

Vincent Han

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EXPERIENCE

2014.04 - Present	CitiBank (China) Limited <i>Vice President, Relationship Manager, Corporate and Investment Banking</i>	Beijing China
	<ul style="list-style-type: none">Working as a relationship manager to original, develop and maintain business relationship.Working with parent account manager to evaluate the local client's credit risk and financing need.Leverage treasury and markets sales team to offer diverse solutions and service to our customers, including working capital loan, cash management, trade and trade financing, FX solutions etc.With more than 40 MNC groups' coverage and revenue wallet size is more USD10MM.Responsible for the entire credit origination and approval process, which include industry research, financial analysis and credit monitoring and approvals.Timely review facility documentation and administration to ensure compliance with policy and law.	
2011.01 – 2014.04	Standard Chartered Bank (China) Limited <i>Associate, credit risk analysis and client coverage, Wholesale Banking</i>	Beijing China
	<ul style="list-style-type: none">Worked with Senior Relationship Manager and Director to originate and execute diverse new deals.Drove new & annual review credit proposals preparation and responsible for the end to end request.Performed in depth research and analysis for due diligence, including industry, client business profile, group structure, competitors, buyers, suppliers, financials spreading and cash flow analysis.Managed daily transactions and conducted on going post monitoring for assigned portfolio.The portfolio products including bilateral working capital/term loan, syndication loan, trade finance and FX credit line with limit amount from CNY100Mn to more than CNY1Bn.Substantial experience of working with ext. & int. legal, clients and operation team to close deals.	
2009.10 - 2010.12	The Bank of East Asia (China) Limited <i>Credit Officer, north regional credit approval team, Corporate Banking Division</i>	Beijing China
	<ul style="list-style-type: none">Reviewed credit proposals for medium to large local corporate submitted by northern branches.Negotiated the credit facility structure and term sheets with relationship manager to optimize the structure and minimize the credit risk.Reviewed the cash flow projection, valuation report, site visit report to assess the collateral status and repayment schedule for project financing, restate and commercial property term loan.Prepared credit assessment sheet and recommendation for final approval.	
2005.08 - 2009.09	PricewaterhouseCoopers (PwC) <i>Senior Associate, Assurance and Advisory, Financial Service Group</i>	Beijing China
	<ul style="list-style-type: none">Diverse project engagement experience: BOC (IPO), CITIC Bank, NCB, New China Life etc.Substantial credit review experience through performing industry and financial analysis to assess the loan portfolio in diverse industries for our banking clients.Demonstrated the capability to use DCF approach to assess and provide provision for NPL assets.Reviewed A&H share financial account, management discussion and analysis base on CAS/IFRS.Identified and assessed the financial and internal control issues, assisted to prepare and deliver formal presentation report to client senior management.Mentored, coached and coordinated team member to work effective and efficiency.Professional training experience of accounting, financial statement analysis and financial regulation.	

EDUCATION:

2015.09 - 2017.06	Peking University, Beijing International MBA (BiMBA) <i>Masters of Business Administration (MBA)</i>	Beijing China
2001.09 - 2005.07	Beijing Technology and Business University <i>Bachelor of Science in Economics, Major in Finance</i>	Beijing China

PERSONAL:

- Skills: Technical proficiency in MS Word, Excel, PowerPoint, Outlook.
- Languages: Native speaker in Chinese; Fluent in English.