



Banker Development Program – Training Program with Rotations ***Associate Credit Analyst***

The Credit Analyst Program at Amegy Bank is a traditional credit training program designed to develop Credit Analysts into well-rounded Lenders who will be the company's future leaders. The program is organized to provide challenge and continuing growth at a tailored pace to advance towards Lending responsibilities.

The Credit Analyst Program trains Credit Analysts for the Houston, Dallas/Fort Worth, and Central Texas markets. Recruits hired for the Dallas/Fort Worth and Central Texas markets can expect to spend their first four to five months of employment in Houston.

The Banker Development Program offers:

- A solid foundation in the basics of banking
- A defined career path that begins with classroom training as an Associate Analyst and evolves into a sales or portfolio management role
- One-on-one working relationships with high-level bank decision makers
- The opportunity to apply finance and accounting skills to assess credit and business risk
- Increasing business development and relationship management or lending and portfolio management responsibilities
- Competitive salary and benefits
- Opportunity to get exposure to Zions Bancorporation in Utah

Minimum Qualifications:

Amegy Bank is looking for highly motivated self-starters who have:

- Earned a BBA in Finance or Accounting
- Minimum overall GPA of 3.0
- Completed a minimum of 9 hours of accounting including Intermediate I
- Excellent communication, presentation, and interpersonal skills
- Detail oriented, organized, analytical, and proven problem-solving abilities
- Leadership skills and community involvement
- Internship or prior work experience is a plus

Program Format

Phase I – Initial Training (4 - 5 months)

(As an Associate Credit Analyst in the Initial Training Phase your employment status is non-exempt)

The initial classroom training takes place in Houston, Texas at Amegy Bank's headquarters and also in Salt Lake City, Utah at ZB, N.A.'s headquarters for two training sessions that are each two weeks in length. This phase is the more highly structured and managed phase of the program. Topics covered during the Initial Training Phase include introductory banking and analytical concepts as well as bank-specific administrative training. Some travel is required to complete this phase.

As a requirement of the initial training, Associate Credit Analysts complete the following series of Omega self-study courses or Zions Lectures: Omega's Financial Accounting for Lenders, Omega's Commercial Loans to Business, Commercial Real Estate Loan Analysis, Managing Portfolio Risk, and Understanding Personal Cash Flow. These courses are designed to teach the analytical process and decision-making techniques needed to make sound credit decisions.

In addition to the self-study materials, Associate Credit Analysts also participate in:

- Mock write-ups based on case studies
- Discussion sessions to review concepts introduced in the self-study materials
- Training to perform credit underwriting according to bank policy
- Introductions to senior management
- Department tours providing an overview of bank operations
- Professional etiquette and sales training

Phase II – Rotations (11 - 21 months)

(As Credit Analysts in the Rotational Phase your employment status is exempt)

The primary objective of Phase II is on the job training. Credit Analysts work closely with Bank Officers performing comprehensive credit underwriting and preparing loan presentation packages.

On the job training is accomplished through a structured rotation system. Credit Analysts are assigned to specific lending groups for a series of 4 to 7 rotations, each rotation lasting approximately 13 weeks. During these rotations, the Credit Analyst performs all analytical work required for that particular department.

Specific responsibilities include:

- Preparation of financial statement spreads and credit presentation packages
- Participation in loan approval presentations
- Portfolio credit risk review
- Shadowing Bank Officers in customer/prospect meetings
- Participation in seminars and on-going training sessions

Various areas host Credit Analysts for rotations on an ongoing basis (dependent on departmental need):

- Commercial Lending
- Private Banking
- Corporate
- Commercial Real Estate
- Energy Lending
- Global Banking
- Not-for-Profit
- Special Assets and Credit
- Syndications

The rotational system offers each Credit Analyst equal and in-depth exposure to all of the lending groups, which facilitates the placement process and ensures the development of well-rounded Bank Officers.

Career Path

Participants who successfully complete the Banker Development Program can anticipate an exciting career path in banking.

- Placement out of the program is dependent on employee tenure, performance, and staffing needs and generally takes place around 16 to 26 months following employment.
- The first promotion out of the BDP is to a Line of Business Associate, Officer or a similar position within a specific area of the bank. Associates have loan portfolio responsibilities with exposure to business development and risk management. Initial placement as an Associate is for one to two years.
- The next promotion is to either Relationship Manager II or Portfolio Manager II, Assistant Vice President or a similar position within a specific area of the bank and is dependent on employee tenure, performance, and the amount of time that has lapsed since being promoted to Associate. This promotion typically comes between the 3rd and 4th year of employment.

For more information, visit us online at: www.amegybank.com