

Kevin Ruskin Freelance Contractor

RKD Solutions SPRL Team leading & Analysis *in IT, Finance & Risk* Prince 2 Foundation Certification

Rue des Commerçants, 5621 Hanzinelle, Belgium; VAT: BE0899.476.050

Email: kevin.ruskin@rkd-solutions.com; Mobile: +32 (0) 477 94 24 15

IN BRIEF

Born in 1976, I am a versatile analyst and capable team leader mainly in the insurance and banking sector.

My team leading skills are a combination of years of experience as project manager and development lead, soft skills training and participative leadership style.

My analysis skills have grown over the years from developer to technical architect to functional analyst, thanks to hands-on experience and continuous training.

Over the years, I have broadened my core interests and skills into the healthcare and well-being field as counsellor and trainer and into general administration and strategy as director and manager of various small companies.

SKILLS

Business	Financial Markets products, Credit Risk, Economic Capital, Basel 2, CoReps, Market Risk, Operational Risk, Insurance claims, Solvency Own Funds, Capital Management, Basel 3, Liquidity Risk
Software	<u>Expert in:</u> Excel, Business Objects Reporting, Business Objects Data Integrator <u>Good knowledge of:</u> Fermat, Bloomberg, Business Objects Finance (aka Magnitude), most of the common packages like Microsoft Office, Visio
Computer Languages	<u>Expert in:</u> Cobol, SQL, Visual Basic, Delphi, Visual Basic for Applications, C#, .NET 3.5 <u>Good knowledge of:</u> VisualAge Generator, Pascal, C, C++, Focus, JCL, XML, MS-Assembler, HTML, PL-SQL, FoxE, ADO, .NET 4.0, .NET 4.5, XNA
Databases	VSAM, DB2, Access, Oracle, SQL Server
Operating Systems	IBM 3270, CICS, TSO, MS-Dos, Windows, Linux, Unix
Methodologies	Prince 2, Kopla, P+, Merise, Algorithmic, Oriented Object, S&P Credit rating
Soft skills	Non-violent communication, emotional intelligence, basic neuro-linguistic programming
Counselling skills	Reiki Master-Teacher, Ericksonian Hypnosis Master Practitioner
Languages	Native speaker in English and French and a good working knowledge of Dutch

PROFESSIONAL EXPERIENCE, SUMMARY (for more details, please see the appendix section)

Centre Khema – Co-director, Counsellor and Trainer (Since 12/2011) – ONGOING

Co-director of a healthcare and well-being centre, also acting as counsellor and trainer in Reiki and Ericksonian Hypnosis (www.khema.org).

Independent Reiki Counsellor (09/2009 – 12/2011)

Freelance Contractor in Finance, Risk & IT (Since 09/2008) – ONGOING

ING Belgium – Financial Department – Basel 3 Project (Since 01/2014) – ONGOING

Business Analyst of a Basel 3 Liquidity project

BNP Paribas Fortis Bank S.A. – Financial Department – Capital Management (02/2010 – 12/2013)

Lead designer, functional analyst and developer of a Basel 2 regulatory capital business intelligence platform within the capital management department.

Main computer skill used were SQL Server.; VB .NET 3.5; Access; Visual Basic for applications; Excel; Business Objects Reporting

BNP Paribas Fortis Bank S.A. – Financial Department – Basel 2 Management Reporting (01/2009 – 02/2010)

Financial analyst in charge for the Basel 2 credit risk analysis of several consolidated business lines.

Main computer skill used was Business Objects Reporting.

BNP Paribas Fortis Bank S.A. – Financial Department – Basel 2 Regulatory Reporting (09/2008 – 02/2010)

Credit risk and market risk functional analyst working on a Basel 2 project within Fortis financial department.

Main computer skills used were Visual Basic for applications; Business Objects Reporting; Magnitude; Fermat; Access.

Unlockvision SARL – Member of the Board (Since 11/2007) – ONGOING

Advisor in strategy and IT for Unlockvision SARL, a purpose-built facility for on-site market research and creative workshops based in Paris (www.unlockvision.com)

Finalyse S.A. – Consultant in Finance, Risk & IT (09/2004 – 09/2008)

Fortis Bank S.A. – Financial Department – Basel 2 project (08/2007 – 09/2008)

Credit risk and market risk functional analyst working on a Basel 2 project within Fortis financial department.

Main computer skills used were Visual Basic for applications; Business Objects Reporting; Magnitude; Fermat; Access.

Oxxio Nederland BV – VaR project (04/2007 – 05/2007)

Technical architect of an energy trading VaR calculator running in Excel, Visual Basic for applications.

Dexia Banque Belgique S.A. – IT Department – Basel 2 project (07/2006 – 04/2007)

Development lead managing 4 developers and technical architect on a Basel 2 credit risk project within Dexia IT department. Main computer skills used were PL-SQL; Business Objects Data Integrator; Unix scripts; Fermat on an Oracle database running on a Unix platform.

Fortis Bank S.A. – Central Risk Department – Asset Reporting project (09/2004 – 07/2006)

Project manager of a 3 person team and functional analyst for an investment portfolios credit risk analysis project within Fortis central risk department. Main computer skills used were Visual Basic; Visual Basic for applications; SQL; Bloomberg; Business Objects Reporting; Access.

I.T.G. Consulting S.A. – Consultant in Financial IT (10/2000 – 09/2004)

Dexia Banque Belgique S.A. – IT Department – Safes project (05/2004 – 09/2004)

Technical architect and developer on a retail safes management project within Dexia IT department. Main computer skills used were Cobol; JCL; SQL; FoxE on a DB2 database running on an IBM 3270 – CICS & TSO platform.

Dexia Banque Belgique S.A. – IT Department – Daisy Pension Fund project (10/2001 – 05/2004)

Development lead managing 6 developers and technical architect on a pension fund project within Dexia IT department. Main computer skills used were Cobol; Visual Basic for applications; JCL; SQL; FoxE on a DB2 database running on an IBM 3270 – CICS & TSO platform.

Dexia Banque Belgique S.A. – IT Department – Cash Flow Management project (07/2001 – 10/2001)

Project manager, technical architect and developer for a central cash flow management project within Dexia IT department. Main computer skills used were XML; VisualAge Generator; Cobol; JCL; SQL on a DB2 database running on an IBM 3270 – CICS & TSO platform.

Dexia Banque Belgique S.A. – IT Department – Dexiam Pension Fund project (10/2000 – 07/2001)

Developer on a pension fund project within Dexia IT department. Main computer skills used were Cobol; VisualAge Generator; Visual Basic for Applications; JCL; SQL on a DB2 database running on an IBM 3270 – CICS & TSO platform.

Marsh S.A. – Employee in Insurance IT (11/1998 – 10/2000)

Marsh S.A. – IT Department – Insurance Claims office (11/1998 – 10/2000)

Development lead managing 3 developers, trainer and customer manager for an insurance claims handling application within Marsh IT department. Main computer skills used were Cobol; Focus; Visual Basic for Applications; JCL on an VSAM file system running on an IBM 3270 – CICS & TSO platform.

Sony – Temporary Employee in Software Testing (09/1998 – 11/1998)

Sony – IT Europe – Validation department (09/1998 – 11/1998)

Quality assurance for laptop beta testing within Sony IT Europe validation department.

TRAINING & EDUCATION

2014	Basel 3 Liquidity Risk	ING & Self Study
2011	Master Practitioner of Ericksonian Hypnosis Master-Teacher in Reiki Tera Mai	New York Training Institute IEDAPH
2010	Practitioner of Ericksonian Hypnosis Master in Reiki Tera Mai NLP basics	New York Training Institute IEDAPH Rhapsodie
2009	Prince 2 Foundation	ISTYA
2008	Emotional intelligence Dutch course	Kluwer Nederlandse Academie
2007	Credit Risk & Basel 2 requirements Options, Futures & other derivatives (John C. Hull)	PRIMIA self study Finalyse
2006	Reiki Tera Mai advanced course Business Objects Data Integrator	P. Dressen Business Objects
2005	Expand The Box, Possibility Management Marshall Rosenberg's nonviolent communication	Callahan Academy P. Dressen & self study
2004	Reiki Tera Mai basic SAS Basics	P. Dressen SAS
2002	Introduction to the Financial markets	ICHEC
2001	Dutch course	Private school in Brussels
2000	VisualAge Generator training	Abis
1999	Graduat in Computer Science	ULB – EPFC – Brussels
1997	Candidature in Computer Science	ULB – Brussels
1995	European Bacculaureate English Section, Science option	European school Brussels 2

PERSONAL INFORMATION

Background	I was born in Belgium on the 2 nd February 1976 of a British father and Belgian mother, got married in 2005 and have the joy of sharing my life with two daughters since 2006 & 2009
Interests	I enjoy using my computing skills as a hobby to develop applications and games, mainly in C# XNA .NET 4.0. I am also a keen reader, mainly science-fiction, fantasy and personal development genres. When I have the opportunity I enjoy playing board games and card games with friends. I also enjoy motorbike riding, alone or with friends across the countryside. Finally, I am deeply involved in the field of energy therapies and personal development, ranging from researcher to practitioner
Other	I am the holder of an European car and motorbike driver's licence

APPENDIX: PROFESSIONAL EXPERIENCE, DETAILS

Centre Khema – Co-director, Counsellor and Trainer (Since 12/2011) – ONGOING

Co-director of a healthcare and well-being centre, also acting as counsellor and trainer in Reiki and Ericksonian Hypnosis (www.khema.org).

Independent Reiki Counsellor (09/2009 – 12/2011)

Freelance Contractor in Finance, Risk & IT (Since 09/2008) – ONGOING

ING Belgium – Financial Department – Basel 3 Project (Since 01/2014) – ONGOING

<ul style="list-style-type: none"><input type="checkbox"/> Analysis of the Basel 3 Net Stable Funding ratio strategic solution<input type="checkbox"/> Testing and fine tuning of the Basel 3 Net Stable Funding ratio tactical solution<input type="checkbox"/> Complexity analysis of integrating the Basel 3 Solvency and Leverage ratio into the existing Basel 3 Liquidity Business Intelligence data warehouse<input type="checkbox"/> Analysis of the Basel 3 Liquidity consolidation rules<input type="checkbox"/> Analysis of various small change request for the Basel 3 Liquidity Coverage Ratio	<p>Role: Business Analyst</p> <p>Business: Basel 3 Liquidity (major) Basel 3 Solvency & Leverage (minor)</p> <p>Computer skills: OFSAA</p> <p>Databases: Oracle</p> <p>OS: PC – Windows</p>
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BNP Paribas Fortis Bank S.A. – Financial Department – Capital Management (02/2010 – 12/2013)

<ul style="list-style-type: none"><input type="checkbox"/> Design and implementation of a Basel 2 business intelligence platform centralising all related risks (credit, market & operational) down to the client level<input type="checkbox"/> Design of a layered approach to the development: a set goal but achievable in various layers allowing fast deployments in production whilst maintaining a continuous development without needing rewrites at each step<input type="checkbox"/> Design of the underlying database, first in Access then in SQL server<input type="checkbox"/> Design and implementation of a stress testing datawarehouse<input type="checkbox"/> Design and development of a flexible extract, transform and load process<input type="checkbox"/> Design and development of an automated complex business allocation mechanism of the risks, fully configurable by an average user<input type="checkbox"/> Design of Excel and Business Objects reports based on the BI database<input type="checkbox"/> Design and development of the automated creation of the Basel 2 Market Risk and Operational Risk CoReps based on the BI database<input type="checkbox"/> Analysis and Development of an Extract/Transform/Load application in VB .NET 3.5	<p>Role: Lead designer, functional analyst and developer</p> <p>Business: Capital Management Basel 2 BI</p> <p>Computer skills: VB .NET 3.5, VBA, BusinessObjects Reporting, Excel, ADO</p> <p>Databases: Access, SQL Server</p> <p>OS: PC – Windows</p>
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BNP Paribas Fortis Bank S.A. – Financial Department – Basel 2 Management Reporting (01/2009 – 02/2010)

In parallel with the previous mission

- Analysis of the Basel 2 credit risk monthly calculations for the following consolidated business lines:
 - o Corporate & Public Banking
 - o Energy, Commodities & Transportation
- Writing up of financial summary reports for inclusion in the Basel 2 Orange Book (the bank's management solvency overview report)

Role:

Financial analyst

Business:

Basel 2 credit risk and market risk

Computer skills:

Business Objects Reporting

Databases:

Access

OS:

PC – Windows

BNP Paribas Fortis Bank S.A. – Financial Department – Basel 2 Regulatory Reporting (09/2008 – 02/2010)

- Responsible for the quarterly production and analysis of Fortis Bank's consolidated solvency own funds
- Responsible for the delivery of Fortis Bank's CoReps to the CBFA
- Responsible for Fortis Bank's Consolidated Market Risk for the production and analysis of CBFA CoReps and Fortis top management reporting
- Responsible for the creation, analysis and follow-up of the Basel 2 prudential perimeter
- Design and development of a fast and versatile CBFA CoRep Coherence Checker tool in Excel – Visual Basic for Applications to automate over 24 000 checks in under 4 minutes on CBFA CoReps before publishing to the NBB
- Design & creation of a consolidation and reporting tool for Fortis Bank's Basel 2 Solvency Own Funds
- Design and creation of a tool for transferring Fortis Bank's market risk and operational risk to BNP Paribas head office
- Creation and analysis of Fortis Capital Adequacy Monitoring report, giving an overview of Basel 1, Basel 2 pillar 1 and pillar 2 figures for each solvency reporting entity of the group
- Analysis of a data mart for CBFA CoRep analysis (e.g. period to period comparison, validity checks, management reporting, ...)

Role:

Functional / Financial analyst

Business:

Basel 2 credit risk, market risk and own funds

Computer skills:

Visual Basic for applications; Business Objects Reporting; Magnitude; Fermat; Excel

Databases:

Access

OS:

PC – Windows

Unlockvision SARL – Member of the Board (Since 11/2007) – ONGOING

Advisor in strategy and IT for Unlockvision SARL, a purpose-built facility for on-site market research and creative workshops based in Paris (www.unlockvision.com)

Finalyse S.A. – Consultant in Finance, Risk & IT (09/2004 – 09/2008)

Fortis Bank S.A. – Financial Department – Basel 2 project (08/2007 – 09/2008)

<ul style="list-style-type: none">❑ EUC project for producing and analysing the Basel 2 CoReps for every Fortis solvency reporting entity❑ Responsible for Fortis Bank's Consolidated Market Risk for the production and analysis of CBFA CoReps and Fortis top management reporting❑ Responsible for the creation, analysis and follow-up of the Basel 2 prudential perimeter❑ Creation and analysis of Fortis Capital Adequacy Monitoring report, giving an overview of Basel 1, Basel 2 pillar 1 and pillar 2 figures for each solvency reporting entity of the group❑ Analysis of a data mart for CBFA CoRep analysis (e.g. period to period comparison, validity checks, management reporting, ...)❑ Design and development of a fast and versatile CBFA CoRep Coherence Checker tool in Excel – Visual Basic for Applications to automate over 24 000 checks in under 4 minutes on CBFA CoReps before publishing to the NBB	<p>Role: Functional analyst</p> <p>Business: Basel 2 credit risk and market risk</p> <p>Computer skills: Visual Basic for applications; Business Objects Reporting; Magnitude; Fermat</p> <p>Databases: Access</p> <p>OS: PC – Windows</p>
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Oxxio Nederland BV – VaR project (04/2007 – 05/2007)

<ul style="list-style-type: none">❑ Reverse engineering project of a value at risk EUC tool in Excel for Oxxio's energy trading❑ Writing a clear and concise technical architecture based on the existing tool's obscure and substandard code, effectively reverse engineering it❑ Adapting the tool to new user specification by patching the code, saving the cost of having to do a complete rewrite	<p>Role: Technical architect</p> <p>Business: Energy trading</p> <p>Computer skills: Visual Basic for applications</p> <p>OS: PC – Windows</p>
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Dexia Banque Belgique S.A. – IT Department – Basel 2 project (07/2006 – 04/2007)

<ul style="list-style-type: none">❑ Client server, Oracle and Fermat development project for the calculation of Dexia group's Basel 2 credit risk❑ Leading a team of 4 developers for the development of ETL (extract-transform-load) processes into Fermat databases, using PL-SQL and Business Objects Data Integrator, and for the development of Fermat user interfaces❑ Architecture and design of the asynchronous data transfer between 2 Fermat databases❑ Architecture of an efficient and robust batch job flow❑ Responsible for the liaison between the whole development project and the infrastructure project	<p>Role: Development lead & Technical architect</p> <p>Business: Basel 2 credit risk</p> <p>Team: 4 people</p> <p>Computer skills: PL-SQL; Business Objects Data Integrator; Unix scripts; Fermat</p> <p>Databases: Oracle</p> <p>OS: PC – Windows; Unix</p>
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Fortis Bank S.A. – Central Risk Department – Asset Reporting project (09/2004 – 07/2006)

<ul style="list-style-type: none">❑ Client server, Visual basic and Bloomberg project for the credit risk analysis of Fortis group's investment portfolios❑ Responsible for the budgeting of the project, gathering and interpreting the user requirements and communicating to all the stakeholders on the project side of the team❑ Responsible for the accuracy and quality of the uploaded data coming from the investment portfolios of Fortis entities (insurance and banking entities)❑ Creation, design and analysis of credit risk reports in Business Objects Reporting (e.g. Country diversification, total one obligor, industry diversification, ...)❑ Analysis of credit quality (counterparties and debt instruments) based on Standard & Poor's credit rating methodology using all available sources (e.g. Bloomberg, rating agencies, internal sources, internet, ...)❑ Analysis of new functionalities and data models based on the fore mentioned user requirements and making sure that the underlying development remained up to scratch	<p>Role: Project Manager, Functional analyst & Risk analyst</p> <p>Business: Credit risk and financial market products</p> <p>Team: 3 people</p> <p>Computer skills: Visual Basic; Visual Basic for applications; SQL; Bloomberg; Business Objects Reporting</p> <p>Databases: Access; SQL Server</p> <p>OS: PC – Windows</p>
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I.T.G. Consulting S.A. – Consultant in Financial IT (10/2000 – 09/2004)

Dexia Banque Belgique S.A. – IT Department – Safes project (05/2004 – 09/2004)

<ul style="list-style-type: none">❑ Mainframe, Cobol, SQL and FoxE project for the renting and installation of safes in the retail branches❑ Sole technical architect of the project, finding the best technical architecture for the user interfaces, batch programmes and data models❑ Design and development of the user interfaces and batch programmes	<p>Role: Technical architect & Developer</p> <p>Business: Retail safes management</p> <p>Computer skills: Cobol; JCL; SQL; FoxE</p> <p>Databases: DB2</p> <p>OS: IBM 3270 – CICS & TSO; PC – Windows</p>
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Dexia Banque Belgique S.A. – IT Department – Daisy Pension Fund project (10/2001 – 05/2004)

<ul style="list-style-type: none">❑ Innovative mainframe, Cobol, SQL and FoxE project to manage a multi-compartment pension fund, continuation of the Dexiam Pension Fund project but extended to integrate the newly acquired Bacob and Paribas pension fund applications❑ Leading a team of 6 developers, taking charge of all the development side of the project❑ Sole technical architect of the project, finding the best technical architecture for the user interfaces, batch programmes and data models	<p>Role: Development Lead & Technical architect</p> <p>Team: 6 people</p> <p>Business: Pension fund</p> <p>Computer skills: Cobol; Visual Basic for applications; JCL; SQL; FoxE</p> <p>Databases: DB2</p> <p>OS: IBM 3270 – CICS & TSO; PC – Windows</p>
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Dexia Banque Belgique S.A. – IT Department – Cash Flow Management project (07/2001 – 10/2001)

<ul style="list-style-type: none">❑ Mainframe Cobol, SQL and VisualAge generator project to automate the communication of cash flow between Dexia and the Belgian National Bank via an XML protocol❑ Responsible for the budgeting of the project, gathering and interpreting the user requirements and communicating to all the stakeholders❑ Organising and leading meetings between the Belgian National Bank and Dexia❑ Analysis, architecture, design and development of the user interfaces, batch programmes and data models	<p>Role: Project Manager, Technical architect & Developer</p> <p>Business: Central cash flow management</p> <p>Computer skills: XML; VisualAge Generator; Cobol; JCL; SQL</p> <p>Databases: DB2</p> <p>OS: IBM 3270 – CICS & TSO</p>
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Dexia Banque Belgique S.A. – IT Department – Dexiam Pension Fund project (10/2000 – 07/2001)

<ul style="list-style-type: none">❑ Innovative mainframe, Cobol, SQL and VisualAge generator project to manage a multi-compartment pension fund❑ Design and development of mainframe user interfaces in VisualAge Generator❑ Design and development of mainframe Cobol and SQL modules according to the P+ methodology and Kopla philosophy.❑ Technical architect for the whole transfer in subproject which includes user interfaces, batch programmes and data models❑ Design and development of a fully automated testing tool of mainframe programmes in Excel – Visual Basic for Applications	<p>Role: Developer</p> <p>Business: Pension fund</p> <p>Computer skills: Cobol; VisualAge Generator; Visual Basic for Applications; JCL; SQL</p> <p>Databases: DB2</p> <p>OS: IBM 3270 – CICS & TSO; PC – Windows</p>
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Marsh S.A. – Employee in Insurance IT (11/1998 – 10/2000)

Marsh S.A. – IT Department - Claims office (11/1998 – 10/2000)

<ul style="list-style-type: none">❑ Analysis & development of an application to query the claim's file system❑ Analysis & development of an automated migration programme from any old claims management system to the current claims management system❑ Analysis & development of an automated claim opening application straight from the client using an email-to-mainframe bridge❑ Leading a team of 3 developers for the fore mentioned development projects❑ Training of multi-cultural end users in using the claims management system in various countries (England, Botswana, South Africa, ...)❑ Responsible for customer management for the English speaking clients (e.g. the English, South African, Italian clients)	<p>Roles: Development Lead, Training & Customer management</p> <p>Team: 3 people</p> <p>Business: Insurance claims</p> <p>Computer skills: Cobol; Focus; Visual Basic for Applications; JCL</p> <p>Databases: VSAM</p> <p>OS: IBM 3270 – CICS & TSO; PC – Windows</p>
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Sony – Temporary Employee in Software Testing (09/1998 – 11/1998)

Sony – IT Europe – Validation department (09/1998 – 11/1998)

- Writing robust and reusable software testing scripts
- Research and track software – hardware conflicts on Sony prototype laptops

Role:
Quality Assurance
OS:
PC – Windows