FENG ZHANG

New York Metropolitan Area; 302-766-1834; Antizhang@gmail.com

EXPERIENCE

Risk Manager, Nanjing Xieli Network&Financial Technology co., LTD   July 2017-March 2020

- Manage firm-wide risk including credit risk, market risk, reputation risk and compliance in retail lending.
- Build and lead modeling team, anti-fraud team, collection team and strategy team to provide solid risk performance

Associate, JPMorgan Chase & Co   September 2016- July 2017

- Monitor and Provide data-driven analysis on Auto Origination credit rule performance
- Provide deep analysis on life cycle risk management capabilities and effectively manage Near Prime and Emerging Credit customer with disciplined testing structure and a dedicated end to end risk infrastructure
- Monitor and re-certify credit policy rule in a detailed view and provide recommendations on current policy

Senior Risk Analyst, JPMorgan Chase & Co   March 2015- August 2016

- Simulate and verify existing CLI (Credit Line Increase) strategy by using SQL mechanism
- Develop Underwriting and Line Assignment Strategy for Chase Card by programming queries(SQL/SAS), undertaking simulations, analyzing data, back testing and making recommendations specific to decision changes
- Provide risk-based analyses to drive profitable decisions and develop optimized risk strategies with broad aspects of Credit Card business including Financial P/L, Line Management, and Loss Forecasting

Strategic Analytics, Barclaycard US   January 2014-December 2014

- Assist Lead in optimizing the Balance Build testing space to ensure testing BT Offers are sending to the customers that need to do the BT most with the most profitable offers. Involved in previous performed tests read.
- Assist Lead in building Dashboards tracking and auditing performance at campaign and portfolio level.

SKILLS AND QUALIFICATIONS

- Python skills on Time-Series Analysis, Mechine Learing, Financial Modeling, Algorithmic Trading
- Other Programming / technical skills demonstrated through MIS background: SAS, SQL Language, C++, VBA (Macro), Teradata, Lindo Leaner Program, Bloomberg, Regression Analysis, PivotTable etc
  Microsoft Office: Proficient in using Excel, Word, PowerPoint, Access etc
- Solid mathematical and statistical skills proven by outstanding academic achievements:
  Advanced Mathematics, Mathematical Statistics, Theory of Probability, Linear Algebra

EDUCATION

Columbia Engineering FinTech Boot Camp   September 2020-March 2021

   Columbia University Engineering School, New York, NY

- Model future financial performance of a company using Python and financial fundamentals
- Build an Ethereum blockchain and valid transactions on a distributed ledger
- Using a variety of machine learning algorithms and their proper application within the field of finance
- Leverage machine learning to classify and determine lending preferences

Master of Business Administration (MBA) & Management Information Systems   December 2014

   University of Delaware, Newark, DE

   Relevant courses: Database Design, Statistical Data Analysis, Business modeling, Enterprise System Configuration

Bachelor of Science in Civil Engineering   May 2011

   Southeast University, Nanjing, China

   Relevant courses: Advanced Mathematics, C++ Programing, Project Management, Structural Mechanics

ACTIVITIES

Chairman Assistant in Information Technology and Network Association   2011

- Planning and organizing C++ programming relevant activities

AWARDS AND HONORS

Champion, 4th National College Student Structure Design Competition   November 2010