



SARENA S. MALUBAY

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CAREER OBJECTIVE

Creative, flexible professional who enjoys learning new skills. A problem-solver who readily adapts to change. Able to judge multiple priorities and meet tight deadlines without compromising quality.

EDUCATION

Bachelor of Science in Accountancy (BSA)

Saint Mary’s University,
Bayombong Nueva Vizcaya
1995-1999

SKILLS

- Excellent computer skills with practical knowledge and experience in MS office application tools such as Microsoft Word, Excel and Powerpoint.
- With knowledge of accounting software such as quickbooks.
- Excellent in written and verbal communication skills.
- Excellent conflict resolution and interpersonal skills and ability to build lasting relationship with clients.
- Sound market knowledge and Personal Banking understanding.

LANGUAGES

English
Filipino

CERTIFICATION

Civil Service Eligibility - 1998
ANTI MONEY LAUNDERING SEMINAR
Microsoft Excel – November 2022
The Power of Self-Awareness: Reigniting a Sense of Passion for Work through Assessment – January 2023

WORK EXPERIENCE

RELATIONSHIP OFFICER 2006 - 2023

Philippine National Bank
Isabela Retail Lending Center, Cauayan City, Isabela Philippines

- Wide experience in Auto Loan Financing and Real Estate Mortgage processing.
- An Officer of the lending unit tasked with initiating, recommending, managing and servicing credit accommodations for a particular client.
- Act as the marketing and credit officer of the Bank and as such is responsible for generating, cultivating, and maintaining a profitable banking relationship with customers within an assigned industry group or geographic service area. Recommendations shall be based on an accurate and thorough understanding of each customer’s financial needs and conditions. At the same time, serves as financial adviser and constructive financial critic to the customers.
- Act promptly and professionally on all requests/proposals for credit in order to promote and maintain a favorable image for the Bank. Requirements for data, supporting documents, and reports shall be communicated to the applicant as soon as possible so that the analysis and evaluation of the proposal/request can also be expedited
- Give preference to loans geared towards promotion of the economic growth and development of the country/community.
- Responsible for the quality and adequacy of the credit files of accounts.

OTHER WORK EXPERIENCES:

- Analyze financial information and prepare Balance Sheets. Perform daily reconciliations of cash, check and credit transactions, and tally and file invoices.
- Summarize and analyze financial status by preparing balance sheets, profit and loss, and other statements.
- Handle all accounts payable and receivable daily to make sure each invoice and expense report is accurate.
- Assisting management in the decision-making process by preparing budgets and financial forecasts