

Officer Development Program

A Day in the Life of a Credit Analyst

Now that you have an overview of how our program operates, you may be wondering exactly what our Officer Development Program participants do each day. Because our Officer Development Program varies across the months, we invite you to explore a day in the lives of two of our program participants.

Susan joined our Officer Development Program a month ago. Here is a typical day.

- Susan attends Senior Loan Committee this morning where she observes lender presentations of five different loan requests and witnesses the approval of these transactions after deliberation by various senior executives.
- Later that morning, she attends an overview of Commercial Lending where she meets the Commercial Lending Manager of the Southwest Region and his team. She learns about his line of business, his day-to-day job duties and his client portfolio profile.
- After lunch, she spreads annual financial statements for a complex prospect of the Corporate Lending group.
 - What is spreading?
 - Spreading is the process of standardizing the format of a borrower's financial statements by entering balance sheet and income statement information into the bank's spreading software. This software is specifically designed to calculate ratios in order to analyze financial trends and evaluate a prospective borrower's operating performance
- Later that afternoon, Susan begins to prepare for her Industry and Business Risk Analysis Test and Discussion that will be held later this week by reading and studying her training modules. She learns what trends and risks affect companies in specific industries and what risks a borrower must successfully manage in order to repay a loan.
- Before she leaves for the day, the President of Amegy Bank comes in to meet with the analysts to discuss their careers and where Amegy is headed in the Texas market.

Mark joined Amegy's Officer Development program 11 months ago. Here is his typical day.

- Mark is on his third 12-week lending rotation, currently working with the Commercial Real Estate group.
- This morning he has been asked by one of the lenders in the group, Valerie, to prepare a Term Sheet for a Real Estate Developer who seeks a short term loan to acquire land on the north side of Houston to develop a retail center.
- Valerie discusses with Mark how she wants the deal structured and Mark does some initial analysis of the project's potential cash flow based on future tenant leases.
- Valerie and Mark meet the potential borrower for lunch to discuss the proposed terms.
- Later that afternoon, Mark begins to prepare a full write-up of the deal which entails an in-depth analysis of the value of the land that will be taken as collateral, cash flow projections, repayment sources, and borrower history.
- Mark and Valerie plan to present this deal for approval in Senior Loan Committee next Tuesday.