

Adekunle Okunade

Data Analyst and Certified Data Protection Officer

Credit Risk & Analytics · Lagos, Nigeria

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Professional summary

Credit Risk and Data Analytics professional with 5+ years' experience analysing loan portfolios, monitoring delinquency trends, and supporting risk-based decision-making within a high-volume fintech lending environment. Strong background in portfolio risk monitoring, behavioural analysis, and recovery optimisation, with hands-on experience tracking PAR buckets, NPL trends, and customer risk patterns. Skilled in using SQL, Python, and Power BI to build dashboards, generate insights, and support credit policy improvements, risk segmentation, and lending decisions.

Core competencies

- Portfolio risk monitoring (PAR, NPL, roll rates)
- Delinquency and behavioural trend analysis
- Risk-based segmentation and strategy
- Dashboard development and automation
- Risk reporting and insights communication
- Credit risk analysis and customer risk profiling
- Early warning signal (EWS) identification
- Data analysis (SQL, Python, Excel, Power BI)
- Credit lifecycle understanding (origination to recovery)
- Process improvement and risk optimisation

Professional experience

Sept 2022 to present

Senior Team Lead, Credit Performance & Risk Analytics

Singularity Technology Nigeria Limited, Lagos

- Monitor and analyse loan portfolio performance across delinquency buckets (PAR 0 to 90+), identifying trends and emerging credit risks.
- Track and report non-performing loans (NPL) and recovery performance, supporting portfolio quality improvement.
- Identify early warning signals (EWS) through behavioural and repayment pattern analysis, enabling proactive risk mitigation.
- Built Power BI dashboards to monitor portfolio health, delinquency migration (roll rates) and recovery efficiency.
- Conduct customer segmentation based on risk levels, improving targeted recovery strategies and reducing losses.
- Provide data-driven insights that influenced repayment restructuring decisions, customer treatment strategies and risk control improvements.
- Improved recovery performance by 15% through data-led strategy optimisation.

Sept 2021 to Aug 2022

Team Lead, Collections & Risk Monitoring

Singularity Technology Nigeria Limited

- Analysed repayment behaviour to track movement across delinquency stages, supporting portfolio monitoring.
- Identified high-risk customer segments and supported targeted intervention strategies.
- Generated weekly and monthly reports on portfolio performance and risk trends.
- Applied data insights to improve team recovery efficiency and reduce delinquency rates.

Aug 2020 to May 2021

Loan Recovery Analyst

Singularity Technology Nigeria Limited

- Analysed customer payment patterns to identify default risks and improve recovery strategies.
- Contributed to the reduction of non-performing loans (NPL) through targeted engagement strategies.
- Supported documentation and reporting for compliance and credit risk tracking.

Selected projects

Credit analysis, Level 1: loan portfolio health check

A first look at the health of a loan portfolio: how much risk there is, where it is concentrated and which segments need attention first.

Tools: Power BI

NaijaStock sales and distribution dashboard

Give a distribution company's executives and its product, warehouse and procurement teams one consistent view of sales performance.

Tools: Power BI, DAX, Excel, Data modelling

Education

MSc Economics

University of Lagos, 2025. Econometrics, forecasting and statistical modelling.

BSc Economics

University of Lagos, 2023.

Certifications

IIM Certified Data Protection Officer Institute of Information Management (IIM)	2026	McKinsey Forward Program McKinsey & Company	2023
Google Data Analytics Professional Certificate Google	2023	IBM Data Science Specialization IBM	2023
Explore AI Data Science Explore AI	2024	Explore AI Data Analytics Explore AI	2023

Technical skills

Business intelligence

Power BI, Advanced Excel, Dashboard development, KPI and risk reporting

Databases

SQL

Data analysis

Python, Pandas, NumPy, Matplotlib, Statistical analysis

Credit risk and business

Portfolio monitoring (PAR, NPL, roll rates), Early warning signals, Risk segmentation, Economics and econometrics