Curriculum Vitae

Ming Xi (Nicole) Huang
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Qualifications

2005 – Now **PhD Student**, **School of Finance and Economics, University of Technology, Sydney**

2005 **I obtained the International Research Scholarship (IRS) and the Insearch Doctoral Research Scholarship (2007) for the PhD program**

2004 **International English Language Testing System (IELTS)**
Overall Band Score 6.5 (Academic)

2000 – 2003 **Master of Philosophy in Physics**, **The Chinese University of Hong Kong**

2002 **I have passed Level 1 of the CFA program**

1997 – 2000 **Bachelor of Physics (Computational Physics)**, **The Chinese University of Hong Kong**

Work Experience

May-Sept 2004 **Lehman Brothers (Hong Kong)**
Consultant

- Four months' working experience in an international investment bank.
- I participated in due diligence and valuation, including verifying asset data input and auditing of the valuation model for a non-performing loan portfolio in Taiwan of over 1,200 loans and face value of US$400 million.
- I also assisted in conducing credit files review on a non-performing loan portfolio in mainland China of 200 loans and face value of US$200 million.
- Moreover, I participated in the evaluation of feasibility studies for housing development projects in mainland China.

Jul 2003 – Apr 2004 **Department of Physics, The Chinese University of Hong Kong**
Research Assistant

- I extended my MPhil thesis to solve research problems in modelling term structures of default probabilities.
- I developed analytical and numerical methodologies to solve the mathematical model.
- Then I coded the model using different numerical methods, such as finite difference, Crank-Nicholson and Monte Carlo simulations.
- I coded in C and performed the program in the UNIX environment.

Research Publications

2006 C.H. Hui, C.F. Lo and M.X. Huang
"Are corporates' target ratios time-dependent?"
International Review of Financial Analysis, 15(3):220-236 (2006)

2005 C.H. Hui, T.C. Wong, C.F. Lo and M.X. Huang
"Benchmarking model of default probabilities of listed companies"
Journal of Fixed Income, 15(2):76-86 (September 2005)

2003 C.F. Lo, C.H. Hui and M.X. Huang
"Estimation of default probability by three-factor structural model"
Proceedings of the 2003 IEEE International Conference on Computational Intelligence for Financial Engineering (Hong Kong, 20/3/2003-23/3/2003), page 9-15 (2003)

Conference Presentations

Jun 2008	"Modelling Default Correlations in a Two-Firm Model with Dynamic Leverage Ratios" 14th International Conference on Computing in Economics and Finance (Paris, 26-28 June 2008)
Jun 2007	"Computation of the First-Passage Time Density in a Two-Firm Model of Default Correlation" 13th International Conference on Computing in Economics and Finance (Montreal, 14-16 June 2007)
Mar 2006	"Modelling Default Correlations of a Two-Firm Model with Dynamic Leverage Ratios" PhD Student Assessment Presentation, School of Finance and Economics, UTS (1 March, 2006)
Dec 2004	"Prediction of Default Probabilities by Models with Dynamic Leverage Ratios" Quantitative Methods in Finance 2004 Conference (Sydney,15-18 December 2004)
Jul 2004	"Modelling Term Structures of Default Probability by Structural Model with Time-dependent Target Leverage Ratios" Third World Congress of the Bachelier Finance Society (Chicago, 21-24 July 2004)
Dec 2003	"Estimation of default probability by structural model with time-dependent target leverage ratios" Quantitative Methods in Finance 2003 Conference (Sydney, 10-13 December 2003)

Languages **English and Chinese (Cantonese and Mandarin)**

IT Skills **VBA, C, Java, Fortran**
UNIX and cluster workstation environment

Referees Available upon request