

# Guilherme Tonsig Teijeiro

Tråddragargränd 8A, Sundbyberg, Sweden

+46 72 252 30 74 | guiteijeiro@gmail.com | <https://github.com/guitei>

## About me

I am a Ph.D. Economist with three years of experience in credit risk analysis, specializing in mathematical modeling and proefficient programmer in MATLAB, Python, and SQL (including SAS). I am passionate about transforming large datasets and mathematical models into actionable business insights. I hold both Italian and Brazilian citizenship.

## Education

### Stockholm School of Economics

Ph.D. Candidate in Economics

Stockholm, Sweden

Sep 2017 - Current

### Harvard University

Visiting Ph.D student

Cambridge, USA

Sep 2019 - May 2020

### Panthéon-Sorbonne

M.Sc. in Economics

Paris, France

Sep 2015 - Jul 2017

### University of Campinas (UNICAMP)

B.Sc. in Economics

Campinas, Brazil

Mar 2009 - Jun 2013

## Work

### Santander Nordics

Risk Analyst

Stockholm, Sweden

May 2023 - Present

I work in the Advance Analytics and Risk Modeling team, which is responsible for the IFRS9, IRB and Credit Scorecard models of the Bank. I have extensive experience in building and monitoring scorecards and IRB parameter models, including managing small teams in model development and monitoring projects.

### Doctoral researcher

Stockholm, Sweden

Commodity exporters, heterogeneous importers, and the terms of trade (link)

Working Paper 2023

We develop a model to estimate how shocks to the prices of commodities affect the aggregate economy of developing economies when firms in the domestic manufacturing sector are heterogeneous. The project required the processing in Python and Matlab of detailed firm-level customs data from Chile and Colombia and the use of econometric methods to estimate parameters in the model.

Comovement in Old and New Trade (link)

Working Paper 2023

I developed a global input-output network model to answer the question of whether international trade makes GDP more volatile and more correlated across countries. I show that the relationship between trade and comovement is ambiguous, and find that trade increases the comovement of GDP if countries mostly trade in intermediate goods and if it is hard to substitute imports across countries.

### Banco Santander Brasil

São Paulo, Brazil

Risk Analyst

Oct 2012 - Aug 2014

I started in the SME credit restructuring team as an intern and was then promoted to Analyst in the Credit Card team. As a member of the Credit Card risk team, I developed, implemented, and maintained credit risk models that informed pricing and limit policies for customers. I led a project to update the primary scoring model using SAS, SAS Miner, and SQL, which resulted in reduced default rates. I also managed monthly portfolio reports that provided stakeholders with insights into the performance of the credit card portfolio.

## Teaching, programming & other skills

**Programming** Advanced coding skills in Matlab and Python. Professional experience with SQL and SAS. Proficient in Microsoft Excel.

**Languages** Native Portuguese, Fluent English, Advanced Italian, and Basic Spanish.

### Teaching

Stockholm, Sweden

Stockholm School of Economics

Feb 2019 - Jun 2019

**Dynamic Macroeconomic Analysis** I led a Matlab boot camp that prepared students for the upcoming problem sets. I helped students with questions they had in problem sets. I also played a role in the development of the final exam for the course.

**International Trade** I lectured one section a week where I went through problem sets and helped students with their questions. The course taught students the main quantitative models of International Trade.