

[Your Full Name]
[Phone Number] | [Email Address]
[LinkedIn Profile URL]
[City, State, Zip Code]

[Date]

[Hiring Manager Name]
[Title: e.g., Chief Risk Officer]
[Company Name]
[Company Address]

Dear [Hiring Manager Name],

I am writing to express my interest in the **[Position Title, e.g., Director of Credit Risk]** at **[Company Name]**. With over [Number] years of experience in financial services and a proven track record in portfolio oversight and strategic risk mitigation, I am confident in my ability to lead your credit risk functions toward sustainable growth.

In my previous role as [Current/Most Recent Title] at [Current/Previous Company], I successfully managed a credit portfolio valued at [Amount]. My leadership highlights include:

- Implementing advanced [PD/LGD/EAD] modeling frameworks that improved loss forecasting accuracy by [X]%.
• Leading a cross-functional team of [Number] analysts to overhaul underwriting standards, reducing NPL ratios by [X] basis points.
• Navigating complex regulatory environments, including [IFRS9/CECL/Basel III] compliance audits with zero major findings.
• Developing automated credit decisioning engines that decreased application turnaround time by [X]%.

I am particularly drawn to **[Company Name]** because of your recent focus on [Specific Company Initiative or Market Segment]. My philosophy centers on balancing aggressive commercial targets with prudent risk appetite frameworks, ensuring that the credit function acts as a strategic partner to the business rather than a bottleneck.

I look forward to the opportunity to discuss how my expertise in risk governance and team leadership can contribute to the continued stability and success of **[Company Name]**. Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]