



Pierrot DAOU

Email: pdaou@nwayconsulting.com

36 years – Single – French – 13 years' experience.

EDUCATION

- 2001 – 2003** Master's degree in « Financial Markets and Asset Management » with a specialization in « Financial Econometrics and Predictive modeling » at CNAM – ESSEC (evening class), Paris - FRANCE.
- 1995 – 1998** Control Systems Engineer at ENSIEG (Ecole Nationale Supérieure d'Ingénieurs Electriciens de Grenoble), Grenoble - FRANCE.

CAREER HISTORY

Since April 2011 Senior Consultant

- Implementation expertise on integration of financial and risk data and reporting using SAS® RMfB, SAS® CRMB, SAS® FM and SAS® Banking DDS at Westland Utrecht Bank in The Netherlands.
- Implementation lead of MOODY'S Risk Authority solution at LLOYDS Group in UK: Basel II / III.
- Implementation expertise in SAS® Credit Risk and Operational Risk solutions in Brazil, France and Turkey.

2008 – 2011

Oct. 08 – Apr. 11

Senior Consultant – SAS® Institute –

Senior consultant in SAS® risk management solutions for banks and insurance companies:

- Implementation' lead of SAS® Credit Risk Management solution at Yapi Kredi Bank – Turkey.
- Implementation of SAS® Operational Risk Monitor solution at Pôle Emploi – France.
- Implementation' lead of SAS® Credit Risk Management & Credit Scoring for Banking' solutions at ABSA Bank (BARCLAYS Group) – South Africa.
- Implementation' lead of SAS® Credit Risk Management for Banking at LLOYDS International – Australia.
- Implementation of SAS® Operational Risk Monitor for Insurance at MGEN – France
- Implementation of SAS® ALM (Financial projections) at ADB – Tunis
- Implementation of SAS® Credit Risk Management & Credit Scoring for Banking at AMEN BANK – Tunis

Business areas:

- Risk data warehouse for Banks and Insurance companies
- Basel II: regulatory calculation and reporting (Standardized and Advanced Approach).
- Retails credit scoring:
 - Application and Behavioral scorecard development, validation and monitoring
 - Credit risk predictive modeling (Logistic and/or linear regression): PD, LGD and CCF models development, validation and monitoring.
- Operational risk Monitoring: Industry and Insurance framework for Solvency II.
- ALM: Income and cash flow projections.

Technical areas: SAS® Risk Dimension, SAS® L4G, SAS® BI, SAS® Enterprise Miner.

2004 – 2008

Aug 04– Sep 08

Senior Consultant – FERMAT (MOODY'S Group) –

Senior consultant in Fermat risk management solutions for banks:

- Basel II project merger with ABN-AMRO (IRBA approach) at FORTIS – Belgium
- Limits control at ABC – Bahrain & UK
- Basel II project implementation at PSA Finance Bank – France
- Basel II project implementation at CSOB – Czech Republic

Business areas:

- Basel II regulatory calculation and reporting:
 - Credit risk, market risk and operational risk regulatory capital calculation under Standardized and/or IRB approaches.

- Whole banking and trading products management including CRM processing and optimization (Collaterals, Guarantees and Credit derivatives).
- Regulatory and internal reports implementation.
- Basel II risk indicators stress testing and back testing.
- Risk limits control and monitoring:
 - Limits definition and risk impacts propagation.
 - Trading real time limits controller.

Technical areas: Oracle 9i/10G, PL/SQL.

2000 – 2004

Jul 01– Jul 04

Business Analyst / Developer – BULL Services –

Object-oriented design and programming of a 3-Tier application for management of Public Hospitals supplies at APHP.

Business areas: Financial reports, Logistics.

Technical areas: UML, 3-Tier architecture, ORACLE 8.1.7, PL/SQL, J2EE.

Nov 00 – Jun 01

Business analysis and programming of a Client/Server application for planning and tasks management of public bus drivers at RATP.

Business areas: Human resources and Planning management.

Technical areas: Client/Server architecture, ORACLE 7, UNIX Shell, VISUAL BASIC 5.0, PL/SQL.

1998 – 2000

Nov 99 – Oct 00

Business Analyst / Developer – DATACEP (ALTRAN Group) –

Business analysis and programming of a Client/Server application for physical transfer management of public bus drivers between different bus agencies at RATP.

Business areas: Human resources.

Technical areas: Client/Server architecture, ORACLE 7, DEVELOPPER/2000, PL/SQL.

Nov 98 – Oct 99

SAP R/3 Implementation for SD and CO modules at ROVER.

Business areas: Logistics, Accounting.

Technical areas: SQL Server, ABAP/4, SAPSCRIPT.

PROFESSIONAL TRAININGS

2011	Asset and Liability Management at AFGES, Paris – France.
2010	Insurance business and Solvency II regulations at SAS® Education, Nice – France.
2009	SAS® Certification at SAS® Education, Paris – France.
2008	Credit Scoring and Predictive modeling within SAS® framework at SAS® Education, Nice – France.
2008	Economic Capital calculation at Fermat Education, Paris – France.
2004	BASEL II regulations at Fermat Education, Paris – France.
2001	Project management and methodology at BULL Education, Paris – France.
2001	XML at ALPHACSP, Paris – France.
2001	Object-oriented programming and UML design at BULL Education, Paris – France.
2000	ORACLE at BULL Education, Paris – France.

TECHNICAL SKILLS

OS	UNIX, WINDOWS.
Databases	ORACLE, SQL Server.
Programming tools	JDEVELOPPER, DEVELOPPER/2000, VISUAL BASIC.
Statistical tools	SAS®, EXCEL (VBA), GAUSS, MATLAB.
Languages	PL/SQL, SAS®, JAVA, JSP, XML, C, PRO*C, C++, ABAP/4.
ERP	SAP R/3 (SD & CO modules).
Risk software	FERMAT, SAS® (Risk Dimensions, Eminer).

LANGUAGES

French, Arabic	Bilingual
English	Fluent



MISCELLANEOUS

Running, Swimming, Chess