



**Job Opening- Credit Risk Officer
Tonganoxie, KS**

First State Bank & Trust is a community bank with locations in northeast Kansas including Piper, Basehor, Tonganoxie, Lawrence, and Perry. We are hiring for a Credit Risk Officer to join our Risk Management team. Ideally, candidate will have Bachelor's degree preferably in finance, accounting, or business and 4-7 years related experience and/or training preferably in risk or financial analysis; or equivalent combination of education and experience.

Summary

The position plays a critical role in supporting First State Bank & Trust's Risk Management Department by independently underwriting complex commercial loans, maintaining a consistent and transparent annual review process, evaluating collateral, analyzing financial performance, and monitoring portfolio risk. The role contributes to regulatory and audit readiness, supports key credit committees, and 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.

Key Responsibilities

- 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.
- Manage the appraisal review program, identifying and analyzing the adequacy of the collateral securing loans (especially loan approvals contingent upon appraisals and prior to funding).
- Conduct portfolio-wide stress testing and scenario analysis to evaluate potential portfolio risk / vulnerabilities.
- Monitor macroeconomic and industry trends that may impact borrower performance.
- Participate in regulatory examinations and other loan related audits, as needed.
- Administrator for TAC financial spreading software and outsourced credit underwriting needs.

- Assists with management of the bank's loan purchasing programs.
- 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 become 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.
- Provide support to Commercial Real Estate Committee, Loan Management Committee, and Policy & Risk Management Committee, as needed.
- Review and recommend to Sr. VP/Risk Officer new methods, procedures, programs and policies to make credit operations more efficient and effective.
- Review and recommend to Sr. VP/Risk Officer new software, software contracts, and hardware purchase for credit risk management functions.
- 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

Equal Opportunity Employer