James Clark

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# EDUCATION

## University of Oregon Eugene, OR

Master of Science in Finance Jun 2022

## Columbus State University Columbus, GA

Bachelor of Business Administration in Finance May 2019

# EXPERIENCE

## T. Rowe Price Baltimore, MD

**Fixed Income Associate Analyst** Jul 2022-Present

* Conduct (Collaborate with senior analysts on?) portfolio surveillance and thorough fundamental credit and relative value analysis of $5.7bn par value in CMBS and CLO AUM across 60+ portfolios representing both total return and liability-based mandates.
* Produce concise, written research for CMBS and CLO investments, articulating credit strengths/risks and providing investment recommendations based on risk/return context, portfolio strategy, and relative value (over x reviews published).
* Utilize Python and VBA programming skills to automate and streamline data processes for CMBS, CLOs, and ABS including collateral analysis, risk/return analytics, portfolio construction, bond valuation, and client reporting.
* Maintain dashboards to track credit spreads and relative value across securitized products, leveraged loans, corporate bonds, and synthetic indices (CDX, CMBX).
* Analyze and interpret performance attribution for securitized products across 4 representative portfolios and present quarterly updates to portfolio managers, credit analysts, and traders.

## UO Masters Investment Group Eugene, OR

**Equity Research Analyst** Sep 2021-Jun 2022

* Student-run team managing a $230,000 emerging markets and impact equity portfolio within the University of Oregon Foundation’s endowment.
* Performed thorough, bottoms-up, fundamental analysis of publicly traded companies, leveraging skills in accounting/financial statement analysis, valuation, and financial modeling.
* Built and maintained financial models to forecast company earnings, assess risk factors, and develop investment thesis, utilizing valuation techniques such as discounted cash flow (DCF) and comparable company (relative value/multiples) analysis.
* Produced comprehensive equity research reports with actionable investment recommendations, providing insights into company performance, industry trends, and market dynamics.
* Presented research, valuation results, and investment recommendations to a committee of 20+ analysts, articulating investment thesis, financial analysis, and risk assessment.

## BMO Harris Bank Brookfield, WI

**Senior Associate – Personal Banking** Sep 2020-May 2021

* Provided robust customer service by combining strong communication skills with in-depth knowledge of over 35 retail banking products.
* Processed an average of 50+ daily transactions and aided clients with questions and requests regarding deposit and loan products, offering advice and cross-selling products that best fit client needs.
* Assisted with onboarding and training of new bankers on retail banking products, software/systems, and client interaction.

# CERTIFICATIONS

* Passed CFA Level I
* FINRA Securities Industry Essentials (SIE)
* Bloomberg Market Concepts

# SKILLS \_

**Software**: Microsoft Office (Excel, Word, PowerPoint, Outlook), Bloomberg, Intex, S&P Capital IQ

**Programming Languages**: Python, VBA, SQL