

ELHussein M.ELKafrawy

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PROFILE SUMMARY

A Professional Banker With Six Years Significant Experience In Credit Risk, Operation Risk , With Proven Track In Banking Industry . Having Strong Academic and Professional Education in My Field, Carried Out Review of Finance, Syndication Project, Corporate Banking, And Asset Management. Implementation Key Strengths Include Strong Verbal and Written Communication Skills; Understanding Risk Management and Finance Standards, IFRS/IAS and Risk Assessment Practices; Ability to Provide Appropriate Direction to Other Finance Management Project Team Members.

CAREER HISTORY / EXPERIENCE

EMPLPOYER: Faisal Islamic Bank Of Egypt

Total experience in financial services/banking industry +16 YEARS

Current Position: Operation Manager

Faisal Islamic bank of Egypt Founded in 1979 ,an Egyptian Exchange listed with Total Assets of \$ 8.4 billion, Net profit \$ 164 million and 5000 employees.

Senior Manager – Corporate banking Dates : March 2021 To PRESENT

- Maximize profitability, achieve business growth and target market share as per objective.
- Monitor credit quality of portfolio for risk recognition and assigning proper risk rating for each relationship .
- Guiding the analysis team to prepare the credit proposals combining financials analysis (Moody’s analytics credit lens)with Industry Analysis to support Credit Committee Decisions.
- Structuring Facilities: Develop Structuring and financing recommendations that are tailored to client’s needs.
- Customers negotiations: sustain and build client relationships by maintaining ongoing communication and negotiation (pricing financing structure) .
- Market Research: Stay abreast of industry trends, market conditions, and competitor activities to identify new business opportunities and maintain a competitive edge in the corporate banking sector.
- Developing Ecosystem Enterprises Products.

Provision (IFRS9)Project Senior – provision/Credit Risk

Dates : March 2019 to March2021

- Submits IFRS 9 Quantitative Impact Studies “QIS” as directed by Central Bank of Egypt by Decide the business models BM that applied according to banks Strategy .
- Apply the methodology of calculation loss given default LGD and Exposure at Default EAD to calculate Expected Credit Loss ECL .
- Review the Banks Portfolio Provisions & Impairment Calculations According to Central Bank Regulations and Sending Required Reports,Ensure The Fair Market Value of Securities .
- Coordinate with the vendors and Auditors to solve technical issues and provide timely solutions to problems and inquiries.

Credit Risk Senior

Dates : March 2017 to 2019

- Review The Existing Portfolio in a Timely Manner and Recommend Appropriate Credit Facilities in Line With the Banks Credit Policy to Maximize Earning While Containing Risks to an Acceptable Level.

Page of 3

- Ensures Appropriate Obligor / Facility Risk Rating in Line With The Risk Rating Policy of The Bank and Central Bank Regulations. Monitoring The Quality of The Credit Portfolio of The Business Line/Portfolio.
- Managed Credit Risk Modeling Tool Projects (IFRS9 Solutions and Early warning System)with the External Consultant and with Information Technology Team .
- On The Basis of The Above, Identifies Potential Problem Credit Accounts and Makes Suggestions/Recommendations for remedy/monitoring of such situations.

Operation Risk Specialist

Dates : March 2016 to 2017

- Apply The Structured Approach Of Enterprise Risk Management “ERM” to Manage The Risk To Be Within The Banks Risk Appetite.
- Analyze, Remediating Action As Necessary Regarding All Operational Risk Elements (Risk Events “RE”, Risk & Control Self Assessments “RCSA” Key Risk Indicators “KR” .

Credit Analyst SMEs / Retail

Dates : DEC 2007 to 2016

- Identifies Expansion Opportunities With Existing Clients Base To Achieve Portfolio Growth.
- Provides Quality Service to Clients and Closely Follow up and Ensure The Processing of All Requests (New Facilities, Increase of Existing Facilities) .
- Participate in Building The Clients Credit Profile and Conducting The Proper Qualitative and Quantitative Analysis.
- Obtain Audited Financial Statement Analysis and Recommended Credit Proposals of Potential Borrowers to The Approving Authorities To Meet Financial Objectives.
- Contacting Potential Clients Via E-mail or Phone to Establish Rapport and Set Up Meeting.

ACADEMIC EDUCATION

| MASTER DEGREE / DIPLOMA | INSTITUTION | GRADE | YEAR |
|---|--|---------|-----------|
| Master of Business Administration 2016 (MBA) and Financial Major Financial Management (| The Arab Academy for Science AABFS) | Banking | Excellent |
| Diploma Major feasibility study | Cairo University | GOOD | 2011 |
| Bachelor Degree Major Accounting | Cairo University | GOOD | 2007 |

PROFESSIONAL QUALIFICATION

| CERTIFICATE | ACCREDITED BY | YEAR |
|--|---|------|
| Certified Manager in Risk Management (CMRM) | The American Academy of Financial Management AAFM The Center of Certified Financiers and Bankers CCFB: LISTED UMBER 18826 | 2017 |
| Credit Certificate | Egyptian Banking Institute (EBI) | 2017 |
| The Contemporary Egyptian Leadership | Banking Institute (EBI) 2018 | |

KEY SKILLS

- Strong proficiency of risk management frameworks
 - Understanding of IT security principles/requirements and IT risk principles
 - Independent Personality With Learn-and-Lead attitude.
 - Time Management, Professional Judgment and Decision-Making.
 - Communication & Interpersonal Skills.
 - Critical Thinking & Analytical and Organizational Skills.
 - Advanced Microsoft Skills.
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INTERNATIONAL & LOCA EVENTS PARTICIPATION

- ERNST & YOUNG MIDDLE EAST (DUBAI BRANCH) The Development Overview IFRS9 Solution FROM 15 TO 22, NOV 2019 .
- THE 7TH CEO THOUGHTS CONFERENCE 2021 FROM 05 TO 06, DEC 2021.
- THE 6TH PORTFOLIO EGYPT CONFERENCE 29TH MAY 2022.
- EGYPT VC SUMMIT INVESTMENT Gateway to the Middle East & Africa FROM 19 TO 20, JUNE 2022.
- THE BIG 5 CONTRACT EGYPT FROM 25 TO 27, JUNE 2022.
- General Council For Islamic Banks and Financial Institutions CIBAFI ONLINE TECHNICAL WORKSHOP ON MANAGEMENT TOOLS FOR ISLAMIC FINANCIAL INSTITUTIONS (IFIs) FROM 4 TO 5, july 2022.

Hobbies

- ✓ Basket Ball.
- ✓ Chess.

REFERENCES ARE AVAILABLE UPON REQUEST