

DONNA MARIE HOWE, CFA (LAPSED)

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Compliance Risk Management – Compliance Technology

Ms. Howe is a global regulatory risk specialist and strategic technology expert who brings a breath of hands-on experience across businesses, and across data types. She has worked with the Business, Compliance and Internal Audit both as a subject-matter expert in risk management, data and data hierarchy issues in new and emerging risks, and also as a specialist in governance and controls. As well, she has a strong background in testing and model risk including data legacy controls and product hierarchy and has run both UAT testing and model validation at several international firms. She has worked with on implementing, designing and delivering quantitative education on FRTB and CECL, and delivering prototype challenger models for loan books using CECL. Excellent communication and team player with skills in working with colleagues at all organizational levels. Highly effective in:

- Multi-asset class expertise
- Strategic Planning
- Workflow logistics
- System Implementation
- Balance sheet optimization
- Business model redesign
- Data hierarchy & taxonomy
- Data Science specialist
- Managerial and supervisory skills
- Order Management & Systems
- Cyber-risk assessment processes
- Compliance modeling
- UAT test plan and execution
- RPA & DLT implementation
- Board training
- FX and Equity options OMS
- Financial Market regulation (CCAR, DFAST, IFRS9, MIFIDII, BCBS 239, FRTB, CECL etc.)
- Building Centers of Excellence

HIGHLIGHTED CAREER ACHIEVEMENTS

- Led UAT Test team for Equities (phase 2a) for Consolidated Audit Trail (CAT) at WM division of major US bank. Also executed the business requirements design and documented same.
- Designed training program for internal audit staff to enhance technology skills of general auditors and allow for greater flexibility in risk-based audit with an emphasis on risk assessments (including cyber) and funding risks (including LCR and NSFR).
Led design and implementation of RCSA for large international bank. US was prototype. Methodology was chosen for global roll-out.
- Led documentation team for CCAR PPNR Finance team in primary CCAR roll-out of PPNR. As part of role, performed policy review for US IHC and assisted in templating validation documentation for front office models (including credit cards, IB Equity issuance, AFS)
- Led team in design, planning & execution of MRA remediation across US IHC including Retail, Commercial, and Investment Banking businesses. Assisted in developing and assigning internal control metrics so as to meet goals to obtain national charter.
- Built challenger model prototypes for PPNR (operational risk) and for CECL (credit risk) in Excel
- Acted as primary POC for investigation and remediation of issues in mortgage consent order. Worked with Chief Internal Auditor on modifications audit practice to incorporate new solutions and metrics for testing.
- Acted as risk management lead to industry consortium of clearing members in negotiation and implementation of CDS clearing model for CME, ICE and LCH (included GS, JPMC, BOA, UBS, Citi, and others). Included validation and design of test bed for stress margin calculations, including integration to FX exchange-traded futures and options as well as spot pricing.
- Designed and executed various training programs for corporate compliance needs as well as universities

EMPLOYMENT SUMMARY

Windbeam Risk Analytics	2014 - Present
Santander Holdings USA	2011 - 2014
The Hartford Investment Management Company	2010 - 2011
Windbeam Risk Advisory - Consultant	2009 - 2010
UBS	2007 - 2009
Angelo, Gordon & Co.	2002 - 2007
ABN- Amro USA	1997 - 2002