# Zihao (David) Xu

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(310) 962-6992

# **EDUCATION**

Pomona College Claremont, CA

Bachelor of Arts, Computer Science & Mathematics

Expected - May 2019

- Cumulative GPA: 3.93/4.0, Pomona Scholar for 4 semesters (placed in top 25% of class)
- Related coursework: Computational Statistics; Big Data Platform/Application; Econometrics; Data Structures; Probability; Statistical Theory; Financial Statement Analysis; Microeconomic Theory

#### Gaoxin No. 1 High School

Xi'an, Shaanxi, China

June 2014

Top 1 High School in Xi'an, Leader in International Education

- Class rank: #1, Cumulative GPA: 98.5/100, 11 AP courses: received 10 fives
- Standardized Test Scores: SAT 2250/2400 (Math & Reading: 1540), SAT Subject Test 2400/2400

## **WORK EXPERIENCE**

## **Business and Credit Risk Analyst Intern**

Pasadena, CA

Scratch Financial, LLC

Sep 2017– Current

- Build Python functions and pipelines to automate data cleaning and extraction from *json* credit reports
- Create and identify new features that contribute to building a more sophisticated decision model to lower default rate while boosting revenue
- Maintain business performance data to track past performance and identify areas of improvement

## Summer Researcher at Mathematics Department

Claremont, CA

Pomona College Summer Undergraduate Research Program (SURP)

May 2017 - Current

- Devised and implemented a new machine learning algorithm Bag of Little Random Forests (BLRF) as an R package, utilizing a paralleled structure for faster computation
- Evaluated and visualized the statistical and computational performance of BLRF using simulated data sets
- Fine-tuned the hyperparameters of BLRF and analyzed their impact on accuracy and time consumption
- Working on a 30-page academic paper for student research competition and publishing

President, 2016-2017 Claremont, CA

Claremont Chinese Student Association (CSA)

*May 2016 – May 2017* 

- Planned and coordinated there major on-campus events to promote awareness of Chinese culture
- Acquired \$4500 as external funding through successful negotiations with outside partners
- Provided 450+ members across the College Consortium with career assistance through alumni connections, cooperation with career-counseling agencies and alumni on-campus lectures

#### Quantitative Analyst Intern

Xi'an, Shaanxi, China

Guotai Junan Securities Co., Ltd

June 2016 - Aug 2016

- Performed hypothesis testing on the significance of fundamental indicators on changes in stock prices
- Devised and evaluated stock selection methods for stocks in the Chinese stock market
- Assisted the IB division with due diligence of one client company listing on NEEQ

## **SKILLS & MEMBERSHIP**

Github Portfolio: https://github.com/zihaoxu/My Portfolio

Tech Skills: Python (pandas, numpy, seaborn, sklearn), R, Java, SQL, C, SML, Machine Learning

(Linear/logistic Regression, Lasso, CART, Random Forests, SVM)

Other Skills: Mandarin, English, Japanese (intermediate), Event planning, Guitar, Cooking, Golf

Memberships: Sagehen Capital Management, Claremont Chinese Student Association, Irish Music Ensemble