

## Contact

[www.linkedin.com/in/joanne-nasuti-2b47569](https://www.linkedin.com/in/joanne-nasuti-2b47569) (LinkedIn)

## Top Skills

Credit Analysis

Corporate Finance

Mergers

## Languages

French

## Honors-Awards

Levers for Leadership Management Program

Business Banking Manager of the Year

Institutional Awards

# Joanne Nasuti

Vice President - Credit Relationship Manager at Flushing Bank  
New York, New York

## Summary

### SENIOR LEVEL CREDIT ANALYST

Extensive experience in Underwriting, Portfolio Management, Relationship Management, and Transaction Execution. Highly proficient in projection modeling including stress testing, corporate evaluation, and merger and acquisition analysis. Client profile is diverse and includes both privately held and public traded companies, investment and non-investment grade. Recognized for: 1) Ability to meet tight deadlines along with high productivity levels given strong focus and exceptional time management skills; and 2) Conscientious monitoring of portfolio, including quickly communicating changes to companies' creditworthiness to internal parties.

Specialties: Mergers and Acquisitions, Projection Modeling, Credit Analysis, Corporate Valuation.

Levers for Leadership Management Program Graduate 2015

---

## Experience

### Flushing Bank

Vice President - Credit Relationship Manager

2016 - Present (4 years)

New York, New York

Obtain very quick approvals and closings of business banking loans while managing an active portfolio.

Prepare loan presentations, recommending approval or declination of loan requests sourced by Business Bankers, in conformance with bank loan policies, procedures, and regulations. Loan requests include Owner Occupied Commercial Mortgages, Lines of Credit, Equipment Finance and SBA programs.

Due diligence includes credit background checks of borrowers and personal guarantors, and reviewing/stress testing projections for startup ventures.

Lead coordination with borrowers and attorneys for closing transactions, including obtaining SBA Guaranty and Bridge Loans.

Manage and monitor a loan portfolio of 45 accounts.

## HSBC

Vice President - Senior Business Banking Manager

2013 - 2016 (3 years)

Brooklyn, New York

Proven expertise in structuring/underwriting new transactions and credit management of Middle Market customer portfolio.

Transactions include Borrowing Base facilities, Term Loans, Working Capital lines of credit. Construction Loan lines of credit, Commercial Real Estate (both Owner Occupied and Investment Properties), Trade Finance, and Foreign Exchange.

Mentor Junior Relationship Managers in the structuring and maintenance of credit and borrowing relationships, including negotiating, underwriting, pricing, credit quality, reporting of problem loans, completing in-depth reviews of financial statements and receiving all required documentation.

Monitor activity on facilities to ensure usage and conditions comply with approved requirements, ensure propriety of advances and repayments.

## Bank of Tokyo Mitsubishi UFJ Trust Company

Vice President, Portfolio Management Group

2006 - 2012 (6 years)

New York, New York

Strong track record for obtaining timely approvals of commercial loans (both syndicated and bi-lateral), with commitment levels ranging from \$20MM to \$6B to a diverse set of Clientele, both investment and non-investment grade rated. Was instrumental in raising visibility of Bank to both Clients and Lead Arranging banks by obtaining approvals for high-profile transactions well before deadlines.

Actively managed and monitored \$2B loan portfolio. Obtained timely approvals for 4 new transactions in fiscal year ended 2012 (fees of \$500k), 3 M&A transactions (fees of \$2.2MM), 10 renewals of existing transactions (fees of \$1.9MM), and 3 amendments.

Managed customer portfolio with borrower revenue ranging from \$1B to \$25B, diverse industry with some concentrations in Metals and Mining as well as Aerospace and Defense.

Prescreened proposed transactions to identify critical structural issues and risks, balancing institutional policy with business development needs.

### Australia and New Zealand Investment Bank

#### Vice President

2000 - 2006 (6 years)

New York, New York

Recognized for high level focus and monitoring of US Auto portfolio amid rapid credit deterioration. Was also instrumental in building the Metals and Mining portfolio by obtained timely approvals for a wide range of new clients within the Commodity sector, both investment and non-investment grade rated.

Prepared Credit Memorandums for new clients, as well as annual review of existing customer base. Documents include analysis of profit drivers, cash flow, leverage, liquidity, and industry outlook.

Provided support to Relationship Management by assisting in strategy papers, determining pricing, and calling on customers.

Created projection models for highly leveraged companies to forecast earnings, cashflow, and balance sheet, including base case assumptions and stress testing.

### Bayerische Landesbank

#### Second Vice President, Commercial Banking Division

1997 - 2000 (3 years)

New York, New York

Prepared in-depth financial analyses and monitor credit quality of major U.S. companies, including study of operating performance, financial condition, industry review, and future outlook, namely in the Telecommunications, Cable, Computer, Aerospace/Defense, and Airline industries.

Reviewed and analyzed certain Latin American credits, as well as liquidity facilities for Asset-Backed Securities.

#### Banque Nationale de Paris

##### Credit Analyst

1995 - 1997 (2 years)

New York, New York

Prepared in-depth financial analyses and monitored credit quality of major French companies, including study of operating performance, financial condition, industry review, and deal structure.

#### Credit Commercial de France

##### Account Administrator

1989 - 1993 (4 years)

New York, New York

Organized cash management for loans and investments for French Desk portfolio.

---

## Education

#### Thunderbird - The American Graduate School of International Business

Master, International Management; Finance Studies · (1993 - 1994)

#### New York University, School of Continuing Education

Certification, Financial Statement Analysis · (1990 - 1992)

#### Hofstra University

Bachelors of Art, French Language · (1985 - 1989)

#### Merion Mercy Academy

· (1981 - 1985)

#### St. Monica School