

## SECURITY BANK OF KANSAS CITY

JOB No.:  
JOB TITLE: **Senior Credit Analyst**  
DEPARTMENT: Loans  
STATUS: Exempt  
REPORTS TO: Commercial Credit Manager  
DIRECT REPORTS: None  
APPLICATION URL: <https://www.securitybankkc.com/the-leaf/careers>

### BASIC FUNCTION:

Under the direction of Commercial Credit Manager, the Senior Credit Analyst will review the creditworthiness of individuals or businesses, particularly for more complex and sophisticated transactions, to determine the risk involved in extending loans. The position will also assist in the training of Credit Analysts.

### JOB RESPONSIBILITIES:

#### ESSENTIAL JOB DUTIES:

- Prepare underwriting analysis for new loan requests, loan renewals and modifications, which includes a detailed analysis of financial performance, financial condition, financial projections, and identification of key risks and mitigating factors. This may be at both the borrower level and global with guarantors.
- The main underwriting projects will be with the Bank's largest/complicated commercial customers.
- As part of the credit write-up process, ask the questions that allow a deep understanding of the company and the associated risks.
- Write an objective narrative on the credit worthiness of the loan proposal.
- Proactively communicate timely updates and deliver final loan presentations within the acceptable time parameters.
- Assist loan officer on customer/prospect calls and assist with tracking financial reporting and monitoring requirements.
- Mentor new credit analysts.

#### NON-ESSENTIAL JOB DUTIES:

- Maintain education and professional expertise through attendance at job related seminars, conferences and workshops and involvement in professional civic and community groups in leadership positions.
- Participate in developmental events and programs.
- Perform other duties as assigned.

KEY CONTACTS:

- Has frequent contact with Loan Officers, Regional Presidents, and Loan Committee members.

KNOWLEDGE, SKILLS, AND ABILITIES REQUIRED TO PERFORM JOB:

## THOSE REQUIRED TO ENTER THE JOB:

- Bachelor's degree in Accounting, Economics, or Finance
- Five years of experience in credit underwriting for a financial institution with proven ability to work on increasingly complex deals.
- Analytical, organizational, and problem-solving ability.
- Working knowledge of Bank Policies, Procedures, and Regulations.
- Excellent verbal and written communication skills.
- Ability to manage multiple tasks simultaneously in a fast paced environment as well as ability to prioritize tasks and to delegate them when appropriate.

## THOSE REQUIRED TO COMPETENTLY PERFORM THE JOB:

- Good knowledge of computer system utilized to process transactions.
- In addition to possessing the skills necessary to perform the job, the employee must be willing and able to demonstrate these skills by coming to work on a daily basis and have the ability to work flexible hours if needed.

## THOSE DESIRED, BUT NOT REQUIRED TO PERFORM THE JOB:

None

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Statements included on this job description form are intended to describe the general nature and level of work performed by the employee(s) assigned to this job. The statements are not intended to be construed as an exhaustive list of responsibilities, duties and skills required.

EQUIPMENT REQUIRED TO PERFORM THE JOB:

- Telephone
- Multi-line Telephone System
- PBX Switchboard System
- Phone Answering Machine
- CRT
- IBM Personal Computer or clone
- Apple Plus Personal Computer
- Teller Terminal
- Fed Line Computer
- Optical Disk PC
- 10 Key Calculator
- Typewriter - electronic
- Copy Machine
- Fax Machine
- Check Encoder
- Check Protector
- Pneumatic Tube System
- Coin Machine
- Automatic Currency Counter
- Step Stool and/or Ladder
- Multi-drawer File Cabinet
- Multi-shelf Cabinet
- Dictaphone
- VCR/Television
- Overhead Projector/Screen
- Coffee Machine
- Microfilm Machine
- Microfiche Machine
- Single Pocket Proof Machine
- Check Sorting Machine
- Magnetic Tape Drive
- Folding Machine
- Forms Burster
- Decollator (removes carbons)
- Dolly/Wheeled Cart
- Mail/Postage Machine
- Postage Scale
- Shredding Machine
- Print Machine
- Industrial Paper Cutter
- Paper Cutter
- Automatic Transmission Automobile

SOFTWARE: Word Processing Spreadsheets - Data Entry Spreadsheets - Creation/AnalysisEXERTION/PHYSICAL REQUIREMENTS:

1. Moving objects weighing \_\_\_\_ lbs.
2. Sitting \_\_90% of day
3. Standing \_\_\_\_% of day
4. Walking \_\_\_\_% of day
5. Removing objects from shelves yes no
6. Dexterity/Coordination yes no
7. Color vision yes no
8. Depth perception yes no
9. Reading material yes no
10. Writing/typing yes no
11. Speaking/Communicating yes no
12. Listening/Hearing yes no
13. Ability to travel to various  
worksite locations or dept.'s yes no

Accommodations will be made to allow for meeting above requirements when it does not place an "undue hardship" on Security Bank of Kansas City.