Leu Manuel

Function

Credit Risk Model Analyst at BAI

08 years of experience

24-11-1992

PCT PROF MIGUEL SIMOES LT 10 4º fr, Viseu, Portugal

Email: leu.manuel@hotmail.com | https://www.linkedin.com/in/leu-manuel/

Work Phone: (+244) 924 361 230 | Home Phone:(+351) 931 461 848

Experience Summary

Over the past 8 years, I have developed solid experience as a Full Stack Developer and Credit Risk Model Analyst at BAI - BAI Group, S.A. During this period, I participated in strategic projects in collaboration with global leaders such as Deloitte, EY, KPMG, and PwC. Throughout my career, I have consistently demonstrated the ability to exceed organizational and personal goals, driving the organization's growth and expanding my technical and analytical skills.

Credit Risk Model Analyst at Bank BAI, SA

Luanda, Angola

01/2020 - Present

- Development of rating and scoring models for new products and back-testing in Python.
- Creation of BCBS 239 risk dashboards and ALCO reports.
- Back-testing of the ECL Model in accordance with IFRS 9 using R, Python, and Java.
- Calibration of the expected impairment loss calculation model using R, Java, and SAS.
- Formulation of credit policy and risk management policy applicable to Group entities.
- Conducting sensitivity analyses, reverse stress tests, and analyses.
- Participation in the preparation of individual and consolidated financial reports.
- Projection of impairments for budget and annual closing.

Intern - Credit Risk Analyst at Bank BAI, SA

01/2020 – 07/2020

- Preparation of regulatory compliance reports and adherence to Basel III and IFRS standards.
- Participation in the creation of credit models and statistical analysis of risk data.
- Support in risk assessment projects, contributing to the improvement of internal processes.
- Development of ETL and Data Quality for Accounting Reconciliation using Java and SQL Server.
- Management of the ECL calculation solution using the individual analysis model.
- Preparation of the Asset Quality Assessment (AQA) report.

Full Stack Developer at ULI Consulting

02/2016 – 12/2019

- Actively participated in the complete web application development lifecycle, from conception to deployment, using agile methodologies.
- Created intuitive and visually appealing user interfaces with HTML, CSS, and JavaScript, utilizing frameworks such as Bootstrap, Angular, and React.
- Developed RESTful APIs and business logic using Java, Python, and PHP, with frameworks like Spring Boot.
- Implemented and managed relational (SQL Server, MySQL) and non-relational (MongoDB) databases.
- Conducted unit and integration tests with JUnit and Postman, as well as automated interface tests with Selenium.
- Collaborated on web application architecture design, using patterns such as REST, SOAP GraphQL, and microservices.
- Implemented CI/CD pipelines with Jenkins and GitHub Actions to automate the development and deployment process.
- Utilized cloud services such as AWS for hosting and managing applications.

High School Teacher, Software Development at Fermas

10/2014 – 12/2015

- Taught software development, including programming, algorithms, and data structures.
- Conducted practical classes on databases, DBMSs, and SQL.
- Supervised laboratory activities with virtual machines and Windows/Linux environments.
- Guided software projects in Python and Java.

Portfolio

https://www.behance.net/name

Skills

1 Beginner Academic, training only 2 Intermediate Level 1 + small projects or internships 3 Advanced Level 1/2 + project experience 4 Professional experience 5 Expert

Front-End Development	Level	Versions
HTML	5	XHTML, HTML5
CSS	5	CSS3
JavaScript	4	ES6+
Bootstrap	4	4.x, 5.x
Angular	4	11.x-15.x
React	4	16.x-18.x
Flutter	3	3.x
Android	2	API 24-33

Back-EndDevelopment	Level	Versions
Java	5	8, 11, 17
Python	5	3.6-3.11
R	4	3.5-4.0
C#	3	7.0, 8.0
C/C++	3	C++11
PHP	4	7.x, 8.x

DatabaseManagement	Level	Versions
MySQL	5	5.7, 8.0
Oracle	4	11g, 12c
Microsoft SQL Server	5	2016-2022
PostgreSQL	4	10-15
MongoDB	5	4.x, 5.x

Testing	Level	Versions
JUnit	4	4, 5
Postman	5	Latest
Selenium	4	3.x, 4.x

WebAppArchitecture	Level	Versions
RESTfulAPIs	5	-
GraphQL	5	-
SOAP	5	-
Microservices	5	-

CI/CD	Level	Versions
Jenkins	4	2.x
GitHubActions	4	-

CloudServices		
Microsoft Azure	4	-
Amazon Web Services (AWS)	4	-

Data Analytics / Frameworks	Level	Versions
Financial Modeling	5	-
IFRS9	5	-
Basel Accords	5	-
Statistical Data Analysis	5	-

SAS	4	9.4
Laravel	4	
Office365	5	-
.NET	3	5.0-7.0
Django	5	3.2-4.2
SpringBoot	5	2.x, 3.x
Quarkus	4	2.x
PowerBI	5	-

Operative Systems	Level	Versions
Windows	4	XP, 7-11
Ubuntu, Kali Linux	4	20.04, 22.04
MacOS	4	10.15-13

Projects

Client: BAI Group Function: Credit Risk Model Analyst https://www.bancobai.ao/en/about-us/who-we-are/bai-group
From – Until: January 2020 – Present Business Area: Banking & Financial Services

Description

As a Credit Risk Model Analyst and Full Stack Developer, I participated in crucial projects for implementing robust Expected Credit Loss (ECL) calculation models, adherent to international accounting standards such as IFRS 9. I collaborated with renowned consulting and auditing firms such as Deloitte, EY, PwC, as well as specialized technology providers like Neoflex and SAS, to ensure regulatory compliance and optimize credit risk analysis processes.

The project aimed to develop and implement accurate expected credit loss prediction models, enabling the bank to precisely assess credit risk across its customer portfolio. This was achieved by integrating advanced statistical models with big data systems to analyze large volumes of data, facilitating data-driven decision-making for more efficient credit risk management.

Technologies

Programming Languages: Java, Python, R, React.js, Angular, Bootstrap.

Database Management: MySQL, SQLServer, MongoDB.

Big Data & Analytics: Apache Spark, Hadoop.

Machine Learning: Scikit-learn, TensorFlow, survival and others.

Client: BAI Group Function: Credit Risk Model Analyst https://www.bancobai.ao/en/about-us/who-we-are/bai-group
From – Until: January 2021 – Present Business Area: Banking & Financial Services

Description

I spearheaded the implementation of a credit rating and scoring model, designed to assess the credit risk of individuals and businesses in an automated and accurate manner. The system incorporated advanced machine learning techniques to analyze multiple variables and generate a credit score, assisting the bank in making credit decisions.

The project aimed to create an automated system that integrated financial data, credit histories, and other relevant variables to efficiently calculate credit scores and ratings. The model was designed to increase accuracy in credit risk assessment and reduce processing time, improving the bank's risk management.

Technologies

Programming Languages: Java, Python, R.

Frameworks: Spring Boot, Django.

Database Management: SQL Server, MongoDB.

Big Data: Apache Spark, Hadoop.

Machine Learning: Scikit-learn, TensorFlow, XGBoost and others.

Education

Date: April 2016 – September 2023 Bachelor's Degree
Specialization: Informatics Engineering Institution: Gregorio Semedo University, Angola

Date: April 2013 – July 2015 Higher Professional Training
Specialization: Information Systems Programming Institution: Institute of Information and Communication Technologies (ISUTIC), Angola

Languages

A1 / A2 Beginner   **B1 / B2** Independet User   **C1 / C2** Advanced User

Language	Understanding	Speaking	Writting
English	C1	B2	B2
Spanish	C1	B1	B1
German	B2	B1	B1
Portuguese	C2	C2	C2
French	A2	A2	A2