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| **Denis Dovidovich**  **Chicago, IL, 60611**  **Cell: (224) 795 1863**  **Skype: *doviden***  **E-mail:** [dennis.dovidovich@gmail.com](mailto:dennis.dovidovich@gmail.com)  **Summary of qualifications:**   * Experienced credit expert with strong analytical skills * Over 3 years of experience in banking, credits, asset management, financial data analytics and credit consulting * Extensive experience in credit risk evaluation * Participated in improvement of credit services and local standard acts that manage and describe credit processes in a bank * Experienced Windows, Microsoft Office user * Fluent in English, German, Russian and Belarusian languages * L2 visa holder with EAD * Ability to work in stressed and high-paced environment * Oriented on continuous development and high performance. Fast learner * Well organised and detail oriented * Excellent people interaction, communication and presentation skills * Pragmatic, responsible, self-motivated. Enjoy working as a part of single-minded and result oriented team | | |
| **Work experience** | | |
| October 2012 – March 2015 | | ***JSC Belgazprombank***  ***Credit & Guarantee Department***  ***Credit expert***  Job responsibilities:   * Accepted and reviewed 100+ credit and guarantee applications, accompanied conclusion of credit contracts with total amount 7+ mln. $ in equivalent improving department’s annual financial plan * Analyzed customer financial data (Legal entities), credit worthiness, comparing liquidity, profitability, and credit history. Generated and evaluated financial ratios to evaluate financial stress * Prepared reports that include the degree of risk involved in extending credit or lending money * Evaluated customer records and recommended form of loan operation based on proceeds, profits and financial coefficients * Completed loan applications, including credit analysis and summaries of loan requests, and submitted to loan committees for approval * Generated financial ratios, using computer programs, to evaluate customers' financial status * Drew up loan agreements in cooperation with bank’s legal department and senior managers |
| October 2011 – September 2012 | | ***CJSC Zepter Bank***  ***International Settlement Department***  ***Letter of credit and SWIFT officer***  Job responsibilities:   * Fully maintained L/C operations, worked with clients * Fully maintained bank guarantee operations * Carried on correspondence with foreign banks * Established and developed cooperation with correspondent banks, including correspondence and oral negotiations * Maintained correspondent banks’ accounts, maintained bank’s Nostro position * Collected information about counterparty banks, maintained correspondent banks’ profiles * Worked in SWIFT System (SWIFT Alliance Workstation, SWIFT Alliance Web Station) |
| March – April 2011 | | ***Internship in Administration of Hi-Tech Park*** |
| February – March 2009 | | ***Internship in Ministry of Economy of the Republic of Belarus*** |
| September 2008 – June 2012 | | ***Deputy chairman of Student Union Committee***  Responsibilities:   * Communicated with students and organized students’ self-government * Held meetings and conferences * Organized cultural events * Documents preparation * Wrote and kept meeting minutes |
| **Education** | | |
| 2007 – 2012 | Master’s degree in International Economics  Belarusian State Economic University (BSEU)  International Economic Relations Department  major «International Investment»  full-time student | |

**November 12, 2015**