

[First Name Last Name]

[City, State] | [email@example.com] | [(+1) 555-555-5555] | [LinkedIn URL]

PROFESSIONAL SUMMARY

[Detail-oriented **Credit Analyst** with [X] years of experience assessing creditworthiness, analyzing financial statements, and managing risk across [consumer/commercial/corporate] portfolios. Proven track record of reducing delinquency rates and improving portfolio quality through data-driven underwriting and continuous monitoring. Skilled in leveraging **financial modeling, ratio analysis, and credit scoring tools** to support sound lending decisions. Adept at collaborating with relationship managers and stakeholders to balance risk mitigation with business growth objectives.]

PROFESSIONAL EXPERIENCE

[Senior Credit Analyst] | [ABC Commercial Bank]

[Month YYYY] – Present | [City, State]

- [Evaluate complex commercial credit requests up to [\$X million] by analyzing borrower financials, cash flow projections, collateral, and industry risk, resulting in a [X%] improvement in average risk-adjusted return on capital (RAROC) for approved deals.]
- [Develop and maintain detailed financial models and sensitivity analyses in [Excel] and [credit risk platforms such as Moody's Risk Analyst or S&P Capital IQ] to support credit memos and committee presentations, reducing average decision turnaround time by [X%.]
- [Monitor an assigned portfolio of [X+] middle-market clients, performing quarterly reviews, covenant tracking, and early-warning analysis, contributing to a [X%] reduction in non-performing loans and [X%] decrease in past-due exposures year-over-year.]

[Credit Analyst] | [XYZ Financial Services]

[Month YYYY] – [Month YYYY] | [City, State]

- [Conducted credit assessments for [consumer/small business] lending applications using [FICO-based] credit scoring models, income verification, and debt-to-income analysis, achieving an approval accuracy rate of [X%] with minimal subsequent charge-offs.]
- [Prepared concise credit write-ups and recommendations for underwriting and risk committees, ensuring compliance with internal policies and [regulatory guidelines such as Basel III and OCC/FDIC standards].]
- [Collaborated with relationship managers and collections teams to restructure at-risk accounts, implementing tailored repayment plans that helped recover approximately [X%] of previously classified high-risk exposures.]

EDUCATION

[Bachelor of Science in Finance] | [State University Name]

[Month YYYY] – [Month YYYY] | [City, State]

- [Relevant Coursework: Financial Statement Analysis, Corporate Finance, Risk Management, Statistics, Econometrics.]
- [Honors/Activities: [Dean's List] | [Finance or Investment Club Member] | [Capstone project focused on credit risk modeling or portfolio analysis].]

[Professional Certification (e.g., Credit Risk Certification, CFA Level I Candidate)] | [Issuing Organization]

[Month YYYY] – [Month YYYY] | [City, State or Online]

- [Completed coursework/exams covering topics such as fixed income, financial reporting, quantitative methods, and risk analysis relevant to credit evaluation.]

SKILLS

Credit & Financial Analysis: [Financial statement analysis, ratio analysis, cash flow modeling, covenant analysis, credit scoring interpretation.]

Tools & Technologies: [Advanced Excel (VLOOKUP, PivotTables, scenario analysis), financial modeling templates, [Moody's Risk Analyst], [S&P Capital IQ], [Bloomberg] (if applicable).]

Risk Management: [Credit risk assessment, portfolio monitoring, early warning indicators, collateral evaluation, exposure and concentration analysis.]

Regulatory & Policy Knowledge: [Basel framework concepts, internal credit policies, underwriting standards, compliance awareness.]

Analytical & Quantitative: [Data analysis, trend identification, variance analysis, forecasting, attention to detail, problem-solving.]

Communication & Collaboration: [Clear credit memo writing, presentation of findings to credit committees, cross-functional teamwork with relationship managers and risk teams.]

Organization & Time Management: [Managing multiple credit files, meeting deal timelines, prioritizing reviews, maintaining accurate documentation.]

PROJECTS

[Credit Risk Portfolio Review Initiative] | [ABC Commercial Bank]

[Month YYYY] – [Month YYYY]

- [Led a targeted review of a [specific industry or segment] portfolio totaling [\$X million] in exposure, analyzing borrower performance trends, covenant compliance, and collateral adequacy to identify emerging risks.]
- [Developed a standardized review template in Excel and coordinated with relationship managers to update risk ratings, resulting in reclassification of [X%] of exposures and proactive remediation plans for high-risk accounts.]

[Credit Scoring & Policy Enhancement Project] | [XYZ Financial Services]

[Month YYYY] – [Month YYYY]

- [Assisted in evaluating the performance of existing credit scoring thresholds using historical default and loss data, identifying opportunities to refine cut-off scores and policy criteria.]
- [Collaborated with the risk team to propose adjustments that improved approval rates for low-risk applicants while maintaining target loss levels, contributing to an estimated [X%] uplift in portfolio profitability.]