



# LEA GRACE ALCANTARA

BANK OFFICER 📍 BACOLOD CITY NEGROS OCCIDENTAL, PHILIPPINES 📞 09173030828

## ◦ DETAILS ◦

Bacolod City Negros Occidental  
Philippines  
09173030828  
[leagrace.alcantara@gmail.com](mailto:leagrace.alcantara@gmail.com)

## ◦ SKILLS ◦

Customer Service

Adaptability

Microsoft Office

Ability to Multitask

Ability to Work in a Team

Communication Skills

Financial Analysis

Knowledge of Banking Software

Banking



## EMPLOYMENT HISTORY

### Branch Service Head at Philippine Business Bank, Bacolod City Negros Occidental

January 2024 — Present

- Completed audits and checklists to achieve regulatory compliance.
- Ensures compliance with all policies and internal controls set by the Bank and other regulatory bodies (AMLC: Anti-Money Laundering Council, BSP: Bangko Sentral ng Pilipinas).
- Reviews account opening, implements Know-Your-Client and identifies client risk rating.
- Oversees the daily bank operations from high to low counter, from start to the end of the day.
- Review monthly General Ledger (GL) branch reports and countercheck Accounts Receivables (AR) and Accounts Payable (AP) reports before submission to Head Office.
- Built strong rapport with new and existing clients to serve financial needs better and promote branch loyalty.
- Performed appraisals for branch staff and made training recommendations to develop capabilities and skills.

### Senior Sales Assistant Manager at Security Bank Corporation, Bacolod City Negros Occidental

November 2022 — July 2023

- Generate new accounts and maximizing business growth
- Develops, formulates and implements business/client development strategies to attain the branch profitability/ targets
- Cross sell bank's products (insurance, credit cards, investment, auto loan, housing loans, business loans) Processes loan application onboarding and releasing
- Cold calls for sales prospecting
- Lead management with existing bank clients
- Update CRM with information and document of clients
- Assist client's inquiries and concerns with excellence customer service; escalation to appropriate department

### Branch Head at BDO Network Bank, Sagay City Negros Occidental

June 2021 — October 2022

- Generate new accounts and maximizing business growth
- Develops, formulates and implements business/client development strategies to attain the branch profitability/ targets
- Cross sell bank's products (insurance, credit cards, investment, auto/housing loans & more..)
- Assist client's inquiries and concerns with excellence customer service; escalation to appropriate department

**Branch Operations Head at UCPB Savings Bank, Escalante City Negros Occidental**

May 2019 — May 2021

- Completed audits and checklists to achieve regulatory compliance.
- Ensures compliance with all policies and internal controls set by the Bank and other regulatory bodies (AMLC: Anti-Money Laundering Council, BSP: Bangko Sentral ng Pilipinas).
- Reviews account opening, implements Know-Your-Client, and identifies client risk rating.
- Oversees the daily bank operations from high to low counter, from start to the end of the day.
- Review monthly General Ledger (GL) branch reports and countercheck Accounts Receivables (AR) and Accounts Payable (AP) reports before submission to Head Office.
- Built strong rapport with new and existing clients to serve financial needs better and promote branch loyalty.
- Performed appraisals for branch staff and made training recommendations to develop capabilities and skills.

**Branch Service and Control Officer at Philippine Savings Bank, Bacolod City Negros Occidental**

April 2014 — September 2016

- Completed audits and checklists to achieve regulatory compliance.
- Ensures all policies and internal controls set by the Bank and other regulatory bodies (AMLC: Anti-Money Laundering Council, BSP: Bangko Sentral ng Pilipinas) are complied with.
- Reviews account opening, implements Know-Your-Client and identifies client risk rating.
- Oversees the daily bank operations from high to low counter, from start to end of the day.
- Reviews pre-audit branch regularizations sent by the Head Office daily.
- Built strong rapport with new and existing clients to serve financial needs better and promote branch loyalty.
- Performed appraisals for branch staff and made training recommendations to develop capabilities and skills.

**Sales and Service Manager at Robinsons Bank Corporation, Bacolod City Negros Occidental**

February 2013 — April 2014

- Completed audits and checklists to achieve regulatory compliance.
- Ensures all policies and internal controls set by the Bank and other regulatory bodies (AMLC: Anti-Money Laundering Council, BSP: Bangko Sentral ng Pilipinas) are complied with.
- Reviews account opening, implements Know-Your-Client and identifies client risk rating.
- Oversees the daily bank operations from high to low counter, from start to the end of the day.
- Review monthly General Ledger (GL) branch reports and countercheck Accounts Receivables (AR) and Accounts Payable (AP) reports before submission to Head Office.
- Built strong rapport with new and existing clients to serve financial needs better and promote branch loyalty.

- Performed appraisals for branch staff and made training recommendations to develop capabilities and skills.

○ **Teller, New Accounts, Bookkeeper at Eastwest Banking Corporation, Bacolod City  
Negros Occidental**

June 2008 — January 2013

- Processed customer transactions promptly, minimizing wait times.
- Disbursed cash and checks accurately while maintaining the security of cash drawers.
- Balanced cash drawer daily and resolved discrepancies to provide accurate data regarding cash flow.
- Accepts and processes high-volume money counts via manual and machine-driven approaches with accuracy.
- Answered telephone inquiries on checking and savings accounts, loans, and lines of credit.
- Answered customer inquiries regarding account balances, transaction history, updates, service charges, and interest rates.
- Learned about customers' financial needs, established trust, and optimized sales opportunities.
- Maintained in-depth knowledge of bank products and services to provide appropriate customer recommendations.
- Adhered to strict financial and customer data guidelines to avoid breaches and information misuse.
- Demonstrated expertise in identifying and mitigating potential fraud and transaction risks.
- Participated in formal and informal training to maintain up-to-date knowledge of banking technologies and laws.
- Provided a warm and friendly welcome to clients to create an excellent first impression.

🎓 **EDUCATION**

○ **Masters Degree, University of Negros Occidental-Recoletos, Bacolod City Negros  
Occidental**

November 2016 — May 2019

Complete Academic Requirements

○ **Bachelor's Degree, University of St. La Salle, Bacolod City Negros Occidental**

June 1998 — March 2003

Double majors in:

- Management Information Systems
- Marketing Management

👤 **PROFILE**

○ An experienced financial professional with a solid understanding of risk profiles and client relations. Strong knowledge of banking services and products. Demonstrates high accuracy and passion for excellent service.