

ADEM AHMED

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EDUCATION

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA

Philadelphia, PA

Master of Business Administration Candidate; Majors in Finance and Real Estate

2024-2026

- Clubs: Finance, Real Estate, Hockey, African American MBA Association, Storytellers, Africa Student Association

BUCKNELL UNIVERSITY

Lewisburg, PA

Bachelor of Arts; Major in Comparative Humanities, Minor in Economics

2012-2016

- Honors: Posse Foundation Full-Tuition Leadership Scholarship, Departmental Honors Distinction
- Study Abroad: Institut de Touraine in Tours, France
- Leadership: Student Lectureship Committee Chair, Katrina Recovery Team, Dominican Republic Advancement Team

EXPERIENCE

M&T Bank

Boston, MA

Vice President, Senior Commercial Real Estate Underwriter

2022-2024

Assistant Vice President, Commercial Real Estate Underwriter

2021-2022

- Underwrote and managed over \$1B in commercial real estate loans across multi-family, retail, industrial, hotel, and self-storage sectors; spearheaded Greater Washington market expansion by achieving the highest loan production bank-wide
- Led deal execution throughout entire deal lifecycle for over 20 new money transactions; conducted due diligence, structured financing, underwrote deals, and guided them through capital and credit committees, generating over \$3M in fee income
- Negotiated optimal deal terms utilizing cash flow modeling to promote financing structures that mitigated default risk and enhanced returns
- Directed portfolio management post-origination to maintain risk rating accuracy and ensure effective day-to-day operations
- Trained 15 new hires over a multi-day case study, guiding them through the full deal cycle to enhance underwriting and system competencies, accelerating onboarding and improving efficiency

Selected Transaction Experience

- *\$120M syndicated multi-family construction facility:* Led commitment to Tier-1 sponsor's 384-unit multifamily greenfield development in Everett, MA; managed underwriting through cash flow, construction, and lease-up analyses, generating over \$600K in fees
- *\$60M retail acquisition facility:* Directed the acquisition of a premier retail center in Gaithersburg, MD; oversaw deal screening, tenant analysis for over 30 tenants, and sub-market due diligence, generating over \$300K in fees
- *\$30M industrial construction facility:* Executed financing for greenfield industrial facility in Clinton, MD; structured around single-tenant risk, generating over \$150K in fees

CITIZENS BANK

Boston, MA

Assistant Vice President, Associate Portfolio Manager

2020-2021

Corporate Banking Credit Analyst

2018-2020

Commercial Banker Development Program Associate

2017-2018

- Selected as one of 15 candidates for a one-year rotational credit training program, gaining skills in accounting, credit analysis, financial modeling, and commercial banking solutions, resulting in two accelerated promotions
- Developed optimal capital allocation strategy for \$3B New England middle-market loan portfolio, identifying high-return opportunities and recommending exits from low-return relationships through financial and industry analysis
- Mitigated repayment risks by monitoring borrower financial performance, loan covenants, and borrowing base reporting, leading to improved portfolio quality
- Led diversity initiatives on college campuses, successfully recruiting two hires from underrepresented backgrounds

ADDITIONAL INFORMATION

- **Languages and Certifications:** Amharic (conversational), French (Level A2), WSP Real Estate Financial Modeling
- **Memberships:** Toigo Foundation Real Estate Intensive, Management Leadership for Tomorrow (MLT) MBA Prep, Zell/Lurie Center for Real Estate, Pension Real Estate Association
- **Interests:** House music, K-Dramas, Tottenham Hotspur F.C., Los Angeles Lakers, Japanese culture, wine, chess, bowling