

Adam Fernandes

EDUCATION

Rotman School of Management & Department of Economics, University of Toronto Toronto, Ontario
Master of Financial Economics Expected June 2027
– **Upcoming Relevant Courses:** Corporate Financing II (MBA), Options and Futures Markets (MBA), Econometrics (MA), Microeconomics (MA), Financial Economics (MA)

Lazaridis School of Business and Economics, Wilfrid Laurier University Waterloo, Ontario
Honours Bachelor of Business Administration (Major in Finance and Minor in Economics) Sept. 2017 – Nov. 2021
– **Academics:** cGPA 3.5/4.0
– **Awards/Scholarships:** Entrance Scholarship 2017 (90%+), In-Course Scholarship 2020 (10.6/12)
– **Relevant Courses:** Financial Accounting (A-), Corporate Finance (A), Managerial Accounting (A+), Canadian Banking and Financial Systems (A)
– **Activities:** Laurier Investment and Finance Association, DECA Laurier, Fidelity Case Competition (Finalist), Lazaridis Trading Competition (Finalist), RBC Stock Market Competition (Semi-Finalist), Walk for Alzheimers (Volunteer)

INDUSTRY CERTIFICATIONS

– Passed CFA Level I 2024
– Corporate Finance Institute (CFI): Fixed Income, Corporate Finance, Financial Analysis Fundamentals 2025
– Bloomberg Analytics Certification 2018
– Financial Stability Institute (FSI): Liquidity Coverage, Risk-Weighted Assets, Credit Risk 2023

PROFESSIONAL EXPERIENCE

Office of the Superintendent of Financial Institutions (OSFI) Toronto, Ontario
Analyst – International Banking (Global Systematically Important Bank Coverage) May 2023 – June 2025
– Collaborated with a supervision team of seven members responsible for the complete coverage of a bank's financial and non-financial risk profile that monitors risk and takes intervention measures
– Co-authored quarterly risk rating reports business risk section that evaluated business model, strategy, and external environment that was reviewed by OSFI senior management to establish a risk rating
– Prepared questions and led meetings with C-Suite management and associated stakeholders (i.e. external auditors, international regulators, internal colleagues) to identify risks facing the bank
– Analyzed quarterly earnings to assess the quantity, quality, and consistency of results to identify historical trends and future outlook
– Member of an approval team for the repurchase of preferential shares and NCIB through risk analysis and sensitizing outcomes on capital and liquidity
– Managed whistleblower pipeline to determine prudential concern to present recommendations and escalate concerns as needed
– **Select Project Experience**

- Onsite examination – Internal Audit
 - Member of an examination team for a select institution's internal audit program responsible for evaluation of the institutions mandate, resources, methodology, and its application to select business lines
 - Reviewed exam materials to interview senior management, assess program gaps, and issue recommendations through a supervisory letter

Lysander Funds Toronto, Ontario
Client Services Associate Jan. 2022 – May 2022
– Covered dealer services desk addressing client requests including: gains and losses, distribution reports, T3 tax slips, funds info
– Tracked daily short-term trading data to appropriately charge clients based on the funds daily sales and available cash
– Utilized Bloomberg to search and analyze relevant charts and articles for marketing material to keep investors informed on factors affecting their fixed-income portfolios

Lazaridis School of Business and Economics, Wilfrid Laurier University Waterloo, Ontario
Research Assistant – Strategy and Corporate Governance Mar. 2021 – Aug. 2021
– **Project Description:** The project focused on U.S. companies from 1997 to 2019 and the voting percentages of ESG shareholder proposals based on their respective supporting statement and counter-statement
– Collected relevant supporting and counter statements through thorough search of a company's DEF 14a forms
– Analyzed shareholder proposal texts, separating shareholder resolutions from supporting statements for effective data collection

PERSONAL

– **Technical skills:** Familiar in Excel, PowerPoint, Bloomberg Terminal Services, Capital IQ, Python (Beginner)
– **Interests:** Hockey, Golf, Competitive Table Tennis Player, Play Blues Guitar, Coffee Enthusiast, Backpacking