

To whom it may concern,

I am pleased to provide a reference for Jason Xinwei Long. Jason worked full time as co-op student trainee with HSBC Global Risk Analytics Asia Pacific from July to December 2018. My team is responsible for wholesale credit risk modeling for stress testing and IFRS 9 impairment estimation over HSBC Asia Pacific portfolio. As his line manager, I am pleased to see the significant progress and development of Jason during the internship.

Jason has demonstrated great learning capacity and ability to initiate new approaches during his internship. He assisted in various important projects such as Philippine and Singapore Stress Testing which he managed to learn and apply internal method to complete the projects. Jason also assisted in another project to analyze historical macroeconomic variables provided from different economics suppliers. He worked closely and efficiently with my permanent team member and analyzed the impact on model performance due to the differences in macroeconomic data. In addition, Jason initiated to transform an Excel tool to R (a programming language) which streamlined a regular reporting process significantly.

Jason possesses strong analytical mindset, statistics background and programming capacity which are fundamental requirements for a risk analyst. I believe Jason has strong potential to be professional analyst if he continues to improve and enrich in all these aspects in future.

In summary, I am happy with Jason's performance and I am confident that his positive attitude and commitment to work will make him a great asset to your company. Please do not hesitate to contact me at 2822 1417 or torreslai@hsbc.com.hk for any further information.

Yours Sincerely,



Torres K F LAI

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