

Tuan Le Khac

Senior Data Analyst | Risk Management

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

Education

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| Sep 2016 - Apr 2020 | Bachelor of Accounting & Auditing
HCMC, SR Vietnam | Foreign Trade University, HCMC campus |
| | <ul style="list-style-type: none">• GPA: 8.4/10 (3.41/4);• Graduation thesis: 8.9/10 ("Accounting information quality, information asymmetry, and the cost of capital" - used R & Stata for data crawling, manipulation, and modeling). | |

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).