



VP CREDIT ANALYST IV (7+ Years)

Salary Grade 9

Since its inception in 1973, the owners and management of The National Bank of Texas (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 VP Credit Analyst is responsible for the accurate and timely analysis of larger and more complex credits to estimate the degree of risk involved in extending credit or lending money to firms or individuals. In addition the individual in this position will train credit analysts and lenders, interacting with lenders and loan committees on a regular basis, and provide loan and appraisal review support for loan operations and credit analysts while ensuring quality in the Bank's credit extensions. The VP Credit Analyst will also be required to manage the analyst team, complete daily report reviews, and oversee workflow during times when the Senior Credit & Risk Management Officer is unavailable. This position requires a high level of independence and the ability to identify, measure, monitor and control credit risk.

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 real estate 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 review appraisals/evaluations.
- Grading loans and loan packages greater than \$100,000+, grading year-end financial information of customers.
- Manage workflow in the credit department assigning new loan requests, loan renewals, relationship reviews, spreads, and covenant monitoring
- Serve as the Credit Analyst Team Lead in the absence of the Senior Credit & Risk Management Officer
- Serve as the daily morning loan review to examine new loans that have been originated in the absence of the Senior Credit & Risk Management Officer.
- 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.
- Assist the loan department with real estate loans to make sure all taxes have been paid on the collateralized property with the collection of a Paid Tax receipt to typically be performed in March/April of current year.
- Attend the Directors Loan Committee meetings serving as the steward/operator of the data slide projector.
- Prepare monthly/quarterly loan operation reports for board of directors and executive management meetings.
- Secretary of the Officers and Directors Loan Committee meetings.
- Prepare monthly/quarterly loan operation reports for board of directors and executive management meetings.
- Review loan packages ensuring compliance with Credit Policies and Procedures.

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.
- Ability to adequately review loan packages up to \$1,000,000
- Ability to motivate and lead a team.
- Knowledge of banking regulations (OCC and FDIC)
- Must stay current on operational, product, and system changes/ enhancements, as well as demonstrate good risk management decisions.
- Proficient in Microsoft Word and Excel
- Special projects as needed.

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.

Required Education and Experience

- Business related degree from an accredited college or university preferably in Banking, Accounting or Finance
- 7+ 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.

National Bank of Texas 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 National Bank of Texas are contingent upon the candidate having successfully completed a criminal background check. National Bank of Texas 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.

The National Bank of Texas is an Equal Opportunity/Affirmative Action Employer.

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