

# Gary Daniel Low, ACA CFA CMA | 刘育恺

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## EXPERIENCE

### Associate Director, Balance Sheet Securitisation

Sep 2020 – Current

*Standard Chartered Bank, Corporate & Investment Banking*

- Rotated across (1) cybersecurity risk, (2) credit risk, (3) Singapore compliance and (4) group compliance.
- Performing monthly replenishments the global lending and trade SRT CLOs securitisation programmes.
- Optimising RWA saves and performance of the CLO portfolios.
- Managing the covered bond portfolios issued by the Bank.
- Handling regulatory reporting to Prudential Regulation Authority and investors' queries.

### Adjunct Lecturer

Jan 2023 – Current

*Singapore Management University*

- Adjunct lecturer for ACCT 102 Management Accounting.

## ACADEMIC QUALIFICATIONS

### Singapore Management University

Aug 2016 – June 2020

Bachelor of Accountancy (Summa Cum Laude)

Major in *Accounting*, Second Major in *Accounting Data and Analytics*

GPA: 4.00 / 4.00

- Kwek Hong Png-SMU School of Accountancy Valedictorian Award
- SMU Scholarship
- CFA Scholarship
- CMA Scholarship

## EXTERNAL CERTIFICATIONS / QUALIFICATIONS

### Institute of Management Accountants

Sep 2020

- Certified Management Accountant

### CFA Institute

Oct 2024

- Chartered Financial Analyst (CFA) Charterholder

### Institute of Singapore Chartered Accountants

Jan 2025

- Chartered Accountant of Singapore

### Institute of Chartered Accountants in England and Wales

Jan 2025

- ICAEW Chartered Accountant

## LANGUAGES, SKILLS AND INTERESTS

- Fluent in English and Mandarin
- Proficient in Python, R, Tableau, PowerBI visualisations and SQL queries.