# CRISTEL ANNE M. RIOLA

Analytical credit and financial expert demonstrated history of working in Banking Industry. Excellence in multicultural teamwork and negotiates relationship business agreement with win-win scenarios. Adept in managing credit strategy, administration, and risk.

## Work History

**2019-11 – present**

**Credit Officer, Auto Loans Underwriting**
*EAST WEST BANKING CORP., Manila, Philippines*

- Responsible for evaluating Auto loan applications within prescribe TAT while ensuring compliance to Bank and Regulatory bodies' policies and procedures;
- Reviews all checkings done by pre-evaluation and conduct additional credit investigation if necessary;
- Identifies the deviations, assesses the risks and perform in-depth financial analysis and provide appropriate and sound recommendation;

**2019-08 – 2018-03**

**General Accountant**
*AUTO KOREA MOTORS CO. LLC., Dubai, UAE*

- Compiled and analyzed financial information to prepare monthly reports and annual financial statements in compliance with accepted policies and procedures;
- Ensured accurate, timely accounting and thorough understanding of all financial information – monthly, quarterly and year end closings, including bank compliance and taxation issues;
- Monitored accuracy and timely processing of payment transactions;
- Managed budgets, payroll, invoicing and all other general accounting functions in diligent and quality-driven manner;
- Prepared and coordinated the financial audit process;

**2015-05 – 2018-02**

**Loans Assistant II**
*CHINA BANKING CORPORATION, Manila, Philippines*

- Prepared credit analysis reports and risk ratings of clients;
- Analyzed such factors as income growth, quality of management, potential risk of industry and collateral appraisal to optimize retention rates, repayment rates, and loan success and protect against losses;
- Completed timely and quality Credit Approval and forward the application to appropriate approving authority;

## Personal Info


**Address**
166 Paitan Sta Maria, Pangasinan

**Email Address**
cristelriola@yahoo.com

**Contact Number**
09455185533


## Skills

- Basic Accounting
- Credit Analysis
- Financial Analysis
- Risk Management
- Credit Underwriting
- Effective Communication
- Customer Service
- Computer Literacy
- Ability to learn quickly and master complex concepts flawlessly;

- Provide loan documentation support to IBG and Loan Processing Center;
- Documented monthly updates to management on renewal progress, at risk renewals and renewal forecast;
- Periodically review financial results and statements to monitor operating performance, liquidity position and financial condition of portfolio clients;
- Managed credit limit database by setting, removing, and adjusting credit limits determined by strength of credit and ratio of credit limit used;

**2015-05 – 2018-02**

**F/X Assistant II**

*CHINA BANKING CORPORATION, Manila, Philippines*

- Processed incoming documentary bills under Letter of Credit, both foreign and domestic;
- Booked Letter of Credit, Documents Against Payment and Documents Against Acceptance under Trust Receipt and collection of principal, interest and other fees;

**2014-11 – 2015-02**

**Internal Audit Intern**

*CUSTOMER FRONTLINE SOLUTION, MER, Pasay City, Philippines*

- Familiarized with software, audit work papers, and overall audit objectives and strategies.

## Education

**2016-05 – 2016-08**

**Certified Internal Auditor (CIA) Certification Review Program (Part 1-3) – IIA, Philippines**

- Topics discussed**:** Ethics and Standard, Internal Control and Risk, Data Gathering, Data Analysis and Interpretation, Documentation and Reporting, Engagement planning and communication, Fraud Risk and Control, Managerial Accounting, Business Process, Governance Risk Management, Financial Accounting, Management and Leadership Principle, Information Technology.

**2011 – 2015-05**

**BACHELOR OF BACSCIENCE: Business Administration, Major in Internal Auditing**

*FAR EASTERN UNIVERSITY - Manila*

- CUM LAUDE.