

## CURRICULUM VITAE

GEORGE LOIZOU	
<b>Current work situation</b>	Finishing Contract & Looking for new contract roles
<b>Notice Period</b>	Immediate
<b>Home Location</b>	Central London
<b>Willingness to travel to site</b>	5 days a week
<b>Desired rate</b>	£450/D
<b>IR35</b>	Looking for only outside of IR35
<b>Notice needed to attend interview</b>	2 days' Notice
<b>Any other interviews scheduled</b>	No
<b>Any holidays booked for next 2 months</b>	18-25th Aug'23
<b>Visa Nationality</b>	British
<b>Email</b>	george_loizou@btopenworld.com
<b>Telephone</b>	07770 302758

BUSINESS ANALYSIS SKILLS SUMMARY	
Senior Stakeholder Management	Corporate Data Lineage Tracking
Business Case/Feasibility Study Documentation	Cleansing and Quality Assurance of Data
Requirements Elicitation	Systems and User Acceptance Testing/Test Planning
Workshop Facilitation	Logical Data Modelling
Business Requirements Documentation (BRD)	Data Management/Data Analysis/Enterprise Data Warehouse
Functional Requirements Documentation (FRD)	Agile and Waterfall Methodologies
Business Change/Change Management	Data Migration
Target Operational Model	Process and Task Model Analysis
Object Orientation Methods/Use Case Analysis/UML	Root Cause Analysis
Training Material Preparation	User Manual Preparation
Impact Assessments	Gap Analyses
Business Analyst Mentoring	SQL/SQLServer Script Development
XML/FpML Messaging	Project Management and Progress Tracking

SOFTWARE SKILLS	
MS Word	MS Excel (advanced)
MS PowerPoint	MS Access
MS Visio	MS Project
Oracle and SQLServer.	Jira
ARIS Event Process Chain Modelling	

FINANCIAL ORGANISATION/BUSINESS AREA	
Commerzbank	Exotic Fixed Income Derivatives Front Office Documentation. Pre and Post Trade Processing.
Equilend Europe Ltd	Securities Lending Report Production.
TSB	Data Migration.
HSBC	Wholesale and Retail Credit Risk Stress Testing, General Ledger Reconciliation, Back Office Settlements/Income Processing, Custodianship and SWIFT Messaging.
Deutsche Bank	Equity Derivatives including OTC Vanillas, Exotics, Equity Swaps and Variance Swaps.
Nomura	Market Risk, VaR, CVaR, SVaR, Trade Sensitivities, Greeks, Stress Testing, Treasury, Equity Derivatives, Interest Rate Derivatives, FX, Credit Risk, Collateral Management, Liquidity and Leverage Ratios for Basel 3.
Lloyds Banking Group	Wholesale Lending. Credit Risk covering Basel 3, Risk Weighted Assets, PD, LGD, EAD, EE, PFE plus other measurement parameters. Collateral Management.
RBS	Credit Derivatives including Credit Default Swaps, ABS, CDO and Basel 2.
UBS	Front Office to Back Trade Processing, Equity Derivatives including OTC Vanillas, Exotics, Equity Swaps and Variance Swaps, Interest Rate Swaps, Bonds, Swaptions, LIBOR/IBOR and Corporate Actions. Supported Parallel Running.
Citibank	General Ledger Account Postings, Events and Triggers
96 Harley Street Ltd	Healthcare

EMPLOYMENT HISTORY
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EDUCATION & QUALIFICATIONS
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BSc (Hons) Mathematics	University of Sussex
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**05/2022 to Present**

**HSBC**

**POSITION: Senior Business Analyst**

Requirements gathering for Wholesale and Retail Credit Risk Stress Testing.

Responsible for compiling a list of Epics and User Stories in JIRA describing:

- Input Data (e.g. Balance Sheets, T0, Scenarios and MEVs) upload into the Credit Risk Calculation Models on the Execution Platform.
- Opening, Editing, and Saving Models including Configuration Management and Audit.
- How Overlays are applied to output from PD, LIC and RWA Calculation Engines.
- Requirements Traceability across a number of projects and systems, ensuring complicity and removing duplication.

Also responsible for:

- The compiling of Test Data for both Base and Stressed Scenarios.
- Defining Test Cases and Execution.
- MI Requirements gathering including Wireframe definitions and Calculations.
- Reconciliation Requirements around vast amounts of data.

**10/2021 to 05/2022**

**Citibank**

**POSITION: Senior Business Analyst**

Responsible for:

- Analysing and Documenting Accounting Rules and Triggers.
- Unifying Accounting Rules from systems all around the world into a single library.
- Analysing data feeds of Account Postings from around the world to distil Accounting Events and GL descriptions.

**03/2018 to 12/2020**

**96 Harley Street Ltd**

**POSITION: Senior Business Analyst**

Responsible for:

- Identified areas of business improvement in the handling of data and operational procedures carried out across several private medical practices such as:
  - Maintenance of Patient Dictionary, providing the ability to share patient notes across all practices in the building.
  - Automated Patient Invoicing directly off the Appointment Scheduler.
  - Rent Collection and House Management.
  - Income Tracking Across Multiple Sources.
  - Provision of Insights into Patient Demographics.
- An Agile approach was taken to build User Stories as they arise. Each User Story had associated with it a number of acceptance criteria.
- Project management and progress tracking.
- Key stakeholders were a Psychiatrist, a Cardiologist, a Dermatologist and a Rheumatologist.

## EMPLOYMENT HISTORY

**12/2017 to 03/2018**

**Commerzbank AG**

**POSITION:** Senior Business Analyst

Responsible for:

- Documenting the entire process the Sales Person carries out in setting up complex Convertible Bond products for trading. Products include:
  - Classic Autocalls
  - Autocall Phoenix
  - Reverse Convertibles
- Documenting the process around generating a Termsheet and having it agreed by all parties.
- Documenting the Product Pricing Process which includes all the Pre-Trade Management and Analytics processes.
- Loading the Product into a Central System where feeds downstream to PnL management systems can be facilitated.
- System testing of all fixes of errors found in Production, and also supported UAT.
- Liaising with stakeholders (Sales People and Traders) to elicit their procedures and requirements.
- Documenting Data Mapping interfaces and requirements between Sales and Trading systems.
- Documenting the Post -Trade downstream process.
- Key stakeholders were Salespersons, and Trade Support.

**07/2017 to 09/2017**

**Equilend Europe Ltd**

**POSITION:** Securities Lending Product Specialist (Maternity Cover Only)

Responsible for:

- Client Performance Reporting: Providing clients (Investment Banks and Asset/Fund Managers) with Peer Group Securities Lending activity information from across the world.
- Providing ad-hoc query requests for clients using Oracle SQL
- Providing technical support to clients for DataLend, Equilend's Market Data Platform.

**02/2017 to 07/2017**

**TSB via KPMG**

**POSITION:** Senior Business Analyst

Retail and Commercial Banking Data Migration project capturing and structuring requirements for the movement of Credit Risk data from LBG systems onto Banco Sabadell IT platforms covering:

- Decision Engine Data
- Retail and Commercial Customer Accounts and Credit History
- Secured and Unsecured Lending such as Mortgages and Loans
- External Bureau Information
- Product Information
- Reference Data

Also managed the relationship with LBG covering Credit Risk Systems and Technology Knowledge Transfer.

**06/2016 to 10/2016**

**HSBC Bank plc**

**POSITION:** Senior Business Analyst

Global Reconciliation Project leading to Big Data. Involved in resolving source system to General Ledger reconciliation issues across complex data structures covering the whole Group for both Banking and Trading Books. This role entailed:

- SQL Script Development using SQLServer.
- Documenting complex data structures.
- Documenting reconciliation methods.
- Data Cleansing
- Quality Assurance
- Parallel Running.
- Preparing presentation material to portray the nature of reconciliation breaks in non-technical terms for the benefit of stakeholders.

## EMPLOYMENT HISTORY

**10/2015 to 04/2016**

**Deutsche Bank**

**POSITION:** Senior Business Analyst

Duties included producing BRDs and Gap Analyses to support the Firm's supervisory framework covering:

- Non Standard Behaviour. This is in regard to the monitoring of staff movement in/out of Bank premises. E.g. the following criteria are deemed to be suspicious behaviour and an automated alert is raised. The information needed to assess this is provided by the entry and exit card readers at the entrance to each building:
  - Entry before 06:00
  - Exit after 20:30
  - Remote login times such as 03:00
- FX Trade Mark-ups to ensure compliance with Market Abuse parameters. This is a mechanism for monitoring the additional margin made by Sales People after the bid/offer spread has been agreed with the counterparty on FX Spot trades. Requirements here were obtained directly from Front Office Stakeholders.
- The monitoring of Trader Mandates to ensure:
  - Traders are not agreeing deals against Books outside their portfolio
  - Traders are not trading Products outside their portfolio within the same Book

**04/2014 to 10/2015**

**Nomura International plc**

**POSITION:** Senior Business Analyst

My role was to look at Market Risk Regulatory Reporting to the Prudential Regulatory Authority (PRA), and to determine data feeds required to calculate Leverage Ratios and Capital Requirements for Basel 3.

Duties were:

- Ensuring the correct VaR, CVaR, SVaR and Trade Sensitivity values across Equities, FX, Interest Rate Swaps and Swaptions, Inflation Swaps, Credit and Commodities Asset Classes are fed and aggregated correctly through the regulatory reporting platform from upstream systems and across a Risk Data Store and other intermediary systems when a number of data transformations have taken place. E.g.
  - How the Cash Vega calculated for a particular tenor (such as 4 months) not supported by the PRA report is split to among the nearest available tenors either side of it, e.g. 3 months and 6 months using Linear Interpolation techniques.
  - Estimation of Cash Vanna which is provided at a higher level of granularity than the Trade Sensitivity level. This is achieved using a weighting of absolute values of Cash Vega.
  - Documenting the effect of Trade Sensibility adjustments at book level to each sensitivity on a weighted basis using simple algebra.
  - Liaising with Trading Desks and Quant Analysts to estimate the effect on Balance Sheet PnL where underlying instrument shock sizes are greater than 1% for Stress Testing. E.g. the Cash Delta sent by the Front Office represents a 1% shift in underlying. If the effect being sort after for the PRA report is based a 5% bump in underlying, then Taylor's Theorem is used to arrive at an acceptable estimate.
  - Troubleshooting live production problems which need to be addressed by tactical SQL script. Usually to do with quality of data.
  - Participated in a data modelling exercise to redesign the table and foreign key structure within the middleware to optimise process used specifically for PRA reporting.
  - Worked closely with the offshore software delivery team to develop functional requirements, and in particular to provide better understanding of the algebraic concepts of Market Risk used and how they are implemented using Pseudo Code.
- Process Modelling using ARIS Event Process Chains.
- Ensuring the correct Credit Risk data is sent to the Credit Risk Models to determine EAD, LGD, PD, EE, PFE, Debt to Equity Leverage Ratios and Liquidity Coverage Ratios for Basel 3.

## EMPLOYMENT HISTORY

- Ensuring the Treasury function is properly supported. Worked on systems support relating to the balancing and management of the daily cash flow and liquidity of funds within the bank. This covered investments in securities, foreign exchange and cash instruments.
- Key stakeholders were Risk Managers, Trading Desks and Quants.

**02/2012 to 04/2014**

**Lloyds Banking Group**

**POSITION:** Senior Business Analyst

Worked within the Data Management programme of the group's Risk Transformation Programme and tasked with:

- Process Analysis; data sourcing and deriving the data lineage across the Wholesale Division for Credit Risk. This involved understanding Critical Data Elements (CDEs) and how they are mapped to a Corporate Data Model.
- Consultancy; Credit Risk Data consultancy as an SME to the target data architecture team.
- Credit Proposal Application System for handling requests for Credit from corporate customers:
  - This is a workflow system covering Deal Capture of all Loan based products, covering many asset classes of Loans.
  - Involved the definition of Traded and Non Traded Loan Products and managing the associated workflow, which tracks the Loan product package from inception, through credit analysis and information gathering, calculation of Risk Weighted Assets, Limit Setting, Sanction, Post Sanction and Collateral/Liquidity Management activities in accordance with Basel 3. Wrote User Stories to help gather and model requirements in an Agile/Scrum environment using Jira.
  - Produced a suite of Use Stories using Jira covering the addition and removal of Relationship Managers and Credit Analysts from the system.
  - Key stakeholders were Relationship Managers and Credit Analysts.
- Retail Debt Collections and Recoveries.
  - Participated in Data Migration activity of 14 disparate systems onto Debt Manager 9.
  - Responsible for determining outbound interfaces to all communications channels: Letters, Email and SMS.

**08/2010 to 01/2012**

**Commerzbank AG**

**POSITION:** Senior Business Analyst

1) Equity Derivatives reengineering programme for Vanilla, Exotics and Fund products. Involved in:

- Producing a set of Use Cases covering OTC Trade Validation, Save and Retrieval, and Trade Document Management.
- Conducting User interviews with Traders, Front Office Risk, Market Risk, Middle Office Trade Support, Independent Pricing Verification team, and Operations for the purposes of Trade Workflow management.
- Structured Product Trading Limit setting and dissemination across Trading Desks on behalf of the Market Risk team.
- Corporate Action processing.
- Data sourcing and batch data feeds analysis for Market Data and Time Series.
- Prototype Demonstrations to Traders, Trade Support and Market Risk.
- System Testing and supporting the UAT effort across the Trade Life Cycle and Market Risk.

2) Precious Metals Purchasing System.

## EMPLOYMENT HISTORY

- Involved in gathering requirements for an on-line Gold, Silver and Palladium purchasing system for retail customers.

**01/2010 to 08/2010**

### **RBS Global Banking and Markets**

**POSITION:** Senior Business Analyst

Worked on a Cross Asset Enterprise Data Warehouse to be the golden source all trade data of Global Banking and Markets. OTC Trade booking systems feed trade and mark to market data into the data warehouse both at end of day and intra-day. The data warehouse then handles all downstream feeds to Market Risk, Credit Risk, Collateral Management, Finance, and Operations. My specific responsibilities:

- A CRO level initiative, I was initially involved in defining Business Drivers to justify the need for a golden source intelligent repository to reduce the number of reconciliation breaks and improve processes around the investment bank.
- Definition of all business requirements of trade and mark to mark data both into the data warehouse from the front office, and out to the account posting engine, and then to the general ledger.
- Participating in all design meetings to determine expedients of using fat or thin object definitions for message passing using XML schemas and flat files.
- Understanding Global Book Handling and how that might impact when and how the trades and marks are fed to the data warehouse, and to what level of granularity. E.g. Book by book, or end of day by end of day etc.
- Analysing the Trade Data requirements from the data warehouse for Market Risk by carrying out a Gap Analysis against what Market Risk had hitherto been receiving.
- Defining Reconciliation Requirements and resolving breaks.
- Supported Parallel Running.
- Harmonising Global Counterparty Identifiers as part of a Client Reference Data clean-up exercise.
- Agile Methodology and Jira used.

**01/2009 to 12/2009**

### **UBS Investment Bank**

**POSITION:** Senior Business Analyst

Systems Integration connecting Front to Back Office systems for the booking and downstream processing of Equity Derivative Exotic Products, such as Kick-In GOALs and Worst of Kick-In GOALs. These are Bond and Equity Option Hybrid Products which have complex payoff profiles.

Also responsible for:

- Investigating production problems and instigating tactical fixes for systems processes which incorrectly assign Risk Classes to Instruments and Trades.
- Addressing findings by the Swiss Financial Regulator which the Bank needed to remedy, such as not calling collateral in situations when it should be, and fixing errors in how Notional Trade values are calculated. The latter involved liaison with Market Risk Control, Business Unit Control and Global Credit and Collateral Margin Management.
- Analysing and recommending solutions to reconciliation breaks between the Front Office and Market Risk.
- Assessing solutions for accurate Balance Sheet PnL reporting when positions are moved across trading desks.

**08/2008 to 12/2008**

### **RBS Global Banking and Markets**

**POSITION:** Senior Business Analyst (Short Term Consultancy Assignment through Detica Ltd)

Investigation of the Current State followed by Project Definition and Analysis of the Required State for the Core Equities and OTC Equity Derivatives businesses and processes across the combined organisation globally. Coverage is front to back office migration and novation from the ABN legal entity to RBS. The approach taken is to retain the ABN Risk Management system and link upstream and downstream to the relevant RBS systems.

The key activities of this assignment:

- Detailed analysis of Hedge Trades and Hedging Processes, and how these are expected to novate, covering the product types: FX, FX Options, Interest Rate Swaps, Credit Default Swaps, Money Markets, Fund Derivatives,

## EMPLOYMENT HISTORY

Exchange Traded and OTC Derivatives, Listed Futures and Options, Equity Swaps, Physical and Cash Commodities, Securitised Products, Cash Settling Bonds and Convertible Bonds.

- Definition of Interim and Required State Trade Flow and Booking Processes for Credit Default Swap, Interest Rate Swap, LIBOR, FX and FX Option Hedges.
- To communicate and raise awareness to stakeholders, the proposals of the move away from ABN's in-house systems, Murex and Fidessa onto RBS's in-house systems, Calypso and Wall Street, covering front, middle and back offices.
- Assess Market Risk and Credit Risk impacts. E.g. The necessity or not for VaR Waivers, potential inter desk, inter-group credit limit breaches during migration, likelihood of stale market data and the reduction of number of Monte Carlo iterations within model evaluations to speed up system calculation time.
- Analysis of the New Product Approvals Process.

**02/2008 to 08/2008**

**Deutsche Bank**

**POSITION:** Contract Senior Business Analyst

The key roles in this assignment:

- Responsible for the Requirement Specification for the migration of the Product Pricing of Equity Swaps, Dividend Swaps and Total Return Swaps from a central based booking system to another strategic trading platform.
- Also worked on a specification to illustrate to traders how Cash PnL is attributable to the Greek parameters: Cross Gamma, Delta, Rho, Nu and Theta.
- Worked on Requirements Specification to adapt all relevant Global Market Equities systems to accept Correlation Term Structures as input for Correlation based products such as Correlation Swaps.
- Identification of a prudent method for Index Value Adjustment where its constituents are domiciled across multiple regions.

**07/2006 to 02/2008**

**UBS Investment Bank**

**POSITION:** Contract Senior Business Analyst

Key role in the global requirements for re-engineering the processing of Variance and Interest Rate Swaps (LIBOR) front to back. Expertise gained in volatility and interest rate markets and pricing thereof.

- Project involved linking upstream trade booking and risk management systems to downstream settlements, confirmation and regulatory reporting. The straight through processing of other Equity Derivatives and Interest Rate Swaps followed.
- On the business side, I worked closely with Trade Support, Corporate Actions and Confirmations people and Operations. Some trader contact.
- On the technical side, worked closely with IT developers upstream and downstream to determine viability of requirements for an assessment of time and cost and the identifications of quick wins.
- Provided intra-team training in volatility markets, including statistical methods, infinite compounding, logarithms and Vega determination. Good knowledge of the other Greeks acquired.
- Also provided training to explain the principles of Value at Risk (VaR), Stress Testing, Forward Pricing, Black-Scholes and Binomial Models, Linear Regression and Beta Calculation. Challenged traders in some of the calculations of Variance Amounts.
- Completed requirements study in Frankfurt and Zurich to cover the automation of pre-trade complex Securitisation product legal documentation using FpML based XML and Thunderhead.
- Developed and provided training in the use of Thunderhead. The securitisation products worked with include Discount Certificates, Accelerated Payback composite structures with caps and floors, Kick-In Goals and Laggards. New ones are being developed constantly and are popular in the Swiss market.
- Supported Parallel Running.
- Increasing trading with high-risk counterparties such as Hedge Funds has led the Bank to reengineer how it captures and communicates Collateral across to all Equity Derivatives areas globally.
- Corporate Action handling.

## EMPLOYMENT HISTORY

**07/2005 to 07/2006**

**ABN Amro (through EDS)**

**POSITION:** Contract Senior Business Analyst

The whole assignment was centred around the Wholesale banking function with ABN, focussing on corporate loans. Involved analysing existing data feeds and methods for calculating credit risk, and how they can be enhanced.

- Carried out an exercise to verify that transaction data enrichment system processes for all Basel II Regulatory Reporting and Risk Weighted Asset Calculations are workable. These system processes gather facility, guarantee, collateral, counterparty, counterparty risk grade and instrument data for each transaction and populate a Group-wide Data Warehouse for all of the Banking Booking portfolios at ABN Amro.
- The role involved use of MS Excel, MS Access, SQL and the Trillium Data Quality Management Tool.
- Also involved in cleaning up and referencing credit data and so that it can be passed to the Bank's Basel II calculator.
- Also involved in resolving reconciliation breaks.

**09/2003 to 07/2005**

**The Royal Bank of Scotland Group plc**

**POSITION:** Contract Senior Business Analyst

Worked on an excess management system which handled, *inter alia*:

- The monitoring the number of days past due corporate clients are of their credit obligations.
- Basel Default declaration.
- Cross defaults.
- External Credit Rating downgrades.
- Syndicated loan member defaults.
- Basel II.

Carried out a Statistical Analysis using MS Excel and MS Access to assess the nature and magnitude of exposures and limit breaches across all products within the Corporate Bank.

Was also responsible for analysing current systems' support for Credit Risk with a view to identifying requirements so that conformance to the New Basel 2 Accord can be achieved:

**11/2002 to 09/2003**

**Home Office (Immigration and Nationality Directorate)**

**POSITION:** Contract Senior Business Analyst

- Business Cases evaluating Process Re-engineering Options for various Immigration related processes.
- Provided mentoring to junior analysts.

**04/2001 to 04/2002**

**HSBC Investment Bank plc**

**POSITION:** Contract Senior Business Analyst

### **MAIN RESPONSIBILITIES:**

Using the Rational Unified Process (RUP), I had responsibility for building a Functional Specification (UML), Analysis and Design model covering the straight through processing of the counterparty risk assessment, P&L accounting, funding, settlement and confirmation of stock and cash settling trades such as:

- Equity Buy/Sell.
- Market Executions and Asset Allocations for Private Banking clients.
- Depository Receipts and Equity Linked Notes.
- Stock Borrows and Returns for Fund Management purposes.
- Corporate Actions (Transformations, Redemptions and Accruals).

The core process involved:



## EMPLOYMENT HISTORY

- The selection of standing settlement instructions for both processing organisation and counterparty using trade data.
- The data enrichment of settlement instructions with trade data.
- The assessment of whether stock can be delivered or received directly against payment or free with payment to follow across Central Securities Depositories such as CREST and Euroclear.
- The formatting and sending of the SWIFT Message.
- The PnL accounting processing on receipt of incoming Settlement Advice. This is a complex procedure when the outgoing SWIFT message carried data from trades that were grossed, netted or split.
- Settlement advice tolerance processing.

**05/2000 to 04/2001**

**UBS Warburg**

**POSITION:** Senior Business Analyst

**MAIN RESPONSIBILITIES:**

- Worked on a "Straight Through Processing" (STP) Settlements and Confirmations system for Equity Option and Interest Rate Swap/LIBOR products.
- Participated in preparing a User Guide for the Exception handling in the finished system and subsequent training.