CV export

JobDropper CV export

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Senior Credit Risk Modelling Consultant
JobDropper Consulting
Bucharest, Romania - Hybrid - Senior
Salary: not disclosed
Field: Credit Risk
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Overview
Senior credit risk modeller and consultant with hands-on experience since 2000 in IFRS9, PD/LGD/EAD and rating model development, validation and deployment. Strong SAS programming expertise and experience building .NET/C# UI tools for model development. Delivered methodologies and implementations for banks and consulting firms (PwC, KPMG, ING, BCR, Raiffeisen) and runs JobDropper Consulting.

Details
Professional profile
Senior credit risk modeller and consultant focused on IFRS9, rating models and risk parameter estimation. Combines quantitative methodology development, SAS programming and .NET/C# tool development to deliver end-to-end modelling, validation and production solutions for banks and financial institutions.

Core expertise
- IFRS9 PD, LGD and EAD modelling and validation (including forward-looking components and stage allocation)
- Rating model development (corporate, SME/PI) and transition/migration approaches
- Statistical methods: OLS/LTS, quantile regression, Bayesian approaches, Vasicek one-factor, Markov-chain PD estimation
- Robust estimation and outlier handling (Least Trimmed Squares, bootstrap)
- Production-ready implementation: SAS (Base, Macro, STAT, ETS, IML, EG, Miner) and .NET/C# UI applications

Experience evidence
- Owner, JobDropper Consulting S.R.L. (since Nov 2022): delivered risk parameters estiamtion/validation methodologies and SAS solutions for Credex, Unicredit Bank(rating & LGD validation), Unicredit Leasing and Finance, Raiffeisen (IFRS9, collection

scorecard) etc., support for BDO, Marsh, EY Romania.
- PwC Romania (Oct 2020 - Nov 2022), Senior Manager FSRR: lead quant and SAS programmer delivering rating models, IFRS9 parameter modelling (LGD/EAD OLS and LTS, FL adjustment), and stage-2 allocation (quantile regression) for UniCredit Group and others.
- KPMG Romania (May 2015 - Sep 2020), Manager Governance Risk & Reporting: main quant and SAS developer with group-level methodology input for UniCredit entities and IFRS9/rating model work.
- ING Bank (2013-May 2015), Senior Credit Risk Modeling: developed models, coordinated data collection and trained staff in SAS and modelling.
- BCR-Erste Bank (2008-2013): SAS programmer / Senior Statistician for risk parameters, provisioning, IRB input and real estate modelling validated by the National Bank of Romania.
- Earlier roles include Raiffeisen Bank and data-science work for P2P lending (Lend Rise USA).

Tools and methods
- SAS suite: Base, Macro, SQL, STAT, ETS, OR, IML, EG, Graph, Miner
- Programming and apps: Visual Studio / .NET, C#, C++, JavaScript, HTML/CSS
- Statistical methods: OLS, LTS, quantile regression, Bayesian methods, Vasicek, Markov chains, bootstrapping, copula simulation etc

Education and certifications
- University of Bucharest, Faculty of Mathematics (1994-1998), License: Theory and Construction of Real Numbers

Career preferences
- Preferred work setup: Hybrid
- Focus areas: IFRS9, credit risk modelling (PD/LGD/EAD), rating models, model validation and consultancy projects
- Open to consultancy and technical methodology roles supporting banks or financial institutions.