JULIAN MERCER

CREDIT ANALYST

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PROFESSIONAL SUMMARY

Credit Analyst with 4+ years underwriting commercial loans for middle-market borrowers. Analyses financial statements, builds repayment models, and writes credit memos that help committees approve sound deals and avoid weaker ones before losses appear.

PROFESSIONAL EXPERIENCE

Credit Analyst Jan 2022 - Present
Wells Fargo, Charlotte, NC

- Underwrite commercial and industrial loans from $2M to $25M, completing about 70 credit memos each year for the approval committee.
- Spread three years of financials and built cash flow models testing debt service coverage under downside scenarios.
- Recommended declining two leveraged requests after covenant stress tests showed thin cushions, avoiding exposure of around $9M.
- Reviewed 45 existing relationships annually and downgraded four risk ratings early, enabling workout teams to act sooner.
- Cut average memo turnaround from 12 days to nine by creating a reusable template and a checklist for borrower information requests.
- Visited four borrower sites with relationship managers to assess operations and inventory, adding findings to the risk rating rationale.
- Presented sector outlooks on manufacturing and distribution to the lending team each quarter, informing appetite on new requests.

Junior Credit Analyst Aug 2019 - Dec 2021
Truist, Atlanta, GA

- Analysed small business and commercial real estate requests, reviewing tax returns, rent rolls, and appraisals for 150 applications.
- Calculated leverage, liquidity, and coverage ratios and compared them with industry benchmarks in the credit file.
- Monitored covenant compliance for a 90-loan portfolio and followed up with borrowers on late reporting.
- Prepared annual review packages with updated financials and collateral values for relationship managers.

Credit Intern Jun 2018 - Aug 2018
Capital One, McLean, VA

- Pulled bureau and application data for a pilot small business card portfolio and summarised delinquency by segment.
- Created charts of early-stage delinquency trends that the team used in a monthly credit performance meeting.
- Checked 200 account files for missing documents and sent exceptions to the operations team.

CORE SKILLS

Credit analysis | Financial statement analysis | Cash flow modeling | Credit memos | Covenant monitoring | Risk rating | Commercial lending | Debt service coverage | Industry analysis | Collateral review | Moody's Analytics | Excel | Loan documentation | Portfolio monitoring

EDUCATION

B.S. in Finance, University of North Carolina at Charlotte, Charlotte, NC

CERTIFICATIONS

Chartered Financial Analyst (CFA) Level II Candidate | RMA Credit Risk Certification (CRC)