**Daniel Costelloe**

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**SUMMARY**

Lead Data Scientist / Data Analytics Consultant with 20+ years of experience delivering high-impact solutions in banking, financial services, and consulting. Expert in machine learning, AI, econometric modeling, and predictive analytics, with a proven record of developing, validating, and auditing CCAR, CECL, IFRS9, and Basel II models.

Skilled in credit risk analytics, PPNR aggregation, and regulatory compliance, partnering with top-tier institutions including TD Bank, Santander, Bank of America, Citibank, Deloitte, and PwC. Adept at leading cross-functional teams and collaborating with Treasury, Finance, Risk, and IT groups to ensure regulatory alignment and enterprise readiness.

Proficient in SAS, SQL, Python, and R, with hands-on expertise in SAS Viya, Azure, AWS, Spark, PyTorch, and TensorFlow. Strong background in cloud migration, AI/ML model development, and advanced statistical modeling. Recognized for driving model performance improvements, automation, and scalable data solutions that cut costs, reduce runtime, and strengthen compliance.

**EDUCATION**

* **Master of Science in Analytics (Data Science)** – Georgia Institute of Technology
* Coursework: Computing for Data Analytics, Data Analysis for Continuous Improvement, Data & Visual Analytics, Data Mining & Statistical Learning, Digital Marketing, Financial Modeling, Regression Analysis, Simulation
* **Technologies:** AI, Machine Learning, AWS, EC2, Google Cloud Platform, Azure ML, Docker, Databricks, Spark, PySpark, Scala, Python, R, SQL, SQLite, Tableau, JavaScript, D3
* **Master of Business Administration** – Baruch College, City University of New York
* **Bachelor of Business Administration** – Baruch College, City University of New York
* **PhD Qualifying Exams Passed** – Stevens Institute of Technology

**CERTIFICATIONS**

* **AWS:** Certified Cloud Practitioner
* **IBM:** Data Science Professional Certificate (9 courses: Data Science, Python, Machine Learning)
* **Snowflake:** Data Cloud Deployment Framework, Hands-On Essential Data Warehouse
* **Johns Hopkins University:** R Programming, The Data Scientist’s Toolbox
* **SAS:**
* Statistical Business Analyst Using SAS 9: Regression & Modeling
* Advanced Programmer for SAS 9
* Base Programmer for SAS 9
* Business Intelligence Content Developer for SAS 9
* Predictive Modeler Using SAS Enterprise Miner 5.2
* SAS Badge: Using SAS Anti-Money Laundering in SAS Viya
* **ACAMS:**
* Certified Transaction Monitoring Associate
* AML Foundations (V3) Certificate
* **Blockchain Council:** Certified Cryptocurrency Trader
* **Six Sigma Black Belt**
* **Google:** Foundations of Project Management

**TECHNICAL SKILLS**

* **Programming:** SAS (SAS/Macros), SQL, Python, R
* **Data Analysis Tools:** SAS, Python (Sci-Kit Learn, Matplotlib, Pandas, PyTorch, TensorFlow), R
* Skilled in **Time Series Analysis & Predictive Modeling**

**PROFESSIONAL EXPERIENCE**

**Data Sailing LLC**

**Lead Data Scientist (Remote) | 11/2021 – Present**

* Provide specialized consulting in data analysis, SAS/Python programming, and predictive modeling.
* Deliver high-impact solutions for complex data challenges in credit risk modeling, CCAR, and advanced analytics.
* Successfully manage client projects while pursuing advanced education in analytics.

**Clients:**

**Kookmin Bank Project**

**Lead Data Scientist (Consultant/Contractor)** | **10/2024 – 12/2024**

* Reviewed model monitoring documentation and processes for investment bank specialized lending model (U.S. branch < $10B assets).
* Assessed compliance with model governance and regulatory requirements.
* Provided recommendations to strengthen regulatory alignment and model monitoring.

**PricewaterhouseCoopers (PwC)**

**SAS Technical Lead / Data Scientist (Contract)** | **06/2024 – 08/2024**

* Evaluated cloud migration options for insurance repricing project.
* Designed refactoring strategies addressing pain points.
* Developed a detailed project plan for cloud migration.

**Georgia Institute of Technology**

**Graduate Practicum / Data Scientist** | **01/2024 – 04/2024**

* Developed AI Convolutional Neural Networks (CNNs) for tumor detection in breast ultrasound images (Python, PyTorch, CUDA, torchvision).
* Conducted ANOVA to analyze CNN model hyperparameter interactions.

**TD Bank**

**Data Scientist / Consultant/IT Data Analyst (Remote)** | **07/2022 – 10/2023**

* Standardized & integrated scoring model code → 80% reduction in test runtime.
* Built model monitoring programs in SAS Viya, SAS CAS, SQL, and SAS Analytics ETL.
* Automated ETL pipelines for real-time ingestion & transformation.
* Developed dashboards for functional testing & scoring code validation.

**PwC**

**Statistical Credit Model Developer/Validator (Data Scientist – Contract)** | **11/2021 – 05/2022**

* Executed credit risk scoring analysis & visualization under stressed conditions.
* Refactored CCAR models in Python, SAS EG, SQL, VBA → improving modularity & efficiency.
* Validated CCAR models (PD, LGD, EAD) under CCAR, CECL, IFRS9 frameworks.
* Authored regulatory-compliant validation reports.

**Bank of America**

**Vice President / Quantitative Finance Analyst / Data Scientist (NYC) | 07/2019 – 11/2021**

* Analyzed data for economic scenario model development & transformation.
* Led server migration of SAS-based models → cost savings & performance gains.
* Provided production support using SAS EG, SQL, Python, R.
* Automated parsing scripts (Python) → cut processing time from days to minutes.

**UBS**

**Consultant / Data Modeler / Data Scientist (NYC) | 10/2018 – 01/2019**

* Performed model remediation & enhancement for SAS/Python forecasting models.
* Designed a SAS-driven scoring system for model performance automation.
* Authored governance-compliant model documentation.

**Global Atlantic Financial Group**

**Data Scientist / Consultant (Brighton, MA) | 07/2018 – 10/2018**

* Built modular SAS programs to prepare large insurance datasets.
* Reduced programming development time by 85% with automation.

**Santander Holdings USA**

**Director / Lead Data Scientist (NYC) | 02/2016 – 04/2018**

* Directed a team managing PPNR & credit loss forecasts for CCAR.
* Led Santander’s first CCAR pass.
* Built SAS frameworks for ICAAP & IFRS9 reporting.

**Deloitte Consulting LLP**

**Specialist Master / Data Scientist (NYC) | 01/2015 – 02/2016**

* Audited CCAR models, raising remediation requirements.
* Wrote model validation documentation & reports.
* Built CCAR time-series stress testing & logistic regression models.

**UBS**

**Consultant/Contractor (Data Scientist) (NYC) | 07/2014 – 01/2015**

* Built DFAST econometric models for stress testing securities-backed lending.

**DirecTV**

**Data Scientist / Consultant/Contractor (NYC) | 04/2014 – 07/2014**

* Built predictive models for digital advertising targeting & campaign evaluation.

**Boehringer Ingelheim Pharmaceuticals**

**Consultant/Contractor (Clinical Data Scientist) (CT) | 1997, 2000–2005, 11/2013 – 03/2014**

* Supported clinical trials with SAS programming.

**GE Capital**

**Consultant / Lead Data Scientist (Norwalk, CT) | 09/2012 – 10/2013**

* Built CCAR econometric + ML-based model system.
* Used unsupervised learning, CART segmentation, Markov models.
* Defined BRDs & used Agile to reduce backlog.

**Citigroup/Citibank**

**Vice President / Lead Data Scientist (NYC) | 10/2005 – 10/2010**

* Implemented Basel II across 50+ countries, 100+ business lines.
* Built PD, LGD, EAD, RWA models.
* Consolidated data streams from 52 countries.
* Created Monte Carlo simulations for Markov forecasting.

**Other Consulting Engagements**

* **Cablevision – Consultant/Contractor (Data Scientist)** (NY) | 02/2012 – 06/2012
* **Bunge Ltd. – Consultant/Contractor (Data Scientist)** (White Plains, NY) | 07/2011 – 01/2012
* **Bank of America – Consultant/Contractor (Data Scientist)** (Newark, DE) | 03/2010 – 05/2011

(Additional projects available upon request)