Justin Han

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EDUCATION

University of California, Berkeley **Berkeley, CA**
Bachelors in Statistics, Concentration in Computer Science and Economics *Graduated: August 2020*

- **Coursework:** Multivariable Calculus, Linear Algebra, Statistics, Discrete Mathematics & Probability Theory, Data Science, Structure and Interpretation of Computer Programs, Artificial Intelligence, Computational Data Analysis, Statistical Prediction & Machine Learning, Time Series, Linear Modeling

SKILLS

Technical: R, RMarkdown, SQL, Python, LaTeX, Git, MS Excel, MS PowerPoint, MS Word, Java, Tableau, Stata, HTML5, CSS, JavaScript, JIRA
Other: Data Visualization (i.e. ggplot2), Data Manipulation (i.e. dplyr), Data Mining/Cleaning/QA, Regression Analysis, Time Series Analysis, Hypothesis Testing, Quantitative Methods, Supervised/Unsupervised Learning Methods, Data Structures, Financial Analysis, Risk Managment

EXPERIENCE

Wells Fargo **San Francisco, CA**
Middle Market Banking Analyst *June 2020 – Present*

- Develop projection models for middle market businesses, with revenues ranging from $5MM to $2B, to analyze future debt repayment capacity and value collateral.
- Underwrite loans and generate credit reports which include the analysis of the client's quantitative/qualitative metrics to assess risk as well as creditworthiness.
- Works closely with senior management to provide rationale on credit decisions and recommendations for approval.

Wells Fargo **San Francisco, CA**
Strategy & Analytics Intern *June 2019 – August 2019*

- Implemented a digital tool for mobile and desktop banking platforms, resulting in ~20% decrease in client wait times.
- Created a forecasting model that allowed Agile development teams to optimize budget and reduce 2020 quarterly costs by ~7%.
- Developed KPIs to monitor internal operations and decreased software approval times by ~15%.

UC Berkeley Graduate Department **Berkeley, CA**
Data Researcher/Project Assistant *October 2018 – May 2019*

- Collected and analyzed UC Berkeley's graduate student data through surveys issued across 2500+ departments and implemented data visualization techniques for publication.
- Streamlined existing data collection methods through digitization leading to increased response rate by nearly 20%.
- Managed and compiled a database of over 2,500 interdepartmental yearly graduates using LinkedIn, Excel, and SAS.
- Strengthened alumni relations by creating UC Berkeley's graduate school alumni networking system.

EXTRACURRICULARS

CAL Actuarial League **Berkeley, CA**
Team Lead *January 2018 – Present*

- Built models in excel and demonstrated critical thinking through analyzing case studies provided by Beam Dental (Health & Benefits), CSAA Insurance Group (Property & Casualty), and Aon (Retirement).
- Placed 3rd out of 20+ teams in the Ninth Annual Actuarial Case Competition at UC Berkeley.

Computer Science and Statistics Course Staff **Berkeley, CA**
Student Instructor/Lab Assistant *August 2018 – Present*

- Taught a small class about the concepts of statistical computing and the data analysis cycle using the R language.
- Helped students debug python/R code and recap important lecture topics (i.e. recursion, trees, data structures, algorithms, etc.).

PROJECTS

Crime and Communities

- Implemented machine learning techniques such as regression analysis, PCA, CV, and data visualization methods in R to develop the best model (using MSE as a metric) to predict crimes using the "Crime and Communities" dataset provided by the UC Irvine.

Stock Analysis

- Performed time series analysis in R on everyday commodities such as wheat (WEAT) and corn (CORN) using adjusted closing prices from the beginning of 2015 to September of 2019 provided by Yahoo Finance. Implemented various combinations of methods such as SARIMA, VST, trend, and seasonal analysis to arrive at a set of candidate models that best capture the underlying signal/noise. Predicted early 4th quarter trading prices using cross validation which led to the final model for prediction yielding an RMSE of about 0.49.