
Credit Risk Officer Resume

Job Objective

Seeking position as a Credit Risk Officer with reputable organization in which my skills and knowledge can help further the development of the organization.

Highlights of Qualifications:

- Solid experience in credit evaluation, cash flow and project risk analysis in a banking environment
 - Proficient with statistical and programming tools, such as SAS
 - Strong knowledge of SMEs/MNCs corporate accounts
 - Strong analytical and problem solving skills
 - Ability to analyze data and financial statements to obtain appropriate result
 - Ability to visualize business prospects and risk factors
 - Ability to work in a flexible setting independently
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Professional Experience:

Credit Risk Officer
Bank Of America, Bowling Green, KY
August 2005 – Present

- Analyzed credit proposals to evaluate projects feasibility, risks and returns.
- Ensured compliance credit policies.
- Monitored existing accounts and resolved related issues.
- Supervised and monitored recovery action by credit department.
- Reviewed credit risk measures and documents.
- Conducted credit analysis and monitored portfolio of locally approved credits.
- Developed strategies to acquire potential and trusted customers.

Credit Risk Officer
Flagstar Bancorp, Inc., Bowling Green, KY
May 2000 – July 2005

- Analyzed risk factors through statistical methods.
 - Prepared accurate internal and regulatory MIS reports periodically to identify sound risk control measures.
 - Ensured all transactions are in satisfactory credit audit compliance.
 - Carried out loans loss forecast, stress test and portfolio performance tracking to support retail lending.
 - Ensured that lending unit was as per credit policies and standards.
 - Handled loan review methods.
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Education:

Bachelor's Degree in Finance
Southwestern Adventist University, Keene, TX

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