

## Curriculum Vitæ

@ schmidtmartin1992@outlook.de  
☎ +43 677 637 374 39  
in linkedin.com/in/martschm    🌐 martschm.github.io

## Personal Information



- **Date of birth:** 31 Dec. 1992
- **Nationality:** Austria
- **Marital status:** married, 1 child
- **Military service:** completed
- **Period of notice:** 4 months

## Professional Experience

Examiner – IRB Credit Risk Models (SI)  
Oesterreichische Nationalbank AG



📅 September 2020 – ongoing

- **Analysis and validation** of methods for assessing credit risk and quantifying default and loss estimates (PD/LGD/CCF)
- Preparation of **detailed assessment reports** following **inspection activities** at supervised significant financial institutions
- Acquisition of a **profound knowledge** of current **regulatory standards** (CRR, EBA GL, RTS on AM, ECB Guide to IM)
- Working on **automation** projects with an emphasis on **risk differentiation** and **model calibration adequacy** using R

Quantitative Credit Risk Manager  
ING in Austria



📅 July 2016 – August 2020

- Development of a retail **credit decision model** for consumer lending in Python using **machine learning** (XGBoost); development of a challenger model using traditional **statistical methods** (Logistic Regression); supported the **successful validation** of the machine learning model; close collaboration with IT regarding the **implementation** of the model
- **Monitoring** of various retail credit decision and behavioural models; **backtesting** of external rating models (CRIF, KSV)
- **Analysis and implementation** of **regulatory** (reporting) **requirements** (i.e. IFRS9, New Definition of Default) in SAS
- **Lead** for the development of an autonomous **automated credit risk reporting solution** from internal databases (raw bank data) via SAS/SQL, VBA and NPAs
- Member of the local **COVID-19-Taskforce**, responsible for internal and external payment holiday reporting, **simulations** on risk-weighted assets and risk costs and **forecasts** of the potential impacted portfolio
- Regular **direct reporting to the local Management Board** and the local Credit Risk Committee regarding various corporate and retail credit risk topics

## Academic Education

MSc Financial- and Actuarial Mathematics  
Vienna University of Technology



📅 October 2012 – March 2019

- **Graduation with highest distinction**
- **Bachelor Thesis:** Standard Formula for the Calculation of the Solvency Capital Requirement under Solvency II
- **Diploma Thesis:** Aggregation of Integer-Valued Risks with Copula-Induced Dependency Structure

## Achievements & Awards

October 2020: **Winner of the Advancement Award**



Issued by the Actuary Association of Austria

**Awarded for the diploma thesis** on risk aggregation supervised by Dr. Uwe Schmock within the master studies at the Vienna University of Technology

November 2019: **Winner of the Coding Challenge on Risk Management**



Hosted by the European Central Bank

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

May 2019: **Winner of the DSI Vienna Data Science Hackathon**



Hosted by BAWAG Group AG

- 1<sup>st</sup> place in 'Data Insights'
- 2<sup>nd</sup> place in 'Model Performance'

**Prediction** of age and place of residence of customers from transaction data (ATM withdrawals); **visualization** of insights (customer mobility, adequacy of location of branches)

## IT & Programming Skills

Used for production-level applications

Git, Python, R, SAS, SQL, VBA

Primarily used in professional training / university

C, C++, Java, Latex

## Languages

German  
English

native language  
business fluent