

JUNYAN (CHRIS) LIN

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PROFILE

Penultimate-year Quantitative Finance undergraduate at SMU, **currently interning in Global Corporate Banking at Bank of China (Singapore)**, where I do financial and statistical analysis, due diligence, and company/industry research day to day. Strong interest in investment banking; comfortable with financial statements, valuation, and building models in Excel. **Bilingual (Mandarin native, English professional)**, diligent and detail-oriented, and eager to learn in a deal-focused team. Based in Singapore with the right to work.

EDUCATION

Singapore Management University

Singapore

Bachelor of Business Management (Quantitative Finance) • Aug 2024 – May 2028

- **Relevant coursework:** Finance, Financial Accounting, Management Accounting, Statistics, Decision Analysis, Corporate Finance concepts, Business Law

SKILLS

Financial Analysis & Modelling: Financial & statistical analysis, financial statement analysis, valuation (DCF, DDM, P/E, P/B), Excel financial modelling, sensitivity analysis

Research & Due Diligence: Company and industry research, due diligence, and competitive benchmarking

Tools: S&P Capital IQ, Excel (modelling, pivot tables, regression), PowerPoint, Google Suite

Languages: Mandarin (native), English (professional)

EXPERIENCE

Bank of China (Singapore Branch) – Global Corporate Banking

Singapore

Relationship Manager Intern Aug 2026 – Nov 2026

- Authored an **industry research brief** (Thailand data centres; social media & digital advertising) covering the value chain, market sizing and growth, competitive landscape, policy incentives and **lender-side risk analysis** – to support sector coverage and credit assessment.
- Supported **credit due diligence** on a proposed large medium/long-term bond investment in a leading internet company: independently pulled 3 years of audited financials, **built a 3-year summary and did full three-statement tie-outs**, computed profitability and solvency metrics (margins, ROE, gearing, interest coverage), and wrote the operating/financial, external-financing and risk (macro / policy / ESG) sections.
- Researched **12 Belt & Road infrastructure projects** (transport, ports, energy, industrial parks) across Southeast and South Asia to map commercial-banking entry opportunities: built a **three-tier prioritisation framework** (breakthrough / selective entry / avoid) and wrote per-project entry strategies, action plans, and a supporting financing worksheet (investment scale, capital structure, lending syndicate).
- Conducted **KYC due diligence** (ownership structure, UBO, source of funds), pulled company data via **S&P Capital IQ**, and broke down a target company's financial statements to surface the metrics that supported colleagues' credit-rating work.
- Mapped a large tech group's SEA subsidiary's IFRS audited statements into the bank's overseas-financials credit system (account classification, three-statement tie-outs) and flagged credit-risk signals (swing to loss, cash depletion, related-party fund flows).

ACADEMIC PROJECTS

Equity Research & Valuation – Heineken N.V. | StarHub vs. Singtel

SMU Academic Projects

- Built Excel models (P/E, DDM) with **sensitivity analysis**; separated underlying performance from one-off items (Net Profit vs. BEIA) to assess earnings quality.
- Analysed financial statements and **debt structures**, adjusting for non-operating and impairment items, to benchmark competitive positioning (TMT / telco) and reach a buy / hold / sell view.

Statistical Analysis – Jetstar Customer Satisfaction

SMU Academic Project

- Designed and ran a **regression-based study across 8 variables** using 95% confidence intervals, and turned the statistical output into clear, business-ready recommendations.

ADDITIONAL

- Active personal investor (weekly DCA, core-satellite framework) – a genuine, hands-on interest in financial markets.
- Greater Bay Area roots; comfortable across China and Southeast Asia contexts. Self-produce a Mandarin podcast end-to-end (initiative, communication).
- CFA Level 1 Candidate (target Nov 2026) • Bloomberg Market Concepts (BMC), 2026.