



# Malath Al Waeli

## Summary

Eleven years of experience in banking management and systems, including branches management, and different banking and accounting operations, with a main focus on corporates relations, security and credits and micro-financing. Very fast learner and proactive banking operations and branches manager with very high level of accountability and professionalism.

## Experience

### **February 2009 – June 2012**

Credit Officer • Bank of Baghdad • Al Kut Branch

[www.bankofbaghdad.com.iq](http://www.bankofbaghdad.com.iq)

- Operating BANKS system professionally
- Banking Transactions and customer service operations.
- Checking/Saving Accounts Administration
- Internet Banking
- Visa Card
- Certified Checks
- Letters of guarantee & Loans
- Wire transfers
- Mobi-cash
- Cash chest management
- Budgeting and financial planning

### **July 2012 – September 2013**

Senior Credit Officer • Bank of Baghdad, Department of Credit Risk Administration • Baghdad (HQ)

- Full Credit Applications Risk Assessment.
- Following up with loans beneficiaries and making debts collection.
- Following up with the bank different branches regarding credits, loans, outstanding balances, and reviewing their high-risk credit applications.

-Iraq, Wasset, Al Kut  
Khachiya, Bloc 188 #6  
-Iraq, Baghdad, Hay Al-  
Qudhat,  
Hand residential complex

+964-7726044410

malath.alwaili@gmail.com

linkedin.com/in/malath-  
alwaili-0731b0176/

### **October 2013 – July 2017**

Branch Manager • Bank of Baghdad • Al Kut Branch

After gaining HQ experience and managerial skills, started a new challenge to become an acting branch manager, then branch manager at Bank of Baghdad, Al Kut branch. I did all the bank manager responsibilities, with a main focus on:

- Business expansion and development
- Establishing connections and outreach to corporates
- Connecting with investors and managing the bank's portfolio
- Internal bank operations management
- Staff management
- Security and safety management.
- Liaising with local authorities

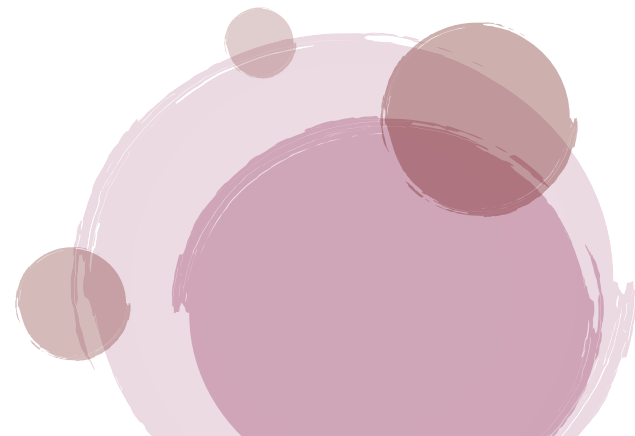
### **August 2017 – Present**

Branch Manager • Economy Bank for Investment & Finance • Al Kut Branch

<http://www.economybankiraq.com>

After the bank of Baghdad journey, I was looking for new challenges and chapters in my career. So I joined the Bank of Economy, Al Kut branch. The bank was undergoing some administrative and business-related challenges, which was tempting to me to join and learn. In addition to the regular bank branch operations, I performed additional tasks such as:

- **Operating ICBS system professionally**
- Debt Collection Procedures
- Negotiation with delinquent clients who are behind payments.
- Legal measures towards debt collection.
- Utilizing the law as a tool towards achieving the bank's interest
- Risk assessment.
- Damage control and crisis management.



## Education

**2004 – 2008 University of Baghdad, School of Science, Baghdad**

- Bachelor's Degree, Mathematics.

## Other Courses and Relevant Certificates

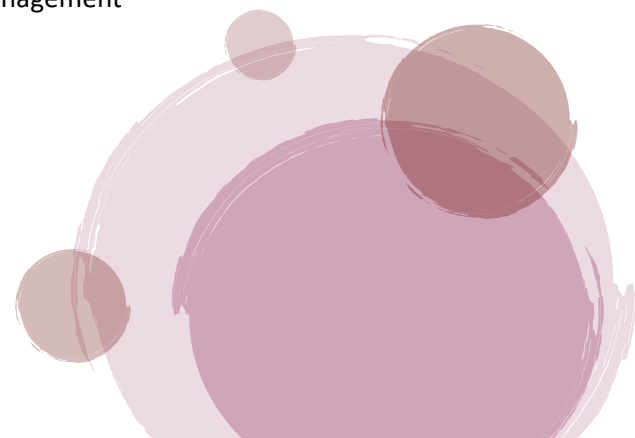
- [2019] Certified Anti-Money Laundering Specialists ACAMS preparation course – Cambridge Training College Britain
- [2019] Certified **ACAMS** preparation course - IBS Academy Egypt <http://www.acams.org/>
- [2019] Trading Banks Foundation from PCT Canada.
- [2019] Integrated Professional Development course in Business Administration.
- [2019] Secrets of the Accreditation - International Organization for Standardization (ISO)
- [2018] Professional Financial Accountant (PFA) Certificate – Financial Accounting
- [2018] Certified Electronic Accountant (CEA) – QuickBooks
- [2011] Core Skills for SME Lending – USAID
- [2011] Certified Loan Officer – USAID
- [2010] Anticorruption in Iraq and Empowering Role of LNGO - TOT Training.
- [2009] Financial Analysis Using Excel – USAID
- [2009] Credit Training Seminar by BMU - Lebanese French University in Erbil
- [2008] How to Start Business - IBU-Wasset-SBDC

## Competitive Skills

- Communication Skills
- Team building
- Critical Thinking and decision making
- High organizational skills and multi-tasking
- Stress, crisis and conflict management
- Working under pressure
- Strategic Planning

## Languages

- Arabic (Mother Tongue)
- English (Good)



## References

[Available upon request.]

