

Mihail Petrov

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Employment

2019 - ongoing	Lloyds Banking Group – <u>Data Solutions Developer</u> <ul style="list-style-type: none">• Provision of complex analytical/research advice and recommendations to the business including decision to escalate• Monitoring, support and operation of a range of models and systems to ensure their effective maintenance and coordination, while recommending improvements and analysis of Lloyds' millions of customers• Deliver focused management information – customer, competitor, market and project specific insights to inform business decisions• Develop and maintain big data PEGA derived SQL framework utilising Microsoft BI Stack and SAS
September 2018 - 2019	Lloyds Banking Group – <u>Senior Rectification Analyst</u> <ul style="list-style-type: none">• Management of and responsibility for the data component of a circa £50 million rectification project which was already in motion and turned the status from amber to green, ensuring completion within specified Financial Conduct Authority (FCA) regulatory reportable timelines• Reverse-engineer and re-structure of the rectification modelling and build of a complete rectification solution also involving third-party data and Experian validation data• Successful and efficient engagement, and presentation of results to stakeholders at various levels including senior executive level• Rectification Data manipulation and modelling Subject Matter Expert (SME) and training of new staff• Awarded Lloyds Banking Group Collaboration Star Award by the U.K. Commercial Retail Director
February 2016 - August 2018	Lloyds Banking Group – <u>Reporting Production and Development, Database Admin and Analytics</u> <ul style="list-style-type: none">• Management Information (MI) and Reporting processes production – including ongoing maintenance and delivery of reports, in accordance with appropriate Data Governance principles• Reports delivery to a variety of internal/external clients including senior management, legislative bodies, etc.• Strategy performance Online Analytical Processing (OLAP) cube SME and provision of support to other members of the Reporting Centre team
July 2015 – February 2016	Bank of America – Europe Card Services; <u>Senior Reporting Development Analyst, DBA and Analytics</u> <ul style="list-style-type: none">• Full end-to-end MI and Reporting process support – requirements stage, initial report design, subsequent code development & testing• Interrogation and creation of extremely complex datasets/databases primarily within enterprise data warehouse platforms and superstations (mainframe) in order to develop MI and key regulatory control reporting across multiple products within supported areas• SME for all data queries and report enhancement requests, in relation to key business partner areas: Credit Risk Strategy, Credit and Fraud Operations, Marketing and Customer Service Centres
June 2012 – July 2015	Bank of America – Europe Card Services; <u>Reporting Production and Development, Database Admin and Analytics</u> : Refer to February 2016 - August 2018 role for further details.
June 2012 – October 2012	Bank of America – Europe Card Services; <u>Collections Control Priorities Initiative</u> <ul style="list-style-type: none">• Selection by the Senior Leadership to work on a high priority work stream. Its completion ensured Europe Card Services Collections Department would operate within Consumer Risk Management's (CRM) risk appetite henceforth. Project results presented to the U.S Department of the Treasury: Office of the Comptroller of the Currency and CRM maintained its "best in class" reputation• Awarded the Bank of America Merrill Lynch Global Recognition Gold Award
June 2011 – June 2012	Bank of America – Global Card Services; <u>Portfolio Insight</u> <ul style="list-style-type: none">• Analysis and monitoring of business strategy performance across the customer lifecycle• Credit risk MI; internal portfolio/external macro-economic factors analytical "deep dive" insights• Development of insights to enable senior management make risk-reward balanced business decisions

July 2010 - June 2011	Bank of America – Global Card Services; <u>Risk Management</u> <ul style="list-style-type: none"> Analysis, modelling - profit and asset growth maximisation, minimisation of credit and operating losses, reducing overall risk exposure, product strategies support to senior management Portfolio trends analysis – dynamics, credit score cut-offs, loss trends, bureau scoring criteria Database extraction coding; support/provision - statistical and financial modelling
Education	
2019 - ongoing	CFA Institute – Chartered Financial Analyst (CFA) candidate
2018	MBNA - Risk Modelling School ; Scorecard Development in SAS Enterprise Miner
2014	Chartered Institute of Credit Management, U.K. ; <u>Diploma in Credit Management</u>
2007 - 2009	The University of Manchester – Manchester Business School, U.K. ; <u>MSc Finance</u> Dissertation: “A Mathematical Model of Credit Default Swap Pricing with Applications to the iTraxx Crossover CDS Index”, awarded with Distinction. Some courses included: Financial Econometrics; Derivative Securities; Research Methods and Methodology in Finance; Corporate Finance; Financial Statement Analysis; Portfolio Investment; Essentials of Finance
2003 - 2007	University of Portsmouth, U.K. ; <u>BA (HONS) International Finance and Trade, FIRST CLASS HONOURS</u> Dissertation: “Managing Credit Risk in the Banking Sector”, awarded with Distinction. Some of the courses included: Quantitative Methods; Statistics for Business; Corporate Finance; International Financial Management; Financial Markets and Institutions; International Accounting; Financial Reporting, etc.
2007	International University, Sofia, Bulgaria - Certificate in Advanced Business Finance
1998 - 2003	Private English Language Secondary School of Law and Management “Prof. Ivan Apostolov”, Sofia, Bulgaria; Diploma for Secondary Education; Total Average - 6.00; where 2 stands for Fail and 6 for Excellent (maximum).
Previous Work Experience	
June 2006 – July 2007	Ceres Agrigrowth Investment Fund, Sofia, Bulgaria - <u>Land Acquisition Analyst</u> Build financial databases and analysis, land acquisition strategy; development of materials for CEO meetings.
January 2004 – December 2005	Hazama Corporation, Tokyo, Japan; Sofia Branch; Bulgarian Project - <u>Finance & Administration Specialist</u> Undertake comparative and cost/benefit analysis to significantly optimise and reduce corporate costs.
Awards and Publications	
Awards	<ul style="list-style-type: none"> Lloyds Banking Group Collaboration Star Award awarded by the U.K. Commercial Retail Director 17 Bank of America Merrill Lynch Global Recognition Rewards – including two Gold Rewards Award for Best Dissertation Project of year 2007 Presence in the Dean’s List for years 2007, 2006, 2005 for Levels 3, 2 and 1 respectively
Publications	Petrov, Mihail, ‘The Credit Expansion in Bulgaria: Macro and Micro Economic Problems’, Finance: Journal of Financial and Economic Analyses and Forecasts, Year III, Vol. 11, No. 3, July-Sept 2006, pp. 34-69.
Interpersonal Skills	
Leadership, Teamwork and Organisational	Adopt Agile methodology in development projects; Efficient time management – development cycle with concurrent production responsibilities; Project Management; Liaise between data management and risk strategy – from issue identification to systemic resolution; Associate satisfaction survey champion; SME for Risk Strategy reports and OLAP cube reports, and main point of contact for technical queries
IT Skills	SAS Base 9, SAS Enterprise Guide 4 – 7, SAS Visual Analytics – Fast Track; SAS Enterprise Miner SQL, Microsoft SQL Server, Microsoft BI Stack, QMF, Crystal Reports, VBA MSCI BARRA Portfolio Manager, PHStat2, EViews 5, MATLAB® Advanced usage of MS Office (MS Word, Excel, Access, PowerPoint) all versions All versions of the Microsoft Windows operating systems, Linux
Other Skills	Mother tongue: Bulgarian English: Excellent
Other Interests	Long distance running – completed Bank of America Chicago Marathon (26.2 miles) , 2015 and 2017; Aikido Shop Volunteer at Oxfam, Chester, UK; January 2010 – 2014