Tamás GÁBOR, PH.D.

VP, Finance Reporting Senior Manager

Liquidity & Funding Risk · Regulatory Reporting · Risk Management

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PROFESSIONAL PROFILE

Senior Finance and Risk leader with 15+ years driving Liquidity Risk, Regulatory Reporting, and Credit & Operational Risk at top-tier global banks. Built and led high-performing teams of 20+ across EMEA, delivering complex regulatory submissions — LCR, NSFR, PRA110, ALMM, Asset Encumbrance — on time and audit-ready. Known for pairing strategic, board-level thinking with hands-on technical depth, turning fragmented processes into automated, controlled reporting engines. Comfortable managing large balance sheets, engaging regulators directly, and operating under sustained audit scrutiny.

KEY SKILLS

Liquidity Risk (LCR / NSFR) · Regulatory Reporting · Credit Risk (IFRS9, CECL) · Operational Risk (RCSA) · Stress Testing (CCAR/DFAST) · Team Leadership (20+ FTE) · Stakeholder Management · Process Automation · BCBS 239 Compliance · Risk Framework Design · Basel III/IV, CRR/CRD · Applied AI · Generative AI & LLMs

PROFESSIONAL EXPERIENCE

Finance Reporting Senior Manager, VP — Citibank Europe plc, Hungarian Branch

2020 – Present

- Built and led a 20+ person EMEA liquidity reporting function, managing team leads and their direct reports; very low attrition over 6 years, the most stable team within a 500+ person regulatory reporting group.
- Presented the Group's monthly liquidity position and key risk trends at governance forums to Treasury and Risk leadership, supporting senior decision-making on funding and balance sheet strategy.
- Delivered 100+ regulatory submissions annually (LCR, NSFR, PRA110, ALMM, Asset Encumbrance) with a 99%+ first-time-right rate and no missed deadlines.
- Stood up the BCBS 239 framework end-to-end — CDE identification, data controls, data lineage and scorecards — for two major international broker-dealer and market maker entities, CGML (Citigroup Global Markets Limited) and CGME (Citigroup Global Markets Europe AG), with a USD 650Bn combined balance sheet.
- Automated 40+ manual EUC Excel tools; coordinated 50+ JIRA system developments per year through specification, testing and controlled production release.
- Closed consecutive regulatory and internal audits with no significant or severe findings.

Credit Risk Associate — Team Lead — Morgan Stanley Hungary

2018 – 2020

- Led the Lending Stress Testing team; produced CCAR/DFAST stress loss calculations across AFS/OTTI bonds and equity margin loan portfolios.
- Delivered IFRS9 and CECL expected loss reserves with sensitivity and variance analysis.
- Coordinated across IT, Middle Office, Reporting and Risk Analytics teams to ensure timely, accurate output.

Operational Risk Associate — Morgan Stanley Hungary

2017 – 2018

- Led the Risk & Control Self-Assessment (RCSA) BAU workflow, including planning, tracking, QA and escalation.
- Directed IT input for key RCSA system development; designed and maintained year-end RCSA management reporting.

Operational Risk Manager — Lombard Leasing Group

2012 – 2016

- Built a Group-wide operational risk management framework and early warning indicator system from scratch, reporting directly to the CRO and Board.
- Created and maintained the OpRisk database; authored the company's risk policy; oversaw Treasury risk and limit monitoring.
- Ran end-to-end risk self-assessments and scenario analyses across the Group.

Risk Consultant — Lombard Leasing Group

2010 – 2012

- Monitored risk for high-exposure partners and managed dealer network credit line exposure Group-wide.
- Assessed risk based on partners' changing financial and earnings conditions.

Lecturer, Financial Crises & Global Imbalances — University of Szeged, Faculty of Economics

2013 – 2016

- Delivered university-level lectures on financial crises and global financial imbalances.

EDUCATION & CERTIFICATIONS

YEAR	QUALIFICATION
2012	Ph.D. in Economics — University of Szeged
2005–2009	Doctoral Studies, World Economics & International Finance — University of Szeged
2000–2005	MSc in Finance — University of Szeged, Faculty of Economics
2009	Stock Exchange Exam (CISI-qualified) — Central European Broker Training Foundation
2004	Certified Public Accountant — University of Szeged

PUBLICATIONS

- Gábor T. (2018): Introduction to the world of Cryptocurrencies. *Economy and Finance*, Vol. 5, Issue 1.
- Gábor T. (2012): Monetary policy of China in the light of the global financial imbalances. Doctoral Dissertation, University of Szeged.
- Gábor T., Kis G.D., Kovács P. (2012): The effectiveness and costs of monetary sterilization in China. *Közgazdasági Szemle*, 2012/2.
- Gábor T. (2010): Previous successes and future hazards of the monetary sterilization in China. *Hitelintézeti Szemle*, 2010/4.
- Gábor T. (2010): The developments on China's capital control system and the liberalization of the capital flows. *Külgazdaság*, 2010/9–10.
- Gábor T. (2010): The Asymmetrical Dollar-Based Monetary System and Global Financial Imbalances. *Development and Finance*, 2010/2.
- Gábor T. (2010): China's unusual twin surplus in its balance of payment. *Magyar Tudomány*, 2010/4.
- Gábor T. (2009): Conceptions or misconceptions about China's exchange rate policy. *Public Finance Quarterly*, 2009/2–3.
- Gábor T. (2009): Foreign exchange policy of China and the global financial imbalances. *Hitelintézeti Szemle*, 2009/2.

LANGUAGES & TECHNICAL SKILLS

LANGUAGES

English — Professional (C)
German — Elementary (B1)
Hungarian — Native

TECHNICAL SKILLS

Applied and Generative AI
LLM and AI Technologies
MS Excel / PowerPoint
SQL
SPSS Statistics & Modeller
Linux (RedHat, Debian)
Network Administration
Blockchain & Cryptocurrencies