

Dr Bernd Appasamy

Partner



Dr Bernd Appasamy is Partner of d-fine GmbH, one of the leading German financial services consulting firms. At d-fine, he is responsible for the area of credit risk and the expansion of d-fine's services in Asia Pacific.

Dr Appasamy manages several projects in *credit risk, credit portfolio models, Basel II compliance, economic capital, commercial real estate, shipping and aviation*. Apart from quantitative and strategic queries in these areas, the application of pricing / transactions of credits or bank operations is also of importance. A few of the present projects deal with the modelling of LGD (aviation, CRE, shipping, mortgages), the development of rating models (retail, corporate, NBFI, banks), the error calculation and validation of the corresponding forecasts, and the calculation of standard risk and cost of provisional capital. Further projects examine the development of aggregation methods for different key risk figures as well as quantifying *business or reputation risk*.

Dr Appasamy gained his PhD at Hamburg University and he is author of several scientific articles. For his thesis he received awards from the Dr Helmut und Hanelore Greve Stiftung für Wissenschaft und Kultur (1996), and from Hamburg University (1997). He is a speaker at several conferences, and also publishes journal articles on the topic of credit risk. His professional career began at Arthur Andersen where he was a Manager within the "Financial and Commodity Risk Consulting (FCRC)" group in Germany. His focus on credit risk began in 1998 by participating in the Executive Program at Stanford University

Curriculum Vitae

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