



Position Title	Credit Analyst
Department / Location	Austin
Salary	Commensurate with Experience
FLSA Status	Non-Exempt
Posting Date	03/01/2025

JOIN R BANK'S TEAM OF CREDIT ANALYSTS

At R Bank, relationships and exceptional service are at the core of everything we do. We're looking for a detail-driven, customer-focused Credit Analyst to support our commercial lending team. If you're ready to dive into financial data, make a meaningful impact, and grow your career with a community-driven bank, this role is for you!

WHAT YOU'LL DO

- Deliver prompt, friendly, and efficient service to internal teams and external customers, ensuring a seamless experience, while working closely with the lending team to ensure accuracy and compliance.
- Analyze financial information and credit data to assess the creditworthiness of customers applying for loans or credit.
- Collaborate with credit associations and references to gather and exchange key credit insights.
- Prepare financial analysis tools, including global cash flow statements and collateral evaluations, to support sound lending decisions.
- Work directly with Credit Management in various tasks related to the overall assessment of risk inherent within the bank's overall loan portfolio.

WHAT YOU BRING

- A Bachelor's degree preferred with a focus in Accounting.
- 0–2+ years of experience as a credit analyst or in banking.
- A strong foundation in accounting and finance, with a clear understanding of financial statements.
- Exceptional customer service skills, paired with strong communication and listening abilities.
- A detail-oriented, organized mindset that thrives in a fast-paced environment.

- Proficiency with Microsoft Office 365, including Word and Excel, as well as other office technologies.
- A dependable and flexible approach, with the ability to handle sensitive information confidentially.

WHY YOU'LL LOVE R BANK

At R Bank, you're not just another employee - you're part of a community that values integrity, growth, and relationships. We're proud to offer a supportive environment where your skills are recognized, and your career can flourish. Join us and help us build something special!

WHAT IS IT GOING TO TAKE?

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and / or move up to 45 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS FOR YOU

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, EAP, and the R Best Foot Forward Program. You can learn more about R Bank and our services at www.rbanktexas.com.

READY TO JOIN US?

If this sounds like the opportunity you've been waiting for, apply now by visiting <https://www.r.bank/career-opportunities> . Let's build relationships, grow communities, and make an impact together!

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, age, veteran status, or disability.