

Goh Zi Qi Chloe

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EXPERIENCE

Bank of Communications Senior Credit Risk Analyst

Apr 2025 - Present

- Led the end-to-end automation of 5 recurring credit risk reports using Excel VBA, involving consolidation of data from multiple sources and month-on-month comparison; cutting report preparation time by over 90% from 1 day to under 1 hour per report
- Reduced manual errors and improved report consistency, enabling faster insights for regulatory submissions (i.e. MAS daily credit exposure reports) and enabling more time to focus on portfolio analysis and credit underwriting

Credit Risk Analyst

Feb 2024 - Mar 2025

- Ensured compliance with financial covenants for high-value loan agreements, flagging breaches in advance and collaborating with relationship managers to negotiate remedial actions, preventing potential losses of up to \$8 million
- Managed daily reporting to the Monetary Authority of Singapore (MAS), ensuring the accurate and timely submission of credit risk exposure data for committed loans and undrawn limits across 100+ accounts
- Monitored and analysed monthly and quarterly Probability of Default (PD) rating changes across 100+ corporate clients, providing actionable insights that improved credit decision-making accuracy and reduced portfolio risk
- Prepared detailed monthly credit exposure reports for the head office, providing insights into industry concentration, client-specific risks, and portfolio diversification metrics across 100+ corporate accounts
- Authored over 20 detailed credit risk assessment reports for corporate clients with annual revenues up to \$2 billion, supporting loan approvals totaling \$200 million.

EEX Asia Pte. Ltd. Market Operations Analyst

May 2023 - Oct 2023

- Established effective communication channels with clients, resolving any potential trade and risk-related issues and attracting a 20% increase in new market participants yearly
- Created comprehensive daily market reports, providing insights into commodity price movements and potential risk factors, empowering traders/brokers to make informed trading and risk decisions
- Managed resilience and adaptability during periods of market volatility by effectively monitoring and responding to rapid changes in commodity prices and market conditions

ByteDance Ltd., TikTok Product & Process Analyst Intern

Jan 2022 - Dec 2022

- Automated a ticketing system using Lark to streamline the resolution of auto-moderation issues, improving feedback turnaround and reducing estimated revenue loss of ~\$500,000.
- Developed and executed 3 incident response plans that minimised the impact of potential risks, reducing downtime by 3 hours and maintaining a 20% more positive user experience during critical APAC events/crises
- Facilitated collaboration between various teams (engineering, sales, product) in both English and Mandarin, resulting in improved launch readiness and 15% more PRDs to be added to the product roadmap
- Assisted a team of product managers with the launch of Guardian, an ad integrity platform that catered to over 1000 moderators and conducted user experience surveys to measure metrics like NPS

Zebra Technologies Trade Compliance Intern

Jul 2021 - Dec 2021

- Ensured full compliance with technology-related trade regulations, including export control restrictions, by implementing rigorous checks and controls, resulting in zero compliance violations
- Designed a 54-page SOP for maintaining data and supporting approvals within the Global Trade Management system and conducted training sessions, resulting in increased average task efficiency by 30%

EDUCATION

National University of Singapore Bachelor of Social Sciences (Honors) in Economics, Minor in Business Administration

Aug 2018 - May 2023

- Specialisation in Monetary & Financial Economics, Quantitative Economics

SKILLS

Technical: Excel VBA (Macro scripting & UI automation), SQL (Basic), Python (Basic)
Analytical: Financial Analysis, Credit Risk Assessment, Data Analytics
Languages: English (Fluent) & Mandarin (Fluent)