ALEKSEI TRIKOZ

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PERSONAL STATEMENT

M.Sc. Data Science Graduate | Machine Learning and AI | Financial & credit risk & business analyst

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EXPERIENCE

06/2021 to 10/2022
Leading Business Analyst
PJSC Magnit - Moscow, Russia, leading food retail chain in Russia (a revenue of 21.5 billion USD in 2020).
- Conducting business analysis and preparing business requirements to improve and optimize IT systems for accountants in cooperation with developers.
- Analyzing and creating business requirements for the implementation of contactless payment using QR codes at the cash desks of stores (project work).
- Testing of improvements and implementations.

10/2017 to 06/2021
Business Analyst (sectors: fuel and energy, industry, and mechanical engineering)
Strategy Partners Group LLC - Moscow, Russia, consulting.
- Searching, extracting, and collecting financial data from reports and other publicly available information sources.
- Drawing insights and summarizing findings from qualitative and quantitative research.
- Analyzing data to identify trends for business decisions.
- Conducting and preparing analytical financial information.
- Data visualization (presentation materials, reports, dashboards).

03/2013 to 10/2017
Credit Risk Analyst (Corporate Clients Credit Department)
JSC AltaiBusiness-Bank - Barnaul, Russia, a regional bank.
- Financial analysis of creditworthiness of clients (financial statements, cash flows, ratios).
- Quarterly updating of client reports and analytical materials.
- Maintaining records in the bank's automation system.
- Interaction with the Central Bank of the Russian Federation (regional office).
- Preparation of internal bank instructions in accordance with legislative requirements.
- Russian stock market analysis, buy and sale transactions execution.

07/2012 to 03/2013
Client Analyst in the Corporate Clients Department
Russian Agricultural Bank - Krasnodar, Russia, bank specializing in agricultural lending.
- Regional credit market reviewing.
- Corporate credit risks analysis and participation in the execution of credit limits and transactions
- Maintaining records in the bank's automation systems.

11/2009 to 06/2012
Lease Financing Specialist (sectors: utilities, construction, transportation, trucking)
Leasing Invest LLC - Barnaul, Russia, the largest leasing company in the region (2010).
- Analyzing credit risks of new and current clients.
- Arranging leasing transactions (preparation of supply, leasing, sale, and purchase agreements).
- Maintaining records in the accounting system.
- Supporting a leasing portfolio of USD 10 mln.

EDUCATION

09/2022 to 01/2025
Master's degree: Data Science
Kiel University of Applied Sciences (Fachhochschule Kiel) - Kiel, SH, Germany
- Average grade: 1,2
- Thesis topic: "Reading and understanding annual reports using Large Language Models and Retrieval-Augmented Generation"

09/2007 to 06/2012
Bachelor's Degree: Finance and Credit
Altai State University - Barnaul, Russia
- Average grade: 1,4
- Thesis topic: "Increase of investment prospects of a leasing company in the present context"

INDEPENDENT DATA SCIENCE PROJECTS

• **Automated SEC Filings Analysis**. Implemented a Retrieval-Augmented Generation (RAG) model to extract insights from SEC filings.

• **Fine-tuning of Open Source Generative Language Models.** Collected and preprocessed data, experimented with models, fine-tuned them, and deployed a web-integrated AI-generated horoscope system**.**

• **Financial Data Structuring and Analysis.** Structured and analyzed data from the Russian National Wealth Fund (RNWF), including visualization and time series prediction.

CORE QUALIFICATIONS

- Finance Data/ Credit Analysis
- Business Analysis/ BPMN 2.0/ MS Visio
- Power BI/ MS Excel
- Python
- SQL
- Statistical analysis (SciPy)
- Data visualization (seaborn, altair, matplotlib)
- Deep Learning (PyTorch)
- Machine Learning (Scikit-learn)
- Open source LLMs (Llama, Phi, Mistral, Gemma)
- RAG frameworks (LangChain, LlamaIndex)
- Web development (Flask)
- GitHub actions workflows
- LLM APIs (OpenAI, Cohere, Gemini)

GITHUB LINK

https://github.com/winterForestStump

LANGUAGES

- English: Advanced (C1)
- German: Beginner (A1)
- Russian: Native

SOCIAL WORK

05/2023 to 01/2025
Sports (tennis) consultant in Ellerbeker Turnvereinigung von 1886 e.V. - Kiel, SH, Germany

03/2007 to 09/2022
Sports (tennis) consultant in Tennis Club 'Champion' - Barnaul, Russia/ Tennis Club 'Set' - Barnaul, Russia