

## Senior Credit Analyst

If you are someone wanting to make a difference in the communities that we serve and join the strongest large bank in Kansas City, then Security Bank of Kansas City has a career for you. In addition to our compensation and benefits packages, Security Bank offers full-time employees 11 paid holidays, rewarding and challenging growth opportunities, generous paid time off and discounted banking services.

### **Job Description:**

*Under the direction of the Commercial Credit Manager, the **VP/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.*

### **Essential Job Duties & Responsibilities:**

- 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.
- 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.

### **Required Knowledge, Skills & Abilities:**

#### ***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.
- 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.
- 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.

<b>Equipment Required to Perform the Job:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Multi-line Telephone System</li> <li>• Voice mail system</li> <li>• Computer Monitor</li> <li>• Personal Computer</li> <li>• 10 Key Calculator</li> <li>• Scanner, Fax, and Copy Machines</li> <li>• Multi-drawer File Cabinet</li> <li>• Shredding Machine</li> </ul>
<b>Software Requirements:</b>	<ul style="list-style-type: none"> <li>• Word Processing</li> <li>• Spreadsheets - Creation/Analysis</li> <li>• Spreadsheets - Data Entry</li> </ul>
<b>Exertion/Physical Requirements:</b>	<ul style="list-style-type: none"> <li>• Moving objects weighing up to 25 lbs.</li> <li>• Sitting 90% of day</li> <li>• Standing 5% of day</li> <li>• Walking 5% of day</li> <li>• Removing objects from shelves</li> <li>• Dexterity/Coordination</li> <li>• Reading Material/PC Monitor</li> <li>• Writing/Typing</li> <li>• Speaking/Communicating</li> <li>• Listening/Hearing</li> <li>• Ability to travel to various worksite locations or departments.</li> </ul>
<b>Other Information:</b>	<p>Statements included in this job description 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.</p> <p>Accommodations will be made to allow for meeting job requirements when it does not place an "undue hardship" on Security Bank of Kansas City.</p> <p>Security Bank of Kansas City is an Equal Opportunity / Affirmative Action Employer.</p>

Submit your application at:

<https://www.paycomonline.net/v4/ats/web.php/jobs/ViewJobDetails?job=202116&clientkey=01D8EF3AB6679746D03>

