# Rui Liu

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## EDUCATION

**The University of Michigan** Ann Arbor, MI
Ms in Quantitative Finance and Risk Management Expected Dec. 2016

- **Course Highlights:** Financial Mathematics, Computational Finance, Stochastic Process, Applied Statistics, Analysis of Financial Data, Fixed Income Securities, Financial Derivatives in Corporate Finance

**Shandong University** Jinan, China
BS in Financial Mathematics and Financial Engineering 2011- 2015

- **GPA:** 89.83/100
- **Course Highlights:** Mathematical Analysis, Advanced Algebra, Probability, Statistics, Econometrics Mathematical Modeling, Financial Engineering, Financial Economics, Operational Research
- **Awards**: Successive 3-year Scholarship for Outstanding Students in Shandong University
  Certificate for Outstanding Students in Innovative Research of Shandong University

## SKILLS

- **Programming languages and software packages**: Matlab, R, SQL Server, Stata
- **Languages:** Mandarin(native), English(proficiency)

## WORKING EXPERIENCE

**Intern at FSRM Team, Ernst&Young, Shenzhen, Guangdong Province** Jul.. 2016-Aug.2016
*Conducted Customer Value Management consultation for a major banking group in China*

- Collected and Sorted the data of off-balance sheet activities for forty branches. Conducted systematic calculations on EVA(Economic Value Added) ,credit risk and liquidity risk.
- Developed a model to identify high value customers using clustering analysis. Proposed corresponding suggestions about marketing and management strategies to different groups according to layered results.
- Extracted Indexes that may affect customer's potential value from index databases, reduced them to measurable factors using factor analysis. Evaluated customer's potential value using regression models.

**Intern at Industrial and Commercial Bank of China, Xinyang, Henan Province** Feb. 2015-Mar. 2015

- Carried out due diligence and analyzed credit data to determine loan eligibility. Processed companies' loan applications and other documents to verify accuracy of all statements . Maintained a sound relationship with companies.
- Assisted with the risk management of assets and liabilities by using gap analysis and duration analysis.

**Summer Analyst at Qilu Securities Corporation, Jinan, Shandong Province** Jul. 2014-Aug..2014

- Conducted extensive research on household appliance industry. Analyzed financial statements of several leading enterprises. Assessed firms' operational performance and credit situation.
- Prepared the latest information and statistics on macro policies, industry dynamics and capital markets for weekly analysis reports and presentations.

## RESEARCH EXPERIENCE

**Leader of undergraduate innovative research group** May 2013-June 2014
*Investigated China's shadow banking system and structured financial products for the National Undergraduate Innovation Research Projects*

- Collected information of the performance of different structured financial products
- Simulated and evaluated the distribution of returns by employing Monte Carlo method
- Analyzed risk factors of financial products and proposed suggestions for risk control

**Research Assistant** March 2013-July 2013
*Empirical research on China's real estate market*

- Collected and analyzed data for real estate markets in China's major cities
- Identified the key variables affecting housing price using multivariate regression models
- Verified the continuous positive return for housing prices on the basis of time series models

## EXTRACURRICULAR ACTIVITIES

- Vice President of Center for Student entrepreneurship and Innovation at Shandong University
- Excellent Volunteer for National Technological Innovation Activities for College Students
- Author of excellent research report of social practice at Shandong University

## OTHER

- Passed CFA level 1 and Securities Qualification Examination of China
- Member of Michigan Financial and Mathematics Society