Dipl.-Ing. Martin Schmidt

May 2020

Curriculum Vitæ

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Personal Overview

- **Date of birth:** December 31, 1992
- **Nationality:** Austria
- **Marital status:** married
- **Military service:** completed
- **Period of notice:** 3 months (mid and end of month)

Professional Experience

Quantitative Credit Risk Management (full-time)
ING in Austria
July 2016 – ongoing

- Supported the development of a retail credit acceptance model in Python using machine learning and traditional statistical methods (XGBoost, Logistic Regression)
- Backtesting of external credit bureau models (CRIF, KSV)
- Analysed fraudulent loan applications using network analysis in Python and implemented a SAS-tool to support operations in detection of future cases
- Led the development of automated reporting from internal databases in the financial and non-financial risk area from scratch using SAS, SQL and VBA
- Responsible for implementation of regulatory reporting requirements (e.g. New Definition of Default, IFRS 9) in SAS
- Gained first leadership experience by guiding new colleagues through their onboarding-process
- Member of the local Credit Risk Committee presenting to the management board

Academic Education

MSc Financial- and Actuarial Mathematics
Vienna University of Technology
March 2016 – March 2019

- **Graduation with highest distinction**
- **Diploma Thesis**: Aggregation of Integer-Valued Risks with Copula-Induced Dependency Structure
  - Supervisor: Dr. Uwe Schmock
  - Nominated for the AVÖ-price in 2020 (AVÖ – Actuary Association Austria)

BSc Financial- and Actuarial Mathematics
Vienna University of Technology
October 2012 – March 2016

- **Bachelor Thesis**: Standard Formula for the Calculation of the Solvency Capital Requirement under Solvency II

Special Achievements

November 2019: **Winner** of the
ECB Coding Challenge on Risk Management
Hosted by the European Central Bank

Part of a small international team ('EUreka!') working on (dynamic) web-scraping of various news websites and unsupervised machine learning for Natural Language Processing (clustering of similar articles using Latent Dirichlet Allocation)

May 2019: **Winner** of the
2^{nd} **DSI Vienna Data Science Hackathon**
Hosted by BAWAG Group AG

- 1^{st} place in 'Data Insights'
- 2^{nd} place in 'Model Performance'

The goal of this hackathon was to predict age and place of residence of customers from transaction data (ATM withdrawals)

Professional Training

Financial Risk Management & Modelling

- Development of PD and LGD/EAD models (Risk Research)
- Building better Scorecards (ScorePlus)
- PRM Certification (ongoing)
- Credit Risk Modelling for Basel/IFRS 9 (BlueCourses, ongoing)

Programming & Data Science

- SAS E-Learnings (SAS Programming 1-3, SAS Macro Language 1-2, Predictive Modelling, SQL)
- Machine Learning Methods and Data Analytics in Risk and Insurance (Vienna University of Technology)
- Programming in C/C++/R/VBA (Vienna University of Technology)
- Various Data Science online-courses using Python and R (e.g. edX Micromaster in Data Science, DataCamp Data Science Track)

IT / Programming Skills

Used for production-level applications
R, SAS Base, SQL, Python, VBA, Git

Primarily used in education/university
C, C++, Latex

Languages

German (native language), **English** (business fluent)