

Antonello Loddo

Capital One Financial
Richmond, Va

Phone 1-804-658-7987
Email Antonello.Loddo@capitalone.com
Email antolod@gmail.com

Work Experience

7/2006-Present **Senior Statistician**, Capital One, Financial Services Statistics

- LOBs: Small Business Card Customer Management (SBCM), Unsecured Personal Loans (PL) and Corporate CRM
- Associate evaluations ranging from stong to excellent
- Excellence in teamwork and analytical thinking
- Developed risk, revenue and response models, both in team and solo (laid analytical framework and data requirements, built models, managed compliance procedure and supervised implementation process). In addition, evaluated, validated and updated existing models
 - Developed scoring models to drive Proactive CLIP strategy
 - Sole developer and owner of predictive model for card reactivation strategy
 - Part of SB badrate development team
 - Part of PL risk model development team
- Responsible for statistical model monitoring and maintenance in SB
 - Owner of CRM Bayesian risk and revenue models
 - MOC for Small Business
 - Owner of Small Business Customer Management Risk Model
 - Drove innovation in GFS model monitoring practices, that ended in 100% governance compliance in Q3 2006
- Collaborated with business analysts in risk mitigation and business monitoring projects
 - Member of the SB Loss Swat Team, first in Capital One to implement proactive policies against mortgage driven credit deterioration
 - Renewed SBCM business monitoring. Result is an integrated monitoring platform which incresed monitoring efficiency by 400
- Subject Matter Expert on Bayesian methods and model selection for Capital One Financial Services Stat team

- Helped design Stat Training Curriculum for Analysts and discussion forums on credit risk
- Acted as a consultant for Business Analyst on a variety of statistical related subjects
- Developed an Analytical Excellence Curriculum for SB Analyst interested in improving their statistical and programming skills

8/2005-6/2006 **Statistical Consultant**, *Social Science Statistics Center*, University of Missouri Columbia

- Supported clients with statistical analysis and programming, methodological consulting and results interpretation
- Clients: faculty, post doc fellows and graduate students in the College of Arts and Science

9/2000-12/2001 **Applied Statistician and Econometrician**, Universities of Cagliari and Perugia, Italy

- Statistician and Econometrician for the *Research Center on Mobility Demand* (CRIMM), directed by Prof. Italo Meloni, in collaboration with the University of Cagliari and the University of Perugia.
- Teamwork oriented job, focused on discrete-continuous, nested-tobit and SEM models for the analysis of time allocation.
- Published two articles in top tier transportation research journals
- Collaboration protracted after the end of the job relation.

Education

1/2002-8/2006 **University of Missouri-Columbia**, Ph.D. in Statistics
 Dissertation title: *Bayesian Estimation and Model Selection of Multivariate Stochastic Volatility and Dynamic Models*
 Dissertation Advisor: Prof. *Dongchu Sun*

Courses: Bayesian Data Analysis • Spatial Temporal Models • Statistical Inference • Advanced Data Analysis • Mathematical Statistics I and II • Advanced Probability • Theory of Linear Models • Multivariate Statistics • Stochastic Processes • Bayesian Statistics • Categorical Data Analysis • Statistical Learning and Data Mining • Statistical Consulting • Statistical Simulation

University of Cagliari in Cagliari, Italy, *Laurea cum summa laude* in Economics, 2000.

Thesis title: *Italian Economic System's Asymmetries: An Empirical Analysis*.

Thesis Advisor: Prof. *Beniamino Moro*

Continuing Education

June 2008	Introduction to Process Excellence
March 2008	Teradata End User Proficiency
March 2008	Structured Thinking and Writing
March 2008	SAS Mixed Models Analysis using the SAS System
December 2007	Access to Teradata for SAS Users
November 2007	TeamMeetings and TeamMail
September 2007	Personalysis workshop
August 2007	Flawless Consulting:Contracting
May 2007	Increasing your Communication Effectiveness
April 2007	Longitudinal Data Analysis
April 2007	Predictive Modeling using Trees
March 2007	Building Models with Treenet
March 2007	The Art of Networking
December 2006	Variable Level Modeling
December 2006	SAS Desing of Experiments
November 2006	SAS Macro Language
November 2006	Unix
November 2006	Practical Data Mining
October 2006	Teradata SQL
October 2006	Introduction to Treenet
August 2006	SAS Predictive Modeling Using Logistic Regression

Teaching Experience

11/2006-2/2007	Developed Statistical Curriculum. The curriculum is targeted to Capital One Business Analysts interested in developing their analytical and programming skills
October 2006	Master Thesis External Examiner for <i>Pinki Ramulifho</i> (University of Limpopo, South Africa) <ul style="list-style-type: none">• <i>Pinki Ramulifho</i> supervisor: Prof <i>John Fresen</i>
January 2006	Master Thesis External Examiner for <i>Annah Managa</i> (University of Limpopo, South Africa) <ul style="list-style-type: none">• Thesis Title: “<i>Model Selection: with the Application of Tumors in Childhood</i>”

- *Annah Managa* supervisor: Prof *John Fresen*
- Thesis won the University of Limpopo Chancellor best research award

8/2002-6/2005 **Graduate Instructor at University of Missouri-Columbia**

- STAT 3500: “*Introduction to Probability and Statistics II*”.
- Full responsibility instructor for two sections of about forty five students each.
- Focused on regression, ANOVA and non-parametric methods. Software: MINITAB. Prerequisites: calculus and undergraduate statistical inference.
- Used instructional technology to enhance pedagogical technique
- STAT 2500: “*Introduction to Probability and Statistics I*”.
- Full responsibility instructor for two sections of about forty five students each.
- Focused on descriptive statistics, probability, one and two sample inference. Prerequisite: calculus.
- Used instructional technology to enhance pedagogical technique.

11/99-5/2000 **Teaching Assistant**, University of Cagliari

- STATISTICS II: focused on regression, PCA, correspondence and cluster analysis.
- Taught recitations focused on SPSS applications.
- Course designed for undergraduate economics major with calculus and statistical inference as prerequisite.

10/1999-11/1999 **Instructor**, Forma Mentis, Lp in Cagliari, Italy

- Full responsibility informatics instructor for a section of fifteen students.
- Professional development course sponsored by the European Union, required graduate standing.

Research Experience

8/2005-6/2006 **Research Assistant** at University of Missouri-Columbia

- Research assistant for the *Social Science Statistics Center* of the University of Missouri, directed by Prof. Lori A. Thombs.
- Interdisciplinary collaboration with faculties and consulting to graduate students, focusing on a wide range of statistical topics.

- Protracted collaboration with Prof. Mike Kelly on the analysis of Ellett Self-Efficiency factors.

6/2005-8/2005 **Research Assistant** University of Missouri-Columbia

- Research assistant for Prof. Dongchu Sun.
- Focused on research problems such as feasibly implementable bayesian model selection techniques for large multivariate dynamic models.

9/2000-12/2001 **Applied Statistician and Econometrician**, Universities of Cagliari and Perugia, Italy

- Statistician and Econometrician for the *Research Center on Mobility Demand* (CRIMM), directed by Prof. Italo Meloni, in collaboration with the University of Cagliari and the University of Perugia.
- Teamwork oriented job, focused on discrete-continuous, nested-tobit and SEM models for the analysis of time allocation.
- Collaboration protracted after the end of the job relation.

Publications and Manuscripts

Z. Sadjadi, P. James, A. Loddo Politics, Economics and Conflict Continuity and Change in Systemic Democracy, *in preparation*

A. Loddo, S. Ni, D. Sun, Bayesian Selection of Multivariate Stochastic Volatility Models, *submitted*

A. Loddo, S. Ni, D. Sun, Bayesian Selection of Multivariate Stochastic Volatility Models, *2006 Proceedings of the Americal Statistical Association: Americal Statistical Association, Alexandria, VA*

I. Meloni, L. Guala, A. Loddo, The allocation of time to discretionary activities in home, out of home and to trips, *Transportation*, 2004, vol. 31 no. 1, pp 69-96.

(tier 1 journal on transportation research)

I. Meloni, L. Guala, A. Loddo, Analysis of the interactions between time use and trips using a structural equation model, *Selected Proceedings from the 9th World Conference on Transport Research*, 2004, Pergamon Elsevier, Netherlands, pp 1-21.

I. Meloni, L. Guala, A. Loddo, L'allocazione del tempo alle attivita discrezionali in casa, fuori casa e ai viaggi, in *Metodi e tecnologie dell'ingegneria dei trasporti. Seminario 2000*, 2002, Franco Angeli, Milano, (ISBN : 88-464-3412-9), pp.295- 310.

(Annual publication of the Italian Transportation Society)

Presentations

- March 2007 *Introduction to Statistical Reasoning*: invited lecturer for the master course in Health Management at Old Dominion University, Norfolk, VA (Professor Gianluca De Leo)
- December 2006 *Separating risk related and risk orthogonal revenue using linear models*, Capital One GFS Knowledge Sharing Session.
- October 2006 *Bayesian Selection of Multivariate Stochastic Volatility Models*, Capital One GFS Knowledge Sharing Session.
- August 2006 *Bayesian Selection of Multivariate Stochastic Volatility Models*, JSM 2006, Seattle, WA.
- June 2006 *Bayesian Selection of Multivariate Stochastic Volatility Models*, Poster presentation at the Eight World Meeting on Bayesian Statistics (Valencia 8) in Benidorm, Spain.
- March 2006 *Bayesian Selection of Multivariate Stochastic Volatility Models*, California State Bakersfield.
- March 2006 *Bayesian Selection of Multivariate Stochastic Volatility Models*, University of Northern Colorado.
- March 2006 *Bayesian Selection of Multivariate Stochastic Volatility Models*, Intel Ronler Campus, Oregon.
- May 2004 *Correcting Electricity Consumption Data*, with Mark Powell. University of Missouri- Columbia Statistical Consulting Colloquium. Columbia, MO.
- November 2003 *Multivariate time series in a Bayesian perspective*, included in the poster presented by the Statistics Research Group directed by Prof. Walter Racugno at the SIS annual conference, Padova, Italy.
- October 2003 *Bayesian Model Selection for Multivariate Stochastic Volatility Models*, University of Missouri-Columbia Bayesian symposium, Columbia, MO.
- November 2000 *A Nested Tobit Model for the Analysis of the Mobility Demand*, University of Cagliari Statistics Colloquia.
- October 2000 *Structural Equation Models and their application on Transportation Research*, University of Cagliari Statistics Colloquia.

Professional Service

- 8/2007-present Model Owner Champion for Small Business Card, Capital One Financial
- Reference for communications between LOB and governance for everything related with statistical modeling
- 8/2005-7/2006 Secretary for Statistics Graduate Student Association (SGSA),
- Responsible for membership correspondence and association website, fund raising coordinator and election organizer.

8/2005-7/2006 Social Science Statistics Center Promotion, University of Missouri-Columbia

- Decision making about marketing canals, advertisement design, speaker for the center.

8/2004-8/2005 Statistics Department Computing Committee, University of Missouri-Columbia.

Other Service

9/2008-present Volunteer for Kid's Café in Wexford Manor, Falls Church, VA

- Help children with homework

11/2003-7/2006 Volunteer for Bluffs Retirement Cente Columbia, MO

- Volunteer on a weekly basis

1/2005-6/2005, Volunteer Teacher, University of Missouri-Columbia

- Teacher for University of Missouri International Center Project Kaleidoscope. Aim was to teach about foreign cultures and target students from first grade to college freshmen.

Professional Memberships

Institute of Mathematical Statistics.

International Society of Bayesian Analysis

American Statistics Association.

Sigma Xi Scientific Research Society.

Awards and Fellowships

August 2007 Capital One SBCM class act award

August 2006 American Statistical Association, Section on Bayesian Statistical Science: Student Paper Award

- Prize covers all expenses to attend JSM
- 10 prizes awarded every year

June 2006 University of MIssouri Graduate Student Association Travel Grant

May 2006 University of Missouri Statistics Department Travel Grant

May 2006 University of Missouri International Travel Grant

April 2006 ISBA Junior Researcher Travel Grant

May 2001 University of Cagliari travel grant.

July 2000 Interuniversity Mathematical School (SMI) fellowship]

- fellowship awarded up to 200 newly graduate students selected from all Europe to participate to the SMI mathematical summer program.

Languages

Italian,	native.
Sardinian,	native.
English,	fluent.
French,	intermediate.
Spanish,	intermediate.
Turkish,	basic.

Research Interest

Bayesian methods • multivariate time series • computational methods • model selection • latent variables • dynamic models • hierarchical models • Large Datasets • Data Mining Methods • Predictive Learning • applications in economics and social sciences • Consulting.

Technical Skills

Statistical Programming : SAS, R/Splus, Fortran, Matlab, Lisrel, JMP, SPSS, CART, Treenet, XLispStat, Xeno, SQL.

Typesetting : HTML, L^AT_EX, Acrobat Professional, MS Publisher.

Operating Systems : Windows, Unix and Linux.

Didactic software : Blackboard, WebCT.

Other Software : Word, Excel, Powerpoint, Cobol, Basic, Limdep, Eviews, Minitab, Spad,

October 26, 2008