



SENIOR CREDIT OFFICER

Salary Grade 13

Since its inception in 1973, the owners and management of NBT Financial Bank (NBT) have maintained the same long term vision. 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: Chief Credit Officer (CCO)

Classification: Exempt

Summary

The Credit & Risk Management Officer manages the credit analysis department and is responsible for accurately and timely analysis of credit data to estimate the degree of risk involved in extending credit or lending money to firms or individuals, recruiting, training, reporting credit risk, interacting with loan review, audit and bank regulators, assisting with the development and maintenance of lending policies, attending meetings, ensuring accurate management information systems content, monitoring exceptions and covenant compliance, identification and reporting of policy exceptions, maintaining the problem loan list and appropriate allocation of reserves, regular interaction with lenders and loan committees, providing loan and appraisal review support while ensuring the overall quality of the Bank's credit extensions. This position requires 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.

- Single line credit approval for consumer and commercial loan requests (unsecured including overdrafts, and secured including real estate) as outlined in Loan Policy.
- Manage the credit analyst department. Recruit and trains new credit analysts. Assign and review their work (preparing timely and accurate loan packages, postings, and other reports) and includes, but is not limited to:
 - 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 financial results and projections including preparation of cash flow models.
 - Perform market-research based valuations and discounted cash flow analysis.
 - Reviewing subordinates' reviews of real estate appraisals or evaluations, not direct review.
 - Assist team by performing credit analysis work for loans and loan packages, loan

memorandums, loan agreement monitoring, large relationships or other identified relationships monitoring (including subordinated debt loans) as defined in loan policy or as directed.

- Ensure compliance with loan policies, guidelines, and procedures.
 - Prepare monthly/quarterly loan portfolio reports for board of directors and executive management meetings as directed by CCO.
 - Oversee the production and maintenance of databases and reports that support the loan portfolio and its analysis.
 - Perform financial reviews of bank vendors for the vendor management program.
 - Perform financial reviews of money service businesses as request by the BSA department.
 - Oversees weekly pipeline report of loans in department prior to its distribution.
- Own and manage the intern program with support from Human Resources.
 - Enhance and maintain career path development program for your team. This can include long-term or career analysts and junior analysts with intentions to move into a full-time lending role. Further plan development is expected for individual members of the team addressing their weaknesses and enhancing their strengths.
 - Create or enhance a basic accounting knowledge test/quiz to be taken by all prospective lending new hires.
 - Supervision of loan covenant monitoring for compliance or reporting exceptions thereof. Includes ongoing review of financial statements received and spread for red flags and risk rating changes.
 - Serve as the daily morning loan review to examine new loans that have been originated.
 - Manage workflow by supporting lenders in monitoring coming due loans 90 days prior to maturity.
 - Attend the Directors Loan Committee meetings serving as or supervising recording of the committee's minutes and answering questions about reported prepared by your team.
 - Work with senior management on the determination of overall loan portfolio composition and the management of concentrations.
 - Interact with loan review and audit personnel (internal and external) and bank regulators.
 - Update and maintain financial data in the Sageworks financial analysis program (i.e. monthly financials and updated loan balances and debt data.) Review and update monitoring records for related software enhancements and updates.
 - Review and update monitoring records for Teslar software updates.
 - Supports the CCO as needed.

Essential Risk Management Functions:

- Review and recommend updates to loan policies, guidelines, and procedures as necessary to support and maintain the credit quality of the loan portfolio.
- Maintain and update as necessary appraisal and evaluation review forms and procedures.
- Attend DLC as stated above.
- Ongoing monitoring of loan portfolio and other credit risks (i.e. Overdrafts, exceptions, covenant reporting and tracking.)
- Attend Loan Administration Meetings.
- Attend regulator and loan review meetings.
- Maintain the Watch List and related reporting as required by the Board and its related committees. Document and monitor Problem Asset Reports (PARs) produced jointly with Loan Officers for adversely classified loans. Maintain updated procedures for action plans within the PARs. Maintain updated procedures and monitor Loan Officer Daily Reports on past due loans, extended loan payments and extended maturity dates for as Watch List and TDR candidates.

- Maintain updated procedures for internal loan review procedures that interface with external loan review.
- Monthly financial monitoring of identified significant credits.
- Monitor bank regulatory changes that relate to the credit function.
- Complete risk assessments as assigned for new loan products and services.

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 and/or approve loan requests within designated limits.
- 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
- Ability to manage, motivate and lead a team.
- Knowledge of banking regulations (State and Federal)
- Must stay current on operational, product, and system changes/ enhancements, as well as demonstrate good risk management decisions.
- Able to take "full ownership" of issues until they are completely resolved.
- 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, and filing cabinets.

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

- Degree from an accredited college or university in Banking, Accounting or Finance

- 8+ years' experience in a banking or lending environment
- A significant level of experience in all aspects of bank lending functions with prior credit approval experience required.
- Knowledge of lending regulations
- Knowledge of legal and operational aspects of lending

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.

The NBT Financial Bank 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 Financial Bank are contingent upon the candidate having successfully completed a criminal background check. NBT Financial Bank 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 Financial Bank is an Equal Opportunity/Affirmative Action Employer.

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