

# CREDIT RESEARCH ANALYST RESUME

## Job Objective:

To secure a Credit Research Analyst position in a well established organization with a stable environment.

## Highlights of Qualifications:

- A great deal of experience in modeling financial statements and data for standardized analysis and stressing
- Sound knowledge of current credit risk models such as KMV and Riskmetrics
- Possess experience in developing models and reporting tools
- Excellent verbal and written communication skills on complex issues
- Ability to work in teams and managing process
- Ability to be effective in a fast changing, demanding and growing environment
- Strong project management skills

## Professional Experience:

Credit Research Analyst, August 2005 – Present  
CIT Group, Inc., Atlanta, GA

- Conducted and supported fundamental credit research on investment grade corporate bonds.
- Participated effectively in monthly credit reviews for all asset classes and watched list discussions.
- Performed periodic reporting regarding cash and CDS portfolio exposures and developments.
- Reviewed and analyzed quarterly and annual financial reports for companies in assigned universe of credits.
- Supported in-depth financial assessment and identified assigned names for periodic accounting valuation processes.

Credit Research Analyst, May 2000 – July 2005  
Kroll Inc., Atlanta, GA

- Conducted and documented fundamental research on capital good's industries and issuers.
- Interacted extensively with Traders and Portfolio Managers to provide specific, insightful, and timely credit research opinions.
- Provided and generated credit recommendations that added value.
- Identified and communicated trends and investment opportunities that improved portfolio returns and reduced risk.

## Education:

Bachelor's Degree in Finance, Union County College, Cranford, NJ  
Master's Degree in Finance, Santa Clara University, Santa Clara, CA

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