

XIN YANG GOH

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EDUCATION

Claremont McKenna College, Claremont CA

May 2013

Master's Program in Finance

- Awards: Robert Day Scholar
- Relevant Coursework: Global Finance, Corporate Financial Management, Investments, Financial Reporting/Communication

Singapore Management University

December 2011

Bachelor of Business Management with Major in Quantitative Finance, Magna Cum Laude

Bachelor of Science with Major in Economics, Magna Cum Laude

- GPA: 3.7/4.0
- Awards: Lee Kong Chian Scholar
- Relevant Coursework: Global Financial Risk Management, Investment and Financial Data Analysis, Computer as an Analysis Tool, Applied Econometrics, Intermediate Macroeconomics

Lund University, Sweden

December 2010

- Attended a semester at the university through an international exchange program

University of St. Gallen, Switzerland

June 2008

- Summer exchange programme

EXPERIENCE

HSBC Private Bank, Singapore

December 2011 – June 2012

Discretionary Portfolio Manager Assistant

- Customized a proprietary system with Microsoft Excel VBA that automates analysis of any given portfolio, producing a financial summary in a digestible format to help clients understand characteristics such as yield-to-maturity, credit rating and frequently used financial ratios
- Negated the need for Relationship Managers to call to access fixed-income prices by innovating a 'live' html, designed using VBA, to automatically retrieve and publish live Bloomberg information at designated times each day
- Responsible for creating the marketing pitch book for Portfolio Managers, comprising of asset allocation charts and historical composite performance across current clients benchmarked against market indices
- Researched and summarized important economic/market review of the past month and the outlook for the month ahead, which is currently distributed to all discretionary desk clients

UOB-SMU Entrepreneurship Alliance (USEA), Singapore

March 2011 – July 2011

Consultant

- Working with the owner of a local Small-Medium Enterprise in the beauty and wellness industry wishing to explore a new revenue stream to expand the business
- Strategized an entry into a feasible market segment and price point through primary market research on consumers and competitors, providing a robust framework for marketing department of the company
- Created a unique value proposition which involved an entirely new brand concept including the brand name, look and feel of the outlet and customer experience

DBS Bank, Singapore

June 2009 – August 2009

Risk Management Summer Intern

- Initiated a study with Senior Vice President of Group Credit, into the correlations between attributions such as time of default with regards to financial cycle, rate of recovery after default and demography of clients who defaulted
- Assisted in the building of the bank's Loss-Given Default (LGD) and Exposure-at-Default (EAD) models by collating historical data from the SME asset class

INTERESTS AND SKILLS

- Languages: English (native) and Chinese (fluent)
- Technical: Microsoft Office Suite, Bloomberg, VBA
- Interests: Travelling, cooking and cycling