Jack Yin

Education

Rotman School of Management & Department of Economics, University of Toronto — Toronto, Ontario
Master of Financial Economics — *Expected June 2025*

− **Award:** Graduate Scholarship ($5,000)
− **Relevant Courses:** Econometrics; Options and Futures Markets; Corporate Finance; Security and Portfolio Analysis

Faculty of Science, McMaster University — Hamilton, Ontario
Bachelor of Science (Major in Actuarial & Financial Mathematics Co-op, Minor in Economics) — *Sep 2018 – Apr 2023*

− **Academics:** cGPA: 3.85/4.0
− **Awards:** McMaster Honour Award; Dean's Honour List
− **Relevant Courses:** Financial Markets & Derivatives; Managerial Finance; Time Series; Pension & Estate Planning

Industry Certifications

− CSC Volume 1	*2024*
− CFI courses – Fixed Income, Commodities, Foreign Exchange, Valuation Modelling, Derivatives	*2023*
− FRM Level I	*2022*
− SOA Exam: Statistical Risk Modelling	*2022*
− SOA: Exam: Short-term Actuarial Math	*2022*
− Certified SAS Base & Advanced Programmer	*2021*
− SOA Exam: Probability & Financial Math	*2020 – 2021*

Professional Experience

Scotiabank Global Markets — Toronto, Ontario
Repo Trading Co-op – Collateral Management and Funding Desk — *Dec 2023 – May 2024*

− Supported funding requirements for bank's fixed income capital market activities through repo and reverse repo transactions
− Rebuilt short covering process, enhancing cost-efficiency and resulting in $60k annual borrowing cost savings
− Identified inefficiencies in collateral usage with the CDCC and created live monitoring reports, reducing GoC usage by 30%
− Developed pricing tools using SQL and VBA to incorporate Basal III balance sheet usage impact into pricing decisions
− Automated hedge funds' US trades booking process for senior traders using Anvil and VBA

Royal Bank of Canada (RBC) — Toronto, Ontario
Risk Analyst Co-op – Enterprise Risk Reporting — *Sep 2022 – Dec 2022*

− Collaborated with 8 cross-functional teams to produce risk reports, offering analysis on risk factors for the bank's financial operations, portfolio exposures and trading activities, assisting executive strategy and earnings call preparation
− Used Tableau to create risk exposure monitoring and visualization dashboard of 50+ OTC products for Capital Market Teams
− Utilized Excel Pivot to build customized dashboards and tailored reports on emerging market events such as the CRE crisis
− Contributed to loan portfolio study by utilizing SQL queries to extract and analyze data for credit loss and impaired loans
− Automated weekly counterparty risk dashboard updating process by using Excel VBA

Manulife Financial — Toronto, Ontario
Actuarial Co-op – US Life Pricing — *May 2022 – Aug 2022*

− Investigated and debugged the improper Excel functions and macro issues to ensure the stabilization of pricing models
− Analyzed 6 million records for 2 life products to form a concise and accurate basis for management's decision-making
− Leveraged Excel and SQL to streamline policy premium and investment rate of return calculation under IFRS 17 guideline

Sun Life Financial — Toronto, Ontario
Actuarial Co-op – Financial Risk Management — *Jan 2022 – Apr 2022*

− Performed net income forecasting analysis to predict the earning effect under shocks on interest rates, equities and FX
− Generated in-depth peer analysis and flagged 3 important scenario switches and key sensitivity changes to the executive team
− Updated the reverse stress testing process to ensure the capital calculation process met the IFRS 17 requirement
− Streamlined daily reminder email process through the development of Excel VBA macro

Personal

− **Skills**: Tableau, SQL, Excel VBA, SAS, Python, GGY Axis, R, Anvil and Bloomberg
− **Interests**: Snowboarder, Poker, Diversified Personal Investment, Coffee Latte Art, Short track speed skater