

## Yongbin (Ben) Wen

Tel: +1(626)243-3986/ Email: ywen2@babson.edu

### EDUCATION

**Babson College, School of Business**

**Candidate of Business Administration-Corporate Finance and Quantitative Mathematic**

- GPA: 3.9/4.0
- Transferred to Babson College as Junior in College

**Wellesley Hills, MA/ US**

**Sep 2017-Dec 2019**

**University of Washington**

**Candidate of Bachelor of Art-Economics**

- GPA: 3.63/4.0
- Financial Accounting (4.0/4.0), Intermediate Macroeconomics (4.0/4.0), Introduction to Statistics Methods (3.8/4.0), Business Law (3.8/4.0)

**Seattle, WA/ US**

**Sep 2015-Dec 2017**

### INTERNSHIP EXPERIENCE

**Goldman Sachs Asset Management**

**Part-time Assistant**

- Conducted research on leading internet companies, FAAMG and BAJT, including their histories, financial situations, competitors and highest growing sector in the companies, and used discounted cash flow model to value Facebook and Apple's stocks
- Subdivided internet industry into 7 parts, including cloud, fintech, live streaming, VR, artificial intelligence, e-commerce and digital currency and determined the top 2 companies in each area and their market shares through market research reports, and composed a 19-page presentation based on the findings

**Hong Kong**

**Oct 2017-Nov 2017**

**Shanghai Putong's Development Bank**

**Summer Analyst/ Investment Banking Division**

- Collected key ratios for Huishang Bank's mortgage's performance, such as average default rate, average debt to income ratio, from 500+ data points in the ABS prospectus. Arranged the financial statements for Huishang's Bank into the investment report
- Compared the Huishang Bank's ABS with Hangzhou Bank's ABS in terms of the release time, issuance amount and geographic compositions of mortgages (medium-scale cities) and critical mortgage's ratios for two banks.
- Reviewed the ABS's transaction structure, external credit enhancement. Assessed risks that may cause loss in principle. Composed a 40-page investment report based on Huishang Bank's ABS's low average default rate, lower than average outstanding principle balance. Facilitated RMB 400-millions investment plan.

**Zhuhai, Guangdong/ China**

**Summer 2017**

**Ping'an Bank**

**Summer Analyst/ Investment Banking Division**

- Collected Gree Group's Short Term Commercial Paper. Reviewed over 50 pages of document about its history, suppliers, and payment methods.
- Analyzed horizontally across 5 years' financial statements for important indicators, such as short term debt and account receivable. Created 1000-character analysis report based on its history, financial condition and unforeseen risks and submitted to managers

**Zhuhai, Guangdong/ China**

**Summer 2016**

### EXTRACURRICULAR ACTIVITIES

**Babson Investment Club**

**Member**

- Attended regular meeting and participated in academic meeting regarding sphere of Finance about stock and bond valuation, risk and return, investment strategy and balance sheet analysis.

**Wellesley Hills, MA/ US**

**Sep 2017-Present**

**UW Alpha Tau Omega Fraternity,**

**Philanthropy Officer**

- Facilitated the signature philanthropy event, Spike for St Jude. Set up and confirmed schedule for brothers in the house to participate. Hosted finale dinner for 70+ people and raised over \$350 for selling food and raffle tickets
- Communicated face to face with street side stores sponsors; Convinced 5 stores and raised over \$1,500 through donation and donated to St Jude Children Hospital.
- Contacted Chipotle through Email; Explained the purpose of our philanthropy events is to donate money for St Jude Children Hospital; Received 40% off for purchase to buy foods for our finale dinners

**Seattle, WA/ US**

**Oct 2015-Apr 2016**

### SKILLS & INTERESTS

**Languages:** TOEFL: 96/120, Native in Mandarin and Cantonese

**Certificate:** Microsoft Office Specialist Excel

**Technical Skills:** MS Office, R studio, Bloomberg

**Interest:** Golf (Won national Championship in China at 12, High School Varsity Captain and MVP, Babson Golf Club)/ Drum (grade 6)/ Reading books (finished 54 book between April 2016-June 2017, mainly about economics and international relationships)/ Weightlifting (+2 years, maximum bench press plus deadlift plus squat reached 790 pounds)