Wren Castellanos

Risk Analyst

Charlotte, NC · wren.castellanos@example.com · (704) 555-0163 · LinkedIn

SUMMARY

Risk analyst with 6 years in consumer banking and insurance, working mainly in SQL, Python and Excel to monitor credit and operational risk. Built the delinquency early-warning model that flagged $4.2M in at-risk loans before charge-off, and the quarterly stress-testing report reviewed by the bank's risk committee. Known for translating model output into a clear recommendation.

EXPERIENCE

Risk Analyst — Harborstone Regional Bank

Charlotte, NC · Feb 2022 – Present

- Built a logistic regression early-warning model on 36 months of loan data that flagged $4.2M in at-risk balances an average of 2 months before charge-off.
- Own the quarterly stress-testing report presented to the risk committee, modeling portfolio losses under 3 Fed-aligned economic scenarios.
- Analyzed loss data across 8 loan products and recommended a tightened underwriting threshold on one product, cutting its default rate from 6.1% to 4.3%.
- Automated the monthly concentration risk report in SQL and Python, replacing a manual Excel process that took 3 analysts 2 days each month.
- Partnered with the lending team to reset risk limits on 4 commercial sectors after a concentration review, reducing single-sector exposure by $12M.

Credit Risk Analyst — Harborstone Regional Bank

Charlotte, NC · Jul 2020 – Jan 2022

- Built monthly vintage analysis in SQL and Excel tracking default rates across 60 loan cohorts, used to set reserve estimates.
- Reviewed 150 exception loan files a quarter against policy, flagging 22 for remediation that avoided an estimated $600K in losses.
- Documented the model validation process for the bank's scorecard, supporting a clean result in the annual regulatory exam.

SKILLS

Analysis: SQL, Python (pandas, scikit-learn), Excel (pivot tables, Solver), SAS (basic)

Risk methods: Credit scoring, vintage and cohort analysis, stress testing, concentration analysis

Regulatory: CECL, Basel III familiarity, model validation documentation

Reporting: Tableau, Power BI, risk committee reporting

CERTIFICATIONS

FRM Part I (GARP), 2023

EDUCATION

B.S. Mathematics and Economics, Clemson University, 2020

Fictional example by FindAJobAI: the person, employers and numbers are invented.