

ROY C. WALKER

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SENIOR CREDIT RISK MANAGER / OFFICER

Engage in Intelligent Risk Taking as Trusted Business Partner to Soundly Generate Growth

Possess extensive experience in and passion for credit risk management of emerging markets, covering Latin America and previously Middle East and Eastern Europe Global Banks portfolios. Having formerly served as air traffic controller in Israeli Air Force, viewed as sought after expert at cutting through noise to quickly pinpoint risks, identifying mitigants and forming clear, actionable recommendations. Areas of Expertise:

Risk Analysis | Portfolio Management | Emerging Markets

Financial Institutions and Sovereign Risk Assessments | Risk Identification

Underwriting and Exposure Monitoring | Risk Mitigation Recommendations in Stress Scenarios

Languages: Hebrew (Native); Spanish, French, Arabic (Working Proficiency)

Word, Excel, SPSS+, dBASE III, Internet and Bloomberg Proficiency

PROFESSIONAL EXPERIENCE

BNY MELLON

1998 - 2024

Global Banks Senior Credit Risk Manager

Director, Americas Portfolio / **MD** (Developing Markets: Latin America, Middle East & Eastern Europe)

Division Portfolio Manager; Country Exposure and International Reputational Risk Committees Member / **VP**

International Credit Risk Analyst / AVP

Managed credit risk at individual counterparty and portfolio levels. Reviewed, challenged, and approved size, terms, and maturity of credit exposures underwritten by first line of defense lenders. Assigned and maintained risk ratings of each exposure with no past dues.

- Led execution of risk strategy, supporting judicious balance sheet capital usage while optimizing risk-return metrics.
- Minimized potential credit losses, guiding country client executives on risk structures and approval process within risk appetite parameters of multibillion-dollar portfolio.
- Maintained sound risk underwriting discipline and standards, consistent with portfolio diversification, defending and growing strategically meaningful relationships.
- Approved size, terms, and maturity of correspondent bank and select corporate exposures in alignment with acceptable counterparty creditworthiness and overall target relationship revenues.
- Monitored portfolio asset quality and assigned timely risk ratings, facility loss given defaults, and bank tier classifications, promptly identifying early warning signs of exposure risk profile deterioration.
- Escalated parameters and risk thresholds in deteriorating crisis management type scenarios, proactively forming actionable risk mitigation recommendations to senior management.
- Collaborated with market and operational risk professionals to ascertain all client risks were fully understood and properly managed, connecting dots across all risk stripes.
- Oversaw team analysis of bank risk profiles based on assessment of earnings, liquidity, capital adequacy, and asset quality indicators, consistently mentoring and developing junior analysts credit risk skills.
- Crafted country risk assessments, risk playbooks, and watch lists to substantiate internal sovereign ratings and direct credit limits independently and objectively, ensuring individual counterparty risk profiles were adequately aligned with operating environment macro conditions.
- Managed potential sovereign stress scenarios, pinpointing economic, political, and social risks and mitigants of developing countries and determining near term repayment capacity of FX obligations.
- Assumed interim 3.5 months role as Americas team Credit Portfolio Manager, receiving senior management exceeded expectations performance feedback.
- Elevated Diversity Equity and Inclusion recruitment awareness and visibility, engaging with BNY Mellon's 2015 New York City Host Sponsor team at 43rd annual ALPFA (Association of Latino Professionals For America) convention

PRIOR EXPERIENCE

BANK HAPOALIM B.M., New York Branches

International Private Banking Relationship Manager; Assistant Vice President (Latin America)

BANK LEUMI TRUST COMPANY OF NEW YORK, New York, NY

International Lending and Trade Finance Banking Officer (Latin America)

MILITARY EXPERIENCE

ISRAELI AIR FORCE

Air Traffic Controller: Sergeant; Honorable Discharge

- Made precise, on-the-fly real time decisions on control tower airwaves, ensuring spacing safety of military air traffic training and live operations during peace and war times.

EDUCATION

- **Master of International Affairs (MIA)**, Specialization in International Business, School of International and Public Affairs (SIPA), **Columbia University**, New York, NY
- **Bachelor of Arts (BA)**, Political Science, Minor: French, School of Arts and Sciences, **Adelphi University**, Garden City, NY, *magna cum laude*
 - Recipient, Phi Beta Kappa Scholarship, National Dean's List, Political Science and French National Honor Societies, W. Grafton Nealley Award for Excellence in Political Studies

PROFESSIONAL DEVELOPMENT / SPECIAL PROJECTS

- Executive Development Program, Risk & Compliance, BNY Mellon, New York, NY, 2022
- Led Robotic Process Automation / Bots Cross Training team, delivering on high level initiative and removing pain points of highly manual and repetitive activities, BNY Mellon
- Undertook 6-months rotational pilot program to underwrite annual reviews and proposals of US regional banks, mortgage non-banks and structured transactions, bolstering first line of defense of mortgage forwards portfolio and instilling risk-reward discipline and Risk Policy appetite guidelines
- Sponsored and presented Global Innovation Idea to create Internal BNY Mellon Consulting Group to reduce substantial spending on external consulting services with projected cost savings of up to \$20MM by Year-3, cut project execution time, and tap pool of underutilized internal professional skills set and expertise
- Stroble & Associates Advanced Financial Statement Analysis Credit Training Seminar, Bank of New York

AFFILIATIONS

- Mentor, Risk and Compliance Mentoring Program, BNY Mellon
- Mentor, Women's Initiative Network and IMPACT Employee Business Resource Group Mentoring Programs, BNY Mellon
- Mentor, External Spain-US Chamber of Commerce Program
- Latino Leadership Forum Member, BNY Mellon. Engaged in Diversity and recruitment Initiatives and received Diversity & Inclusion Foundational Excellence Certification