

HENRY GU

henry@henrygu.com

-
- SUMMARY**
- Proven expertise in risk management, hedging strategies, financial modelling, and data analysis with over five years of experience in various treasury/ALM roles
 - Solid understanding of valuation, risk measurement and asset-liability management concepts, with dual background in data science/statistics & finance
 - Demonstrated strong quantitative, communication, analytical and problem-solving skills through numerous model development activities and project initiatives
 - Advanced proficiency in R, SQL, Python
 - Passed Level III of CFA Exam

WORK EXPERIENCE

Treasury Manager

Mar. 2021 – present

TD Bank Group – Hedge Strategy, Treasury & Balance Sheet Management

- Manage, implement, and monitor hedging & pull-through ratio assumptions for the Bank's Canadian & US mortgage commitment books in order to manage interest rate risk and reduce P&L volatility, using analysis of historical trends, market expectations & pricing dynamics
- Refine and expand the Bank's hedging, funds transfer pricing, and financial reporting processes for commitments and mortgages, to improve the accuracy of risk measurement and attribution
- Define requirements, update methodologies, and perform testing & validation of model results for non-trading market risk as part of the Bank's benchmark interest rate reform project

Senior Modelling/Forecasting Analyst

May 2018 – Mar. 2021

TD Bank Group – Treasury Modelling, Treasury & Balance Sheet Management

- Developed prepayment models used for risk measurement and hedging purposes using quantitative and econometric techniques on Canadian & US retail and investment products
- Assessed and improved quantitative model performance through rigorous model performance monitoring, including backtesting and benchmarking analysis
- Conducted end-to-end deep dives/reviews of US mortgage pricing/risk models within Treasury and subsequently identify, design, and implement enhancements to comply with new regulatory requirements (e.g. IRRBB) and/or align with industry standards
- Supported hedging, funds transfer pricing (FTP) and technology functions in model implementation and analysis of model impacts

Teaching Assistant

Sep. 2017 – Apr. 2018

University of Toronto – Department of Statistical Sciences

- Led weekly tutorials of 80+ students, prepared lesson plans, and graded exams
- Answered student questions during office hours and provided support tailored to individual needs

Associate (Co-op)

Aug. – Dec. 2016

TD Bank Group – Hedge Strategy, Treasury & Balance Sheet Management

- Ran market risk scenarios on bank's financial position to evaluate impact on earnings and VaR
- Analyzed and monitored effectiveness of interest rate risk hedging strategies on bank deposits
- Evaluated appropriateness of the bank's financial modelling assumptions and methodologies
- Assisted in the creation of new hedging strategies

Analyst (Co-op)*Jan. – Apr. 2016*Manulife Financial – Global Asset–Liability Management

- Analyzed new business sales and cash flows on US and Canadian insurance offerings and ran valuation models in AXIS to determine interest rate risk & balance sheet/earnings impact
- Priced options based on latest market swap curves and implied volatilities using internally developed models to help desk traders evaluate counterparty offers
- Monitored cash liquidity of segments and initiated asset, cash, and derivative transfer requests

Project Control Officer (Co-op)*Sep. – Dec. 2014, May – Aug. 2015*CGI Group Inc. – Wealth Portfolio Services

- Performed project management duties and prepared business requirements in consultation with clients for a software development team building a wealth management advisor product

Income Tax Preparer (Co-op)*Jan. – Apr. 2014*Norman A. Rothberg, CA

- Prepared and reviewed income tax returns for over 200 of the firm's self-employed, commission, and small business clients in an accurate, timely, and efficient manner

Staff Associate (Co-op)*May – Aug. 2013*Stratos Solutions Inc.

- Conducted excise/sales tax recovery and accounts payable reviews for large corporate clients

EDUCATION**M.Sc., University of Toronto***2017 – 2018*

Statistics

B.Math, University of Waterloo*2012 – 2017*

Financial Analysis/Risk Management, Statistics

Canadian Securities Course*2015*