

LING LUO

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EDUCATION

IIT Stuart School of Business: Chicago, IL

Aug. 2013 - May 2015

Master of Science in Finance

- Relevant courses: Statistics, Financial Modeling, Portfolio Management, Futures Options and other Derivatives, Financial Statement of Analysis, Investment Banking, Corporate Finance, Market Risk Management, Credit Risk Management
- Scholarship & Fellowships: Recipient, Dean Scholarship

Jiang Han University: Wu Han, China

Sept. 2009 – Jun. 2013

Bachelor of Economics Majored in Finance

PROFESSIONAL EXPERIENCE

Northern Trust Corporation: Chicago, IL

Jul. 2015 - Present

Security Processing Analyst

- Reviewed, investigated the daily trade fail report and communicated all unresolved trade issues to investment managers and US domestic trade settlement team to ensure all trades were settled by Fed closing.
- Routed trades to appropriate queues to ensure immediate response from investment managers group.
- Placed and inputted all REPO securities into appropriate REPO collateral disposition via swift reporting.
- Manually delivered trades via STS upon direction from IM and US domestic trade partners. Reconciled & E-filed all end of day balancing reports for the Chicago & Bangalore offices

Fun Tuan Group: Chicago, IL

Nov. 2014 – Jul. 2015

Entrepreneur & Co-founder

- Owned and operated an O2O(Online-to-Offline) food order and delivery Start-up
- Directed Marketing and sold more than 4000 Chinese cuisine lunchboxes and Asian snacks
- Researched and analyzed the food delivery market and re-focus on business in response to market segmentations and competition, making sure firms always offered quality and competitive products
- Consistently maintained a high-standard performance record via marketing strategy, follow-through, and specific attention to detail which can result in higher sales

Taos Global Group LLC | Investment Consulting: Chicago, IL

Nov. 2014 - Jul. 2015

Financial Advisor (part time)

- Collected investment reviews by cold calls about potential clients to determine current financial service including personal and commercial insurance
- Built client relationships based on developing strategies to their financial goals through the use of financial planning and wealth management for more than 100 clients
- Marketed and sold 60+ appropriate investment products, financial and wealth management service to clients

Bourbon Financial Management: Chicago, IL

May 2014 - Sept. 2014

Financial Analyst Intern

- Collected financial as well as operational data by Bloomberg and helped the team to conduct financial analysis including operational forecasting, profitability analysis, and valuation & pricings
- Processed the competitors' financial data in SEC files by using VBA, pivot-table, and multiple functions in Excel and Access and generated the proposals to compare advantages and disadvantages

Chinese American Service League (CASL): Chicago, IL

Jan. 2014 - May 2014

Intern

- Completed the faculties databases to support HR Department on payroll by using SQL and internal platform
- Analyzed the financial plan for the company's operating expenses through the financial statement and consultation with the Accounting Department

ACADEMIC PROJECTS

- **Credit Risk Development Project:** Developed hybrid internal rating model comprising 300 reference entities incorporating PDs via the scoring, reduced form, and structural approaches; Implemented Merton structural approach using market based variables; Implemented JPM 2001 market standard reduced form approach to calculate PDs via market observable CDS spreads; Incorporated Standard & Poor's public debt ratings with historical probabilities of default to include agency rating PDs into hybrid model.
- **Credit Risk Validation Project:** Validated hybrid credit scoring model by following regulatory guidelines outlined in SR 11-7; Performed sensitivity and outcomes analysis of the hybrid model; Replicated hybrid model in SAS/Matlab and matched model outcomes, reducing possibility of coding and implementation errors; Tested the model out of sample using stratified holdout sample comprised of 130 companies excluded from development sample.

LEADERSHIP

• **IIT Stuart School of Business Dean's Office Assistant:** Chicago, IL

May 2014 – May 2015

• **2014 PRMIA Challenge:** Chicago, IL

May 2014

Ranked in Top 6 in the PRIMA Risk Management Challenge for solving realistic business problems in Long-Term Care insurance product with a risk management focus

SKILLS

- Quantitative skills in **Matlab, SAS, VBA, SQL, MS Excel, Bloomberg**
- Extraordinary financial statement analysis and risk analysis skills
- Bilingual skills with verbal and written English and Chinese