Marcus T. Whitfield

FINANCIAL RISK MANAGER, FRM

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PROFESSIONAL SUMMARY

Senior risk professional with 10+ years managing market, credit, and liquidity risk across banking and capital-markets portfolios exceeding $20B. FRM-certified with deep expertise in Basel III capital adequacy, VaR/Expected Shortfall modeling, and regulatory stress testing. Skilled at translating quantitative risk models into clear guidance for boards, regulators, and trading desks.

PROFESSIONAL EXPERIENCE

Senior Financial Risk Manager — 2021 – Present

Meridian Trust Bank – Chicago, IL

- Lead the enterprise market and credit risk framework covering a $22B loan and trading portfolio, owning daily VaR, stress testing, and limit-monitoring for the risk committee.
- Directed the Basel III capital adequacy program, cutting the risk-weighted asset (RWA) reporting cycle from 12 days to 4 days through automated data pipelines.
- Built a Python-based Monte Carlo simulation engine that reduced quarterly stress-test runtime from 6 hours to 45 minutes, freeing analyst capacity for scenario design.

Financial Risk Manager — 2018 – 2021

Vertex Capital Markets – Chicago, IL

- Managed counterparty credit risk (CCR) across a derivatives book of 340+ counterparties; CVA monitoring reduced unhedged exposure by 28%.
- Redesigned the firm's ICAAP submission process, aligning economic capital models with supervisory expectations and passing two consecutive reviews without findings.
- Developed liquidity coverage ratio (LCR) and IRRBB models in R, improving forecast accuracy against realized outcomes by 19%.

Credit & Market Risk Analyst — 2015 – 2018

Synapse Bank – Minneapolis, MN

- Produced daily market risk reports (VaR, sensitivities, P&L attribution) for a $4B fixed-income and FX portfolio using Bloomberg and Murex.
- Automated regulatory stress-testing workflows in SQL and Python, cutting manual reporting effort by 30 analyst-hours per month.
- Built probability-of-default (PD) and loss-given-default (LGD) models supporting a middle-market lending book of 1,200+ obligors.

CERTIFICATIONS

Financial Risk Manager (FRM)
Global Assoc. of Risk Professionals, 2019

Professional Risk Manager (PRM)
PRMIA, 2021

Chartered Financial Analyst
Level II Candidate, in progress

CORE COMPETENCIES

- Market & Credit Risk Modeling
- Value-at-Risk & Expected Shortfall
- Basel III/IV Capital Adequacy
- Stress Testing & Scenario Analysis
- Counterparty Credit Risk (CCR)
- ICAAP & Regulatory Reporting
- Monte Carlo Simulation
- Liquidity Risk & IRRBB

TECHNICAL TOOLS

- Python (NumPy, pandas, QuantLib)
- R & SQL
- Bloomberg Terminal & BVAL
- Murex & RiskMetrics
- SAS & MATLAB
- Tableau

EDUCATION

M.S. Financial Engineering
Nimbus Institute of Technology, 2015

B.S. Mathematics & Economics
Apex University, 2013