



AHMED ADEL

CREDIT RISK ANALYST

OBJECTIVE

To apply the practicality of my knowledge and skills in an environment which will allow me to utilize my education and experience in a way that is mutually beneficial to both me and the organization resulting in future growth and development.

IT SKILLS

- MS OFFICE
- POWER CARD
- ORACLE
- GRMX
- SAFE GUARD
- T-24
- OZDOCS
- SPSS

SKILLS

- PRESENTATION SKILLS
- ANALYTICAL SKILLS
- PROBLEM SOLVING
- TIME MANAGEMENT

EXPERIENCE

CREDIT RISK ANALYST, AMEX MIDDLE EAST @, BAHRAIN

JUNE 2018 - CURRENT

- Analysing data (i.e. financial statements, agency reports) on prospective and active borrowing accounts and preparing comprehensive reports evaluating the short and long-term prospects of regional corporate accounts.
- Interpreting trends in financial data to identify key financial ratios (e.g. cash flow to debt service, debt-to equity, gearing ratio, capitalization, leverage ratio etc.)
- Developing recommendations on the granting or denying of loans and preparing sufficient information (i.e. loan applications) to document recommendations.
- Performing financial statement spreading and originating insightful loan grades, both for new clients and as part of periodic annual reviews.
- Responsible for maintaining CDD/KYC documentation of all MENA corporate borrowers to mitigate compliance risk and identifying UBO's to safeguard organisation from credit defaults.
- Reviewing existing policy and procedures to identify areas of improvement and introducing solutions to increase effectiveness and efficiency of processes.

FRAUD MONITORING AGENT, BAHRAIN CREDIT FACILITIES COMPANY, BAHRAIN

APRIL 2017 – OCTOBER 2017

- Constructing new rules as preventive measures for anti-money laundering and fraud risk mitigation.
- Reviewing, analyzing, and identifying indicators of potential money laundering/criminal financing activity.
- Documenting AML review analysis and preparing Suspicious Activity Reports in accordance with organizations and Central Bank of Bahrain's rules and regulations.
- Implementing refined fraud prevention policies to minimize revenue loss while boosting cyber security process.
- Oversee fraud detection software business/user specifications as part of full systems development lifecycle and provide critical technical recommendations for advancement.

AHMED ADEL

CREDIT RISK ANALYST

ADDRESS

HOUSE: 1366, ROAD: 3341, BLOCK:
433, MANAMA, BAHRAIN

T +973 38200610

E Ahmed.mudhafari@gmail.com

www.linkedin.com/in/ahmed-adel1

RISK MANAGEMENT OFFICER, BANK AL-KHAIR

SEPTEMBER 2016 – JANUARY 2017

- Mining counterparty key financial ratios to regulate Value at Risk and tolerable exposures.
- Indicating the degree of protection available to bank by measuring Interest Coverage ratio.
- Implementing CBB regulations and informed with Basel III paper publications for risk management.
- Acquainted with stress testing techniques in credit, liquidity, and interest rate risks.
- Measuring the proportion of debt used given the total capital structure of the company (debt-to-capital).

PROFESSIONAL QUALIFICATION**CHARTERED FINANCIAL ANALYST [CFA] LV. 1
CANDIDATE**

INSTITUTE OF FINANCE, BAHRAIN, 20119

COURSES**FINANCIAL STATEMENT ANALYSIS**

BIBF, BAHRAIN, 2019

FINANCIAL MODELING ON EXCEL

BIBF, BAHRAIN, 2019

EDUCATION**BACHELORS IN FINANCIAL RISK MANAGEMENT**

VICTORIA UNIVERSITY, AUSTRALIA, 2016

BUSINESS DIPLOMA

CANADIAN INTERNATIONAL MATRICULATION PROGRAM
MALAYSIA, 2012

AMERICAN HIGH SCHOOL DIPLOMA

MODERN KNOWLEDGE SCHOOLS, BAHRAIN, 2011

REFERENCES

AVAILABLE UPON REQUEST