

Ludovic Deruffe

Risk Manager



Experienced Risk Manager working in Banking environment for more than 10 years, with a strong background in Credit Risk, overall risk steering – all type of risks - and banking regulation. Lead & Develop people. Ready to tackle new challenges in an international environment.



WORK EXPERIENCE

2013 - Present

Manager Risk Strategy & Validation *Management of 7 experts* Mercedes Benz Bank - Stuttgart

- Portfolio Management: Risk reports & risk steering
- ICAAP & MaRisk: Risk Bearing Capacity, set the Risk Strategy and the Capital Planning based on the Risk Appetite and steer the Economic Capital
- Stress Testing: coordination of Stress Testing for the Bank
- Operational Risk: Loss Tracking, Risk Assessment and Risk Committee
- Validation: of models for the Risk Management department
- RoRAC: responsible of the pricing tool
- Recovery plan: monitoring and yearly update

2006 - 2013

Risk Manager *Management of 4 experts* Mercedes Benz Financial Services - Paris

- Provisioning: Watch List, set level of provisioning IFRS & local GAAPS, define the methodology, coordination of the process, Provisioning Committee, plan and steer the Cost of Risk budget
- Portfolio Management: Risk reports & Risk steering
- Scorecards: implement scorecards and automate credit decisions
- Risk Policy: set the Credit Policy and optimize Credit Underwriting
- Project: implementation of new Proposal Management System

2004 - 2006

Risk Analyst GE Money Bank - Paris

- Responsible of SAS Datamart for the Risk department
- Optimization & automation of risk reports
- Implementation of scorecards

2003 - 2004

Consultant at AXA Statistician - Paris

- Design, implement and automate reports
- Statistical analysis

2003

- #### Consultant ATN (Application des Technologies Nouvelles) - Paris
- Create Models & Simulation in System Dynamic and in Multi Agent System to create transportation model over 20 years (Dynamic System) and simulate queue / waiting list (Multi Agent System)



EDUCATION

2001 - 2002

University d'Aix – Marseille 2
Master 2 (DESS) - MINT (Mathematics, Informatics & New Technology)

1997 - 2001

University Paris 6
Bachelor & Master 1 (DEUG, Licence & Maitrise - Mathematics)



Professional Skills

Team Manager lead a team, develop & empower people

Risk Management risk quantification, monitoring, steering and planning

Credit Risk optimize credit policy and automate credit decision

Banking Regulation regulatory surveillance

Automobile Residual Value



Software Skills

Statistical & Database SAS, SQL, SAP, Cognos

Microsoft Office VBA



Languages

French

English

German



Hobbies

Sport running, bicycle, tennis, skateboard, soccer

Culture hometheater, music, photography, reading



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