

Job Classification: Full-Time
Reporting Relationship: Chief Credit Officer

Primary Accountabilities:

The Credit Analyst is responsible for administering Kaw Valley Bank's ("Bank's") entire loan portfolio by ensuring sound credit practices, proper documentation, analysis and adherence to credit policies. Position will provide ongoing credit training and development.

Major Duties:

- Provides credit analysis for the lending activities of the Bank by analyzing financial information on borrowers and guarantors. Performs global cash flow analysis when necessary
- Underwrites, analyzes and prepares loan presentations for Commercial and Business banking loans.
- Analyzes the credit and collateral aspects of business and individual loans both secured and unsecured.
- Ensures overall bank loan documentation and credit file administration is complete and consistent with loan policy. Directs and oversees processes to ensure loans comply with contractual and legal terms of the credit (i.e. financial covenant tracking, borrowing base certification, lien/collateral perfection, and related terms.)
- Monitors loans to ensure proper documentation with respect to items such as periodic calculation of ratios to determine financial compliance. Provides accurate financial analysis.
- Conducts financial analyses to support lending guidelines (i.e. LTV, Debt Service Coverage, Credit Ratios) for impact on credit quality and efficiency, or other analytical projects as assigned.
- Validates credit risk ratings and loan structure (i.e. pricing, credit compliance & appropriate accounting treatment such as TDR/Non-Accrual).
- Ensures credit systems are designed based on current credit risk profile and ensure confirmations are delivered and analyzed for Asset-Based (Account Receivable) loans.
- Performs additional duties as assigned.

Required Qualifications:

- Undergraduate degree in a business or finance related field. In lieu of degree, equivalent experience may be accepted.
- Three (3) to five (5) years of experience in credit risk management, internal/external loan review, and/or previous credit analyst experience. One (1) to three (3) years previous lending experience is preferred but not required.
- Experience with quantitative analysis methods such as stress testing, regression, loss forecasting, global cash flow analysis, etc.
- Knowledge of loan documentation, appraisal analysis
- Must possess discretion, good judgment, and organizational and analytical skills and able to make reliable and prompt decisions using available information.
- Must have strong experience with Excel, Word, and KVB core systems.
- Must have thorough understanding of financial data such as tax returns, accountant prepared documents, cash flow, balance sheet, profit & loss, and collateral dynamics of customer's properties and geographic area.
- Excellent communications skills, both written and verbal and must be able to read, write, speak, and otherwise communicate with customers in English.



Credit Analyst Job Description

- Must demonstrate good work habits, maintain a professional appearance and attitude, and follow policies and procedures.

Physical Demands:

- Ability to sit for extended periods of time.
- Work normally requires finger dexterity and eye-hand coordination to operate computer keyboard at a moderate skill level.
- Ability to read computer screens and email, mail and talk on the phone.
- Ability to lift up to twenty-five (25) pounds.

Work Environment:

- Professional and deadline-oriented environment in an office setting.
- Interacts frequently with senior management, customers, prospects, operations and technical staff. When needed and in conjunction with loan officers will meet with current and potential customers to obtain information needed for loan requests.
- Potential exposure to dangerous criminal activity.

Additional Duties:

Additional duties and responsibilities may be added to this job description at any time. The job description does not state or imply that these are the only activities to be performed by the employee(s) holding this position. Employees are required to follow any other job-related instructions and to perform any other job-related responsibilities as requested by their supervisor.

To apply, please go to www.kawvalleybank.com/about/careers