

LIAN ZHU

(805) 453-7056 // lianzhu@nyu.edu // [linkedin.com/in/lianzhu0321](https://www.linkedin.com/in/lianzhu0321)

EDUCATION

- Expected 12/26 **NEW YORK UNIVERSITY** New York, NY
The Courant Institute of Mathematical Sciences
M.S. in Mathematics in Finance
- **Forthcoming Coursework:** financial computing, stochastic calculus, dynamic asset pricing, risk portfolio management, derivatives, algorithmic trading, deep learning, Monte Carlo
- 09/21 - 03/25 **UNIVERSITY OF CALIFORNIA, SANTA BARBARA** Santa Barbara, CA
B.S. in Financial Mathematics and Statistics
- **Coursework:** linear algebra, numerical analysis, PDE, stochastic processes, regression analysis, time series, machine learning, fixed income, asset pricing, portfolio optimization, OOP
 - **Honors:** Honors at Graduation (Top 10%)

EXPERIENCE

- 07/24 - 08/24 **CHINA MERCHANTS SECURITIES CO., LTD.** Shenzhen, China
Quantitative Research Intern (Python)
- Reviewed factor research reports from leading PRC securities firms; extracted quantitative formulas, produced weekly analytical summaries, and reported findings to the portfolio manager
 - Analyzed investor behavior by decomposing reversal and momentum into daily returns and constructing factors from over 10 risk proxies using half-life-weighted excess returns
 - Performed cumulative return and net-value analyses using data, backtested long-short hedged strategies (monthly IC 0.072; annualized return 1.80%; ICIR 3.15)
- 07/23 - 08/23 **BANK OF BEIJING CO., LTD.** Beijing, China
Model Development Intern (Python)
- Designed credit risk modeling strategies, and segmented clients by risk level using rolling default rate and aging analysis to forecast credit performance
 - Conducted feature engineering (generation, aggregation, transformation) and selected key variables via WOE/IV, logistic regression, and coefficient analysis
 - Evaluated model performance using KS, AR, Gini, AUC, ROC, confusion matrix, and PSI
 - Developed Python-based credit scorecards to help bank reduce loan default risk
- 07/22 - 08/22 **PING AN TECHNOLOGY CO., LTD.** Shenzhen, China
Big Data Analyst Intern (SQL, Java)
- Configured database connections and Sqoop scripts to transform ODS into ADS using SQL; handled Hive configuration, HDFS uploads, LINKDO scheduling, and validation of scripts.
 - Built dashboards with Tableau, Power BI, FineBI, and the company's proprietary BI software; suggested improvements and assessed its market potential
 - Diagnosed root causes of low internal app usage, proposed targeted improvements, and consolidated findings in reports to team and supervisor, leading to higher app usage

PROJECT

- 06/24 - 06/24 **UNIVERSITY OF CALIFORNIA, SANTA BARBARA** Santa Barbara, CA
Advanced Mathematical Finance Course Project (Python)
- Constructed 10-stock minimum-variance portfolios, efficient frontiers, and capital market lines
 - Analyzed historical portfolio performance, considering COVID and regulatory impact
 - Developed hedging and rebalancing strategies

COMPUTATIONAL SKILLS / OTHER

Programming Languages: Python, R, MATLAB

Languages: English (fluent), Mandarin (native)

Activities: Chinese Chess (4th place, Beijing Junior Tournament)