

MJ

Morgan Johnson

Credit Analyst

CONTACT INFORMATION



(555) 000-0000



email@example.com



City, ST

EDUCATION

Bachelor of Science in Finance |
May 2016 | Finance University, City, ST

KEY SKILLS

- Financial statement and cash flow analysis
- Credit underwriting and risk assessment
- Stress-testing and scenario modeling
- Covenant monitoring and compliance tracking
- Credit memo drafting and board presentations
- Automated workflow design and process improvement
- Portfolio performance monitoring
- Small business and corporate lending analysis
- Regulatory compliance and risk reporting

ABOUT ME

Analytical credit analyst with 5+ years of experience evaluating corporate and consumer credit risk for commercial bank and fintech portfolios. Underwrote 300+ loans maintaining a portfolio default rate below 1.5%, identified \$2M in potential risk exposures through monthly stress-testing models, and automated covenant monitoring workflows reducing manual review time by 40% at BankTech Analytics. Expert in financial statement analysis, cash flow modeling, covenant compliance, and presenting credit recommendations to senior leadership.

PROFESSIONAL EXPERIENCE

SENIOR CREDIT ANALYST | BANKTECH ANALYTICS | CITY, ST
FEBRUARY 2019 - PRESENT

- Underwrote 300+ corporate and consumer loan applications across commercial real estate, equipment finance, and working capital categories, maintaining portfolio default rate below 1.5% through rigorous risk analysis
- Developed monthly stress-testing models simulating interest rate, economic, and sector-specific scenarios, identifying \$2M in risk exposures and recommending mitigations adopted by credit leadership
- Automated covenant-monitoring workflows using Excel VBA and Salesforce integrations, reducing manual review time by 40% and enabling 100% covenant compliance tracking across a \$120M portfolio
- Prepared detailed credit approval memos for transactions up to \$15M, achieving a 94% first-pass approval rate on submissions to the credit committee over 3 consecutive years
- Collaborated with relationship managers on 40+ annual portfolio reviews and credit renewals, identifying expansion opportunities that contributed to \$8M in incremental loan growth
- Trained 2 junior credit analysts on underwriting methodology, financial modeling, and memo preparation, reducing their time-to-proficiency from 12 weeks to 8 weeks

CREDIT ANALYST | REGIONAL FINANCIAL GROUP | CITY, ST
JULY 2016 - JANUARY 2019

- Conducted detailed cash flow, leverage, and ratio analysis for 200+ small-business credit requests covering retail, manufacturing, and professional services sectors
- Produced credit approval memos with 98% accuracy on financial calculations and risk assessments, supporting \$50M in approved lending across 2.5 years with no post-closing defects attributed to analyst error
- Developed a standardized financial spreading template for small-business credit requests that reduced analyst preparation time by 25% and was adopted across the department
- Monitored portfolio performance for 80+ active loan accounts, flagging early warning indicators and communicating findings to relationship managers within required SLA windows