



## **Sr. Credit Analyst**

### **First State Bank & Trust, Tonganoxie**

Excellent opportunity available for a Sr. Credit Analyst in Tonganoxie, KS.

The Sr. Credit Analyst will be responsible for loan presentations, financial analysis, and annual review of commercial loans. This will include analysis of financial statements and preparation of credit packages with recommendations on proposed credit requests to Loan & Discount Committee and annual reviews of existing commercial credits. Ability to complete 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 First State Bank & Trust and regulatory policies.

- Produces quality, uniform and clear credit presentations for Loan Committee.
- Produces quality, uniform and clear annual reviews for Loan Committee and provides loan management with an emphasis on transparency and exemplifying the true position of First State Bank & Trust with respect to the credit facility under discussion.
- Responsible for bank wide financial spreadsheet program, producing all financial spreadsheets on relationships over \$1,000,000 with analysis emphasis on global cash flow analysis. The program needs to ensure a uniform approach to financial analysis in the bank.
- 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.
- 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).
- Responsible for establishing and managing the financial covenant monitoring/approval process as well as sign off on all Borrowing Base Certificates. Will prepare periodic reporting as assigned.
- In conjunction with the Loan Officer, will assist with contacting customers, CPAs, and advisors when needed.
- Confirms all credit applications/annual reviews with Commercial Loan Officers in order to present the Approval Authorities with the best, most accurate product so that they can make an educated decision on the loan(s) under discussion.
- Expected to be expert on First State Bank & Trust Credit Policy, underwriting guidelines and standards, and general credit procedures.
- 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.
- Knowledgeable on Commercial real estate appraisals, evaluations, and appraisal reviews.
- Work with third party underwriter, as needed, for work overflow and other support.

Ideal candidate will have a Bachelor's degree or equivalent, preferably in finance, accounting, or business with a minimum of 3-5 year's related experience and/or training preferably in risk or financial analysis and at least 3 year's experience at a management level, or equivalent combination of education and experience.

First State Bank & Trust is an independent financial institution headquartered in Tonganoxie, KS. Our Bank has a long history of community service since our original charter in 1934 and that continues today at our locations in Tonganoxie, Basehor, Kansas City, Lawrence, and Perry. Owned by the current group of local stakeholders since 1979, the owners and employees have made a commitment to remain independent and to maintain a spirit of excellence and service. [www.firststateks.com](http://www.firststateks.com)

Please e-mail your resume and interest to [kathyy@firststateks.com](mailto:kathyy@firststateks.com)

Equal Opportunity Employer