

Diego Castellanos

// Commercial Credit Analyst

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> SUMMARY

Commercial credit analyst with 5 years of experience underwriting C&I and commercial real estate loans for Arizona banks. Completes commercial credit analysis on requests from \$1M to \$15M, including cash flow analysis, global debt service and collateral review. Known for strong analytical skills, attention to detail and committee-ready credit memos.

> SKILLS

- Commercial Credit Analysis • Financial Analysis • Commercial Lending • Cash Flow Analysis • Risk Ratings
- Covenant Monitoring • Excel • Word • Analytical Skills • Attention to Detail

> EXPERIENCE

Commercial Credit Analyst

04/2023 - Present

Saguaro Valley Bank

Phoenix, AZ

Regional bank with \$5.8B in assets; supports a team of 6 commercial relationship managers.

- Evaluate **45** commercial lending requests a year totaling \$210M, from owner-occupied real estate to equipment lines.
- Complete financial analysis of business returns, interim statements and personal financial statements for borrowers and guarantors.
- Assign risk ratings on the bank's 10-point scale, with no rating changes from 2 external loan reviews.
- Track covenant monitoring for 120 relationships in Excel, escalating 9 breaches to lenders within 30 days.

Credit Analyst

06/2021 - 03/2023

Camelback Community Bank

Scottsdale, AZ

Business bank with \$900M in assets focused on small business and SBA lending.

- Spread financial statements for 200 small-business and SBA 7(a) loan requests under \$1M.
- Wrote credit memos in Word that cut average loan decision time from 12 to 8 business days.
- Ordered and reviewed appraisals, UCC searches and environmental reports on 60 secured loans.
- Maintained confidentiality on borrower files while answering about 30 lender questions a week.

> EDUCATION

Bachelor of Science

05/2021

Arizona State University W. P. Carey School of Business
Finance

Tempe, AZ

> CERTIFICATES

Credit Risk Certification (CRC)

06/2025

Risk Management Association