



Job Title: Commercial Development Analyst (in Commercial Banking Development Program – Banker Track)

Reports to: Market Leader for Commercial Banking (title varies by market)

Status: ☒ Full Time ☐ Part Time
☒ Exempt ☐ Non-Exempt

Basic Function:

The Commercial Development Analyst is the first position in Hickory Point Bank & Trust's (the "Bank") Commercial Banking Officer Development Program, which is a comprehensive multi-year experience where new bankers will learn and apply financial statement analysis, credit underwriting, industry research, loan administration, relationship development, project management, and leadership skills to position them for a successful and rewarding career in commercial banking.

The Commercial Development Analyst position is essentially an accelerated credit and commercial banking apprenticeship, where successful candidates will spend approximately 6-9 months learning the fundamental skills on which to build a career in commercial banking.

The Commercial Development Analyst is designed to provide entry-level candidates a predefined pathway to successfully transition into the Commercial Banking Associate ("CBA") role, which handles commercial banking relationships without designated lending authority. The CBA works closely with more experienced bankers to serve customers and to develop his or her knowledge of loan documentation and credit administration. The CBA also works with Treasury Management professionals and personnel from other divisions to acquire a comprehensive understanding of the products and services offered by the bank.

Essential Job Duties:

The Commercial Development Analyst will report to the senior commercial banker in his or her respective geographic market and will work closely with experienced colleagues in the Bank's Commercial Credit Department to develop a working knowledge of the foundational concepts of commercial banking, including cash flow, collateral, balance sheet and income statement ratio analyses. In addition to generating quality written analytical work product, the Commercial Development Analyst will participate, along with experienced commercial banking staff, in joint

meetings with customers, prospective clients, attorneys, accountants, and other community “centers of influence”. These meetings, along with pre-scheduled one-on-one sessions with bank leaders, are designed to provide the Commercial Development Analyst with a broad perspective on the commercial banking industry and the requisite experience to be eligible for promotion to CBA.

The Commercial Development Analyst would be expected to conduct all duties in compliance with applicable laws, regulations, and Bank policies and procedures.

Next Steps:

After approximately 6-9 months, the Commercial Development Analyst would be expected to understand how to appropriately assess loan requests, have a comprehensive knowledge of the bank’s commercial loan and related policies, and would be expected to be promoted to a CBA, where he or she would begin learning and practicing the skills of a customer-facing relationship professional under the continued mentoring and oversight of more experienced bankers.

Additional duties for the CBA may include:

- Assisting with new loan requests, including taking loan applications and interfacing with the customer/applicant to facilitate a complete loan application
- Performing (with the assistance of the Credit Department, as appropriate) preliminary analyses of loan requests and recommending an appropriate response (i.e. approval, decline, counter-proposal, etc.) for bank management’s consideration; discussing the credit decision with the applicant/customer
- Maintaining excellent credit quality through careful monitoring of existing loans, tracking receipt of timely financial information, and verifying compliance with financial covenants; monitoring loan grades based on customer financial performance as well as industry and other considerations
- Becoming involved in community organizations and being visible at community events
- Assisting other bankers with loan closings, loan administration, and special projects as needed

Knowledge, Skills, and Abilities:

The Commercial Development Analyst should have a bachelor’s degree in finance or another business-related program, the ability to multi-task and prioritize, and a general understanding of financial statements. Additionally, in the Commercial Banking Officer Development Program, the Commercial Development Analyst should be attentive to detail and deadlines, have a strong work ethic, excellent verbal and written communication skills, and a service propensity.

Training and Experience:

Prior experience and training are not necessary for the Commercial Development Analyst; however, a bachelor’s degree and background in accounting and/or finance is required.

Date updated: January 11, 2022