

FENG ZHANG

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SUMMARY

Proactive problem solver with 7+ years of solid data analytics and project management experience in the financial industry. Expertise in data analysis, mathematical/statistical modeling, business intelligence, and risk management. Adept at using advanced data analysis tools to solve complex business problems and optimize business decisions through statistical modeling and analysis. Proven track record of managing projects from end to end, involved in investment decisions, strategy development, project implementation, and communication with stakeholders.

EXPERIENCE

Bank of China New York

December 2021 - Current

Risk Consultant, Contractor; New York, NY

- CECL(Current Expected Credit Losses) Project management: Project Plan, Timeline Management, Gap Analysis, negotiations with management, internal/external partners, auditors
- Allowance for Loan/Lease Loss calculation and execution support: Credit risk model validation and remediation, rating change validation
- Analyze all aspects related to the credit requests submitted by other departments including data audit, process control

Nanjing Xieli Network Financial Technology Co., LTD

July 2017-June 2020

Data/Risk Senior Manager, Full-time; Nanjing, China

- Develop optimal strategies, quantitative risk models in underwriting, fraud, collection and marketing to support the management of the firm's ¥150MM assets.
- Manage firm-wide risk including credit risk, market risk, Fraud risk, and compliance to provide solid risk performance of a portfolio of ¥300MM outstanding balances.
- Build and develop various scorecard models based on different scenarios and purposes applying a variety of methodologies including Logistic Regression, Decision Tree, Random Forest, GBDT, and XG-Boosting based on over 10MM applicants' historical data.
- Database architecture design and implementation, Data Visualization Development by applying Tableau

JPMorgan Chase & Co

Lead Risk Analyst, Full-time; New York, NY

September 2016- July 2017

- Monitor and provide data-driven analysis on Auto Origination strategy performance
- Provide deep analysis on life cycle risk management capabilities and effectively manage Near Prime and emerging credit customer with a disciplined testing structure and a dedicated end to end risk infrastructure
- Monitor and re-certify credit policy rules in a detailed view and provide recommendations on current policy

Senior Risk Analyst, Full-time; Wilmington, DE

March 2015- August 2016

- Simulate and verify existing CLI (Credit Line Increase) strategy by using SQL mechanism
- Develop Underwriting and Line Assignment Strategy for Chase Card by programming queries(SQL/SAS), undertaking simulations, analyzing data, backtesting, and making recommendations to decision changes
- Provide risk-based analyses to drive profitable decisions and develop optimized risk strategies with broad aspects of the Credit Card business including Financial P/L, Line Management, and Loss Forecasting

Barclaycard US

January 2014-December 2014

Marketing Strategic Analyst, Full-time Internship; Wilmington, DE

- Assist Lead in optimizing the Balance Build testing to ensure testing Offers are sent to the highest potential BT customers with the most profitable offers. Building Dashboards tracking performance at campaign and portfolio level. Keep track of and monitor the performance of the ongoing tests.

Huatai Securities Co., Ltd.

January 2013 - March 2013

Capital Market Strategy Analyst, Full-time Internship; Nanjing, China

- Participated in preparing research reports on two public companies in the consumer goods industry
- Assisted the lead in designing hedging strategies for mutual funds to control maximum retracement by using derivative hedging tools such as warrants and futures, and optimizing portfolio exposure

SKILLS AND QUALIFICATIONS

- Project management in credit risk modeling, compliance, risk policy implementation
- Credit risk management in underwriting strategies, risk appetite, model validation, and optimization
- Python skills in Time-Series Analysis, Machine Learning, Deep Learning, Financial Modeling, Algorithmic Trading, NLP, Data Visualization
- Excel skills in Pivot Table, V-lookup, VBA (Macro)

LANGUAGES/TECHNOLOGIES

- Proficient: SQL, SAS, R, Microsoft Office (Excel, PowerPoint, Word), PostgreSQL
- Familiar: Python, Tableau, Solidity, VBA, Teradata

EDUCATION

Columbia University Engineering School; New York, NY

September 2020 - March 2021

Financial Technology Boot Camp

- Modeled financial forecasting of a company using Python and financial fundamentals
- Developed a quantitative model based on fundamental and technical analysis theory and built an automated trading system by using python
- Built an Ethereum blockchain and validated transactions on a distributed ledger through Solidity
- Excised a variety of machine learning algorithms and their proper application within the field of finance
- Leveraged machine learning model to classify and determine lending preferences

University of Delaware; Newark, DE

August 2020 - December 2014

Master of Business Administration & Management Information System

- Relevant courses: Database Design, Statistical Data Analysis, Business modeling, Enterprise System Configuration

Southeast University; Nanjing, China

September 2007 - May 2011

Bachelor of Science in Civil Engineering

AWARDS AND HONORS

Champion, 4th National College Structure Design Competition

November 2010