

# MIRELA CRĂCIUNESCU, CFA

Senior Banking and Investments professional with over 12 years of experience in treasury and risk management.

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## **WORK EXPERIENCE:**

### **Sr. Dealer, Group Treasury, ING Bank Bucharest Branch (Jul 2015 - present):**

Responsibilities: managing liquidity and interest rate risk profiles; daily operational liquidity management; active investment portfolio management; funds transfer pricing framework; capital management

### **Sr. Market Risk Analyst, Market Risk Management, ING Bank Bucharest Branch (Sep 2009 - Jun 2015)**

Responsibilities: non-maturing products replication; products behavioural assumptions analysis; liquidity stress testing; structural liquidity reports; funds transfer pricing framework; financial instruments pricing (market data, models); derivatives valuations

### **Market Risk Analyst (STA), Market Risk Management, ING Bank Amsterdam (Sep - Dec 2013)**

Responsibilities: matched funding and overlay project; embedded loan options analysis; IR/FX stress test for CEE markets, prudent valuation project

### **Market Risk Analyst (training), Market Risk Management, ING Bank Prague Branch (Mar 2011)**

Responsibilities: local sVaR/hVaR implementation; involvement in regional projects

### **Intern, Financial Stability Division, National Bank of Romania (Aug – Sep 2009)**

Responsibilities: daily reports on economic developments; drafting a financial stability index (macro prudential risks)

### **ALM Analyst, Balance Sheet & Portfolio Management, Raiffeisen Bank Romania, (May 2007 – Jul 2008)**

Responsibilities: Liquidity Risk; Net interest income analysis; Funds Transfer Pricing System

## **EDUCATION:**

**CFA Charter holder (since Jun 2013)**

**Master's degree in Banking and Monetary Policy (2009-2011), Academy of Economic Studies - Bucharest:**

- Risk Management, Assets and Liabilities Management, Derivatives, Advanced Econometrics

- Final paper: "Market Risk Management in Banking Activity"

**Bachelor's Degree in finance and Banking (2006-2009), Academy of Economic Studies - Bucharest:**

- Econometrics, Capital Markets, Risk Management, Statistics, Corporate Finance, Mathematics, Accounting

- Final paper: "The Exchange rate volatility and the impact on macroeconomic stability"

**EFFAS Summer School (Jul 2011), Banco Santander, Madrid: Portfolio Management, Fixed Income valuation**

**Finance Summer School (Jul - Aug 2008), Wirtschaftsuniversitat, Vienna: Finance, Accounting, International Business**

**Foreign languages: English (Excellent)**

**Computer skills and competences: Visual Basic Applications, Eviews, MatLab, Gauss, Reuters, Bloomberg**

**Additional information:**

- Member of CFA society (since April 2014)
- 1<sup>st</sup> prize at the National Bank of Romania competition with working paper "Monetary stability vs. Financial Stability - case study Romania" (2009)
- 1<sup>st</sup> prize at the International Conference SECAAB 2009, Economics Section with working paper "The exchange rate volatility and the impact on macroeconomic stability – case study EUR/RON" (2009)

**References:** available upon request