



BANK OF THE PLAINS

Credit Analyst – Salina, KS

Bank Of The Plains has a career opportunity for a Credit Analyst. As we grow, we are looking for bright experienced individuals to join our team. This position would be located at our Salina, KS location. The position would be responsible for evaluating and analyzing credit information, loans and other financial documents to determine ratios, trends, risks involved and appropriate mitigation strategies.

Bank Of The Plains offers a competitive total compensation package. Benefits include Health, Dental, Vision, Life Insurance, Long Term Disability Insurance, Flexible Spending Accounts for health and dependent childcare expenses, Paid Vacation, Paid Personal time, Paid Holidays, 401K Plan, and an Employee Assistance Program.

Essential Functions include the following. Other duties may be assigned.

- 1) Provides exceptional customer service to internal and external customers by accurately and professionally addressing questions and processing customer requests.
- 2) Prepare financial analysis for new and existing loan requests.
 - a) Prepare risk analysis for large and/or complex new and existing commercial loan requests, by performing a thorough credit analysis in accordance with bank standards and industry guidelines.
 - b) Responsible for appropriately Risk Rating customer borrowing relationships as assigned..
 - c) Complete spreads and prepare the analysis section of credit memos for loan approval on assigned credits..
 - d) Assist with loan pricing and structuring on all relationships assigned.
 - e) Assist with collateral valuation and monitoring on all relationships assigned.
 - f) Verification of compliance with bank loan covenants, policies and procedures, and applicable banking regulations.
 - g) Provide on-going credit management support through annual reviews of portfolio assets more than \$500,000 in total relationship exposure and others as assigned.
- 3) Complete the Internal Loan Review process as outlined in Loan Policy.
 - a) Analysis on loans originated under individual and joint loan authority, under the guidance and thresholds to be set out by the CCO.
 - b) Provide internal quality control on underwriting and financial analysis on loans originated or renewed under individual or joint loan authority, under the guidance and thresholds set out by the CCO.
 - c) Verification of compliance with bank loan covenants, policies and procedures, and applicable banking regulations.
- 4) Serve as backup support for the loan Quality Control function by reviewing draft loan documents to ensure they are accurate and consistent with approval and loan committee minutes.
- 5) Provide support to the CCO by assisting with Credit Memo review as needed.
- 6) Provide support on the nCino Spreading Software and Updates, to include internal trouble shooting, customer support contact, and analytic software implementation.
- 7) Assist with quarterly analysis of classified and criticized loans including preparation of Watch List or Problem Loan reports for committee review.
- 8) Assist CCO with the reporting and tracking of review and QC tasks completed. Additionally, contact and discuss findings with Loan Officers, in coordination with the CCO, to allow for

clear written communication of findings and expectations for correcting items noted in the review.

Qualifications

- A bachelor's degree is preferred and up to three years' previous credit analysis experience, general banking, or equivalent combination of training and experience.
- Strong work ethic.
- Able to multi-task and have several projects going on at one time.
- Team player.

For consideration, please submit a resume to Bank Of The Plains 1900 South Ohio, Salina KS 67401 or forward your resume by email to:

hr@bankoftheplains.com

Or visit www.bankoftheplains.com About Us/Careers

Bank Of The Plains is an Equal Opportunity Employer.