Dipl.-Ing. Martin Schmidt

February 2020

Curriculum Vitæ

@ schmidtmartin1992@outlook.de
+43 664 259 4622
in linkedin.com/in/martschm

Personal Overview

- **Date of birth:** December 31, 1992 (27 years)
- **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

- Developed a retail credit acceptance model and a loan scorecard in Python using machine learning and traditional statistical methods (XGBoost, Random Forest, Logistic Regression). Agile collaboration with colleagues from Advanced Analytics and Model Validation from the ING Head Office
- Backtesting of external credit bureau models (CRIF, KSV)
- 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
- Member of the local Credit Risk Committee presenting to the management board
- Analysed fraudulent loan applications using network analysis in Python and implemented a SAS-tool to support operations in detection of future cases

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
2nd DSI Vienna Data Science Hackathon
Hosted by BAWAG Group AG

- 1st place in 'Data Insights'
- 2nd 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)