

Benjamin Chang

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SUMMARY

Experienced structured products finance professional with a heavy computer science and machine learning background. Looking for a role to manage and analyze credit that allows me to fully take advantage of my unique technical background. Manages credit analysis and risk with a focus on automating and optimizing credit models and risk management tools. Emphasizes building appropriate systems and databases to aide collection and processing of large unstructured data and applying statistical and machine learning techniques to drive more informed investment decisions in a field in which reliable and accessible data is hard to come by.

WORK EXPERIENCE

Paloma Partners/Cannae Portfolio Advisers

Greenwich, CT

Securitized Products Trading

Oct 2019-Present

- Traded and modeled structured products with a focus on assets such as consumer ABS, aircraft ABS, EETCs, and CLOs
- Constructed CMBS credit model, cashflow engine, risk engine, and database using Intex API and PostgreSQL
- Monitored aircraft ABS risk by constructing aircraft ABS database using self-built PDF data scraping technologies
- Analyzed CLO credit using statistical and ML techniques by building CLO loan and bond databases with Intex API
- Designed and built in-house website that houses portfolio, P&L, operations, cashflow analysis, and risk management tools

Deutsche Bank Securities

New York, NY

Global Markets – Asset-Backed Securities Trading

Sept 2017-Oct 2019

- Provided two-way markets on ABS with a focus on esoteric assets such as aircraft, solar, marketplace lending, etc.
- Managed a \$400mm+ ABS book and a \$1bn+ repo book of ABS and legacy RMBS bonds
- Managed Securitized Products Trading strats team to develop and migrate to new mission critical systems
- Represented Securitized Products Trading for technology needs in Credit Trading Technology Council
- Individually developed live-time FINRA ABS TRACE to spread system in Python

Summer Analyst, Global Markets – Sales and Trading

Jun 2016-Aug 2016

- Rotated with Securitized Products Trading and Equity Structuring desks
- Used Bloomberg, Intex, and Excel to price different asset backed securities

EDUCATION

Columbia University – Fu Foundation School of Engineering and Applied Science

New York, NY

Online Artificial Intelligence and Machine Learning Executive Certificate Program

2023-2025

Carnegie Mellon University – Tepper School of Business/School of Computer Science

Pittsburgh, PA

GPA: 3.93/4.00

2013-2017

Bachelor of Science in Business Administration: Track in Finance, Double Major in Computer Science with University Honors

Honors: Andrew Carnegie Society Scholar, Beta Gamma Sigma, Phi Kappa Phi, Phi Beta Kappa, Senior Leadership Award,

Dean's List All Semesters, Poets and Quants: Best and Brightest Business Majors – Class of 2017

The International School of Beijing

Beijing, China

GPA 4.08/4.0

2007-2013

Awarded Bilingual International Baccalaureate Diploma (English and Mandarin)

PROGRAMMING EXPERIENCE, RELEVANT SKILLS, ACTIVITIES & INTERESTS

Programming and Software: Python, C, JavaScript, HTML, SQL, VBA, Intex, Intex API, Moody's CDONet API

Relevant CS/ML Skills: Gradient boosting, decision trees, random forest, regression, neural networks, algorithm design

Interests/Activities: Tennis, value investing, economics, writing, singing, guitar, swing dancing, programming, cartoons

Languages: English (Native Speaker), Mandarin (Native Speaker)