Michael Krzysztopik

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Summary

I have experience with quantitative modeling using multiple programming languages including: SAS, VBA, R, C++, and SQL. I have knowledge of derivatives, statistics, econometrics, and finite difference methods. I also consistently ranked top of my class for the Masters in Mathematical Finance program for my quantitative talent and for my ability to relate theory with application.

Skills

- VB.NET
- VBA
- SAS/BASE
- SAS/STAT
- SAS/ETS
- SAS/GRAPH
- SAS/MACRO
- SAS Enterprise Guide
- SAS Information Map Studio
- SAS Web Report Studio
- C++
- R
- SQL
- UNIX
- MATLAB
- MS Office
- Monarch
- Polish
- Econometrics
- VaR
- Numerical Methods
- Monte Carlo

Experience

NewAlliance Bank - *Credit Analytics Programmer (March 2010-Present)* **New Haven, CT**

- Designed our new SAS database system for credit portfolio analytics.
- Built statistical models for econometrics, delinquency and loss forecasts, and other behavioral and predictive models. This included times series, cohorts, stress tests, and tests for normality.
- Produced monthly & quarterly credit snapshots for the Loan Review Committee and for the Allowance for Loan and Lease Losses.
- Developed and maintained a data mart for ad hoc analysis.
- Planned and managed an interactive dashboard of credit portfolio performance statistics that executive management can access on their desktops.
- Created sensitivity analyses for our commercial and retail loan portfolio using SQL and SAS.
- Designed VBA databases' to capture loan information to implement in commercial stress test models.
- Worked with the estimated default frequency, FICO scores, loss given default, and borrower's financials to determine which borrower characteristics are most important in predicting default.

UNC-Charlotte – *Teaching Assistant (January 2009-December 2009)* **Charlotte, NC**

- Assisted in econometrics research and grading papers.

Citigroup – *Risk Analyst (June 2007-December 2008)* **Hartford, CT**

- Evaluated financial statements, developed projection models and researched industry trends
- Prepared credit packages used to make loan decisions
- Constructed VBA models in Access and Excel to improve automation of credit process flow.

Education

University of North Carolina - Charlotte **Charlotte, NC**

- **Masters of Science in Mathematical Finance** (January 2009-May 2010)

- *Mathematics:* Brownian motion, Ito's calculus, stochastic calculus, PDE's, martingales, time-series analysis, exotic options, game theory.
- *Finance:* Option pricing theory, binomial trees, Black-Scholes, mean-variance optimization, Greeks.
- *Computing:* Numerical Methods, Monte Carlo simulation, financial econometrics.

University of Connecticut **Storrs, CT**

- **Bachelors of Science in Finance** - Honors Program (September 2003-May 2007)