

First Last

Address

Phone # | first.last@gmail.com

PROFESSIONAL EXPERIENCE

Middle Market Bank

City, State

Officer – Commercial Lending

December 2014 – Current

- Monitor and grow a commercial portfolio in excess of \$900 million encompassing multiple industries
- Build financial models in order to evaluate relationships based on cash flow, leverage, and asset coverage
- Complete due diligence and pro-forma analysis on senior secured debt offerings and loan modifications
- Provide clients with financing solutions to help manage and grow their respective businesses including senior debt financing for private equity backed transactions
- Manage the complete loan process from winning new business to presenting credit packages to senior loan committee and finally closing of the credit facility
- Develop new business relationships through referrals, prospecting, and extensive networking
- Evaluate opportunities for new credit facilities with existing and potential clients as well as the potential to cross-sell additional bank products

Credit Analyst – Lender Development Program

June 2013 – November 2014

- Identified potential lending liabilities by analyzing financial performance of and credit risk in lending to small and middle market companies with revenues upward of \$1 billion
- Performed financial analysis utilizing internally prepared and accountant prepared financial statements
- Prepared extensive credit packages composed of financial, industry, and collateral analysis
- Attended a formal Commercial Analyst Training Program with a focus on commercial lending, accounting and credit, financial, and risk analysis
- Enhanced credit skills with rotations in Energy, Commercial Real Estate, Syndications, International and Commercial lending groups

Healthcare Institution

City, State

Summer Analyst – Finance Rotational Program

May 2012 – August 2012

- Accepted into finance rotational program for asset management and financial reporting from over 150 candidates
- Led team of three people for LEAN Project that presented short and long-term solutions to management for improving the tagging process of “company” assets
- Managed and completed month end process including reconciliation of all financial statements
- Performed trend and variance analysis as well as budget adjustments for various “company” entities
- Analyzed and detailed financial data using programs such as Hyperion, Essbase, and PeopleSoft
- Executed componentization, capitalization, and disposal of over \$18 million in assets
- Obtained deep understanding of overall executive reporting process, including monthly reporting, annual financial statements, and key decisions made based on these reporting packets

EDUCATION

Large State University

City, State

Bachelor of Business Administration in Finance

May 2013

- **GPA:** 3.2 / 4.0

SKILLS & INTERESTS

Skills: Moody’s Risk Analyst, Hyperion, PeopleSoft, Essbase, VBA, Python

Interests: Travel (Japan, Europe), Golf, European History