

Maya Younes Hanna

Senior Credit Risk Analyst

Results-driven banking professional with 8+ years of experience in credit risk analysis, commercial & corporate banking and managing client relationships.



mayawyounes@gmail.com ✉

+96181772717 📞

Beirut, Lebanon 📍

linkedin.com/in/mayawyounes in

SKILLS

Creativity Communication Problem Solving Organization Time Management Teamwork Resilience

Patience Presentation Research Banking Credit Analysis Risk Management Market Analysis

Financial Accounting Trade Finance Economics Finance Financial Analysis Corporate Finance

WORK EXPERIENCE

Senior Credit Risk Analyst Bank Audi

03/2016 – Present

Beirut, Lebanon

Achievements/Tasks

- Analyzed clients' credit proposals and evaluated the feasibility, risks and returns of projects.
- Successfully provided credit risk opinions based on financial and non-financial findings to take credit-lending decisions.
- Effectively evaluated and reviewed the financial status of clients to assign accurate credit ratings.
- Ensured that files include all proper documentation and are in compliance with BCC and Central Bank circulars.
- Demonstrated excellent knowledge of financial services, accounting principles and reporting.

Talent Development Program Bank Audi

10/2013 – 02/2016

Beirut, Lebanon

Achievements/Tasks

- Delivered professional and personalized customer service to corporate and individual clients. Recommended appropriate products based on customers' needs.
- Trained and coached university students to become banking product ambassadors driving revenue growth.
- Successfully maintained the existing client relationships and identified new business opportunities.
- Prepared credit packages and proposals for corporate clients.
- Worked with the private banking research team to provide investment advice to high net worth clients and analyzed financial reports.

Junior Trade Finance Officer Byblos Bank

05/2011 – 09/2013

Beirut, Lebanon

Achievements/Tasks

- Prepared, checked and amended letters of credit while ensuring potential risks are raised and mitigated.
- Thoroughly studied documents for discrepancies against latest UCP/ISBP.
- Checked accuracy of issuance fees and commissions. Reconciled commission calculations and adjusted errors.
- Cultivated exceptional relationships with internal stakeholders contributing to a high level of client service.

Group Research Intern Bank Audi

04/2011

Beirut, Lebanon

Achievements/Tasks

- Successfully led economic research projects for both internal use and weekly publications.

WORK EXPERIENCE

School Relations and Project Management Coordinator

Model United Nations (MUN)

10/2009 – 04/2010

Beirut, Lebanon

Achievements/Tasks

- Successfully managed client relations and coordinated the project activities to ensure that they are carried out effectively.

EDUCATION

Master of Business Administration

Lebanese American University

09/2013 – 02/2016

Beirut, Lebanon

B.S. in Economics

Lebanese American University

09/2007 – 02/2011

Beirut, Lebanon | Graduated with Distinction

Minor

- Finance

French Baccalaureate

Lycée Français International de Jeddah

06/2007

Jeddah, KSA | Graduated with Honors

Specialization

- Economics

LANGUAGES

English



French



Arabic



CERTIFICATES

Banking Ethics | ESA (2018)

Corporate Credit Analysis | USJ (2015)

Lebanese Banking Regulations | ESA (2015)

TECHNICAL SKILLS

Computer | Cloud

Microsoft Office Tools, Office 365, Microsoft Teams, SharePoint, OneDrive, Exchange.

Software

Moody's Analytics, EViews Statistical Analysis.

VOLUNTEER EXPERIENCE

Volunteer

ALEF for Human Rights

2010 – 2011

Beirut, Lebanon

Active Member

UNESCO Club | Lycée Français International de Jeddah

2006 – 2007

Jeddah, KSA

INTERESTS



Tutoring



Research



Puzzles



Travel



Cooking



Yoga



Photography



Movies