

Pengyi Peng

Corporate Banking | Company and Industry Research | Credit and Transaction Banking

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Profile

Corporate-banking and data-research candidate with rotations across corporate banking, retail banking, and operations at Ping An Bank, supported by an MSc in Complex Systems Modelling from King's College London's Department of Mathematics. Experienced in structuring company, financing, financial, cash-flow, and risk analysis, while using Excel, Python, and AI research tools to improve public-information research and material preparation.

Professional Experience

Ping An Bank, Shenzhen Branch Jul 2025 – Present

Management Trainee – Corporate Banking / Retail Banking / Operations

- Supported reviews of corporate clients' operating conditions, industry context, and financing needs; contributed to credit-related materials and gained exposure to strategic-industry business scenarios including new-energy vehicles and internet ecosystems.
- Structured company and industry research across business models, value chains, major customers and suppliers, operating performance, financing purposes, and potential risks.
- Participated in corporate-credit workflows, connecting financing needs and use of funds with balance-sheet structure, operating cash flow, primary repayment sources, and risk-mitigation measures; supported documentation and data checks.
- Worked with transaction-banking, settlement, and cash-management workflows, developing an understanding of how account structures and operating cash flows connect to integrated banking services.
- Used Excel and AI tools for public-information retrieval, structuring, and first-draft preparation, followed by Human verification of material data and business definitions; ranked within the top 10% for rotation performance.

CITIC Securities Feb 2025 – Mar 2025

Off-cycle Management Trainee Intern

- Supported engagement with quantitative private-fund managers and market teams, product-roadshow preparation, public product-material review, and client communication.

Corporate Banking Capabilities

- Company analysis:** industry environment, competitive position, business model, value-chain role, customers and suppliers, operating data, and financial performance.
- Credit and financing:** financing purpose, repayment capacity, primary repayment source, balance-sheet structure, collateral, and other risk mitigants.
- Financial and transaction banking:** links across the three financial statements; earnings quality, operating cash flow, receivables, inventory, interest-bearing debt, capital expenditure, accounts, settlement, and cash management.

Education and Quantitative Evidence

King's College London – MSc Complex Systems Modelling Sep 2022 – Nov 2024

Department of Mathematics; mathematical modelling, statistics, and complex-systems research

University of Reading / NUIST – BSc Mathematics and Applied Mathematics Sep 2018 – Jun 2022

First-Class Honours; Top 10% of programme

WorldQuant International Quant Championship 2024 Global 232 / 34,142; Top 0.7%; UK 5

Built and iterated 140+ Alpha expressions using fundamental, price-volume, news, and sentiment data.

WorldQuant MAPC 2024 Global 11 / 850; UK 1

Skills

Corporate banking: Company and industry research, credit process, financing-needs analysis, financial and risk analysis, value-chain finance, transaction banking, settlement, and cash management

Data and tools: Excel, Python, Jupyter, statistical analysis, data cleaning, information retrieval, data verification, AI research tools, LaTeX

Languages: Mandarin Chinese (native), English (IELTS 7.0; business and academic communication), Cantonese

Additional: 10th place, Nanjing Marathon 7 km Fun Run