

Mr. **Spyros Maltezos** has joined SAS since 2009, with relative working experience of about two and half years. Throughout this period he has worked with financial data of various wholesale customers in Greece in order to estimate and quantify their credit competency via specific modeling techniques. During his previous working experience as a Credit Risk Analyst in one of the major Greek Banks he was responsible for the development and the implementation of Credit Rating Systems, using complex statistical packages. Working in SAS Institute for the last three years he has been involved in several projects for a number of Banking Institutions. Development and Monitoring of Scorecards, Fraud Detection and Anti-Money Laundering are some of the projects in the implementation of which he has involved. Regarding his undergraduate studies he has a Bachelor Degree in Statistics and Insurance Science in University of Piraeus, while concerning his postgraduate studies he has already a Master Degree in Risk Management Science in University of Southampton and a second Master Degree in Banking and Finance Science in Athens University of Economics and Business.