

AHMED I.SHAHIN

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PROFESSIONAL SUMMARY

Corporate Credit Risk Professional with +15 years of regional and international experience across GCC and EMEA, driving sound credit review, portfolio monitoring, governance, early warning signals, financial analysis, and credit policy compliance. Strong expertise in corporate, FI, and sovereign credit, risk rating (Moody's Credit lens), annual reviews, SLA/TAT management, covenant monitoring, and structured finance review.

CORE COMPETENCIES

- Credit Review
- Committee Representation
- Early Warning Indicators & Portfolio Monitoring
- Credit Policy & RAC Design
- FI and Sovereign credit domains
- Structured & Project Finance

PROFESSIONAL EXPERIENCE

Bank ABC Group – Bahrain

Assistant Vice President – Group Wholesale Credit Risk Feb 2024 – Present

- **Reporting Line:** Group Chief Credit Officer
 - Review new credit proposals and annual renewals across EMEA ensuring full compliance with credit policies, CP/CS, covenants, and documentation requirements.
 - Conduct comprehensive financial spreading, business analysis, feasibility studies and borrower due diligence.
 - Provide strategic recommendations to senior Committee on transactions and influencing key lending decisions.
 - Recommends declining of credit applications if the proposed credit doesn't fit the bank's criteria in terms of target industry/ industry cap, breaches in collateral structure or has a high risk of default.
 - Govern credit oversight for international subsidiaries (UK, Egypt, Tunisia, Algeria, Jordan, KSA), ensuring compliance with Group policies, TATs and SLA metrics across corporate portfolios.
 - Coordinate with Business team to obtain borrower information and support annual review cycles.
 - Conduct periodic and ad-hoc portfolio monitoring to identify early warning signals and recommend corrective actions.
 - Assign and validate obligor risk ratings using Moody's Risk Analyst; recommend upgrades/downgrades.

- Contributed to revision of Group credit policies, impaired assets procedures, and provisioning methodologies.
- Participated in enhancing the Risk Appetite Framework and key portfolio governance standards
- **Lead special assignment – FI & Sovereign Credit Risk (2024 – Present):**
 - ✓ Assign internal ratings and monitoring framework for sovereigns & FI reflecting macro and regulatory factors.
 - ✓ Strengthened early warning detection processes and reduced overdue annual reviews by 30%.

Emirates NBD - Saudi Arabia

Manager & Team lead – Wholesale Credit Risk

Jan 2022 – Feb 2024

- **Reporting Line:** Country Chief Credit Officer.
- Led credit review and portfolio monitoring for corporate and private banking portfolios.
- Ensured compliance with approval terms, covenants, borrower reporting, and collateral conditions.
- Maintained 100% SLA adherence and strong TAT across all credit reviews.
- Presented independent recommendations to country and HO senior credit committee, enhancing risk transparency and decisions quality.
- Identify early warning indicators, coordinated action plans with Business team, and escalated problem exposures.
- Ensured accurate financial analysis, sector risk evaluation, and policy alignment.
- Ensured complete submission of borrower documents including financial statements and KYC.
- Supported preparation of analytical inputs and portfolio insights for Country Credit Committee.

Bank Al Bilad - Saudi Arabia

Senior Credit Officer – Wholesale Banking Credit Review

Nov 2015 – Dec 2021

- **Reporting Line:** Head of Corporate Credit Analytics
- Reviewed corporate credit applications ensuring compliance with Bank’s policy and RAC.
- Managed annual reviews, interim reviews, and monitored borrower conduct and covenant compliance.
- Ensured timely financials submission, KYC updates, and borrower information tracking.
- Maintained zero TAT breaches for 6 consecutive years.
- Monitored early warning indicators and recommended downgrade/watchlist actions.
- Conducted sector/industry analysis and ensured correct obligor ratings.
- Member of macroeconomic steering committee overseeing risk weight recalibration across industries.
- **Special Assignment – Business Banking Credit “Mid-Cap & SMEs”:**
 - a) Collaborated with Moody’s to develop SME credit scoring model, enhancing automation and reducing turnaround time by 40%.
 - b) Introduced risk-based lending products tailored for SME growth segments.

Commercial International Bank (CIB) – Egypt

Team Leader – Corporate and Investment Banking Group

Sep 2011 – Nov 2015

- Held various positions and progressively promoted to supervisory roles within Corporate & IB Group.
- Managed a portfolio exceeding EGP 10bn with responsibility for client acquisition, structured lending, cross-selling, and credit preparation.
- Drove cross-selling of wholesale banking solutions including lending, trade, and treasury products to deepen client penetration and increase share of wallet.
- Guided RM on credit structuring, enhancing credit package quality and operational readiness.
- Oversaw client's escalations tied to credit fulfillment, documentation, and collateral requirements.

CIB Summer Analyst – Corporate and Investment Banking

Chase Manhattan & CIB – Cairo/NYC

Apr 2011 – Sept 2011

- IB analyst training program.

Egypt Air Holding - Egypt

Financial Analyst – Treasury & Investment Division

Jan 2009 – Apr 2011

Oversaw liquidity management, interest-rate forecasting, and group investment activity, coordinated with major banks for trade and treasury operations

EDUCATION

MBA: Finance.

Queen Mary College – London, UK

Post Graduate Diploma: Banking & Economics.

London School of Economics and Political Science - London, UK

BA: Accounting and Finance, UK section.

Alexandria University - Alexandria, Egypt

TECHNICAL QUALIFICATIONS

- Certified Financial Risk & Regulation (FRR) – GARP.
- Credit & Investment Analyst – Chase Manhattan IB program.
- Strategic Leadership & Management Certificate – London Business School & CMI UK.
- Professional Equities Trader Certificate (PET) - Egyptian Stock Exchange.

COMPUTING SKILLS

- Moody's Risk Analyst-ORA (Credit-lens).
- Bloomberg Terminal.
- Oracle Hyperion Strategic Finance (HSF).