TRAN THANH BINH

Location: Dublin, Ireland • Email: thanhbinhtran2304@gmail.com • Mobile: +84 0973346962

I'm a responsible, dedicated model validator relocating to Vietnam to seeking for career improvement in Financial Risk Management. I'm highly organized and hard-working who looking for a responsible position to gain practical experience.

WORK EXPERIENCE

ALLIED IRISH BANK (AIB)   Dublin, Ireland
Model validator   06/2023 – Now

- Perform initial and periodic validation for different risk models based on ECB Annex 2: "Instruction for reporting validation results of internal model"
    o Initial validation models: IRB Bank PD, IRB Mortgage LGD
        ▪ Quantitative task: perform data quality testing; replicated model development phrase; perform model performance testing including discriminatory power, back testing, rating stability, homogeneity, heterogeneity; review Marginal of Conservatism quantification.
        ▪ Qualitative task: challenge model stability, challenge calibration approach,
    o Periodic validation models: ICAAP Operational Risk, IRB CCF model, IFRS-9 EAD model
        ▪ Perform validation test regarding data quality, model performance and writing standardized SaS macro for the validation team to perform quantitative test in the future.

TIEN PHONG COMMERCIAL JOINT STOCK BANK   Hanoi, Vietnam
Credit risk modeler   10/2020 – 08/2022

- Participated in IFRS9 project in TPBank: build model to predict LGD and EAD (prepayment model) using machine learning (Light GBM) and PD forward looking using direct regression
- Validated Credit risk model for different portfolio annually: A-score and B-score for credit card and LGD model

VIETNAM COMMERCIAL JOINT STOCK BANK (VCB)   Hanoi, Vietnam
Credit risk intern   02/2020 – 07/2020

- Calculating EAD applying F-IRB approach under Basel 2
- Build test scenario to implement new credit rating system for FDI customer

EDUCATION

TRINITY COLLEGE DUBLIN   Dublin, Ireland
MSc of Financial Risk Management (Distinction)   09/2022 – 09/2023

FOREIGN TRADE UNIVERSITY   Hanoi, Vietnam
*Bachelor of International Economic (*Good*)*   09/2016 – 08/2020

ACHIEVEMENT

- Third place in Student Research Contest 2019 by Vietnam Ministry of Education
- Top 10 Regional Finals of International Quant Championship 2018 by WorldQuant
- Gold medal of Hanoi Math Modelling 2015

SKILLS

- SQL and SaS: can use for modelling and validation purpose
- Python and R: for modelling purpose, can apply machine learning in python and logistics regression in R
- English: IELTS 7.0 (valid until 06/2024)