

Linh Gia Pham

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WORK EXPERIENCE

Bank for Investment and Development of Vietnam

March 2023 – Present

Vietnam's largest commercial bank by assets (\$80B+ USD), serving over 15 million customers

Planning Department Associate | April, 2024 – Present

Hanoi, Vietnam

- Spearhead Financial Planning & Analysis (FP&A) for the bank's entire ~\$100B+ loan and deposit portfolio, driving strategy for Net Interest Margin (NIM) optimization and capital mobilization across the network
- Engineer automated Power BI dashboards integrated with Oracle MPA, eliminating ~150 hours of manual data entry per employee annually (3 hrs/week) and accelerating executive decision-making cycles.
- Partner with Risk and Retail divisions to evaluate branch network performance, utilizing data-driven forecasting to support \$50M+ USD in new product rollouts.
- Support enhancement of profitability measurement and funds transfer pricing (FTP) frameworks aligned with long-term strategic, capital, and liquidity plans.

Strategic Management Department Associate | March, 2023 – May, 2024

Hanoi, Vietnam

- Collaborated with the ESG Committee to integrate green credit metrics into the bank's long-term strategy, directly influencing the roadmap for a \$3B+ USD green credit portfolio.
- Co-authored the 2023-2025 Medium-Term Strategic Plan, utilizing macroeconomic benchmarking to identify 3 key growth sectors formally adopted by the Board of Directors.
- Prepared recurring performance review materials for senior leadership, conducting variance analyses for credit growth, deposits, and fee income to identify risks and opportunities.

Vietcombank Securities

July 2019 – September 2019

Owned subsidiary of Vietcombank (Vietnam's largest bank by market cap)

Market Research Intern

Hanoi, Vietnam

- Supported senior equity analysts in the coverage of Banking and Real Estate sectors, processing macroeconomic data to build foundational valuation models (DCF/Comps).
- Conducted fundamental analysis on listed companies, performing ratio analysis (P/E, P/B, ROE) and peer benchmarking to support investment recommendations.
- Synthesized daily market commentaries and industry reports for institutional clients, visualizing key market trends using Excel charts and data tables.

EDUCATION

University of California, Irvine.

July 2021

Bachelor of Arts, Economics

Irvine, CA

- Relevant coursework: Microeconomics, Macroeconomics, Statistics, Econometrics, Financial Markets, Development Economic
- Honors: Dean's List (3 quarters).
- Activities: Level V Origins Dance Team; KKAP Dance Team; Chinese Association; Konnect UCI.

SKILLS & ADDITIONAL INFORMATION

- **Skills:** Advanced Excel (PivotTables, lookup and nested formulas, VBA, Power Query); Power BI; familiarity with econometric/statistical tools and SQL.
- **Interests:** Development and financial economics; data-driven policy; emerging markets; contemporary dance; surf-ski.