



Alexandra Cheptiş

Date of birth:

Nationality: Romanian | Phone: (

Email:

Address:

ABOUT MYSELF

Experienced in credit risk modeling activity (7 years), involving credit risk models development, A-IRB and IFRS9 risk parameters estimation and large databases analysis. The main skills developed in this area are statistical modeling and data analysis using SAS programming and SQL language. I finished a master's program in macroeconomics and I am currently a PhD student at the Doctoral School of Finance, Bucharest University of Economic Studies.

WORK EXPERIENCE

RAIFFEISEN BANK ROMANIA – BUCHAREST, ROMANIA

TEAM LEADER - CREDIT RISK MODELING – 01/09/2023 – CURRENT

- Established strong, supportive relationships with model validation experts and senior management;
- Advice on creation of statistical/mathematical models to be used to model market, credit risks and portfolio forecasting;
- Analyzed large databases and presented results to senior management, HQ and Banking Authorities.

RAIFFEISEN BANK ROMANIA – BUCHAREST, ROMANIA

Business or Sector Financial and insurance activities | **Department** Credit Risk Analytics

CREDIT RISK MODELING SPECIALIST – 01/05/2020 – 31/08/2023

- Created and implemented IRB and IFRS9 credit risk models (PD, LGD, EAD);
- Established strong, supportive relationships with model validation experts and senior management;
- Advice on creation of statistical/mathematical models to be used to model market, credit risks and portfolio forecasting;
- Analysed large databases and presented results to senior management, HQ and Banking Authorities.

BANCA COMERCIALĂ ROMÂNĂ SA – BUCHAREST, ROMANIA

Business or Sector Financial and insurance activities | **Department** Credit Risk Analytics Department

CREDIT RISK MODELS ANALYST – 01/07/2018 – 30/04/2020

- Created and implemented IRB and IFRS9 credit risk models (PD, LGD, EAD);
- Maintained accurate and complete documentation for all credit risk models development processes;
- Presented and supported the main results of the development processes to senior management, HQ and Banking Authorities.

EDUCATION AND TRAINING

01/10/2020 – CURRENT Bucharest, Romania

DOCTOR OF PHILOSOPHY - PHD Doctoral School of Finance, Bucharest University of Economic Studies

Field of study Finance, banking and insurance

01/10/2018 – 30/06/2020 Bucureşti, Romania

MASTER'S DEGREE Doctoral School of Finance and Banking (DOFIN), Bucharest University of Economic Studies

Field of study Finance, banking and insurance

Date: 29.05.2025

Field of study Finance, banking and insurance**LANGUAGE SKILLS**Mother tongue(s): **ROMÂNĂ**

Other language(s):

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken production	Spoken interaction	
ENGLISH	C1	C1	B2	B2	B2

*Levels: A1 and A2: Basic user - B1 and B2: Independent user - C1 and C2: Proficient user***SKILLS**

SAS programming | SQL Programming | Microsoft Office | SPSS Statistical Tool | MATLAB (Basics)

COMPETENȚE DOBÂNDITE LA LOCUL DE MUNCĂ

30/06/2017 – CURRENT

Skills acquired in the workplace

- Statistical modelling and data analysis
- SAS Enterprise Guide Programming
- SQL Programming
- SAS Enterprise Miner Analytics
- Risk Management knowledge
- Team work
- Punctuality
- Promoting and selling products in accordance with the company's standards and business policies
- Financial analysis

ORGANISATIONAL SKILLS**Organisational and Time Management Skills**

- Creating and keeping deadlines;
- Delegation;
- Goal setting and meeting goals;
- Decision making;
- Managing appointments.

COMMUNICATION AND INTERPERSONAL SKILLS**Communication and interpersonal skills**

- Collaborating and working well together with others;
- Clear communication skills;
- Constructive feedback;
- Encouraging and inspiring people to do their best;
- Flexibility in thinking and operating style.