



**Position: Portfolio Analyst II**

**Location: Atlanta**

**POSITION SUMMARY:**

Responsibilities include but are not limited to the following:

- Researches and examines credit risks, assess credit history, to determine the creditworthiness of existing and potential bank customers
- Manages a commercial loan portfolio, which includes renewal of maturing loans, cross sell banking solutions
- Conducts analysis of financial statements
- Makes recommendation for commercial loan transactions and assist loan officers in writing loan requests
- Assists in the renewal and collection of loans
- Assists in the maintenance and organization of credit files
- Keeps abreast of new developments in the field of commercial lending and changing government regulations
- Delivers exceptional customer service consistently to all business lines; maintains positive and productive working relationships with all internal and external customers.
- Adheres to all policies, procedures, processes, bank's practices, guidelines, expectations, laws, and regulations.
- Exceeds all established position's goals, objectives, production, quality metrics, and expectations.
- Demonstrates consistent professional appearance, image, ethics, integrity, demeanor, and represents the CTB Brand.
- Leads initiatives, add value, supports the Bank's vision, core values, business principles, goals, and objectives
- Performs other duties and tasks as assigned

**QUALIFICATIONS:**

- Bachelor's degree in finance, accounting, economics, business administration or related field
- Minimum three to five years of commercial underwriting experience in a banking environment
- Working knowledge of commercial loan underwriting in banking environment with sound understanding of credit worthiness
- Excellent quality customer service and telephone skills with the ability to provide positive customer experiences and establish positive and productive working relationships across business lines in a manner that enhances the overall working environment.
- Must be able to maintain positive composure and consistently demonstrate professional appearance, image, demeanor, and represents the CTB Brand.
- Proficient using advanced Microsoft Excel (formulas, graphs, spreadsheets, tables, etc.); working with experience with Microsoft Office, FISERV, other related loan and core banking processing systems.
- Excellent communication skills and detailed-oriented with ability to communicate clearly, concisely, tactfully, and effectively.
- Ability to query reports, create letters, effective written communications, & reports, read, analyze, and interpret commercial, consumer, and real estate loan documents and reports.
- Ability to effectively present information and respond to questions, inquiries, and concerns from customers, employees, and others.
- Ability to solve practical problems and deal with a variety of concrete variables in situations.
- Ability to define problems, collects data, establish facts, draw valid conclusions, and make recommendations to increase efficiency.
- Exceptional time management and creativity with the ability to analyze workflow, demonstrate a sense of urgency, and set priorities to meet deadlines.
- Ability to calculate figures, amounts, ratios, formulas, compute interest, discounts, fees, etc.
- Ability to work in a fast paced, high volume environment, demonstrate self-control and adaptable to changes.
- Ability to take initiative, learn quickly, use good judgment, makes sound business decisions, comprehend, follow directions, and instructions.
- Ability to produce accurate and organized work with minimal supervision.
- Good presentation, planning, interpersonal, relationship building, organizational, and mathematical skills.
- Ability to effectively handle and maintain confidential matters and information in a trustworthy manner.
- Must be a responsive self-starter who is self-motivated with the ability to produce results, meet all established goals, objectives, and expectations, and comply with all bank policies, procedures, regulations, guidelines, and laws.
- Ambitious and assertive team player with a strong work ethic, high integrity, positive behavior, with the ability to work both independently and effectively with others.
- Excellent analytical, technical, problem resolution and negotiation skills.



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- Strategic thinker with excellent project management and leadership skills.
- Ability to maintain a proactive approach to assignments and multi-task oriented.
- Ability to comply with established work schedule and lift up to 25 pounds.
- Must be flexible, resourceful, and energetic with competitive and winning spirit.
- Ability to work through situations and find win-win solutions.

*Citizens Trust Bank is committed to investing in our employees, cultivating a rewarding professional team and results-oriented work environment that is based on respect, accountability, and high quality performance. We offer competitive compensation and a comprehensive employee benefits package for our regular full-time employees. Our benefits package includes the following:*

- Medical, Dental, Vision and Prescription
- 401(k) Retirement Plan
- Life Insurance
- Accidental Death & Dismemberment
- Short & Long Term Disability
- Flexible Spending Accounts
- Paid Time Off, Vacation, and 10 Paid Holidays
- Tuition Reimbursement
- Employer Assisted Housing Program
- Pre-Tax Benefits
- Wholesale Membership Program
- Fitness & Wellness Program
- Employee Assistant Referral Services (EAP)
- Legal Shield Program
- Group Cancer & Accident Insurance Programs
- Worker's Compensation Program
- Free Checking & Saving Accounts
- Free Safe Deposit Box
- Awards and Recognition Programs
- Training & Development Programs and much more!

EOE/AA

**Interested applicants may apply on [www.ctbconnect.com/careers/](http://www.ctbconnect.com/careers/)**