

Date: - September 25, 2021

Natif Belachew Abebe

Senior Loan officer, Bishoftu Branch

+251-910661131

natifb@dbe.com.et

To: - Development Bank of Ethiopia

Dear Sir/Madam

I am delighted to see the vacancy the bank has posted in its home page dated September 20, 2021 and I would like to apply for the position: **Manager, Burayu Branch**. As I worked on Risk Management Directorate, Internal Audit Directorate and Branches, I was involved in loan reviewing, internal audit tasks, document screening, appraisal and administration of various investment projects and lease financings. My ten years of banking experience, educational background and the exposure I gained during those years of daily working activity combined with my instinctive ability allow me to excel in analytical, communication, problem solving, decision making and customer handling skills. Furthermore, as I have worked at the risk management directorate and branches, I have acquired risk management, project & lease financing appraisal skills which makes me ideal candidate in being nominated for the job.

As a result of my experience working in branches, I am familiar with dealing with customers and providing information about the bank's requirements and loan processes. So that, I will assume responsibility for handling the banks client, starting from customer sourcing to providing quality loan service and ending with maintaining the bank's NPLs to zero. I would exert my whole effort to align with the banks vision and to undertake my part on the path of changes the bank has begun by granting quality loan service with the shortest time by reviewing and evaluating the clients' document thoroughly, conducting quality due diligence assessment and appraising the loans comprehensively as per the bank's policy and procedure. In addition, I will improve my branch performance by effectively planning, organizing, coordinating and controlling the entire process of the branches.

Finally, I would like to express that I am so pleased to the reforms the bank has started and proud to be part of it. So, I will work until the bank has met its vision of being the state of art development bank that play vital role in achieving Ethiopian economic transformation.

Thank you for your time and consideration.

With Regards,

Natif Belachew