

# Carl Lakos

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## WORK EXPERIENCE

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### d-fine Austria GmbH

Vienna, AT

Consultant

12/2023 - ongoing

- Implemented the readiness measures for a bank newly placed under ECB supervision, with a focus on liquidity management compliance (ILAAP, Liquidity Crisis Exercise). Enabled a tool-based solution providing access to daily reporting, which is now gradually adopted by other parts of the organization.
- Prepared workshops and developed approaches for integrating climate transition planning into the organization of a German Landesbank as part of a preliminary study.

### BearingPoint GmbH

Vienna, AT

Business Consultant, Sustainable Finance

05/2022 - 11/2023

- Contributed to the development of innovative tools for banking and cross-industry applications, including solutions for green asset screening under the EU taxonomy and sustainability data management aligned with CSRD, SFDR, and EBA Pillar 3 standards.
- Supported the data migration of an internationally operating Austrian bank by enabling direct delivery of consolidated financial reporting (FINREP) data from the central data warehouse through testing and development of business logic, increasing efficiency and reducing data quality issues.

### University of Vienna

Vienna, AT

Study Assistant, Institute of Finance

03/2021 - 07/2021

- Supported the Finance II course through the delivery of tutorials and hosting of Q&A sessions.

### PriceWaterhouseCoopers Germany GmbH

Frankfurt, DE

Internship, Asset and Wealth Management Consulting

09/2018 - 1/2019

- Implemented reverse Know-Your-Customer (KYC) processes during the Brexit transition for a leading asset manager.

### BVI, German Investment Funds Association

Brussels, BE & Frankfurt, DE

Internship, Policy Advisory

11/2017 & 08/2018

- Conducted risk assessment best practice analysis for outsourcing.
- Reviewed ESAs Review, PEPP, and Covered Bond Directive.
- Researched Brexit's impact on the industry.

### European Parliament

Brussels, BE

Internship with Peter Simon, Member of the EP and ECON Committee

09/2017- 10/2017

- Analysed scientific studies relevant to ECON.
- Monitored and classified political developments related to CCTB and CCCTB.

### Universal Investment GmbH

Frankfurt, DE

(Student) Assistant, Risk Measurement & Analysis

01/2014 - 06/2014 & 10/2014 - 01/2016

- Performed market risk measurement in compliance with DerivateV regulations.
- Modelled financial instruments and structured products.

## EDUCATION AND DEVELOPEMENT

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### University of Vienna

Vienna, AT

MSc. Banking and Finance - Specialisation Financial Markets, Sustainable Finance

03/2019 - 02/2023

Master thesis: "ESG as a Risk Factor - The road to more accurate asset pricing models?" (Grade: 1.0)

### Sciences Po Paris

Paris, FR

School of Management and Innovation - ERASMUS+ Semester Abroad

09/2020 - 06/2021

### University of Mannheim

Mannheim, DE

BSc. Mathematics in Economics and Business, Business Track

09/2014 - 07/2018

Bachelor thesis: "The design of incentive schemes and the new Soviet incentive model" (Grade: 2.0)

### Norwegian University of Technology and Natural Sciences

Trondheim, NO

Department of Mathematical Sciences - ERASMUS+ Semester Abroad

01/2017 - 06/2017

**Universal Investment GmbH**  
*Apprenticeship Investment fund management assistant IHK*

**Frankfurt, DE**  
08/2011 - 01/2014

**Laubach College**  
*General qualification for university entrance*

**Laubach, DE**  
09/2008 - 06/2011

## **FURTHER EDUCATION & EXTRACURRICULAR ENGAGEMENT**

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**European Investment Bank**

*EIB Summer School:* "Behind the scenes of the EU Climate Bank" (Class of 2021)  
"The EIB's response to the global COVID-19 pandemic"  
(Class of 2020)

**Luxembourg, LU**  
06/2020 & 06/2021

**Portfolio Management Programme Vienna - Institute for Strategic Capital Market Research** **Vienna, AT**  
*Portfolio Analyst / Manager* 10/2019 - 05/2021

- Managed a €1.2 million real-money portfolio, achieving a performance of over 17% within one year

**Nankai University 南开大学**  
*Belt & Road Initiative Summer School Program*

**Tianjin, CN**  
06/2019 - 07/2019

**University of Mannheim**

*Chairman of the General Students' Committee, Member of the University Senate*

**Mannheim, DE**  
02/2016- 12/2016

- Represented the student body to the university administration and external stakeholders.
- Oversaw personnel management for 2 permanent employees and over 30 volunteer staff.

**City of Laubach**

*City councillor, Vice-Chairman of the Finance Committee*

**Laubach, DE**  
03/2011 - 11/2014

- Represented the parliamentary group on financial matters and supported the implementation of the debt relief plan under the Hessian Municipal Protection Scheme

## **SKILLS AND SCHOLARSHIPS**

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**Scholarships and Networks:** Friedrich Ebert Foundation Scholarship, Performance Scholarship University of Vienna, e-fellows.net Scholarship, Board Member of the FES Alumni Group Vienna, PwC Talent Network, EIB Summer School Alumni

**Languages:** German (mother tongue), English (business fluent), French (conversational), Spanish (basic knowledge)

**Certifications:** Certified Expert in Sustainable Finance (Frankfurt School), Professional Scrum Master (PSM) & Professional Scrum Product Owner (PSPO), Six Sigma Yellow Belt

**Technical Expertise:**

- Advanced knowledge in Microsoft Office, R, Python
- Basic proficiency in C, Java, Stata, vba, SQL