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Credit and Accounting professional with more than 15 years of relevant experience in insurance, financial services and BPO industry. This is particularly in compliance to related activities requiring consistent and reliable eye for detail. Work experiences include credit assessment and rating, loans operations, exposure and collateral management, project, reports, capacity and workflow management.

PROFESSIONAL EXPERIENCE:**AIG Shared Services – Business Processing, Inc. Surety Credit Analyst (Associate Manager)
August 2014 - Present**

- Perform financial spreading for non-public entities; while evaluates and assessed the spreads done by third party vendor (Capitaliq) for publicly-listed companies.
- Evaluates credit risk and complete timely & quality credit recommendation of AIG's Surety clients including North American, European and Asian companies to renew existing surety credit facilities as well as for prospected new clients. The majority of the companies reviewed are publicly-listed companies in the Construction, Engineering and Oil and Gas sectors. We also conduct credit reviews for environmental bonds, travel agency bonds and other nontraditional surety solutions.
- Identifies key risks & corresponding mitigants and assigns an internal credit rating which determines the maximum allowable exposure.
- Conducts holistic review of a company's financial condition vis-a-vis economic trends.
- Conducts peer analysis and prepare financial analysis to monitor financial performance, liquidity position, financial condition and outlook of portfolio clients.
- Compiles reports containing historical financial analyses and appraisals of forward-looking trends presented by third-party research analysts and/or credit rating agencies.
- Served as a senior analyst in the team and do quality review for other teams.
- Assists the global credit officer in generating reports to monitor risk exposure and limits and other requested reports by the process owner.

Australia and New Zealand Banking Group Ltd (ANZ) – Senior Credit Analyst (with sole approving authority of <AUD 2M and dual approving authority <AUD 5M) Senior Officer – Commercial Banking Services from July 2012 – August 2014**Responsibilities:**

- Complete sound and logical credit assessments, demonstrating a clear understanding of the customer and appropriate risks evident.
- Complete more complex Annual Review, Credit Memoranda and associated processes for Business Banking and Regional Commercial Banking customers.
- Understand the needs of the Relationship Sets and customers to ensure service delivery to meet/exceed their and QA/ regulatory requirements.
- Proactively recommends and contributes to improvements in practices and procedures to assist with SLA improvements.
- Contribute to optimising the cost to serve customers for Business and Commercial Services through efficient practices, improved productivity and value add to business.

- Ensure highest level of customer service support is provided to Relationship Sets in order to contribute to the business's profitability.
- Act as point of reference for other Credit Analysts and team members.

Australia and New Zealand Banking Group Ltd (ANZ) – Financial Data Extraction – Commercial Frontline – Senior Officer-Financial Data Extraction Analyst from September 2011 – July 2012

Responsibilities:

- Accountable for all aspects of FDE Extraction, eCART preparation, checking, providing feedbacks and reporting services.
- Handle all escalated queries from internal customers or external vendors and resolve complex, high value/high risk transactions.
- Guide team manager in day-to-day production planning, queue monitoring, and work allocation, drive initiatives to support financial data extraction/eCART vision and priorities and provide backup support to production lead.
- Lead mobilization of resources across team to manage volume peaks.
- Act as a coaching and training subject matter expert to ensure day-to-day training issues are addressed in a professional and effective manner.
- Provide advice and support to team members, share information and learning experiences to ensure performance objectives are delivered on a timely basis, proactively identify competencies for development and work with line manager to improve performance.
- Provide high level services for both internal and external customers.
- Ability to handle enquires/issues pertaining to FDE/eCART across geographies and legal entities by providing cost effective, high quality service within the agreed SLAs and time frames. Target – accuracy level of 95% for all processes.
- Provide accurate and up to date information on all enquiries,

J.P Morgan Chase and Co. - Operations Specialists – Default Reconciliation and Loss Analysis (RFS) March 25, 2010 – September 24, 2011

Responsibilities:

- Part of the Training Team. We are the one in charge for training of the newly hired employees and also assist them during their nesting program.
- Appointed as the team's captain.
- Handles a group of 3 analysts in ensuring balanced performance is achieved monthly.
- Active participant for the Learning and Development Program of the function.
- Conducts performance and behavioral coaching in the presence of the immediate Supervisor.
- Participates on pre and actual calibration sessions with onshore to align and resolve process inconsistencies.
- Prepares and submits end of day deliverables for performance monitoring and upper management's business reviews.
- Monitors group compliance on daily deliverables, online trainings, dress codes, information security, etc.
- Coordinates and collaborates with the leadership team in the absence of the supervisor.
- Perform appropriate testing and validation, as assigned, of existing risks and controls to determine if they are accurately identified and that associated controls are in place to mitigate those risks.
- Ensures business processes are adhering to all corporate, state and regulatory guidelines as well as applicable policies and procedures.
- Work with management and peers to ensure potential issues are communicated effectively and timely.
- As a result of the established testing, ensure that results are documented appropriately, scoring validated, and final results posted accurately and timely.
- Participates in meetings and/or projects for Ops Control and Support Management and for lines of business, at their request.
- Cross train on other established processes to provide workload assistance to peers if/when required.
- Work special projects or other duties as assigned.

**Business Process Outsourcing International Inc. - Customer Solutions Specialists Client:
AstraZeneca Pharmaceuticals Inc.
September 1, 2008 – March 19, 2010**

Responsibilities:

- Monthly Inventory Reconciliation of Raw Materials from manufacturing company and also the Finished Goods from the distributing company. Aside from that reconciliation during the yearend and mid-year physical count.
- Monthly Bank Reconciliation of 6 Bank Accounts, 3 of those is dollar accounts and 3 peso accounts with different banks.
- Bookkeeping and Financial Statements preparation of AstraZeneca Retirement Fund. This also includes coordination with external auditors in time of audit.
- Sales uploading and Analysis before the execution of EDI.
- Clean-up of Various General Ledger Accounts such as Salaries and Wages Payables, SSS, HDMF Payables, other various payables and receivables.
- CM Price Adjustments (Sales Adjustment)
- Reconciliation of Tax. This includes input, output and other tax related accounts. Reconciliation from books computation vs. BIR computation/assessments.
- Quarterly preparation of ROS (Return of Sales) Report.
- Quarterly preparation of FCF (Financial Control Function) Report. This is done through gathering of indicative evidences that there is a control in finance and other department functions.

Shopping Center Management Corporation (SM Supermalls) - Accounting Assistant The Podium Branch August 7, 2006 – June 14, 2008

Responsibilities:

- Daily Audit of Valet & Covered Parking Sales. This has been done by checking the summary of receipts given by cashier's versus the sales input by treasury into SAP. □ Updating of daily collections and receivables.
- Daily processing of payables. This includes mall and car park expenses.
- Monthly preparation of Cashier's Shortages & Accountability. The report was given to the Car park Supervisor for proper salary deduction if there's a shortage of a particular Cashier. • Preparation of Monthly Alpha list of Payment for taxes withheld and Monthly Input Tax Report. This has been submitted to Keppel Land Inc., and they will be the one to prepare the BIR forms itself which will be given to accredited suppliers for claims of their taxes.
- Preparation of Monthly Cash Disbursements Books.
- Preparation of Monthly Journal Vouchers for Car park Sales & Expenses □ Preparation of Monthly Cash Receipts Books.
- Monthly preparation of GL Analysis on various GL Accounts.
- Monthly preparation of Accrual Schedules.

Hexagon Group of Companies - Accounting Assistant October 2005 – April 2006

Responsibilities:

- Updating of daily transactions such as sales & purchases
- Preparation of monthly financial statements such as Balance Sheet, Income Statements
- Preparation of monthly Bank Reconciliation
- Accounts Receivable & Payables Reconciliation

TRAININGS ATTENDED:

- Foundation of Credit (ANZ, August 7, 2012)
- Writing for Credit (ANZ, August 7, 2012)
- Credit 101 - (ANZ, August 15, 2012)
- Team Leader Development Program (ANZ, June 2014)

- Business Story Telling and Data Visualization Training Batch 1 (AIG, June 2018)
- The Life of Underwriter (AIG, December 2018)
- Certified Bookkeeper Program – CAT Level 1 (AIG, With Certification)
- Registered Cost Accountant – CAT Level 2 (AIG, With Certification)
- The Institutes – Risk Management Program (AIG, No Certification)

EDUCATIONAL BACKGROUND

Higher Education:

June 2001 – April 2005

Pamantasan ng Lungsod ng Maynila

Gen Luna St. Intramuros, Manila

COURSE: Bachelor of Science in Accountancy

Secondary Education:

June 1997 – March 2001

Carlos P. Garcia High School

Jesus St. Pandacan, Manila

- High School Third Honorable Mention
- Mercury Award for Excellence in Mathematics

Primary Education:

June 1991 – March 1997

J. Zamora Elementary School

Pandacan, Manila

CHARACTER REFERENCES: Available upon request