

PAUL CHATARPAUL

47646 Paulsen Sq., Potomac Falls, VA 20165 • 202.763.6241 • pchatarpaul@icloud.com

ENTERPRISE RISK MANAGEMENT & BANKING ANALYSIS EXECUTIVE

Finance & Banking / Banks Supervision / Surveillance Analysis / Strategic Program Management

- Risk management and financial analysis leader with 20 years of industry experience. Successful in building and directing high-performing teams, developing impactful analysis, implementing strategic programs, monitor and analyze U.S. Banking and Financial Services sector and work with senior management and business partners to achieve organization goals. Excellent quantitative and qualitative approach to research, macro-prudential analysis, policy development, solving complex problems and implementation of early-warning-systems.
- Strategic thinker and transformational leader that innovate, manage large complex analytical and enterprise risk management initiatives, cultivate strong relationships across all levels and foster a culture of teamwork and accountability. Combine technical expertise with excellent collaboration, relationship management, interpersonal and influencing leadership skills. MS in Finance, MBA in Business Administration and BS in Accounting.
- Expertise: Financial Markets, Asset Valuation, Credit Risk Analysis, Real Estate Finance, Counterparty Credit, Banking Regulations, Regulatory Capital & Liquidity, CCAR/DFAST, Market Risks, Payment Systems, Operational Risks, Policy Analysis, FinTech, Big Data Analytics, BSA/AML, Balance Sheet Optimization, Financial Reporting, CRA/Community Development, Fixed Income, Risk Assessment, Derivatives, Data Governance and M&A.

PROFESSIONAL EXPERIENCE

U.S. OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC), Washington, DC Jan-2012 to Present
Director, Risk Analytics & Surveillance – Large Bank Supervision

- Recruited by the agency to address banks safety and soundness concerns in collaboration with bank examiners, lead experts and senior management to ensure OCC's position as a preeminent prudential Bank Regulator.
- Lead team of direct and indirect reports in conducting analysis, policy studies, research and banking supervision.
–Improve risk surveillance analysis, compliance, audit, enterprise risk management and data governance.
–Identify, measure and monitor risk trends across all risk types, analyze linkages and inform stakeholders.
- Lead the development of impactful enterprise risk management systems, reports and analytical tools using AI & ML.
- Develop and implement strategic programs, leveraging strong technical, analytical and communication skills.
- Serve as Advisor on OCC's National Risk Committee and oversee enterprise wide data management and security.
- Review banks quarterly earnings projections, CVA/DVA, loan loss reserves, enforcement actions and concerns.
- Brief the Comptroller of the Currency and OCC executive management team regularly on Large Banks financial performances and supervisory concerns. Also provide outlook on emerging risks in the Banking System.
- Oversee analysis/research/reporting for various risk functions (Capital, Liquidity, Earnings, Compliance, Credit Risk, Operational Risk, Ratings, Counterparty Credit, Risk Assessment, BSA/AML, etc.). Review banks annual Recovery & Resolution Plans and produce various routine public reports such as: OCC Quarterly Trading & Derivatives report.
- Provide strategic leadership direction, develop staff and manage budgets and implement programs and systems. Establish objectives and goals in support of OCC strategic plan and establishes priorities for the agency.

Key Accomplishments:

- Built/directed high-performing team consists of Financial Analysts, Specialists and Bank Examiners, trained and developed employees, improving communication and relationship building skills.
- Implemented early-warning Risk Management systems to identify financial weakness; built quantitative financial models, dashboards, analytical tools such as: MIS Book, Outlier Analysis and Banks Daily Liquidity monitor.
- Achieved several performance-based accolades, including Comptroller and Spot Awards. Cultivate strong relationships with OCC senior management, business partners and other banking regulatory agencies.
- Transformed OCC's risk analytics, reporting, data governance and banks risk-based supervision process.

FEDERAL DEPOSIT INSURANCE CORP. (FDIC), Washington, DC Apr-2010 to Dec-2011
Senior Asset Management Manager

- Responsible for monthly performance briefing preparation on various risk portfolios, partnership investments, audit findings, credit risk management, operational risk, stress testing, resolution cost to FDIC Insurance Fund, Global Payment Operations and investigative analysis. Reported all findings to FDIC Chairperson and Senior Management.

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- Oversaw qualitative and quantitative analysis of the FDIC's \$350 billion Loss Sharing Portfolio.
- Analyzed banks global payment systems to assess risks should an institution experience financial distress.
- Worked on recovery and resolution planning for a large U.S. G-SIFI as specified under Dodd-Frank Act.
- Directed a team to consistently deliver strong results. Provided strategic guidance and leadership on data collections and management, analytical tools, analysis, reporting and communicating information to all level of stakeholders.
- Worked on restructuring of failed banks and valuation of mortgage servicing rights (MSRs).

Key Accomplishments:

- Developed and cultivated strong working relationships with all levels of FDIC management. Ensured accurate and timely reports.
- Spearheaded highly-successful interactive Dashboard development and implementation initiative and ensured timely and accurate information was communicated to senior management.

FREDDIE MAC, McLean, VA

Apr-2006 to Apr-2010

Senior Manager, Portfolio Analysis – Investments & Capital Market Division

- Highly successful tenure with the organization, exceeded all performance benchmarks and consequently receiving stellar annual reviews. Viewed as an expert in enterprise risk management and analytics.
- Led team of Financial Analysts in valuation, analysis and credit risk management (\$2.5 trillion mortgage portfolio). Provided analytical and technical leadership, ensuring timely milestones and high-quality work.
- Responsible for business units' profitability analysis (actual vs. forecasted), quarterly forecasting (pro-forma P&L, etc.), portfolio due diligence, ongoing market research (including housing and capital markets), and more.
- Leveraged extensive securitizations and mortgage derivatives knowledge and expertise to help with REMIC, Multi-Family CMBS and Structured Deals. Worked on new products and go-to-market analysis.

Key Accomplishments:

- Determined and ensured competitive pricing, assessed various profitability scenarios, by developing and implementing financial analysis tools and valuation processes for \$2.5 trillion mortgage portfolio.
- Improved reporting accuracy, forecasted trend analysis, pricing and securitization process for Freddie Mac single-family business unit.
- Recommended competitive pricing strategies (guaranteed fees) to executive management.

PREVIOUS EXPERIENCE

Senior Consultant, CFO Business Unit (Corporate Finance) – **FANNIE MAE**, Washington, DC (2006)

Director, Investment Analysis, REIT Group – **CENDANT CORPORATION**, Orlando, FL (2002-2006)

Senior Financial Analyst, Financial Planning – **ORLANDO UTILITIES COMM.**, Orlando, FL (1997-2002)

EDUCATION / PROFESSIONAL DEVELOPMENT & AFFILIATIONS / TECHNOLOGY

Master of Science in Finance – **WEBSTER UNIVERSITY**, Orlando Campus, FL

Master of Business Administration (MBA) – **UNIVERSITY OF CENTRAL FLORIDA**, Orlando, FL

Bachelor of Science in Accounting – **CITY UNIVERSITY OF NEW YORK, QUEENS COLLEGE CAMPUS**

Graduate Certificate – Real Estate Finance: Georgetown University, Washington, DC

Financial Derivatives Program: New York University, New York, NY

Counterparty Credit Risk Training Program: New York University, New York, NY

Certified Public Accountant (CPA), Inactive

Member: Chartered Financial Analyst (CFA) Institute

Banking Courses: American Institute of Banking, New York, NY

Technology: Big Data, Machine Learning, SAS, SQL, VBA, Tableau, SNL, Excel, Bloomberg Tool, etc.

Chatarpaul, Paul

2027636241 pchatarpaul@icloud.com

Application		Comments
Status:	New	There are no items in this section.
Country:	United States	Correspondence
Attachments to be included in all Job Submissions:	Submission Attachments 0 attached	02/11/2019 People First Action: Email
Attachments Added After Submission	Submission Attachments 0 attached	Thank You for Your Interest in Job COMMISSIONER OF...
Vacancy Source:	Agency Website	Offer Letter
Relatives: To your knowledge, do you have any relatives working in this agency?	No	There are no items in this section.
Gender:	Male	Application Status Audit Trail
Race (Check only one):	White	02/11/2019 People First New
Ethnicity (Check only one):	Not Hispanic or Latino	Tags
Date of Birth:		There are no items in this section.
Right To First Interview	Not Applicable	More Information
Veteran Status	None of the Above	Alternate Phone Number: 2027636241
ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING?	No	*Mailing Address : 47646 Paulsen Sq
HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING?	No	*City: Potomac Falls
People First Initial VP Review	No Selection	*State: Virginia
People First Eligible VP Category (if different)	No Selection	*ZIP Code: 20165
Agency Final VP Eligibility Review	No Selection	*Country: United States
Agency Final VP Category Determination	No Selection	*Exemption from public record: Are you a current or former law enforcement officer, other covered employee** or the spouse or child of one, whose information is exempt from public records disclosure under Section 119.071(4)(d), Florida Statutes (F.S)? No
Background Information		*Citizenship: The State of Florida hires only U.S. citizens and lawfully authorized alien workers. You will be required to provide identification and either proof of citizenship or proof of authorization to work in the U.S. Are you a U.S. citizen or legally authorized to accept employment with the specific hiring authority to which you are applying? Yes
A "yes" answer to these questions will not automatically bar you from employment. The nature, job-relatedness, severity, and date of the offense in relation to the position you are applying are considered. [see 112.011, F.S.].		

Have you ever been convicted of a felony or a first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
	Signature
	<p>I am aware that any omissions, falsifications, misstatements, or misrepresentations above may disqualify me for employment and, if I am hired, may be grounds for termination at a later date. I understand that any information I give may be investigated as allowed by law. I consent to the release of information about my ability, employment history, and fitness for employment by employers, schools, law enforcement agencies, and other individuals and organizations to investigators, human resources staff, and other authorized employees of Florida state government for employment purposes. The consent shall continue to be effective during my employment if I am hired. I understand that applications submitted for state employment are public records. I certify to the best of my knowledge and belief all of the statements contained herein and on any attachments are true, correct, complete, and made in good faith.</p> <p>If applicable, Complete Qualifying Questions prior to submitting your application.</p>
By checking this box, I certify that I have read and agree with these statements	Yes
Interview Result	
overdueInterviews	

***Selective Service:** Yes
Section 110.1128,
Florida Statutes,
 prohibits employment by the state (including re-hire after a break in service) of any male born on or after October 1, 1962, who failed to register with the Selective Service System, under the provisions of the U.S. Military Selective Service Act, during the person's period of eligibility (ages 18 through 25). Additionally, if currently employed by the state, this law prohibits the promotion of such person. You may be required to provide documentation. If you are a male born on or after October 1, 1962, have you registered with the Selective Service or do you have proof of an exemption from this requirement?

Screening Details	
Are you legally authorized to work in the United States?	Yes
Will you now or in the future require sponsorship for employment visa status (e.g. H-1B visa status)?	No
Do you have five (5) or more years of responsible private sector experience working full-time in areas within the scope of the subject matter jurisdiction of the Office of Financial Regulation within the last ten (10) years?	Yes
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	I have over 10 years experience working in the Banking Regulation and Supervision space. Currently employed with the U.S. Office of the Comptroller of the Currency
Do you have five (5) or more years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies?	Yes
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	In my role, I am a senior bank examiner/regulator overseeing the analysis, supervision and monitoring of the banking system in the United States.
Do you claim exemption from the public records law under the provision of the Florida Statutes 119.071(4)? If so, please provide exemption category.	N/A

Periods of Employment	
*Name of Employer	U.S. OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC)
*Your Job Title	Director, Risk Analytics & Surveillance
*Currently Employed	Yes
*Start Date	01/01/2012
*End Date	MM/DD/YYYY

*Hours Per Week	50
Employer's Address	Washington, DC
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities	<p> Recruited by the agency to address banks safety and soundness concerns in collaboration with bank examiners, lead experts and senior management to ensure OCC's position as a preeminent prudential Bank Regulator. * Lead team of direct and indirect reports in conducting analysis, policy studies, research and banking supervision. -Improve risk surveillance analysis, compliance, audit, enterprise risk management and data governance. -Identify, measure and monitor risk trends across all risk types, analyze linkages and inform stakeholders. * Lead the development of impactful enterprise risk management systems, reports and analytical tools using AI & ML. * Develop and implement strategic programs, leveraging strong technical, analytical and communication skills. * Serve as Advisor on OCC's National Risk Committee and oversee enterprise wide data management and security. * Review banks quarterly earnings projections, CVA/DVA, loan loss reserves, enforcement actions and concerns. * Brief the Comptroller of the Currency and OCC executive management team regularly on Large Banks financial performances and supervisory concerns. Also provide outlook on emerging risks in the Banking System. * Oversee analysis/research/reporting for various risk functions (Capital, Liquidity, Earnings, Compliance, Credit Risk, Operational Risk, Ratings, Counterparty Credit, Risk Assessment, BSA/AML, etc.). Review banks annual Recovery & Resolution Plans and produce various routine public reports such as: OCC Quarterly Trading & Derivatives report. * Provide strategic leadership direction, develop staff and manage budgets and implement programs and systems. Establish objectives and goals in support of OCC strategic plan and establishes priorities for the agency. Key Accomplishments: * Built/directed high-performing team consists of Financial Analysts, Specialists and Bank Examiners, trained and developed employees, improving communication and relationship building skills. * Implemented early-warning Risk Management systems to identify financial weakness; built quantitative financial models, dashboards, analytical tools such as: MIS Book, Outlier Analysis and Banks Daily Liquidity monitor. * Achieved several performance-based accolades, including Comptroller and Spot Awards. Cultivate strong relationships with OCC senior management, business partners and other banking regulatory agencies. * Transformed OCC's risk analytics, reporting, data governance and banks risk-based supervision process.</p>
*Reason For Leaving	Relocation
Your name, if different during employment	

*Name of Employer	FEDERAL DEPOSIT INSURANCE CORP. (FDIC)
*Your Job Title	Senior Asset Management Manager
*Currently Employed	No
*Start Date	04/01/2010
*End Date	12/31/2011
*Hours Per Week	55
Employer's Address	Washington, DC
Supervisor's Name	
Supervisor's Phone	

Number	
*Duties and Responsibilities	* Responsible for monthly performance briefing preparation on various risk portfolios, partnership investments, audit findings, credit risk management, operational risk, stress testing, resolution cost to FDIC Insurance Fund, Global Payment Operations and investigative analysis. Reported all findings to FDIC Chairperson and Senior Management. 202.763.6241 * pchatarpaul@icloud.com (Page 2) * Oversaw qualitative and quantitative analysis of the FDIC's \$350 billion Loss Sharing Portfolio. * Analyzed banks global payment systems to access risks should an institution experience financial distress. * Worked on recovery and resolution planning for a large U.S. G-SIFI as specified under Dodd-Frank Act. * Directed a team to consistently deliver strong results. Provided strategic guidance and leadership on data collections and management, analytical tools, analysis, reporting and communicating information to all level of stakeholders. * Worked on restructuring of failed banks and valuation of mortgage servicing rights (MSRs). Key Accomplishments: * Developed and cultivated strong working relationships with all levels of FDIC management. Ensured accurate and timely reports. * Spearheaded highly-successful interactive Dashboard development and implementation initiative and ensured timely and accurate information was communicated to senior management.
*Reason For Leaving	Career opportunity
Your name, if different during employment	

*Name of Employer	FREDDIE MAC
*Your Job Title	Senior Manager, Portfolio Analysis
*Currently Employed	No
*Start Date	04/01/2006
*End Date	04/01/2010
*Hours Per Week	50
Employer's Address	McLean, VA
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	* Highly successful tenure with the organization, exceeded all performance benchmarks and consequently receiving stellar annual reviews. Viewed as an expert in enterprise risk management and analytics. * Led team of Financial Analysts in valuation, analysis and credit risk management (\$2.5 trillion mortgage portfolio). Provided analytical and technical leadership, ensuring timely milestones and high-quality work. * Responsible for business units' profitability analysis (actual vs. forecasted), quarterly forecasting (pro-forma P&L, etc.), portfolio due diligence, ongoing market research (including housing and capital markets), and more. * Leveraged extensive securitizations and mortgage derivatives knowledge and expertise to help with REMIC, Multi-Family CMBS and Structured Deals. Worked on new products and go-to-market analysis. Key Accomplishments: * Determined and ensured competitive pricing, assessed various profitability scenarios, by developing and implementing financial analysis tools and valuation processes for \$2.5 trillion mortgage portfolio. * Improved reporting accuracy, forecasted trend analysis, pricing and securitization process for Freddie Mac singlefamily business unit. * Recommended competitive pricing strategies (guaranteed fees) to executive management.
*Reason For Leaving	Help FDIC with Banks Restructuring during the Financial Crisis
Your name, if different	

during employment

*Name of Employer	FANNIE MAE
*Your Job Title	Senior Consultant, CFO Business Unit
*Currently Employed	No
*Start Date	01/01/2006
*End Date	04/08/2019
*Hours Per Week	50
Employer's Address	Washington, DC
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	Valuation, Credit Risk Management and Regulatory Reporting
*Reason For Leaving	Full time opportunity
Your name, if different during employment	

*Name of Employer	CENDANT CORPORATION
*Your Job Title	Director, Investment Analysis
*Currently Employed	No
*Start Date	01/01/2002
*End Date	01/01/2006
*Hours Per Week	50
Employer's Address	Orlando, FL
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	Business development, valuation, securitization and financial planning
*Reason For Leaving	Relocation
Your name, if different during employment	

*Name of Employer	ORLANDO UTILITIES COMM.
*Your Job Title	Senior Financial Analyst, Financial Planning
*Currently Employed	No
*Start Date	01/01/1997
*End Date	01/01/2002
*Hours Per Week	40
Employer's Address	Orlando, FL
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	Operating and Capital Planning, Hedging, Pricing, Balance Sheet Management
*Reason For Leaving	Career opportunity
Your name, if different during employment	

Formal Education

*Name of School	WEBSTER UNIVERSITY, Orlando Campus, FL
*Location	Orlando, FL
*Start Date	03/06/2000
End Date	11/22/2001
Course of Study	Master of Science in Finance
*Degree Earned (transcripts may be required)	Masters
Credit Hours – Quarter	
Credit Hours – Semester	42

*Name of School	UNIVERSITY OF CENTRAL FLORIDA
*Location	Orlando FL
*Start Date	01/05/1998
End Date	10/28/1999
Course of Study	Master of Business Administration (MBA); Bachelor of Science in Accounting
*Degree Earned (transcripts may be required)	Masters
Credit Hours – Quarter	
Credit Hours – Semester	42

*Name of School	City University of NY - Queens College
*Location	New York, NY
*Start Date	01/07/1991
End Date	06/27/1996
Course of Study	Accounting, minor in Economics
*Degree Earned (transcripts may be required)	Bachelors
Credit Hours – Quarter	
Credit Hours – Semester	120

*Name of School	New York University
*Location	New York, NY
*Start Date	06/11/2006
End Date	08/18/2006
Course of Study	Counterparty Credit Risk Training Program
*Degree Earned (transcripts may be required)	Other Degree Type
Credit Hours – Quarter	
Credit Hours – Semester	

Language Skills

There are no items in this section.

License, Registration or Certification

There are no items in this section.

Job-Related Training or Course Work

There are no items in this section.

Knowledge, Skills and Abilities

There are no items in this section.
