

# Annie Yang

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## EDUCATION

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### Columbia University

*Masters of Arts in Economics*

**New York, NY**

*Expected Dec 2019*

### University of Waterloo

*Bachelor of Mathematics, Honours Math/Business Major, Economics Minor, Graduated with Distinction*

**Waterloo, ON**

*Apr 2016*

- **Cumulative GPA: 3.75/4**
- ELPE Recognition of Excellence for Essay Writing (Top 50 out of 3,000 students)
- UW President's Scholarship, Descartes Entrance Scholarship, QEII Aiming for the Top Scholarship
- Differential Equations for Business/Economics (4.0), Stats for Business (4.0), Optimization (4.0), Computational Methods (4.0), Designing Functional Programs (4.0), Computational Methods in Business and Finance (3.9)

## WORK EXPERIENCE

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### Oliver Wyman

*Management Consultant*

**New York, NY**

*Apr 2017 – Apr 2018*

- Headed data analysis component while working on a project aimed at reforming capital requirements for the US insurance industry.
- Researched stochastic and standard processes for determining accumulated deficiencies and developed code in R and VBA to analyze data trends

### Scotiabank Global Banking and Markets

*Analyst, Corporate Banking – US Financial Institutions*

**Toronto, ON**

*Oct 2016 – Present*

- Assess credit and liquidity requirements, analyze market risks, and conduct due diligence for fixed income transactions.
- Analyze credit agreements, amendments, and other legal documents for existing and prospective clients involving regulated investment companies, insurance companies, and capital call deals.

### PSP Investments

*Intern, Private Investments – Real Estate*

**Montreal, QC**

*Sept 2015 – Dec 2015*

- Built valuation models using Excel, drafted investment proposals, and analyzed sensitivities and projected returns.
- Presented research on new investment opportunities in South Korea, leading to the closing of a \$208m deal.
- Worked extensively on the valuation model for a \$1.6B property (initial 60% LTC ratio and subsequent restructuring).

### Canadian Pension Plan Investment Board

*Intern, Quantitative Investments*

**Toronto, ON**

*Sept 2014 – Dec 2014, May 2015 – Aug 2015*

- Reconstructed investment signals using SQL and kdb+ for 600 stocks and analyzed their sensitivity to input factors.
- Quantified investment model's look ahead bias using statistical modeling and analysis. Presented a proposal to modify the fund's data lag assumption, resulting in a 5% change in returns generated from backtesting.

### DBRS Limited

*Junior Financial Analyst, Corporate Research and Analysis*

**Toronto, ON**

*Sep 2012 – Dec 2012*

- Led co-ops in conducting a quarterly liquidity assessment of companies in the oil and gas industry by building comprehensive debt maturity tables and performing analyses of companies' financial statements.
- Worked with senior analysts on debt ratings reports by assessing companies' qualitative and quantitative factors.

## EXTRA-CURRICULAR ACTIVITIES

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### Computer Science Projects

*Java Project*

**Waterloo, ON**

*Spring 2014*

- Implemented Motherload game, where players excavate ores under gravity and the threat of collision and other obstacles.
- Python Project*
- Spring 2013*
- Designed and developed platform game involving shooting and defense concepts. Also includes various minigames.

### Varsity Tennis Team

*Singles and Doubles*

**Waterloo, ON**

*Fall 2013*

- Team advanced to national finals. Trained daily in 3-hour sessions and played weekend matches during tennis season.

### Model United Nations UW

*Chief Financial Officer*

**Waterloo, ON**

*Jan 2012 – Apr 2016*

- Created funding proposals for Model UN conferences, resulting in \$1,000 grants from Federation of Students each term.
- Organized and projected costs for conferences and led weekly general and executive meetings.