

## Summary

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Financial professional with 2 years' experience in quantitative analysis, financial modeling and risk analysis; Strong background in fixed-income, credit rating, derivatives and hedging strategies; Good knowledge of corporate finance, including financial statement analysis, budgeting and forecasting; Proficiency in Excel, Access, VBA, Matlab, RiskMetrics, SPSS, Stata, SAP and Bloomberg Terminal; CFA level 2 candidate; Highly-motivated and responsible individual who is able to multi-task and work under pressure.

## Experience

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### Wall Street North Consulting | Financial Risk Analyst Intern      May 2015 to present      Stamford CT, U.S

- Validated and reconciled internal credit rating model of **Federal Home Loan Bank**, reviewed conceptual soundness of model theory and appropriateness of inputs, calculated CAPs based on credit scores and default information, compared model results to similar benchmarking model and historical outcomes.
- Analyzed fixed income portfolio performance of **US Bank**, using Polypaths software; designed hedging portfolios with Caps, Floors, Swaptions, Futures and other derivatives, and simulated scenarios to do stress-testing.
- Back-tested MBS prepayment model, for both GSE (Fannie Mae, Ginnie Mae, Freddie Mac) and non-gov agencies in rolling periods, analyzed in product level, vintage level and coupon level, calculated and forecasted CPR and WAL.

### China Construction Bank | Financial Analyst Summer Intern      June 2014 to Aug 2014      Shanghai, China

- Helped credit loan manager underwrite credit requests and process real estate mortgage loan applications for residential, mixed-use and small multi-family properties.
- Analyzed credit risk and prepayment risk; forecasted default probability, loss given default and recovery rate.
- Prepared monthly data for credit risk metrics based on newly published financial performance statements, monitored dashboard against predefined thresholds, and reported alerts to managers.
- Assisted in presentation for investor meetings, gathering data, preparing charts, and writing reports.
- Calculated portfolio VaRs using Historical Simulation and Monte-Carlo method, and utilized SQL, Excel, or MATLAB to query and manipulate large data sets to conduct data analysis.

### L'Oreal (China Head Office) | Financial Controlling Intern      Dec 2013 to April 2014      Shanghai, China

- Consolidated Luxury Division financial reports and prepared analysis including P/L, Key Figure, Weekly Sales by channel/door, CIV Price, A&P, SG&A, CAPEX & Depreciation etc.
- Detected variances between budget and YTD actual sales performance, traced it to detailed categories or even single product, and found potential growth points in rest of the year to reach TTL year target.
- Simplified updating procedure of financial reports using VBA and Matlab; shortened the process from hours to one-click, largely improving whole team's working efficiency.

## Education

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**University of Connecticut**      **Stamford, CT, US**  
**Master of Science: Financial Mathematics**      **Sep 2014 to Dec 2015**  
Core courses: Market Risk & Credit Risk Management, Financial Risk Modeling, Financial Programming      GPA: 3.96/4.0

**Shanghai University of Finance and Economics**      **Shanghai, China**  
**Bachelor of Management: International Business**      **Sep 2010 to July 2014**  
Core courses: International Finance, Corporate Finance, Financial Accounting, econometrics, Statistic      GPA: 3.58/4.0

**Toulouse Business School**      **Toulouse, France**  
**Exchange program: International Business**      **Dec 2012 to June 2013**