

Individual Profile



EDEMAR JOSE DAL MASO



Business Unit:	Global Risk Management	GEID:	0004916676
Title:	Credit Portfolio Sr Risk Mgr	Location:	SAO PAULO
Level:	DIRECTOR / C14	Gender:	M
Manager:	WOLFRID, ARMANDO	Expat:	Former
Performance Rating:	1 (2011); 2 (2010)	SCO Status:	ICG Risk SCO - Active;

Background

Education:	University of Pittsburgh - MBA, Universidade Federal do Parana - Bach.
Certifications & Licenses:	Professionally Qualified Bridge Program by AACSB International
Language Skills:	English, Portuguese, Spanish
Prior International Assignments:	Brazil, Singapore, Florida, New York
Geographic Flexibility:	Global

Work Experience

Company - Functional Title (From-To)	Key Responsibilities/Experiences
Global Risk Management - Country Risk Senior Manager (2/2010-Present)	As a Risk Senior Credit Officer (SCO), approve credit and manage a portfolio of about 100 accounts and exposure of \$1 billion with several industry sectors ranging from Autos, to Chemicals, Global Consumer & Health Care, Metals & Mining, and General Corporate; liaise with Internal Audit (ARR-Credit), Compliance, and Banking Regulators (Banco Central, OCC and FED); member of the Magnet Team; Supports local Global Subsidiaries Group (GSG) team; Approve exceptions to credit agreement documentation.
Global Risk Management - DIRECTOR (2/2009-12/2009)	Assigned remedial management transaction for 2/3rds of the \$1bn portfolio classified II & Worse in Brazil
Audit and Risk Review - ARR Program Director (5/2006-1/2009)	Develop procedures to audit Basel II, mainly to CIB (now ICG); Develop Basel II training for Basel II; Train ARR globally on audit procedures for Basel II; Attend regular meeting with Regulators (OCC, FDIC, FED, OTS) in company of ARR Basel II Team; Lead Basel II related audits for CIB - Corporate level.
Audit & Risk Review - ARR Program Director (1/2005-5/2006)	Managed a team of 8 credit reviewers and covered a portfolio of \$90 billion in 15 countries: Australia, Bangladesh, Brunei, China, Hong Kong, India, Indonesia, Korea, Malaysia, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam. Supervised quarterly business monitoring for the covered Business and reported observation into the quarterly meeting between ARR and Asia Region Management meeting. Revised and approved risk appraisal profiles, business monitoring plans, business monitoring.
Audit & Risk Review - Senior Reviewer (12/2002-12/2004)	Responded for the audit of the largest portfolio in LatAm, Brazil, and for the most critical as well, Argentina. Lead the following reviews: Brazil Corporate (2004), Argentina Corporate in (2003 and 2004) and Panama (2004). Participated in these LatAm Reviews: Ecuador Country, Venezuela CIB, Honduras CIB, Trinidad & Tobago CIB. Assisted the Citigroup Venture Capital review in New York and Banamex IRM in Mexico. Performed quarterly audit Business Monitoring, covering following risks: Credit, Cross B
Corporate Bank - Several (6/1981-10/2002)	Acted in several capacities with Corporate Bank in Brazil including credit analyst, relationship manager, marketing office manager, trade specialist and credit recovery manager.
Rio Negro Ltda (Goldman Sachs Venture) - General Manager (2/2001-7/2002)	General Manager for the Goldman Sachs venture that acquired a distressed loans portfolio from a local state-owned bank. Managed a team of 22. Hired and trained. Managed all aspects of the business, including close interaction with Legal. Reported the portfolio renegotiation and collection on a weekly basis.
Independent Risk Management - IRM Head (3/1999-2/2001)	Managed and negotiated a portfolio of \$90 million. Collected \$25 million in 1999 and \$55 million in 2001. Managed a team of 3. Reported to the Country Risk Manager. Assigned \$5 million credit officer authority.

Individual Profile



Corporate and Investment Banking - Branch Manager
(11/1994-2/1999)

1) Citibank; Corporate Banking, Blumenau, BRAZIL, August 1996 – February 1999. Represented the Corporate Banking for the Santa Catarina state in Southern Brazil. Managed a portfolio of about \$150 million and 26 customers on following industries: pork and poultry meatpacking, soy crushers, textiles, metal mechanics, and general medium and large corporate. Managed a team of 3.

2) Citibank, Corporate Banking, Recife, BRAZIL, November 1994 – July 1996. Represented the Corporate Banking for the Nor
