

John P. Ryan

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EDUCATION

Iowa State University, Ames, IA – Ivy College of Business

January 2018 – May 2020

- Bachelor of Science in Finance

Oakton Community College, Des Plaines, IL

June 2017 – December 2017

Purdue University, West Lafayette, IN – College of Engineering

August 2016 – May 2017

WORK EXPERIENCE

Crowe – Credit Solutions Consultant, Chicago, IL

August 2020 – Present

- **Facebook Payments**

- Excelled in a cross functional team tasked with creation of cutting-edge AI to prevent money laundering, terrorism, account fraud, bot networks, child trafficking, and other high-risk activities.
- Worked with Facebook’s head of AML to bring a cohesive approach to the process including data labeling with regulatory guidance, model governance, and feature engineering.

- **Arvest Bank**

- Utilized banking industry data and macro-economic variables to create DFAST stress testing models for presentation to the Federal Reserve.
- Employed knowledge of SQL, to validate data quality and pull thousands of records from a company-wide data base for review.

- **Independent Bank of Texas**

- Supported multiple regression efforts to create stress testing models in R
- Created scorecard models for loan risk ratings, allowing the bank to create a portfolio with appropriate risk adjusted returns.

- **Crowe (Internal)**

- Developed artificial intelligence training course to teach consultants about the use cases, mathematics, and programming of artificial intelligence.
- Assisted in development and presentation of a customer churn model, used to predict which customers would leave a bank in a desired time period.

ProManage – Associate Investment Intern, Chicago, IL

June 2019 – August 2019

- Assisted in the development of a machine learning algorithm in python, capable of creating a one-hundred-fold increase in algorithm speed, eliminating the need for brute force calculation of thousands of scenarios for any individual.
 - Developed a dynamic asset allocation program allowing portfolios with low standard deviations to out-perform more risky portfolios on a total returns basis.
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Volunteer Work

The Ventilator Project – Pro Bono Consultant

March 2020 – May 2020

- Responsible for development of the organization’s business plan, which promoted its growth from a team of 30 engineers to a team of over 250 professionals – who have now received FDA and EUA approvals for the life-saving ventilators.
 - Built pro-forma models with scenario analysis in order to understand the organization’s cash burn timeline.
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SKILLS

Financial Modeling

- Three statement financial models, Public & M&A comparables, WACC analysis, DCF analysis, “Football Field” analysis, and LBO modeling
- CECL, Scorecard Modeling, Federal Reserve Stress Testing

Programming

- Experienced with Python, Matlab, R, SQL, and C

Microsoft Products

- Skilled in Excel, PowerBI, Word, PowerPoint and other office tools

Machine Learning & Artificial Intelligence

- Understanding of the mathematics, structure, and application cases of artificial intelligence