

YINTING ZHONG

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EDUCATION

DUKE UNIVERSITY, DURHAM, NC

Aug 2022 – May 2024

M.S. in Statistical Science | GPA: 3.7

Capstone: Mitigating Bias in Credit Risk Machine Learning to Comply with Equal Credit Opportunity Act

COLORADO COLLEGE, COLORADO SPRINGS, CO

Aug 2019 – May 2022

B.A. in Mathematics, cum laude | GPA: 3.9 | *Euclid Merit Scholar*

EXPERIENCE

TRUIST BANK

Jun 2023 – Aug 2023

Quantitative Analyst Intern

- Enhanced internal risk model for auto underwriting by analyzing predictive power of 210K credit bureau data
- Utilized SAS and Excel for data transformation into risk factors and Python (Seaborn) for pattern exploration
- Developed logistic regression and XGBoost models, providing a 10% lift in accuracy over internal risk grades
- Created code pipelines and delivered business presentations to promote more accurate custom risk models

BANK OF CHINA U.S.A. NEW YORK BRANCH

Jun 2022 – Aug 2022

Audit Management Intern

- Collaborated with administrative team to arrange meeting locations and organized audit files for presentations
- Observed meetings with chief executives and drafted keynotes in meeting minutes for departmental reference
- Ensured effective communication with auditors and senior management via professional email correspondence
- Assisted with budget management by tracking expenses, processing invoices, and reporting reimbursement

Data Analyst Intern

- Increased data collection efficiency through Python API development for Comtrade data retrieval
- Utilized Excel (e.g., Pivot, VLOOKUP) for fuzzy matching and sensitivity testing of fraud detection models
- Managed employee database with SQL queries and visualized risk levels with Python heatmaps
- Reduced manual work by approximately one hour per day through automation of attendance tracking

SCS INSTITUTE OF OCEANOLOGY

Aug 2020 – May 2021

Data Scientist Research Intern

- Processed 80K+ oceanology geospatial data points including missing imputation and variable standardization
- Investigated the characteristics of chlorophyll-a concentration using regression and clustering analysis in Python
- Visualized the trend of typhoon impact in Power BI for publication drafts and delivered departmental presentation

DATA PLUS TECHNOLOGY COMPANY

Dec 2019 – Aug 2020

Quantitative Data Scientist Intern

- Processed raw data and performed feature engineering using weight of evidence and information value in SAS
- Built generalized linear models (AUC = 0.88) to predict credit default risk of 27K+ bank customers
- Displayed predicted scorecards in Tableau and compiled data reports to document model development process

SKILLS

DOMAIN KNOWLEDGE: Risk Model Development, Machine Learning, Exploratory Data Analysis

TOOLS: MS Office Suite (Excel, PowerPoint, Word, Outlook), BI Software (Tableau, Power BI)

LANGUAGES: Python (Pandas, NumPy, Seaborn, Scikit-learn, TensorFlow), SQL, R (Tidyverse, Caret, Shiny, Ggplot2)

CERTIFICATIONS: SAS Certified Base Specialist, CFA Level I (in progress)

LEADERSHIP

Teaching Assistant for Duke Course STA 325 Data Mining and Machine Learning

Aug 2023 – Dec 2023

- Led interactive programming and data analysis labs, resulting in a 15% increase in student engagement
- Graded 35 students' bi-weekly assignments and maintained data records on Sakai learning system

Co-Chair for the SIAM Colorado College Chapter

Aug 2021 – May 2022

- Facilitated monthly math discussions and held 2 on-campus modeling competitions
- Organized conference field trips for chapter members and initiated campus's first π -K event (a 3.14km run on π day)