**Stephen Cullen**

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**Career Objective** :

To excel as banking analyst and evaluate the prevalent system in the organization to bring cost and efficiency improvements within the system.

**Key Skills** :

* Thorough knowledge of banking principles, regulations, procedures and functions
* Proficient with concepts and terminologies related to finance and economics
* High technical competence that helps work with research, statistical and analytical tools and softwares efficiently
* Strong leadership, coordination and team work skills that ensure timely execution of tasks
* Excellent logical thinking, analytical and problem solving skills that help interpret given data

**Work Summary** :

**Designation** : Banking Analyst

**Organization name** : ABC Banks, Chicago

**Duration** : Since November 2013

**Responsibilities** :

* Predict market trends and forecast risks and opportunities rising from the dynamic nature of the economy
* Formulate sound business strategies and development plans to help the bank achieve its long term and short term objectives
* Coordinate activities with data administrator to ensure regular and accurate updating of databases, validation of data and making fresh additions
* Study the income and expense trends of the bank. Suggest measures to the organization to reduce expenses and boost incomes.
* Provide leadership for research activities and guide the research teams on research methods and tools

**Designation** : Banking Analyst

**Organization name** : XYZ Financial Solutions Inc, Chicago

**Duration** : January 2011 - October 2013

**Responsibilities** :

* Analyze the financial data of the previous quarters and advice the bank of ways to utilize each income source to its fullest capacity
* Ensure optimum utilization of incomes by efficient planning and allocation of funds as per the requirements
* Take required actions to make certain there is no misappropriation or wastage of funds
* Act as an advisor on issues of entering into contracts and finalizing the terms and conditions.
* Draft feasible investment plans for the organization that promise higher returns

**Educational Qualifications** :

* Qualification: Master's Degree in Business Administration - Finance
Awarding Body: University of Chicago
Year of Passing: 2011
* Qualification: Bachelor's Degree in Banking and Finance
Awarding Body: University of Chicago
Year of Passing: 2009

**Reference**:

Will be provided on request.