



Wei Chen

Junior Risk Analyst

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Mathematics and statistics graduate from the University of Nottingham with an interest in financial risk management. Completed a **summer internship** at Lloyds Banking Group within the credit risk team, working on models covering a **£3.2 billion** retail lending portfolio. Proficient in Python, SQL, and SAS for data analysis.

Experience

Credit Risk Intern, Lloyds Banking Group, London

Jun 2024 – Aug 2024

Joined the retail credit risk team supporting model monitoring and portfolio analysis.

- Monitored performance of **4 credit scorecard models** covering a £3.2 billion personal lending portfolio
- Built automated data quality checks in Python, reducing manual review time by **6 hours per week**
- Produced **monthly risk dashboards** tracking default rates, arrears, and concentration risk across 12 segments
- Presented findings on model drift to **senior risk managers** at 2 monthly review meetings

Mathematics Tutor, Self-employed, Nottingham

Oct 2022 – May 2024

Private tutoring for A-level and GCSE mathematics students.

- Tutored **8 students** concurrently, with **6 achieving A or A*** grades at A-level
- Earned approximately **£200 per week** through consistent weekly sessions

Education

BSc (Hons) Mathematics and Statistics in Mathematics and Statistics, University of Nottingham, Nottingham

Sep 2022 – Jul 2025

First Class (73%). Dissertation on Monte Carlo simulation methods for Value at Risk estimation. Modules included Probability Models, Statistical Inference, and Time Series Analysis.

Skills

Python (pandas, NumPy) • SQL • SAS • Credit Risk Modelling • Data Quality Assurance • Risk Dashboards • Microsoft Excel (Advanced) • Statistical Analysis

Certifications

FRM Part I (Scheduled), Global Association of Risk Professionals

Nov 2025

Languages

English - Native • Mandarin - Native

Projects

Value at Risk Simulation Tool

Oct 2024 – Mar 2025

Built a Python tool using Monte Carlo simulation to estimate VaR for a hypothetical portfolio of **20 FTSE 100 stocks**. Back-tested against **5 years of historical data** and achieved a **97.5% confidence interval** accuracy.

Extra Curricular Activity

Nottingham University Investment Society

Sep 2023 – Jun 2025

Managed a virtual portfolio of **£50,000** as part of the stock-picking competition, returning **12% over 6 months**.