

M. SALEEM AHMAD

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Executive Profile

Treasury and market risk executive with 25+ years of experience with global financial institutions. Well established treasury and balance sheet risk management track record of managing treasury front office and financial risk. Extensive experience in optimizing balance sheet funding and investment plans, driving top line revenue growth through product and business segment diversification. An effective and articulate communicator, engaging successfully with C-level stakeholders and leading cross-functional teams through coaching, training, and mentorship.

Core Skills:

- Builder and grower of profitable treasury and investment business. Enhanced business revenues from \$100mm to \$600mm per annum through diversification of asset classes and geographical expansion.
- Development of liquidity and interest rate risk management framework, and aligning it with bank's risk appetite, regulatory requirements, and business goals.
- Solid project management skills with track record of both conventional and shariah compliant product development.
- Excellent understanding of Retail and Corporate banking, which allows for efficient balance sheet management and ALCO.
- Adaptable and strong team player with 25+ years of experience with three institutions in five different countries.

Highlights of Expertise:

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|--|-------------------------------------|--------------------------|
| • Balance Sheet Management | • People Leadership and Development | • Funds Transfer Pricing |
| • Fixed Income, Equities, Mutual Funds | • Strategy and Implementation | • Treasury Governance |
| • Islamic Product Development | • Stakeholder Engagement | • Project management |

Professional Experience

ALM Analyzed Inc. Canada

2021 - Present

Founder and Managing Director, Toronto

- Developed an AI-enabled platform for daily shadow income processing, revenue leakage detection, and intelligent reconciliation of loan-level income across core banking systems.
- Lead structured reviews of front-office treasury operations, assessing governance, liquidity and market risk, IRRBB, and product control frameworks, with a focus on identifying control gaps and enhancing risk oversight across banking institutions.
- Provide individual coaching on investment policy design, portfolio planning, and market analysis with a focus on independent, fundamentals-based decision making.

Al Rajhi Bank, Saudi Arabia

2013 - 2021

Assistant General Manager, Money Markets and Investments, Treasury Group (Riyadh)

Sep 2015 - Mar 2021

- Successfully maximised revenue generation from \$100m per annum to more than \$600m per annum. Achieved via successful rollout of investment desks and diversification of assets class including fixed income, equities, mutual funds, and REITS.
- Built and maintained strong relationships with key stakeholders, including Risk Management and Finance, to expand the Bank's investment risk appetite to several new products and geographies.
- Led the automation of liquidity risk, interest rate risk, the economic value of equity, net interest income and FTP reports generation through implementation of Oracle OFSAA ALM and funds transfer pricing systems.
- Performed as a key member of ICAAP and ILAAP regulatory document submissions and presented documents to the local regulator. Enhanced IRRBB models, which reduced pillar II RWAs and improved capital adequacy ratio of the Bank.
- Partnered with global financial institutions, including banks and fund managers, to advance the banking relationship between Al Rajhi Bank and global banks and fund managers.
- Worked in the capacity of Acting General Manager Treasury for two years, managing the entire Treasury business.

- Assistant General Manager, Head of Balance Sheet Management, Treasury Group (Riyadh)** Mar 2013 - Sep 2015
- Joined the Bank to setup a new balance sheet management unit. Significantly enhanced balance sheet forecasting models to align funding requirements with asset growth. Brought in funding discipline, which reduced the funding cost by \$40m.
 - Managed all treasury desks, including FX sales and trading and achieved highest FX business revenue, as an Acting General Manager of Treasury Group from August 2014 to September 2015.
 - Improved treasury control and governance by enhancing and adding new policies, procedures, and processes. Zero failed internal audits and external regulatory reviews.
 - Launched FTP policy at the Bank level to enhance product profitability reporting. Carried out study to issue tier 2 sub-debt to boost CAR, enhanced ALCO pack for improved balance sheet funding, interest rate and capital reporting.
 - Given additional responsibilities of Money Markets and Investment Desks, while retaining Balance sheet management role.

Barclays Bank, Dubai, United Arab Emirates & United Kingdom **2007 - 2013**

- Director Liquidity and Funding, Group Treasury (London)** Apr 2012 - Mar 2013
- Enhanced liquidity stress testing of Retail and Business Banking segment through formulation and execution of liquidity risk stress testing framework. Improved stress testing models to capture deposit profile of Retail and Business Banking.

- Director and Head, Liquidity and Funding, Retail and Business Banking (London)** Jul 2011 - Apr 2012
- Engaged with retail and business banking clusters in the development of funding strategy to achieve optimal balance sheet structure between the customer and secured funding.
 - Project-managed the rollout of balance sheet management model in Barclays Africa, focusing on improvement of interest rate risk, liquidity risk, and funds transfer pricing management across the region.

- Director, Market Risk Manager, Corporate New Markets and Africa (Dubai)** Dec 2007 - Jul 2011
- Established market risk function in the region, including staffing, governance, risk methodologies and systems as well as risk appetite and market risk limits for each country and the sub-region.
 - Developed risk reporting models and tools to improve visibility of market and liquidity risk across Barclays EM region.
 - Authored EM transfer pricing policy and led rollout transfer pricing across the region to better capture product profitability and products NIMs.

Citibank N.A., Corporate and Investment Bank, Pakistan and Bahrain **1994 - 2007**

- Vice President Market Risk Management, Middle East, Egypt, and Pakistan (Manama)** May 2001 - Nov 2007
- Managed the automation of market risk reporting and monitoring process for Eastern Europe, Middle East, and Africa region, which was then further expanded to Asia and Latin America regions. In this project, over a three-year period, I worked with 50 plus countries to coordinate implementation of risk market and liquidity risk reporting and brought these countries under one risk reporting system.
 - Improved governance of market risk function with zero failed audits across the seven countries.

- Assistant Vice President and Treasurer, Global Consumer Bank, Pakistan (Karachi)** Oct 1999 - Apr 2001
- Responsible for managing consumer bank Treasury department of Citibank Pakistan. Main requirements included preparation of funding plan for the bank, making decisions on investment of excess liquidity, enhancing revenues by engaging into funding and gapping activity, assisting in financial planning, and forecasting processes at the Bank level.

Education and Training

Education:

Pittsburg State University, Pittsburg, Kansas

Master of Business Administration (full scholarship).

Bachelor of Science in Electronics Engineering Technology.