

Thomas M. Krepitch

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Experience Banc One Credit Company Profitability Analyst May 2001 – Present

- ◆ Responsible for forecasting auto loan and lease profitability
- ◆ Responsible for determining rates on auto lease product
- ◆ Responsible for calculating profitability of loan and lease portfolios

Peragis, Inc. Financial Analyst June 2000 – February 2001

- ◆ Developed and maintained corporate revenue models and entire financial model
- ◆ Performed valuations of Peragis and of other e-travel industry members
- ◆ Developed the Investor Relations strategy and the Investor Relations portion of the website (CIRI, NIRI member)
- ◆ Developed and performed Treasury and budget analysis for presentation to the senior executive team and outside investment banking partners
- ◆ Worked with the Phoenix Chamber of Commerce to develop a strong relationship with the city
- ◆ Developed a strong understanding of the e-travel space

Salomon Smith Barney Financial Services Intern October 1999 – May 2000

- ◆ Analyzed portfolio composition and calculated portfolio performance
- ◆ Responsible for various other activities, including historical stock research, derivative instrument analysis, dissemination of research reports, client correspondence, and organizational tasks

Education Arizona State University August 1996 – May 2000

- ◆ Bachelor of Science, Finance
- ◆ Bachelor of Science, Economics
- ◆ Bachelor of Science, Management
- ◆ Certificate in International Business Studies
- ◆ Certificate in Quality Analysis
- ◆ Minor in History
- University Honors College and College of Business Honors Program
- Honors Thesis Topic: Implementing Process Improvement
- Magna Cum Laude Honors at Graduation

Chartered Financial Analyst (CFA) Level II Candidate – June 2002

Honors Arizona Board of Regents Scholarship, Beta Gamma Sigma Business Honors Society, Golden Key National Honors Society, Gilbert High School 1996 Salutatorian, #2 in class of 500, 4.695 GPA, 22 hours of Advanced Placement Credit

Activities Arizona State University Phi Beta Lambda
Assistant organizer of ASU Business Skills Day; Author of ASU Business Skills Day exams; Winner of multiple PBL awards, including placing sixth nationally in Economics (1997), first in Finance (1998), first in International Business (1999), and tenth in Future Business Executive (2000)