

Fabrizio Russo

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An experienced credit risk professional with a solid statistics background and 6 years industry experience. Interested in developing a career in research, while maintaining involvement in industry within the machine learning and the wider AI field.

EDUCATION

University of London, Birkbeck College, UK (2017 – 2018)

MSc Applied Statistics [Distinction]

Modules included Statistical analysis, Probability and Stochastic Modelling, Stochastic models and forecasting, Bayesian Methods, Linear and Nonlinear Optimization, Statistical Learning. Dissertation title: Macroeconomic Modelling through VAR and VEC.

University of Rome Tor Vergata, Italy (2009 – 2012)

BSc Economics of Financial Markets and Institutions [1:1 (107/110)]

Modules included Maths for economics, Statistics, Business Economics, Micro and Macro-Economics, Accounting and Book-keeping, Financial Systems and Monetary Economics, Common and Civil Law, Securities Regulation.

Universidad Autónoma de Madrid, Spain (2011 – 2012)

Exchange Program (Erasmus) [Average Mark: 8.5/10]

Modules included Banking Management, Financial Markets, Public Finance, International and European Economics, Economic Policy, Spanish language.

High School – Scientific Lyceum “G. Marconi”, Italy (2004 – 2009) [A (93/100)]

Main Subjects: Maths, Physics, Natural Sciences, Italian, Latin, History, Philosophy, Arts, English.

Merit Scholarships – INPDAP Welfare Institute Scholarship for the years **2005, 2006, 2007**

RESEARCH SKILLS

- Data wrangling and analytics
- Statistical Modelling, big data and applied machine learning
- Programming (R, Shiny, SAS, SQL, Python, Google Cloud Computing)
- Ability to understand, replicate and critique technical papers
- Project management and report writing

CONFERENCES AND PRESENTATIONS

The Bank of England and King's College London – London 2019 “Modelling with Big Data and Machine Learning: Interpretability and Model Uncertainty” ([Programme](#))

- Poster on “Risk Scorecards with Machine Learning”

Danmarks Nationalbank – Copenhagen 2019 “Conference on the use of credit register data for financial stability purposes” ([Programme](#))

- Presentation on “Credit Risk Modelling - Data and techniques used in the UK banking industry”

PROFESSIONAL ASSOCIATIONS & CERTIFICATES

- Global Association of Risk Professionals (GARP), Financial Risk and Regulation (FRR), 2016
- ETS, TOEFL - 112/120 (Reading - 28/30; Listening - 30/30; Speaking - 26/30; Writing - 28/30), 2014
- GRE, Revised General Test (Quantitative Reasoning 89th %ile - 164/170 ; Verbal Reasoning 78th %ile - 158/170), 2014

EMPLOYMENT

Head of Data Science – 4most Europe Ltd – London, UK (2018 – present)

4 projects that included:

- Developing a model explorer tool to assess machine learning predictions with respect to fairness, regulations and business policies
- Developing an operational model to automate lending decisioning using Random Forest
- Developing a credit risk model for SMEs using XGBoost
- Internal Rate of Return model validation to assess loans price for investors using survival analysis
- Managing teams of 3 to 6 people through the projects

Managing Consultant – 4most Europe Ltd – London, UK and Toronto, Canada (2016 – 2018)

4 projects that included:

- Managing a team of 3 consultants through design, built and implementation of IFRS9 provisioning models using survival analysis, time series modelling, expert judgement modelling
- Taking the models through the appropriate internal governance and external Audit
- Developing an automated implementation solution in SAS, including model run, MI and monitoring
- Performing integration and facilitating use test in different part of the businesses

Consultant – 4most Europe Ltd – London, UK (2015 – 2016)

3 projects that included:

- Provisioning model build in SAS, back testing, adequacy review, impact assessments
- Monthly provision runs, analysis of variance

Credit Risk Analyst – General Electric Capital – Watford, UK (2014 – 2015)

- Support the management and execution of the reserves calculation including Reserve Adequacy Reviews, ensuring that all checks, validation and sign-offs were carried out and documented in full.
- Automated monthly checks in SAS.
- Sensitivity Analysis on PD model with Z-shift methodology.
- Supported with annual model validation by supplying data and reviewing methodology.