

ERNESTO PLACER JR

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Highly driven and experienced banking professional with passion for continuous learning. I am seeking for a great opportunity that will put my skills into exceptional standards and further enhance my personality as a working individual who, not only contributes, but also creates an impact to the organization I will be working with.

EXPERIENCE

DECEMBER 2021 – PRESENT

MARKET RISK OFFICER, BANK OF COMMERCE, PHILIPPINES

- Assists in identifying, assessing, monitoring and controlling market risks
- Contributes to the creation of manuals that entail risk identification, valuation and hedging especially for products that need complex models
- Recommends policies and develops tools to manage risk exposures, i.e. foreign exchange, interest rate, and factor volatilities
- Oversees the construction of databases that are needed for risk analysis
- Performs daily valuation and Value at Risk (VaR) calculations for all the bank positions using independent data sources
- Performs reporting of accrual portfolios
- Performs stress testing on specific portfolios where results will be communicated to the risk-taking units and Chief Risk Officer
- Ensures compliance with internal limits and reports all excesses to the CRO, risk-taking units and the Board
- Ensures transaction rates are reasonable and priced at current market levels
- Facilitates the validation of valuation models
- Develops back testing criteria to assess the accuracy of internal VaR models used by the bank -
- Monitors the Bank's capital adequacy to cover for market risk exposures

NOVEMBER 2019 – NOVEMBER 2021

CREDIT OFFICER, RIZAL COMMERCIAL BANKING CORP., PHILIPPINES

- Supports the Account Officers with the credit management and underwriting process
- Ensures that loan accounts are approved in adherence with prescribed policies and procedures
- Provides analytical, detail-oriented support for ensuring accuracy and consistency of underwriting and documentation quality
- Possesses skills at data gathering and probing
- Safeguards the bank's interest through prudent approval
- Ensures data integrity
- Keeps abreast and remains current on regulatory issues
- Contributes to the maintenance of good quality of the bank's loan portfolio -Approves loans within approval authorities
- Determines adequacy of supporting credit documents

JUNE 2014 – OCTOBER 2019

RETAIL LOANS, BANK OF THE PHILIPPINE ISLANDS, PHILIPPINES

-Property Management Staff from June 2014 up to February 2018 who is responsible for supporting the Sales Officers by maintaining the marketability of the acquired assets (Real Estate) of the Bank

-Write-off Staff from February 2018 up to February 2019 who is responsible for reviewing delinquent auto loan accounts endorsed by the Collections Department and eventually recommending their eligibility for write-off

-Management Trainee from February 2019 up to June 2019, immersed in the Officership Training Program (OTP) which is an extensive leadership training of the Bank that prepares its employees for a supervisory level role and introduces them to other bank products and operations

-Assistant Manager/Account Officer from June 2019 up to October 2019 who is responsible for establishing and maintaining business relationships with the Bank's partner car dealers, eventually contributing to the growth of the Auto Loans portfolio of the Bank

EDUCATION

DECEMBER 2018

MASTER IN BUSINESS ADMINISTRATION, POLYTECHNIC UNIVERSITY OF THE PHILIPPINES – CITY OF MANILA, PHILIPPINES

Thesis: Cash Management Practices of Selected Enterprises in Makati City

General Weighted Average: 1.23 (highest grade is 1.00)

APRIL 2013

BS ENTREPRENEURIAL MANAGEMENT, QUEZON CITY POLYTECHNIC UNIVERSITY – QUEZON CITY, PHILIPPINES

General Weighted Average: 1.33 (highest grade is 1.00)

SKILLS

- Computer Literate
- Business Communication
- Visionary
- Passionate
- Collaborative

ACTIVITIES

Toastmasters International, District 75 Philippines

Boosting Purpose and Impact Toastmasters Club

Member since July 2019