

Lucas Bennett

INVESTMENT BANKING | CREDIT ANALYSIS | CAPITAL STRUCTURE

Charlotte, NC
(704) 555-0103
lucas.bennett@example.com
linkedin.com/in/lucasbennett-sample

PROFESSIONAL SUMMARY

Commercial banking analyst with experience underwriting **\$215 million** of credit facilities and monitoring a **\$420 million** portfolio. Skilled in projection modeling, debt capacity, covenant analysis, management diligence, and senior-credit-committee materials.

PROFESSIONAL EXPERIENCE

Crestline Bank | Charlotte, NC Jul 2023 - Present

Commercial Banking Analyst

- Underwrote 14 credit facilities totaling **\$215 million** for business-services and distribution clients, building projection cases for leverage, fixed-charge coverage, liquidity, and covenant headroom.
- Structured a **\$75 million** revolver for a sponsor-backed logistics company by analyzing borrowing-base capacity, acquisition scenarios, and downside cash burn.
- Monitor a **\$420 million** portfolio across 28 borrowers and flag performance variance through monthly EBITDA, working-capital, and covenant reporting.
- Prepared credit materials for senior committee approval and coordinated diligence with management teams, counsel, and third-party providers.
- Prepared industry, management, ownership, and transaction-background sections for approval memoranda presented to senior credit and capital-commitment committees.
- Partnered with relationship managers on prospect pitches by screening capital structures, acquisition capacity, refinancing needs, and wallet opportunities.

Crestline Bank | Charlotte, NC Jun 2022 - Aug 2022

Credit Intern

- Spread three years of financials for 20 borrowers and summarized revenue trends, margin performance, debt service, and key credit risks for portfolio reviews.
- Maintained borrower and prospect screens covering ownership, revenue, leverage, debt maturity, and recent transaction activity for relationship-team planning.
- Drafted company overviews and preliminary risk assessments for new-credit opportunities before full underwriting assignments.

EDUCATION

University of North Carolina at Charlotte - Belk College of Business May 2023

B.S.B.A. Finance | GPA: 3.61/4.00

SELECTED FINANCE PROJECT

Industrials M&A Case Study | Independent Apr 2026

- Evaluated a public industrial distributor as a take-private candidate using DCF, leveraged buyout, and precedent-transaction analyses.
- Modeled debt capacity, entry multiple, exit multiple, cash sweep, and downside covenant cases to assess sponsor returns and financing risk.

TRAINING & CREDENTIALS

Completed formal bank training in credit underwriting, projection cases, debt structuring, covenant analysis, collateral review, and risk-rating methodology.

LEADERSHIP & ACTIVITIES

Finance Club Alumni Mentor; Volunteer Income Tax Assistance

SKILLS & ADDITIONAL

Credit underwriting, three-statement analysis, debt capacity, covenant modeling, Excel, PowerPoint, Capital IQ, Salesforce

INTERESTS

College basketball, golf, community tax preparation, and aviation