

LIANNA CRUZ

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Experienced Relationship Manager with training and history of working in the banking / financial industry (commercial lending).



EDUCATION

2011 – 2015

UNIVERSITY OF ASIA AND THE PACIFIC [UA&P | Metro Manila, Philippines], BS in Business Administration Major in Management, *Cum Laude*

2001 – 2011

PASIG CATHOLIC COLLEGE [Metro Manila, Philippines], Elementary and Secondary Education, *With Honors*

WORK EXPERIENCE

Jan 2017 – Dec 2019

METROPOLITAN BANK & TRUST COMPANY [also known as Metrobank | Manila, Philippines], *Relationship Manager*
Business Banking Division – Institutional Banking Sector [Commercial Lending]

Managing and improving customer relationship with responsibilities including deal origination and business development, credit management, profitability upgrowth, and cross selling. Retain and acquire clients by understanding the financing gap and business objective of their businesses. Ensure structuring and approval of proper credit facilities that match client requirement, while achieving the bank's sales objectives.

Consistently achieved the budget targets (with YOY growth) set in portfolio scorecards throughout 3-year period stint, 2017-2019 highlights include:

- From takeoff point of Php48 Million in January 2017 to latest record of Php139 Million average daily balance of Performing Loans (position's main KRA)
- Gross interest income of Php 15.5 Million generated since appointment to position
- No non-performing account transferred to special account management unit

Latest portfolio highlights Y2019 (January – latest report as of November 2019):

- Loan average daily balance budget attainment of 170%
- Current/Savings account deposit average daily balance budget attainment of 145%
- Gross interest income budget attainment of 104%
- Twelve (12) new accounts onboarded with availment of loan/trade products
- Ranks #1 in team (Ortigas office, North Luzon-North Metro Manila I) as to performance scorecard overall rating

Dec 2015 – Dec 2016

METROPOLITAN BANK & TRUST COMPANY, *Management Trainee*
Learning and Development Division – Office of the President

Underwent a comprehensive training with learning objectives including general banking, bank products and services, standards and control, key bank operations (such as international trade operations, cash management, compliance, etc.), systems, credit and risk, networking, and account management. Served as class president throughout the training.

Mar – May 2015

ABBOTT LABORATORIES PHILIPPINES, *Marketing Intern*

Mar – Jun 2014

EMERSON ELECTRIC ASIA LTD. ROHQ, *Marketing Intern*

MAJOR ACHIEVEMENTS

- Admitted as a management trainee for Metropolitan Bank and Trust Company's Relationship Management Training Program (Manila, Philippines | December 2015)
- Granted a Full Merit Scholarship in the University of Asia and the Pacific (UA&P) throughout the four-year undergraduate program, consistently in the Dean's and President's list, and graduated with Latin Honors (Manila, Philippines | SY2011-2015)
- Harvard Undergraduate Women in Business' Intercollegiate Business Convention scholar (Boston, United States of America | October 2014)
- Vice President for BSBA in the Enterprise Management Association in UA&P, spearheading school-wide projects for the biggest school in the university (Manila, Philippines | SY2014)
- Creatives Volunteer for Girls for Girls, a series of weekend camps on leadership and women empowerment for young Asian girls, funded by the Young Southeast Asian Leaders Initiative (YSEALI) under the US Department of State (Davao, Philippines | 2016)
- One of the Top 30 out of more than 170 teams from 40 schools nationwide in Ayala Malls' IDEA'YALA Innovation Challenge (Manila, Philippines | October 2014)
- Ideator and marketing head for Sparks Events Manila and Custard Cannoli Manila, for UA&P's Entrepreneurship & Innovation course (Manila, Philippines | February 2015)
- One of the Top 10 teams for the Fueling the Dream: Business Model Competition by Esquire Financing Inc. (Manila, Philippines | November 2014)
- Best in Marketing Plan, 1st place for "TOAST: All-Day Healthy Breakfast Restaurant" (Manila, Philippines | December 2013)

SEMINARS / TRAINING

- Credit and Risk Management Training Program for experienced bank professionals (Manila, Philippines | October 2019)
- Regular refresher trainings on loan documentation, basic banking laws, financial analysis, anti-money laundering, and information security in Metrobank (Manila, Philippines | 2017-2019)
- Metrobank's Relationship Management Training Program (Manila, Philippines | December 2015)
- Microsoft Philippines' TechFemme 2015 (Manila, Philippines | September 2015)
- Nestle and Asian Institute of Management's Creating Shared Value youth forum (Manila, Philippines | November 2014)
- Harvard Undergraduate Women in Business' Tenth Intercollegiate Business Convention (Boston, USA | October 2014)
- UA&P's Unitas Leaders Assembly (Manila, Philippines | March 2014)

RELEVANT DATA

- Proficient in the English (fluent) and Filipino (native) language.
- With working knowledge on MS Office Suite and Adobe Photoshop.
- Proactive, highly driven, and adaptive. Perseveres to provide excellent customer service at all times.

COMPETENCIES

Portfolio Management | Financial and Credit Analysis | Customer Relations | Institutional Lending | Marketing Interpersonal Awareness | Conflict Resolution | Effective Communication | Sense of Urgency | Adaptability