Yaroslav Melnyk

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**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
* 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

**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