



Position Title	Credit Underwriting Manager
Department / Location	Austin
Salary	Commensurate with Experience
FLSA Status	Exempt
Posting Date	11/28/2025

BE A LEADER WITH R BANK'S CREDIT TEAM

At R Bank, relationships and exceptional service are at the core of everything we do. We're looking for the perfect individual to lead Credit Analysts, Underwriters, and other credit team members that will ensure sound credit decisions, manage risk exposure, and support the bank's growth objectives while maintaining portfolio quality. If this is you, and you're make a meaningful impact while continuing to develop your leadership career with a community-driven bank, apply with us now!

WHAT YOU'LL DO

- Provide leadership, guidance, and mentorship to a team of commercial underwriters and credit analysts.
- Provide training and development to ensure adherence to underwriting standards and bank Policy.
- Responsible for the content of credit memos and underwriting of various individuals reporting to this role.
- Upon request, handle the underwriting of complex commercial credits.
- Review loan request credit memos to ensure accurate and complete information is included for a credit decision to be made.
- Review financial spreads completed by credit analyst team to ensure accurate information.
- Oversee the review and analysis of commercial loan applications, including financial statements, tax returns, cash flow projections, and collateral valuations.
- Identify potential risks and recommend appropriate loan structures or mitigants.
- Ensure accurate risk ratings and compliance with internal credit policies and regulatory guidelines.
- Provide guidance on complex credit structures.
- Monitor portfolio performance and identify early warning signs of credit deterioration.

- Prepare reports for senior management, as needed on underwriting activity and portfolio risk.
- Upon request, participation in credit committees.
- Maintain current knowledge of banking regulations, credit policies, and market trends.
- Ensure underwriting practices comply with all applicable laws and internal standards.
- Contribute to loan review efforts as projects are formalized.
- Work closely with Relationship Managers, Portfolio Managers, and senior leadership to support business development while managing risk.
- Other duties as assigned.

WHAT YOU BRING

- Bachelor's degree in Finance, Accounting, Economics, or related field (MBA or CFA preferred).
- Minimum 5 years' experience as a commercial underwriter and /or manager.
- Understanding of the complexities of C&I lending including proper loan structures, appropriate covenants to measure and monitor credit.
- Understand working capital lending and how to appropriately analyze the financing of the trade cycle and to appropriately covenant around this aspect of commercial lending.
- Comprehension of Term lending and the appropriate Debt Service analysis required to underwrite and structure loans.
 - CRE lending and all the subtleties surrounding this type of lending
 - Construction Lending
 - Various CRE types, including office, industrial, multi-family and retail.
 - Underwriting cash flows and rent rolls for established properties
 - Underwriting pro-Formas and marketplace assumptions for new to be built properties.
- Strong analytical and financial modeling skills.
- Proficiency in credit risk assessment tools and banking software
- Excellent interpersonal, verbal, and written communication skills.
- A Team player who is willing to leave personal pride aside for collective success.
- Candidate who is eager to grow professionally and take on greater responsibilities while contributing meaningfully to the team.
- Experience with Abrigo, Sageworks, or comparable credit risk software.
- Demonstrated track record of success.
- Strong understanding of confidentiality.
- Flexible and adaptable; able to work under pressure while handling sensitive information in a confidential manner at all times.
- Detail oriented with the ability to organize and prioritize work.
- Display honest, trustworthy, and ethical behavior when dealing with internal and external customers.
- Perform a wide variety of tasks; the ability to change focus quickly as demands change is essential.

- Dependable and work as scheduled.
- Demonstrated proficiency in basic computer applications, such as Microsoft Office software products.

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?

Candidates and team members will embrace and work within the core values of R Bank and possess the following qualities:

- Regularly takes **Initiative** to complete assigned tasks while seeking opportunities to work beyond established expectations.
- **Responsive** to the needs of bank team members, Credit Department team members, senior management of the bank and customers of the bank.
- **Conscientious** with an innate desire and drive to meet and exceed expectations.
- **Authentic** Being genuine, transparent, and true to oneself and others. We foster an environment where honesty and integrity guide our actions and relationships.
- **Fun** approach to work and daily living while not compromising daily work responsibilities, however regularly balancing work with a sense of fun and teamwork.

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 accommodation 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 and work on a computer for prolonged periods of time. 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 occasionally lift and/or move up to 25 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.r.bank.

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.