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Rui Ma

SUMMARY

Highly self-motivated, performance driven finance professional. Passionate in the field of Finance Modelling and Risk Management. Strong quantitative and qualitative analysis skills. Proficient in SAS, Excel (VBA), Bloomberg. Highly skilled in programming language R, Python, MATLAB.

EDUCATION

University of Connecticut **CT, United State 08/2015-05/2017**
Master of Science, Financial Risk Management GPA: 3.6

Tianjin University of Finance and Economics **Tianjin, China 09/2010-06/2014**
Bachelor of Arts, Double Majors: Financial Engineering and Accounting

EXPERIENCE

Credit Analyst **Citi Bank** **Shanghai, China 09/2017-Now**

- Design credit policy and rules into CDE (Credit Decision Engine), and prepare and test different related scenarios before the policy goes alive in production. And also responsible for fully base SAS QA for CDE policy and rules check.
- Handle credit risk analysis for SCC and test changes, and responsible for performance tracking on Significant credit change and Test.
- Verify data sufficiency from multiple data source.
- Lead ad-hoc projects such as 2nd Bureau leading testing & calculation keys, external income sources and additional score to apply effectively on high risk consumer customers.
- Responsible for several reports and reviews, like PQR (Portfolio quality review), weekly MIS and Ascore MIS.

Capstone **Thomson Reuters** **New York City, NY 01/2017-04/2017**

- Responsible for developing pricing algorithm and conducting price sensitivity analysis
- Developed a pricing program using Monte Carlo Simulation based on Python, then boosted the pricing efficiency by automating the pricing process, which enabled clients to price hundreds of CoCos (Contingent Convertible) Bonds within 10 minutes
- Conducted delta analysis on CoCos, benchmarked results with ordinary convertible bonds and emphasized the unique feature on fluctuating bond prices sensitivity towards equity prices for multi-triggers CoCos

Capstone **ConnectiCare** **Farmington, CT 08/2016-11/2016**

- Conducted wide industry and academic researches about healthcare frauds. Established two fraud detection modelling: Classification Tree in SAS and Neural Network in R.
- Successfully presented the models and results to the client, and made useful suggestions. The model can help to filter 87% of potential fraud activities. Obtained very positive feedback from the client.

Financial Analyst **Shanghai Raystar Microelectronics Tech.** **China 07/2014-06/2015**

- Mainly responsible for new projects ROI analysis. Worked with marketing/sales team for long-term bookings projections, prepared/presented financial packages for VC review.
- Performed daily business support in a timely and accurate manner. Handled AP and AR issues with vendors and customers. Reviewed and processed expense reports. Engaged in month end close activities.

Student Intern **Industrial Bank Co., LTD** **Shanghai, China 2014.01-2014.03**

- Engaged in $16M stand-by financing credit extension. Evaluated the client company’s credit line and investigated transactions background.
- Participated in promoting new offering – “*E Speed Loan*”. Drafted Loan introductions, major criteria of issuing *E Speed loan*, lists of application materials, and declaration of negative list.
- Migrated customer data to new business platform CFP. Processed customers’ general information, financial conditions, balance sheet, cash flow statement and etc. in the CFP. Completed primary analysis. Streamlined the process of customer data management. Improved efficiency of customer analysis.