

KEVIN LAI

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EDUCATION

SWARTHMORE COLLEGE

Swarthmore, PA

B.A., Economics and Mathematics with Statistics Emphasis, High Honors, GPA: 3.64

May 2018

- Recipient of Intercultural Center Recognition for Emerging Leaders Award, 2016 Swarthmore College Summer Research Fellowship, Sigma Xi Associate Membership
- Relevant Coursework: Probability, Mathematical Statistics I & II, Statistical Methods I & II, Financial Economics, Financial Accounting, Introduction to Computer Science, Advanced Macroeconomics, International Economics

EXPERIENCE

NEW YORK FEDERAL RESERVE BANK

New York, NY

Sr. Research Analyst

Jul. 2018 to Present

- Build and maintain a database that links bank securities prices and accounting data to bank regulatory data to analyze the impacts of bank holding company complexity on excess returns, systemic, and systematic risk.
- Link HMDA mortgage level data to bank regulatory data to analyze the impact of the CFPB on mortgage lending
- Prepare quarterly reports to present the projections of capital vulnerability of the 50 largest US banks under base, crisis redux, and severe stress macroeconomic scenarios

SWARTHMORE COLLEGE

Swarthmore, PA

Math/Stat Department Research Assistant

Aug. 2017 to May 2018

- Built and ran simulations comparing the effectiveness of different statistical estimators that observe changes in land use and land cover from 2005-2010
- Created time-series graphs and stacked bar charts to present changes in land use/land cover to the US Forest Service
- Coded in R to clean and prepare data, containing information for 6000+ plots, for analysis

NEW YORK FEDERAL RESERVE BANK

New York, NY

Summer Analyst

Jun. to Aug. 2017

- Built a database of 8500 authors and 6000 papers from NBER Summer Conferences (2001-2016) and assigned author names to gender to analyze gender participation in Economics
- Created boxplots, stacked bar graphs, and regression tables using R and Stata to visualize the time-series changes in share of female authors and co-authors
- Explored machine learning algorithms in Python to analyze mortgage default risk

SWARTHMORE COLLEGE

Swarthmore, PA

Economics Department Teaching Assistant

Aug. 2016 to Dec. 2017

- Conducted weekly walk-in clinics for students in Intermediate Microeconomics and Macroeconomics classes, helping around 20 students with understanding homework problems or lecture notes every session
- Held one-on-one tutoring sessions with 6 struggling students

YALE UNIVERSITY

New Haven, CT

Economics Department Research Assistant

July 2016 to Jan 2017

- Coded in R and Stata to build regression models, create Lorenz Curves and density graphs, and report summary statistics for an NSF Grant Proposal
- Digitized and prepared two 18th century Spanish censuses to build family trees and analyze the social and income mobility between different generations.

ADDITIONAL DATA

- **Computer Skills:** R, Stata, Microsoft Office, Python
- **Language:** Proficient in Chinese; Intermediate Spanish
- **Academic Interests:** Music Theory, Classical History, Statistics, Economics
- **Extracurricular:** Board Member, Swarthmore Asian Organization; Treasurer, Swarthmore Men's Ultimate Frisbee Team; Logistics Volunteer, SASE National Conference; Swarthmore Music Department Chamber Group