Jay Lan

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SUMMARY OF QUALIFICATIONS

- Proficient in Excel VBA, Python, SQL, R, SAS, Tableau, Bloomberg Terminal, Financial Modelling
- Passionate about the intersection of math and finance and using technology to optimize business processes
- Excellent communication skills with experience explaining technical concepts to non-technical stakeholders

EXPERIENCE

Fixed Income Analyst | *Sun Life Capital Management* 　　　　　　　　　　　　　　　　　May 2024 – Dec. 2024

- Supported the structuring and pricing of asset-backed securities (ABS) transactions and developed expertise in auto, commercial equipment, and mortgage asset classes.
- Conducted cash flow analysis and stress testing of securitized assets to evaluate payment waterfalls, prepayment scenarios, and tranche-level returns.
- Built and automated ABS tranche analysis models in Python, enhancing asset quality evaluation accuracy and reducing analysis time by 30%.
- Performed interest rate risk analysis and term structure modelling to assess rate sensitivity and ensure alignment with portfolio mandates.
- Completed credit reviews of high loan-to-value assets, evaluating default probability, loss severity, and implications for tranche spreads and credit enhancement structures.
- Developed scenario testing to quantify losses under extreme conditions and measure the portfolio-wide impacts.
- Coordinated with the IT team to automate performance reporting and maintain the securitization cash flow database, minimizing manual processes and improving data reliability.
- Created Bloomberg Terminal guides to benchmark spreads between Canadian and US ABS issuances, facilitating more informed market assessment.

Capital Markets Treasury Analyst | *CIBC Mellon* 　　　　　　　　　　　　　　　　　　　May 2023 – Aug. 2023

- Monitored a USD 60 Billion collateral portfolio in securities lending to identify deviations from risk parameters, mitigating credit and diversification risks.
- Performed daily margin and credit limit reviews for 70+ counterparties; flagged under-marginalized accounts and recommended limit adjustments.
- Supported traders and treasury management in optimizing counterparty exposures and regulatory compliance.

Financial Crimes Consultant | *KPMG* 　　　　　　　　　　　　　　　　　　　　　　　　Jan. 2023 – Apr. 2023

- Executed AML compliance audits for gaming industry clients, reducing operational and reputational risks.
- Conducted KYC and Enhanced Due Diligence for banks by using open-source research, ensuring regulatory compliance.
- Researched fraud trends across ESG, real estate, and banking sectors, and developed internal training materials on fraud detection and prevention.

Board Member | *Waterloo Undergraduate Students' Associations* 　　　　　　　　　　　　May 2021 – Apr. 2025

- Re-Elected three years to represent 36,000+ undergraduate students.
- Advocated for enhancement to the first-year calculus curriculum based on student feedback, successfully influencing professors to incorporate weekly synchronous lectures during the lockdown.
- Improved organizational transparency and rebuilt trust with students by initiating marketing campaigns.

PROJECTS

Bloomberg Global Trading Challenge Competition 　　　　　　　　　　　　　　　　　　　Oct. 2022 – Nov. 2022

- Executed trades through Bloomberg Terminal and achieved a Return on Investment of 10% in four weeks subject to long positions only.
- Employed strategies such as analyzing high volatility stocks, speculating earning calls, and assessing overall market trends.

EDUCATION

University of Waterloo & Wilfrid Laurier University 　　　　　　　　　　　　　　　　　　Sep. 2020 – Apr. 2025

Bachelor of Mathematics & Bachelor of Business Administration (Double Degree). Minor in Legal Studies.
National Entrance Scholarship ($14,000. 1 of 15), Upper-year Mathematics Scholarships ($8,000)

CFA Level 1 Passed (Top 10%) 　　　　　　　　　　　　　　　　　　　　　　　　　　　　　Aug. 2024

Canadian Securities Course Passed 　　　　　　　　　　　　　　　　　　　　　　　　　　　Aug. 2022