



Daniel Murphy

JUNIOR CREDIT ANALYST

Cork, Ireland | daniel.murphy@gmail.com | +353 86 234 5678 | linkedin.com/in/danielmurphy-credit

PROFILE

Finance and accounting graduate from University College Cork with experience in commercial lending. Completed a **summer internship** at Bank of Ireland, analysing credit applications from SME clients with borrowing requests up to **€500,000**. Strong financial analysis and Excel skills with an understanding of lending criteria and risk assessment.

EDUCATION

BCom (Hons) Finance and Accounting in Finance and Accounting

University College Cork, Cork
Sep 2021 – Jun 2025

SKILLS

- Credit Analysis
- Financial Statement Review
- Cash Flow Modelling
- Microsoft Excel (Advanced)
- Ratio Analysis
- Credit Memo Writing
- Risk Assessment
- Banking Regulation

LANGUAGES

- English - Native
- Irish - Basic

EXPERIENCE

Credit Analysis Intern, Bank of Ireland, Cork

Jun 2024 – Aug 2024

Worked within the SME credit team supporting the assessment of commercial loan applications.

- Analysed financial statements for **22 SME loan applications** with borrowing requests from €50,000 to €500,000
- Prepared credit memos summarising risk factors, financial ratios, and repayment capacity for **15 cases**
- Built a **cash flow projection template** in Excel that was adopted by the wider team of 8 analysts
- Reviewed **3 years of accounts** for each applicant, calculating debt service coverage, leverage, and liquidity ratios

Retail Banking Assistant (Part-time), AIB, Cork

Jan 2023 – May 2024

Part-time role in the Patrick Street branch during university term time.

- Served an average of **35 customers per day** with account queries, transfers, and product enquiries
- Opened **8 new business accounts per month** for sole traders and small companies
- Achieved **100% compliance** on internal mystery shopper assessments across 3 visits

CERTIFICATIONS

Professional Banker Certificate (In Progress), Institute of Banking, Ireland

Sep 2025

PROJECTS

SME Default Prediction Model

Sep 2024 – Apr 2025

Built a logistic regression model in Excel predicting default probability for Irish SMEs using **200 data points** from Companies Registration Office filings. Achieved **78% accuracy** on a holdout test set.

EXTRA CURRICULAR ACTIVITY

UCC Investment Society

Sep 2022 – Jun 2025

Treasurer in final year. Managed a society budget of **€4,500** and organised **3 employer networking events**.