

Nicholas F. Oswald

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WORK EXPERIENCE

Kinecta Federal Credit Union, Manhattan Beach, CA October 2010 – Present

Senior Financial Analyst – Financial Analysis & Planning Dept

- Interfacing with the FHLB for collateral dependent information
- Automating TDR schedule for modified mortgages for the Credit Union
- Managing and analyzing monthly Mortgage Gain on Sale for the Accounting and Finance Departments, driving over half of monthly net income for the company
- Creating from scratch, managing, and improving a 30GB+ MS SQL Database used for Companywide Product Profitability, CD and Deposit Analysis, and Mortgage Analytics
- Integration of MS SQL Server Database with MS Excel, VBA Macros, COM, and MS Access ETL code to streamline processes from data load to database management to report creation
- Creating advanced procedures, subqueries, and joins in MS SQL with multiple loop levels, variables, and other dynamic content
- Creating advanced MS Access reporting and queries for analyzing our Mortgage Servicing Rights portfolio of Mortgage Loans
- Assisting in quarterly forecasting and yearly budgeting process running Oracle scripts and helping users with budget input questions
- Creating monthly CD analysis report comparing rate spreads to FHLB, LIBOR, and Treasury Curves for various CD term products
- Producing key business, auto, and mortgage loan data for quarterly Credit Union Call Report for NCUA regulatory agency
- Providing analytical ad-hoc reporting on Deposits, CDs, Mortgages and membership detail for Secondary Marketing, Deposit Analytics, and Accounting
- Collaborate with accounting and IT in order to streamline reporting processes and create best practices
- Finance liaison for mortgage sub-servicer conversion project and data automation for Residential and Commercial, involving Risk Analytics, IT, Servicing, Accounting, Sales, etc.

Silgan Containers LLC, Woodland Hills, CA July 2008 – October 2010

Pricing Analyst – Financial Analysis & Pricing Dept.

- Managing Price Lists for all of our non-contract customers and certain contract customers
- Collaborating with the Senior VP of Sales for all of our non-contract pricing
- Managing, Updating, and Troubleshooting our Sales Accrual database, used for forecasting, creating our P&L, and analyzing detailed financial data by product and customer
- Monthly and Quarterly P&L Analysis for the VP of Finance and the Controller
- Creating Financial Studies for future profitability studies for new customers, contracts, or businesses up for bid
- Collaborating with all production plants in forecasting and allocating indirect costs by units sold
- Bringing together Sales, IT, Engineering, and Accounting in providing financial analysis and pricing for new and ad-hoc projects
- Creating a specification database to quickly compare similarities and differences between various sizes and types of products produced
- Initiating a report that compares by volume our various size containers sold
- Collaborating with procurement in creating a master coating database and report that combines information from our AS400
- Creating a database and report that shows by specification what our low, median, and high price for each container we have sold, used by our SVP of Sales and Marketing

Countrywide Bank FSB, Thousand Oaks, CA July 2007 – July 2008

Financial Analyst II – Finance & Strategy Dept.

- Managing the database used for reporting to the Board of Directors of CFC and Countrywide Bank
- Gathering and analyzing month and quarter end loan, deposit, balance sheet, income statement, and operating efficiency data
- Analyzing and forecasting deposits for the bank on a daily basis

- Developing analytics to enhance forecast deposits
- Analyzing and producing monthly headcount reports for Countrywide Bank
- Creating and running, on an ad-hoc basis, PeopleSoft nVision and Business Objects reports to select general ledger data for reporting and analysis purposes
- Providing public competitor data and analyses for upper management, sourcing from SEC filings

EDUCATION

University of California – San Diego
Bachelor of Science in Management Science
Minor in International Studies
 Cum GPA 3.5/4.0
 Honors with Distinction

June 2007

Universidad Complutense, Madrid, Spain
Exchange Student

August 2005 – June 2006

- Mergers and Acquisitions, International Commerce and Finance, Stock Market Valuation, International Relations – Maghreb & the Middle East

UCLA Extension (Accounting)
 Santa Monica College (Mandarin Chinese, SQL Server)
 Udacity.com (Search Engine, Cryptography, Algorithms)

September 2007 – Jan 2009

August 2009 – Jun 2011

February 2012 – Present

SKILLS

Computer: Proficient in Microsoft Excel, Word, PowerPoint, Access, Project, Stata, Visio, Windows 2000, Windows XP, Windows Vista, Windows 7, Office 2007, Office 2010, PeopleSoft, nVision, Business Objects, SQL Server, AS400, Linux Ubuntu, MySQL, HTML, CSS, Python, PHP, JavaScript, .Net, Gimp, Bluefish, Adobe Photoshop, Adobe Dreamweaver, VBA, VBScripts, Leap Motion

Personal: Fluent in Spanish, Intermediate Mandarin Chinese

AWARDS

- Los Angeles Startup Weekend Factual.com Contest Winners
 Restaurantrep.com February 2012
- Orange County Startup Weekend Tournament Champions
 Watchmypetnow.com November 2011
- Eagle Scout June 2002