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| **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"   + 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,   + 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) | |