

# Jesse M. Arellano

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## WORK EXPERIENCE:

### **City National Bank**

*Assistant Vice President, Capital Finance*

**Los Angeles, CA**

*October 2017 – Present*

- Mentor and provide guidance to Credit Analysts regarding the review of completed transactions and communicate findings to Credit Manager/Credit Committee/Regional Credit Director
- Analyze all information necessary to present a financing request to Senior Management/Loan Committee for approval ranging from \$50MM to \$100MM (Deal type: Asset Based Loans and Term Loans)
- Perform credit analysis and risk assessment of new and existing credit requests, including preparing financial spreads, analysis of financial statements and quality of earnings reports, and creating financial projections that consist of break-even and sensitized scenarios
- Work with Relationship Managers within Specialty and Commercial banking in drafting and negotiating loan documents, determining the appropriate loan covenants to provide early detection of credit deterioration, and maintaining relationships with new and existing clients
- Conduct site visits and prepare site visit reports for loans within the Commercial Banking portfolio in accordance with Bank and Capital Finance credit policies and procedures
- Maintain current portfolio (\$1.6Bn in commitments) by performing annual reviews and credit actions, and reviewing borrowing base reports, collateral exams and inventory appraisals
- Work in conjunction with Credit Manager for ongoing identification and monitoring of risk ratings for Borrowers to avoid risk rating miss when audited by internal or external auditors

### **MUFG Americas | Union Bank**

*Associate, Asset Based Finance*

**Los Angeles, CA**

*May 2016 – September 2017*

- Created stress test projections to determine the reasonableness of liquidity trends and excess availability under the revolver
- Reviewed 3<sup>rd</sup> party appraisals and field exams of the Company's working assets to evaluate the credit risk rating based on asset deterioration and assess borrowing base for accuracy
- Spread financial statements via internal software to conduct internal credit risk rating and analyze reports, financial trends, free cash flow analysis, and availability utilization
- Teamed with AVP and Directors to underwrite syndicated or agented deals, create credit write-up for annual reviews and amendments, notification of grade change or any increase/decrease on the current credit facility
- Managed and maintained commitments of \$544 million in the retail, equipment, technology, and food distribution sectors

### **MUFG Americas | Union Bank**

*Credit Associate, Middle Market*

**Irvine, CA**

*August 2014 – April 2016*

- Conducted 6 spreadsheet analyses daily using Moody's Risk Analyst to evaluate financial trends and assess risk associated with capital expenditures, acquisitions and large real estate investments
- Completed collateral valuation analysis of borrower's assets for at-risk problem loans to secure repayment
- Prepared loan documents such as Business Loan Agreements, Amendment Letters, and Waiver Letters

### **Sony Pictures Entertainment**

*Internship: Analyst, Studio Finance*

**Los Angeles, CA**

*January 2013 – June 2013*

- Generated fully integrated forecasting models that enable studio production analysis of future cash flows
- Calculated estimated accruals and matched actuals with their different accounts
- Completed monthly balance sheet reconciliations for various departments: domestic and foreign (Japan, Europe, and Hong Kong)
- Participated in special projects with Director of Finance and department staff to make process improvements

## LEADERSHIP AND DEVELOPMENT:

### **Hispanic Association of Colleges & Universities (HACU)**

*Career Preparation Fellow*

**Washington, DC**

*2014*

### **Deloitte's Summer Leadership Conference**

*Participant*

**Los Angeles, CA**

*2013*

## EDUCATION:

### **UC Berkeley Full Stack Coding Bootcamp**

*Candidate, Full Stack Web Development Coding Bootcamp*

**Los Angeles, CA**

*November 2020*

### **MUFG Americas | Union Bank**

*Credit Analyst Training Program*

**Los Angeles, CA**

*March 2017*

### **Loyola Marymount University**

*Business Administration (Accounting and Finance) GPA: 3.43*

**Los Angeles, CA**

*May 2014*

## SKILLS:

**Computer:** PC and MAC, Proficient in Microsoft Suite; Advanced with PivotTables, and V-lookup. QuickBooks, Photoshop, SAS, XBRL, Bank system's RACER, Moody's Risk Analyst, Web Ammo, and AFS