

Helena Wiss Pauletto

- 13 years of experience in the Banking Sector (Santander Group), working in areas such as Enterprise Risk Management, Credit Risk Control, Market Analysis, and Finance, with experience across different business (Retail, Wholesale, Consumer) and countries (Brazil, Spain, Peru).
- Expertise in analysis and presentations for senior management, team and project coordination, with a strategic vision and knowledge of the financial industry and macroeconomic environment.
- Analytical and strategic vision of the financial sector, with a focus on financial indicators and risk types. Organized, collaborative, dynamic, and proactive profile, with adaptability and good interpersonal relationships. Quick learner, focused on control, quality, and delivering results.

Bachelor's Degree in **Business Management** – PUC-SP (2008-2012)
Post Graduated in **Financial Products and Risk Management** – FIA (2015-2017)

Risk & Financial Analysis | Strategic Thinking | Regulatory & Management Reporting
Leadership & Team Coordination | Executive Presentations | Process Optimization

(Jun/23 -
currently)

Santander Consumer Headquarter (Spain):

Senior Risk Analyst III – Risk Monitoring Western HUB

- Monitoring credit risk metrics for Spain, Portugal, France, Netherlands, Switzerland and Greece.
- Regulatory and management reporting for senior management.
- Support in the management of the WHUB Risk Oversight team, in the coordination with different units and departments, and in the strategic plan and budget process.

(Aug/21 -
Jun/23)

Santander Peru:

Risk Coordinator in ERM, Regulatory Calculation and Risk Model

- Monitoring of risk appetite metrics and elaborating presentations to senior management (Local and Global).
- Managing Regulatory Calculation and Model teams: Calculation of Provisions and Regulatory Capital, Regulatory Credit Risk reports, management of intra-group limits and Credit Risk Models.
- Assistance to headquarter teams with strategic plans and other projects.

(Jun/19 -
Jul/21)

Santander Headquarter (Spain):

Senior Risk Analyst I in RPA – Risk Profile Assessment

- Performance analysis and impact of potential threats on the Risk Profile.
- Coordination with other Units and functions participating in the exercise.
- Coordination with T&O to develop a data storage and management tool.
- Presentations with the results for communication at Executive Committees.

(Feb14 -
Jun/19)

Santander Brazil:

Coordinator of Credit Risk Control (Sep/2018-Jun/19)

Analyst III of Credit Risk Control (Sep/2015-Aug/2018)

- Monitoring credit risk considering products, segments and companies. Specific studies and policies review regarding credit risk issues.
- Presentations and executive reports to Committees and meetings with Regulators and Qualification Agencies.

Financial Analyst II of Market/Competitor Analysis (Mar/2014-Aug/2015)

- Benchmarking between Santander, main competitors and Financial System, identifying opportunities for improvement and best practices.

Financial Analyst I of Performance Management (Jan/2012-Feb/2014)

- Definition of targets for all areas to achieve the strategic goals of the company.
- Monitoring of the organization's performance through the PDCA methodology.
- Presentations to executives and planning areas, with results, deviations and action plans.

LANGUAGES & TOOLS

FLUENTLY Portuguese & Spanish

ADVANCED English

ADVANCED Office (Daily use)

EXPERIENCED working with database and different systems and tools.



Current location
MADRID - SPAIN



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AVID TRAVELER



**NATURE AND
OUTDOOR
ACTIVITIES**



**PASSIONATE
ABOUT
KNOWLEDGE
EXPANSION**