

Yousaf Hussain

Cell: +92(300)-8260092; yhussain@faysalbank.com

CAREER SUMMARY

Senior Banking professional with sound business leadership & managerial experience at various prime local & multinational institutions. Proven track record of delivery at different senior roles, through planning, teamwork & effective execution.

- **Strategic Leadership & Senior Managerial Experience:** Faysal Bank, during the last six years, has grown significantly both in terms of Balance Sheet and Profitability, and has doubled its network. The Bank has consistently achieved its defined strategic objectives through well-planned Corporate Strategic Planning, with execution led through a high-performance Management Team. Leadership experience includes experience/ exposure to multiple front-end businesses including Corporate/Commercial, Retail, FIs, Transaction Banking & Special Assets Management businesses & Risk Management.
- **Business Transformation to Islamic Banking- Faysal Bank:** Spearheaded successful execution of Bank's Business Transformation Plan to convert into a full Islamic Bank, completed end-2022. The extensive plan required deep leadership commitment, continued engagement with multiple stakeholders, regulators especially across the Bank to fully transform the systems, processes, procedures, products, brand coupled with training & above all change in culture & mindset of human resources. Part of SBP's Islamic Transformation Team, which is assisting SBP to facilitate Banking Industry's conversion to Islamic.
- **Market & Sector Knowledge:** Senior business management experience/ exposure to major Commercial hubs across the country, encompassing key industry segments in our economy. Rich experience of management of Structured Trade/ Project Finance and Derivative transactions, including multiple landmark Cross Border transactions at ABN AMRO & local Project Finance deals.
- **Digital & Transaction Banking:** Sound understanding of digital & technology led transformation required in the Business and Operational model of banking, being enabled through highly skilled digital team. Usage of AI/ BI Analytics & data for distribution of digitally enabled products, targeted marketing, and credit approvals. Digital solutioning with global alliances for Remittances, Corporate solutions & partnerships with FinTechs, EMIs & Payment Service providers. Remained a part of SBP's selective group to facilitate multiple financial products for Overseas Pakistanis under the RDA scheme.
- **Enterprise & Compliance Risks:** Management & understanding of multiple facets and interlinked components of Risk management pertaining to Governance, Enterprise Risk and Compliance (GRC). Enterprise Risk management covering Business/ Credit, Market, Operational, Information Security/ Technology risks & Capital management. Adherence to required Compliance standards including AML and CFT, as a part of business norms. Inculcation of Risk Management & Compliance culture across the Bank, through shared responsibilities and establishment of multiple layers of defense.
- **Diversity and Inclusion:** Leadership and active engagement in D&I agenda with one of the highest ratios (~19%) of female employees and provision of jobs & careers to 'differently abled' staff.
- **Bank Acquisition transactions & integration:** Active role in ABN AMRO's acquisition of Prime Bank & Faysal Bank's acquisition of RBS-Pakistan including integration of businesses & systems and human resourcing plans.
- **Corporate Development Support & CSR Activities:** Member-Board of Directors of PICG (Pakistan Institute of Corporate Governance), Member-Central Council of the Institute of Bankers Pakistan, Member-Management Team of Pakistan Business Council, Member-Board of Management of CEIF (Centre for Excellence in Islamic Finance)-IBA Karachi and Member-Executive Committee of Pakistan Banks Association. Active engagement & support (through CSR & Charity) to multiple hospitals, educational institutions including Agha Khan Hospital, Indus Hospital, SKMT, Akhuwat, Habib University, IBA, LUMS, IOBM, Saylani Welfare and Alamgir Trust.

PROFESSIONAL EXPERIENCE

Aug 2008 - present **Faysal Bank Limited, Pakistan - multiple Senior Business/ Managerial & Leadership roles.**

May 2017 to date **President & Chief Executive Officer, Head Office, Karachi.**

(Acting charge as CEO from May 16, 2017, to Aug 14, 2017)

Leading the Bank successfully, including landmark transformation of the Bank from conventional to full-fledged Islamic Bank. Significant growth in Network, Loan book and Deposits, translating into improved and sustainable profitability. Increased focus on Digital Banking & value-added Islamic Products. Adherence to Shariah, Compliance & Risk Management standards.

- Responsible for the overall management of the Bank, including Financial Performance, Business, Operations, Credit & Risk Management, and Compliance within internal policies & regulatory guidelines.
- Instituted a sound Management Team, with a strong performance driven culture instilled in the organization through upskilling & induction of quality resources throughout the Bank.
- Successful conversion of the Bank from a conventional bank to an Islamic Bank- being recognized as the World's Largest Islamic Transformation (independent assessment by IIRA-International Islamic Rating Agency). This transformation included careful planning, changes in systems, products, policies, procedures, training, & mindset change of employees and customers. Closely engaged with multiple stakeholders including Shariah scholars, Regulators, and Islamic banking experts across the Globe. Introduced new Vision, Mission, and corporate values for staff, with a very positive impact on building up Islamic culture.
- Developed an enterprise-wide five-year Corporate Strategy & Growth Plan for the Bank (2019-2023), in coordination with the Board of Directors & Management team. The strategy/ plan stands fully implemented, one year ahead of time. It envisaged network expansion, targeted lending propositions, digital banking, service quality, and Islamic conversion as the foundations of sustainable medium-term growth of the Bank. Led the team to build a sustainable deposit base along with strong credit portfolio across Consumer Finance, Corporate & Commercial / SME.
- Effectively embedded a transparent performance delivery culture through structured Scorecards, including performance management systems and institution of pay for performance culture.

May 2017 to date President & Chief Executive Officer, Head Office, Karachi.

- Developed an effective Digital Strategy, with the plan being implemented through a focused & specialized Digital Banking Group, with Chief Digital Officer being a part of all key management decisions. The Digital function cuts across various Businesses, Operations, and Support functions.
- Established a strong culture of ownership of Enterprise Risk Management and Compliance practices, across the Bank. It includes effective Policies & Processes, Credit & Portfolio management, Market & Operational Risk Management including entrenchment of mutually independent Sales & Operations structures in branches, Information/ Technology Risk management framework, AML and CFT Risk management practices and other Compliance checks & sound Internal Controls. Embedded the concept of shared responsibilities through multiple lines of defense to safeguard against key Enterprise-wide risks.
- Under our HR employee-focused program, improved upon the Reward & Recognition practices, internal Talent Promotion, benefits in terms of Health & Life Insurance & Staff Loan structure. This strategy has helped increase employee morale, sense of belonging and contribution towards the achievement of Bank's short & medium term objectives.

Jul 2013 to May 2017 SEVP & Chief Risk Officer, Head Office, Karachi.

Underwriting & Approval of Credits & Investments across all business segments. Enterprise Risk & Portfolio management.

- Key role in Enterprise-wide strategic Business planning, also covering projections & quarterly reviews of all businesses comprising of Corporate, Treasury, Commercial & Retail-Consumer Finance, Branch Distribution, including focus on Portfolio & Capital management.
- Ensured provision of support to senior Business & other Departmental Heads to achieve Bank's strategic business objectives, while remaining within the well-defined risk and control parameters.
- Remained current on major industry developments & business-related challenges through regular customer meetings and market & business updates. This strategy enabled the Bank to build-up a quality loan book & investments portfolio.
- Worked closely with the front-end teams on structuring of structured finance transactions, complex credits & management of problem loans including Rapid Portfolio Reviews based on any major changes on the economic front.
- Credit risk management across all functions including Corporate & Investment, Commercial / SME, Consumer Finance, Financial Institutions & Equity Capital Market businesses.
- Enterprise Risk Management, which covered all major Risk areas including Capital Adequacy, Liquidity / Market Risk, Operational Risk, and IT/ Information Security Risk. Regular stress testing & continuous monitoring of major Balance Sheet parameters. Development & regular updates of Risk policies, Procedures & Controls, while ensuring compliance with Regulatory guidelines.
- Part of all key Management Committees, including ALCO, Country Credit, Enterprise Risk Management, Compliance Committee & IT Steering Committee.

Jan. 2012 to Jun. 2013 EVP & Country Head- Special Assets Management Business/ Group, Head Office, Karachi.

Special Assets Management is an independent Business Group, with separate annual Profit Contribution & Recovery targets.

- Direct report of the President & CEO, as an independent Business Head. Part of the Management Team & ALCO.
- Surpassed the assigned Business targets and made significant contributions to the Bank's overall profitability.
- Managed nationwide problem loans book across Corporate, Commercial & SME businesses, with direct customer dealings.
- Made significant recoveries & reversals from problem accounts. Effectively restructured several remedial relationships.

Aug. 2008 to Dec. 2011 EVP & Regional Corporate Head North-Corporate Banking, Lahore.

Senior franchise leader and Business Representative for Lahore & Islamabad Regions. Managed Corporate Business through Relationship and Credit Structuring teams including project finance deals, trade & working capital finance & credit intensive assets at four key business hubs-Lahore, Islamabad, Multan & Faisalabad.

- Senior most Business Manager & Franchise Representative in the Region, with direct business responsibility for Corporate Banking. Also ensured business development coordination and leadership support to all businesses including Branch Distribution, Commercial/ SME, Consumer Finance & Agriculture.
- Maintained senior level contacts with the top management of customers & industry leaders in the Region.
- Achieved significant growth in overall revenues through project finance / corporate loans & trade, while ensuring sound portfolio health.
- Credit reviews/ approvals, structuring of credit facilities & portfolio management including problem accounts.
- Played a key role in terms of ensuring the required compliance standards.

**Aug. 2007 to Aug. 2008 Samba Bank Limited, Karachi-Pakistan.
EVP & Country Head, Global Transaction Services Business (GTS)/ Transaction Banking Business (Trade/ FI & Cash Management).

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- Direct report of the CEO, as a Business Head. Member of the Country Management Committee & ALCO.
 - Managed Corporate & FI led Trade & Cash Management related business, including cross border deals.
 - Managed key business/ GTS customers including the onshore/ offshore FI relationships and dealings with IFC, ADB & IDB.
 - GTS function was a part of the Corporate Banking Group at Samba Head Office- Saudi Arabia.
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- Managed several GCC focused trade receivables backed deals and remittances business from SAMBA Saudi Arabia.

Apr. 1997 to Aug. 2007 **ABN AMRO Bank Pakistan- Corporate Director-multiple lead business roles & responsibilities**

Jan. 2005 - Aug. 2007 **Corporate Director (EVP equivalent) - part of the Country Management Committee & ALCO. Regional Corporate Head/ Branch Representative, Lahore & Islamabad Regions.**

Senior most business representative in the Region, directly responsible for corporate & large ticket commercial business, with overall leadership role to also support retail, consumer finance & FI businesses.

- Significant growth in business revenues, with both increase in loan book (including offshore loan book) bundled with value added product offerings.
- Corporate business primarily comprised of trade & cash management, project finance, treasury including derivatives and local & international capital market/ syndication deals.
- Managed multiple large ticket credit intensive transactions including structured trade & project finance deals with ECAs, syndications, international / local capital market deals, Eurobond & treasury derivatives in coordination with global teams.
- Responsible for managing credit reviews & risk analysis, portfolio & capital management, and structuring of facilities.
- Worked closely with Regional Industry Segment Head in Asia Pacific region, during the tenure in Islamabad.

Jun. 2003 – Dec. 2004 **VP & Business Head - member of ALCO
Country Head, GTS-Global Trade Business, ABN AMRO Country Office, Karachi.**

Led the GTS-Trade business/ sales teams for Corporate & FI portfolio including direct dealings with customers & FIs.

- Managed countrywide major trade-based business relationships, including corporates, major local banks and IFC/ ADB.
- Drafted the Transaction Banking & Cross Border business strategy, resulting in Pakistan's inclusion in ABN AMRO's 'New Growth Markets'.
- Achieved significant growth in business & record high onshore & offshore Corporate and FI trade revenues.
- Led a number of complex cross border structured trade deals including risk syndications in coordination with global teams.
- Country risk analysis & cross border risk approvals/ management for GTS - Trade transactions.
- FI trade business including credit & risk analysis of bank limits. Trade risk sharing programs with FIs & IFC.
- Dual reporting to the local management & South Asia GTS Corporate & FI Trade Business Head, stationed in Singapore.

Jan. 2000 – Jun. 2003 **AVP/ VP & Unit Head, Wholesale/ Corporate Banking, ABN AMRO, Karachi.**

REsponsible for business development & management of diverse corporate portfolio in Karachi.

Apr. 1997 – Dec. 1999 **Relationship Manager, Corporate Banking, ABN AMRO, Karachi.**

Aug. 1995 – Apr. 1997 **MashreqBank - UAE.
Relationship Manager, Corporate Banking, Regional Head Office, Abu Dhabi.**

- Project receivables backed trade & construction/ project finance deals for leading construction companies.
- Credit and risk analysis including preparation of credit proposals. Management of watch list accounts.

Jun. 1994 – Jul. 1995 **Mobilink (then a subsidiary of Motorola)
Budget Analyst, Engineering Financial Planning, Mobilink Head office, Lahore.**

- Managed the overall capital expenditure plan, including structured trade finance with Motorola Credit Corp. & ECAs.
- Financial planning and treasury management for Mobilink's engineering infrastructure expansion plan.

ACADEMIC QUALIFICATIONS

1994 **Master of Business Administration**-Lahore University of Management Sciences (LUMS), Lahore-Pakistan.

1991 **Bachelor of Electrical Engineering**-University of Engineering & Technology, Lahore-Pakistan.