



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.

NBT is a community bank, which means we believe in serving and supporting the markets where we are located. NBT strongly encourages all employees to take an active role in the communities they serve. There will be multiple opportunities throughout the year where NBT will ask for employee volunteers to help at events the bank has sponsored. These are great opportunities for NBT employees to serve our communities, while also spreading NBT's brand. NBT also has a Community Involvement Program, where employees can earn additional PTO by volunteering at qualified events.

Reports to: Credit Department Manager
Classification: Exempt

Summary

The AVP Credit Analyst II 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 Credit Analyst I staff, interacting 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 client's financials and projections, including preparation of cash flow models.
- Perform market-research based valuations and cash flow analysis.
- Prepare loan packages for credit and lending officers.
- Assist lending officers by performing credit analysis for complex loans and loan packages, preparation of loan memorandums, loan agreement monitoring reports.
- Risk grade loans, loan packages, and 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 reports for Board of Directors and executive management meetings.
- Accompany loan officers on calling on customers/inspections/site visits of the borrowers, collateral, or properties as requested.

Knowledge, Skills & Abilities

- Strong 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 credit and 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 Suite of programs, SageWorks, Cognos, model creation, data management, and internet research.
- Strong understanding on the Bank's loan policy and how to apply it.
- Ability to complete complex board reports that the department is responsible for.
- Ability to complete complex credit packages with minimal supervision.

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.

Education and Experience

- Business related degree from an accredited college/university preferably in Banking, Accounting, or Finance with a minimum 12 hours of accounting credit.

- 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 Financial Bank is an equal employment opportunity/disability/protected veteran status employer.

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.