**Success and Achievement**

2025 has been a year of strategic agility and execution under pressure.

I consistently delivered exceptional results across CIB’s highest-priority initiatives. I stepped into leadership roles on at-risk programs, executed high-impact deliverables, and served as a force multiplier across business, risk, and technology.

* **Capital Enhancements:** Led and contributed to Capital Enhancement SVaR analysis: uncovered high-impact discrepancies, exposed proxy flaws, and performed rigorous options analysis to support sector/region granularity, framing an actionable roadmap for improved risk capture, callable bond transition, and future capital relief.

Rather than just deliver new time series, I enforced traceability between modeling choices and capital impact. I documented assumptions, clarified limitations (e.g., Credit vs SPG optionality modeling), and framed each improvement within impact contexts.

* **EMR For Capital** At the request of EMR stakeholders, I joined a high-risk initiative that was flagged red and jeopardizing regulatory timelines. Through close collaboration with teammates, tech partners, and modeling stakeholders, I identified root causes, clarified delivery scope, and co-developed remediation plans. I led strategic discussions to distinguish tactical fixes from long-term architecture changes, leveraged RFDM to accelerate recon insights, and built cross-functional alignment.

By filling execution gaps, mobilizing support across teams, and staying delivery-focused, we collectively turned the project from red to green in weeks, restoring confidence and meeting regulatory exam deadlines. This was a true team success, driven by execution clarity and collaborative resolve.

**RFDM Expansion**: In 2025, one of the standout successes was the culmination of our efforts in RFDM. I directed and oversaw 15+ projects across RFDM, expanding time-series coverage for strategic initiatives. We closed 15 projects, not just as a matter of business-as-usual, but as a testament to the equity of knowledge we’ve built over time. By nurturing a strong team John, Yong, Jonathan, and others, we’ve reached a point where oversight is smooth and many projects are completed with just a few strategic touchpoints.

In essence, we’re reaping the rewards of consistent investment in people and knowledge

* **Clean PnL (Vasara)**: In Q1, I accelerated onboarding for Credit and Muni desks by removing critical blockers in market and referential data. I delivered early root-cause analysis, cross-system debugging (VSRE, RDI, CST, Mars), and aligned valuation inputs across systems, paving the way for successful new desks onboarding.

**Practical Leadership with precision and pragmatism:**

I didn’t do it all alone.

Demonstrated practical, adaptive leadership by empowering team members to take ownership while stepping in where time pressure, knowledge gaps, or ambiguity demanded hands-on support.

By time, identified the strengths of team members and empowered them to shine in what they were already great at. When delegation hit roadblocks (knowledge gaps, time pressure, other systems familiarity gaps.), I stepped in to bridge those gaps and bridged execution gaps guiding the team through the next steps. to preserve momentum and avoid delivery risk. My approach was not about doing it all, but ensuring it all got done.

This ensures that everyone’s capabilities were put to their best use.

**Areas of Focus for 2026:**

* **Strengthening RFDM Leadership:** While 2025 showcased my ability to deliver across multiple fronts🡪 from EMR stabilization to SVaR capital optimization; the key learning is the value of having a domain I can fully control.

RFDM is that domain. It’s where I have authority over market risk and technology implementations, ensuring quick value delivery and minimal obstacles.

In 2026, I aim to consolidate that leadership, any new expansion in risk factors or market risk projects should leverage RFDM. This ensures stability, predictability, and a space where we don’t inherit unknown headaches.

* **Learning from EMR Challenges:** This year, I jumped into EMR for Capital in a red-status crisis and turned it around. But it was clear that while the magnitude of data was huge, the lack of maturity in MDSOR turned it into a month-long slog rather than a quick fix.

In 2026, my focus will be to remain a strategic helper rather than an owner of systems that aren't fully in our control. We need allies, and we can’t succeed with buy-in from Tech (EMR, Platform, Vasara). We have to accumulate small wins to get their trust and have bigger influence.   
we need to know when to leverage RFDM as a tactical solution instead of building from scratch in less mature environments.

I’m positive that by positioning ourselves as collaborative partners rather than owners in these areas, we can contribute effectively without being bogged down by dependencies we can't control.

* **Delegation and Sustainability:** This year was intense: not just due to complexity but because of the sheer volume of responsibilities ( this year over 60% of time was in meetings that I need to contribute to).

In 2026, I’m committed to separating leadership from doing every layer of implementation myself. We’ll aim to bring in skilled resources so that I can focus on high-impact leadership and vision.

* **Advanced Analytics as a Controlled Frontier:** Now that the vision is clearer, we have a domain we control. By freeing up capacity from reactive tasks, we can dive deeper into advanced analytics, provided we have the right talent. We need people with risk analytics skills from day one to drive innovation.

**Overall Summary**

* 2025 was a defining year in which I operated as a strategic leader, execution anchor, and cross-functional integrator.

I built alliances across stakeholders, leveraging political acumen to mobilize resources and maintain delivery momentum under competing priorities.

I delivered value across the firm’s most critical programs, from stabilizing EMR to enabling Clean PnL, expanding RFDM, and reshaping SVaR capital narratives.

I operated beyond mandate, constantly consistently went **above and beyond scope** my mandates, linking tactical delivery to strategic outcomes

My ability to bridge silos and drive clarity in complex, ambiguous spaces positioned our platforms, and our team for long-term success.

Heading into 2026, I will focus on scaling our architecture, expanding my influence into MDSOR modernization, reducing operational risk, and ensuring our data platforms continue to support quant innovation, model governance, and risk transparency at the highest level.

**Risk Overlay: Transforming Challenges into Proactive Guardrails**

* **Reduced the Risk-Theoretical vs. Hypothetical P&L gap** by contributing a design and execution of a market-data alignment solution that ensured approximate consistency between risk and pricing inputs, a critical deliverable for Market Risk deliverables in the Clean PnP. PLA.
* **Designed and implemented a VaR P&L Attribution by Risk Factor tool** that links risk factors groups to VaR impacts, enabling the Financial Resource Management team to visualize the impact of risk factors on each desk and identify SVaR-reduction and hedging opportunities from the shock-impact perspective, serving as a complementary analytical capability to the SFAM tool.

In 2025, I took a proactive stance on risk, turning potential gaps into opportunities for strengthening our frameworks. One notable achievement was bridging the gap between Risk