

Wenchuan Zhu

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Career Interests

Quantitative Analytics | Financial Data Science & Machine Learning | Risk Modeling

Education

Master of Management Analytics (MMA) , University of Alberta	2025 – Present
Bachelor of Finance and Investment Management , University of Ulster	2021 – 2025
Bachelor of Finance , Dongbei University of Finance and Economics	2021 – 2025

Professional Experience

Intern of Finance (Equity & Debt), PingAn Securities – Investment Banking Division Mar 2025 – Jun 2025

- Developed Excel VBA scripts to automate batch generation of financial analysis sentences from 10,000+ row datasets, reducing manual reporting time by 30%.
- Built and maintained standardized Excel financial analysis templates for IPO and corporate bond issuance projects totaling 200 million CAD.
- Automated compliance review of a 270,000-word regulatory document using Word VBA, ensuring alignment with China Securities Regulatory Commission requirements.
- Collected and organized industry research data from Wind Financial Terminal, performing comparable company analysis across 10+ sectors to support transaction execution.

Intern of Financial Development Department, Bank of Hangzhou, China Aug 2023 – Aug 2023

- Independently designed an Excel-based loan assessment model incorporating financial ratio analysis and credit scoring methodology, translating internal policy guidelines into a structured calculation template.
- Conducted 10+ on-site company visits and compiled research reports to support commercial loan evaluation.

Rotational Intern, Huaan Securities, China Jul 2023 – Aug 2023

- Performed client risk profiling using quantitative scoring frameworks, evaluating risk tolerance and asset liquidity to generate tailored investment recommendations.
- Conducted field research and due diligence for two IPO projects, supporting deal evaluation and documentation.

Projects

Bank Loan Approval Causal Analysis 2025

- Identified a hidden subprime lending strategy by applying Inverse Probability Weighting to debias loan approval data, shifting the approach from traditional prediction to causal inference.
- Performed exploratory data analysis in Python to detect statistical anomalies, including a near-zero correlation between credit scores and approval rates that standard models overlooked.

Multi-Modal Loan Prediction with NLP Feature Engineering 2025

- Designed a dual-branch neural network in Python (PyTorch) fusing 1,024-dim text embeddings with tabular financial features to predict loan approval outcomes.
- Integrated the Claude API for sentence embedding of free-text loan application reasons, transforming unstructured data into quantitative model inputs.
- Engineered a data pipeline combining NLP feature extraction, batch normalization, and dropout regularization to handle mixed data types in a single prediction framework.

Volunteer Experience

Student Union Officer, Dongbei University of Finance and Economics, China Sep 2021 – Aug 2022

- Developed an automated scheduling tool using Excel VBA, streamlining activity planning workflows and reducing preparation time by 80%.

Work-Study Association Management Officer, Dongbei University of Finance and Economics, China Sep 2021 – Aug 2022

- Organized a campus-wide cultural festival for 17,000+ students, coordinating cross-departmental logistics and ensuring on-schedule delivery.
- Established an eligibility review committee to assess and distribute financial support to hundreds of students from disadvantaged backgrounds.

Technology

- **Programming Languages:** Python (scikit-learn, TensorFlow, PyTorch), R (tidyverse, neuralnet, ggplot), Visual Basic, SQL
- **Data Analysis & Visualization:** Microsoft Excel (VBA, NumXL), Tableau, Visio, Wind Financial Terminal
- **Writing & Presentation:** Microsoft Word, L^AT_EX, Microsoft PowerPoint

Professional Development & Awards

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| • China National Mathematics Competition for College Students – Third Prize | 2022 |
| • China National Olympiad Mathematics Competition – Bronze Prize | 2022 |
| • China Undergraduate Mathematical Contest in Modeling – Second Prize | 2022 |