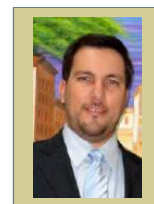


JOSE ENRIQUE LOPEZ-ROMAN, AMLCA, OPRM, ISO 31000

jose.lopez-roman@tamuc.edu



OBJECTIVE:

Join a talented team of executives in a prestigious organization, which will allow me to demonstrate outstanding quality work, strengthen the success of the institution and let me continue growing professionally.

EXPERIENCE:

Risk Manager ▪ September 2010 to October 2018

Banco de la Producción -BANPRO, Promerica Group ▪ Managua, Nicaragua.

- Coordinate activities related to enterprise-wide risk management for the largest bank in Nicaragua. Manage the enterprise-wide risk management matrix of the bank containing the risk tolerance limits for key metrics approved by the Board of Directors.
- Participate in presentations to the Risk Management Committee of the Bank regarding key risk indicators by risk type (Financial Risk: Liquidity, Market, Credit; Country risk; and Operational risk, excluding AML which was managed by an independent department).
- Coordinate the bi-annual on-site inspections of the regulator in the bank (Team of inspectors of the Superintendence of Banks who conducted bi-annual inspections in the bank). Distribute and collect the required information within the bank. Organize logistics.
- Lead the review processes required to the bank by the Rating Agency in the bi-annual updates of the bank's Risk Rating.
- Develop, monitor and inform the Board of Directors and Top Management about key risk indicators through presentations and monthly reports.
- Work with the Business Intelligence Team of the bank (IT) to automate key daily risk indicators to be received by top management through daily e-mails (or weekly, accordingly) or have them easily accessible on an interactive dashboard system such as Tableau or others.
- Organize & consolidate the submissions of Working Plans of the different departments.
- Work with the support of Ernst and Young to implement an Expected Loss Model applicable under IFRS 9.
- Supervise the financial, operative, and technological risk management personnel of the enterprise-wide risk management unit.
- Develop and subsequently provide top Managers and Risk Committee members with monthly updates on risk indicators for the subsidiaries of the bank.
- Participate in other committees as necessary (ALCO, Quality control, AML, among others).
- Lead the submission of essays so that the bank could participate in the Annual Calls for The Banker Awards and Euromoney Awards for Excellence.
- Organize the set of financial covenants required by the different financial sponsors.
- Perform presentations to sponsors, regulators, rating agency and others, as required.
- Compile and maintain a Database of Market Participants in the local financial industry to perform comparative analysis.

Deputy Risk Manager & Senior Financial Analyst ▪ June 2006 to September 2010

Banco LAFISE - BANCENTRO ▪ LAFISE GROUP. Managua, Nicaragua

- Support the Risk Manager, Top Management, and the Risk Committee regarding the implementation process of An Integrated (or enterprise-wide) Risk Management System for the Bank with respect to Market, Liquidity and Credit Risk.
- Develop the first Enterprise Risk Management Dashboard for the Bank considering Liquidity, Credit, Market, Country and Operational Risk.
- Organize the presentations to the Risk Committee with respect to Integrated Risk Management.
- Develop, implement and provide follow ups of quantitative models used to manage Liquidity, Market and Credit Risk.
- Write executive summaries considering the outcomes of these models.
- Perform some volatility analysis with respect to Deposits.
- Design presentations regarding key variables of the Nicaraguan Economy.
- Monitor international rates used as reference in credit line agreements.
- Responsible for Liquidity & Interest Rate Risk Reports to the regulator.

Global Business, Statistics and Algebra Professor ▪ May 2005 – December 2005

Ave Maria College of the Americas ▪ San Marcos, Nicaragua

- Design and implement a class program to instruct senior students in Global Business practices during a summer session.
 - The study plans included research papers on the implementation of CAFTA in El Salvador and Nicaragua.
- Implement a study plan for statistics & algebra students during the fall semester.

Professional III & Member of a Cotton Research Project ▪ January 2004 – June 2004

Central Bank of Nicaragua ▪ Managua, Nicaragua

- Draft research reports, monitor and keep up-to-date annual national commodity accounts such as coffee, sugar cane, and grains (e.g. beans, rice, wheat).
- Deal with public inquiries regarding the national accounts indicated above.
- Participate in organizing, planning, and conducting the national coffee production surveys in the year 2004.
- Member of the Nicaraguan Cotton Research Committee of the bank.

Research Assistant in the Agricultural & Applied Economics Dept ▪ January 2002 – December 2003

Texas Tech University (TTU) ▪ Lubbock, Texas

- Assist Professors in their different projects and publications such as compiling a chapter of an encyclopedia.
- Developed and successfully defended and Award-winning master thesis: "An Econometric and Simulation Model of the Mexican Cotton Industry."
- Represent the University in national competitions, where I received various awards. Please refer to the honors section below for further details.
- Contribute with the supervision and training of undergraduate students in Applied Economics upon professors' request.

EDUCATION:

Texas Tech University: Master of Science in Agricultural and Applied Economics.

January 2002 ▪ December 2003

- GPA: 4.00 of 4.00. Award winning master's thesis: "An Econometric and Simulation Model of the Mexican Cotton Industry." Please refer below for additional Awards.

Ave Maria College of the Americas: B.Ph. in Business Administration with Double Majors in Management and Economics, and a Minor in Mathematics.

January 1998 ▪ December 2001

- GPA of 3.96 of 4.00. Please refer below for Awards (Economics, Management & School of Business)

CONTINUING PROFESSIONAL EDUCATION:

- ❖ Business Intelligence & Big Data, Executive Certificate. Granted by the College of Business, Florida International University (FIU). April 2-6, 2018.
- ❖ Anti Money Laundering Certified Associate (AMLCA) by *Florida International Bankers Association (FIBA)* in partnership with Florida International University (FIU). December 2017.
- ❖ Certified Operational Risk Manager (OpRM) by *The Organization of Risk Management Certification (A London based certifying agency)*.
- ❖ *Certified ISO 31000 Risk Manager by the Professional Evaluation and Certification Board (PECB)*. PECB (iAS Accredited). Issue date August 2016.
- ❖ Professional Training on Advanced Microsoft Excel by New Horizons Computer Learning Centers. August 2016.
- ❖ Post graduate courses on Risk Management. Thomas More University. Managua, Nicaragua. February to June 2012.
- ❖ Certified as Microsoft Office Specialist, Wall Street Institute. Managua. July 2011.
- ❖ Risk Management in Finance/Banking. KPMG, Cartagena, Colombia. March 3rd to 12th 2010 (Part 2).
- ❖ Risk Management in Finance/Banking. KPMG, Stockholm, Sweden. September 14th to October 2nd 2009 (Part 1).
- ❖ Seminar in Corporate Financial Risk Management. INCAE, Costa Rica. July, 2008.

HONORS AND AWARDS

CORNELL UNIVERSITY (IVY LEAGUE):

- ❖ Earned a "State University of New York Fellowship" -- Cornell University (Ivy League), April 2004.

NATIONAL AWARDS IN THE UNITED STATES:

- ❖ "Outstanding Graduate Thesis Award for the Western Agricultural Economics Association" – Received in June 2004.

- ❖ Won 2nd Place in the *National Case Study Competition of the American Agricultural Economics Association (AAEA)*, July 2002, Long Beach, California.

TEXAS TECH UNIVERSITY (TTU):

- ❖ Recognized as the "Outstanding Master Student of the Year 2003" --Ag. Eco. Dept., TTU
- ❖ Awarded Sujit K. Roy Scholarship, September 2003, TTU.
- ❖ Awarded Agricultural Economics Scholarship, May 2003, TTU.
- ❖ Member of The Honor Society of Agriculture Gamma Sigma Delta, April 30, 2003.
- ❖ Awarded Sujit K. Roy Scholarship, January 2003, TTU.
- ❖ Recognized as the "Outstanding Master Student of the Year 2002" --Ag. Eco. Dept., TTU.
- ❖ Awarded Sujit K. Roy Scholarship, August 2002, TTU.
- ❖ Earned a Research Assistantship at Texas Tech University, December 2001.

AVE MARIA COLLEGE OF THE AMERICAS:

- ❖ Won School of Business Award, Ave Maria College, May 2002.
- ❖ Won Area Award in Economics, Ave Maria College, May 2002.
- ❖ Won Area Award in Management, Ave Maria College, May 2002.

PUBLICATIONS

❖ **Proceedings of the Beltwide Cotton Conferences:**

- Lopez, Jose E. and Jaime E. Malaga. "Effects of MFA Quota Elimination: Declining U.S. Cotton Exports to Mexico?" 2004 Beltwide Cotton Conferences Proceedings, National Cotton Council, San Antonio, TX, January 5-9, 2004.

❖ **Proceedings of the Southern Agricultural Economics Association (SAEA):**

- Lopez, Jose E. and Jaime E. Malaga. "The ATC Quota Elimination and the Mexican Cotton Industry: Measuring Potential Impacts on U.S. Cotton Exports." 2004 Southern Agricultural Economics Association Proceedings, Tulsa, OK, February 14-18, 2004.
 - Available at AgEcon Search (Research in Agricultural and Applied Economics): <http://agecon.lib.umn.edu>

❖ **Journal of Agricultural and Resource Economics (JARE): Abstract**

- Lopez, Jose E. and Jaime E. Malaga. "An Econometric and Simulation Model of the Mexican Cotton Industry." *Journal of Agriculture and Resource Economics*. December, 2004.

❖ **Western Economics Forum:**

- Lopez, Jose E. and Jaime Malaga. "The Uncertain Future of the Mexican Market for U.S. Cotton: Impact of the Elimination of Textile and Clothing Quotas." April, 2004.