

GREGORY LINDQVIST

SENIOR CREDIT ANALYST

CONTACT

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🏠 Minneapolis, MN

🌐 linkedin.com/in/gregorylindqvist

SKILLS

- Commercial Credit Analysis
- Cash Flow Analysis
- Financial Statement Analysis
- Loan Structuring
- Risk Ratings
- Portfolio Monitoring
- Excel
- PowerPoint
- Analytical Skills
- Communication Skills

EDUCATION

Bachelor of Science in Business

05/2018

University of Minnesota
Carlson School of
Management
Minneapolis, MN
Finance

SUMMARY

Senior credit analyst with 8 years of commercial credit analysis at Minnesota banks, now underwriting relationships up to \$40M and reviewing the work of 3 analysts. Pairs cash flow analysis and financial statement analysis with practical loan structuring advice for lenders. Presents credits to loan committee with strong communication skills.

EXPERIENCE

Senior Credit Analyst

01/2022 - Present

North Star Commerce Bank

Minneapolis, MN

Commercial bank with \$7.5B in assets serving middle-market companies in the Upper Midwest.

- Evaluate **30** commercial relationships a year from \$5M to \$40M in manufacturing, wholesale and investor real estate.
- Structure covenants, collateral and amortization with lenders, with 95% of deals approved on first committee presentation.
- Review credit memos from 3 analysts, cutting average memo turnaround from 15 to 10 business days.
- Lead portfolio monitoring on a \$650M book, downgrading 11 credits early and keeping net charge-offs under 0.10%.

Credit Analyst

06/2018 - 12/2021

Twin Rivers State Bank

St. Paul, MN

Community bank with \$1.9B in assets and a commercial and agricultural loan book.

- Spread and analyzed financial statements for 70 commercial loan requests a year up to \$10M.
- Performed global cash flow analysis on guarantors with multiple real estate entities using tax returns and K-1s.
- Assigned risk ratings on 250 annual reviews, with every rating upheld in 4 external loan reviews.
- Built an Excel covenant tracker that replaced a paper process for 180 loans.

CERTIFICATES

Credit Risk Certification (CRC)

04/2021

Risk Management Association