Michael
ANDERSON

CONTACT

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- San Francisco, CA

CREDIT RISK MANAGER

Strategic and detail-oriented credit scoring technology analyst with a comprehensive understanding of financial modeling and risk assessment. Expertise in developing and implementing credit scoring frameworks that align with business objectives and regulatory requirements. Proven history of analyzing credit data to derive actionable insights that enhance decision-making processes. Recognized for strong problem-solving abilities and a collaborative approach to project management.

SKILLS

- Financial Modeling
- Risk Assessment
- Data Analytics
- Project Management
- Compliance
- Reporting

LANGUAGES

- English
- Spanish
- French

WORK EXPERIENCE

CREDIT RISK MANAGER
National Credit Bureau
2020 - 2025

- Managed the development of credit scoring models to assess borrower risk.
- Oversaw the implementation of new technologies to streamline credit assessment processes.
- Collaborated with regulatory teams to ensure compliance with credit risk standards.
- Prepared and presented reports on credit risk exposure to executive leadership.
- Conducted training sessions for staff on credit risk management practices.
- Monitored industry trends to identify opportunities for model enhancement.

DATA ANALYST
Capital One
2015 - 2020

- Performed data analysis to support the credit risk assessment process.
- Utilized statistical software to develop predictive models for credit scoring.
- Collaborated with teams to identify data quality issues and implement solutions.
- Generated reports to communicate findings to stakeholders.
- Assisted in the design of new credit risk assessment tools.
- Engaged in continuous learning to stay abreast of industry developments.

EDUCATION

BACHELOR OF SCIENCE IN FINANCE, UNIVERSITY OF CALIFORNIA, BERKELEY

ACHIEVEMENTS

- Successfully led a project that improved credit scoring accuracy by 18%.
- Awarded 'Employee of the Year' for outstanding contributions to credit risk management.
- Implemented a new training program that increased team efficiency by 25%.