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## INTRODCUTION

A senior executive with long experience in the financial services and a doctorate degree is seeking independent non-executive board membership roles where fresh perspectives and objective viewpoints are presented. Also contributing to strategy development and the enhancement of corporate governance and oversight, and the improvement of transparency/disclosure and accountability. A unique credit rating knowledge (limited in the Middle East) is put to use. A member of the GCC BDI.

## STRENGTHS

- Thirty plus years of mixed commercial banking and credit rating agency experience mostly at senior levels.
- Introduction and implementation of change.
- Strong credit management, risk management and financial analysis.
- Expertise in operations management & restructuring.
- Track record in business & teams building, outreach, business development and networking at C-levels and Boards.
- Achieving budgetary & revenues targets.

## WORK EXPERIENCE

### **April 2020 – Present Senior Advisor at Acreditus**

Acreditus offers boutique advisory services including risk, credit ratings, Sukuk and strategy to institutions & startups in the GCC, Emerging & Islamic markets worldwide.

My focus would be on rating advisory and, also identifying opportunities and building relationships.

### **April 2020 – Present Albaraka Banking Group, Manama Independent Member of the Board.**

Member of the following Board Committees:

- 1) Risk Committee (Chairman).
- 2) Governance & Compliance Committee.
- 3) Audit Committee.

### **2007 – March 2020, Moody's Investors Service Middle East limited, Dubai General Manager**

I joined it as the first General Manager with responsibilities which include managing the Dubai Office (located in the DIFC) in compliance with regulations, managing expansion plans and overseeing and coordinating Moody's business & activities within the Middle East region.

**Main Achievements at current job:**

- a. Expanded the office headcount from 4 to 32 and moved twice to bigger offices within DIFC.
- b. Achieved targets of new rating applications and annual forecasted revenues.
- c. Positioned Moody's as the rating agency of choice in the region as evident in number of public ratings.
- d. Managed to strengthen Moody's relationship with regulatory bodies in the region.

**Board Membership:**

1. Middle East Rating & Investors Service (MERIS) – Egypt (from Oct. 2012 – Dec. 2019)
  2. Moody's Investors Service Cyprus Limited (from Jul 2010 – Dec. 2019).
  3. Moody's Investors Service Middle East limited, UAE (from Mar 2008 – Dec. 2019)
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**1999 – 2007, Arab National Bank, Head Office, Riyadh**

**Deputy General Manager**

Main assignments including:

- Forming an integrated and centralized credit control function and ended up managing a large Division (30+).
- Building a comprehensive credit system.
- **During the last six months of my tenure with the bank**, I became the project manager representing the bank in the establishment of a new mortgage finance company, Saudi Home Loans (SHL) with a capital of SR 2 Bln. The bank owns 40% of SHL and is the largest single shareholder.

**Main achievements at ANB:**

- a. Establishing a consolidated credit control/administration function.
  - b. Building a new integrated Credit System and creation of various MIS reports.
  - c. Setting up the credit risk management function before becoming independent unit and helping in establishing the operational risk department.
  - d. Setting up a monitoring system for share trading portfolio and undertook regular stress scenarios. I was responsible for margin calls including liquidation.
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**1996 – 1999, Arab Petroleum Investments Corporation (APICORP), Dammam**

**First Officer, Project & Trade Finance**

The role involved marketing the financing and advisory services of the company. The financing products include arrangement, underwriting and participation on funded and unfunded basis. The company is specialized in financing petroleum and petroleum-related projects and industries mainly in the Middle East. It also supports Arabian oil exports to non-Arab countries. Countries of responsibility: Saudi Arabia, Libya, Egypt and Jordan.

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**1987 – 1995, Arab Bank plc, London**

Work experience in the following areas of banking: Private Banking, Business Development, Credit Analysis, Treasury, IT and Customer Services

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**EDUCATION**

**Corporate Governance: Application and Implementation**

(a training taken in London between 11-14 November 2019)

**Loughborough University, UK**

Ph.D. in Numerical Analysis

M.Sc. in Mathematics of Modern Control Systems

**Dundee University, Scotland, Diploma in Computer Science and Statistics**

**Garyounis (Benghazi) University, Libya, B.Sc. in Mathematics**

**Association of Chartered Certified Accountants, UK**

Certified Diploma in Accounting and Finance

**Securities and Futures Authority, London, SFA Securities Representative Certificate**