Kris Xu

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PROFILE SUMMARY

Specialize in **Data Analytics** & **Reporting**, Result Orientated **Business Intelligence Consultant** and **Data Analyst** with **4+** years industry experience in **Financial Service**, **Real Estate** and **Retail**. Apart from possessing exceptional analytical and problem solving skills, Kris is highly motivated individual with rich experience in **being bridge between business and technology**.

TECHNICAL SKILLS

Programming Language:	**SQL, Python, VBA/Marco,** R
Application System:	**Banking system**, **Salesforce**, ZenDesk, PeopleSoft
Business Intelligence Products:	**Microsoft Power BI,** Google Analytics**, Tableau, Advanced Excel**
Database & Platform:	Microsoft SQL Server, **Azure SQL DB**, PostgreSQL
Industry :	Bank, Real Estate, Retail, Marketing and consulting

EXPERTISE

- ✓ **CRM**, Marketing
- ✓ **Financial** Analysis
- ✓ **Banking System, Data** & **Process**
- ✓ Business **Workflow**

- ✓ Business Requirement Analysis (BRD)
- ✓ **Data Analytics** & ETL
- ✓ **Dashboard** and Reporting
- ✓ Process **Automation**

PROFESSIONAL EXPERIENCE

CRM Analyst Innovative Vision Marketing Inc. Feb 2021 - Present

- ◊ Worked with the business stakeholders to ensure regulatory requirements and operating procedures are fully conducted
- ◊ Investigated customer data quality, completeness, information key & executing status across various systems & databases
- ◊ Prepared Business Require Document for KYC reporting project, which delivered integrated view of Customer information
- ◊ Created ETL Specification on data sources, Table and Column selections, data cleansing rules for developers & testers.

Tools: Customer ADM, Business BMO, ZenDesk, Salesforce, Azure SQL DB, PostgreSQL, TSQL Python, Power BI, Excel

Analyst, Debt Capital Market Yunnan Metropolitan Real Estate Development Company Ltd. Mar 2018 - Oct 2020

- ◊ Analyzed Corporate Financial Statements using finance methodologies for maintaining business activities and evaluating overall financial performance; Delivered financial performance reports to underwriters and credit rating institutions.
- ◊ Created operating performance dashboards in Power BI for roadshow presentation to various stakeholders & investors.
- ◊ Analyzed operating and sales data in SQL database and validated the data integrity gaps.
- ◊ Managed forecasting & procurement activities and conducted bond market research & analysis.
- ◊ Simplified the reporting process by introducing technical solution to reduce duplicated work.
- ◊ Monthly profit & loss report automation process design with Access and Excel.
- ◊ Data Quality analysis, summarized the method to resolve duplication issue in data warehouse.

Tools: Power BI, Access, Excel, VBA, SQL

Data Analyst Investors & Treasury Services, RBC Nov 2016 - Nov 2017

- ◊ Designed ETL process for master data cleansing and governance of securities profile using python.
- ◊ Conducted continuous enhancement of SQL script and VBA coding for improving the efficiency of daily transactions.
- ◊ Investigated month-end interest accruals for high-risk bonds, and adjusted bond profiles in automated way.
- ◊ Processed daily transactions, and priced U.S. equities with EOD price in a timely and accurate manner in various systems.
- ◊ Enhanced Master data management process of Money Market and OTC securities in internal platforms and systems.

Tools: SQL, Python, VBA, Gplus, Milvus, Mpower, Bloomberg

Global Loan Analyst	**Capital Markets, RBC**	Sep 2015 – Mar 2016

◊ Provided commercial lending supports for syndicated and bilateral loans targeting the New York market.

◊ Investigated facilities, prioritized daily transactions, and cooperated with other financial institutions to ensure transactions operate appropriately in terms of portfolio risk.

◊ Conducted portfolio analysis, collaborated with the risk management team to verify client profiles and track operations for high-risk clients.

◊ Improved daily transaction system with analysis on derived month-end interest accruals.

Tools: RBC Acbs, Swift, Excel, VBA

Account Service Agent	**Mortgage and Loan Department, RBC**	Apr 2015 - Aug 2015

◊ Analyzed individual churn rate clients with current account profiles through daily transaction data.

◊ Applied Credit Risk Modeling using Logistic Regression in R to reduce the Bad Loan Error Rate for loan application.

◊ Ensued effective resolution, follow-upped all enquires, and liaise with appropriate parties to resolve escalated queries.

◊ Involved in ongoing daily tasks, and input data into the internal platform as required.

Tools: RBC Banking System, R, Excel, VBA

EDUCATION

Master in Financial Economics	**Carleton University**	Sep 2012 – Jun 2014
Bachelor in Business**,** International Accounting	**Yunnan University of Finance and Economics**	Sep 2005 - Jun 2009

CERTIFICATES

Microsoft Power BI - DAX **|** Tableau Training for Data Science Advanced

Python for Financial Analysis and Algorithmic Trading **|** Python for Data Science and Machine Learning Boot Camp

Google Analytics Basic and Advanced Certificate **|** Microsoft Excel - Advanced Excel Formulas & Functions