

## RISK ANALYST / ASSOCIATE

MS in Financial Mathematics (Dec 2019) with a strong background in financial analysis and modeling and substantial leadership experience. Proven ability to successfully convert data into analytic insights that drives strategic decisions.

- **Client facing experience** via internships includes daily interactions with key accounts.
- **Built dozens of models** and forecasts, using SAS, R, C, MATLAB, Excel VBA/Macros, Python, R and more.
- **Won the X award (top 5%)** for model-optimizing portfolio
- Held two **financial analyst internships**, at **JP Morgan and Deloitte**
  - Credit Loss Modeling - CECL
  - Regression Methods
  - Financial Statement Analysis
  - Stress Testing – CCAR

## EDUCATION

**North Carolina State University**, Raleigh, NC **December 2019**  
**Master of Science (MS), Financial Mathematics** (GPA: 3.5)  
*Select Courses:* Financial Risk Analysis, Options and Derivatives Pricing, Fixed Income Products, Monte Carlo Methods, Statistical Inference, Linear Algebra, Computational Experiments, Stochastic Calculus

**X University**, Beijing, China **May 2018**  
**Bachelor of Science (BS), Mathematics and Applied Mathematics** (GPA: 3.5)  
*Select Courses:* Game Theory, Financial & Managerial Accounting, Cost Accounting, Corporate Finance

## ACADEMIC PROJECTS

**Current Expected Credit Loss (CECL) and Comprehensive Capital Analysis and Review (CCAR)** **Summer 2018**  
Developed CCAR and CECL models that effectively forecasted credit loss: result – **strongly predictive, R<sup>2</sup> of .90**

- Downloaded and cleaned Fannie Mae Mortgage loans data. Developed model under current US GAAP and CECL to forecast Allowance for Loan and Lease Losses (ALLL) for mortgage loans.
- Performed linear regression, logistic regression, Markov Chain Loan-Level Transition Matrix, model back-testing.
- Created amortization schedule and implemented PSA loan prepayment model.

**Elastic Asset Allocation Project, EXCEL** **Autumn 2017**  
Developed a dashboard to optimize a portfolio of ETFs with Elastic Asset Allocation Approach.

- Used EXCEL VBA and Macros.
- Result: **outperformed benchmark**.

**Portfolio Optimization using Monte Carlo Simulation, Python, Matlab** **Spring 2018**  
Optimized a portfolio of stocks using Modern Portfolio Theory.

- **Succeeded in maximizing Sharpe ratio**; improved performance vs. benchmark.
- Used Modified Elastic Asset Allocation Model, computing a geometrically weighted score to generate optimal weights.

## RELEVANT INTERNSHIP EXPERIENCE

**JP Morgan**, Raleigh, NC **Summer 2019**  
**Data Scientist – Internship**  
Identified \$1 million in potential new revenue via enhancing personal-loan risk-score model.

- Used logistic regression and machine learning skills; found better data sources.
- Authored and presented model performance report to customers every two weeks including Wells Fargo.

**Deloitte**, Mumbai, India **Summer 2017**  
**Risk Analyst – Internship**

- Increased revenue by \$3 million via Pledge Repo module through adding price/cash flow ratio.
- Analyzed the corporate credit spread based on the historical loan performances and default risks.

## ADDITIONAL INFORMATION

Bloomberg BMC Certificate **September 2018**  
SAP University Alliance Certificate **May 2017**