



The National Bank of Indianapolis
Job Posting: Business Banking Officer

A Stable and Growing Employer

The National Bank of Indianapolis is the largest, locally owned, national bank in greater Indianapolis. Since opening our doors in 1993, we have grown from 18 employees to more than 300 employees. Our strength and success in serving the local market is directly attributable to our talented staff. With greater than 90% staff retention year after year, and with a highly competitive benefit package, our staff enjoy a sense of stability not always experienced in the general work environment. Benefits include but are not limited to: medical/dental/vision/life insurance, vacation, personal time, holidays, tuition reimbursement, 401(k), profit sharing, and wellness benefits.

Who We Are Looking For

The National Bank of Indianapolis has assembled our talented staff by hiring only the best, whether highly experienced professionals or those just entering the workforce. We are looking for those who are committed to delivering superior service to our clients and superior teamwork to their coworkers. Along with the relevant knowledge and experience, The National Bank of Indianapolis requires its employees to have both a high degree of professionalism and a commitment to excellence.

How to Apply

To express interest in an open position at the Bank, please email your resume to Resumes@NBofI.com or call 317/261-3271.

We invite you to learn more about The National Bank of Indianapolis at
<http://nbofi.com/careers.php>

The National Bank of Indianapolis is an Equal Opportunity Employer
(Minority/Female/Disability/Veteran)



JOB POSTING

Position: Business Banking Officer

Purpose of Position:

The incumbent is accountable for developing new and maintaining existing business commercial loan business relationships, administering a portfolio of commercial loans, determining the credit worthiness of borrowers, monitoring loan performance, preparing commercial loans for presentation, and promoting the Bank's image in the community in order to meet or exceed commercial loan quality, profitability, growth, and service objectives. The incumbent provides the highest quality of service to every customer. Independent judgment is required to plan, prioritize, and organize diversified workload.

Essential Functions:

- ◆ Develop new commercial loan business relationships by calling on potential customers to promote the Bank's products and services, and to achieve profit and growth objectives
- ◆ Develop relationships with Private Banking and Banking Centers to promote a referral network, and provide support for Banking Center staff in their efforts to service business customers and prospects
- ◆ Administer a portfolio of commercial loans by preparing loans that meet size parameters, credit quality, profitability, growth and service requirements as determined by portfolio yield, loss ratio, delinquency rate and other measures in order to achieve profit and growth objectives
- ◆ Determine the credit worthiness of borrowers by making sound analysis of their financial condition, ability to repay the loan and the potential of their collateral value in accordance with established policy and procedure in order to ensure a portfolio of commercial loans that meet the Bank's quality standards
- ◆ Monitor loan performance by maintaining contact with borrowers, monitoring the financial condition of borrowers and resolving problems, and also requesting or (when appropriate) waiving a request for financial statements in accordance with established policies, procedures and regulations in an accurate and timely manner in order to reduce risk the Bank might incur from collateral deterioration or borrowers' inability to pay
- ◆ Ensure that loans are properly documented in accordance with approval terms
- ◆ Prepare commercial loans for presentation in compliance with bank regulation; present loans that are above the incumbent's lending limit to the loan committee or officer with higher lending limits in a manner which facilitates complete understanding of all elements of the loan in order to ensure compliance with regulations and enhance the ability to make sound credit decisions
- ◆ Promote community awareness of the Bank's emphasis on business; establish relationships with providers of business products and service; promote the Bank's image in the community by participating in community activities, coordinating community development efforts, and promoting involvement and participation in community service organizations to present a favorable image in the community and establish contacts that could generate new business
- ◆ Work with Treasury Management and other areas of the Bank to cross-sell and service other Bank products
- ◆ Cultivate relationships with clients and prospects through regular contact, client events and Bank entertainment opportunities (during normal business hours as well as after hours), and routine follow up
- ◆ Comply with all banking regulations and our own Bank policies and objectives
- ◆ Supervise a Client Support Manager (CSM) by directing, coaching and otherwise providing quality supervision in accordance with established human resource policies and procedures in order to ensure a productive work environment

Requirements:

- ◆ Bachelors' degree in business or banking, or equivalent educational experience
- ◆ Formal commercial credit training required; 1-2 years of credit experience preferred
- ◆ Two+ years of successful Business Banking lending and business development experience
- ◆ Knowledge of SBA products/other credit enhancement programs, and community resources for businesses
- ◆ Personal involvement in community and civic activities
- ◆ Excellent communication and customer service skills, exhibiting a high degree of professionalism
- ◆ Excellent interpersonal skills, with the proven ability to interact effectively with diverse individuals from diverse backgrounds
- ◆ Experience with and good working knowledge of standard computer applications, including Microsoft Outlook, Word and Excel

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