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Profile

- Over twenty-five years of challenging responsibilities in Corporate Banking in highly competitive and reputable financial institutions. Profound knowledge of clients operating in the Western Area, Saudi Arabia, has been developed based on work experience gained in SABB, Gulf International Bank (GIB), and Bank AlJazira (BAJ).
- Excellent communicator and was able to build strong rapport with stakeholders i.e. Clients, Management / Credit Committee and Co-workers, working closely with Treasury Division, Global Transactional Banking / Cash Management Division, Trade Service Desk, Credit Analysts, Asset Managers and Legal Department. Skilled at analyzing Financial Statements, including the interpretation / using of Ratios Analysis.
- Performed the duties of Western Region Head in GIB with a successful background in the delivery of over SR 3 billion in deals / facilities between 2015-2018, including meeting with clients, exercising due diligence, presenting Budget / Credit Proposals to Credit Committee, and working with both internal and external parties to execute deals.

Personal Attributes

- Demonstrated leadership skills and maturity as carry out the duties of the Western Region Head contributing to Business Development / Risk and general Operational decisions, including target setting, staff planning and general policy development.
- Has ability and eagerness to learn as well as to pass experience to colleagues through coaching and training.
- Proactive, take ownership and deliver on the tasks assigned to me.
- My team carries a high level of respect for my professional interaction with every member and through focusing on business and achieving organization's objectives.

Career Detail

Bank AlJazira (BAJ)

2019 to 2023

Joined Bank AlJazira (BAJ) as Division Head and managed a team consists of two Senior Relationship Mangers and one Credit Analyst. Reviewed and added value to the credit proposals prepared by the Senior Relationship Managers in my team and assisted in negotiating these credit packages with BAJ Risk Management. Deputized as a Regional Head (RH), Western Area, in different occasions and managed to handle portfolio accounts during RH's leaves and regularize past dues and other operational matters. Managed a credit portfolio with total exposure in excess of SR 1.5Bn and was able to book key blue-chip companies such as Tammer Group, Isaam Kabbani, Al-Kimam Group (Bayt AlEbaa for Ceramic & Marble Co. / Al-Mada for Ceramic & Marble Co. / Makarem Al-Nokhba for Ceramic & Marble Co. and Mitwalli Steel Products Factory Company.

Gulf International Bank (GIB) (Region Head)

2015 to 2018

Assumed the role of Region Head, Institutional Banking in 2015 and managed a team consists of four Senior Relationship Mangers, one Relationship Manager, two Credit Analysts and an Assistant Relationship Manager. The Institutional Banking Division in GIB caters facility requirements to companies that exceed US\$ 150 million in revenues. Achieved remarkable results at US\$ 35 million income that was derived from reputable corporate names such as Saudi Bin Laden, Saudia Airlines, Abdul Latif Jameel, Naghi Group, Nesma Group, Bakri Group, Tammer Group, AlMabani Contractors, Zahid Group and etc.

Gulf International Bank (GIB) (Senior Relationship Manager)

2005 to 2014

Joined Gulf International Bank (GIB) as Vice President (Job Title) at GIB Jeddah Branch. As a Senior Relationship Manager position, my role was to facilitate deeper penetration of Jeddah market and provide integrated corporate services to clients, using the Bank's lending propositions as an entry point for selling auxiliary products,

including advisory services, corporate finance, cash management, Islamic solutions and asset management. Successfully, managed diversified corporate clients with high turnover averaging SR 1.0 billion and prepared new credit proposals / annual reviews.

Satisfactory performance in managing large portfolio of clients and handling difficult / intricate clients. Managed an assigned loans / facilities portfolio and associated client relationships i.e. ALJ, Naghi Group, Savola, Sharbatly, Ismail Abo Dawood, Bin Suleiman Holding, Attieh Steel Co., APSCO, Bin Dawood Group, etc in accordance with the bank's credit policy.

Exposed to relevant training that included remedial management, core credit, treasury products as well as risk analysis. Served an Acting Western Region Head's role during which time I was involved in growing large & mid cap clients and solving remedial cases.

SABB (Relationship Manager)

1997 to 2005

Joined "Al-Amana Islamic" division within Corporate Banking Department and assumed the role of providing/marketing corporate products adherent to Islamic Sharia principles. This was involved managing a portfolio of mix companies in the industries of commercial/trading and manufacturing namely Al Essayi, AlRajhi and AlSorrayi (2002 – 2005).

Relationship Manager in SABB's Middle-Market division. Responsibility includes primarily the management of designated medium-sized companies. The scope of work involves regular contact with clients to monitor the condition of their business, utilisation of facilities, and to enhance profitability of the bank. Responsibilities also encompass developing new business relationships, identifying of early warning signs/deterioration of business prospects and to take appropriate steps to safeguard the bank's interest (2000 – 2001).

Completed SABB's Junior Officer Development Programme (JODP). This covers familiarization period to SABB and introduction to fundamental Personal/Corporate/Treasury Banking (1997 - 1999).

Professional Development

During the tenor with the above banks, I have taken relevant training courses that included Intermediate and Advanced Credit, Remedial Credit as well as Risk Analysis:

- Completed HSBC's ETDP training programme at Bricket Wood, London.
- Completed "Treasury Product & Markets" HSBC/GTMD training course.
- Completed "Applied Commercial Lending" HSBC/GTMD training course.
- Completed various in-house training courses at SABB including: Working Capital & Cash flow Analysis, Project Finance, Contract Finance, Foundation of Management Skills and Applied Payment & Cash Management.
- Completed "Advanced Credit Risk Analysis" at the Institute of Banking (IOB) – Riyadh.
- Completed Sukuk: Principles, Structure & Performance, Islamic Project Finance and Introduction to Derivatives at BIBF, in Bahrain.
- Completed "Project Finance" conducted by Moody's, in Bahrain.
- Completed "Problem Recognition & Remedial Management" training courses conducted by D J Smith Consulting Limited, in Bahrain.
- Completed "Leadership & Communication" training courses conducted by Meirc Training & Consulting, in Dubai.

- Completed “Value Based Leadership Development Program” training courses conducted by Andrew Card and Chris Goldsmith, EMIC Training, in Bahrain.
- Completed “GIB Senior Client Executive Cross Selling Seminar” conducted by Mr. D. Sykes Wilford of SPS Holdings, USA, in Bahrain.
- Completed Leadership Development Program at the Center for Creative Leadership (CCL) in Singapore.

Education and Qualifications

- Master’s Degree in Public Administration (MPA) from Western Michigan University, Kalamazoo, USA (1993 to 1996).
- Bachelor’s Degree of Administrative Science in the field of Public Administration from King Saud University, Riyadh (1989 to 1993).

Technical Skills

Expert in Excel, Microsoft Office Suite (Word, Outlook, PowerPoint) and Moody’s Financial Modelling.

References are available upon request