

HUYNH THI PHUONG LOAN

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EXECUTIVE SUMMARY

- Proficiency and experience in financial market, particularly Funding & Liquidity, Balance Sheet and Risk Management
- In-depth knowledge of AML, FATCA, Dodd Frank, and related banking's standards and regulations; utilize management approaches and regulations to quantify and control risks in foreign exchange market, interest rate and liquidity risks associated with financial market products.
- Collaborative approach/ teamwork focus with experience leading, coaching and developing staff. Excellent interpersonal skills to manage multiple stakeholders and high-degree of multi-tasking.
- Being member of OnFrontiers online platform where professionals across 40+ market globally connect to peer knowledge marketplace for business professionals to share local insights about FX, Foreign Investment and Risk management
- Being speaker at international events such as The New Age Banking Summit Vietnam, CIMB Vietnam Economic Seminar...

EDUCATION QUALIFICATIONS

• MSc Banking and International Finance - Cass Business School, City University London – UK	2008 – 2009
• Master of Laws – LLM, International Commercial Law – Robert Kennedy College, University of Salford's	
• BSc Mathematics with Business Management - Queen Mary, University of London – UK	2005 – 2008
• A – Level (Mathematics, Business Studies, Economics, IT) - Bellerbys College, Cambridge - UK	2003 – 2005

WORKING EXPERIENCES

CIMB Bank (Vietnam) Limited, Vietnam

Head of Treasury

11/2016 – to date

Responsible in Money Market activities, Liquidity Management, FX dealing, Asset and Liability Management, Bond investment, Treasury Sales and Relationship Management for Financial Institution:

- Manage balance sheet and day-to-day liquidity to support business growth for VND and foreign currencies. Drive critical liquidity reporting over short and long-term horizons.
- Investment of cash surplus in Money Market and fixed income instruments. Manage liquidity and interest rate risk in balance sheets.
- Undertake FX position and trading. Manage the bank net open position to be within the regulatory and internal limits.
- Treasury Sales: Deliver excellent customer services in a highly professional manner in relation to Treasury products and services offered by CIMB Vietnam. Identify, develop and promote Treasury products and solutions to the customers to facilitate the management of their risk of interest rate, foreign exchange and commodity. Adhere to do client suitability to in accordance with internal and external policy.
- Responsible for setting a clear well defined Treasury strategy for CIMB Vietnam to be aligned with the overall Treasury and Finance plans, objectives and strategic priorities of the Group.
- Manage reporting to and implement directives of Vietnam Asset Liability Committee. Improve competitiveness through minimizing the bank's financing costs on a monthly basis.
- Preparation of new policy/ review of existing policy/ procedure in the context of applicable regulations (State Bank of Vietnam as well as Head Office).
- Financial Institution Relationship Management: Build and maintain relationship with Bank and Non-Bank Financial Institutions in Vietnam and overseas. Working with the group to establish credit limits to bank and non-bank financial institutions to support CIMB Vietnam activities i.e. Money Market, FX or Trade Finance. Working with Bank and Non- Bank Financial Institutions to establish credit facilities for CIMB Vietnam. Contact counter party for document required for on boarding and review process. Coordinate with Head office for relationship management and credit review process.
- Reports & Market Analysis: Make periodically regulatory / internal report on Treasury activity. Follow Competitor product analysis and intelligence. Follow and provide regulatory and market update to Regional Treasury. Participate in business planning for CIMB Vietnam Treasury.
- Regulatory Compliance: Ensures compliance with local regulatory requirements and external auditors. Conduct all activities ethically in accordance with Policies and Procedures approved by the Management and the State Bank of Vietnam regulations. Managing all the regulatory requirements of SBV/ banks and institutions.
- Lead improvement required for Treasury systems – including ongoing BAU improvements and future releases on new functionality

Commonwealth Bank of Australia – Ho Chi Minh City Branch, Vietnam*Treasury Manager*

12/2014 – 10/2016

- Coordinate and extensively manage bank-wide position in FX management, Money Market activities, and Fixed Income management as well as observing cross-products business opportunities and to ensure business activity is consistent with the structural integrity of the balance sheet.
- Responsible for all of Treasury activities to be in line with internal policies and procedures whilst optimising Treasury revenues.
- Manage the bank's investment strategies as well as interest rate risk exposure by continuously developing pricing strategies on both assets & liabilities products.
- Plan, monitor, and manage the bank's liquidity so as to control liquidity and funding risk for the multi-currency operations of the bank branch within delegated limits at an acceptable cost.
- Plan, monitor, and manage the interest rate risk and foreign exchange risk of the Vietnam branch balance sheet within delegated limits.
- Establish and execute timely reviews of the bank's policies in relation to liquidity risk, market risk and internal Treasury policies & procedures. Ensure prompt action is taken to clear outstanding Nostro items and any other international transactions.
- Maintain and update the knowledge base of legal and regulatory requirements and market conventions for dealing in the Vietnam financial system and use of securities particularly regarding the implications for running the bank's funding, liquidity, foreign exchange and interest rate risk management tasks.
- Manage inter-bank trading for transactions including the sale and purchase of securities issued by the Central Bank and other statutory institutions.
- DCORO role for Vietnam Treasury:
 - (i) To execute the framework by the first line of defence across the Group in a robust and discipline manner so as to achieve sound risk management practices and reporting on Operational Risk Management and Compliance framework.
 - (ii) Ensure compliance to the statutory limits as well as the timely submission of reports relating to treasury operations. Report any breach of delegated or statutory limits to Chief Financial Officer, Risk Management Team and Regional Office Supervisor.
 - (iii) Provide training and guidance to the first line to allow them to gain the skills and knowledge on the framework to allow them to successfully execute. Support Head of Treasury in the delivery of a successful change program in line with the business plans as required.

Senior Risk Advisor - Market Risk & Operational Risk

05/2011 – 11/2014

- Oversight the operational, market risk and liquidity for the Vietnam banking operation ensuring compliance with Group and local regulatory reporting requirements. Provided daily operational review/ data quality control of liquidity reporting to Operations staff.
- Manage the resolution of operational and market risk issues, including investigation and reporting of breaches
- To enhance the existing Operational Risk & Market risk reporting and oversight framework within CBA Vietnam
- Implement a wide variety of infrastructure improvement projects specifically related to FATCA, Dodd Frank, and AML & Sanctions oversight and reporting in CBA Vietnam.
- Identify and recommend new or amendment risk policies to ensure Op Risk, Market Risk and Liquidity policies plus Treasury delegations manuals are kept up to date with both local and international standards and regulations in order to support management decision making and key compliance risk management.
- Vetting requests for additional market / liquidity limits and preparing Market Risk Pipeline Committee papers.
- Perform Control Assurance Program Testing for all departments in independent function to ensure the compliance to Group internal policies and Regulations requirements.
- Undertake periodic reviews of the end to end Treasury processes to ensure operational integrity
- Periodic reporting to IFS Risk Management, Group Treasury and IFS Head Office as appropriate. Work with IFS Risk to ensure that the Branch complies with all regulatory reporting.
- Responsible for responding to inquiries from, and acting as liaison with auditors and regulatory bodies in the market, liquidity and operational risk. Communicating with any major issue raised by or with regulator on any risk management matters of market risk, liquidity risk and operational risk.
- Assisting CRO on the project budget and forecast in term of budget for system implementation, training cost, reporting and compliance, operational risk incident...

Commonwealth Bank of Australia – Singapore Branch, Singapore*Risk Advisor - Valuation & Quantitative Modelling and Analytics*

05/2010 – 04/2011

- Oversees limit usage, excesses and risk procedures for IB&M including branches in Singapore, Hong Kong, Shanghai, Tokyo and London. Assess risk-based programs to detect, prevent, and/or mitigate sales and trading practices risk that arises from inadequate or failed internal processes, people, systems or external events.
- Support risk-reporting production by Market Risk Reporting & Analytics team. Generate risk assessments to define and analyse possible conduct risks and assess the availability and effectiveness of controls (e.g. market manipulation, conflicts of interest...).
- Conduct statistical analysis with data and present findings. Evaluate pricing and valuation models suitability within business context.
- Analyse financial statistical data quantitatively and qualitatively to immerse in Asian capital markets & Asian rates trading to forecast emerging risks.
- Data collection and extraction from front office systems. Manage and operate risk management systems.
- Preparation and analysis of daily/ monthly liquidity risk reports, and creation of forecast scenarios based on stress assumptions. Ensure detailed understanding of all P&L and risk drivers.

- Develop full understanding of trading strategies, products and risk types in the Macro business (Rates, FX, and Commodities). Discuss with traders on products and their risks and building spreadsheets to analyse risk and market data, portfolio risks and individual trades.
- Prepare and analyse maturity mis-match reports. Perform reconciliations and consistency checks of assumption analysis.
- Assist IFS Market Risk to conduct the CBA Market Risk Capability Transfer Program with VIB Head Office in Hanoi to lead all aspects of audit activities including risk assessments, audit planning, audit testing, control evaluation, report drafting, work paper documentation and follow up and verification of issue closure. Work with stakeholders in the early identification of emerging control issues and reporting them to line of business and risk management.
- Prepare risk evaluation, which involves comparing estimated risks with criteria established by the bank such as costs, legal requirements and environmental factors and evaluating the bank's risk appetite, i.e. the level of risk the bank is prepared to accept.
- Coordinate the creation, review and implementation of policies and procedures resulting from new laws and regulations. Apply and interpret audit and compliance requirements for various desks in Treasury.
- Assist Market Risk Manager to design and coordinate the preparation and ongoing review of policies, procedures, training materials and other communication tools to ensure Treasury meet compliance requirements.

OTHER CERTIFICATIONS

Accomplishments:

- HNX Dealing Certification – Hanoi Stock Exchange (September 2018)
- ISDA – Understanding the ISDA Master Agreements – Singapore (July 2018)
- Financial Markets Association of Malaysia and ACI Australia Dealing Simulation – Bank Negara Malaysia (July 2017)
- Fixed Income Trading Techniques – Vietnam Bond Market Association (VBMA)
- Corporate Bond Issuance – Vietnam Bond Market Association (VBMA)
- Managing repo & securities lending transactions – Vietnam Bond Market Association (VBMA)
- Operational Risk 201 Workshop - CBA Head Office (Sydney, Australia) (February 2014)
- Certification of Internal Audit & Banking Internal Control – Vietnam Chamber of Commerce and Industry (VCCI)
- Office Computing Technique – by Ho Chi Minh City University of Science, Vietnam
- Certification of Completion – Microsoft Access – Tan Duc Technical Development and Trading Joint Stock Company (TD&T)

Social activities/ Other certifications:

- Visiting Lecturer – Nguyen Tat Thanh University HCMC, Vietnam: Designed teaching material, learning support and assessment methods to deliver module "English for Accounting" for undergraduates.
- Zumba instructor (ZIN™) – B1 & B2 licensed instructor, Zumba Pro Skills, Zumba kids & Zumba kids Jr, Zin Jam Sessions
- Mercer – 3P Compensation Management Training – by Mercer College, TalentNet Vietnam
- Digital Marketing – EQVN, Vietnam
- Certification of Completion – First Aid Training – International SOS Vietnam

REFERENCES

Available on request