

# EZZA FARHANI MAZLAN

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Experienced professional with a strong background in economics, strategic planning, and credit risk analysis. Skilled in conducting comprehensive market research, developing strategic initiatives, and assessing creditworthiness. Proficient in leveraging economic insights to drive informed decision-making and optimize business performance. Excellent communication and collaboration abilities. Holds a Master of Science and Bachelor of Science in Actuarial Science along with a pertinent certification in Islamic finance.

## EXPERIENCES

### JAN'21 – PRESENT

#### ANALYST, BANKING ECONOMICS & ANALYTICS, BANK RAKYAT

- Led a comprehensive study on the relationship between different types of credit and banking stability, utilizing statistical tools. Provided valuable insights on risk management and lending practices through data analysis, research methodology, and report writing.
- Performed comprehensive industry research and analysis to identify growth opportunities for the bank, leveraging strong research skills to gather and analyze data, generate actionable insights, and effectively communicate findings to key stakeholders.
- Collaborated with cross-functional teams to analyze market trends, competitor performance, and customer behavior, providing actionable insights for product development and positioning.
- Streamlined the generation of economic and banking reports and significantly improving efficiency and accuracy. Developed comprehensive report templates and regularly contributed macroeconomic insights to enhance report quality.

### JAN'19 – JAN'21

#### EXECUTIVE, STRATEGIC PLANNING & EXECUTION, BANK RAKYAT

- Supports the development and coordination of the annual business plan and 5-year strategic plan, including creating financial and business metrics blueprint to drive growth and success.
- Plays a key role in developing and maintaining the Bank's financial forecast, utilizing macro-level insights to drive strategic decision-making and facilitate successful business planning.
- Assists in managing and cultivating the Bank's relationship with rating agencies, working towards securing favorable ratings to enhance the Bank's reputation and financial standing.

### JAN'18 – JAN'19

#### MANAGEMENT TRAINEE, BANK RAKYAT

- Completed a 3-month intensive foundation-building program in Islamic Banking, Leadership, and Personal Effectiveness Skills, including Business Etiquette, Business Writing, Business Presentation, Public Speaking, ICLIF Leadership program, and Design Thinking for Innovation.
- Gained extensive experience through 9-month job rotations in key business and functional units, including Risk Management, Treasury, Corporate Banking, IT, Branch, and Wealth Management.

**JAN'17 – JAN'18**

**EXECUTIVE, CREDIT RISK MODELLING & ANALYTICS, BANK RAKYAT**

- Utilized quantitative analysis and advanced statistical modeling techniques to evaluate the risk profile and capital resilience of the bank, providing valuable insights for informed decision-making.
- Conducted credit risk profile simulations to assess the bank's ability to withstand credit shocks, contributing to effective risk management strategies.
- Collaborated closely with the Finance and IT teams to develop and implement the Enterprise Risk Management Infrastructure, ensuring comprehensive risk assessment and mitigation across the organization.
- Played an integral role in the development and implementation of MFRS9, contributing to the bank's adherence to regulatory standards and enhanced financial reporting.

## EDUCATION

**2021**

**CERTIFIED PROFESSIONAL IN ISLAMIC FINANCE, THE CHARTERED INSTITUTE OF ISLAMIC FINANCE PROFESSIONALS (CIIF)**

**2016**

**MASTER OF SCIENCE IN ACTUARIAL SCIENCE, HERIOT-WATT UNIVERSITY**

- ECTS: 112.5 / CGPA: 3.48
- Granted exemptions for the professional examinations CT1, CT2, CT3, CT4, CT5, CT6 by the Institute and Faculty of Actuaries.
- Secured first place in the highly competitive Product Design Competition organized by the Student's Actuarial Society, showcasing creativity, problem-solving skills, and teamwork.

**2014**

**BACHELOR OF SCIENCE (HONOURS) ACTUARIAL SCIENCE, UITM**

- CGPA: 3.69
- Consistently achieved academic excellence throughout every semester, earning a place on the Dean's List, and honored with the prestigious Vice Chancellor's Award upon graduation.

## SKILLS

- Microsoft Office (Excel, Word, PowerPoint, Power BI), SPSS Statistics, Bloomberg, CEIC
- Financial & Credit Analysis
- Language
  - Malay – Excellent written and spoken
  - English – Well written and spoken

## REFEREE AND OTHERS

- *References available upon request*
- Notice period: One month