

Guiliana Bony

Credit Officer

Profile

Employment History

Education

Details

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Results-driven Credit Officer with 2 years of experience in the financial industry. Skilled in credit analysis, risk assessment, and loan portfolio management. Demonstrated ability to maintain strong relationships with clients while ensuring compliance with industry regulations. Adept at identifying potential credit risks and implementing effective solutions to optimize business growth and profitability.

Credit Officer at PNC Financial Services Group, PA

Apr 2023 - Present

- Successfully managed a credit portfolio of over \$500 million, maintaining a delinquency rate below 1% and consistently achieving a 98% client satisfaction rating.
- Conducted thorough risk assessments on over 200 loan applications, resulting in 150 approved loans that generated \$75 million in revenue for the company.
- Identified and resolved 50 problematic loans, implementing effective remediation strategies that saved the company \$10 million in potential losses.
- Led a team of 5 credit analysts, providing mentorship and guidance that resulted in a 20% increase in productivity and a 15% reduction in loan processing time.

Associate Credit Officer at Wells Fargo, PA

Sep 2021 - Feb 2023

- Successfully managed a portfolio of over 120 corporate clients, resulting in a 25% increase in credit approvals and a 15% reduction in delinquencies within a year.
- Conducted thorough credit risk assessments for 50+ high-value loans, totaling over \$300 million, leading to a 20% improvement in risk management and a 10% decrease in non-performing loans.
- Implemented new credit monitoring and reporting processes that improved efficiency by 30% and reduced the time spent on credit reviews by 40%.
- Collaborated with cross-functional teams to develop and launch a credit training program that increased employee knowledge and understanding of credit policies and procedures, leading to a 35% reduction in policy exceptions.

Bachelor of Science in Finance or Accounting at University of Pennsylvania, Philadelphia, PA

Aug 2017 - May 2021

Relevant Coursework: Financial Accounting, Managerial Accounting, Corporate Finance, Financial Statement Analysis, Taxation, Auditing, Cost Accounting, and Investments.

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The Software Encyclopedia 2000 Bowker Editorial Staff,2000-05 Billboard ,1975-08-09 In its 114th year Billboard remains the world s premier weekly music publication and a diverse digital events brand content and data licensing platform Billboard publishes the most trusted charts and offers unrivaled reporting about the latest music video gaming media digital and mobile entertainment issues and trends **Billboard** ,2000-03-04 In its 114th year Billboard remains the world s premier weekly music publication and a diverse digital events brand content and data licensing platform Billboard publishes the most trusted charts and offers unrivaled reporting about the latest music video gaming media digital and mobile entertainment issues and trends **Flying Magazine** ,1992-01 *Air Line Pilot* ,1996 **Billboard** ,1978-02-04 In its 114th year Billboard remains the world s premier weekly music publication and a diverse digital events brand content and data licensing platform Billboard publishes the most trusted charts and offers unrivaled reporting about the latest music video gaming media digital and mobile entertainment issues and trends **Career Sourcebook 3** ,1995 **Forbes** ,1922

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Electronic Musician ,2002 **The AOPA Pilot** ,1986 *Night Club & Bar Magazine* ,1995 InfoWorld ,1983-06-13 InfoWorld is targeted to Senior IT professionals Content is segmented into Channels and Topic Centers InfoWorld also celebrates people companies and projects

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