

Cover Letter

Dear Sir/Madam,

I'm Ani, an applicant of Financial Risk Management Trainee position at Deloitte Finland. I'm an ongoing bachelor's student in Economics at Aalto University. Deloitte's reputation for delivering market-leading insights through integrity and innovation checked with my personal values, and I believe my skills in Python, SQL, and econometric modeling can make an impact on your team from day one.

Relevant Experience & Technical Proficiency

During my Econometric Analysis of Finnish Parliament Elections, I applied logistic regression and variance inflation factor (VIF) analysis to assess how campaign funding impacts electoral outcomes. I first preprocessing unstructured data from Finland's National Audit Office and addressing multicollinearity to identify statistically significant drivers of political risk. This project also made me communicate complex findings to audiences from very different backgrounds.

In the Algorithmic Trading Strategy project, I developed a momentum-based model to exploit correlations between crude oil prices and currency fluctuations. Using Python for elastic net regression and K-means clustering, I tested portfolios for NOK and COP, resulting in a 4% excess return while managing volatility. This work helped me learn tremendously in quantitative risk analysis and matches Deloitte's focus on Capital Management & Stress Testing. Also, in the Statistical Arbitrage Pairs Trading project, I used PCA and O-U processes to identify mean-reverting stock pairs reflected skills designing and implementing solid, market-neutral strategies.

My technical toolkit includes SQL for data, Python for model development, and R for statistical testing. Also, I perform well with Word and Excel as it's a requirement in all my coursework.

Why Deloitte?

Deloitte's values (Value, Integrity, Commitment, Diversity) are also my internal core values when delivering a product: creating impactful, data-driven solutions while adhering to ethical and transparency guidelines and willingness to go the extra mile for better clients' experience.

I like Deloitte's hybrid work environment, mentorship-driven culture, and the opportunity to work directly on credit risk management and model validation projects.

I hope that my analytical skills, passion for financial markets, and team-oriented mindset will help me become an addition to the Helsinki office.

Thank you for reviewing my application. I would welcome the opportunity to further discuss how my background and skills can support Deloitte's mission. Feel free to reach out through **(358) 465582942** or **an.do@aalto.fi**.

Cheers,

Ani