YAXIN (GRACE) LI

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ABOUT ME

Experience 5+ YOE, Decision Science, Quantitative Analytics, Predictive Modeling, Statistical Analysis
Tools Python, PySpark, Java, SQL, Power BI, ETL, AWS, Git, Airflow, SFMC, Jenkins, LLM

WORK EXPERIENCE

Happen Bank N.A. (Former LendingClub Bank N.A.) San Francisco, USA
Risk Infrastructure Manager *Aug. 2023 - Present*

- Led 40+ underwriting, pricing, and exposure management policy changes by translating credit risk objectives, business requirements, and control designs into scalable decision logic, analytical tests, and production controls
- Developed automated QA and regression-testing frameworks to identify unexpected decision changes, overlapping policy logic, boundary condition failures, and inconsistent treatment before production deployment
- Performed population-level testing and reconciliation across application inputs, model outputs, policy decisions, and downstream records to validate completeness, decision accuracy, and consistent policy execution
- Maintained audit-ready documentation and implementation evidence through version controlled requirements, test results, Jenkins builds, release approvals, and post-production validation

East West Bank Los Angeles, USA
Data Engineer *Feb. 2022 - June 2023*

- Designed and maintained **SQL** ETL pipelines and analytics-ready datasets supporting 30+ monthly and quarterly financial reporting deliverables, ensuring the completeness, accuracy, and timeliness of data
- Built a real-time pipeline to automate Bloomberg data ingestion, reducing annual costs by $25K
- Applied classification and segmentation techniques to single-family residential loan data to identify risk patterns and support portfolio analysis

Happen Bank N.A. (Former LendingClub Bank N.A.) Remote, USA
Risk Infrastructure Analyst *Mar. 2021 - Feb. 2022*

- Supported launch of a $500M+ Purchase Finance business by developing scalable decisioning infrastructure
- Developed a unified decision platform integrating **APIs, Lua, Java and SQL Workbench** to support Personal Loan and Auto credit decisioning

Acertas Los Angeles, USA
Data Engineering Intern *Oct. 2020 - Dec. 2020*

- Built and automated Airflow ETL pipelines integrating AWS S3 and PostgreSQL, with scheduled data validation and monitoring that improved analytics and modeling data availability by 30%

PROJECTS

Hackathon LLM prototype *Aug. 2025*

- Architected and deployed a generative email system by fine-tuning a Llama LLM on AWS SageMaker to automate the creation of personalized outreach content
- Validated the system's efficacy through A/B testing, demonstrating a 15-20% improvement in email open rates during a hackathon

EDUCATION

Master of Science, Financial Engineering *Sep. 2019 - Dec. 2020*

- Claremont Graduate University, California, FinTech Concentration, GPA: 3.56/4.00

Bachelor of Science, Mathematics and Applied Mathematics *Sep. 2015 - June 2019*

- Guangdong University of Finance, Merit Student Scholarship, Mathematics Modeling Meritorious Winner