Jordan Ellis

Credit Analyst

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Summary

Credit analyst with four years of experience preparing commercial borrower reviews and monitoring reporting requirements. Combines financial statement analysis, documented assumptions and clear credit memoranda for senior reviewers.

Experience

Credit Analyst, Example Alderbrook Commercial Finance

Feb 2023 - Present

Columbus

- Prepare annual reviews for a portfolio of 42 small-business borrowers, reconciling submitted statements with the previous reporting period.
- Build cash-flow sensitivity schedules for senior analysts, documenting assumptions and questions for relationship managers.
- Track reporting deadlines and covenant calculations, escalating exceptions to the authorised credit officer.
- Created a review checklist covering source documents and calculation checks, adopted by three analysts.

Junior Credit Analyst, Example Lindenvale Business Lending

Jun 2022 - Jan 2023

Columbus

- Spread borrower financial statements into the team template and investigated unexplained balance movements.
- Maintained a log of missing information and followed up with relationship managers before committee deadlines.
- Summarised industry and customer-concentration observations for inclusion in senior analysts' credit notes.

Education

Bachelor of Science, Finance

2018 - 2022

Example Alderbrook College

Skills

Credit analysis: Financial statement spreading, Cash-flow analysis, Sensitivity schedules, Credit memoranda

Portfolio work: Annual reviews, Covenant monitoring, Exception tracking, Document reconciliation

Tools: Excel, Pivot tables, Financial models, Document management

Fictional sample from ResumeGuru. Names, employers and achievements are illustrative.
www.resumeguru.ai/resume-samples/credit-analyst-resume-sample