

YAP YAW TSONG, CFA, FRM, PRM

Credit Analyst

📍 No.9, Jalan Cassia 2, Taman Cassia, 48000 Rawang, Selangor, Malaysia.

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SUMMARY

I am an experienced credit professional with 10 years of working experience, covering issuers from diverse sectors in Malaysian bond market. I am result-oriented and adaptive to changes with strong financial acumen and time management skill. I am keen to explore career opportunities in credit analysis, fund management or risk management.

EXPERIENCE

Credit Analyst

Eastspring Investments Berhad

July 2021 – ongoing

- Conducted credit analysis and monitoring and provided timely recommendation on corporate bond issuers and issuances, including problematic and distress investee companies.
- Assessed and assigned internal credit rating to corporate bond issuers and issuances.
- Conducted environmental, social and governance (“ESG”) assessments on Issuers, based on internal scorecards and regulatory taxonomy.
- Involved in administrative matters, including monthly client reporting, credit database maintenance and ad-hoc assignments from time to time.

Senior Analyst, Investment Performance and Risk Reporting

Invartis Consulting

February 2021 – June 2021

- Produced daily and monthly reports for asset management companies of AIA Group Ltd.
- Involved in return attributions of private equity investments.

Credit Analyst

Hong Leong Asset Management Berhad

July 2013 – February 2021

- Conducted credit analysis and monitoring and provided timely recommendations on corporate bond issuers and issuances.
- Involved in annual credit assessments, monthly fixed income committee meetings, ongoing credit database maintenance and ad-hoc assignments from time to time.

Rating Analyst

Malaysian Rating Corporation Berhad

February 2013 – April 2013

- Conducted credit analysis on rated Issuers in banking and oil & gas sectors.
- Prepared credit rating reports and presented findings in the Rating Committee meetings.

Investment Management Executive

Great Eastern Life Assurance (Malaysia) Berhad

October 2011 – January 2013

- Conducted stress testing on investment funds for internal parties or regulatory reporting.
- Involved in Strategic Asset Allocation and Tactical Asset Allocation exercises and annual investment-linked report preparation.
- Monitored investment performance and limits against the asset management mandates.

EDUCATION

Bachelor of Business and Commerce

Monash University

GPA: 3.32

2008 - 2011

- Double majors in Banking & Finance and Accounting.
- Received Dean’s Commendation and 3-year Monash University Entrance scholarship.

SKILLS

- ❖ Credit analysis
- ❖ Data collection and research
- ❖ Financial modelling
- ❖ Teamwork
- ❖ Strategic thinking
- ❖ Decision making
- ❖ Time management

LANGUAGES

- ❖ English - professional
- ❖ Chinese - professional
- ❖ Malay - conversational proficiency

CERTIFICATIONS

- ❖ Chartered Financial Analyst (“CFA”) designation
- ❖ CFA Certificate in ESG Investing
- ❖ PRI Academy – Advanced Responsible Investment Analysis
- ❖ Financial Risk Manager (“FRM”) designation
- ❖ Professional Risk Manager (“PRM”) designation
- ❖ Society of Actuaries - Probability, Financial Mathematics and The Models for Financial Economics

LICENCE

- ❖ Capital Markets Services Representative's Licence - eCMSRL/C2204/2022

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