**Ruizhi (Alicia) Yu**

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**EDUCATION**

**Columbia University**  **New York, NY**

M.S., Enterprise Risk Management (STEM Major) | GPA: 3.97 / 4.00 Feb. 2018

*Coursework:* Risk Modeling, Financial Risk Management, Operational Risk Management, External Stakeholder Requirements

*Activities:* Associate Instructor in Department of Enterprise Risk Management

**Capital Normal University Beijing, China** Jul. 2015

B.Eng., Computer Science| Major GPA: 3.8 / 4.0 Jul. 2015

B.A., Business Management and Administration | GPA: 3.8 / 4.0 Jul. 2015

*Honors:* Full Merit Scholarships (1%), Outstanding President of Engineering Student Association (2%)

**SUMMARY OF QUALIFICATIONS**

* Aspiring Business Operations Analyst with extensive knowledge in strategic capital analysis (CCAR, AML, Basel III), balance Sheet, hedging strategies, compliance policy and risk consultancy in liquidity risks, credit risks, market risks and operational risks
* Domain expertise in quantitative analysis and highly proficient in SQL, Excel, R, OCR, Tableau, VBA and other analytics and reporting tools
* Strong problem-solving skills and detail-orientation, with result-driven mindset and ability to handle multi-tasks under pressure
* Trilingual speaker in English, Chinese and Spanish, with solid presentation, communication and interpersonal skill

**PROFESSIONAL** **EXPERIENCE**

**UBS** **Weehawken, NJ**

*Analyst |* CCAR and Business Operations May. 2019 - Present

* Prepare, implement and review reporting line items for CCAR reporting to meet FRB regulatory requirements using Axiom
* Create and maintain data mapping documents for FRY\_9C, FRY\_11, FRY\_14A/Q/M, FFIEC 002, FRY\_15, FRY\_9LP, etc.
* Improve 66% reporting efficiency by developing customized automation tools in VBA, data query and Excel formulas
* Conduct process improvement and create standard operating procedures, enhancing completeness and timeliness of reporting processes
* Act as a facilitator amongst IT stakeholders, Regulatory Reporting and Issue Requestors to ensure new & ongoing data sourcing and data quality issues are raised, communicated and clearly understood throughout all stages of the issue remediation process

**Principis Capital LLC** **Jersey City, NJ**

*Analyst |* Business Analysis and Reporting Aug. 2018 - May. 2019

* Collected dataset of customer financial transaction history through SQL query, visualized daily funding data in Tableau and validated financial data accuracy using VBA-based error check
* Generated regular reports to monitor transactions of installation lending portfolios in SQL, R, Tableau, and Advanced Excel
* Automated underwriting processes through pulling transaction history from bank statements in ABBYY-based Optical Character Recognition techniques(OCR) and querying customer profiles from Oracle database in SQL
* Developed vendor commission pricing model in SQL and R, automating daily reporting process to import calculation results into database
* Presented to CEO in designing risk policy through assessing financial performance, measuring risks exposures and conducting market research

**Steele Compliance Solutions, Inc.** **San Francisco, CA**

*Part-time Analyst |* Research and Reporting Aug. 2018 - Feb. 2019

* Helped multinational clients vet their third-party coordinators in compliance with Anti-Bribery and Anti-Corruption statutes
* Identified potential risk events involving bribery, corruption, legal affairs, finance and supply chain risks by analyzing research results
* Compiled the findings into clearly written multi-language reports in standard format, with highlights of ‘Red Flag’ and other adverse findings

**United Nations Secretariat** **New York, NY**

*Int**ern |* Statistics and Regulatory Reporting Nov. 2017 - Apr. 2018

* Accessed database in SQL, created data visualization dashboard in Pivot Tables and summarized detailed information from various sources
* Developed an automated reporting tool to validate large dataset, labeling over 3400 data quality issues and increasing 80% of efficiency
* Assessed demographic balance, performed scorecard testing and analyzed gaps, identifying uneven distributions for 30% UN legal entities

**Huawei Technologies Co., Ltd. (Fortune 100 Company)** **Shenzhen, China**

*Summer Analyst |* Business AnalyticsJul. 2017 - Sep. 2017

* Developed an Early Warning System, alerting $266M risk exposures by reviewing credit risk indicators (PD, LGD and EAD) and future cash flows in global transactions across multiple business lines, followed by root cause analysis to handle project underperformance
* Monitored and tracked financial forecast model by parameter calibration and back-testing, improving forecast accuracy to 97.4%

**PROJECT EXPERIENCE**

**Value-based Risk Identification and Quantification Model Building** **New York, NY**

*Model Developer |* Top 1 among 60 Jan. 2017 - May. 2017

* Identified Dr. Pepper’s key enterprise risks proactively by mapping risks in Risk Classification Tool
* Developed risk quantification model through quantifying all types of risks and calculating company market value under DCF through using FMEA, baseline model building and scenario analysis
* Assessed key risk scenarios, quantified their cross-divisional exposure through correlation matrix and visualized model output in Excel