ARTURO **BAJOS ARGOTE**

Manager & Lead Business Analyst

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**current location : London , Cell Number : 996785245152**

Summary

* Experienced business change lead with over 17 years of practice gained in Investment Banking technology change programmes.
* Manage projects e2e to achieve targets under strict deadlines
* Lead requirements gathering, design, support development, testing, project management and data governance (PoC, BRDs & FRDs, Data Modelling)
* SME understanding of Credit Risk calculation and criteria required for Standard and AIRB (Collateral & Netting Agreements, Implementation of collateral management systems, ISDAs, CSAs, Counterparty Risk, RWA, EAD, LGD, PD calculations), Trade LifeCycle.
* Business acumen in multiple asset classes within Banking and Trading book (repos, reverse repos, bonds, stocks, OTCs, Derivatives - Futures & Options lifecycle including FX, Rates, Commodities and Equities).
* Acquainted with various regulatory bodies, CRR & CRR2, MIFID I & II, LIBOR & IBOR, MAR, FRTB, EMIR, BCBS, Basel II, III, IV & V, CRD4, CRD5, FCA, BoE, FINREP, Dodd Frank, SEC and the FED.
* Excellent communication skills with stakeholders and within a team (Business Managers, Sales, Traders, Compliance, Legal, Risk, Operations, IT and external clients)
* Commitment, awareness and flexibility.

Technical Skills

* Programme and plan the digital transformation and work with all business streams to enable embedment and transition to the new digital landscape
* Responsible for developing and delivering digital transformation, ensuring alignment with the Global Development Programme in order to achieve the strategic objectives.
* Collibra: Implement a data governance with the BCBS239 processes and monitoring results.
* Capturing relevant policies and rules. Defining critical business concepts and designing Dashboards of the TOM Workflow.
* Implementation of new Data Warehouses and Technical Meta Data ([ETL](https://www.bing.com/search?q=Extract,+transform,+load&filters=sid%3A26a83bc4-44b8-499e-a0f7-800ad091f73f&form=ENTLNK) process metadata, back room metadata, transformation metadata).
* Data Architecture Modelling (TDM, ODM).
* UAT and drafting test scripts
* Adept at using Microsoft Office products Excel (Advanced level including macros), MS Access (Advanced Level), MS Word 2000, PowerPoint, MS Visio, Project Planning.
* Agile/Scrum methodology (Feature, Epic & Story creation), Jira, Mercury Test Director
* Experience in SEPA, BACS/CHAPS, ALGO
* Regulatory reporting tools: FiRE, Cognos, Moody’s Risk Analytics, Oracle, Eurocars, Intellimatch, rFRAME
* Understanding of XML and FTP data tools.
* SQL (data mining and building tables and queries for large volumes), JSON, Qlikview

Education

* UCL: Economics and Business and Eastern European Studies - Grade 2.2. 09/1998 to 06/2001
* Project Management (Prince II Registered Practitioner P2R/567689) 01/2014
* Native in Spanish

Experience

**Manager** 06/2017 to Current

BNP Paribas (Aurexia Consulting Limited)

* Lead a team of consultants to deploy the SRS (Shared Reporting System) Project data gap analysis of five years road map and architecture definition (Credit Risk (RWA AIRB – EAD, LGD, PD, Maturity), IFRS9 (ECL) and Accounting Reporting (B/S and Off-B/S) for UK and USA regulatory reporting.
* Accountable for solution design of Accounting and Credit risk convergence, impact assessment on current Group reporting function, definition of all – new Group reporting process and TOM thereof within CIB Finance, Operations and Risk.
* Design the project governance (roles & responsibilities, governance bodies, stakeholders’ identification).
* Plan project roadmap (i.e. the overall execution plan).
* Secure the resource plan (skills, capacity) and prioritization.
* Ensure a clear business rationale is associated to the contemplated project, identify benefits.
* Coordinate & challenge experts to put together a solution meeting the business requirements.
* Identify risk and dependencies that could jeopardize project execution.
* Undertaking of methodological work to provide Corporate Investment Banking interpretations of the Group data dictionary associated with the new process. Manager of a team of 5 project resources in CIB Finance for implementation in 2017 and 2018.
* Ensure aligned project status/progress is shared amongst the project community.
* Identify risk & issues and propose a mitigation action plan.
* Raise alerts / escalate issues / review the roadmap if required.
* Overall sound IT architecture.
* Operational TOM with clear mandate for each team.
* Strong controls framework.
* Simple and efficient working.
* Future evolution of the regulatory framework or anticipated business transformation.

**Lead Business Analyst** 11/2016 to 03/2017

Legal & General

* Production of the ALM (Asset & Liability Management) monthly reports. This included the Matching Adjustment, the IFRS & Solvency II and Credit MI estimate reports (using ALGO and various internal databases).
* Lead the optimisation implementation to eliminate the current ALM process. The LGR Finance – Investment Reporting team are provided with a series of data inputs which they enter a number of excel models in order to produce the end result. This process entails several manual steps copying and pasting data between spread sheets.
* Lead the optimisation of the PCR (Portfolio Credit Risk) reports. This included the creation of a standalone application utilised by Production Client Services to manage the Portfolio Credit Risk process for Legal & General Retirement.
* A structured framework with audit-proof quality control is the resulting objective. The SharePoint or Excel VBA system aims to provide a powerful, sophisticated yet easy-to-use application for its stakeholders and users. A low maintenance effort and compliance with the overall Risk Analytics’ strategy of application usage are also objectives. The application is required to support monthly edits or updates of around 15,000 party data records with around 20 fields each within 8 hours elapsed user working time.
* In both streams I have worked as a hybrid PM / BA.
* Lead the project plans with end-to-end detailed tasks.
* Conduct workshops with BAU users to draft current business requirements, as well as functional ones.
* Provide regular updates to stakeholders on the RAIDs statuses.

**Business Analyst** 01/2016 to 07/2016

HSBC – Global Finance Change Delivery

* The Data Validation team are responsible for data improvement projects relating to the Group’s Credit Risk RWA (Effective Maturity, Asset Value Correlation, Collateral Recognition, Bank Fall-back LGD, PDs, EADs) production process and optimisation initiatives which includes:
* BAU data quality issues.
* Wholesale Risk Rating System
* Overview of LGDe of CfC (CARM for Corporates engine): calculation of Expected LGD and Downturn LGD, LGD Assignment Process
* Functional BAU changes.
* Implementation and migration to new RWA Systems.
* Implementation of new reporting frameworks (MI, Pillar 2, Pillar 3, Stress Testing, IFRS 9) Team should cover both sourcing of the Credit risk RWA platform and outputs serving either Capital Management decommissioning, pricing, MI and/or Regulatory reporting purposes, the regulatory component being prominent.
* Day to day work consists in:
* Providing to stakeholder comprehensive and detailed root cause analysis, status of the data quality. That includes data drill down into various Systems as well collection of the data from other bank areas and Regions.
* Undertake and document data lineage analysis.
* Give comprehensive view of gaps identified during investigations.
* Propose solutions for data and functional issues, and work with the wider Global Finance Change Delivery team and other systems teams to develop a resolution approach under supervision of them lead.
* Working with regional and Group stakeholders (both Risk and Finance), to facilitate their understanding of the RWA platform and support analysis of RWAs. That includes training/guidance documentation as well as providing training sessions to users.
* Maintaining issues logs and tracking issues to resolution progress.
* Building and monitoring data quality and adjustments KPIs. Maintain DQ status reports.
* Engaged with Sites to collect data if needs be. Present/track progress made on KPIs and adjustments/data issue remediation plan and agreed actions. Escalate status updates to the Finance Change Delivery Data Validation team leads.

**Senior Business Consultant**  03/2013 to 12/2015

GFT

Lead Business Consultant documenting the various Collateral types in the RWA calculations. Reviewing and analysing the impact on the implementation of the BCBS279 - The standardised approach for measuring counterparty credit risk exposures

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| Barclays Capital  08/2015 to 11/2015) | • MTM Repo within the Octon programme • Responsible for the creating of the Functional requirements of the project. • Conduct gap analysis of TDB vs downstream systems. • Liaise with downstream systems owners • Dodd-Frank, Volcker and MIFID II regulatory changes. |
| Barclays Bank  (03/2015 to 07/2015) | • Lead BA responsible for the creating of the Functional requirements of the Pro Rata Remediation Programme. • Currently working on the Interest Rate Hedging Product (IRHP) review project undertaken by the financial Conduct Authority (FCA). In 2012, the FCA identified failings in the way that some banks sold IRHPs. The banks involved agreed to review their sales of IRHPs made to customers since 2001. • Working with internal stakeholders and an external independent reviewer to deliver accurate results and meet deadlines. |
| Deutsche Bank  (03/2013 to 12/2014) | • Lead BA for the gathering of requirements and data sourcing on the BCBS239 - Principles for effective risk data aggregation and risk reporting. Focused on the Data Aggregation and Reporting activities for 18 Key Risk & Finance metrics (primarily on Accuracy, Completeness, Timeliness and Agility). • Lead IT for the Treasury Instrument and Reference Data Service programme. The reference data streams are Clients (or counterparty), Instruments, Products and Books. • Responsible for the creation of the ETL processes and Test Scripts to match • Implementing, co-ordination and overseen the design, build and testing of the reference data components with an off-shore development team  • Handle product delivery of the project ensuring compliance with the bank and regulatory standards such as Basel III, Funding, Fed 5G, Liquidity, Stress Testing, Debt AL and Depot reporting, MIFID I. • Through planning, monitoring and training I established working practices |