

KONSTANTINOS MICHAEL

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EDUCATION

The University of Chicago

Master of Science in Financial Mathematics

Chicago, IL, USA

Expected: December 2025

- Courses: Portfolio Theory & Risk Management, Python, Option Pricing, Probability & Stochastic Processes

Northwestern University

Bachelor of Arts; majors in Statistics, Economics; minor in Classical Studies (GPA: 3.73/4.0)

Evanston, IL, USA

June 2022

- Courses: Probability Theory, Statistical Modelling, Regression Analysis, Applied Multivariate Analysis, Econometrics, Financial Statistics, Linear Algebra, Multivariable Calculus, Sequences & Series, Accounting, Behavioral Economics
- Awards: Honors in Economics; Dean's List; Murley Prize

SKILLS

Computing: Python, Jupyter, R, Stata, C++, Bloomberg Terminal, MS Office

Knowledge: Financial Markets, Credit Valuation, Statistical Modeling, Data Analytics

EXPERIENCE

Republic Bank of Chicago (RBC)

Credit Analyst

Chicago, IL, USA

November 2022 – June 2024

- Underwrote over \$450 million of real estate, MSB, and leasing portfolios loan requests to be subsequently approved
- Conducted credit reviews for 90+ business borrowers, analyzed firms' financial data and reasoned whether loans were sufficiently protected by subject collateral values in case of borrowers' defaults
- Performed stress tests for loan-seeking firms under scenarios of raises in prime interest rate and decreases in revenues, presented results to officers' loan committee and executive members of RBC
- Collaborated with credit analysts' team to perform due diligence, readjust interest rates, and redesign payments of outstanding loans. Assessed balance and repayment history of existing borrowers to determine eligibility for increases in their exposures

Calamos Investments LLC

International Investments Research Intern

Chicago, IL, USA

June 2021 – August 2021

- Conducted a company review for NN Group to assess if Calamos should invest \$16.5 million in company's common stock
- Created a formula computing with a 10% margin of error the extent some emerging markets' indices outperform or underperform S&P 500 index when USD has positive or negative quarterly returns
- Analyzed decay rate of stock options premiums in periods of financial distress based on their theta rate
- Collected data for convertibles' investment risks and presented it to eight clients

Piraeus Securities S.A.

Sales & Trading, and Equity Research Intern

Athens, Greece

June 2019 – July 2019

- Analyzed stock trading techniques in Greek and Foreign Derivatives Markets
- Inspected risk profiles of delta one along with index options portfolios, observed dynamics of simple and synthetic positions
- Examined mechanics behind pricing of index and stock options and risks associated with these strategies
- Evaluated international credit, sovereign debt, global markets, and sales trading activity in major European & US Stock Markets

RESEARCH

Northwestern University

ESG and the Validity of Alpha

Evanston, IL, USA

January 2022 – June 2022

- Investigated incentives behind growing capital flows towards sustainable funds over past three years
- Created series of cross-sectional panel regressions in Stata to examine relationships between ESG factors, asset returns, and asset volatility; showcased study's findings in my research paper, which received honors from university's Department of Economics

EXTRACURRICULAR

Greek Orthodox Metropolis of Chicago

Volunteer

Chicago, IL, USA

October 2020 – Present

- Teaching Greek to preschoolers, supporting their integration into local community
- Assisting three food banks by delivering in groups of three over 200 meals to those in need on a weekly basis

Hellenic American Student Union, Northwestern University

Vice President

Evanston, IL, USA

January 2019 – June 2022

- Elected to expand the 34-member Northwestern Greek community via Chicago networking events; raised and budgeted union's funds
- Connected members with top-tier financial executives, resulting in 11 members accepting summer internships in Athens, Greece

Men's Club Basketball, Northwestern University

Captain

Evanston, IL, USA

October 2019 – June 2022

- Coordinated with six coaches of regional junior colleges to compete against their basketball teams in the Chicago area
- Evaluated performance of ~60 students during the Club's annual tryouts, selected seven players to join the team

ADDITIONAL INFORMATION

Languages: Greek (native), German (intermediate)

Interests: Basketball (U18 Greek National Team), poker, traveling, skiing, coin collections, wine tasting, music