

# Summer (Kaiyuan) Lu

## EDUCATION

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**Rotman School of Management & Department of Economics, University of Toronto** Toronto, Ontario  
*Master of Financial Economics* Jul 2022 – Dec 2023

- **Awards:** \$6,000 Graduate Scholarship
- **Upcoming Relevant Courses:** Corporate Finance II, Options and Futures, Financial Statement Analysis, Financial Economics

**Department of Mathematics, University of Waterloo** Waterloo, Ontario  
*Bachelor of Mathematics with Co-op (Major in Financial Analysis and Risk Management)* 2017 – 2022

- **Academics:** cGPA 3.98/4.0
- **Awards:** President's Scholarship of Distinction; Graduated with Distinction; Dean's Honours List
- **Relevant Courses:** Corporate Finance (A+); Financial Statement Analysis (A+); Intermediate Accounting for Finance (A+); Fixed Income (A+); Computational Methods in Finance (A+)

## INDUSTRY CERTIFICATIONS

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- Bloomberg Market Concepts (BMC) Certificate: Equities, Fixed Income, Economic Indicators, Currencies 2022
- Corporate Finance Institute Courses: Corporate Finance, Business Valuation Modeling, Capital IQ Fundamentals, Reading Financial Statements, Fundamentals of Credit, Debt Modeling 2022
- The Marquee Group: Financial Accounting, DCF Valuation 2022

## PROFESSIONAL EXPERIENCE

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**President's Choice Financial** Toronto, Ontario  
*Intern – Credit Risk* Fall 2021

- Utilized SAS to improve the accuracy of the expected credit loss (ECL) model and reduced 2022 ECL projection by 3%
- Prepared a summary deck of the improved ECL model and presented to the CRO and the Credit Committee for approval

**BMO Capital Markets** Toronto, Ontario  
*Market Risk Analyst – Counterparty Credit Risk* Summer 2021

- Worked closely with portfolio managers to set up customer accounts and established trade limits based on client profile and risk level
- Analyzed credit approval data sources, corrected data discrepancies, and investigated cases where credit limits were breached
- Led training sessions and onboarded 2 new analysts to support team-wide organizational restructuring and ensure smooth transitioning

**Barrick Gold Corporation** Toronto, Ontario  
*Intern – Treasury and Financial Reporting* Winter 2020

- Prepared audit binders for quarterly and annual filings and worked with internal stakeholders to ensure quality and timeliness
- Processed >400 counterparty confirmations for term deposit, bullion, and FX trades

**BMO Financial Group** Toronto, Ontario  
*Intern – Financial Governance and Controls* Summer 2019

- Assisted with the scoping of the annual SOX risk assessment by evaluating the materiality of line items on the balance sheet
- Reviewed 50+ SOX internal control test forms and identified control deficiencies from external audit reports
- 1<sup>st</sup> place in Intern Case Competition by developing a revenue mix optimization solution for BMO's trading platforms

**Treasury Board Secretariat** Toronto, Ontario  
*Internal Auditor – Finance Audit Service* Fall 2018

- Collected audit evidence, communicated results and findings, and drafted audit reports
- Audited write-offs during previous fiscal year and made recommendations on the procurement process to reduce fraud risk

## PERSONAL

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- **Technical skills:** Excel VBA, PowerPoint, Bloomberg, Capital IQ, SQL, SAS, R, MATLAB and Python
- **Languages:** English, Mandarin
- **Interests:** Electronic organ (double keyboard), Piano (Level 8), Puzzles, and LEGO