

# Carlos Oliveira

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**Title:** Risk Advisory Consultant

**Location:** Lisbon, Portugal

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## Summary

Risk management professional with 5 years of experience in financial risk, compliance, and internal controls. Strong expertise in regulatory frameworks including Basel III, GDPR, and AML directives.

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## Experience

### **EY – Lisbon**

*Risk Advisory Consultant*

*August 2021 – Present*

- Conducted risk assessments and designed control frameworks for banking clients.
- Led GDPR compliance projects for financial institutions.
- Performed internal audit engagements focused on operational risk.

### **Millennium BCP – Lisbon**

*Risk Analyst*

*May 2019 – July 2021*

- Developed credit risk models and analyzed lending portfolios.
- Monitored and reported on market risk exposures.
- Contributed to regulatory reporting and stress testing exercises.

### **Caixa Geral de Depósitos – Lisbon**

*Risk Management Intern*

*February 2018 – April 2019*

- Assisted in operational risk assessments.
  - Supported implementation of risk management tools.
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## Education

### **ISEG – Lisbon School of Economics & Management – Lisbon**

*MSc in Finance*

*2016 – 2018*

### **University of Aveiro – Aveiro**

*BSc in Economics*

*2013 – 2016*

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## Skills

- Risk assessment and management
- Basel III, GDPR, AML compliance
- SAS, R, Excel (advanced)
- Portuguese (native), English (fluent), French (intermediate)
- FRM (Financial Risk Manager) certification