

# Tuan Le Khac

Senior Data Analyst | Risk Management

📍 HCMC, SR Vietnam 📞 +84 32 891 8634 ✉️ tuanlekhac@outlook.com 🌐 in tuanlekhac

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## Professional Summary

Results-driven data analyst with extensive experience in risk management and SME lending, backed by a foundation in external audit and corporate finance. Proven expertise in developing credit risk models, portfolio analytics, and data-driven solutions. Seeking to leverage advanced analytics capabilities and banking domain knowledge to drive strategic risk management decisions.

## Work Experience

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|---------------------|---|--|
| Mar 2023 - Present  | <b>Senior Data Analyst</b><br>HCMC, SR Vietnam  | Risk Management - VGrowth Development Co., Ltd (Validus Vietnam) |
|                     | <ul style="list-style-type: none"><li>• Led end-to-end credit analytics initiatives covering underwriting, portfolio management, and collections, resulting in optimized credit policies and risk controls;</li><li>• Developed and implemented an application scorecard for MSME/Household lending products, collaborating closely with CRO/CDO throughout the model lifecycle;</li><li>• Managed data curation, warehousing, and reporting workflows to support operation and reporting system;</li><li>• Streamlined cross-functional processes by delivering data solutions to Sales, Underwriting, Collection, and Operations teams, providing data solutions for enhancing automation and efficiency.</li></ul> |  |
| Feb 2022 - Mar 2023 | <b>Data Analyst</b><br>HCMC, SR Vietnam   | Risk Management - VietCredit Finance Company                     |
|                     | <ul style="list-style-type: none"><li>• Conducted comprehensive portfolio quality analyses and risk management reporting, delivering actionable recommendations for product policy and risk control;</li><li>• Managed data curation and reporting workflows for critical daily/monthly deliverables while contributing to enterprise data projects.</li></ul>  |  |
| Jan 2021 - Feb 2022 | <b>Financial Analyst</b><br>HCMC, SR Vietnam  | Operation Finance - Techtronic Industries Vietnam Mfg. Co., Ltd  |
|                     | <ul style="list-style-type: none"><li>• Partnered with Production teams to ensure data accuracy and generate efficiency reports for Vietnam factories;</li><li>• Managed monthly functional P&amp;L reporting and Direct Labor costing. Assisted management in cost control during the Covid-19 pandemic.</li></ul>   |  |
| Dec 2019 - Jan 2021 | <b>Assurance Associate</b><br>HCMC, SR Vietnam  | Core Assurance - Ernst & Young Vietnam Ltd.                      |
|                     | <ul style="list-style-type: none"><li>• Executed risk-based audit procedures following EY methodology to verify financial statement accuracy;</li><li>• Supported senior management in financial statement preparation and issuance.</li></ul>  |  |

## Education

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|---------------------|--|---------------------------------------|
| Sep 2016 - Apr 2020 | <b>Bachelor of Accounting &amp; Auditing</b><br>HCMC, SR Vietnam   | Foreign Trade University, HCMC campus |
|                     | <ul style="list-style-type: none"><li>• GPA: 3.41/4</li><li>• Graduation thesis: 8.9/10 ("Accounting information quality, information asymmetry, and the cost of capital" - used R &amp; Stata for data crawling, manipulation, and modeling).</li></ul> |                                       |

## Technical Skills

**Domain Expertise:** Credit risk analytics • Customer segmentation • Product pricing • Financial analysis  
**Data Processing:** Salesforce • Excel & Power Query • Google Sheets & Apps Script • Pandas • dplyr  
**Visualization/Presentation:** Excel & Powerpoint • Power BI • Ggplot2 • R Markdown & Quarto  
**Modeling:** Power Pivot & Power BI • scikit-learn • statsmodels  
**Programming:** Python • R • SQL • PowerShell/Bash • Git

## Languages

Vietnamese (Native) • English (Fluent) • Chinese Mandarin (HSK 5).