

PROFILE

Commercial banker with expertise in business origination, portfolio management and credit risk analysis across a wide range of client industries within leading international commercial banks. Proven ability of turning strategy into reality through effective management of teams and projects (delivering sales budgets, achieving team objectives), identifying key risks and structuring deals to mitigate credit concerns based on strong credit awareness and financial acumen. Further developed skill-set and experience through completion of an MBA at a leading UK business school and now seeking a dynamic career where skills and experience can be employed and developed to contribute to the success of the organization.

EXPERIENCE

Apr 2016 – Present **Associate Director, TB** **SCB**

- Proactively managing a portfolio of 20+ top tiered SOE Groups in China by working as an advisor in structuring innovative trade finance solutions and delivering cash management solutions for both cross-border and domestic flows;
- Supporting clients' business expansion into new markets especially under the Belt & Road initiatives through understanding their actual needs and combine different component products to create end-to-end service solutions for trade financing and cash management (RMB and other deals);
- Keeping up-to-date with China Regulations and actively collaborating with Corridor partners.

Feb 2010- Jun 2013 **Relationship Manager/Credit Analyst** **SCB**

Appointed as the youngest Relationship Manager. Proposed to be Head of Credit Analysts for Korean Business pre-MBA with endorsement from the Credit Approver. Main responsibilities were:

- Successfully managed a portfolio of 30+ multinational corporate clients (turnover \$50Mn - \$25Bn) with total loan amount over \$500Mn in diverse industries and over-delivered budget by 15-25%+ per annum (i.e total \$7million revenue in 2012) through new clients/deals origination resulting in new net revenues in addition to existing revenue streams;
- Assessed wallet size and provided strategic account plans based on extensive experience across a broad range of banking products (Bilateral Loans, RMB Cross-border deals, Cash Pooling, FX derivatives, Asset-backed Finance, Trade Finance, etc.) and through understanding the financing needs of (and structuring deals for) the full corporate spectrum (SMEs to global multinationals);
- Won the bids for and maintained three of the largest cash pooling projects (10+ subsidiaries each) in the Branch with total OD limit of \$150Mn and FX limit of \$50Mn leveraged on innovative solutions tailored to client requirements and trust gained from senior management in the client organizations;
- Launched the first foreign debt loan of \$50Mn with the first Cross Currency Swap deal, and the first ¥200Mn RMB Cross-border deal from SCB HK together with IRS through accurately understanding clients' business and needs, proactively identifying business opportunities with adequate returns and strong negotiation skills;
- Mitigated client business risks and conducted credit analysis by using financial statement analysis and projections, financial modeling, sensitivity tests, financial and operational due diligence, industry reviews, peer comparisons and judgment of management and strategy;
- Built strong relationships and senior access to the client organizations, enabling strategic dialogue leveraged on strong inter-personal skills and active engagement with the GM/Finance Manager/Treasury;
- Managed and executed complex projects from inception through to completion, on time and with the successful engagement of multiple stakeholders in various cross-border functions (i.e. Korea, HK, Singapore).
- Managed the credit approval process across the pan-China Korean business supported by continuing awareness of and compliance with the bank's credit policies and regulatory requirements.

Achievements:

Christine Jing LIU
+86 15600907657 • christinejingliu@163.com

- Selected for SCB's "**High Potential Pool**" in recognition of individual achievement;
- Top #1 revenue contributor to SCB Qingdao Branch over three years;
- Significantly improved credit application approval rate (by 50%) and shortened business conversion time through provision of training and guidance to team members on effective Credit Risk analysis skills;
- Zero bad debt and non-performing debt portfolio leveraged on effective credit risk control.

Dec 2007 – Feb 2010	Relationship Manager/Credit Analyst, CMB	HSBC
<ul style="list-style-type: none">• Successfully assisted Vice President to manage a portfolio of 15+ Large State-owned companies and POEs (turnover ¥200Mn to 8Bn) and independently managed a non-facility portfolio of 20+ MME companies;• Structured deals across the business areas in Project Finance, Syndication, FX and Trade Finance including but not limited to L/C finance, Standby LC, Guarantee, Factoring, Forfaiting, Import & Export loan, and etc;• Assisted the Vice President to launch and maintain the first 3-year Syndication Loan in Qingdao Branch with total amount of \$120Mn through collaboration with internal product expertise and effective credit proposal preparations with annual revenue contribution of \$3Mn;• Originated new market for cross-selling and prepared comprehensive and clearly written Credit Proposals for credit approval in a timely fashion. Efficiently completed credit-related operational issues e.g. risk triggers, covenant compliance, etc.;• Received 1st level rating for annual performance appraisal in HSBC.		

Aug 2006 – Dec 2007	Personal Relationship Officer, Premier Center	HSBC, China
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Awarded the prize of "HSBC Best Customer Service Representative" visited by HSBC Global Mystery Shopper

PROJECTS & RESEARCH

• MBA Dissertation:	Research on the Motivations and Entry Modes of Chinese Commercial Banks' Overseas Expansion ("Distinction")
• Managing Operational Process:	Optimizing Standard Chartered Bank's SME Credit Process
• Innovation Management:	Open Innovation Project for Standard Chartered Bank China Limited
• Applied Microeconomics:	Economics Analysis of SCB's Strategy in the Chinese Market

EDUCATION

Aug 2014 – Dec 2015	University of Bath, MBA	(Merit)
	University of Bath International Scholarship	
Sept 2002 - June 2006	China Coal Economic College, Bachelor	(2:1 equivalent)

QUALIFICATIONS

Core Credit Curriculum (CCC)	Certification Date: Jul 2011	(Issued by SCB Group)
Credit Skill Assessment (CSA)	Certification Date: Dec 2010	(Issued by SCB Group)

ADDITIONAL INFORMATION

Extracurricular Activities:

- Association of Lions Clubs International – for community and humanitarian service (2010 – present)

Languages: English (fluent), Mandarin (native).

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Interests: Singing, Dancing, Cycling, Traveling, Running, Reading and Yoga