

Roger Lin

Chicago, IL | 646.354.1035 | linroger023@uchicago.edu

RE: C&I Credit Analyst position at Amalgamated Bank (Pasadena Office)
To Amalgamated Bank Recruitment Manager,

My name is Roger Lin and I am currently a candidate pursuing a Masters in Public Policy with a specialization in Finance and Policy at UChicago's Harris School of Public Policy. I am writing to express my strong interest in the C&I Credit Analyst position at Amalgamated Bank's Pasadena Office. I am drawn to Amalgamated Bank due to the firm's society-facing mission, its collaborative culture and focus on developing analysts through a comprehensive training program paired with ongoing learning opportunities. This environment immediately appealed to me as one where I could grow professionally and personally.

I have long been fascinated by financial markets, especially their role in efficiently allocating risk across diverse investors. This enduring curiosity has led me to seek out opportunities to deepen my knowledge of financial markets, the macroeconomic factors which influence them, and the pricing of different asset classes from stocks and bonds to derivatives such as options, swaps, and futures. Through the MPP's heavy quantitative focus, I have furthermore developed a solid foundation in mathematics and statistics, as well as strengthened my technical competencies in statistical analysis using R and Stata, data-driven decision making, financial modeling, and research. I am drawn to the C&I Credit Analyst position in particular because it sits at the intersection of finance, business strategy, and market analysis – three domains I am deeply passionate about. Having studied both public policy and business, I understand how financial engineering solutions can help firms hedge risks and operate more efficiently. The C&I Credit Analyst allows me to utilize my interdisciplinary policy, economic, strategic planning, and statistical analysis abilities to fulfill a direct business need – providing financing for socially worthy causes.

My relevant finance and public policy coursework at Harris, and at the Booth School of Business, encompass Corporate Finance, Financial Instruments, Financial Investments for Public Policy, Bank Regulation and Management, Microeconomics for Public Policy, and Macroeconomic Policymaking, Financial Markets and Institutions, International Trade, Banking, and Capital Flows, and Statistics for Data Analysis. My professional experience has moreover equipped me with a nuanced understanding of financial analysis, strategic planning, and data analysis. During my tenure as a business analyst at Bainbridge Consulting, I helped advise a local startup offering event management software. Collaborating closely with the startup, we mapped out the competitive landscape using market research, identified a strategic market niche, and formulated a comprehensive long-term growth plan with measurable targets and performance indicators. In treating the client as a long-term growth partner we were investing alongside, we made sure that the proposals we made aligned were with what was best for the company. My prior involvement in helping run my parent's small business taught me this invaluable lesson in thinking like an owner. early on. This perspective, rooted in a sense of ownership and accountability for decision outcomes, has been a guiding principle in my approach to challenges and opportunities. Such a mindset, I believe, is crucial for success in the world of finance, where trust is the ultimate currency.

This past summer I had an opportunity to apply my knowledge of financial markets and quantitative skillset in a real-world context as a research assistant at UChicago's Becker Friedman Institute, where I studied the link between inflation regimes and equity returns by looking at the historical correlations between equity and bond excess returns. My responsibilities entailed compiling and cleaning the dataset, running regressions and interpreting the econometric outcomes, preparing data visualizations to highlight important trends in the data, and performing literature review on prior works studying the link between inflation and asset returns for an upcoming paper. This experience was especially valuable in understanding how changes in the macroeconomy impact the decision making of firms on a microeconomic level.

In closing, I believe I possess the ideal blend of skills, experience and motivation to excel as a C&I Credit Analyst at Amalgamated Bank. My quantitative abilities, financial analysis competence and strategic perspective enable me to make objective decisions regarding the worthiness of various investment opportunities using quantifiable metrics.. My diligence, capacity to rapidly synthesize complex information, and creative thinking will enable me to meet the demands of this fast-paced role. I look forward to discussing my qualifications further. Please feel free to contact me if you have any other questions. Thank you and have a wonderful day.

Best regards,
Roger Lin



