- Monitor macroeconomic and industry trends that may impact borrower performance.
- Administrator for TAC financial spreading software and outsourced credit underwriting needs.
- Understanding of state and federal banking regulations and guidance affecting credit risk.
- Understanding of all commercial loan types and their uses in loan structuring and the development or risk mitigant recommendations. Including specialized lending, SBA loans, CRE, 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.

- 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.
- Ensure compliance with internal credit policies, banking regulations, and industry standards.
- Review and recommend to EVP/Chief Credit Officer new methods, procedures, programs and policies to make credit operations more efficient and effective.
- 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.

For consideration, please submit your resume to kathyy@firststateks.com or stop by any of our locations and complete an Application.

Equal Opportunity Employer