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| C:\Users\westero1\Documents\EY_FSRM_Files\Bio Pic\Westerband, Roberto-12572 BW.jpg |
| Westerband  Risk Management Professional |
| Contact information  42 13th Avenue  Mineola, NY 11501  Mobile: +1 347-920-6037  Email: Roberto.Westerband@gmail.com  Industry lines  Banking and Capital Markets  Business Analytics  Enterprise Credit  Commercial Banking  Corporate/Investment Banking  Risk Reporting  Real Estate Finance  Project Management  Education  BBA Finance & Investments  Baruch College – Zicklin School of Business  MBA Business Analytics  St. John’s University – Tobin School of Business  Skills  Commercial & Industrial -Underwriting  Commercial Real Estate -Underwriting  Corporate Finance  Country Risk  Credit Portfolio Management  Credit Risk  Financial Accounting  Financial Modeling  Financial Statement Analysis  Formally Credit Trained  Market Risk  Business Management  Agile Project Management  Statistical Regression Analysis  User Acceptance Testing (UAT)  Value at Risk (VaR) |

Professional Experience Summary

is currently a Vice President in the Firmwide Risk Project Execution Team at JPMorgan Chase & Co. He is an analytical and strategic risk professional with a record of devising needs-focused solutions that deliver immediate impact and sustainable improvements.

He has nine years of professional experience; including five years of performing underwriting and project management functions for real estate finance, commercial banking, and investment banking divisions of global systemically important financial institutions.

In his professional career, Roberto has shown both initiative and the ability to grasp complex concepts in a short amount of time.

Career Highlights

* Assisted JPMorgan Chase & Co. in completing its 2015 BCBS Data Aggregation & Validation submission (BCBS 239) for Country Risk, Model Risk, & Single Name Position Risk Reporting.
* Assisted a global financial institution in its preparation for 2015 CCAR submission. Worked with Wholesale Risk Reporting Analytics (“WRRA”) team to create, document, and validate CRE/C&I CCAR Primary models with respect to PD and LGD through VBA and SAS. Advised WRRA on Primary and Challenger model comparison based on macro-economic factor selection, explanatory power, transformation logic, and data relevance analysis. Worked on PPNR modeling documentation while ensuring clear mapping between internal projections and FR Y-14A categories. Worked with central PMO team to determine level of integration between balance sheet projections with revenue, loss, and new business projections.
* Served on regional PMO team for a global institution with commercial/corporate, investment banking and market risk divisions, on a successful CCAR / PRA / EBA concurrent stress testing project. Worked in conjunction with global and regional group heads as well as UK central PMO team. Performed data validation, aggregation and consistency reporting for all Workstreams as well as PPNR analysis through SAS and R.
* Assisted the real estate finance group of a global financial institution to establish an enhanced financial model through use of visual basic application (VBA) which increased overall efficiency to 90%.
* Helped executive management of a regional bank with a large CRE presence to determine the number of credit facilities severely affected by Hurricane Sandy in order to assess impact on the bank’s loan loss reserve through advanced data and regression analysis.
* Advised the IT group of a global financial services provider on how to use VBA to replace Moody’s Risk Analyst financial report output with bank proprietary simulated software.
* Assisted the solvency group of one of the world’s leading financial services provider in determining proper functional specification for unrated credit facilities in commercial real estate portfolio via regression analysis using S-Plus and Excel.
* Advised relationship managers of a multinational financial institution on necessary credit metrics to meet in order for appropriate committee to approve credit facilities.
* Advised multinational bank’s credit management on whether proposed credit facilities were within the bank’s level of risk tolerance/appetite based on quantitative and qualitative triggers.

Technology Profile

* Advanced Excel Data Analysis | V-Lookup | Pivot Tables |VBA Macros | S-Plus | SPSS | R | SAS
* FactSet | Factiva | Thomson One | Moody’s Risk Analyst | IntraLink
* Microsoft Office (Access, Excel, PowerPoint, Project, SharePoint, Visio)
* Fiserv | Fidelity Information Systems | McCracken | LaserPro | SNL Financial
* REIS | CoStar | ARGUS | Synergy Technologies
* JIRA | HP Application Lifecycle Management | Atlassian | Tableau | BI360 Reporting

**St. John’s University** – New York, NY 2015 to Present

*Private Co-educational University founded in 1870. Over 100 programs of study in Business, Education, Technology, and Decision Sciences*

**Adjunct Professor – Computer Information Management / Decision Sciences**

Teach diverse undergraduate students on introductory, intermediate, and advanced concepts in Microsoft Excel, Access, Business & Economic Statistics via Excel and R (S-Plus). Prepare syllabus, quizzes, mid-term and final exam based on course topics and information provided via Pearson MyLab & Mastering software.

**JPMorgan Chase & Co.** – New York, NY 2014 to Present

*Leading global financial services firm with $2.6 Trillion in assets. Leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing and asset management.*

**Vice President – Firmwide Risk Project Execution** (2014– Present)

Drive transformational change across the risk organization by improving operational efficiency and effectiveness, technology enhancements and organizational structure to support executive decision making and regulatory mandates. Meet with stakeholders to provide strong critical and creative thinking skills with ability to synthesize complex data sets to develop business insights, fact base analysis and hypotheses to help solve complex problems. Define user acceptance test plans and test cases. Coordinate and execute user acceptance testing. Responsible for understanding results and providing sufficient information to senior management to enable sign-off on a deliverable. Intensive use of Microsoft Project, Excel, Visio, and PowerPoint in order to present to senior stakeholders. Provide guidance to Senior Associates and Consultants.

* **Successfully supported Country and Model Risk in submission to regulators with regards to Basel Committee on Banking Supervision Data Aggregation & Validation (BCBS 239)**
* **Via agile project management methodology, successfully performed user acceptance testing and drove business adoption of proprietary JPMC automated software (R360 Portal) via multiple successful sprints**
* **Presented current state gap analysis and BCBS 239 remediation for Country Risk Management, Reporting and Middle Office to OCC regulators**
* **Held weekly stakeholder working groups to discuss strategic initiatives and any upcoming risk, issues, success criteria**
* **Managed the convergence of multiple databases for Single Name Position Risk Reporting. Ensured inclusion of access and integrity controls as well as data validation and audit controls.**
* **Received informal training in writing SQL queries as part of 2015 goals**

**Ernst & Young, LLP** – New York, NY 2014 to 2014

*Global, multinational integrated professional firm headquartered in London, UK with $26B in revenue offering assurance, tax, transaction and advisory services worldwide.*

**Senior Consultant – Financial Services Risk Management | Banking & Capital Markets** (2014)

Provided credit risk advisory services to the top 25 US Banks with regard to credit risk review processes, US CCAR (UK PRA) stress testing and base methodology/reconciliation. Offered guidance on governance documentation and underwriting variances across a wide variety of commercial and investment banking portfolios. Projects mostly consisted of model validation, CCAR documentation, and commercial underwriting due to previous industry background. Conducted heavy research on proposal development with regards to statistical and regulatory data. Broadened experience working with Executive and Global leadership on milestone project completion while working with regional work streams to receive continuous project status updates. Developed in-house financial dashboards through Excel Data Analysis and VBA. Managed staff and consultants throughout life of projects.

* **Documented and analyzed the Primary and Challenger models in 2014 Commercial Real Estate & Corporate Banking CCAR/DFAST for British multinational banking and financial services company headquartered in London, United Kingdom.**
* **Served on regional PMO team for a global institution with commercial/corporate, investment banking and market risk divisions, on a successful CCAR / PRA / EBA concurrent stress testing project. Worked in conjunction with global and regional group heads as well as UK central PMO team. Performed data validation, aggregation and consistency reporting for all Workstreams as well as PPNR analysis through SAS and R.**

**Banco Santander US** – New York, NY 2011 to 2014

*Global, multinational bank with €43B in revenue and focus on retail/commercial customers offering various financial services/products*

**Assistant Vice President/ Senior Credit Analyst – Middle Market Group** (2013 – 2014)

Handpicked to join Middle Market Lending group to underwrite and monitor companies with R$50MM to $500MM in net revenue with deals ranging from $5MM to $50MM. Responsibilities include Asset Based Revolvers, Mergers & Acquisitions financing, Syndications, Unsecured Lines of Credit, and Investment Grade Real Estate Loans.

**Assistant Vice President/ Senior Credit Analyst – New York Corporate Banking SME Division** (2013)

Promoted to perform credit analysis and underwriting on all new C&I deals, renewals, maturities and modifications in accordance with credit policy. Underwrote a variety of lending products, including asset based lines of credit, committed lines and term loans, investor/owner occupied commercial real estate, standby letters of credit, SBA 7A & 504 loans, and Export-Import Working Capital Lines. Client engagement with relationship managers in order to better understand potential borrower’s background and address matters of concern prior to committee presentations.

* **Underwrote $60MM in new C&I and CRE originations in 4Q2013.**
* **Promoted to Middle Market Group within nine months of joining the Small and Medium Enterprise Division.**

**Assistant Vice President/ Senior Credit Analyst – Commercial Real Estate Portfolio Manager** (2011 - 2013)

Aggressively recruited to work with 17 analysts in the Real Estate Finance division to monitor the performance of a $20B Commercial Real Estate portfolio and develop professional relationships to seamlessly advise principals on portfolio and risk factors (i.e. expense ratios, LTV, debt yield, and DSCR). Analyzed and calculated global cash flow, DSCR and debt yield for relationship loans to determine borrower’s solvency for multifamily, office, retail, and special purpose properties.

* **Recognized by Chief Credit Officer & Risk Management Managing Director for successfully implementing a VBA enhanced financial model currently used by portfolio management division that increased overall efficiency 90%.**
* **Appointed to Solvency Risk Project team to perform data analysis and establish risk rating criteria for unrated loans.**
* **1 of 4 individuals selected in the US to use advanced data analysis to determine the number of businesses and properties severely affected by Hurricane Sandy in order to assess impact on the Bank’s loan loss reserve.**
* **Assisted the solvency group of one of the world’s leading financial services provider in determining proper functional specification for unrated credit facilities in commercial real estate portfolio via regression analysis using S-Plus and Excel.**

**Marathon National Bank of America** – Astoria, NY 2010 to 2011

*Subsidiary of Piraeus Bank, a multi-national financial institution headquartered in Greece. Acquired by Investors Bank in 2013*

**Special Asset Management Analyst**

Hired to analyze legal documents for payoff criteria and determine default and re-pricing terms of CRE Commercial, Business loans. Negotiated forbearance agreements with troubled debt borrowers in order to get loans back on the pipeline. Attended court proceedings on bank related matters, guided by bank attorneys for probate estate issues and the like. Supervised loan operations associate and closing specialist.

* **Effectively avoided foreclosure proceedings by efficiently working on collection and work-out efforts, reducing charge off loan amounts and improving allowance for loan loss reserve.**

**First Central Savings Bank** – Glen Cove, NY 2007 to 2010

*New York based Thrift Institution focused on small business lending and commercial real estate.*

**Loan Operations Supervisor**

Supervised analysts and oversaw loan operations in collection functions and ensured the proper setup of commercial loans onto Fiserv system. Supplied internal/external auditors (FDIC and New York State Banking Department) with requested information during periodic audits.

* **Promoted to Loan Operations Supervisor in less than one year of tenure within the lending department.**
* **Tapped to work on a HELOC reconciliation project in conjunction with internal audit and compliance group in order to account for discrepancies with interest rate calculations on approximately 100 home equity lines of credit.**