



Chris Howard

Senior Data Analyst

Credit Card Risk Management Manager, SAS & Python Programmer

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📍 Kunshan, Jiangsu, China

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SKILLS

Python

SQL

SAS

HTML

CSS

JavaScript

Hugo

Git

Excel

LANGUAGES

English

Full Professional Proficiency

Chinese

Native or Bilingual Proficiency

Japanese

Elementary Proficiency

INTERESTS

Hiking

Reading

Ice Hockey

Basketball

WORK EXPERIENCE

Programmer Freelancer

01/2022 - Present

Kunshan, Jiangsu Province, China

- ◇ Developed a website on Github for data analysis programming courses.
- ◇ Developed an automatic translation program that can translate an e-book in an hour.
- ◇ Developed a robot in Mixin that can make lectures and communicate with fans anytime.

Risk Analysis Manager / Strategic Manager / SAS & Python Mentor

Credit Audit Department, Risk Management Department, Bank of Communication Credit Card Center

10/2018 - 12/2021

Shanghai, China

- ◇ Created and operated Early Credit Risk Alert Models onto 3 million customers per month, enhanced alert accuracy rate from 65% to 70%, and reduced M4 NPL 300M+ RMB over two years.
- ◇ Made and updated Early Credit Risk Control Strategies, collaborated with other sections to execute onto 10,000+ customers per month, and reduced high-risk customers' credit limits every month.
- ◇ Build Internal Training Project. Trained 20+ colleagues skilled in SAS and Python, then coached them to build models and summarize periodic reports automatically. Organize in-house knowledge into systematic, full-text searchable materials.

CEO

BeFrank Technology Limited Company

04/2018 - 09/2018

Kunshan, Jiangsu Province, China

A company founded by myself

- ◇ Organized a team to develop password management software.
- ◇ Wrote popular science articles on Public Website.
- ◇ Published a Chinese book named Simple Blockchain.

◆ WORK EXPERIENCE

Anti-Fraud Team Manager / Excel Trainer

Credit Audit Department, Bank of Communication Credit Card Center

04/2015 - 03/2018

Shanghai, China

- ◇ Led a team of 100+ fellows to identify fraudulent applicants through online phone calls and offline investigations.
- ◇ Increased the 24-hour audit completion rate, reduced the 3-month-fraud-rate, and kept this record stable for more than one year through data analysis and integrated planning.
- ◇ Trained team fellows to use Excel more proficiently and compiled it into a manual.

Counter Service Officer / Personal Loan Manager

Bank of Nanchang

04/2011 - 03/2015

Suzhou, Jiangsu Province, China

- ◇ Established Personal Loan Center and led a team to complete 70+ mortgage loans, with over 30 million RMB in loans issued and no non-performing loans.
- ◇ Established Counter Operation Department, developed operation manuals, responsible for counter authorization operations, and provided training courses to 20+ tellers.
- ◇ Responsible for internal training programs. Trained fellows to use Excel. Improved their ability to identify counterfeit currency and fake ID cards.

Bank Teller

Bank of China

10/2007 - 03/2011

Kunshan, Jiangsu Province, China

- ◇ Executed daily counter operations, including deposits, withdrawals, transfers, etc.
- ◇ Trained fellows in operational skills, such as Excel, money counting, speed-up information input, and accounting.
- ◇ Participated in the new branch layout design project and proposed an adopted change, which shortened customer queuing time and enhanced the customer experience while queuing.

◆ EDUCATION

Bachelor of Economics

Nanjing University of Finance and Economics

09/2003 - 06/2007

Nanjing, Jiangsu Province, China

◆ CERTIFICATES

Certified Data Analyst (Level II Modeling Analyst) (01/2017 - Present)

Banking, Securities, and Accounting qualification (05/2012 - Present)

◆ CHINESE NAME

Tang Qiang