

# James Talavera

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## EDUCATION

**California State Polytechnic University, Pomona** - Cumulative GPA: 3.3

Pomona, California

Major: Bachelor of Science, Finance

Expected Graduation: December 2018

**Relevant Coursework:** Asset Allocation, Business Calculus, Business Law, Economic Statistics, Financial Accounting, Intermediate Accounting, Macroeconomics, Managerial Accounting, Microeconomics, Money and Banking, Principles of Statistics,

## EXPERIENCE

### First Republic Bank

San Francisco, California

*Business Banking Summer Analyst*

June 2017 – September 2017

- Monitor loan maturity reports and alert Commercial Bankers and Credit Analysts of upcoming maturities
- Assist with financial reporting covenant monitoring
- Spread business financial statements, personal financial statements and individual tax returns

### Kaiser Permanente

Oakland, California

*Treasury Summer Analyst, Strategy Team*

June 2016 – August 2016

- Collected, organized, and analyzed 2016 Q2 report of \$200M leased medical/IT equipment for Treasurer's review
- Met with senior corporate bankers to discuss most effective product structures for the company's needs
- Presented relative cost structure findings on top solar energy contractors to follow through with building new renewable energy fixtures on 15 hospital buildings
- Modeled lease costs of 10 medical office buildings to determine which acquisitions from lessors would be most beneficial

### Umpqua Bank

Eureka, California

*Community Banking Rover*

May 2014 – January 2016

- Completed teller transactions with very sensitive information
- Trained new employees in specific functions of computer software as well as customer service
- Met and exceeded sales expectations with stellar manager quarterly reviews

## LEADERSHIP & PROFESSIONAL DEVELOPMENT

### Finance Society

Pomona, California

*President*

May 2017 – Present

- Led bi-weekly club meetings to the largest membership base of all student clubs in the College of Business
- Made executive board appointments to help with administrative duties

*Vice President of Professional Development*

November 2016 – May 2017

- Coordinated professional development services (workshops, guest speakers)
- Helped 2 direct reports manage their individual roles in the club
- Delivered presentations on career tracks available to finance majors

### CFA Institute Research Competition

Orange, California

*Equity Research Analyst (Cal Poly Representative)*

November 2016 – Present

- Worked with a team of 5 students to analyze and value a small cap commercial bank
- Read through 10K, 10Q, 8K and other financial forms to arrive at conclusions about the company
- Analyzed the composition of target company loan portfolio to determine credit risk and exposure to potential charge-offs
- Presented findings, research report and investment recommendation to a panel of CFA charterholders in a competitive format

### SEO (Sponsors for Educational Opportunity) EDGE

New York, NY

*Participant (Banking)*

December 2016 – Present

- Completed training and assessments focused on developing technical skills, industry knowledge, and attention to detail
  - (Fundamentals of Bonds/Debt, Corporate Finance, Financial Statement Modeling, and more on Wall Street Prep)
- Receive individualized coaching to achieve targeted technical and professional developmental goals

**Other Affiliations:** Student Managed Investment Fund, Association of Latino Professionals for America, Real Estate Association

## OTHER SKILLS & INTERESTS

**Computer:** Bloomberg, Factset, Microsoft Applications (Excel, Word, PowerPoint & Outlook), R Studio, VBA

**Language:** Fluent in Spanish

**Other Interests:** Tennis, Swimming, Cooking