

K auChris Gahl

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Wholesale Credit Risk Business Analyst | Regulatory Capital & Program Delivery

Wholesale credit risk BA with extensive experience at global banks translating regulatory requirements into delivered systems, currently advising Tishman-Speyer on enterprise document and records governance. At Citi, owned end-to-end requirements and delivery for IFRS 9 loan-loss reporting across 121 legal entities, coordinating 50+ audit and development workstreams per year with onshore, nearshore, and offshore teams. Experienced in Basel III, FRTB, and counterparty credit risk; well-versed in the regulatory exam cycle through direct FRB and OCC engagement.

Work Experience

Enterprise Document Management Project Manager (Contract)

Tishman-Speyer - New York, NY 08/2026 – Present

- Coordinate vendor engagement, content migration oversight, and user adoption across IT, Legal, Compliance, Records, and business stakeholders.
- Define records governance conventions and guide sensitivity, retention, and AI-assisted metadata extraction across millions of documents.
- Roll out the document and records governance program across Box and Microsoft 365 (SharePoint Online, OneDrive), from requirements and planning through operational handoff.

Business Analyst / Project Manager, International Risk

Citi - New York, NY 12/2020 – 12/2025

- Led requirements and delivery for the IFRS 9 loan-loss (ECL) reporting governance program across wholesale loan portfolios as central BA/project contact, coordinating 50+ audit and development workstreams per year across 121 legal entities in an onshore/nearshore/offshore global delivery model.
- Built a SharePoint intake portal for regional IFRS 9 development requests, cross-referencing local-regulator requirements into Jira-tracked development, UAT, and sign-off.
- Cut the domestic month-end reporting cycle by 25% by mapping bottlenecks with the CECL team and reworking the handoffs.
- Built a searchable knowledge base of prior audit responses, which cut repeat documentation requests by roughly 50%.
- Owned risk governance for the wholesale loan portfolio, including securitizations (RMBS/CMBS) and securities financing transactions (SFTs), as primary contact for 50+ internal and external audits each year.

Senior Business Analyst (Consultant), Model Governance & Control

Citi - New York, NY 11/2019 – 12/2020

- Worked directly with FRB and OCC examiners to resolve Matters Requiring Attention (MRAs) and co-hosted quarterly model performance reviews with quantitative model teams and risk management groups.
- Replaced an email-based approval workflow with an online system for Internal Risk Rating change requests.
- Wrote and maintained documentation for trading-book policy updates tied to the Fundamental Review of the Trading Book (FRTB).

Project Manager, Model Governance & Control

Citi - New York, NY 01/2006 – 05/2019

- Wrote and implemented BRDs and FRDs for Basel II regulatory capital programs, translating between the trading desk, risk, and technology.
- Owned the full SDLC for business-critical risk technology projects, from requirements and scope through UAT, release planning, and production rollout, tracking milestones, risks, and dependencies across concurrent workstreams.
- Rolled out Jira, Confluence, SharePoint, and Tableau for project governance and reporting, cutting weekly status meeting time by about 10% and giving leadership a single live view of project progress.

Senior Business Analyst / Technical Writer (Consultant)

Thomson Reuters - New York, NY 05/2005 – 12/2005

- Authored user documentation for the CRM platform and Book of Business billing and reporting tools, reducing help desk ticket volume.
- Streamlined order-management documentation, cutting manual intervention in daily processing.
- Identified training gaps and built courseware for sales, support, and contracts teams.

Senior Business Analyst / Technical Writer (Consultant)

JPMorgan Chase Private Bank - New York, NY 08/2004 – 05/2005

- Re-engineered disaster recovery procedures for critical private bank applications, limiting downtime in the event of a catastrophic data center failure.
- Ran a full IT infrastructure assessment and rebuilt incident and change management procedures to align with ITIL standards.

Additional Experience

- Project and business-analysis consulting for Bear Stearns, Morgan Stanley, Deutsche Bank, Zurich Bank / Centre Solutions, and AT&T.

Education

Bachelor of Arts (BA), English and American Studies

Wesleyan University - Middletown, CT

Skills

- Risk and regulatory domains: IFRS 9, CECL, Basel III, FRTB, wholesale and counterparty credit risk, securitizations (RMBS/CMBS), SFTs, regulatory capital calculations (SA-CCR / CEM)
- Requirements and delivery: BRD/FRD authoring, SDLC, Agile and Scrum (PSM certified), UAT and impact analysis, stakeholder management
- Tools: Microsoft Project, SharePoint, Jira, Confluence, Tableau, SQL, Oracle Hyperion; Python scripting; Anthropic (Claude) and Google AI APIs; Cursor
- Work authorization: U.S. and German (EU) citizen, authorized to work in the United States and throughout the EU/EEA and Switzerland without visa sponsorship