Credit Analyst/Loan File Specialist

Location: **Salina, KS**

Reports to: **Credit Risk Officer**

Job Summary

The purpose of this position is to perform financial spreads, credit analysis, and written loan presentations on new and existing loan relationships to assist the loan officers and loan committee in making informed and thorough loan decisions. This job requires knowledge of accounting, tax returns, financial statement analysis, ratio analysis and the ability to communicate this knowledge orally and in writing. This position will work with multiple team members.

Education/Preferred Skills/Experience

- Bachelor of Science degree in one of the following: Agri-Business; Agri-Finance; Finance; Business Administration; Accounting; or related degree.
- Agricultural related degree or working knowledge of agriculture.
- Self-motivated with the ability to work independently with minimal supervision and a strong work ethic.
- Understanding of accounting, tax returns, financial statement analysis and ratio analysis.
- Strong oral and written communication skills.
- Ability to exercise good judgment and discretion in confidential matters.

General Job Description

- Develop schedule and complete commercial and agriculture loan reviews.
- Update and analyze financial statements of customers for loan officers, as requested.
- Spread financial statements and prepare cash flow analysis for loan officers, as requested.
- Prepare a credit write-up discussing:
  i) Customer's business
  ii) Competitive analysis
  iii) Financial condition and trend
  iv) Cash flow
  v) Payment history
  vi) Industry analysis
  vii) Bank relations and vendor relations
- Assist in the risk analysis for new commercial loan requests by performing a thorough credit analysis in accordance with bank standards and industry guidelines.
- Work with relationship managers in handling larger more complex loans.
- Enter financial statements and related information to financial spreadsheet software programs for analysis.

- Prepare summary and credit approval reports documenting credit analysis and supporting information for credit decision recommendations.
- Analyze all financial data related to new and renewals for commercial or real estate loan requests.
- Present facts and offer opinions concerning client's credit worthiness.
- Commercial and Ag appraisal reviews
- Attend Loan Committee
- Attend Watch List Meetings
- Quarterly Board Reports
- Backup for Moody's Lending Cloud Software.
- Commercial and Ag file reviews.
    - Monitor receipt of financials and tax returns for Commercial/Ag Customers
    - Work with lenders to maintain property documented loan files
- Special Projects as needed
- Other duties assigned by Supervisor.

First Bank Kansas offers a competitive compensation package and comprehensive benefits for full-time positions.

To apply for this position, please send resume with cover letter and salary requirements to Human Resources, First Bank Kansas, PO Box 1337, Salina, KS 67402-1337 or e-mail to mdavidson@firstbankkansas.com.

www.firstbankkansas.com
Equal Opportunity Employer