Ala-Eddine KARIB

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# Personal Statement

Results-driven Risk Analytics with 10+ years of experience in Market & Credit Risk, XVA, and FRTB across global financial institutions. Experience in quantitative modeling, regulatory risk delivery, and cross-functional leadership. Skilled in bridging business, technology, and Technology functions to drive analytics transformation and regulatory compliance.

# Core Skills

* XVA, Market Risk, Credit Risk, FRTB, Stress Testing
* Financial Products: Equities, Derivatives, FX, Fixed Income, Commodities
* Data & Analytics: SQL, Python, ETL, Spark/Hadoop
* Business & Delivery: Stakeholder Management, Trade Lifecycle, Workflow Design, Project Tracking
* Cross-functional Collaboration: Bridging FO, Risk, Quant, and Technology Teams

**Professional Experience**

**Wholesale Lead Business Solution | Standard Chartered | Warsaw (2024 – Present)**

* Led exposure monitoring and data quality strategyfor XVA and market risk metrics in adynamic stress testing environment**,** supporting regulatory and Traded risk management reporting.
* Worked on full revaluation VaR implementation with sensitivity vs. Monte Carlo model, enabling more accurate stress and capital projections.
* Built cross-functional dashboards and automated risk reports**, improving** ad hoc and recurring reporting efficiency.
* Influenced 1st & 2nd line stakeholders(front office, risk management, IT) to align processes and data flows, creating audit-ready, regulator-compliant reporting pipelines.
* Mentored junior analysts and established data quality best practices, enhancing the team’s analytics capability and talent pipeline.

**Lead Risk Modeling Consultant | Luxoft @ Citi | London & Poland (Jun 2021 – Oct 2024)**

* Led the roadmap and project planning of an in-house built structured products and equity derivatives RFQ software with Sales and Front Office to gather requirements for new product payoffs and break them down into MVPs for timely delivery.
* Worked with Traders on trade workflow design, including selecting the product’s payoff, trade acknowledgment, trade validation, product pricing, static data enrichment, and clearing /settlement of the trade.
* Perform gap analysis between the As-Is state and the To-Be state.
* Data validation of enriched FpML and JSON messages.
* Comparative assessment of securities generators, ref data sets in the context of trade lifecycle events for EOD reports.
* Detailed trade workflow and cash flows analysis facilitated by workshops with stakeholders and test management teams.
* De-composition of trade processes to highlight explainable gaps where re-engineering and structured testing would be required and aligned to the software requirements specifications.
* Regular, timely and transparent status reports for expectant deliveries.
* Key intermediary and POC for both business and IT functions.
* Established and maintained collaborative relationships with Project Managers and Product Owners.

**Group Risk Reporting (Associate Director) | UBS | London (Oct 2019 – May 2021)**

* Worked as Tech BA to deliver Group compliance and risk reporting data pipelines within MiFID.
* Worked with stakeholders across Wealth management International to implement the required regulatory reporting.
* Worked on analysis and design efforts for migrating data ingestion pipelines from Informatica PowerCenter to Apache Spark,
* Helped with data dictionary design, data flow design, data mapping and data model to insure proper implementation of the reporting requirements.
* Led the UAT efforts and made proper planning of the required elements and data required to perform and end to end UAT testing with business users.
* Managed the sign off process and impact assessment plan.

**Technical Risk Business Analyst | HSBC | Krakow (Jun 2015 – May 2018)**

* Developed data applications using Oracle Database, Apache Spark, and Informatica PowerCenter.
* Led analysis and design efforts for migrating data ingestion pipelines from Informatica PowerCenter to Apache Spark,
* Ensuring seamless transition and validating data distribution processes.
* Executed thorough testing of data ingestion, deployment, and configuration processes.
* Contributing to the successful integration of DevOps practices.
* Orchestrated POCs to implement Change Data Capture (CDC) and Slowly Changing Dimension (SCD) methodologies in HDFS utilizing Spark Framework
* Engineered generic stored procedures in PL/SQL to facilitate seamless transformation and ingestion of transactional data into Snowflake relational tables.
* Performance tuning activities for ETL jobs, enhancing efficiency through strategic configuration adjustments and leveraging broadcast variables.
* Contributed to Batch processing for History load and Real-time data processing for live data consumption.

**Business Intelligence Analyst | Hitachi Data Systems | Krakow (Jun 2013 – May 2015)**

* Designed and implemented a robust, table-driven ETL process using SSIS and other Microsoft stack tools, orchestrating mappings tools o efficiently load the Enterprise Data Warehouse (EDW).
* Developed insightful Power BI reports utilizing advanced SQL queries to perform data manipulation across multiple tables in database.
* Demonstrated proficiency in SSIS, ensuring the seamless execution of ETL processes with implementation of event handlers, loggings, checkpoints, transactions, and package configurations.
* Assisted in the high-level ETL framework design, facilitating the overall data transfer from source servers to the enterprise services warehouse.
* Implemented stored procedures, SSIS packages, triggers, cursors, tables, views, and various functionalities to provide reports and interactive dashboards for account managers.
* Collaborated closely with business users to gather data and visualization requirements, delivering impactful reports, dashboards, and analytics solutions in OBIEE.

# Education & Certifications

MSc in Quantitative Finance (In Progress) – 2025–2027

Bachelor’s Degree in Business and Finance – University of Sunderland, 2012

Certifications & Training: FRM Candidate – 2025, MX Front Office Training, Oracle SQL Programming, Financial Derivatives for Quantitative Analytics (Udemy), Credit Risk Modeling in Python (Udemy)

# Languages

Arabic | English | French | Polish