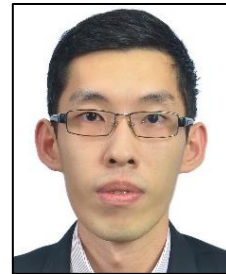


## LIM KEY EARN (DAVID)

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### WORKING EXPERIENCES

#### **CIMB Bank Berhad (July 2015 – Present)**

*Credit Analyst (Fixed Income)*

##### RESPONSIBILITIES:

- Coordinator for the Non-Malaysian Centric Bonds Portfolios (**NMCBP**) in maintaining limits, ratings and limit conditions imposed
- Perform credit assessment mainly on foreign bonds issuers
- Prepare credit memos for the new/additional issuer limits request and seek approval from the relevant approving authority
- Assign internal ratings to issuers and impose limit conditions to safeguard the bank's exposure to higher credit risk issuers
- Conduct annual review and ad-hoc assessment on the abovementioned issuer limits and portfolios under purview
- Ensure all issuer limits are adhere to internal and external guidelines and policies
- Portfolios under purview includes:
  - about 60 issuer limits to foreign corporates/sovereigns under NMCBP; and
  - about 20 programme issuer limits for quick and immediate traders participation in the primary market issues
- Update fixed income traders on the global development, adverse news and external issuer rating downgrade for the corporate (Non-FI) issuers under purview to prevent any credit default
- Conduct ad-hoc credit stress test on the issuers under purview as and when required
- Supervise junior analyst on corporate credit assessment

#### **SJ Securities Sdn Bhd (Oct 2012 – June 2015)**

*Equity Research Analyst*

##### RESPONSIBILITIES:

- Covered oil & gas and small cap sectors
- Built and maintained financial models for company earnings forecasts and valuations
- Issued initial coverage reports and prepared interim result updates
- Attended company briefings and private meetings with the company management to gather latest corporate updates and company outlooks
- Monitored and updated companies' stock performances and corporate exercises
- Offered recommendations to dealers and clients based on the research and analysis findings

## **British American Tobacco Asia Pacific Service Centre (Dec 2010 – Oct 2012)**

*Senior Analyst (Accounts Reporting, British American Tobacco Taiwan, BATT)*

### **RESPONSIBILITIES:**

- Performed monthly accounts closing and journal entry posting
- Prepared monthly/quarterly/yearly financial reports – income statement, balance sheet, cash flows, sales volume and other ad hoc reports
- Assisted in troubleshooting, decision making and identify potential issues/risks

*Junior Analyst (Accounts Payable for British American Tobacco Malaysia, BATM)*

### **RESPONSIBILITIES:**

- Ensured that invoices are paid in a timely manner without double or incorrect payments
- Generated weekly and monthly outstanding payment reports for top management
- Prepared and customized accounts payable reports upon ad hoc requests from budget holders
- Liaised with budget holders and vendors to resolve outstanding issues
- Maintained good relationship and build rapport with budget holders and vendors

### **ACHIEVEMENTS:**

- 2011 Spot Award recipient

## **EDUCATION AND PROFESSIONAL QUALIFICATION**

### **Taylor's Business School (Taylor's University) (2006 – 2006)**

Foundation in Business Studies

### **University of South Australia (2007 – 2009)**

Bachelor in Applied Finance

### **Securities Commission Licensing Examination (2014)**

CMSRL Module 12 & 19 Corporate Finance and/or Investment Advice

### **Omega Performance Credit Certification (2018)**

### **Pasaran Kewangan Malaysia Certificate (2019)**

## **SUMMARY OF SKILLS**

- Microsoft Office
- Bloomberg Terminal – Equities & bonds functions
- Financial modelling

## **LANGUAGES**

Fluent in spoken and written English, Malay and Chinese