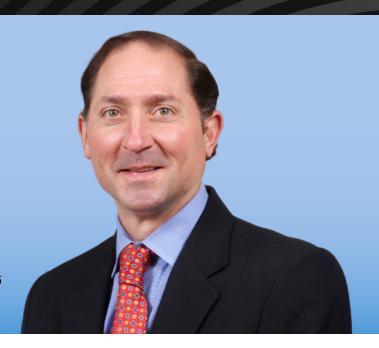
C A D W A L A D E R Alumni Network

ALUMNI SPOTLIGHT

Bryan Kearns

Managing Director – Head of Subscription Finance Group at Bank of America

Years at Cadwalader: Associate 2005-2006



From navigating complex transactions as a junior associate at Cadwalader to leading innovative financing solutions at Bank of America, Bryan Kearns, now Managing Director – Head of Subscription Finance Group at Bank of America, has built a career defined by diligence, collaboration, and curiosity. In this Alumni Spotlight, Bryan sits down with Tim Hicks, current partner and Co-Head of the Fund Finance Group at Cadwalader, to reflect on his career journey, the mentors who shaped his leadership style, and how his time at Cadwalader continues to influence his approach to teamwork, problem-solving, and professional growth.

Time at Cadwalader

What was the biggest learning curve that you had to overcome when you first started?

Bryan Kearns: I would break it down into two parts. The first was learning the Cadwalader processes and protocols, including the individuals to reach out to and connect with for driving a transaction to closing. For example, the parties you would need to go to for opinion review and sign-off.

The second was gaining an understanding of all the ancillary or constituent documents that were required to be assembled and executed prior to a trade's closing. I think in achieving both of those, the former was accomplished by connecting with and seeking guidance from mid-level and junior associates. As for learning all of the constituent and ancillary transaction documents, that came from spending evenings with the paralegals who were assembling the closing binders.

To me, those were probably the most difficult things starting out as a junior associate; learning your way around the organization and understanding what materials are required to bring the transaction to closing.

Was there anyone in particular from a mentor or colleague standpoint who influenced your career direction or leadership style?

Bryan: I would say there were two people at Cadwalader who were instrumental in that.

The first would be Pat Quinn, who at the time, when I was a summer associate, was co-head of the summer program. Pat was always at the summer events, willing to engage with the summers, and his door was always open. I also had the opportunity to work with Pat in his Commercial Mortgage-Backed Securities (CMBS) team on transactions, which expanded my internal network and knowledge base. Pat's mentorship, leadership, and warm-hearted nature made him a true culture carrier for Cadwalader and all it stands for. I've taken his leadership and guidance with me and carried it into my own leadership style, mentoring junior talent and working with them directly day in and day out from their first day at the firm.

The second would be Mike Dolan, who was a partner in the litigation group at the time and the individual who recruited me to join Cadwalader. When I left Cadwalader, it was a very difficult decision because I truly enjoyed the work, the people, and the firm. What stuck with me most is when I went to tell Mike that I'd be leaving for an opportunity at Bank of America (BofA). He said, "If you have weighed all the pros and cons of your decision, don't ever look back." I carry this advice with me to this day, and once I've made a decision, I don't look back. It avoids second-guessing yourself and the decisions you make.



Pat's mentorship, leadership, and warm-hearted nature made him a true culture carrier for Cadwalader and all it stands for. I've taken his leadership and guidance with me and carried it into my own leadership style, mentoring junior talent and working with them directly day in and day out from their first day at the firm.

Is there a skill or mindset that you developed at Cadwalader that you still rely on today?

Bryan: I would say Cadwalader taught me that it's critical to be diligent and thorough in everything you're doing, and to pay attention to detail—because details matter. And also to not be afraid to ask colleagues, regardless of their level within the organization, for their thoughts and views. They may have valuable insights that can help you arrive at the best decision or outcome.

Current Role

Let's shift to your current role. Your journey took you from law into working at a bank in the finance sector. What inspired that change?

Bryan: It was really inspired by the opportunity that BofA presented to me, because I saw it as a culmination point to bring my prior background in financial services and the legal world together. The opportunity to join BofA's Asset-Back Securities (ABS) team allowed me to capitalize on both my prior finance and legal experience to deliver financing solutions for clients, while still working closely with the structured finance attorneys at Cadwalader and across the industry more broadly.

In your current role as a group head, what's the most exciting or challenging aspect?

Bryan: I would say it's working with you, Tim, and your team at Cadwalader on the subscription front these days. What's most exciting to me is that there is always something new and bespoke that presents itself. I find that working on creative ways to come up with financing solutions for clients around those opportunities is extremely exciting.

From a challenge perspective, I'd say it's similar in finance as it is in law. There are always internal challenges you face within the organization, as well as external factors you have to deal with in running a business.



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What was the biggest difference or similarity you found between practicing law and working at a bank?

Bryan: To me, there aren't many differences. I think there are more similarities than differences. Part of that is because when I left Cadwalader, I stayed in a business role on the structured products side—first in the ABS group at the bank and then heading up the subscription group. The products themselves involve both legal and financial aspects, so the work is very similar. The difference is really just in focus, you're either more legal-focused or finance-focused.

Advice and Guidance

What's the one piece of advice you'd give a first-year associate starting out at a big law firm?

Bryan: It's the same advice I give to all first-year and summer analysts, broken down into three components:

- Pay attention to detail. Accuracy is more important than speed, especially when the work product is prone to errors.
- Be responsive. Check and respond to emails in a timely manner, even in the evenings and on weekends.
- Expand your network. Always look for ways to grow both your internal and external networks.

A lot of people take those three items for granted when they're starting out. But they're critical in both finance and law, because you never know where the next opportunity lies. It could be through someone you've met in a network; whether they're looking for an upcoming subscription line or legal counsel to represent them on one.

Outside the Office

What's something you enjoy outside of work?

Bryan: I truly enjoy scuba diving, golf, and running — and I've been doing all three for about 30 years.

What's one thing about you that might surprise others?

Bryan: That I married a fellow Cadwalader alum this year, who ironically lived in 100 Maiden Lane, the same place where I summered at Cadwalader.

Lightning Round – Get to Know Bryan

What's your favorite season? Late spring, the cooler weather is great for hitting the links.

Favorite book or movie? Last Man Standing, the autobiography of Jamie Dimon and his rise to prominence in the financial world. What was truly inspiring to me was the belief he had in himself and the fact that he never gave up after Sandy Weill's unceremonious ouster of him from Citigroup.

What's one item on your desk you can't live without? I believe most, if not all of my BofA colleagues could answer this one. I prefer the old paper notebook and pen to newer technology. I always carry them with me if they're not already on my desk.

How hot is too hot when it comes to peppers? The peppers you gave me, Tim, were too hot.

What keeps you grounded and smiling? Traveling to new destinations and checking them off the bucket list.