



Senior Credit Analyst
Job Classification: Exempt, Full-Time
Topeka, KS

Primary Accountabilities:

The Senior 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.
- 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 tax 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.
- Prepare credit metrics reports (i.e., credit concentrations, stress testing, and risk rating assessments, and Insider Lending, Reg O) via portfolio analyses, modeling, and monitoring.
- Validates credit risk ratings and loan structure (i.e., pricing, credit compliance & appropriate accounting treatment such as TDR/Non-Accrual).
- Manages and trains credit analysts and servicing officers on credit-oriented principles/practices. Ensures serving officers receive adequate training to keep abreast of industry and market trends.
- Assists the Chief Credit Officer in planning, providing proper reports, and making recommendations on key issues facing the Bank which may include Credit Policy adjustments based on various quantitative analytics.
- Develop methodology to establish ACH credit risk exposures, including annual review of ACH exposure limits.
- Ensures credit systems are designed based on current credit risk profile and ensure confirmations are delivered and analyzed for Asset-Based (Account Receivable) loans.
- Participate in preparing the watchlist, ALLL methodology and CECL.
- Supervises credit analyst.
- Performs additional duties as assigned.

Required Qualifications:

- Bachelor's degree in finance or accounting and/or commensurate work experience.
- Prefer 5 years of experience in Credit Risk Management/External Loan Review. One to three 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 LODM documentation and appraisal analysis.
- Must possess discretion, good judgment, and organizational and analytical skills and able to make reliable and prompt decisions using available information.



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- Must have strong experience with Excel (pivot tables & formulas), Word, spreadsheet software and 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.
- Must demonstrate good work habits, maintain a professional appearance and attitude, and follow policies and procedures.

Employee Benefits Include: Paid Sick/Vacation Time, Paid Holidays, Health, Vision & Dental Insurance, Short- & Long-Term Disability, 401(K) with a Match plus more.

Please apply at: <https://www.kawvalleybank.com/about/careers>
We are an Equal Opportunity Employer.