Sulaiman S. Magboul
Nationality: Saudi
DOB: Nov 25th, 1977

Introduction:

- Senior Corporate banker with significant large corporate and commercial lending experience, seeking new challenge and opportunity in the banking industry to share my knowledge and experience.
- Expert in managing large scale, multi-dimensional relationships with a proven ability to structure financing requirements to cater client requirements while minimizing exposure to risk.
- As role of Division Head, I have had the opportunity to work on distressed assets including proposing and implementing work out restructuring plans and in cases liaising with the Bank's Special Asset Management team.
- I had the opportunity working onboard as one of the few set-up team members establishing GIB's presence in Saudi Arabia, include but not limited to building corporate portfolios, risk assessment and providing approval recommendations to risk management committee abroad.

Work Experience:

Saudi British Bank (SABB)/Al-Awwal Bank – Jeddah, Saudi Arabia ***(Dec 1st 2018 – Dec 2nd 2021)***
Division Head – Large Corporate Banking (LCB)
Wholesale Banking – Large Cap

- Manage and assist in assessing the strategy formulation for the region by anticipating market requirements and business strategy across various portfolio segments.
- Leading and managing the teams in achieving LCB's annual targets, including managing Funded and Non-Funded income and other ancillary business as well as delinquent assets and Non-Performing Loans.
- Regularly interact with client's senior management, bank's key management, risk management committee and other decision makers.
- Ensuring cross-sell of services offered across HSBC/SABB entities.
- Conducting risk assessment of all clients under the portfolio, including integrity reputational assessment and vulnerabilities to both the business internal and external factors.
- Tracking team activities to ensure compliance to standard procedures and policies.
- Monitoring team portfolio and assuring that all credit reviews are prepared and submitted on time and complies with credit policies, covenants, restrictions and regulations.
- Monitor and assess troubled accounts and present risk committee with appropriate exit solutions.
- Liaising with the Special Asset Management team on strategies related to distressed credits.
- Develop team leaders and relationship managers and ensure the relationship team maintains close contact with clients.
- Provide mentoring and coaching for team leaders and relationship managers and ensure that appropriate training and career development plan is in place.
- Participate in client calls as required in order to present support to the business team.
- Build relationships with new clients to diversify wallet share and client base.
- Maximize revenues by ensuring streamline of active deals in pipeline and new business prospect opportunities.
- Assisting the migration team in the migration and integration of accounts between Al-Awwal and SABB.
- Distribution of accounts based on SABB new segmentation standard.
- Monitor the relationship team to assure smooth migration of accounts while maintaining business as usual for clients.

Gulf International Bank (GIB) – Jeddah, Saudi Arabia ***(Aug 1st 2011 – Nov 29th 2018)***
Vice President / Deputy Regional Head / Team Leader - West Region
Wholesale Banking – Large Cap

- Develop and manage a portfolio of high-net-worth corporate entities with a wallet size over SAR 5 Bn (USD 1.33M) with a steady annual growth in size and income. The portfolio includes a diversified range of Government and Semi-Government clients specialized in Trading, Contracting, Manufacturing, and Transportation (Shipping and Aviation).

- As part of the initial startup team, responsibilities included solicitation and risk evaluation as well as problem solving. Due to an absence of an on-ground risk management team, I was responsible for risk assessment of various corporate portfolio's and provide approval recommendations to the risk management committee.
- Developed strong knowledge and experience in bridge financing through booking several bridge financings deals for customers through the Saudi Industrial Development Fund (SIDF), which consisted of providing bridge financing and long-term funding.
- Provide customers with tailor-fit solutions by promoting cross-sell and delivering a wide range of products and services from/including Treasury, Investments, Structured Finance and Global Trade Banking (GTB) products.
- Deputizing Regional Head and managing all duties for the entire department from operations to relationship side. Guarantee the quality of operations for clients via monitoring our customer service team and extending assistance when required in case of urgent deals or transactions which may require authority and decision approvals.
- Worked as a problem solver for supporting the approval of financing, including structuring of proposals to meet risk management criteria.
- Built, developed and nurtured a culture of engagement with risk management, to ensure improved processing and active problem management.
- Managing a team of credit analyst and relationship managers, screen all credit proposals prepared, assessing financial positions of clients, evaluating risks, and identifying weaknesses in quality of credit portfolios. Ensure completeness of packages and complying with credit policies, covenants, restrictions and regulations. Monitor existing clients' portfolios and ensure proper exposure, ensure reviews are completed on time, and identify weaknesses in adverse market conditions.
- Coaching and training junior relationship managers and credit analysts on structuring their facilities, reviewing their credit proposals and financial analysis.

➢ ***National Commercial Bank (NCB) – Jeddah, Saudi Arabia*** ***(Oct 1st 2003 – July 31st 2011)***

➢ **Vice President / Senior Corporate Banker** **(June 1st 2010 – July 31st 2011)**
Institutional Banking Group Division (IBG)

- Managed a portfolio of high-net-worth groups of companies with a wallet-size over SR 1 Bn (USD 266.6Million).
- Advance in developing tailor-fit products and obtain a thorough understanding of structure financing and facility structuring.
- Extend financial advice to customer and facilitate their banking needs.
- Develop strong connections and relationship with key customers and strengthen my personal network.

➢ **Assistant Vice President / Private Banker** **(June 1st 2008 – May 31st 2010)**
Private Banking Division

- Explore the other side of banking by strengthening my retail experience and developing a strong insight to get a better understanding of the overall banking industry.
- Obtained the Certificate for Certified Personal Financing Planner (CPFP) from the Saudi Institution of Banking (IOB).
- Developed experience in promoting and marketing Investments and Private Funds for High-Net-Worth individuals and manage their personal Investment portfolios.

➢ **Corporate Banker / Senior Relationship Manager** **(Oct 1st 2003 – May 31st 2008)**
Corporate Banking Group Division (CBG)

- Commenced my career in banking as a Credit Analyst, during which I was exposed to many different training and rotational programs to understand the roles and duties of all areas of the banking sector.
- Obtain the Core Credit Training Program certified by CitiBank, which helped in exceling my development and career in Corporate Banking.
- Through my experience I obtained a comprehensive experience in preparing credit review packages, structuring facilities, conducting thorough financial analysis and mitigating risks.

Educational Background:

- *Portland State University* – Portland OR, USA
  Masters of Science Degree (MS) Honors degree (GPA 3.5 / 4).
  Master's in Engineering Management (MEM)
  Graduate Class of December 2002

- *Roger Williams University* – Bristol RI, USA
  Bachelors of Science Degree (BS)
  Civil Engineering
  Graduate Class of May 2000

- *Cushing Academy* – Ashburnham MA, USA
  High School Degree
  Graduate Class of May 1996

Certificates:

- Treasury Products training certificate, by Treasury Euromoney Learning Solutions (April 2017)
- Financial Modeling for Project Finance certificate, by Bahrain Institute of Banking and Finance "BIBF" (Sep 2015)
- Problem Recognition and Remedial Management certificate, BankT&D Consulting (Dec 2012)
- Advance Corporate Credit certificate, by EuroMoney Training EMEA (October 2012)
- Certified Personal Financial Planning (CPFP) – Certified by the Saudi Institution of Banking (IOB) (August 2009)
- Intermediate Core Credit Program (October 2007)
- Advance Financial Analysis certificate (Sep 2005)
- Core Credit Corporate Program – Certified and accredited by Citigroup, (June 2004)
  Thorough training of all credit levels including 1,2, and 3 – Final examination and presentation of full credit review package before Senior Credit Committee was a requirement in order to pass and obtain the certificate. The program also included a 6-month rotational and on-job training with various departments including Risk and Credit Management, Cash Management, Treasury and Trade Department (Jan-June 2004). I was fortune to be one of the few successful members to be enrolled into the Large Corporate Banking Segment and future leaders' program.

Technical Skills & Training:

- Advanced Credit Application writing course
- Negotiation Skills
- Certified Personal Financial Planning (IOB)
- Customer care for HNW Clients (IOB)
- Introduction to Mutual Funds
- Basic Understanding of Investments
- Building & Sustaining High Performance team
- Coaching & Delegation
- Islamic Financing
- Communication Management Skills
- Introduction to Corporate Financing
- Advanced Financial Analysis
- Structured Products Workshop
- Introduction to Trade Products
- Cash Management

References Available Upon Request