

Lebanese, Born in 1985
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Jamal A. MATTAR

Research Diploma - Finance, HEC-Belgium



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OBJECTIVE

Backed by a many years experience in the Banking Sector along with teaching and research, I am a highly motivated, responsible and effective Risk Manager who delivers quality results under pressure.
Customer service is high priority and I understand the importance of delivering tangible benefits at all times.
I am confident that my educational background, my training and experience skills give me the ability to contribute as a competent employee to a reputable organization that is looking for unique and strong talents.

WORK EXPERIENCE

Bank Audi sal, Beirut, Lebanon

- Sept. 2016 – Present
- Analyst, SME – Credit Analysis, Commercial Banking**
- Conducting credit risk analysis and preparing report, whether for approval or rejections for facilities requested, based on credit, financial and market analysis.
 - Spreading - Preparing/ analyzing Cash flow projections and conducting scenario analysis;

Société Générale de Banque au Liban (SGBL), Beirut, Lebanon

- August 2014 – August 2016
- Assistant Relationship Manager – Commercial Banking**
- Managing portfolio of diverse borrowers operating in various industries.
 - Proactively engaging with current and prospect clients, assessing their credit/financial needs, recommending suitable loan structures.
 - Follow-up on daily basis the following: credit limits and utilization, inform the managers of any discrepancies and non-performing accounts, maturities, timely settlement of excess limits and unpaid amounts.
- December 2012 – August 2014
- Corporate Credit Analyst - Corporate files**
- Conducting Credit risk analysis and preparing credit reviews for corporate files.
 - Spreading Balance Sheet and Income Statement, preparing Cash flows for the purpose of conducting financial statements analysis to evaluate client's historical and future financial performance.
 - Proposing recommendations, whether for approval or rejections for facilities requested, based on credit and financial analysis and reporting to the Credit Committees for final decisions.

American University of Technology, Halat, Lebanon

- February 2012 – April 2012
- Lecturer**
- Teaching four academic courses (General Accounting II, Money and Banking, Financial Accounting, Introduction to finance) for the second semester of 2012.

ACADEMIC BACKGROUND

Académie Universitaire Wallonie – Europe, the Business School of Univesité de Liège (HEC) – Liege, Belgium

- 2010 – 2012
- Research Diploma in Economic and Management – Final Project: CDS and Financial Stability
During my Education in Belgium I worked as a tutor for Accounting Courses at the university along with many students job.

Lebanese University – Beirut, Lebanon

- 2007 – 2009
- Master in Finance and Accounting in collaboration with Liège, Monstequieu Bordeaux IV, and Picardie Jules Vernes Universities
- 2003 – 2006
- Bachelor degree in Accounting and Auditing
- During my education I achieved the following internships:
- September - December 2008: 3 months at "BNP Paribas Fortis| Liège", its Business Center - Belgium
 - September 2005 – September 2006: Accountant and auditor at Samih Kassem Accounting Center, Tripoli
 - August 2005: "Bank Of Beirut S.A.L", Koura's branch

CERTIFICATIONS

- July 2013
- Lebanese Financial Regulations – Banque Du Liban (BDL)**
- April 2015
- Time Management – Formatech**

I am currently preparing for Financial Risk Manager (FRM) certificate

SKILLS

Languages : Arabic: Native – French: Bilingual – English: Fluent – Italian: Beginner
Qualities : Trustworthy - Ability to work with minimum supervision – Efficient - Sociable – Team player
Computer Proficient: Microsoft Office, ICBS, Moody's, Stata, Bloomberg