VALDERRAMA VALDERRAMA, Nadia Ruth

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EDUCATION

2022 **Universidad Complutense de Madrid**
Doctoral Studies in Economics and Management of Innovation (in progress) - Spain

2021 **Universidad de Navarra**
Master in Big Data Science - Spain
Thesis title: "Application of machine learning techniques in the development of credit risk models for small and medium businesses".

2011 **CENTRUM PUCP Business School / EADA Business School**
Master in Finance - Perú
Thesis title: "Valuation of a financial company".

2002 - 2007 **Universidad Nacional de Ingeniería**
Engineering Economics - Perú
Thesis title: "The effectiveness of the value at risk methodology in scenarios of high volatility in the exchange market".

PROFESSIONAL EXPERIENCE

Banco Bilbao Vizcaya Argentaria | BBVA Spain
Manager Data Scientist (2018 - to the present)

- Lead the implementation and maintenance of Risk Measurement Frameworks to estimate Economic Capital (Basel Standards) and Provisions (IFRS 9).
- Lead the development, implementation, and maintenance of credit risk models (scorings, ratings, bureaus, early warning systems) meeting business and regulatory requirements.
- Measurement of model risk considering model limitations and parameter estimation deviations.
- Participation in Advanced Analytics projects related to practices in data governance, development of models, and calibration of parameters; initiatives in data-driven and open market.
- Monitoring of KPIS and execution of the projects in progress in their different phases (planning, data provision, analysis, and implementation).
- Participation in meetings to align risk criteria and expectations from BBVA, its local subsidiaries, and regulatory agencies.

Banco Bilbao Vizcaya Argentaria | BBVA Perú
IFRS9 Implementation Manager (2017)

- Responsible for the implementation of IFRS9, the standard set by the International Accounting Standards Board (IASB) for estimating expected credit losses on financial instruments, which involves modeling methodologies, informational and technological issues.
- Lead the team responsible for IFRS9 parameters estimation (PD, LGD, CCF) used for impairment calculations (across wholesale and retail portfolios) according to the methodology established by BBVA Group.
- Participation in a large-scale multi-disciplinary team conformed by Risk, Finance, Accounting, and Engineering Units to design and develop the data management process needed for the project.

- Analyze reports of expected credit losses, also evaluating the effectiveness and weaknesses of the algorithms and approaches applied.
- Participation in Local and Global Committees with senior managers and auditors to approve the methodologies applied.

Credit Risk Portfolio Manager for Small and Medium Enterprises - SMEs (2013-2016)

- Led the first specialized team in charge of companies' credit risk portfolio management.
- Definition of strategies in accordance with asset allocation policies, identifying business opportunities for massive campaigns, and anticipating potential problems that could impact portfolio credit quality.
- Development and implementation of financial algorithms to estimate and increase credit limits.
- Development of risk management strategies, changing the BBVA approach to evaluate companies and prioritizing the integration of high-performance analytical tools into the credit risk process.
- Perform in-depth analysis of credit admission processes to ensure appropriate credit risk practices, efficient response times, decentralization of the decision-making process, etc.
- Participation in Wholesale Credit Risk Management Committees.
- Implementation of the Socio-Environmental Risk Management System that included sector-based questionnaires, development of new workflows, and training programs.
- Representative of the Bank's Risk Area in working groups with SBS, ASBANC, UNEP FI, and IDB.

Global and Strategic Risk Management Specialist (2009-2012)

- Monitoring and analysis of the credit risk models' performance.
- Re-estimation and implementation of the Rating for companies.
- Participation in the design and implementation of the Collections model.
- Implementation of the Asset Allocation strategy, one of the core risk planning and management processes to maximize the return-risk binomial of each portfolio.
- Monitoring of portfolio KPIs across business units and products.
- Led communication with risks and commercial departments to increase the understanding of metrics, models, tools, and evaluation procedures, and to strengthen credit decision-making.

Development Finance Corporation | COFIDE
Market Risk Analyst (2007-2009)

- Elaboration of liquidity, counterparty, and market risk reports.
- Valuation of the portfolio (bonds, stocks, and derivatives).
- Assisting senior manager with the improvement and execution of VAR methodologies and other risk models for financial instruments.
- Elaboration of market risk analysis for Executive Committees.
- Supporting and, at times, leading discussions about the risk framework and the control process with auditors and the regulator.

LANGUAGES English (Advanced), French (Intermediate), German (Basic), Spanish (Native).

PERSONAL INTERESTS Sports: Swimming. Arts: Violin.