



Michael ANDERSON

SENIOR CREDIT ANALYST

Seasoned commercial banker with a rich background in credit analysis and risk management. Possesses an acute understanding of lending processes and a strong aptitude for assessing creditworthiness. Demonstrates a comprehensive approach to managing commercial loans, ensuring compliance with regulatory requirements while maximizing profitability. Proven ability to build strong relationships with clients and stakeholders, enhancing the overall banking experience.

CONTACT

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- 📍 San Francisco, CA

SKILLS

- Credit Analysis
- Risk Management
- Loan Processing
- Financial Reporting
- Client Relationship Management
- Regulatory Compliance

LANGUAGES

- English
- Spanish
- French

EDUCATION

**BACHELOR OF SCIENCE IN FINANCE -
BOSTON COLLEGE**

ACHIEVEMENTS

- Reduced loan default rates by 15% through enhanced credit evaluation processes.
- Recognized as 'Employee of the Month' for outstanding performance in credit assessment.
- Successfully trained and onboarded five new credit analysts within one year.

WORK EXPERIENCE

SENIOR CREDIT ANALYST

United Commercial Bank

2020 - 2025

- Evaluated loan applications and conducted thorough credit assessments.
- Developed risk mitigation strategies to minimize default rates.
- Collaborated with lending officers to structure loan agreements.
- Prepared detailed reports on credit risk for senior management.
- Monitored loan performance and compliance with lending policies.
- Facilitated training sessions for junior analysts on credit assessment best practices.

CREDIT ANALYST

Capital One

2015 - 2020

- Assisted in the analysis of commercial loan applications and financial statements.
- Conducted industry research to support credit decisions.
- Provided recommendations to improve loan processing efficiency.
- Participated in client meetings to discuss credit options and terms.
- Maintained updated records of credit evaluations and risk assessments.
- Collaborated with compliance teams to ensure adherence to regulations.