

JOEL PFULG

Senior Risk & Portfolio Manager

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PROFILE

Strategic and results-driven finance professional with 15 years of experience in the financial sector. Specialized in risk and portfolio management. Proven track record in developing and implementing risk management frameworks, optimizing investment portfolios and improving risk-adjusted returns. Strong analytical skills and in-depth knowledge of financial markets and regulatory frameworks. Excellent communication skills and team spirit, with a commitment to excellence in all aspects of financial risk and portfolio management.

KEY ACHIEVEMENTS

- Enhanced organizational risk awareness by creating a robust **risk appetite framework** with monthly dashboards, key risk indicators and risk heatmaps, facilitating timely decision-making and improved **risk mitigation measures**
- Designed **credit risk models** following Moody's methodology, resulting in **improved liquidity allocation** across financial institutions and a significant **reduction in counterparty risk**
- Drafted key sections of the Financial Market Infrastructure (FMI) recovery and resolution plan, with a focus on **default scenarios** and **recovery options**, thereby contributing to the resilience of the Swiss financial system
- Successfully managed a U.S. Equity Fund, focusing on strategic **stock selection** and timely **sector allocation** decisions

WORK EXPERIENCE

Arrowstar Capital GmbH, Zürich, Switzerland

Jan 2024 – Present

Freelance Risk Management Consultant

- Provided risk management consulting to small and mid-sized clients, delivering tailored solutions to enhance their risk frameworks, regulatory compliance and internal control systems
- Designed key risk indicators (KRIs) and built internal control systems (ICS) for clients to monitor risk metrics and maintain operational resilience
- Managed a proprietary cryptocurrency trading account, using DeFi and algorithmic strategies to optimize returns and manage risk

Crypto Finance AG | Deutsche Börse Group, Zürich Switzerland

Jan 2022 – Nov 2023

Head of Financial Risk Management

- Developed a comprehensive risk appetite framework, reinforcing organizational risk culture and aligning with industry best practices
- Designed a credit rating model for counterparties, optimizing cash and digital assets allocation and ensuring prudent risk exposure in trading and treasury activities
- Conducted in-depth risk analysis for emerging business initiatives like staking and lending, supporting strategic decisions and risk mitigation efforts
- Led the implementation and ongoing enhancement of the Internal Control System (ICS), ensuring adherence to governance and compliance mandates
- Improved risk oversight by monitoring and reporting on specific risk metrics and KRIs, ensuring timely resolution of breaches and effective communication with the Board of Directors
- Strengthened organizational resilience through effective Business Continuity Management (BCM) and Business Impact Analysis (BIA)
- Provided analytical support to the Board of Directors, including risk reporting, to facilitate well-informed decision-making

SIX Group AG, Zürich Switzerland**Jan 2016 – Nov 2021****Senior Financial Risk Manager**

- Oversaw capital and liquidity risk management, including capital adequacy, liquidity monitoring, and stress testing, ensuring alignment with organizational goals and regulatory requirements
- Managed credit limits and periodic reviews, maintaining controlled counterparty exposure and enhancing overall risk stability
- Contributed to the development of the Financial Market Infrastructure (FMI) recovery and resolution plan by drafting specific sections focused on default scenarios and recovery options
- Played a key role in M&A transactions, including the acquisition of BME and the sale of SIX Payment Services, offering strategic insights on hedging, FX risk, and funding strategies
- Introduced and enforced new risk policies and reports, maintaining a robust risk governance framework

Arab Bank (Switzerland) Ltd, Zürich, Switzerland**Oct 2013 – Jul 2015****Portfolio Manager**

- Successfully oversaw discretionary clients and managed the bank's U.S. Equity Fund through strategic decisions
- Conducted in-depth stock research, built tailored portfolios and monitored positions to optimize portfolio performance
- Generated tailored investment ideas and proposals to meet specific client needs
- Acted as the pension fund representative in the investment committee, contributing to strategic decision-making
- Produced detailed factsheets and performance reports for current and prospect investors

Leonteq Securities AG, Zürich, Switzerland**Jan 2011 – Sep 2013****Trading Middle Officer**

- Conducted thorough P&L analysis, sensitivity checks, book valuation and Greeks computation
- Ensured accurate booking of derivatives and hedges in trading systems, providing precise P&L data and reliable risk metrics
- Managed the lifecycle and corporate actions processes for financial products efficiently
- Oversaw the documentation and issuance process for structured products

Clariden Leu AG, Geneva, Switzerland**Mar 2010 – Aug 2010****Derivatives and Structured Products Sales Intern**

- Coordinated pricing requests, marketing materials and legal documentation for newly issued products
- Supervised post-trade processes including termsheets and settlement issues
- Engaged in proactive dialogue with clients

EDUCATION

Master of Science in Finance with a major in Financial Engineering and Risk Management University of Lausanne (HEC), Switzerland Master's thesis: Performance of fixed income institutional money managers	2007 - 2009
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Bachelor of Science in Economics University of Lausanne (HEC), Switzerland	2004 - 2007
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CERTIFICATIONS

Blockchain Technologies , MIT Sloan School of Management (Online Course)	Mar 2021
Art as an Alternative Investment , Sotheby's Institute of Art (Online Course)	Nov 2016
Certificate of Proficiency in English , Manhattan College, New York, USA	Jun 2004

LANGUAGES

French – Native	English – Fluent	German – Advanced	Spanish – Basic
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IT SKILLS

Bloomberg, Python, SQL, VBA, MS Office (Word, Excel, Outlook, Powerpoint), Sophis Risque, Stata, Power BI, Matlab, Mathematica, Morningstar Direct, Reuters

HOBBIES

Blockchain and Cryptocurrencies, Architecture, Photography, Modern Art, Design, Basketball, Diving, Hiking, Ski and Wakeboard