



JOELLE ALAAEDDINE

CREDIT ANALYST

Analytical credit analyst with nearly 5+ years of experience in the financial services industry. Experience with credit analysis of the financial statements. Sound knowledge of credit systems, financial collections, debt management, reporting and all related credit-based system operations. Possess the ability to apply business insight and professional judgement.

CONTACT

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Home Address Beirut, Lebanon

Date of Birth January 1, 1996

EDUCATION

MBA -Finance 2018

Saint-Joseph University Beirut, Lebanon

Bachelor Degree in BA 2016

Saint-Joseph University Beirut, Lebanon

SKILLS

- Risk analysis and credit evaluation
- Proficiency with financial reports and statement
- Proficiency with computers and computer software, like programs that aid in statistical and financial calculations

LANGUAGES

English (Professional)
French (Professional)
Arabic (Native)

WORK EXPERIENCE

Credit Analyst, LGB BANK 2019 –Present

- Responsible of 3 out of 18 branches : client's checks in clearing and confirmation transactions.
- Analyze clients' credit requests and financial situation(general info, historical background, purpose of credit, sources of income, financial feasibility, balance sheet)
- Send the clients' CDR to the credit information in order to get clients' situation (history, correspondence with banks, reputation)
- Prepare credit reports (financial analysis: Balance sheet, income statement and cash flow analysis)
- Send credit file to credit committee for approval.
- Review required credit documents and guarantees and ensure compliance with credit committee's approval terms.
- Prepare loan schedules and contracts and ensure the legal department's approval.
- Monitor accounts and ensure they abide by the set limits.
- Identify and scrutinize delinquent accounts and ensure collection.

Housing Loan Officer , LGB BANK 2016-2019

- Analyze applicants financial status, credit, and property evaluation to determine feasibility of granting loan
- Gather financial reports
- Interview clients to gather financial information
- Interpret financial information for others
- Develop financial plans for clients

Internship at Bank of Beirut 2015

CERTIFICATE

Lebanese Regulations BDL