

Artem Shtim

I'm 8+ years experienced Credit analyst. Now I'm learning Python coding and going to relate my future profession preferably with coding.

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More than 8 years experience on Credit analyst position in such companies as Sberbank, American Express Bank. Online courses Python Basic with SQL coding acquaintance since September 2022.

Готов(а) к переезду: в любое место

Опыт работы

Corporate Credit Analyst

American Express Bank LLC - Moscow

Июль 2018 по Сентябрь 2020

Main job responsibility was to allocate credit funds to legal entities, control credit risk and reduce the probability of overdue payments, answer to internal and external auditors and regulator (CBR) requests.

More details below:

- potential customer's credit capacity assessment,
- presentation and protection client's credit requests at the Credit Committee,
- credit funds allocation to customers,
- client's financial assessment quarterly,
- credit risk evaluation.

Combining the deputy head of the Credit Department functions. Such as:

- monthly credit risk reporting over credit portfolio;
- cooperating with Accounting Department in preparation monthly reports such as 303 and 115;
- answering to regulator (CBR) and auditors requests;
- automation business process and reports.

Corporate Credit Analyst

Sberbank of Russia - Moscow

Апрель 2015 по Июль 2018

Main job responsibility was to control credit risk and reduce the probability of overdue payments. More details below.

Legal entities financial assessment on quarterly basis. Credit risk evaluation including Probability of Default and Loss Given Default. Reserve creation in view of risk appetite. Bank losses prevention

while increasing credit risk.

Interaction with related units in order to:

- collect and analyze client's business reputation, branch of activity, market share and industry risks;
- determine business group related entities and their influence,

identify the final beneficiaries;

- control collateral quality and quantity.

As part of the monitoring, the following was carrying out:

- borrower's rating on quantitative and non-quantitative indicators basys:

a) financial indicators,

b) business reputation identification,

c) sales market analysis,

d) level of competition analysis,

e) debtors structure analysis and influence on client's business;

f) foreign currency exposure.

- transaction participants assessment such as guarantors, mortgagors;

- business plan monitoring;

- credit agreement covenants monitoring;

- suspicious transactions identifying.

Auditor

Sberbank of Russia - Moscow

Декабрь 2011 по Апрель 2015

Inspecting the lending to legal entities process on compliance with regulatory statements.

Auditing such business processes as:

- the borrower's financial assessment process by credit departments before money lending and during the credit period;
- the control of targeted use of allocated funds;
- monitoring the collateral safety;
- loan classifying;
- credit risk reserve creating.

Providing recommendations to decrease the credit risk and avoid the violation of regulatory requirements.

Checking the recommendations implementation.

Assistant Auditor

FBK LLC - Moscow

Сентябрь 2006 по Декабрь 2009

Participation in inspections of the banking sector on compliance with local legislation. Directions of the inspections: cash and settlement operations; interbank settlements, loans and deposits; loans and deposits issued and attracted; current clients accounts. For each section, the following were carried out: 1. Analysis of synthetic accounting data (reconciliation of balances by reporting forms); 2. Analysis of analytical accounting data. According to a similar principle, the main banking reporting statements (publicly available information) was checked, such as: - Income statement; - Balance; - Cash flow. - Report on the level of capital adequacy; - Information about mandatory standards. Participated in the countering money-laundering inspection. Monthly performance review submitting.

Образование

Master of Economics-Economics

Russian University of Cooperation - Mytishchi

Сентябрь 2004 по Май 2009

Навыки

- Russian
- Auditing
- Financial Analysis
- Credit Analysis
- Microsoft Office

Награды

Huge B2B project with PepsiCo

Апрель 2020

Artem Shtim,

way to go above and beyond.

I'd like to send once more :) huge thanks to Artem for being patient, attentive and professional in supporting PepsiCo quazi-factoring project. It's still the biggest B2B project in Russia (**M USD charge volume per year) and it's a separate job to watch for PepsiCo charges and payments. As we receive new sets of documents very often, Artem has to prepare memos nearly every very often. I do appreciate your calm and intelligent approach to any issue which appears!

Given By:

Anna Aleshina

Professional approach to all the issues

Март 2019

Artem Shtim,

way to go above and beyond.

Artem,

I'd like to thank you for your professional approach to all the issues that appear in our day-to-day activity! I do appreciate your both prompt and calm reaction to my queries, which are sometimes very urgent. Thank you for being attentive, open-minded and flexible.

Anya

Given By:

Anna Aleshina

Audit was completed without any issues

Февраль 2019

Artem Shtim,

way to go above and beyond.

During my absence Artem provided information and documents requested by external audit and the audit was completed without any issues. Although it is not a part of his responsibilities.

Artem, thank you so much for your hard work!

Given By:

Marina Kutenkova

Excellent job during head of Credi Department being away

Сентябрь 2018

Artem Shtim,

way to go above and beyond.

Nominated for excellent support when Marina was on away leave. Despite being in the team for just a few weeks, Artem was able to hold the fort in Marina's absence, showing great productivity and without any escalations.

Given By:

Matthew Carpanini

Winner Corporate Credit Oscar 2019

Декабрь 2019

Employee of the Year EMEA (European market) Corporate Credit Department in 2019. The iPhone 8+ was gifted and increased annual bonus was earned.