

# Derek Fulton

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## Experience

### Hamburg Commercial Bank ([website](#))

Hamburg, Germany

DIGITAL TRANSFORMATION ARCHITECT AND CONSULTANT DATA SCIENTIST

Feb 2020 - Mar 2023

- Operated on the technological front line of the highly successful **PE transformation** of Hamburg Commercial Bank
- Built a bank-wide loan calculation engine for hundreds of internal users
- Built a bespoke risk engine (based on the **Ornstein-Uhlenbeck** model) as a web app for internal use among the risk, balance sheet and senior management teams
- Led search and vetting process for SaaS partners as part of a modernization effort, resulting in the **HCOB <-> nCino partnership**

### Flex ([website](#))

New York, USA

CONSULTANT

Oct 2021 - June 2022

- Led the development of the Customer Management Model, a credit risk engine whose output was consumed company-wide and directly estimated profitability, and therefore valuation, of the company
- Developed deep expertise of the **consumer lending** vertical, especially the data ecosystem of the credit bureaus

### SimpleBet

New York, USA

DATA SCIENTIST

Aug 2019 - Jan 2020

- Created models with **gradient boosting**, **logistic regression** and **multilayer perceptrons** to predict at-bat outcome, pitch count and pitch speed markets trained on MLB API data
- Gained deep expertise with multi-collaborator code collaboration with **git**
- Led baseball education sessions to remedy lack of cultural familiarity with baseball among the team, and helped harmonize this newly-gained intuition with pre-existing data science skills

## Education

### University of Cambridge Department of Applied Mathematics and Theoretical Physics

Cambridge, England

MASTER'S IN COMPUTATIONAL BIOLOGY

Oct 2018 - Aug 2019

- Coursework on mathematical modeling, advanced statistics and optimization for complex scientific problems

### University of North Carolina at Chapel Hill

Chapel Hill, NC

BS IN QUANTITATIVE BIOLOGY

Aug 2014 - May 2018

- Wrote a weekly humorous advice column for the campus newspaper, *The Daily Tar Heel* satirizing the UNC student experience

## Skills

**R, Python, Command Line, SQL, JS/HTML/CSS, Bloomberg Terminal and API English (native), Spanish (fluent), French (intermediate), 135WPM Typing**

## Personal Projects

### Swap Drop Enroll

Chapel Hill, NC

CREATOR AND FULL-STACK DEVELOPER

Jan 2016 - Jan 2017

- Empowered the hundreds of UNC students who used Swap Drop Enroll to seize control of their education, leading them to pursue subject material they are most passionate about on their own schedules
- Accomplished this by building web app that auto-registers UNC students for popular classes the instant a vacancy opens up (**Flask** and **Digital Ocean**)