

Certificate of Internship

This is to certify that Shengqi Ma, a third year student majoring in Mathematics and Economics at the University of Toronto, completed a one-month internship at the Risk Management Department of Shanghai Pudong Development Bank (SPD Bank) Xuzhou Branch. The internship took place from July 31, 2019 to August 31, 2019.

During the internship period, Shengqi independently studied the SPD Bank Risk Management Manual, gaining a preliminary understanding of risk management practices in the financial industry. Under the guidance of Mr. Shulei Jiang, he learned about credit business declaration procedures and the mortgage loan process regarding Xuzhou Construction Machinery Group. With the assistance of Mr. Wei Bai, he acquired skills in using Microsoft Excel . Under the supervision of Ms. Yuqing Ma, he grasped the basic structure of commercial banks and the essential qualities required from employees. Additionally, Shengqi excelled in completing various tasks assigned by colleagues and superiors at the bank.

Throughout the internship, Shengqi maintained high standards and strict requirements for himself. He was punctual, proactive in seeking advice and learning from colleagues, and demonstrated strong problem-solving abilities. He is diligent, inquisitive, observant, humble, and meticulous in his work. Shengqi's diligence and eagerness to learn left a positive and lasting impression on the staff and leadership of our branch.

Issued by:

Yin Lingling

General Manager

Risk Management Department

Shanghai Pudong Development Bank (SPD Bank) Xuzhou Branch

August 31, 2019

实习证明

兹证明多伦多大学大三学生马圣琪（数学和经济学专业）完成在浦发银行徐州分行风险管理部为期一个月的实习，兹证明多伦多大学大三学生马圣琪（数学和经济学专业）完成在浦发银行徐州分行风险管理部为期一个月的实习，此次实习自2019年7月31号起，2019年8月31号止。

马圣琪在实习期间自学了浦发银行风险管理手册，对金融业的风险管理业务有了初步的认识。马圣琪在蒋书磊老师的教导下，学习了授信业务申报，以及徐工工程机械按揭贷款的流程；在白伟老师的帮助下，掌握了使用 Excel 软件的技能；在马雨晴老师的指导下，理解了商业银行的基本构架和员工所需具备的基本素养。此外，马圣琪在银行同事及上级的指导下，出色完成了工作中的各项任务。

马圣琪在实习期间始终秉持着高标准，严要求的态度。不迟到，不早退，积极主动的向各位同事请教和学习。具有较强的自我解决问题的能力，乐于思考，善于观察，待人谦和，做事认真。马圣琪的勤奋和好学给我行员工和领导留下了良好而深刻的印象。

上海浦东发展银行徐州分行

风险管理部总经理

2019年8月31日

