



Johnny Tanios | Financial Analyst

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Summary

A Financial Analyst and former Credit Risk Officer with 12+ years of experience in the banking sector at a top ranked high-paced bank. I am experienced in conducting research, analysis, and financial modeling to provide organizations with insight into international markets, financial feasibility, competitor analysis, and product trends as well as working closely with internal and external stakeholders to establish raw data to help provide insights and collaborating with different departments to help complete tasks.

I help enterprises in performing thorough financial assessment to make the best decisions and guide core financial process for the business including Annual Operating Plans, Long Term Plans, and Monthly/Quarterly Business Reviews, Weekly Metrics, Bridges and Forecast Updates.

Currently seeking a new and challenging position, where I can apply my knowledge and previous experience in making a significant contribution to the success of the company and exceed its goals and targets.

Experience

Fransabank SAL, Beirut, Lebanon

Assistant Relationship Manager – 10/2021 to Present

- Manage and promote cordial relationships with Non- Bank Financial Institutions to streamline the set-up of new products, resulting in an increase of new products lines by 25%.
- Attend monthly meetings with counterparts to review mutual relations and keep abstract of new business opportunities, leading the identification of new business opportunities worth \$100 million.
- Negotiate and review the proposed facilities and contract terms with the counterpart, resulting favorable terms for the bank 80% of the time.
- Prepare and submit call reports for meetings attended to General Management.
- Review and approve modus operandi to be followed by all internal parties (Corporate Department, SMEs, etc.), resulting in process improvements that saved the bank an average of 4 hours per week.

Regional Credit officer – 06/2016 to 10/2021

- Supervised and managed a portfolio of 200 accounts with credit lines ranging from \$ 25K to \$4 million.
- Monitored cash flow and created Excel-based models to assess credit position of each borrower, implementing sensitivity analysis and considering industry/company trends and outlooks.
- Underwrote proposals on financing with approval authority up to \$ 100K.
- Negotiated favorable repayments terms for more than 25 delinquent accounts.

Personal Banker – 11/2009 to 06/2016

- Processed more than 120 transactions per day accurately and efficiently, including deposits, withdrawals, etc.
- Opened 350+ new accounts, conducted KYC and AML checks on new clients, which helped to prevent fraud.
- Proved record of accomplishment for successfully upselling and cross-selling products and services to customers, which increased sales by 30%.
- Established strong credibility with clients, resulting the highest rate of customer loyalty and retention.

Education

Executive Master in Financial Management – 2019 to 2021

Bachelor's Degree in Banking Studies – 2013 to 2016

Economy & Management – 2005 to 2009

ESA Business School, Beirut, Lebanon

Saint Joseph University (USJ), Beirut, Lebanon

CNAM - Lebanese University, Beirut, Lebanon

Skills & Expertise

- Communication
- Planning & Organization
- Analytical Thinking
- Leadership & Team Management
- Strategic Planning
- Business Development
- Decision Making
- Credit Analysis
- Account Management
- Microsoft Office
- Negotiations & Agreements
- Client Relationship Management

Languages

Arabic: Native | **English:** Fluent | **French:** Fluent