



AVP CREDIT ANALYST II (2-5 Years) Salary Grade 7

Since its inception in 1973, the owners and management of NBT have maintained the same long term vision for the bank. We are a locally owned, independent, community bank that intends on providing prompt, courteous service to our customers, and looks to establish long term relationships with those we serve.

We not only strive to meet the banking needs of those we serve, but through our staffs involvement with city governments, schools, non-profit organizations and service organizations, we also work to improve the communities we serve.

Reports to: Senior Credit & Risk Management Officer
Classification: Exempt

Summary

The AVP Credit Analyst is responsible for accurate and timely analysis of credit data to estimate the degree of risk involved in extending credit or lending money to firms or individuals, mentoring junior credit analysts, interaction with lenders and loan committees on a regular basis and for providing loan and appraisal review support for loan operations and credit analysts while ensuring quality in the Bank's credit extensions. This position requires a moderate level of independence and the ability to identify, measure, monitor and control credit risk.

Primary Responsibilities:

- **Credit Analyst**

Essential Functions:

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Analyze credit, financial, and tax data of the individual or businesses to determine the degree of risk involved in extending credit or lending money by utilizing spreads and industry comparisons using third party data and programs.
- Perform sensitivity analysis on clients financial and availability projections including preparation of cash flow models.
- Perform market-research based valuations and discounted cash flow analysis.
- Review both residential and commercial appraisals and evaluations.
- Prepare loan packages for lending officers.
- Assist lending officers by performing credit analysis work for complex loans and loan packages, preparation of loan memorandums, loan agreement monitoring reports, and order and review appraisals/evaluations.
- Grading loans and loan packages up to the bank's LLL, grading year-end financial information of customers.
- Attend the Directors Loan Committee and other loan/risk meetings.
- Update and maintain select customers' financial data in the Sageworks financial analysis program (i.e. monthly financials and updated loan balances and debt data.)
- Perform financial reviews of the bank's vendors under the supervision of the bank officer responsible for

the vendor management program.

- Prepare monthly/quarterly loan operation reports for board of directors and executive management meetings.
- Accompany a Loan Officer on calling on customers/inspections/site visits of the borrowers, collateral, or properties as requested.

Knowledge, Skills & Abilities

- Good analytical and interpretive skills that can be communicated by above average written and verbal communication skills.
- Ability to analyze complex financial statements and to employ independent judgment to make recommendations to lending officers.
- Ability to use personal discretion in time management and workload management with minimal supervision.
- Working knowledge of commercial law, particularly as it relates to secured transactions, federal and state banking laws related to lending preferred.
- Ability to analyze the financial performance of assigned borrowers compared to covenant levels, industry standards, key competitors, borrower's financial projections and historical performance.
- Proficient in Microsoft Word and Excel

Work Environment

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

Physical Demands

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.

1. The employee will frequently sit or stand for extended periods of time and must be able to remain in a stationary position.
2. The employee will frequently move about inside the office setting to access office equipment, file cabinets, etc.
3. The employee will frequently communicate and interact with bank staff and customers and must be able to exchange accurate information.
4. The employee will occasionally be required to move bank/office equipment weighing up to 50 pounds across premises.

Position Type

This is a full-time position.

Travel

Travel is primarily local during the business day, although some out-of-the-area and overnight travel may be expected.

Preferred Education and Experience

- Business related degree from an accredited college/university preferably in Banking, Accounting or Finance
- 2-5 years' experience in a banking or lending environment

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employees for this job. Duties, responsibilities and activities may change at any time with or without notice.

NBT is an equal opportunity / affirmative action employer. All qualified applicants will receive consideration for employment and will not be discriminated against on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability.

A disabled individual requiring reasonable accommodation shall not be denied the opportunity due to a disability. The applicant should contact Human Resources if reasonable accommodation is required during the application process at (817-752-2303).

All offers for employment with NBT are contingent upon the candidate having successfully completed a criminal background check. NBT will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state, and Federal law, including Section 19 of the Federal Deposit Insurance Act.

NBT is an Equal Opportunity/Affirmative Action Employer.

If interested please email resume to nbthrdept@nbt.bank.