

# Benjamin Hartley

## Credit Risk Manager

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### Summary

Credit risk manager with 11 years in bank credit risk, leading 5 analysts who monitor a \$7B commercial and consumer loan portfolio in Chicago. Runs CECL reserve analysis, stress testing and concentration reporting for the board risk committee. Builds the work in SQL, SAS and Excel and explains it in plain terms to lenders and executives.

### Experience

04/2021 - Present  
Chicago, IL

#### Credit Risk Manager

Lakeshore Midwest Bancorp

Bank holding company with \$11B in assets and commercial, real estate and consumer lending.

- Lead **5** analysts who track risk ratings, delinquency and concentration limits on a \$7B loan portfolio.
- Own the quarterly CECL model inputs; external auditors signed off on the allowance with no adjustments for 4 years.
- Design annual stress testing scenarios for CRE and C&I books and present loss estimates to the board risk committee.
- Set risk appetite limits for 12 industry concentrations, triggering 3 lender action plans as limits neared.

06/2015 - 03/2021  
Chicago, IL

#### Senior Credit Risk Analyst

Prairie State Financial

Regional bank with \$4B in assets and a growing small-business lending program.

- Wrote SQL and SAS code for monthly portfolio risk analysis on 40,000 commercial and consumer loans.
- Developed a probability of default scorecard for small-business loans that improved rank ordering by 8 Gini points.
- Automated the Excel risk rating migration report, cutting preparation time from 2 days to 3 hours.
- Prepared credit risk data for 3 Federal Reserve exams with no data quality findings.

### Skills

- |                           |                        |                     |
|---------------------------|------------------------|---------------------|
| • Credit Risk Management  | • Risk Appetite Limits | • Analytical Skills |
| • Portfolio Risk Analysis | • SQL                  | • Leadership        |
| • CECL                    | • SAS                  |                     |
| • Stress Testing          | • Excel                |                     |

### Education

05/2015  
Champaign, IL

#### Bachelor of Science

University of Illinois Urbana-Champaign  
Economics

### Certificates

11/2018

#### Financial Risk Manager (FRM)

Global Association of Risk Professionals