

George Mallah

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Education

Wharton School, University of Pennsylvania

Bachelor of Science in Economics

Concentration: Finance and Business Analytics. GPA: 3.7/4.0

Graduating May 2027

Philadelphia, PA

Collège Louise Wegmann

French Baccalaureate, Scientific Track, 20/20 average

“Felicitations du Jury”, School Valedictorian

Graduated June 2023

Beirut, Lebanon

Work Experience

NUMA | London, UK

July 2025 - August 2025

Structured Products Analyst Intern

- Structured equity, credit, and commodity-linked notes with full scenario modeling, payoff diagrams, and macro rationale tailored to institutional risk profiles
- Built monitoring tools and recap reports for client portfolios, identifying breakeven points, P&L drivers, and callable outcomes across Phoenix autocallables, memory notes, and reverse convertibles
- Originated a TLT linked note (120% participation, 155% cap, 70% European barrier) formally pitched by sales and shortlisted in multiple client mandates
- Ran multi-path stress tests to quantify risk asymmetries and value erosion under shifting rate and credit regimes
- Modeled callable and barrier-dependent cash flows in path-dependent structures, building technical fluency in embedded optionality and securitized payoffs directly applicable to RMBS, ABS, and CLO structuring

First National Bank (FNB) Capital | Beirut, Lebanon

June 2024 - August 2024

Portfolio Management Intern

- Managed 25+ high-net-worth client portfolios totaling \$50M+, optimizing liquidity through cash flow analysis, ensuring compliance with local regulatory frameworks, and incorporating Basel II elements to manage risk during Lebanon's banking crisis
- Executed 15+ outward transfers worth \$5M, navigating capital controls and regulatory restrictions to safeguard client assets
- Onboarded 10+ high-net-worth clients, conducting KYC (Know Your Customer) procedures and aligning investment strategies with \$1M+ financial goals per client
- Performed risk assessments and stress tests on client portfolios, recommending reallocation from distressed local bonds to USD-denominated securities, diversification into consumer staples, and increasing liquidity buffers
- Developed DCF (Discounted Cash Flow) models to evaluate portfolio performance and optimize rebalancing strategies, ensuring adherence to crisis-specific regulatory frameworks and mitigating legal risks

Wharton Undergraduate Aerospace & Defense (WUAC) | Philadelphia, PA

October 2023 - Present

Investment Analyst

- Researched aerospace and defense sub-sectors (e.g., commercial aerospace, military aircraft, cybersecurity), analyzing technological advancements, government contracts, and industry trends to identify investments
- Built DCF, Comps, and Sensitivity models to value companies. Projected revenues based on contract pipelines and defense budgets.
- Developed investment theses on companies with strong defense contracts or innovative tech. Evaluated financials, growth potential, and competitive dynamics (SWOT, Porter's Five Forces)
- Prepared and presented stock pitches with in-depth analysis, valuation metrics, and risk assessments. Defended recommendations to senior team members

Activities & Extracurriculars

Wharton Private Equity and Venture Capital (PEVC)

Oct 2023 – Present

- Gained hands-on experience in valuation, financial modeling, and LBO analyses
- Analyzed disruptive mergers across diverse sectors, staying up to date on deals such as Kroger-Albertsons and Microsoft-Activision, and assessed potential regulatory outcomes, considering factors like Lina Khan's stance on antitrust
- Participated in group discussions and simulations to determine investment strategies based on merger activity and regulatory insights

Atlas Business Club | Non-Profit Startup

Aug 2024 – Present

Founding Member of UPenn Chapter

- Founded the UPenn chapter of a club connecting top-tier international students from leading East Coast universities.
- Built a network of future business leaders through mentorship, workshops, and events with our advisors like the ex-CEO of Meta Belgium and McKinsey partners.
- Organized engagements with industry leaders, including a lecture by the CFO of L'Oréal

SEO Career

Dec 2024 - Present

SEO EDGE Participant

- Received coaching and online instruction to achieve targeted interview, technical, and professional developmental goals

Skills

Languages: English (native), French (native), Arabic (native), Spanish (fluent)