

MICHAEL ANDERSON

Vice President, Commercial Lending

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Results-driven Banking Executive with a strong foundation in commercial banking and credit analysis, possessing over 15 years of experience in financial services. Expertise in evaluating credit risk and managing loan portfolios to ensure profitability and compliance. This professional is adept at developing strategic lending programs that align with market demands while maintaining rigorous credit standards.

WORK EXPERIENCE

Vice President, Commercial Lending | National Commercial Bank

Jan 2022 – Present

- Managed a portfolio of commercial loans, ensuring compliance and profitability.
- Conducted credit risk assessments to inform lending decisions.
- Developed lending strategies to meet market demands.
- Collaborated with clients to understand their financial needs.
- Monitored loan performance and adjusted strategies as necessary.
- Trained junior staff on credit analysis best practices.

Senior Credit Analyst | First Financial Group

Jul 2019 – Dec 2021

- Evaluated loan applications for creditworthiness and risk.
- Prepared detailed credit reports for management review.
- Conducted market research to inform lending policies.
- Collaborated with underwriting teams to streamline loan processing.
- Managed communication with clients regarding loan status.
- Enhanced credit evaluation processes through data analysis.

SKILLS

Commercial Banking

Credit Analysis

Loan Portfolio Management

Risk Assessment

Client Relations

Financial Reporting

EDUCATION

Bachelor of Science in Finance - University of Michigan

2015 – 2019

University

ACHIEVEMENTS

- Increased loan portfolio profitability by 20% within two years.
- Recognized for outstanding performance with a 'Top Lender' award.
- Successfully implemented a new credit evaluation framework that improved processing times.

LANGUAGES

English

Spanish

French