

Jon Doe, CFA

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EXPERIENCE

Large International Bank

Assistant Vice President | Structured Finance, New York, NY Apr. 2012 - Present

- Perform bottom up and top down analysis on structured products, consisting of portfolios of middle market company term loans, to assess risk, profitability, and generate an internal grading
- Facilitate potential middle market loan approval for inclusion into structured products beginning with screening and credit application creation through to credit committee discussion and approval
- Assist in new business development including creating marketing materials, participating in client meetings, and contributing to structure discussions
- Conduct research on potential new asset classes for new products including asset-based loans
- Lead and train team of three analysts to ensure quality and that deadlines are met

Large National US Bank

Senior Credit Analyst | Commercial Asset-Based Lending, New York, NY Feb. 2010 – Apr. 2012

- Supported a portfolio of 15 middle market direct lending clients (under seven relationship managers), equating to over \$1B in direct loan commitments, by daily monitoring of both internal and external information sources to communicate material changes in credit and collateral position
- Performed financial statement and qualitative analysis to monitor clients risk profile. At a minimum, the analysis includes a ratio and industry study, cash flow projection and sensitivity analysis, trend analysis, risk/mitigant analysis, and collateral evaluation
- Compiled and presented client summaries and updates at monthly/quarterly portfolio review meetings
- Performed detailed collateral analysis of middle market and non-investment grade companies, by evaluating the clients' accounts receivable, account payable, inventory, real estate, and M&E positions and trends
- Collaborated in discussions with relationship managers and credit team on structuring and pricing of contract amendments and extensions
- Monitored loan agreements and financial statements for covenant compliance including profitability, tangible net worth, leverage, liquidity, fixed charge coverage, availability of collateral and ability to service debt
- Participated in quarterly client meetings and maintained daily communication with covered company's CEO's, CFO's, and accounting staff to strengthen relationship and stay abreast of company developments

Large National US Bank

Analyst | Commercial Asset-Based Lending, New York, NY Oct. 2007 – Feb. 2010

- Performed back office operations for portfolio of over seventy-five clients, with revenues from \$10MM-\$3B, with aggregate loan commitments of \$5B+
- Executed accounting, risk management, and relationship management functions
- Isolated and reconciled account discrepancies
- Reviewed and developed processes to improve organization and operational efficiency of account management

EDUCATION

Unimpressive Liberal Arts College, Town A, State A

May 2007

- Bachelor of Science, Business Administration; Major: Finance
- Finance GPA 3.7/4.0; Overall GPA: 3.7/4.0

ADDITIONAL INFORMATION

- **Certifications:** Chartered Financial Analyst
- **Computer Skills & Databases:** ACL analysis software, Bloomberg Terminal, Capital IQ, Moody's Risk Analyst, MS Office, Stucky based asset-based lending systems, ThomsonOne