**Yaroslav Melnyk**

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**SUMMARY**

Quantitative and Data Analytics Leader with extensive experience in credit risk modeling, stress testing, and data-driven decision-making across banking, financial services, healthcare, and digital media. Proven expertise in developing PD/LGD models, credit-loss forecasting, and compliance with regulatory guidelines (SR 11-7, CECL, DFAST). Skilled in A/B testing design and execution to optimize customer engagement, product strategies, and marketing performance. Adept at leveraging Python, R, SQL, and GeoAnalytics for advanced modeling, portfolio management, and business intelligence. Recognized for collaborating with cross-functional teams, guiding regulatory interactions, and delivering actionable insights that enhance portfolio performance, risk management, and customer outcomes.

**EXPERIENCE**

**Vice President, Quantitative and Data Analytics Manager**

**May 2019-Present Apple Bank New York, NY**

* Developed quantitative models for Credit Risk, Stress Testing using Python, R, SQL
* Leveraged S&P CapIQ, Market Intelligence for model development and statistical data analysis
* Developed PD and LGD model calibration methodology for vendor models
* Conducted model applicability analysis PD/LGD of Moody’s RiskCalc, CreditEdge models for CECL allowance calculation
* Developed tools for portfolio (CRE, C&I, Consumer) and model performance monitoring using Python, R, SQL
* Collaborated with business units on developing and enhancing quantitative solutions used for Portfolio Management
* Led comprehensive model validation and review of Ongoing Monitoring Plan (OMP) following internal Model Risk Management and SR 11-7 guidelines through assessment of model conceptual soundness, assumption, testing, and accuracy
* Provided recommendations related to model improvement effectively challenging first line of defense
* Contributed to development of MRM Policy and Procedures
* Interacted with Regulators during MRM Target Exam leading to closure of SRs issued by FDIC
* Developed tools for analyzing branch performance using GeoAnalytics
* Designed and executed A/B testing experiments to evaluate product features, customer engagement strategies, and branch-level performance initiatives, leveraging Python and SQL for test segmentation, randomization, and statistical significance measurement
* Led Consumer Banking group by mining, analyzing, and modeling data leveraging Data Science tools (R, Python, SQL)
* Retrieved, cleansed, and segmented customer-level data used for Customer and Product Management analytics

**Senior Consultant, Credit Risk Modeling**

**August 2016-April 2019 FIS Global New York, NY**

* Developed credit-loss forecasting macroeconomic models for DFAST complying with SR 11-7 guidelines using R and Python implemented successfully by 6 US Banks and approved by FDIC
* Developed, validated, and calibrated credit risk models Probability of Default (PD) and Loss Given Default (LGD) for CRE and C&I Portfolios
* Developed and implemented risk rating scorecards for CRE, C&I and Retail Portfolios
* Performed model validation through residuals analysis, back-testing, sensitivity analysis, and benchmarking
* Created comprehensive documentation explaining model development process and methodology
* Leveraged analysis to drive key business and product decisions through exploratory data analysis, and visualization using R, Python, Excel (VBA), SQL
* Implemented and configured PD and LGD models using Python for client use in commercial lending software
* Led client facing weekly call presentations explaining model results, impact, and methodology
* Supervised and trained new team members during model development projects

**Senior Consultant MIS, Data Analysis**

**January 2015-August 2016 MetroPlus Health Plan (NYC Health+Hospitals) New York, NY**

* Analytical and reporting lead on projects involving data analysis and data submission to regulators
* Prepared analysis for the ad-hoc requests utilizing SQL, R and Excel (VBA), MS Access
* Utilized statistical methods for data analysis and quality control
* Analyzed claims data, membership data and provider data
* Automated recurring analysis using R

**Data Analyst**

**March 2014-January 2015 Kitara Media Jersey City, NJ**

* Collected, analyzed, and reported metrics of marketing campaigns and product performance in R and Excel
* Ensured financial data accuracy in data warehouse
* Automated and produced daily reports for entire Operations team leveraging VBA
* Developed data models that were used to optimize and analyze product performance
* Implemented A/B testing frameworks for digital marketing campaigns and product enhancements, measuring conversion impact, customer engagement, and revenue lift to guide campaign optimization and product roadmap decisions

**Teaching Experience**

**Teaching Associate**

**September 2021-December 2021 Columbia University New York, NY**

* Teaching Associate for Quantitative Risk Management Course (Fall 2021) in Enterprise Risk Management Program

**education**

**Hunter College, The City University of New York**

2008-2013

**Master of Arts, Applied Mathematics and Statistics**

**Bachelor of Arts, Mathematics**

**SKILLS**

R, Python, SQL, MS Excel (VBA), MS Access, Statistical Analysis, Regression Modeling, Machine Learning, Predictive Modelling, Data Visualization