**Michael Davies**

**Contact Information:**

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**Professional Summary:**

Experienced Risk Assessment Associate with 5 years in the banking industry. Proficient in conducting risk assessments, analyzing financial data, and developing risk mitigation strategies. Known for strong analytical skills, attention to detail, and the ability to ensure compliance with regulatory requirements.

**Education:**

**University of Manchester (Russell Group)**

* MSc Financial Risk Management, Distinction
* Graduated: 2017

**University of Birmingham (Russell Group)**

* BSc Economics and Finance, Upper Second Class Honours
* Graduated: 2015

**Professional Experience:**

**NatWest Group**

**Risk Assessment Associate**  
*Manchester, UK*  
*2018 - Present*

At NatWest, Michael is responsible for identifying and evaluating financial risks, developing risk mitigation strategies, and ensuring compliance with regulatory standards. His role involves conducting detailed risk assessments, analyzing financial data, and preparing risk reports for senior management. Michael has played a key role in enhancing the bank’s risk management framework and has successfully implemented several risk mitigation initiatives.

* **Key Responsibilities:**
  + Identify and evaluate financial risks.
  + Develop and implement risk mitigation strategies.
  + Conduct detailed risk assessments.
  + Analyze financial data and prepare risk reports.
  + Ensure compliance with regulatory standards.

**Key Achievements:**

* Enhanced the bank’s risk management framework, leading to a 20% reduction in financial risk exposure.
* Implemented a new risk assessment model that improved the accuracy of risk evaluations.

**Santander UK**

**Junior Risk Analyst**  
*Manchester, UK*  
*2017 - 2018*

In his role as a Junior Risk Analyst at Santander, Michael conducted risk assessments on various financial products, analyzed data to identify trends and potential risks, and assisted in developing risk management strategies. He supported senior analysts in preparing risk reports and presentations and ensured compliance with regulatory requirements.

* **Key Responsibilities:**
  + Conduct risk assessments on financial products.
  + Analyze data to identify trends and potential risks.
  + Assist in developing risk management strategies.
  + Support senior analysts in preparing risk reports and presentations.
  + Ensure compliance with regulatory requirements.

**Key Achievements:**

* Contributed to the development of a risk management strategy that improved the bank’s risk mitigation efforts.
* Identified key risk indicators that were integrated into the bank’s risk assessment processes.

**Skills:**

* Risk Assessment
* Financial Data Analysis
* Regulatory Compliance
* Risk Mitigation Strategies
* Data Analysis
* Report Writing
* Analytical Thinking

**Certifications:**

* Certified Risk Management Professional (CRMP)
* International Certificate in Risk Management (ICRM)
* Certified Financial Risk Manager (FRM)