





Carol Lee

Financial credit analyst with three years evaluating corporate credit risk and structuring loan facilities. Expert in ratio analysis, covenant monitoring, and credit-scoring models. Reduced non-performing loans by 15%.

Contact

-  (123) 456-7890
-  email@example.com
-  Portfolio
-  Dallas, TX

Education

- B.B.A. in Finance
- Southern Methodist University,
Dallas, TX
- May 2019

Key Skills

- Credit analysis
- Covenant monitoring
- Credit scoring
- SQL
- Python

Professional Experience

CREDIT ANALYST | FIRST NATIONAL BANK, DALLAS, TX
JANUARY 2020 – PRESENT

- Assess creditworthiness of mid-market corporates, approving \$200 million in loan commitments annually
- Monitor covenant compliance, reducing non-performing loans by 15%
- Develop credit-scoring models in SQL and Python to streamline decisioning

CREDIT RISK INTERN | LONESTAR CREDIT UNION, DALLAS, TX
JUNE 2019 – DECEMBER 2019

- Performed ratio and trend analyses for consumer and small-business portfolios
- Assisted in annual stress-testing scenarios