

RICHARD CHRISTOPHER WHALEN

Christopher Whalen is co-founder of Institutional Risk Analytics, the Los Angeles based provider of risk management tools and consulting services for auditors, regulators and financial professionals. (www.institutionalriskanalytics.com). He leads IRA's risk advisory practice and consults for global companies on a variety of financial and regulatory issues.

Christopher represents IRA in various risk management and technical forums, including providing comments on bank regulatory proposals and participating in the US jurisdiction of XBRL International. Over the past two decades, he has appeared before the US Congress and the Securities and Exchange Commission to testify on a variety of financial issues such as interactive data, investing and free trade.

Christopher was born in 1959 in Richmond, VA, the oldest child of Richard and Joan Whalen. He grew up in Washington DC and attended St. John's College High School in North West Washington, during which time he worked on Capitol Hill as an intern for the Republican Study Group and for Senator Ernest "Fritz" Hollings (D-SC).

After graduating from Villanova University in 1981, Christopher worked as a writer for the Heritage Foundation, then as a staff writer for *Legislative Digest*, a publication of the Republican Conference Committee then chaired by Congressman Jack Kemp (R-NY). In 1984, he was hired as a management trainee by the Federal Reserve Bank of New York, where he worked in the bank supervision and foreign exchange departments. He subsequently worked in the fixed income department of Bear, Stearns & Co, in London.

After returning to the United States in 1988, Christopher spent a decade providing risk management and loan workout services to multinational companies and government agencies operating in Latin America. His clients included the U.S. Export-Import Bank, Toshiba Corp, Kroll

Associates and Weyerhaeuser. During this period Christopher was actively involved in the pro-democracy movement in Mexico and served as adviser to the presidential campaign of Cuauhtémoc Cardenas Solórzano.

In 1997, Christopher returned to Wall Street, working as an investment banker in the mergers and acquisitions group of Bear, Stearns & Co. and later for Prudential Securities where he focused on the technology and financial information sectors. In 2000, he was named interim managing director of The Free Internet Group Ltd., one of the largest independent Internet service providers in the UK at that time.

In 2001, Christopher returned to investment banking, working as a banker at Fechter, Detwiler & Co. and an equity research analyst at Ramberg, Whalen & Co., following names such as IBM, Apple Computer, Hewlett-Packard and Cisco Systems until founding IRA with Dennis Santiago in August of 2003.

Christopher volunteers as a regional director of Professional Risk Managers International Association (www.prmia.org) and is a board adviser to I-OnAsia (www.ionasia.com.hk), a global business security and risk consultancy based in Hong Kong.

He currently edits *The Institutional Risk Analyst*, a weekly news report and commentary on significant developments in and around the global financial markets. Christopher regularly speaks and contributes articles and commentaries to publications such as *The International Economy*, [SeekingAlpha](#), and the *American Banker*. A complete list of speeches and articles is available on www.rcwhalen.com.

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