

Zein Basrawi

Chartered Financial Analyst (CFA)

+966 502 202 404 | zabasrawi@gmail.com | [Linkedin.com/in/zein-basrawi](https://www.linkedin.com/in/zein-basrawi)

SUMMARY

Experienced corporate banking and finance professional with over 15 years managing large credit portfolios and leading high-performing teams. Proven track record in structuring complex financial solutions, delivering strong profitability, and building lasting client relationships with high-profile corporations. CFA charterholder and MBA graduate with advanced expertise in financial modeling, credit analysis, and corporate finance strategy.

WORK EXPERIENCE

Bank Albilad; Jeddah, KSA January 2023 - August 2023

Team Leader | Led and coached a team of 7 corporate relationship and operation managers in accommodating credit needs of high-profile corporations.

- Grew assets under management by 31% over 6 months vs. targeted annual growth of 20%.
- Achieved \$200M growth in assets and \$6M in profits over 6 months by providing competitive and well-structured financial offers as well as actively exploring sound financing opportunities in the market.
- Met required KPIs' semiannual assessment and achieved 1st ranking in terms of assets growth.

Al-Dar for Contracting Company; Jeddah, KSA January 2021 - December 2022

Corporate Finance Director | Directed meetings with main contractors and negotiated terms and conditions of respective agreements as well as attracted new business opportunities/subcontracts.

- Reduced the company's cashflow deficit by 60% and enhanced collections by devising financial plans and supervising financial activities like payroll and collections.
- Grew the company's projects backlog by over 50%, adding more sustainability to future revenues stream.
- Enhanced operational efficiency by more than 20% mainly through introduction of new technological platforms and saving on administrative costs.

The Saudi Investment Bank; Jeddah, KSA December 2013 - November 2020

Team Leader | Led a team of 5 corporate relationship and operation managers as well as reviewed/approved all credit reports prepared by team members to accommodate requests of existing and prospective clients.

- Oversaw management effectiveness of team's aggregate credit portfolio (45+ customer accounts with borrowing/contingent credit facilities exceeding \$1.2B).
- Improved teams' productivity by 40% in terms of credit applications turnaround time by developing interpersonal and analytical skills of team members.
- Presented credit proposals to bank's credit committee and secured approvals for new clients, growing funded and unfunded assets by more than \$300M at an individual RM level and \$500M at team level.

Samba Financial Group; Jeddah, KSA October 2012 - November 2013

Relationship Manager | Managed credit relationships with high-profile companies operating within diverse industries under a credit portfolio of \$800M.

- Prepared 20+ credit applications with proper due diligence and risk assessment for existing and new corporate customers.

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- Became a member in the Bank's Credit Committee with a credit approval limit within a period of 6 months based on credit applications and internal audit missions conducted in satisfactory manners.

Banque Saudi Fransi; Jeddah, KSA

October 2009 - April 2012

Assistant Relationship Manager | Supported 3 corporate banking senior relationship managers in managing assigned credit portfolios with assets under management surpassing \$2B.

- Enhanced turnaround time by 30% on average while handling team operations and external correspondences with clients as well as internal communications with other departments.
- Ensured preparation and timely submission of the team's annual and interim credit applications.

PricewaterhouseCoopers (PwC); Riyadh, KSA

February 2008 - October 2009

Financial Consultant | Conducted valuation, due diligence and feasibility study reports for IPO, M&A and other purposes serving local and international companies operating within KSA.

- Pioneered detailed financial models after completing more than 15 equity valuations and transferred such acquired skills to colleagues and new joiners.
- Topped up additional revenues exceeding \$2M and developed advanced skills while carrying out over 25 financial models, feasibility studies and valuation reports.
- Learned and applied various valuation techniques including the Discounted Cashflows (DCF) approach for more than 15 customers with multi-billion USD turnover.

EDUCATION

Master of Business Administration (MBA)

May 2025

- Honors & Awards: Graduated with High Honors
- Honors & Awards: Member of the Beta Gamma Sigma academic honor society
- Boston University; Boston, MA, USA

CFA Charterholder

November 2022

- Passed all three levels of the CFA program
- CFA Institute; Charlottesville, VA, USA

Capital Market Examination Certificate, CME-1

May 2022

- Capital Market Authority; KSA

BA, Economics

June 2007

- American University of Beirut (AUB); Beirut, Lebanon

ADDITIONAL INFORMATION

- **Advanced Hard Skills:** Financial modeling, LBO modeling, equity and bond valuation, financial statement analysis, evaluating credit contracts & covenants, as well as structuring/managing complex credit portfolios.
- **Country of Citizenship:** Saudi Arabia.