

SEAN HEALEY

SUMMARY

I am a finance and data professional. I have an extensive background in financial analysis and a degree in Finance and am now equipped with advanced skills in data analytics. My unique combination of finance expertise and data proficiency allows me to extract actionable insights from complex datasets, driving strategic decision-making. I am seeking a data-centric role where I can apply my analytical abilities to optimize financial performance and contribute to data-driven business strategies.

WORK HISTORY

PORTFOLIO MANAGER 03/2023 to Current
CommerceWest Bank, Irvine, CA

- Managed diverse commercial loan portfolio of C&I and CRE loans.
- Underwrote complex C&I deals for core prospects which involved financial analysis, term and covenant structuring and preparation of credit recommendations

SENIOR UNDERWRITER / FOUNDER 10/2021 to 03/2023
Integro Bank, Remote

- Managed process of implementing Integro Bank's Loan Origination System from ground up; including bank processes related to credit applications, underwriting, presentation, loan documentation and boarding of commercial loans
- In charge of structuring and underwriting Integro Bank's commercial loans including lines of credit, term loans and real estate
- Helped build platforms for providing Integro Bank's business customers with actionable insights (scenario forecasting, valuation, ratio analysis) based on customer's financials and peer data

PORTFOLIO MANAGER, AVP 06/2018 to 07/2021
Pacific Mercantile Bank, Irvine

Underwrote complex C&I deals for core prospects which involved financial analysis, term and covenant structuring and preparation of credit recommendations

- Managed Pacific Mercantile Bank's Irvine portfolio including preparing modifications and renewals of existing credits
- Facilitated collection, spreading and analysis of customer reporting items
- Leader in transition and implementation of Bank's spreading and monitoring software from CASH suite to CreditTrack, requiring advance knowledge of excel and bank operations
- Improved automated and created reports and procedures for the loan monitoring group.

FINANCIAL ANALYST 11/2015 to 05/2018
Western National Group

- Maintained and updated financial models for WNG's two multifamily funds analyzing key financial ratios and projected fund returns

- Reviewed and compiled quarterly financial statements and presentations for fund investors
- Maintained and improved asset and financial models with accounting information and market projections
- Assisted acquisitions team in underwriting potential multifamily acquisitions.

CREDIT ANALYST 06/2014 to 10/2015

Federal Home Loan Bank of Chicago

- Monitored and determined security haircuts using credit model components such as Value at Risk, Model Risk, Liquidation Risk, Management Discretion and Financial Strength Adjustments
- Created back testing database and procedures to monitor member's security collateral portfolios
- Assisted in running the OTTI process using CoreLogic's Risk Model software to determine quarterly Credit losses on the Bank's private-label MBS portfolio
- Actively managed collateral portfolios for members, which include loans, securities and cash positions
- Processed and handled members' security payments and transactions including sales, purchases and account transfers.

EDUCATION

University of California Irvine - Data Analytics Boot Camp, Irvine, CA
Other, Data Science, 11/2021

University of Notre Dame, Notre Dame, IN
Bachelor's, Finance, 05/2014

CERTIFICATIONS

Google Advanced Data Analytics, Google Data Analytics

SKILLS

- | | | |
|------------------------------------|---------------------------------------|--------------------------------------|
| • Statistical Analysis | • Financial statements expertise | • Budget Forecasting |
| • Project Management | • Research and Data Analysis | • Python |
| • Credit analysis | • Microsoft Excel | • Extract, transform, and load (ETL) |
| • Portfolio Management | • Financial and operational reporting | • Tableau |
| • Customer Relationship Management | • Advanced financial analysis | |