

Polydoros Neophytides

Summary

Skilled Banking Professional, adept at lending procedures and business development. Successful at meeting targets, leading teams and providing excellent customer support at both companies and individuals. Areas of expertise include credit procedures, identification of new market opportunities and business development.

Skill Highlights

- Communicator and Negotiator
- Strong decision maker
- Complex problem solver
- Achievement oriented
- Excellent coordination skills
- Analytical thinker

Experience

Branch Manager, Retail Banking, AstroBank - 07/2019 to 11/2020

- Pursued business development opportunities in order to achieve annual sales goals
- Maintained, strengthened and established relationships with new/existing customers
- Assessed market conditions and identified opportunities
- Managed budgets and allocated funds
- Ensured compliance with internal control and established policies and procedures
- Supervised and managed team members, coordinating task allocation within the team, assessing personnel performance, training personnel and initiating the recruitment of new employees

Head of Business Development for Retail Banking – Limassol Region, USB Bank - 08/2011 to 06/2019

- Attained targets set by Management in order to grow/increase operations
- Monitored the results of the Region and took corrective actions as deemed necessary
- Coordinated and developed relationships with new and present clients
- Created and promoted team work within the region to ensure high levels of synergy with other business lines
- Supervised and managed team members, coordinating task allocation within the team, assessing personnel performance, training personnel and initiating the recruitment of new employees

Experience Continued

Head, Credit Department, USB Bank, Limassol Region, 07/2003 to 07/2011

- Oversaw the credit granting process of all branches
- Evaluated the creditworthiness of potential customers
- Ensured that all loans and lending procedures complied with regulations
- Negotiated loan terms with clients
- Followed up with clients to manage debt settlements and loan renewals
- Supervised and managed team members, assessed their performance and initiated the recruitment of new employees

Branch Head, USB Bank, Limassol, 06/1999 to 07/2003

- Directed all operational aspects including customer service, administration and sales in accordance with the bank's objectives
- Provided training, coaching, development and motivation for bank personnel
- Developed forecasts, financial objectives and business plans
- Located areas of improvement and proposed corrective actions that met challenges and leveraged growth opportunities
- Network to improve the presence and reputation of the branch and the bank

Credit Officer, USB Bank, Limassol, 12/1994 to 06/1999

- Reviewed loan requests, evaluated creditworthiness and risks
- Calculated financial ratios (e.g. credit scores and interest rates)
- Monitored progress of existing loans
- Followed up with clients about loan renewals

Audit Senior, Savvides & Partners PKF Limassol Cyprus, 07/1989 - 06/1999

- Prepared audited financial statements
- Organized and managed client engagements
- Reported and presented findings to the business

Education

Bachelor of Arts: **Economics, University of Essex, 1981 – 1984**

Other

Secretary, **Limassol School Organization 2017 – 2021**

Vice-President, **Limassol School Organization 2013 – 2017**

Vise President, **GSO**