

**Xavier Peoples**  
Atlanta GA, 30317  
Xavier.Peoples@gmail.com  
(678) 231-5840

## **EXPERIENCE**

---

### **U.S. Trust/ Bank of America**

*Private Client Associate/ Vice President*

Atlanta, GA  
September 2016 – Present

- Manages a team of 8 individuals who serve a book of 35 million dollars in assets under management.
- Deepens banking and investment relationships with clients with 3 million dollars or more.
- Act as trusted advisor to, and an advocate for, clients and prospects; facilitate integrated recommendations that encompass fiduciary investing, high end credit facilities, and wealth in planning
- Prospect, network and develop new business opportunities
- Effectively build and manage a book of relationships and act as relationship lead accountable for the client's experience

### **Zurich North America**

*Regional Finance Manager/ Credit Risk Analyst*

Atlanta, GA  
March 2013 – Present

- Manage credit risk, market risk and operational risk of over 400 mid size and large companies totaling 4 billion dollars.
- Responsible for analyzing and rating companies based on their income statements, balance sheets, statement of cash flows, key performance indicators, scorecards and P/L statements to determine the overall financial health of companies and their creditworthiness.
- Write thorough analysis of company's financial performance and creditworthiness.
- Mitigate credit risk by negotiating collateral requirements for each deal based on past losses and forecasted losses.
- Participate in sales and marketing meetings by presenting financial presentations to prospected accounts and insurance brokers.
- Work closely with insurance underwriters to make sure that Zurich is in the best position to acquire new business by aggressively setting collateral.
- Manage four Financial Analyst controlling workflow, training, and developing performance plans.

### **Union Bank of California**

*Senior Business/ Credit Analyst/Assistant Vice President*

San Francisco, CA  
December 2009 – June 2012

- Promoted after a year to Sr. Business/Credit Analyst reporting to Executive Vice President of Credit Risk Reporting
- Reviewed commercial, commercial real estate, agricultural, construction and land development loan files of moderate complexity to determine: the borrower's capacity to pay (e.g. balance sheet and income statement); protection (i.e. amount of collateral); performance (e.g. history of payment, level of past-due, cash flow analysis); and the bank's underwriting and credit administration practices (i.e. terms and structure of loan, conveyances and payment terms)
- Responsible for specific commercial credit portfolio sectors or lines of businesses as 2nd Line of Defense to monitor ongoing and incipient concentration risk and risk of credit loss in the Bank's credit portfolio.
- Supported line of business, Credit Administration and Credit Reserve Methodology Analytics team to estimate loan and lease loss reserves and credit migration for the Allowance for Credit Loss process.
- Prepared graphs and basic trend analysis for both monthly and quarterly reporting including analysis of changes between reporting periods.
- Established independent advisory relationships with Relationship Managers in the lines of business and Commercial Credit Administration to develop credit portfolio exposure strategies, undertake tactical risk management solutions to manage those strategies, and ultimately drive portfolio risk optimization.
- Participated in work streams related to the implementation of Basel II and other regulatory compliance initiatives

### **Union Bank of California**

*Senior Financial Analyst/Assistant Vice President*

San Francisco, CA  
September 2008 – December 2009

- Provide complex information and analysis to ensure that the overall credit portfolio management process is accurate and sound
- Lead and participate in audit projects in one or more areas within the department. Under minimal supervision, perform all audit assignments and tasks in the area(s) of audit responsibility, regardless of variety and complexity
- Work closely with the parent company to ensure results reported are accurate, produced within required deadlines, and managed in a controlled process. Communicate with senior management and the parent company on potential reporting issues and propose solutions and alternatives
- Served as IT liaison working with business units throughout the enterprise to add proper data elements to pertinent reports as reporting requirements changed

### **Wachovia Retail/ Securities N.A**

Atlanta, GA

*Senior Financial Planner and Specialist*

September 2005 – May 2007

- Ranked top 5 Salesman out of 75 people in the same position exceeding investment, deposit, and loan goals on a monthly basis. Report to the Senior Vice President
- Serve high net worth customers' total financial service needs resulting in greater market share, wallet share and profitability. Develop the structural framework for administering budgets, business development goals and objectives, staffing models, schedules and performance standards
- Directly administered Personal Trust accounts including, estates, investment management, custodial and guardianship accounts. Serve as a part of the Relationship Management Team working closely with Wealth Strategists, Portfolio Managers and external advisors to define and meet clients' tax, financial, estate planning, and banking goals and objectives

**Federal Reserve Bank of Atlanta**

Atlanta, GA

*Financial Analyst*

May 2001 – September 2005

- Provided financial analysis and reports for bank holding companies and their subsidiaries. Edited and analyzed highly complex financial data collected from financial institutions, bank holding companies, and non-bank entities in the 6th District for use in developing economic policy and conducting bank supervision and regulation activities
- Reviewed accruals and reconciliations to the banks general ledger. Maintained cash reserve requirements schedules and aging analysis. Tracked fixed assets, realized and unrealized gains and losses. Ensured proper allocation of items to the general ledger
- Worked closely in facilitating quarterly training workshops for 100 respondents (bank Presidents, CFOs, CPAs) on regulatory reporting, report preparation and analytical support (investigations, summaries, spreadsheets)
- Trained 3 interns on small bank holding company financial reports for holding companies owning, at minimum, 25% of banks with assets less than \$150 million. Reviewed team transmission, edited explanations and worked closely with Director to delegate assignments in order to meet high-priority and pre-established deadlines

**EDUCATION**

*Investment Banking Institute*

Atlanta, GA

Intensive financial modeling and valuation training program

October 2012

- Performed company valuations utilizing (i) comparable public company analysis, (ii) precedent transactions analysis and (iii) discounted cash flow (DCF) analysis
- Built fully-integrated financial statements projection model, LBO model, accretion/dilution merger models, including ability to run operational and capital structure sensitivities within models and data tables for sensitivity analysis

**University of West Georgia**

Carrollton, GA

*Bachelor of Science*

May 2004

- Business Administration: Finance

**ADDITIONAL**

**Skills:** MS Word, Excel, PowerPoint, Access, PeopleSoft, Business Objects, Oracle, Quick Books, Pegasus and SQL

**License:** Series 6 & 7

**Boards:** Atlanta Police Foundation (Young Guns), Boys and Girls Club (Fulton County), Sweet Auburn Works, Citizens Trust Bank Advisory Board (2016), Influencer Coalition