

Erwin Chai

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Profile

Analytical and results-driven Senior Analyst with proven expertise in leveraging data to deliver actionable insights and support strategic decision-making. Skilled in credit model analytics, data-driven problem-solving, and translating complex technical concepts for stakeholders across all levels. Adept at synthesizing large datasets into clear, impactful recommendations that drive business outcomes and enhance organizational performance.

Experience

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| Commonwealth Bank of Australia , Senior Analyst Credit Model Analytics | Perth, WA |
| <ul style="list-style-type: none"> Monitor and validate IFRS9 and Capital Models across all retail products (\$110B+ AUD in exposures), ensuring model integrity and regulatory compliance. Deliver comprehensive analysis and timely responses to internal and external stakeholder inquiries, demonstrating strong regulatory acumen and proactive compliance. Streamlined operational processes, improving efficiency and consistency across model monitoring workflows. Collaborated with Data Science team to develop and implement data quality assurance procedures using Python, enhancing model validation processes. | Jan 2024 – present
2 years 2 months |
| Commonwealth Bank of Australia , Analyst Retail Credit Strategy Assurance | Perth, WA |
| <ul style="list-style-type: none"> Analyze credit strategy proposals using Teradata SQL, Excel, and R to assess risk profiles and ensure appropriate risk controls. Performed comprehensive data analysis to monitor and manage credit risks across the retail portfolio. Contributed to board-level communications, translating complex technical findings into actionable business recommendations for senior stakeholders. | Dec 2022 – Dec 2023
1 year 1 month |
| Curtin University , Research Assistant | Perth, WA |
| <ul style="list-style-type: none"> Conducted linguistic analysis of pro-vaccine and anti-vaccine discourse on Twitter, contributing to public health research. Developed interactive R Shiny dashboards for stakeholders, accelerating data exploration and insight generation. Presented research findings to internal stakeholders, effectively communicating complex analytical results. | Nov 2021 – May 2022
7 months |

Education

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| Curtin University , Bachelor of Science - Actuarial Science | Perth, WA |
| <ul style="list-style-type: none"> Course Weighted Average (88.30) President of Curtin Consulting Group, a student-led consultancy providing strategic solutions to local not-for-profit organizations | Sept 2018 – June 2022 |

Skills

Technical Skills: R, Python, SAS, Teradata SQL, Git & Github, Jira & Confluence