

# DARRELL J. DAY

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## PROFILE

Strategic-finance and infrastructure-capital professional (MSF, May 2026) who builds the models behind capital-allocation decisions in AI compute and high-growth software. Author of the Compute Capital Stack — a public model pricing the risk-adjusted cost of compute per million tokens from filings, accelerator-hours, megawatts, and interconnection-queue data. Five-plus years spanning SaaS unit-economics underwriting (ARR, NRR, CAC/LTV, burn multiples) and regulated-bank structured credit, building scenario and stress engines in Python, SQL, and Polars and reporting directly to C-suite risk and credit leadership.

## PROFESSIONAL EXPERIENCE

### WEBBANK | Credit & Counterparty Risk Analyst

SLC, UT · 2025 – 2026

- Owned monthly net real exposure (NRE) and concentration reporting across a 30+ partner sponsor-bank portfolio and \$2B+ capital base, presenting residual exposure, collateral, structural protection, and liquidity impact directly to the Chief Risk and Chief Credit Officers.
- Built funded and unfunded loss-coverage models across credit-risk-transfer (CRT), secured, and unsecured structures, measuring residual exposure after collateral, reserves, and structural protection.
- Monitored warehouse facilities secured by partner loan portfolios — vintage-pool exposure, collateral waterfalls, borrowing-base requirements, and product-level concentration across Consumer, Purchase Finance, and SMB.
- Stress-tested discount-to-clear and risk-adjusted-margin outcomes under elevated expected-loss scenarios; owned multi-policy concentration limits, covenant headroom, and Executive Credit Committee escalation, and drafted the financial covenants monitored in the framework.

### FAR GRADIENT INC. | Independent Technical Finance Build, Financial Data & Risk Analytics

SLC, UT · 2024 – Present

- Built the Compute Capital Stack (public): a capital-allocation model pricing the deliverability-adjusted cost of compute per million tokens — linking token demand, accelerator-hours, and megawatts through interconnection-queue conversion, take-or-pay structures, and a Monte Carlo cost cone — sourced from SEC filings, PJM/ERCOT docket, and LBNL queue data.
- Automated financial spreading through a counterparty credit workbench: ML-assisted statement extraction, covenant calculations, coverage KPIs, composite risk scoring, and source-precedence governance, with MCP-enabled AI-agent tool access.
- Built finance-led scenario and stress-testing engines in Python and Polars, with governance for data lineage, event logging, source-linked review, and auditable replay.

### BILL.COM | Credit Analyst → Senior Credit Analyst, Corporate Strategy (promoted 2024)

SLC, UT · 2021 – 2025

- Built BILL's first enterprise credit-advisory function, owning financial-statement analysis for strategically important clients (\$20M–\$1B+ revenue) whose true position wasn't captured by GAAP statements — PE-backed entities, intentional loss-leaders, and subsidiaries requiring parent-guarantee structures.
- Underwrote on SaaS-native metrics rather than rote ratios: modeled liquidity runway, cash-burn rate and burn-as-%-of-ARR, NRR, CAC/LTV, and burn multiples to forecast cash-out dates and right-size limits where net income and tangible net worth misrepresented software businesses.
- Served as direct counterpart to client CEOs and CFOs, pressure-testing revenue engines, contract pipelines, and operating models to validate forward claims and surface latent credit capacity.
- Brokered between a growth-oriented revenue org and a conservative risk org across 1,000+ deals, authoring 100+ executive exception memos that enabled responsible growth without loosening credit standards.
- Built credit-rating predictors and screening tools adopted by Sales for prospect triage; ran portfolio exposure and loss-forecast analysis by score segment; reviewed commercial underwriting for missed risk and misapplied policy.

### INSTITUTE OF ADVANCED INVESTMENT MANAGEMENT | Fund Manager → Teaching Assistant (promoted 2025)

SLC, UT · 2024 – Present

- As Fund Manager in the inaugural cohort of the ~\$1.1M student-managed fund, authored and won peer Investment-Committee approval for a strategy that redeployed ~\$115K (10%+ of AUM), built on mean-variance optimization, a covariance-estimated risk model, and probability-weighted rate scenarios derived from market-implied (CME FedWatch) data.
- Selected as the fund's sole Teaching Assistant; served as primary instructor in financial modeling and quantitative methods — DCF, LBO, portfolio construction, factor and risk analysis — for the full graduate cohort.
- Directed the build of the fund's operating dashboard and performance tracker used for portfolio and risk reporting.

## EDUCATION

### UNIVERSITY OF UTAH, DAVID ECCLES SCHOOL OF BUSINESS | M.S. FINANCE

SLC, UT · 2025 – May 2026

- Focus: Financial Engineering, Asset Management, Portfolio Management, Risk Assessment, Private Markets
- Selected coursework: PepsiCo/KDP M&A with EPS accretion; Pfizer DCF/comps valuation; PE buyout/LBO under live LOI with FCF forecast and debt-capacity analysis.

### UNIVERSITY OF UTAH | B.A., MANDARIN CHINESE

SLC, UT · 2024

### BRIGHAM YOUNG UNIVERSITY | CHINESE FLAGSHIP PROGRAM

Provo, UT · 2018

## SKILLS

**Compute & Infrastructure Finance:** compute unit economics and cost per million tokens; accelerator-hours, megawatts, and financing modeling; capacity, deliverability, and interconnection-queue analysis; scenario and stress engines.

**Modeling & Analytics:** DCF, LBO, M&A/accretion, comparable companies, precedent transactions; mean-variance and portfolio optimization; Monte Carlo stress testing; valuation sensitivity; risk scoring.

**Strategic & Corporate Finance:** capital allocation; SaaS unit economics (ARR, NRR, CAC/LTV, burn multiples, liquidity runway); investment cases and exception memos; risk appetite and deal-term limits; scenario and variance analysis; cross-functional partnership with Product, Engineering, and Sales; executive and senior-management reporting.

**Credit & Structured Finance:** counterparty credit; ABL/borrowing-base and warehouse finance; net-real-exposure and concentration analysis; collateral waterfalls; funded/unfunded loss-coverage offsets; covenant drafting and limit governance; private-credit asset finance.

**Technical:** Python; Polars; SQL; ClickHouse; TypeScript; Excel; Bloomberg Terminal; S&P Capital IQ; Tableau; PowerPoint; automated spreading; local LLM and MCP agentic workflows; applied-AI credit review.

**Languages:** English (native); Mandarin Chinese (near-native; 2016 U.S. collegiate national champion, Chinese Bridge competition); Korean (beginner).