



## **Corporate Treasury Associate Program (CTAP)**

### **Our Business:**

The goal of Corporate Treasury is to optimize shareholder value by providing world class management of capital, liquidity, interest rate and operational risk; creating a state of the art framework for managing the tradeoffs between risk and return; and training and exporting enterprise leaders.

### **Overview:**

The Corporate Treasury Associate Program (CTAP) is a two-year Associate Development program, which aggressively moves associates through rotational assignments within Corporate Treasury. This rotational process helps associates develop a solid understanding of the core roles and responsibilities of Corporate Treasury, while developing a broad range of skills that are applicable throughout much of the corporation. Unique to the CTAP experience will be a high degree of exposure to the entire balance sheet of Bank of America – including all the various lines of business. CTAP associates participate in a variety of activities within Corporate Treasury and bank-wide, designed to foster teamwork, encourage networking, and demonstrate Bank of America's vision and culture.

Through your rotations as a CTAP Associate, you may enter roles that impact and analyze the corporation's balance sheet by:

- Analyze data and output from the bank's Asset/Liability Models to project the core earnings stream (NII) of the corporation and understanding sensitivities to those earnings.
- Analyze and presenting key analysis of financial information used by senior management who make decisions that impact the corporation.
- Forecast financial trends and market analysis – primarily interest rates.
- Serve as a support partner on the Corporate Funding Desk for liquidity management at the corporate level.
- Work as a member of the Corporate Insurance Department to analyze claims the corporation manages.

### **Qualifications:**

We hire an elite group of associates, with January or June start dates, who have undergraduate degrees in economics, finance, mathematics, and/or business, with a recommended 6 hours of accounting. Strong academics and technical skills should be accompanied by proficiencies in critical thinking, leadership, business acumen, and relationship building. Candidates must be able to work independently, with effective time management and business writing skills. Candidates must also be poised, self-confident, and demonstrate composure when challenging business situations arise. Each CTAP associate will be assigned his or her individual rotation and a mentor to help ensure growth and development.

### **Training:**

The CTAP training curriculum is a multi-phase program that complements the hands-on experience the associates develop in their rotational assignments. Some of the concepts covered during training are: technical training, business acumen, and behavioral courses. Associate Development is critical to the success of Corporate Treasury, and Executive leadership within the Corporate Treasury organization is committed to the success of our young associates.

### **Locations:**

Charlotte, NC