

FINANCIAL INSTITUTION EXAMINER

Summary

Commissioned bank examiner with over five years of experience with the FDIC. Strong analytical skills and technical background in credit review, financial statement analysis, and intermediate accounting work. In-depth knowledge and experience in interpreting and applying banking rules and regulations. Recognized for high-quality team contributions during examinations of numerous financial institutions, including large, complex, and troubled institutions.

Highlights

Well-versed in ETS ALERT (FDIC's proprietary loan review software) and MS Office software, including frequent use of PowerPoint for presentations and MS Excel for data manipulation (ex. pivot tables, charts, etc.) *Basic experience in SPSS, Bloomberg, and QuickBooks

Experience

FINANCIAL INSTITUTION EXAMINER 01/2010 to Current Company Name City , State

- Division of Risk Management Supervision Aug.
- Collaborate with examiners, specialists, and assistants to evaluate the safety and soundness of operations for over 70 insured depository institutions within the eastern and central Pennsylvania territory, ranging in asset size from \$30 million to nearly \$5 billion.
- Assess the asset quality, asset and liability management strategies, the adequacy of capital, earnings performance, and the budgetary process at financial institutions.
- Hold formal exit meetings with senior management and board meetings with the directorate to discuss examination findings and obtain commitment for corrective action.
- Facilitate the training of less-tenured employees through designated on-the-job training assignments.
- Credit Review Experience: Evaluate the asset quality of an institution through review of loan files and assign loan classifications.
- Focus on reviewing commercial credits (i.e., commercial mortgages, C&I loans, working capital lines), large participations, and specialized lending programs.
- Assess borrowers' capacity to repay; protection; performance; and the adequacy of underwriting, credit administration practices, and accounting treatment for individual loans to determine overall level of credit risk.
- Analyze financial statements, tax returns, and other financial documents of borrowers, guarantors, and related entities to assess risk and creditworthiness on a global basis.
- Ensure that financial information is timely, complete, and enable management to accurately measure for compliance with performance covenants.
- Discuss concerns with loan officers and management regarding specific loans, file documentation, and any regulatory compliance issues.
- Cite apparent violations of law and regulations as necessary and prepare formal loan write-ups, technical schedules, and an overall assessment of the asset quality of the institution for inclusion in the exam report.
- Significant Assignments: Nov.
- 2013 - Served as acting examiner-in-charge of an examination of a \$700 million bank, which resulted in the downgrade of \$10 million in loans from Special Mention to Substandard, and the citation of an apparent violation of regulatory appraisal requirements, and identification of the lack of an impairment analysis for a restructured trouble debt.

12/2014

- Supervised the activities of loan review team as asset manager at a \$4.4 billion mutual savings institution in which the asset quality rating was upgraded due to an improvement in adversely classified loans, despite identified criticisms of the allowance methodology and recommendations to improve monitoring of lending policy exceptions.
- Apr.
- 2015 - Designated as one of the national training instructors for division-wide rollout of new proprietary Examination Tool Suites (ETS) loan review and exam software.
- In addition, designed and developed original training material to refresh examiners' knowledge of loan review software for presentation in two field offices.
- Certifications & Awards: FINRA Series 91 (Mar.
- 2014) - FDIC Safety and Soundness Technical Evaluation STAR Award (Oct.
- 2014) - Strong teamwork, technical knowledge, and high-quality contributions to loan review team at examination of a troubled institution, including identifying loan downgrades STAR Award (Jul.
- 2015) - Outstanding performance during the examination of a complex institution under a regulatory enforcement action, including identifying and citing over 170 apparent violations.

05/2008 to 01/2010 Company Name

- STUDENT INTERN, Rural Electric Infrastructure Loan & Loan Guarantee Program Processed loan applications from rural electric utility cooperatives, and prepared underwriting memos.
- Performed credit analyses, ensuring that regulatory minimums for certain financial ratios were met.
- Assessed loan feasibility through a detailed review of 10-year forecasted cash flows and sensitivity analyses, and examined borrowers' three-year historical financial statements to monitor performance trends.
- Recommended loan approvals to the loan committee, resulting in a 100% approval rate and the disbursement of over \$30 million in appropriated funds for new construction and storm damage repairs.

Education

May 2010 UNIVERSITY OF MARYLAND, COLLEGE PARK

B.S : Finance Robert H. Smith School of Business GPA: GPA: 3.82 Finance GPA: 3.82

B.A : Government & Politics School of Behavioral and Social Sciences GPA: cum laude 2nd Place Team -Wikler Finance Case Competition (2008), Dean's Academic Scholar (2010) Government & Politics cum laude 2nd Place Team -Wikler Finance Case Competition (2008), Dean's Academic Scholar (2010)

Skills

accounting, Basic, Bloomberg, C, charts, Credit, credit risk, documentation, senior management, financial, Analyze financial statements, financial statements, Focus, funds, law, regulatory compliance, meetings, MS Excel, MS Office, PowerPoint, new construction, Oct, pivot tables, presentations, quality, QuickBooks, repairs, assess risk, Risk Management, Safety, SPSS, Supervision, tax returns, teamwork, training material, underwriting