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## **PEDRO T. BAOY**

SENIOR VICE PRESIDENT

Lending and Asset Management Group

Social Security System (SSS)

(2) 8920-6401 local no. 5160

(2) 8922-1061



### **BRIEF DESCRIPTION OF FUNCTION**

As the Senior Vice President of Lending and Asset Management Group, Mr. Baoy oversees and ensures the efficient implementation of various SSS lending programs and directs the efficient implementation of policies and guidelines in the management of SSS investment properties, real and other properties acquired via foreclosure and dacion en pago, and other housing acquired assets.

### **MAJOR ACHIEVEMENTS**

Mr. Baoy was a member of the Best Sales Team (Unibank Level) in BPI's Unibank Excellence Awards in 2006, 2007, 2008, 2009 and 2011. He was awarded Group Sales Officer of the Year in the 2011 BPI Unibank Excellence Awards in recognition of his outstanding sales performance.

### **PROFESSIONAL WORK EXPERIENCE / HIGHLIGHTS**

Mr. Baoy has more than 18 years of banking experience. In August 1997, he joined Far East Bank and Trust Company (FEBTC) as Treasury Officer of FEB Leasing and Finance Corporation. In April 2000, FEBTC merged with the Bank of the Philippine Islands (BPI), where he honed his skills as a remedial management officer, primarily responsible for (1) managing problem loan accounts with BPI's corporate and SME clients, (2) performing credit risk review/analysis for possible loan renewal, loan workout/restructuring, (3) recommending rehabilitation, exit and recovery strategies that need to be adopted to reduce the bank's risks, and (4) ensuring immediate recovery of the Bank's exposure, in coordination with the bank's legal counsels, via real estate foreclosures, outright collection/settlements-sometimes via loan take-out by other banks or via *dacion en pago*. In February 2004, after successfully restructuring P1.5 billion worth of past due loans and recovery of P500 million worth of bank exposure in problematic loan accounts, he was assigned to BPI's Property Sales and Leases Division to head one of its sales teams responsible for managing, negotiating and closing sales of foreclosed properties of BPI. In his 12 years with PSLD, he personally sold more than P4.0 billion worth of foreclosed properties that contributed more than P1.0 billion in net income for BPI.

### **EDUCATIONAL ATTAINMENT**

Mr. Baoy is a graduate of the Bachelor of Science in Statistics at the University of the Philippines Los Baños. He also holds a Master in Business Management degree from the Asian Institute of Management.

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