**Kor Yun Zhi Joyce**

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Email: joyce\_kor@hotmail.com

Nationality: Singaporean

**ACADEMIC QUALIFICATIONS**

**Jul 2002 – Jul 2005 NANYANG TECHNOLOGICAL UNIVERSITY**

Bachelor of Accountancy (First Class Honours)

**PROFESSIONAL QUALIFICATIONS**

**INSTITUTE OF SINGAPORE CHARTERED ACCOUNTANTS**

CA (Singapore)

**WORK EXPERIENCE**

**Jul 2011 – Current DBS Bank Ltd**

**Assistant Vice President (2015 - Present)**

**Senior Associate (2013 - 2015)**

**Associate (2011 – 2013)**

* Part of a team of 12 handling financial reporting and disclosures for DBS Group
* Manage and coordinate the financial consolidation of over 50 subsidiary and associate companies from 15 different countries worldwide
* Prepare and post journal entries in general ledger system, reconciliations and book-keeping for DBS Holdings Ltd
* Detailed analyses of various balance sheet and profit and loss accounts for the purpose of preparing monthly management committee slides, quarterly financial reporting, half yearly Basel Pillar 3 disclosures, and yearly financial statements for the Group
* Collaboration across departments like treasury, credit risk, market risk, regulatory and capital reporting
* Liaise with external auditors for year-end financial statement audits
* Proficient in Peoplesoft General Ledger software for accounting purpose, and Hyperion Financial Management (HFM) software for consolidation purpose
* Engaged in User-Assisted-Testing for customizing the usage of HFM software in 2012, which greatly improved efficiency of preparing consolidation journal entries
* Handle ad-hoc queries and financial surveys from Monetary Authority of Singapore, Temasek Holdings, and Department of Statistics Singapore
* Received a staff award from the Chief Financial Officer for contribution in streamlining the intercompany reconciliation process
* Received 2 staff awards from the Chief Financial Officer for working in a team to assist the Murex integration process for DBS Holding company

**Aug 2008 – May 2011 Avenue Asia Singapore Pte Ltd**

**Senior Fund Accountant (2009 – 2011)**

**Fund Accountant (2008 – 2009)**

* Worked as part of a team of 4, collectively responsible for the day-to-day accounting functions, invoice payments, and preparation of quarterly financial statements of 6 funds, both institutional and hedge funds, and include bank debt, private equity, listed equity, listed bonds, and non-performing loans
* Prepared monthly management reports with analysis, as well as quarterly, and yearly financials for Asia funds worth over US$1.7billion in net asset value, and over US$3.1billion in commitment amount
* Engaged in preparation of US GAAP compliant financial statements and disclosures (ASC 820 disclosures, condensed schedule of investment, financial highlights etc.) for the yearly financial statements audit
* Handled allocations and wires for distributions of funds, preparation of investor notices for capital calls, and other ad hoc investor requests and investment summary reports

**Sep 2006 – Jul 2008 PwC**

**Senior Associate (2007-2008)**

**Associate (2006-2007)**

* Co-led the statutory financial audit of a Russian bank, managing a team of 4; was responsible for evaluating controls on the credit and treasury process of the bank, handling sections on auditing investment securities, bonds, derivative financial instruments, and the non-performing loans portfolio of the bank
* Other audit experience in the banking and securities sector include clients like HSH Nordbank and SMBC Leasing
* Managed a team of 5, executed and completed a full statutory financial audit in financial year 2007, for 7 entities under Wing Tai Holdings Limited, a publicly listed company in Singapore

**Aug 2005 – Aug 2006 Ernst & Young**

**Audit Assistant**

* Conducted and assisted in operational and financial audits to confirm financial statements are fairly presented in alignment with IFRS
* Tested internal controls to ensure effectiveness, and generated comprehensive reports on audit findings, including recommendations on improvement of internal controls

**SKILLS**

* Proficient in Microsoft Office Applications (eg. usage of Vlookup, SumIF and pivot table functions)

**REFERENCES**

* References can be provided on request