

# Oyebisi Osuolale

Brighton and Hove, GB

Phone: 07867749570 | Email: oyebisi25@gmail.com

Linkedin Url: <https://www.linkedin.com/in/oyebisi-osuolale-619845147/>

Digital Profile Url: <https://cifa.ac/cifa-resume/d664231d-d50f-46a4-81c7-f3a9bb202921>

A highly analytical Credit Analyst with over 4 years of experience in the banking sector, specialising in credit risk management, financial analysis, and portfolio monitoring. Skilled in evaluating credit applications, mitigating risks, and making data-driven decisions. Adept at collaborating with cross-functional teams to drive growth through proactive problem-solving and strategic insights.

## EDUCATION

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**University of Sussex** -- M.Sc Data Science (19/09/2022 - 24/01/2024)

- Graduated with a Distinction
- Received Artificial Intelligence and Data Science Postgraduate Conversion Scholarship.
- Coursework in Data science research methods, Data Analytics, Machine learning, Statistical inferences.

**School of Banking Excellence** -- School of Banking Excellence (BAC Accredited) (03/06/2018 - 08/10/2018)

- Coursework in Basic Banking Operations, Credit Analysis, Selling and Marketing of Financial Services, Control Processes, Money Laundering, Financial Statement Analysis, Corporate Financial Management.

**University of Ilorin** -- B.Sc Statistics (24/09/2012 - 22/09/2016)

- • Awarded Second best-graduating student with a CGPA of 4.82/5.00.
- Coursework in various statistical and mathematical methods.

## WORK EXPERIENCE

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**01/07/2024 - 30/09/2024**

**Data Scientist** [Alder Hey NHS Foundation Trust]

- Developed predictive models and analytics solutions, increasing evaluation accuracy by 20% and optimizing service delivery.
- Streamlined data management processes and ensured regulatory compliance through data cleansing and validation.
- Provided actionable insights and updates to senior management, supporting informed, data-driven decisions.
- Collaborated with cross-functional teams to address data challenges and align solutions with business objectives.
- Achieved 95% on-time project completion, meeting critical Service Level Agreements (SLAs).

**01/01/2020 - 10/09/2022**

**Credit Risk Analyst** [Access Bank Plc]

- Boosted recovery rates by 50% through data-driven default management, reducing financial losses significantly.
- Conducted detailed credit assessments and financial analyses to minimise bad debts effectively.
- Regularly analysed portfolios, identified trends, and recommended risk-based optimisations.
- Approved loans within limits, resolved customer issues, investigated fraud, and ensured compliance with regulations.
- Collaborated across teams to streamline processes, enhance efficiency, and support risk mitigation.

**10/09/2018 - 31/12/2019**

**Relationship Officer** [Access Bank Plc]

- Established and grew a new branch's deposit portfolio, achieving 200% of the target in the first year by acquiring and retaining clients. - Identified potential markets for digital, liability, and asset products, driving a 20% increase in regional portfolio growth. - Assessed client needs and provided tailored solutions, ensuring business and personal goals alignment. - Delivered expert advice on lending products, achieving 90% client retention through personalized service. - Leveraged alternative channels to boost income and streamline loan applications.

## **CERTIFICATES**

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## **SKILLS**

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**Hard Skills:**

**Soft Skills:**