Fiona Liu

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TECHNICAL SKILLS

Programming: SQL · Python · R · MATLAB · VBA · JavaScript · HTML · CSS · Flask
Analytics: Python · Excel · Tableau · Power BI
Platform: GitHub · Jupyter Notebook · Spyder · Visual Studio· Google Analytics · JIRA
Business: CFA I · FRM I · Porter's Five Forces · SWOT · PEST · Agile & Waterfall Project Management
Modelling: Machine Learning · Classification · Regression · Clustering · Ensemble Learning · Boosting · Deep Learning · A/B testing

EXPERIENCE

Royal Bank of Canada   *Toronto, ON*
Associate Director, Capital Markets   *Sep 2022 – Oct 2023*

- Optimized counterparty credit risk processes using data analytics, driving significant process improvements.
- Developed a ***Python-based model*** to predict long-term bond rates, enhancing risk management decisions.
- Built a ***credit risk model*** to estimate ***expected losses*** on bank loans, aiding in more ***informed credit decisions***.
- Automated a liquidity analysis process, reducing processing time and improving accuracy across multiple asset classes.
- Streamlined the USPR monitoring process, ***cutting down processing time by 6+ hours*** and ***boosting data accuracy by 60%***.
- Collaborated with cross-functional teams to deliver data-driven solutions aligned with business goals.

Manager, Treasury and Investor Services   *Mar 2021 – Sep 2022*
Associate, Treasury and Investor Services   *Jul 2019 – Mar 2021*

- Created **a *customer segmentation model*** using Python to enhance service personalization and resource allocation.
- Launched a ***web-based tool*** for client and sales recommendations, improving decision-making and customer service.
- Established and led a Middle Office Service Team, optimizing collateral management and trade matching through automation.
- ***Saved 90%*** in processing time by ***automating*** reconciliation, reporting, and other processes using ***VBA***, ***Python***, and ***SQL***.
- Led margin call management and reconciliation efforts, identifying risk areas and optimizing collateral strategies.
- Contributed to securing over ***$1 Billion*** in new assets under administration by enhancing client experience and operational efficiency.

Bank of Montreal   *Toronto, ON*
Associate, Business Analyst   *Jun 2018 – Jul 2019*

- Leveraged data analytics to identify comprehensive insights, aiding in better risk management and decision-making.
- Achieved ***F1 score of 89%*** in predicting repayment abilities of credit applicants by ***logistic regression*** and ***random forest*** *models.*
- ***Improved efficiency by 30% and reduced cost by 15%*** by automating reconciliation process of data manipulation and strategy applying in ***VBA.***

TD Bank   *Toronto, ON*
Lead Operations Officer   *Jul 2016 – May 2018*

- Implemented automation process by using ***VBA macro*** to reconcile settlement data, significantly ***reducing processing time by 1 hour*** and ***minimizing human errors and risk incidents.***
- Extracted and analyzed data from ***SQL server,*** creating interactive data visualizations in *Tableau* to derivatives trade confirmation.

EDUCATION

Master of Finance, Saint Mary's University   *2012 - 2013*
Bachelor of Science in Traffic Equipment and Information Engineering, Central South University   *2008 - 2012*