MA

MICHAEL ANDERSON

CREDIT RISK MANAGER

CONTACT

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- 📍 San Francisco, CA

SKILLS

- Credit Risk Assessment
- Quantitative Analysis
- Risk Modeling
- Regulatory Compliance
- Training & Development
- Portfolio Management

LANGUAGES

- English
- Spanish
- French

EDUCATION

MASTER OF SCIENCE (MSC), FINANCIAL RISK MANAGEMENT - UNIVERSITY OF ECONOMICS

ACHIEVEMENTS

- Reduced credit losses by 25% through improved risk assessment processes.
- Awarded 'Outstanding Performance' for contributions to credit risk management.
- Implemented a new credit scoring model that improved approval rates by 15% while maintaining risk standards.

PROFILE

Strategic Banking Risk Officer with extensive experience in credit risk assessment and mitigation within multinational banking institutions. Expertise in employing quantitative analysis and risk modeling techniques to identify and evaluate credit risk exposures. Proven ability to integrate risk management practices into the credit approval process, ensuring compliance with regulatory frameworks. Adept at collaborating with cross-functional teams to drive risk-aware decision-making.

EXPERIENCE

CREDIT RISK MANAGER

International Finance Bank

2016 - Present

- Managed the credit risk assessment process for loan applications exceeding $10 million.
- Developed risk models to predict default probabilities, enhancing credit decision accuracy.
- Conducted portfolio reviews to identify high-risk segments and recommend corrective actions.
- Collaborated with compliance teams to ensure adherence to regulatory requirements.
- Trained junior analysts on credit risk assessment methodologies.
- Presented findings to the credit committee, influencing lending strategies.

RISK ANALYST

Regional Banking Group

2014 - 2016

- Performed detailed analyses of credit portfolios to assess risk exposure and regulatory compliance.
- Assisted in the development of credit policies that align with risk appetite.
- Utilized statistical software to analyze historical default rates and trends.
- Engaged with relationship managers to gather data for risk assessments.
- Monitored economic indicators to forecast potential impacts on credit risk.
- Provided risk insights that supported strategic business decisions.