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Qualifications: Attorney with extensive experience in capital markets finance and planning (6 yrs.), credit/lending (10 yrs.), treasury (6 yrs.), compliance (10 yrs.), project management, business analytics and strategy (5 yrs.).
Training: Formally trained in credit analyst, financial analyst, business and data analyst & audit programs.
Regulatory Liaison: Strong knowledge of Investment Comp. Advisers & Dodd Frank Acts, SEC/FRB/OCC FDIC/BCBS regulations. Audit oversight of all Basel pillars: CCAR, CLAR, DFAST, ICAAP and RRP.

EXPERIENCE

- 3/19 - 10/19 **Wells Fargo Bank - Strategy Consultant 4./ Bus. Initiatives Consultant 3** (contract) Fort Mill, SC
11/19 - 12/19 Project manager/consultant providing data sourcing, business analytics, strategy planning, and audit testing for CCAR /FR-Y 14 reports for Wholesale Operational Risk Schedules. Aligned data coding with source legal documents. Integrated CCAR data controls into strategy, planning cycle and reg. reporting.
- 1/18 - 5/18 **Barclaycard U.S. - Resolution & Recovery Planning Analyst** – (contract) Wilmington, DE
Coordinated with Treasury and Finance in preparing U.S. stress and RRP strategies. and separability governance playbooks and divestiture execution guides for core business lines for regulator assessment.
- 8/16 - 12/17 **Wells Fargo Bank – Senior Lead Auditor.** WF Audit Services - Basel Audit Philadelphia, PA
Provided audit services monitoring Basel related process controls for FFIEC regulatory filings: including process frameworks for data integrity; RWA validation practices, CCAR calculations and models. Advised on implementation of BCBS/ Y 14 Basel III requirements and 2nd lines of defense and enhancements to Wholesale Basel reporting, operations and RCSA control design, change mgt., KPI and governance processes. Developed, implemented and supervised effective test plans for Basel and SOX audits.
- 1/14 - 7 /15 **Wells Fargo Bank – (contract) Analyst:** Corporate Treasury Finance Charlotte, NC
- **Credit:** Performed structural (legal) and credit due diligence on new and legacy ABL/securitization portfolios. Reviewed new deals for Transaction Review Comm. for compliance with lending policies
 - **Portfolio Analytics / Regulatory Reporting:** Provided data analytics, challenges and testing for various DFAST and CCAR reporting Schedules. This includes risk capital and corporate forecasting / stress testing and mapping regulatory requirements for FR Y 14Q, 14A, FFIEC 031, 101 and Pillar 3 reports.
 - **Capital Planning:** Assessed RWA capital interpretations, risk tolerances, data validations, variances, and submissions. Calculated capital and risk parameters (PD, LGD, EAD) for underlying collateral.
 - **Finance:** Provided data mining/performance reports for credit and loan loss and Market Risk reporting.
 - **Project Manager./Business Analysis:** Documented capital and liquidity project resources/stakeholders. Developed case diagrams, BRDs, narratives, business requirements, constraints, process flows, rules.
 - **Compliance Liaison:** Responded to MRAs and other FRB/OCC regulatory documentation requests and prepared root cause analysis and change management for BCBS 239 and RCSA compliance program.
- 10/12 - 12/13 **Charles Schwab** (10/13 - 12/13) Basel 2.5 market risk project (contract) San Francisco
JP Morgan Chase (10/12 -9/13) Regulatory Attorney (contract) New York and off-site
- 11/10 - 9/12 **KPMG - Financial Services – Dodd Frank. Risk Consulting** Philadelphia, PA
Provided regulatory consulting, reporting and registration services to 12 private funds (5 in real estate). Perform client due diligence, security valuation and portfolio analysis, and Basel capital planning reviews.
- 509 - 9/10 **Navigant Consulting - Financial Services - Contract Consultant** New York, NY
7/08 - 2/09 **Legg Mason Investor Services - Contract Compliance Consultant** New York, NY
Executed compliance and contract reviews and developed and tested procedures and controls for funds (Rule 38-1), advisory (206(4)-7) and banks (BCBS 239). Led mock regulatory exams, prepared SEC advisory filings and business analysis services. Responded to SEC deficiency letters and FRB MRAs.
- 05/6 - 1/08 **Citigroup Global Wealth Management - 1st Vice-President** New York, NY
12/06-1/08 Supervisor, Legal & Marketing Compliance, Mutual Fund & Annuity Product Group
- **Legal:** Provided legal support on registered mutual fund, SMA and sub-advisory relationships. Advised on regulatory compliance and legal initiatives. Supervised contract review, distribution, product development, marketing, GIPS, and sales practices. Negotiated NDAs and fund sales, service, broker-

5/06 - 11/06	dealer, distribution, revenue share and 22c-2 agreements. Reviewed fund disclosures including product risks, wrap and trail fees, sales charges and expense ratios vs. prospectuses and regulatory filings. • <i>Credit</i> : Created marketing and credit risk group oversight guidelines for reviewing over 140 companies who distributed fund and SMA products through Citigroup. Performed due diligence of sub-advisors. Old Lane Partners (Citigroup Hedge Fund) - <i>Counterparty Due Diligence</i> New York, NY Contract role performing legal doc. review and due diligence of outside sub-advisors & counterparties.
02/02 - 04/06	Wachovia Corp./ Met. West Securities - <i>Credit and Legal Analyst / Manager</i> Short Hills, NJ Global Securities Lending & Secured Financing Group • <i>Legal</i> : Coordinated legal issues/costs with outside counsel. Prepared Form ADV, PF, 13D reg. reports. Negotiated/executed sec. lending, ISDA, MRA's, MSLA's, collateral mgt., service provider agreements. Determined credit terms in legal document and contracts. Managed compliance with credit facility covenants, contracts, investment eligibility and portfolio governance issues; ERISA, NDAs and RFPs. • <i>Compliance</i> : Deputy Compliance Officer; implemented Rules 206-4(7) & 38a-1 compliance programs. • <i>Credit</i> : Reported portfolio performance; issuer, counterparty and market risk for investment portfolios. Provided credit analysis and due diligence on counterparties (banks, insurers, BD's & hedge funds), and internal credit ratings on corporate, CMBS, RMBS, ABS, CLOs. Monitored credit policy compliance; collateralized and prime lending metrics, dollar and VAR limits. Credit and Risk Committees member.
1998 –2000	Paine Webber <i>Vice President</i> - Commercial Real Estate Credit New York, NY • <i>Legal</i> : Worked with finance and legal counsel in underwriting, structuring and closing large (direct and syndicated) loan transactions (e.g., \$25 -\$150 MN+). Managed reporting compliance for debt agreements, covenants & credit facilities. Developed credit procedures, controls & committee reports. • <i>Credit</i> : CRE credit risk and loan valuation advisory and origination services. Performed acquisition due diligence, bid decks and financial analysis of CRE and REIT borrowers, loans, and work-outs. Proforma reviews included cash flow, debt, preferred returns, IRR and ROI analyses and ongoing due diligence.
1994 – 1997	Fitch Ratings <i>Associate Director</i> - Public Finance Dept. New York, NY Prepared fixed income credit ratings, research, industry ratios and criteria on tax-exempt entities, (cities, counties, states, and municipal utilities), health-care, CCRC and multi-family housing and tax lien issues.
1992 –1994	City Treasurer's Office <i>Public Finance Specialist/Assoc. Treasurer</i> Philadelphia, PA Helped execute over \$4 billion in debt issuance via deal structuring, cash flow forecasting, and capital planning. Led working groups on transactions with banking, legal and rating agency representatives.
1988 - 1990	American Express - <i>Senior Financial Analyst</i> – Travel Related Services New York, NY Financial analysis of loans (\$50,000 - \$5 MN) done through Corporate Card. Prepared credit metrics, lending docs, cash flow forecasts and variance analysis. AMEX Financial Analyst training program.
1985 - 1987	Lehman Brothers – <i>Secured Lending Analyst</i> – Lehman Brothers Credit training program.

EDUCATION	SETON HALL UNIV. SCHOOL OF LAW - J.D. Banking and Securities Law focus. Member of NJ Bar. Dec. 2002 <i>Presidential Scholarship</i> recipient. Internship: <i>Securities & Exchange Commission</i> (June – Dec. 2001).
Dec. 1997 Dec. 2018	UNIVERSITY OF PENNSYLVANIA - Executive MPA (Masters Public Admin). Electives taken at Wharton. Wharton Business Analyst Certification Program. Pro-bono consulting: compassprobono.org / pennpac.org .
May 1996	NEW YORK UNIVERSITY STERN SCHOOL OF BUSINESS - M.B.A. - Finance
Feb. 2021 1991-1992	UNIVERSITY OF NORTH CAROLINA - CHAPEL HILL – 24-week Data Analyst/Coding Boot Camp. Masters of Accounting Program, <i>Tiger Management Fellowship</i> recipient.
May 1985	FRANKLIN & MARSHALL COLLEGE - B.A. - History / Government. Three Federal Gov't Internships.
Certifications	<i>Financial Risk Manager</i> (FRM). Member Curriculum Committee: Global Association of Risk Managers. <i>Chartered Alternative Investment Analyst</i> (CAIA). Member of Philadelphia Chapter Planning Committee. <i>Project Manager Professional</i> (PMP) - Certified by Project Management Institute.
Software Skills:	Excel, Visio, SQL, Python, Hadoop, Tableau, JIRA, LoanIQ. Coding samples at https://github.com/jklinges