MICHAEL
ANDERSON

Credit Risk Analyst

- San Francisco, CA
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Proficient Corporate Risk Analyst with a focus on credit risk assessment and management in the banking sector. Extensive experience in analyzing credit portfolios and developing risk mitigation strategies that align with regulatory compliance. Adept at utilizing advanced analytical tools to assess creditworthiness and forecast potential defaults. Proven ability to communicate risk findings effectively to stakeholders, ensuring informed decision-making.

WORK EXPERIENCE

Credit Risk Analyst | National Bank Corp   Jan 2022 – Present

- Evaluated credit applications to assess potential risks and recommended approvals.
- Developed credit risk models to enhance predictive accuracy of defaults.
- Collaborated with lending teams to implement risk mitigation strategies.
- Conducted stress testing on credit portfolios to evaluate risk exposure.
- Presented credit risk findings to senior management for strategic decision-making.
- Achieved a 15% reduction in default rates through proactive risk management.

Risk Management Intern | City Bank   Jul 2019 – Dec 2021

- Assisted in evaluating credit applications and conducting risk assessments.
- Supported the development of credit risk reports for senior analysts.
- Utilized analytical tools to monitor credit portfolio performance.
- Participated in team meetings to discuss credit risk findings and recommendations.
- Contributed to a project that improved credit risk reporting efficiency by 20%.
- Recognized for outstanding support in credit risk analysis projects.

SKILLS

Credit Risk Assessment | Financial Analysis | Regulatory Compliance | Data Analytics | Stakeholder Communication

Risk Mitigation

EDUCATION

Bachelor of Business Administration   2015 – 2019
University of Michigan

ACHIEVEMENTS

- Received 'Top Performer' award for outstanding contributions to credit risk management.
- Successfully led a project that enhanced credit risk reporting accuracy by 25%.
- Published research on credit risk trends in a leading banking journal.

LANGUAGES

English   Spanish   French