# General Questions

##### What can you tell us about you?

My name is xxx xxxxx. I have graduated from Warsaw School of Economics. My major was quantitative methods in economics and informational systems. I learn a lot about statistics, data analysis and statistical modeling. I have been able to use this knowledge in my professional career. I started working as demand planner in Avon at my final year of studies. I was responsible for providing forecast for selected group of products. I liked that job but it didn’t enable me to fully take advantage of my knowledge and skills. Then I changed my job and started working as credit risk modeler in BM where I work to the present day. I am mainly responsible for developing and managing behavioral credit risk models. Those are the models that take into account all information about clients past behavior, so there is a lot of data, which are aggregated into one number which quantify the credit risk of the client. I believe it’s quite responsible position because this models are used in many different areas starting from calculating capital requirements to assessing clients when they apply for new loans. I like what am I doing, and I would like to develop myself further in area of credit risk modeling.

##### What are your interests? What are you hobbies? What are you doing in your spare time?

Excluding credit risk modeling and taking into account what am I doing in my spare time, I say that web development is my hobby, or maybe more specifically building web application. Or maybe more generally I would say that I like to create things and web development is just a form of expression. For example, I have been working for the last year on one of my project, that is housing market observer. The project consist in collecting data about the residential projects, especially about availability of flats/apartments. In general developers publish the information about their projects and list all available flats which are changing over time. So the purpose of my project is to monitor those real estate and register when the flats within these projects have been sold or reserved. And in the end I am able to say when specific flat have been sold. Then I can aggregate those events from many real estates and I can analyze trends on housing markets. I can for example answer the question what kind of flats are selling the best, how demand change over time and so on. Very valuable information. I also read books about different topics connected with web development including design and data systems.

##### What are you doing currently?

I am working as credit risk modeler in BM. I am responsible for developing, monitoring and calibrating credit risk models, especially behavioral models. Those are the models that take into account past behavior of the clients, their credit history or event transactions on their current account in last month. It’s quite responsible job because those models are used in many different areas: calculation capital requirements, granting new loans.

##### Where do you see yourself in next five years?

It’s not easy question. I would like to have some interesting job that will give me a lot of satisfaction. I would like to do something meaningful that will have some impact on other people or whole business and enable me to learn new things and develop myself further in area of my expertise. I am not saying that I definitely would like to work in credit risk modeling. I am open for new opportunities and for changes. However I think I can say that I would to work in broadly defined area of data analysis. Definitely I would like to create something, build something useful. I would like that my position required from my constant learning and pose new challenges.

## ING

##### Why have you decide to apply for this position ?

There are multiple reasons why I have applied for this positions. First of all, I have heard about Risk Hub Warsaw, dedicated team for modeling credit risk, which you are currently building. I am very curious about this project and I would like to learn more about it.

Moreover I believe the position of credit risk modeler in you bank will suit me very well. Responsibilities mentioned in your job advertisement are align with my professional interests and my current work experience. I am sure I will be able to take advantage of my skills and knowledge concerning credit risk modeling and I will be able to also learn new things. I would love to see how credit risk management looks in your bank, it will be valuable experience for me.

I have also heard a lot of good things about your bank. What is especially appealing from my point of view is that you put a lot of stress on modern technologies. I would love to learn what technologies are you using and how do you cope with growing volumes of data, and how do you use them for risk modeling.

The other reasons concern my current position in BM. I have been working here for more than 4 years. I learned a lot, build few models and gain a lot of experience. The learning curve was quite steep at the beginning, because before BM I have not previous experience in credit risk modeling. However I think it’s time to move on and see how it looks somewhere else. I have to say I feel quite good at my current position and I believe I do quite important things, but it’s good to leave your comfort zone from time to time and take up new challenges.

##### My Questions

Can you tell me something about Risk Hub Warsaw, that was mentioned in your job advertisement? What about team who was previously responsible for modeling credit risk?

Whre is the headquarter of ING? Katowice? The whole risk department is in Warsaw?

How many people will be/ are responsible for credit risk modeling ?

How many stages there are in recruitment process?