MA. THERESA T. NACAR

BANKING • CREDIT RISK • LOAN ADMINISTRATION • OPERATIONS

Bacoor City, Cavite

PROFESSIONAL SUMMARY

Senior banking professional with extensive experience in credit risk management, credit administration, loan operations and documentation, commercial underwriting, collections, regulatory compliance, and strategic management. Experienced in developing credit policies and procedures, strengthening controls, improving documentation and processes, analyzing loan portfolios, and leading multidisciplinary credit and loan administration teams. Strong analytical, communication, negotiation, and decision-making skills; focus on operational efficiency, risk mitigation, and regulatory adherence.

CORE COMPETENCIES

Credit Risk Management & Mitigation	**Credit Administration & Loan Operations**	**Commercial Loan Underwriting**	**Credit Policy & Procedure Development**
Loan Documentation & Quality Assurance	**BSP Regulatory Compliance**	**Portfolio Analysis & MIS Reporting**	**Collections & Account Monitoring**
Credit Scoring Maintenance	**Process Improvement & Operational Efficiency**	**Team Leadership & Staff Development**	**Negotiation, Mediation & Stakeholder Coordination**

CAREER HIGHLIGHTS

- Created and implemented credit policies, product manuals, and procedures for multiple banking institutions.
- Strengthened credit administration controls and standardized documentation processes to improve completeness and accuracy before loan release.
- Managed multidisciplinary credit and loan administration functions, including appraisers, credit investigators, financial analysts, collections, credit reviewers, account officers, commercial lending officers, booking, and documentation staff.
- Analyzed loan portfolios and prepared strategies, credit limits, and management information reports to support credit and portfolio decisions.
- Led and trained commercial lending account officers and supervised day-to-day front- and back-office credit and loan operations.
- Prepared and reviewed real estate mortgage documentation and monitored commercial and consumer loan collections.

PROFESSIONAL EXPERIENCE

University Savings Bank

Head – Credit & Loans Administration Group | **June 2023 – July 31, 2026**

- Managed the Credit & Loans Administration Group and supervised credit, appraisal, investigation, documentation, booking, review, and collection-related functions.
- Oversaw day-to-day credit and loan administration operations, with emphasis on process efficiency, documentation quality, and risk controls.
- Analyzed loan portfolio information and prepared strategies, credit limits, and MIS reports.

Metro South Cooperative Bank

Officer-in-Charge | **November 2021 – March 2023**

- Oversaw assigned banking operations and coordinated credit and administrative activities in support of business requirements.
- Applied credit administration, operational control, and compliance practices within the assigned functions.

Metro South Cooperative Bank

First Vice President – Credit Administration & Support Division | October 2020 – November 2021

- Led credit administration and support functions, focusing on credit process oversight, documentation, compliance, and operational risk mitigation.

- Supported policy and process implementation and strengthened internal controls across credit administration activities.

Philippine Veterans Bank

Vice President – Credit Administration Division | **September 16, 2001 – December 1, 2019**

- Led credit administration functions and supervised processes supporting loan documentation, review, compliance, and operational controls.
- Managed credit-related teams and coordinated activities across credit administration and loan support functions.

Security Bank Corporation

Head of CLL and APA Section | **1982- 2001**

- Led the assigned CLL and APA Section and managed related credit/loan administration responsibilities.

RareJob (Freelance)

ESL Teacher | **September 2020 – September 2023**

- Delivered English-language instruction to learners through freelance online teaching engagements.

EDUCATION & CERTIFICATIONS

Bachelor of Science in Business Administration – Economics | University of the East, 1978–1982

- 120-Hour TESOL Certification
- 120-Hour TEFL Certification
- Six Sigma Certification
- Level 1 Bookkeeping using Xero
- CEFR C2 (Proficient)
- Excel Advanced Formulas and Functions
- Level 1 QuickBooks Certified