



The National Bank of Indianapolis **Job Posting: Credit Analyst**

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 co-workers. 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: Credit Analyst

Purpose of Position: Responsible for analyzing complex financial information and cash flow of existing and potential borrowing clients for purposes of approving or denying loan requests, presenting information in comprehensive documents with relevant financial data and narrative. The incumbent is expected to act in a professional manner and within the accepted standards and practices of the industry, as well as within the Bank's Culture of Excellence.

Essential Functions:

- ◆ Analyze the financial condition and cash flow of borrowers; analysis to include identification of trends in financial ratios, analysis of balance sheet and income statement changes and trends, guarantor analysis and collateral analysis
- ◆ Convert financial statements into a common size spreadsheet utilizing financial spreading software
- ◆ Present findings in comprehensive credit approval documents which outline the loan request and the financial condition of the borrower, including relevant financial data and narrative
- ◆ Communicate with lenders and/or borrowers to obtain necessary information regarding the borrower
- ◆ Assist lenders with structuring/underwriting loans
- ◆ Assist Credit Operations Specialist as needed with updating borrower financial statement requirements and covenant requirements in tracking software
- ◆ Ensure Bank's loan policies are being followed, citing exceptions where needed
- ◆ Maintain expertise in new and changing bank underwriting policies and regulatory guidelines
- ◆ Perform quality control review of imaged documents

Requirements:

- ◆ College degree in accounting, finance, economics or business; a minimum of 6 hours of college-level accounting coursework required, including intermediate financial accounting
- ◆ Minimum of 2-5 years of experience in credit analysis at a bank with assets of \$1 billion or more; experience analyzing complex C&I borrowers with deal and/or relationship size between \$2 million and \$20 million
- ◆ Exceptional ability to analyze and interpret all types of financial statements, formulate conclusions, and present findings in a narrative credit analysis memo
- ◆ Experience analyzing borrowing base certificates and underlying assets to determine if borrower is in compliance
- ◆ Demonstrated ability to create, interpret and test borrower loan covenants
- ◆ Proven verbal and written communication skills, including the ability to convey information about a borrower's financial status in commonly understood terms
- ◆ Demonstrated ability to think critically, make well-reasoned assumptions and solve problems
- ◆ Experience with and strong working knowledge of standard computer applications, especially Word, Excel and Adobe Acrobat
- ◆ High degree of accuracy and attention to detail
- ◆ Strong initiative and ability to manage multiple lender requests, organizing and prioritizing tasks as appropriate; ability to work independently and meet deadlines
- ◆ Demonstrated ability to work effectively with diverse individuals and work styles, including lending staff

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