To whom it may concern,

With this letter I would like to highlight Niklas Forsstroem as an outstanding candidate for your consideration.

As a quantitative model developer, Niklas is responsible for developing lending value models for the firm's Wealth Management division, primarily for the Lombard business. He uses his profound mathematical knowledge to construct models that meet the business expectations within the boundaries of the bank's credit risk appetite. Niklas has excelled in this role, combining quantitative subject matter expertise with qualitative stakeholder management skills. I particularly want to highlight five of his qualities that had the most notable impact on our team:

- 1. Ability to rapidly contextualize a problem, identify its root cause and develop a solution strategy. We have appointed Niklas to chair key methodology forums, he skillfully directs discussions and finds solutions in real time to conflicting stakeholder views by e.g., suggesting ways to adjust existing modeling strategies.
- 2. Extreme focus, perseverance and motivation to deliver high-quality work. Niklas has often exceeded expectations delivering key contributions within very short time frames without compromising on delivery quality.
- 3. Outstanding presentation skills and ability to tailor the information to his audience. Niklas has excelled as main TV methodology contact during the go-live of the most significant Lombard infrastructure transformation of the last decade. He has also conducted training sessions for large audiences (>100 model users)
- 4. Extremely fast and thorough way of learning. Niklas is a self-taught software developer who keeps pace with colleagues that have many years of experience in the field
- 5. Ability and willingness to align his creative thinking and delivery energy within the team strategy and its evolving objectives. By virtue of this quality, Niklas has led several architectural considerations that will help integrate the existing Credit Suisse methodologies into UBS

During his time at Credit Suisse, Niklas has demonstrated the above qualities whilst operating under challenging circumstances and significant delivery pressure. I would highly recommend considering Niklas for your position.

Best regards,

Jonathan Buhmann