Nila Cousar

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EDUCATION

Columbia University — **New York, NY**
Master of Arts in Mathematics of Finance; Quantitative Studies for Finance Certificate — May 2026

University of Southern California — **Los Angeles, CA**
Bachelor of Arts in International Relations / Economics *Minor: Business Finance* — August 2024

WORK EXPERIENCE

Summer Analyst — **London, UK**
Oakcean Capital Ltd — June 2026 – August 2026

- Designed, developed, and implemented quantitative cash-flow and loss-allocation models in Excel and Python to evaluate risk, forecast returns, and support complex underwriting and borrowing-base decisions.
- Executed SQL queries and data visualizations to perform risk analysis, identifying spread/carry components and resolving 20+ data discrepancies to prevent model mispricings.
- Performed deep quantitative analysis on P&L, balance sheets, and AR aging schedules to evaluate borrower liquidity and enforce risk management standards.
- Built automated Excel/VBA financial models and macros to process 2,200+ accounts, replacing manual entry and optimizing daily cash flow forecasting accuracy.

Analyst — **New York, NY**
ATLAS SP Partners, an affiliate of Apollo Global Securities — August 2024 – August 2025

- Built asset-performance excel-based trackers to monitor collateral performance, covenant headroom, asset yields, and structural triggers across multi-asset portfolios (collateral pools in CAS (e.g. WA DQ, LTV, DSCR, FICO).
- Modeled credit enhancement, liquidity triggers, loss-allocation mechanics, and obligor-level cash flows and maintained cash-flow and advance-rate models in excel for warehouse facilities and securitizations, supporting pricing, eligibility tests, borrowing-base calculations, and warehouse net-carry analysis.
- Reviewed balance sheets, P&Ls, and AR reports to assess working capital, debt levels, and overall creditworthiness.
- Ad-hoc resolved 20+ discrepancies into actionable insights, and developed strong judgment for selecting ML techniques verse excel models.

Private Capital Markets Advisory Intern — **Los Angeles, CA**
Sands Investment Group — January 2024 – May 2024

- Analyzed financial statements, bank records, and tax returns to evaluate borrower cash flows and creditworthiness.
- Performed credit, public searches (UCC filings, liens, judgments, bankruptcies) to identify potential credit risks.
- Scheduled internal deal kickoff meetings, organized committee calendars, and coordinated client conference calls across multiple deal teams.

FICC / Equities Sales & Trading Intern (Rotational) — **Los Angeles, CA**
Wedbush Securities — May 2023 – August 2023

- Built and formatted daily recap sheets using IF statements, XLOOKUP, and formatting to track price movements.
- Audited trade logs and daily transactional files against internal databases to clean up data discrepancies and fix mismatched entries.
- Built strong working relationships with sales-traders, research analysts, through ad-hoc tasks consistently meeting all expected deadlines.

TOOLS & MODELS

ABS Valuation | *Intex DealMaker, CAS (Collateral Analysis System), Microsoft Excel*
Built waterfall models supporting 4+ securitizations totaling $1B+, improving rate-shock and CPR-sensitivity analysis for pricing.

Covenant Tracker | *Microsoft Excel, Alteryx*
Built covenant and counterparty trackers for $6.2B+ in exposure, improving early-warning visibility for credit and liquidity risk.

Hedge Tracker | *Microsoft Excel*, *Python, SQL*
Automated the generation dv01 reports to track weekly performance of hedges for a portfolio of 1,000+ resi participations.

Portfolio Management | *Microsoft Excel, Copper*, *SQL*
Designed excel-based asset-performance models for a $600M+ AUM across a portfolio, improving transparency into P&L drivers.

Deal Pipeline | *Microsoft Excel, Powerpoint, Bloomberg, Python*
Managed a excel-based $1.6B+ mortgage origination pipeline with capital commitments of more than $1B+ on a weekly basis.

Yield Curve Modeling | *Microsoft Excel, Powerpoint, Bloomberg, Python*
Constructed curve-fitting models (Nelson-Siegel, spline interpolation) and historical pricing datasets for structured-credit analytics.