CARLOS JIMENEZ DIAZ

AI, Risk and Data Transformation Leader | Financial Services | MBA, FRM

PROFESSIONAL SUMMARY

Senior leader with 15+ years in the financial industry at the intersection of finance, risk and artificial intelligence. Former EY Senior Manager in Madrid and the US, where I led data, analytics and AI programs for global and US banks, investment banks, insurers and wealth and asset managers (including Credit Suisse and Fidelity International), designing end-to-end agentic AI and GenAI solutions on Microsoft Azure and Google Cloud and leading multinational teams of up to 25. Today I am a Senior Manager in Model Risk Oversight at Charles Schwab, responsible for the validation and governance of AI, GenAI and financial risk models. My work combines quantitative depth (valuation, pricing, stress testing, credit and market risk, IFRS and US GAAP) with hands-on delivery and executive communication, guided by independence, discipline and a long-term perspective.

AREAS OF EXPERTISE

- **AI and advanced analytics:** AI strategy, end-to-end agentic AI and GenAI architectures, RAG, machine learning, evaluation, deployment and monitoring.
- **AI governance and model validation:** model risk management (SR 11-7), Responsible AI, explainability, vendor AI risk and lifecycle controls.
- **Risk management:** stress testing and capital planning, credit, market and fraud risk, AML and financial crime, securitization.
- **Corporate finance:** financial analysis under IFRS and US GAAP, company valuation, M&A, FP&A, treasury and tax planning.
- **Investments:** portfolio analysis and asset allocation, quantitative trading strategies, derivatives and multi-asset valuation.
- **Data and technology:** Microsoft Fabric, Azure Databricks, PySpark, SQL, Python, Azure OpenAI; data modeling, lineage and governance.
- **Leadership:** team leadership, PMP-based and Agile delivery, business development, proposals and contract negotiation.

PROFESSIONAL EXPERIENCE

Senior Manager, Risk Analytics and Modeling **Feb 2026 - Present**

Charles Schwab, Model Risk Oversight (MRO) *Orlando, FL*

- Validate and govern advanced risk management models with a strong focus on AI, machine learning, GenAI and agentic applications, as well as capital stress testing, fraud, market and credit risk models.
- Evaluate model design, conceptual soundness, performance, stability and regulatory compliance across enterprise risk functions, ensuring alignment with supervisory expectations and internal governance frameworks.
- Designed a risk-based validation methodology for fast-release vendor AI models such as GitHub Copilot (quarterly reviews for minor releases, event-driven extended validations for significant ones), adopted into the MRO framework and internal policies across many models.
- Partner with quantitative, technology and business teams to assess model risk, strengthen controls and enhance transparency, translating sophisticated AI methodologies into practical, auditable and defensible risk solutions.
- Lead the local MRO team and work closely with internal audit and senior stakeholders, promoting explainability and responsible AI adoption at scale.

Senior Manager, Analytics and Insights, Financial Services Office **May 2024 - Sep 2025**

EY *Orlando, FL*

- Led risk management and wealth and asset management projects for the US market, including AI and GenAI programs for several US banks and investment banks.
- Developed risk management frameworks and optimized wealth and asset management strategies to enhance decision-making and portfolio performance.
- Designed agentic AI solutions on Microsoft Azure to optimize investment banking and operations processes, from value case and architecture to pilot and rollout.
- Managed project teams, budgets and timelines, and drove business development through client relationships, proposals and executive presentations.

Senior Manager, Data and Analytics (EY wavespace) **Oct 2021 - Apr 2024**

EY *Madrid, Spain*

Leadership and team management

- Led the Data and Analytics team at EY wavespace, managing up to 25 data scientists, analysts and technical specialists through coaching, mentoring and professional development.
- Oversaw project timelines, resource allocation and budgets, ensuring delivery of high-quality solutions.

Business development

- Responsible for Data and Analytics business development across EMEIA, expanding the client base across banking, insurance, wealth and asset management and non-financial sectors.
- Led proposal development, pitch presentations and contract negotiations, securing high-value projects and driving revenue growth.

Project delivery

- Spearheaded risk and wealth and asset management projects for clients including Credit Suisse and Fidelity International, and AI-enabled corporate tax reporting solutions.
- Designed end-to-end agentic AI frameworks on Microsoft and Google Cloud, and delivered data platforms on Microsoft Fabric and Azure Databricks with PySpark for big data.
- Supported a Spanish corporate client on M&A analysis and led the development of analytics tools and methodologies that positioned EY wavespace as a leader in the space.

Manager, Financial Services Risk **Feb 2020 - Oct 2021**
EY *Madrid, Spain*

- Stress testing: developed and executed frameworks for PD, LGD and EAD under macroeconomic scenarios; designed and validated stress test models and recommended risk mitigation strategies.
- IBOR transition: managed the move to alternative reference rates, including loan portfolio repricing and impact assessment.
- Securitization: directed portfolio simulation, tranche analysis and capital allocation, and built models to evaluate securitized assets and capital requirements.
- Model validation: validated algorithmic, pricing and credit risk models for European banks, including pricing models for Credit Suisse's market-making desk (equity, options, derivatives, smart order routing).
- Banking audit and risk assessment: led audit processes and credit and market risk assessments, presenting findings to senior management.

Senior Data Scientist **Dec 2018 - Feb 2020**
Winning Scientific Management *Madrid, Spain*

- 360 transaction monitoring (AML): external consultant detecting money laundering across Santander's corporate and investment banking network, implementing advanced monitoring systems and risk assessments with IT, compliance and risk teams.
- Financial crime compliance: enhanced frameworks for fraud, bribery and corruption detection, developed policies, procedures and training, and reported to senior management and regulators.

Quantitative Investment Analyst **May 2014 - Dec 2018**
Kappa Capital Management *Barcelona, Spain*

- Optimized portfolio asset allocation and assessed performance versus risk metrics including VaR and CVaR for European and US fixed income and equity portfolios.
- Developed company valuation methodologies through fundamental analysis, MOAT assessment and intrinsic value calculations, delivering buy and sell recommendations and briefings to clients and senior managers.
- Built quantitative trading strategies with machine learning (regression, SVR, decision trees, random forests, neural networks), cointegration and pair trading, plus NLP sentiment analysis of earnings calls, documents and social networks.
- Valued complex instruments across equities, fixed income, FX, interest rates and credit, and assessed default, credit and market risk.

Senior Financial Analyst (Head of Finance) **Feb 2010 - May 2014**
Grupo Kovoca C.A. *Caracas, Venezuela*

- Led the finance department: budgeting with sales, marketing, production and supply chain leaders, cost control, treasury, FX management and financial KPIs (ROI, ROE, ROCE, EVA).
- Managed financial statements in bolivars and dollars, strategic plans, monthly forecasts and transfer pricing, and relationships with lenders, collateral agents and legal counsel.
- Reduced the effective tax rate from 30% to 23%; cost-saving and growth strategies delivered a 15% annual increase in net profit and a 200% increase in market share and client base over four years.

EDUCATION AND CERTIFICATIONS

Master in Financial Markets, Investments and Securities, EAE (2018) | Master in Finance, Corporate Finance, ENAE (2010) | MBA, IESA (2009)

Specialist in Digital Telecommunications, Universidad Central de Venezuela (2007) | B.S. Electrical Engineering, Universidad Metropolitana (2005)

Financial Risk Manager (FRM), GARP | CFA Level III Candidate | Languages: English and Spanish