JULIAN MERCER

RISK ANALYST

San Francisco, CA | (415) 555-0148 | julian.mercer@email.com | linkedin.com/in/julianmercer

PROFESSIONAL SUMMARY

Risk Analyst with 4+ years assessing market, credit, and operational risk for banking teams. Builds scenario and stress models, monitors limits, and gives leaders clear exposure reporting so they can adjust positions before losses grow.

PROFESSIONAL EXPERIENCE

Risk Analyst Jul 2025 - Present
JPMorgan Chase, Chicago, IL

- Produce daily value-at-risk and limit reports for a rates trading desk, escalating breaches to desk heads within the hour.
- Designed a stress-testing workbook covering rate shocks and credit spread widening, giving management scenario losses in minutes instead of a day.
- Back-tested the desk VaR model over 250 trading days and documented exceptions that led to a recalibration of volatility inputs.
- Brief the monthly risk committee on concentration and counterparty exposure, supporting a 12% reduction in one sector limit.
- Review new trade types with front office before launch and set provisional limits that kept early exposure inside appetite.

Junior Risk Analyst Jan 2024 - Jun 2025

- Partnered with Technology to automate the exposure feed in Python, removing four hours of manual reconciliation each day.
- Documented limit methodology and data lineage for internal audit, helping the desk close two model governance findings on time.
- Prepared daily profit-and-loss explain reports for a rates desk and flagged unexplained moves above set thresholds.
- Built Excel and SQL checks that caught 30 position-data breaks a month before they reached limit reports.

Operational Risk Associate Jul 2022 - Dec 2023
Deloitte, Chicago, IL

- Assessed operational risks for four banking clients, rating 120 process risks by likelihood and impact in a standard register.
- Facilitated risk and control self-assessment workshops with business owners, producing action plans closed at a rate of 90%.
- Analysed loss events and near misses to identify three recurring causes, shaping remediation priorities for a regional bank.
- Drafted model risk documentation for a credit scoring tool, mapping assumptions, limitations, and monitoring thresholds.

CORE SKILLS

Risk assessment | Scenario analysis | Stress testing | Value at risk | Market risk | Credit risk | Operational risk | Limit monitoring | Model validation | Python | SQL | Excel | Tableau | Risk reporting | Basel framework

EDUCATION

B.S. in Statistics, University of Illinois Urbana-Champaign, Champaign, IL

CERTIFICATIONS

Financial Risk Manager (FRM) Part I | Certified Risk Professional (CRP)