



## **CREDIT ANALYST**

Since its inception in 1973, the owners and management of The National Bank of Texas 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 Officer  
**Classification:** Non-Exempt

### **Summary/Objective**

The Credit Analyst is responsible for analyzing credit data to estimate the degree of risk involved in extending credit or lending money to firms or individuals by performing the following duties and for providing loan and appraisal review support for loan operations.

### **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.
- Order and review both residential and commercial appraisals and evaluations.
- Prepare loan packages for lending officers.
- Assist lending officers by performing credit analysis work for loans and loan packages, preparation of loan memorandums, loan agreement monitoring reports, and order and review appraisals/evaluations.
- Grading loans and loan packages greater than \$100,000+, grading year-end financial information of customers.
- Serve as the daily morning loan review to examine new loans that have been originated.
- Attend the Directors Loan Committee meetings serving as the steward/operator of the data slide projector.
- 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.
- Secretary of the Officers and Directors Loan Committee meetings.
- 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.

- The employee will frequently sit or stand for extended periods of time and must be able to remain in a stationary position.
- The employee will frequently move about inside the office setting to access office equipment, file cabinets, etc.
- The employee will frequently communicate and interact with bank staff and customers and must be able to exchange accurate information.
- 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
- 1+ 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 and Affirmative Action Employer.

*If interested please email resume to [nbthrdept@nbt.bank](mailto:nbthrdept@nbt.bank).*