

Rodolphe BENES

Mobile phone: +359 889 555 255

e-mail: rodo.benes@sigmatwo.biz

Date of birth: 24/09/1963

Nationality: French

Risk Management Expert

Employment Record

- **05/2005 to date: Sigma Two Limited**
Sofia, Bulgaria
International Consultant
Independent consultant offering services for banks, financial institutions and corporations. Capital market consulting service, independent audit. Credit, market and operational risk. Risk assessment, risk models design, risk systems implementation. Front, middle and back-office organization, software procurement and training.
Some references:
 - **AttijariWafa Bank** (One of the largest bank in Maghreb). Casablanca, Morocco (01/2008). A series of 3 seminar sessions on "*Basel 2 and its impact on credit risk management*" for credit analysts and risk managers.
 - **Calyon**, France (03/2007-06/2007) : CCC project. Consultant. Group-wide all business lines (FX, IR, Eqty, Cty, Ct) counterparty risk management
 - **National Development Bank**, Colombo, Sri Lanka (03/2007). A one-week training on statistical and data mining techniques for SME credit scoring.
 - For the account of a large **Bulgarian bank**: (12/2006-01/2007), Sofia, Bulgaria. Study on implementing derivatives instruments for CIB and SME segments.
 - **State Bank of Pakistan** (Central Bank of Pakistan) (see details below...)
 - **Banco Central do Brazil** (Central Bank of Brazil). Brasilia and Sao Paulo (11/2005): Study Visit. Market and credit risk management in Brazil from the off site supervision point of view.
- **11/2004 – 12/2007: International Risk Expert. World Bank/First Initiative Risk Assessment Software specialist**
Karachi, Pakistan
State Bank of Pakistan. TA services: Banking Supervision Department, off-site monitoring - Bank Supervision Risk Assessment Model. Design of high-level specifications for credit, market and operational risk models, software implementation, training.
- **2001- 01/2004: Komerčni Banka, Société Générale Group**
Prague, Czech Republic - Komerčni Banka (KB) is the 2nd largest Bank in Czech Republic purchased by Société Générale Group in 2001. KB key figures: 15 BUSD Total balance sheet; 350 branches, 10.000 employees.
Division Director, Head of Risk on Market Activities
 - In charge of 4 departments: Market Risk, Credit and Counterparty Risk, IT Projects and Middle-Office. (60 staff members).
 - Implementation of SG Group risk methodologies and culture within Komerčni Banka.
 - Implementation of market and credit risk IT systems.
 - Basel II implementation
 - Full implementation of a CDO and CLN revaluation and risk assessment model in order to manage a 525 MUSD portfolio.
 - Development of training program for Division's staff.
 - Chairman of the New Product Committee; Permanent member of the *ALCO* and *Credit Risk Committee*. Chairman of *Banks and Financial Institutions Rating Committee*
- **1995-2001 - Société Générale Group**
Prague, Czech Republic
Head of Market Risk Management

- Bank-wide market risk management. Value-at-Risk systems implementation; daily VaR calculation, VaR back testing, positions stress testing, VaR and sensitivity limits monitoring; Mark-to-market models validation; risk analysis linked to new activities/products.
- Measure and control of counterparty risk on market activities; counterparty risk on derivatives; Banks and F.I. limits management; counterparty risk consolidation and reporting.
- Asset & Liability Management: Interest rate and FX risk assessment on structural positions; balance sheet modeling.
- Middle-Office: Ticket processing; software development for daily economical P&L calculation; position control and reporting.
- Risk Management Due Diligence in the frame of banks' acquisitions by the SG Group in Czech Republic and Slovakia.

- **1993-1994 - IRALP**

Albertville, France

Associate – Property Management

- Responsible for property management in this property development company.

- **1992 - Banque CSIA**

Paris, France

Back-office

- Responsible for back-office work including securities and derivatives portfolio management.

- **1989-1990 - Société Générale Group**

Paris, France

Capital Market Division - Back-office

- Back-office swaps: interest rate derivatives and financial futures contracts management.
- Back-office treasury: treasury centralized management dedicated to the bond market division.

Lectures Given

- **1996 – Euromoney**
Prague, Czech Republic
- Practical VaR Implementation
- **1995 – CMC/MBA - (MBA in co-operation with Pittsburgh University),**
Celakovice, Czech Republic
- Financial Markets, theory and practice in Czech Republic.

Education

- **1989–1993 - Conservatoire National des Arts et Métiers**
Paris, France
- Diplôme d'Etudes Supérieures Economiques (Econometrics and Actuarial science)
- **1983–1984 - Université Jean Moulin**
Lyon, France
- Law studies

Other Training

- Computer literate including MS Windows, MS Office, Internet and Business Objects.

Languages

- French (mother tongue and working language)
- English (working language)
- Czech (good)

