

DILLARD & ASSOCIATES

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SENIOR CREDIT ANALYST

Creative, assertive, and performance focused **Senior Credit Analyst** with a high-degree of expertise managing, analyzing and monitoring high risk and large exposure customer accounts across diverse industries and the Energy sector. Highly analytical with strengths in dissecting complicated and complex debt/transaction structures, preparing comprehensive credit analysis and cash flow models as well as portfolio and risk management. Strong impact, interpersonal, networking and communication skills; able to make a significant contribution to local management team while offering sound independent advice on Finance matters.

CORE COMPETENCIES

VALUATION & FINANCIAL MODELING ▪ CORPORATE CREDIT ANALYSIS & RISK MANAGEMENT ▪
REGULATORY COMPLIANCE ▪ PORTFOLIO MANAGEMENT ▪ EXECUTIVE LEVEL PRESENTATIONS ▪ VERBAL &
WRITTEN COMMUNICATION ▪ SKILLS STAFF TRAINING & DEVELOPMENT

PROFESSIONAL EXPERIENCE

COMPANY CONFIDENTIAL, New York, NY

2000-2009

Director Senior Risk Underwriter – Credit Risk Management (2004-2009)

Advanced to the position of Director charged with overseeing a \$3B portfolio of investment grade and high yield bank loans, bonds and Credit Default Swaps in the Oil and Natural Gas and Electric Utility Industries. Examined and observed amendment/waiver requests and executed continuous surveillance and periodic review of existing clients.

- Furnished credit recommendations for \$2.3B loan and \$700M Bond/Credit default swap trading portfolios.
- Instrumental contributor to underwriting process for Agent (9 deals during 2007-09) and Co-Agent positions in loan transactions.
- Partnered with Senior Risk Manager on portfolio assessments, updating of credit processes, risk rating policy, and presentations to senior management.
- Participated in the organizing and processing of new business opportunities for prospective and existing clients through effective evaluation of transactional risks, borrower/counterparty risks and industry sector risks.
- Managed group exposure for various counterparties and negotiated credit support documentation to include ISDA.

Distress Analyst – Special Asset Group (2002-2004)

Promoted and assigned the task of categorizing and investigating relevant transaction risks for use in the advancement of feasible workout strategies. Assembled and maintained reports for Senior Management on credit quality and overall portfolio performance that included Loan Loss Reserves and recoveries.

- Conceptualized and introduced valuation models that were utilized throughout the organization.
- Collaborated with outside professionals and maximized opportunities gained on steering committees to incorporate effective recovery strategies.
- Accomplished a 90% recovery by effectively buying, selling and holding recommendations for numerous distressed credits that represented \$525M.

Senior Credit Analyst – Corporate Finance Group (2000-2002)

Brought on board and appointed to organize and sustain a portfolio of Energy and Chemical accounts and execute credit analysis on an annual and quarterly basis. Conducted and maintained due diligence visits for existing and new clients.

- Interfaced with origination and product specialists to evaluate credit strategy and form a proactive plan.
- Amplified credit exposure by \$1B and captured 20 clients by classifying growth sectors in the Energy Industry and presenting recommendations to Senior Management.
- Key developer of personnel that hired, educated, and mentored Interns and Junior Analysts / Associates to ensure optimal performance and productivity.

COMPANY CONFIDENTIAL, New York, NY

1998-2000

Director – Corporate Finance Group

Brought on board as a Senior Credit Analyst for a portfolio of 18 issuers in the Chemical, Paper and Basic Industries. Scope of responsibilities entailed managing relationships with issuers, bankers, auditors, financial advisors and colleagues. Developed financial models to analyze historical operating performance and assessed impact of projected results on cash flow, coverage ratios and leverage to determine ratings. Published in-depth reports on individual issuers as well as comprehensive industry reviews.

- Initiated coverage of eight new issuers, generating 40% increase in revenues year-over-year.
- Coordinated and led investor meetings to discuss industry trends and topical credit issues affecting fixed income investments.
- Recognized as a “Trusted Advisor”, invited to engage in on-going communications with senior executives to discuss company strategy and analyzed its implication on future financial condition.

COMPANY CONFIDENTIAL, New York, NY

1994-1998

Assistant Vice President – Corporate Finance Group

Following prior success with Swiss Bank Corporation, hired as the Assistant Vice President of the Corporate Finance Group. Performed extensive financial modeling for highly leveraged acquisitions, recapitalizations and restructurings. Negotiated and executed loan and trading agreements.

- Successfully executed 35 loan transactions for highly leveraged and investment grade credits in the Chemical & Waste Management industry group.
- Managed over 15 Telecom & Media transactions and credit quality of \$4.0B portfolio consisting of loans to long-distance, regional Bell operating companies and Media/Entertainment corporations.

PREVIOUS EMPLOYMENT EXPERIENCE

SWISS BANK CORPORATION

Rapidly progressed through a series of increasingly responsible positions to include: Foreign Exchange Trading Assistant, Junior Accounting Controller and Project Analyst to the final position of Credit Analyst throughout an 8 year career.

EDUCATION AND PROFESSIONAL DEVELOPMENT

Master of Business Administration in International Finance, St. John’s University, New York, NY
Bachelor of Business Administration in Accounting, Bernard Baruch College, New York, NY

Swiss Bank Corporation, Credit Training Program and International Risk Management Program
Previously held Securities Industry Series 7 and 63 registrations