



Banker Development Program – Training Program with Rotations Dallas/Fort Worth Associate Business Banking Credit Analyst

The Dallas/Fort Worth Business Banking Credit Analyst Program at Amegy Bank is a credit and sales training program designed to develop Analysts into well-rounded Business Banking Lenders with strong calling and relationship management skills. The program is organized to provide continuing growth and challenge at a tailored pace to advance toward lending responsibilities.

The Dallas/Fort Worth Business Banking Credit Analyst Program is specifically designed for individuals interested in serving small to middle market businesses in Dallas and the surrounding areas. This role emphasizes sales and business development, while utilizing the credit skills obtained during the training phase. Applicants should have a strong interest in sales, communication, and business development.

The Banker Development Program offers:

- A solid foundation in the basics of banking
- A defined career path that begins with classroom training and evolves into a sales role
- One-on-one working relationships with high-level bank decision makers
- The opportunity to develop strong sales skills within the first year and a half of employment through hands on experiences
- The opportunity to apply finance and accounting skills to assess credit and business risk
- Increasing business development and relationship management responsibilities
- Competitive salary and benefits
- Opportunity to get exposure to Amegy's parent company, 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 GPA of 3.0 strongly preferred
- Completed a minimum of 9 hours of accounting including Intermediate I
- Experience in areas with a focus on sales and business development with a strong interest in serving customers is preferred
- Leadership skills and community involvement
- Internship or prior work experience is a plus

Program Format

Phase I – Initial Training – Houston, TX (4-5 months)

(As an Associate Business Banking 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 Zions Bancorporation'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 to Utah is required to complete this phase.

As a requirement of the initial training, Associate Business Banking 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, during initial training, Associate Business Banking Credit Analysts 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 – Houston, TX (6 months) and Dallas/Fort Worth, TX (6 months)

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

The primary objective of Phase II is on the job training and calling skills development. Business Banking Credit Analysts work closely with different groups within Amegy that will prepare them for a future in sales as a Banking Officer. Analysts will be expected to attend customer/prospect calls, participate in prospecting efforts, and perform credit underwriting for loan approval. Dallas/Fort Worth Business Banking Credit Analysts can expect to spend their first 10 to 11 months of employment in Houston before relocating to Dallas--Fort Worth for the remaining 6 months of the Banker Development Program and placement.

On the job training is accomplished through a structured rotation system. Business Banking Credit Analysts are assigned to specific areas that will enhance their credit and customer calling abilities. The rotation cycle will last for up to 5 rotations, with each rotation lasting approximately 13 weeks. During these rotations, the Business Banking Credit Analysts perform analytical work required for that particular department and will join the Officers when meeting with customers and prospecting new business.

Specific responsibilities include:

- Shadowing Bank Officers in customer/prospect meetings
- Assisting in prospecting and business development efforts
- Preparation of financial statement spreads and credit analysis
- Participation in seminars and on-going training sessions

The Business Banking Credit Analysts will be expected to do rotations through the following areas:

- Business Banking Portfolio Management with SBA exposure in Houston
- Business Banking in Houston
- Business Banking in Dallas / Fort Worth
- Commercial Lending in Dallas / Fort Worth

The rotation system offers each Business Banking Credit Analyst equal and in-depth exposure to Business Banking and other groups within the Amegy Community Banking Partnership. This partnership includes the areas of expertise that surround the needs of small to middle market businesses such as government guaranteed lending and the centralized underwriting group.

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 19 months following employment.
- The first promotion out of the BDP is to a Business Banking Associate, Officer position. Associates have loan portfolio responsibilities with a focus on learning business development and relationship management. Initial placement as an Associate is for one to two years.
- The next promotion is to Business Banking Relationship Manager II, Assistant Vice President and is dependent on employee tenure, performance, and the amount of time that has lapsed since last promotion. This role focuses on individual loan portfolio management, generating business and self-driven success. This promotion typically comes between the 3rd and 4th year of employment.

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