

# Hanyi Zhou (Hanna)

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## EDUCATION

<b>Northeastern University</b> <b>Master of Computer Science (Current GPA 4.00/4.00)</b>	<b>Vancouver, Canada</b> <b>Jan 2023 - Apr 2025(Expected)</b>
<b>Courses:</b> Algorithms, Discrete Structures, Intensive Foundations of CS, Data Structures, Object-Oriented Design, Web Development, Mobile Development, Building Game Engines	
<b>Zhejiang University</b> <b>Bachelor of Economics (Major in Finance)</b>	<b>Hangzhou, China</b> <b>Sep 2013 - Sep 2017</b>

## COMPETITION AWARDS

<b>1st Place in the Problem Pitch - United Way BC's <a href="#">Hackathon for Good</a></b>	<b>Nov 2023</b>
Designed an <a href="#">online management platform</a> for the United Way BC's <a href="#">Period Promise Campaign</a> in a team of 4.	

## SKILLS

<u>Languages</u>	<u>Libraries</u>	<u>Frameworks</u>	<u>Version Control</u>	<u>Game Engines</u>	<u>Databases</u>
Python	React / React Native	ReactJS	Git	Unity	MySQL
C / C++ / C#	Matplotlib	Express		Unreal Engine 5	MongoDB
Java	SDL3	Flask			
JavaScript / TypeScript					
HTML5 / CSS					

## PROFESSIONAL EXPERIENCES

<b>Credit Risk Manager - Credit Management Department</b> <b>Bank of Communications Co., Ltd. , Wuhan, Hubei, China - <i>China's Top 5 Nation-owned Bank</i></b>	<b>Feb 2021 - Dec 2022</b>
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*Managed the credit risk portfolio for the bank's corporate clients with a focus on the real estate enterprises and public services sectors. Collaborated with the corporate credit departments of 30+ branches across Hubei Province, providing dedicated back-end services. Implemented measures to prevent credit loans from turning into non-performing assets, ensuring the overall safety and integrity of the bank's credit portfolio. Extracted and analyzed credit risk data regularly to provide decision-making support for the bank's operations.*

- Teamed up with the Credit Approval Department for pre-loan field investigations, evaluating client credit applications to prevent fraudulent loan requests and enhance overall credit asset quality.
- Monitored clients' operations and risk events dynamically; triggered credit risk alerts to their sub-branches when necessary to prompt timely actions in addressing potential non-performing loan situations.
- Accountable for the regular analysis reports on the bank's loan risks and the on-going relationship management with government regulators to ensure the government stay informed on the latest credit risk data, facilitating the development or modification of responsive policies.
- Established internal assessment indicators and scored branches' based on their risk management abilities to improve credit risk management quality at the branch level from the ground up.

<b>Asset - Liability Manager - Financial Management Department</b> <b>Bank of Communications Co., Ltd. , Wuhan, Hubei, China - <i>China's Top 5 Nation-owned Bank</i></b>	<b>Mar 2018 - Feb 2021</b>
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*Kept track of financial data of branches across Hubei Province, providing branch data analysis and decision-making support for Shanghai headquarters to oversee and manage overall liquidity risk for the entire bank to lower the bank's financing costs and prevent liquidity risk events. Transmitted headquarters' intermediate income management policies to*

branches, ensuring strict adherence to uniform service fees and exemption standards. Supervised branches to enhance the bank's intermediate management and maintain high quality of customer service.

- Aggregated liquidity forecast data of 30+ branches and provide daily liquidity forecast to Shanghai head office to assist in managing intraday fund transactions.
- Approved of branch requests for fee waivers to uphold stable relationships with long-term cooperative clients.
- Extracted data on the bank's intermediate income and address quarterly income analysis reports to dynamically monitor liquidity risk.
- Worked with departmental colleagues to develop the bank's annual asset-liability plan, aiding in the establishment of annual deposit and loan targets as well as internal assessment criteria to facilitate sustained growth in profits.
- Reported of macro data on the bank assets and liabilities to government regulators regularly to provide insights into the national financial industry's operation, supporting the formulation or modification of financial policies.
- Graded branches' internal performance assessment based on their liquidity forecasting accuracy and their level of intermediate income to ensure the bank's achievement of annual risk management and profit growth objectives.

**Key Project:** Lead in creating an **Asset-Liability Data Management Web Platform** as a Project Manager, gather platform functionality ideas from colleagues and draft project requirements submitted to the Software Development Department. Collaborate with engineers to support design reviews, developing procedures and internal tests, increasing efficiency of the bank's core financial data analyzing works.

**Publication and Award:** <Analysis of the impact of LPR reform on asset-liability management of commercial banks> Successfully competed against 1125 submissions from 79 diverse banking and financial institutions and received the Excellent Award for Outstanding Achievement in China Banking Industry Development Research from the China Banking Association in February 2021.

**Bank Teller - Sales Department**

**Feb 2018 - Mar 2018**

**Bank of Communications Co., Ltd. , Wuhan, Hubei, China - China's Top 5 Nation-owned Bank**

## ACADEMIC PROJECTS

Project Name	Technologies	Description	Time
<a href="#">Vancouver Voting Places Data Dashboard</a>	Python, Matplotlib	A data dashboard <u>visualizing analyzed results</u> of voting places in Vancouver in 2014, 2018 and 2022.	Mar 2023 - Apr 2023
<a href="#">Children's Soccer Team Building Software</a>	Java, OOD, MVC, UML	A software solution with <u>GUI</u> for coaches to build soccer teams for children, designed with <u>MVC pattern</u> .	Aug 2023
<a href="#">Air Canada Travel Route Optimizer Web Application</a>	Python, Flask, React	A travel route generator supported by complex <u>algorithms</u> on back-end, integrating <u>Google Map API</u> .	Nov 2023 - Dec 2023
<a href="#">Movie Review Web Application</a>	JavaScript, Express, React, Auth0, MySQL	A movie review web application <u>deployed on the cloud</u> , allowing users to <u>login</u> and search, collect and review movies.	Nov 2023 - Dec 2023
<a href="#">Guessing Game Mobile Application</a>	JavaScript, React Native	A number guessing game mobile application runs on both <u>iOS and Android</u> platforms seamlessly.	Jan 2024
<a href="#">Stopwatch Mobile Application</a>	TypeScript, React Native	A stopwatch mobile application focus on <u>responsiveness</u> with rigorous <u>testing</u> .	Jan 2024
<a href="#">Kitchen Chaos Game</a>	C#, OOD, Unity	A 3D kitchen arcade game, following online tutorials to complete.	Nov 2023 - Dec 2023
<a href="#">Space Invaders Game</a>	C++, OOD, SDL3	A 2D shooting game ensuring compatibility on Mac OS, Windows and Linux platforms.	Jan 2024