

# Julia Maria Wdowinska

## Personal Data

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## Education

- **University of Milan, Faculty of Political, Economic and Social Sciences**
  - Master's degree, Data Science for Economics, 09.2023-present
- **University of Milan, Faculty of Political, Economic and Social Sciences**
  - Erasmus+ Programme, Master's degree, Finance and Economics, 09.2021-01.2022
- **University of Lodz, Faculty of Economics and Sociology**
  - Bachelor's degree, Econometrics and Data Analytics, 2019-2022

## Professional Experience

- **Commerzbank AG**
  - Junior Model Developer, 04.2022-09.2023
  - Dealt with sustainability-related topics and their role in credit risk modelling.
  - Part of the team working on the Value-at-Risk (VaR) model.
- **NBP (National Bank of Poland)**
  - Intern at Financial Stability Department, 08.2021
  - Analysis of actions undertaken by major central banks concerning the relationship between climate risk and financial stability.
- **MF (Ministry of Finance)**
  - Intern at Macroeconomic Policy Department, 07.2021
  - Analysis of tax income in Poland in the context of systemic changes introduced to Polish tax law.
  - Research used in the development of a new macroeconomic model for the Polish economy.

## Software

EViews, Gretl, SPSS, Statistica

## Programming Languages

Julia, Matlab, Python, R, SAS, SQL

## Languages

English (C1 level)

Italian (A2 level)

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