

ANGELIQUE M. DE VRIES

OVERVIEW

Master Degree in International Business with a concentration in International Banking and a Bachelor Degree in Economics-Finance.
Fluent in English, Spanish, Dutch and Papiamentu
Service minded and well mannered, strong computer orientation.
Experienced in various banking software, Microsoft office, data and desktop publishing software.

EXPERIENCE

July 2006 – Present RBTT Bank Aruba N.V. Aruba
Account Executive Business Banking

- § Portfolio Management, ensuring timely reviews and risk assessments.
- § Recommending loans ensuring that Bank's funds are adequately protected.
- § Assisting administrative departments and other branched related to the lending business of the branch.
- § Monitoring of portfolio in a timely and responsible manner.
- § Business development, maintaining current clients and acquire new potential clients.
- § Cross selling.

August 2001 to July 2006 Aruba Bank N.V. Aruba
Account Manager Corporate Credit

- § Portfolio Management, ensuring timely reviews and risk assessments.
- § Analyze business proposals and recommend possible loans ensuring that Bank's funds are adequately protected.
- § Monitoring of portfolio in a timely and responsible manner.
- § Business development, maintaining current clients and acquire new potential clients.
- § Cross selling

August 1996 to August 2001 Aruba Bank N.V. Aruba
Account Manager Special Assets

- § Portfolio Management of bad loans, dismantling of business in case needed.
- § Analyze business restructuring and recommend possible restructurings ensuring that Bank's funds are still adequately protected.
- § Close contact with management and board in regards to recommendations and annual board updates

September 1994 to March 2006 Miami Wholesale Miami, FL
Owner/Director

- § Responsible for all operations in all departments
- § Managed 15-25 sales representatives, providing leadership and coaching sessions as well as negotiating skills
- § Implementation of training courses.

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| | Summer 1993
<i>Office Administrator</i> | Seaport Management | Aruba |
| § | Responsibilities included accounts receivable, cash payments, journals, invoicing and collection. | | |
| | Summer 1992
<i>Assistant Economist</i> | Coastal Refinery | Aruba |
| § | Responsibilities included reviews, analysis and assessment of results of operations for the Economics and Planning Department. | | |
| | Summers 1989 -1992
<i>Banking Representative</i> | Interbank N.V. | Aruba |
| § | Responsibilities included data processing, monitoring and updating customer accounts, review and corrections of processing errors, credit information review and analysis. | | |

EDUCATION

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| 1988-1992 | Barry University | Miami, FL |
| | B.A. Economics and Finance. | |
| 1992-1994 | Saint Thomas University | Miami, FL |
| | Master, International Business with a concentration in International Banking | |

INTERESTS

Cultures, Reading, Jogging, Biking, all water sports and dancing.

ANGELIQUE M. DE VRIES

1. Wat heeft u bewogen zich kandidaat te stellen voor het lidmaatschap van de Kamer?

Being a member of the Chamber of Commerce provides one with the opportunity to be exposed to a world of information regarding the business environment on our island. Information is the “key” ingredient that can make a business succeed or fail and the Chamber of Commerce is a gateway to local as well as international information.

What I have realized over the years is that we are all in business together for the same purpose which is to succeed. I am of the opinion that my banking background will be an added benefit to the Chamber of Commerce the reason being that my experience and knowledge coupled with my thorough insight into small, medium and large sized businesses will enable me to represent the business community perfectly.

2. Op welke wijze denkt u een bijdrage te kunnen leveren aan de ontwikkeling van de Kamer als instituut?

How I can help the Chamber of Commerce to flourish? This is a matter for all of us to take into account. As a team, partnering together we have the opportunity to provide an ongoing education and training for an entrepreneurial society that is on its way into reaching its potential. I believe that we must facilitate access to financing of small, medium and large enterprises at an earlier stage. We must help these businesses grow because in the long run they can become the backbone of our economic growth and stability.

3. Hoe denkt u de Kamer te kunnen helpen haar doelstelling, w.o het bevorderen van ondernemerschap op Aruba, te bereiken?

As a Business Account Executive from RBTT Bank Aruba N.V. and a person whom is deeply interested in business activities, I am committed to offer the best possible financial solutions for our business clients. What could be better than being right in the middle of all local businesses? I am eager to learn and listen to all their future plans, possibilities and solutions that the business community can offer.

We must try to diversify our economy as much as possible to mitigate any risk of being too concentrated in specific markets. Through the Chamber of Commerce we should further offer access to research and innovation to not only keep up with the rest of the world, but also push ourselves to the next level.