**Randy Miller**

**Senior Vice President**

**Global Portfolio Strategies**

**Bank of America**

**Biography**

\*Head of Enterprise Credit Portfolio Analytics for Global Portfolio Strategies at Bank of America. Group supports strategic management of loan portfolios worldwide.

\*Organization supports portfolio risk-return analytics, strategy, and planning; risk appetite statements; limit-setting; credit derivatives hedging analytics and strategy; asset quality forecasting including enterprise stress test modeling for commercial portfolios; and small business scorecards.

\*Board Member and Treasurer, International Association of Credit Portfolio Managers (IACPM)

\*Graduate of University of Pittsburgh, PhD in Economics with quantitative and Money and Banking focus.