



Education



2003 ... 2008

ESADE Business School
Graduate and Masters Degree in Business Administration
▪ Major in Finance

Barcelone (Spain)



2007 ... 2007

Singapore Management University
International Exchange Program

Singapore (Singapore)

Professional Experience



2014 ... 2015

Santander Holdings USA and Santander Bank NA
Enterprise Architect

Boston (US)

Enterprise Architect specialized in the definition and development of Management Information Systems (Risk and Finance) as well as the Enterprise Data Management Program.

- **Designed strategic data management strategy**
Defined Enterprise Data Hub infrastructure to produce consistent outputs throughout the Bank, reduce mapping needs, allow for Master Data Management and serve as centric repository for Data Quality.
- **Defined Holding Risk and Finance and Capital Planning Architecture**
Participated in the requirements gathering, analyze and evaluate options to comply with Intermediate Holding Company, Capital planning / CCAR and Risk Data Aggregation and Reporting requirements.
- **Designed Bank ETL to Bank corporate risk data warehouse**
Lead functional team mapping Bank's source systems into corporate warehouse, performed gap analysis of corporate datawarehouse vs. local requirements, proposed data model enhancement to cover gaps. Defined alternative sources for missing data in source systems.



2008 ... 2014

Management Solutions
Experienced consultant

Boston (US)

Experienced consultant in the area of financial and commodity risk consulting; specialized in the areas of Risk (focus on Collections) and Operations, knowledgeable with project management offices (PMO) methodologies. Participation in relevant projects for Santander Group and Sovereign Bank and knowledgeable in Santander corporate operations and risk systems.

- **Collaboration coordinating the response team for the Mortgage Servicing OTS Consent Order:**
PMO coordinating a multi-disciplinary team including: Risk, Operations, Compliance, Legal, Internal Audit and External consultants. Preparation of the response documentation for the Board and for regulators (OTS, OCC and BoS). Development of a new role, the Single Point of Contact, to assist customers in financial hardship. Development of a critical controls dashboard for Loss Mit. and Foreclosure.
- **Liquidity Risk informational requirements definition for Sovereign Bank:**
Analysis of Basel III and Bank of Spain liquidity regulatory requirements and ratios (LCR and NSFR). Evaluation of the bank's alternatives for the ratios calculation.
- **Chief Risk Officer role definition and development of Sovereign Bank risk framework & Enterprise Wide Risk policies:**
Collaboration on the definition of the Chief Risk Officer for Sovereign Bank, including functions, governance, hierarchical reporting and relationship model with other areas. Development of the Bank risk framework and Enterprise Wide Risk policies contrasting with the local regulator (OCC) and with the Group corporate risk policies.
- **Analysis and Diagnosis of the Risk Unit of Sovereign Bank:**
Complete analysis of Sovereign Bank Risk Unit (As-Is) including organization, governance, processes and systems. Benchmark vs. Santander Group Model and market best practices.
- **Analysis of the Operations Model of an US Bank and definition of the To Be Model.**
- **Development of enhancement projects for Collections: Strategies, Reporting and Processes.**
- **Analysis of the Operations Model of an US Bank and definition of the To Be Model.**
- **Diagnosis of the Collections and Recovery function in multiple local subsidiaries of a global bank.**
- **Evaluation of the Risks and Capital of an investment firm for the Spanish regulator.**
- **Development of the Corporate Collections Model (focused on Processes) for Santander.**

Madrid (Spain)

Language

	Learning	Perfect
Spanish	★ ★ ★ ★ ★ ★	
English	★ ★ ★ ★ ★ ★	
French	★ ★ ★ ★	★ ★



Characteristics

	Good	Perfect
Committment	★ ★ ★ ★ ★ ★	★
Organization	★ ★ ★ ★ ★ ★	★ ★
Comunication	★ ★ ★ ★ ★ ★	★
Teamwork	★ ★ ★ ★ ★ ★	



Additional Information

- Interested in technologies, social tools (web 2.0), personal blogging for more than 5 years. Advanced user of MS Office Suite, Web programmer (HTML+CSS, Javascript, JQuery, Python, PHP) and Database advanced user (Access, MySQL).
- Basic user of statistics software (Minitab and Derive).
- Keen on reading, sports (running, ski, and tennis).