

Kyle Jernigan

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EDUCATION

Texas A&M University

Master of Science in Quantitative Finance
Mays Business School

College Station, Texas

May 2025

Cumulative GPA: In Progress

Texas A&M University

Bachelor of Business Administration in Finance
Mays Business School

College Station, Texas

May 2024

Cumulative GPA: 3.95/4.00

PROFESSIONAL EXPERIENCE

Citi

Incoming Corporate Banking Analyst

Houston, Texas

July 2025

Citi

Corporate Banking Summer Analyst

Houston, Texas

June 2024 – August 2024

- Generated financial analyses and drafted credit memoranda for energy sector firms seeking large-scale credit facilities, evaluating credit worthiness and considering strategic client revenue opportunities across spectrum of banking products
- Prepared comprehensive annual review of a publicly-traded client summarizing financial health, risk factors, and repayment capabilities, ensuring clear and persuasive communication to senior management and credit committees about the relationship
- Created and delivered a detailed analysis of the upstream energy sector to senior management and colleagues, utilizing market research and executive insights to enhance understanding of industry dynamics, identify emerging trends, and mitigate risks

Frost Bank

Commercial Banking Intern

San Antonio, Texas

June 2023-July 2023

- Determined customer credit worthiness through the analysis of financial statements and verification of compliance with covenant ratios to maintain overall bank financial ratings
- Supported multiple client relationships by monitoring quarterly reports for sufficient cash flow coverage, potential credit misuse, or declining profitability to anticipate potential default and mitigate downside risk
- Developed loan packages by compiling loan facility documents, supporting financial statements, and credit evaluations to enable senior bankers to make informed lending decisions

Hesselbein Tire Southwest

Shipping and Receiving Associate

San Antonio, Texas

May 2022 – August 2022

- Conducted regular inventory counts to verify product balances, received and stocked daily shipped inventory, and operated heavy machinery to fulfill daily customer requirements and ensure efficient internal supply chain

LEADERSHIP & INVOLVEMENT

MSF/QF Financial Services Guild

Leader

College Station, Texas

May 2024 – Present

- Conduct regular presentations and workshops to inform guild members about potential career paths within financial services, leveraging both general industry knowledge and personal experience to provide comprehensive insights

Grace Bible Church

Member

College Station, Texas

August 2022 – Present

- Attend weekly services and participate in Bible study sessions, contributing to discussions and fostering a supportive environment for spiritual growth and community building

Tanner Fund

Member

College Station, Texas

January 2024 – May 2024

- Contributed to the management of a student-led long-only equity investment portfolio with ~\$1MM in AUM; actively participated in stock pitching and security selection, ensuring alignment with investment risk and return objectives

SKILLS, ACTIVITIES & INTERESTS

Certifications & Training: CFA Investment Foundations, Wall Street Prep Excel and PowerPoint, Bloomberg Market Concepts

Relevant Coursework: Valuation, Intermediate Accounting, Investment Analysis, Financial Modeling, Stochastic Calculus

Honors: College Board National Rural and Small Town Scholarship Recipient, Jan Heckendorn Academic Achievement Award

Activities: Intramural Sports, Texas A&M Sporting Events, Grace Anderson Bible Church, Epic Life NB, Breakaway Ministries

Interests: Houston Texans, Premier League Soccer, Fantasy Football, Chess, Weightlifting, Alternative Music, Outdoors