Matthew Geevarghese
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Areas of Expertise - Traditional Buy side, Commercial/Investment Banking & Credit Risk

Fundamental Credit Analysis (Loans, HY, IG, PE) - Portfolio Management – Risk Management- Fixed Income Analytics- Asset Liability Management (ALM)-Asset Allocation-Fixed Income Modeling – Private Equity Investments- Insurance Industry & Accounting Skills – Strategic Fixed Income Planning – HELOC Mitigation – Residential Mortgage Whole Loans Risk Reporting-HELOC ALLL

EXPERIENCE:

APPLE BANK, New York, NY
Credit Management Consultant, 9/18 – 2/19

- Aided in formulating internal controls for credit risk management
- Prepared a comprehensive dashboard for credit risk
- Developed a credit approval template

SANTANDER BANK, New York, NY
Credit Management-Corporate Investment and Commercial Banking, Vice President– 08/16 – 8/18

- Preformed credit analysis on leveraged loans and non-leveraged loans.
- Aided middle and back office with credit administration tasks
- Constructed and updated credit financial models.
- Prepared new credit deal presentations for investment banking accounts.
- Coordinated with Bankers to align client financing requirements & loan structure with bank's internal risk policy for Risk Committee presentation.
- Maintained covenant compliance and legal documentations in internal files

AMALGAMATED BANK, New York, NY
Credit Risk Management, Vice President– 06/14 – 11/15

- Supported leveraged lending loan underwriting, portfolio management and deal analysis.
- Prepared monthly board of director and regulatory reports.
- Aided in active management of residential mortgage whole loan & HELOC portfolio.
- Assisted in constructing risk mitigation and ALLL strategies for HELOC & residential portfolio.

STERLING NATIONAL BANK, New York, NY
Credit Analyst, Consultant – 09/13 – 4/14

- Prepared credit analysis on current and potential borrowers.
- Assigned risk ratings for new loans and renewal credit facilities.
- Verified and tested covenant information to measure acceptable parameters.
- Collected, reviewed, modeled and conducted stress test on collateral and financial data.

PRESIDENTIAL LIFE, Nyack, NY
Credit Analyst, AVP, 6/02-12/12

- Assisted in the active management of a $3.6 billion portfolio, mainly investment grade corporates and limited high yield/leveraged corporates, CMBS, and preferred stock positions.
- Focused analysis on high yield, fallen angels and BBB- corporates
- Monitored existing portfolio for credit deterioration and prepared sell and buy candidates reports.
- Completed and modeled detailed credit analysis on various sectors, industries, asset classes and ratings.
- Supported investment decisions related to alternative investments – private equity and Schedule BA assets.
- Analyzed potential new partnership investments and reviewed significant private equity exposures.
- Prepared quarterly reports on portfolio analytics to measure changes in fixed income metrics.
- Supported in optimizing the asset portfolio and liabilities with actuaries, external consultants, and senior staff -primarily duration, yield matching and liability driven investing {LDI} programs.
- Segmented the assets according to product and business lines using internal models and BondEdge.
- Modeled portfolio for simulation and scenario analysis using BondEdge and Bloomberg.
- Prepared weekly reports for Product Pricing Committee/actuary staff and supported annual cash flow testing.
- Supported investment accounting staff in preparing quarterly and annual financial statements.
- Aided in quarterly and annual OTTI analysis and implement investment write-down procedures.
- Provided reports for product segmentation/ALM, risk based capital for corporate wide strategic and

budget planning involving corporate Board of Directors and senior management.
- Aided in risk management and portfolio analytics programs.
- Assembled portfolio reports detailing industry, company and credit concentration for PM/CIO, actuary and investment accounting.
- Maintained internal and regulatory risk control standards.

SANDS BROTHERS & Co., New York, NY
Equity Analyst, 12/99-2/01: Research Associate, 10/98-12/99
- Initiated coverage with industry report and company specific reports.
- Developed discount cash flow models and assisted Senior Analysts in performing fundamental research on companies in various sectors.
- Constructed balance sheets, income statement models, discount cash flow models and managed all research databases and researched economic indicators, market indices, sector performance, and earnings forecasts.

TIAA-CREF, New York, NY
Investment Specialist 11/97-10/98
- Executed investment strategy decisions and administered portfolio restructuring based on asset allocation models.
- Computed and graphed analytical portfolio data and performed benchmark and return analysis.
- Presented trading activity information to senior management and portfolio statistics to traders, portfolio managers and management.

PNC BANK, Princeton & Wilmington,
Portfolio Representative I, 5/97-10/97: Investment Assistant, 3/96-5/97 & Investment Trainee, Fixed Income Trading, 9/95-3/96
- Co-managed (Equity and Fixed Income) and constructed portfolios to meet investment objectives. Executed investment decisions based on research and market conditions; implemented investment policy based on research and department guidelines. Developed relationships with clients to review economic outlook and portfolio strategy.
- Researched and analyzed various industries and portfolios.
- Assisted portfolio managers in administrating portfolios; analyzed portfolios for compliance with required specifications while providing customer service for Trust clients; supported Trust investment activity.
- Assisted six traders with daily fixed income trading, mark to market pricing, interest rate and volume analysis.

SYSTEMS **BondEdge, Bloomberg, MS Office Products, Moody's Investor Research**

EDUCATION **PACE UNIVERSITY, NY, MBA, Finance, 6/2002**
TEMPLE UNIVERSITY, PA Bachelor of Business, Finance & Economics, 5/1995