

GRACE PARK

SENIOR RISK ANALYST

CONTACT

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🏠 San Francisco, CA
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SKILLS

- SQL
- Python
- Tableau
- Excel
- Loss Forecasting
- Stress Testing
- Credit Risk Modeling
- Fraud Analytics
- Model Documentation

EDUCATION

Bachelor of Science

06/2018
University of California, Davis
Davis, CA
Statistics

CERTIFICATES

Financial Risk Manager (FRM)

07/2021
GARP

SUMMARY

Senior risk analyst with 7 years in credit and fraud risk at fintech lenders, a payments company and a commercial bank. Owns loss forecasting for a \$2.3B small business loan portfolio, writes SQL and Python models that drive credit decisions, and briefs the risk committee each month.

EXPERIENCE

Senior Risk Analyst

04/2023 - Present

Bayline Capital

San Francisco, CA

Online lender providing working capital loans to 40,000 small businesses.

- Own monthly loss forecasting for a **\$2.3B** portfolio, keeping actual losses within 4% of forecast for 8 quarters.
- Develop Python and SQL models for credit line increases, adding \$180M in balances at flat loss rates.
- Lead stress testing of 3 recession scenarios for the board risk committee and the annual capital plan.
- Mentor 3 risk analysts on SQL, model documentation and Tableau dashboard design.

Risk Analyst

06/2020 - 03/2023

Golden Gate Payments

Oakland, CA

Online payments processor for 25,000 e-commerce merchants.

- Built fraud rules for card-not-present payments that cut fraud losses 31% while holding false declines under 1%.
- Analyzed 2M transactions a month in SQL to find new fraud patterns and high-risk merchant behavior.
- Produced weekly Tableau risk reports for operations, compliance and product leaders.

Credit Analyst

07/2018 - 05/2020

Embarcadero National Bank

San Francisco, CA

Commercial bank serving middle-market companies in Northern California.

- Spread financials and wrote credit memos for 60 commercial loans a year ranging from \$1M to \$15M.
- Monitored covenants on 140 borrowers, catching 9 breaches early enough to restructure before default.
- Assessed industry and collateral risk for the loan committee using Excel cash flow models.