|  |
| --- |
| N0.52, Jalan au 5d/3, Lembah keramat • kuala lumpur • 54200 malaysia |
| **Phone +6013-344 1842** & **E-mail mahfizan@yahoo.com** |

**MAHFIZAN bin MUHAMMAD**

|  |
| --- |
| **Objective** |
|  | To advance in the field of treasury management, banking & finance |
| **Education** |
|  | 2000 - 2002 University Kebangsaan Malaysia Kuala Lumpur**Master in Business Administration** (Applied Finance and Investment) |
|  | 1991 - 1993 California State University Chico, California**B Sc in Mathematics** (Major in Statistics and Minor in Economics)1988 - 1990 State University of New York Buffalo, New York**Associate in Arts** – under KPP/ITM SUNY Program1983 - 1987 Sekolah Sains Tunku Jaafar Kuala Pilah, Malaysia**Malaysia High School Certificate 1987 & 1985** |
| **Professional memberships** |
|  | Ordinary Member (M-161/2), Financial Markets Association Malaysia (since 1997) |
| **SIGNIFICANT ACHEIVEMENT TODATE** |
| * Restructure BPMB Treasury to become a full fledge interbank player in Malaysia market.
* Team Lead via AIBIM in developing the Standard Practice Notes and Terms & Conditions for Interbank players in Malaysia using Commodity Murabaha Structure
* Developed Wakalah FX Forward and Wakalah FX Swap for Al Rajhi Malaysia and the first in Malaysia. Most Islamic Bank is using Wa’d structure for its FX hedging instruments.
* Assist AIBIM in developing the Murabahah Negotiable of Deposit instruments
* Developed and executed a full suite of Islamic Treasury product covering Islamic FX Forward, FX Swap, FX Option Derivatives hedging instruments and Structured Product i.e. Islamic Callable Range Accrual for Hong Leong Islamic Bank
* Executed the first Commodity Murabaha Interbank transaction in UK under Maybank London Office under its Islamic window
* Developed among the first Islamic Derivatives i.e. Islamic Profit Rate Swap and Cross Currency Swap under Maybank in collaboration with SCB.
 |
| **EMPLOYMENT** |
|  | Feb 2018 – **Bank Pembangunan Malaysia Berhad** Kuala Lumpur**Head of Treasury*** Lead the Group Treasury and overlook the overall function of treasury i.e. fund management, trading, investment, sales and distribution.
* Formulate and promote the Group Treasury policy and funding strategy
* Drive an efficient cash management and forecasting environment
* Responsible for managing the bank cost of funding and approach a special pricing for qualified clients.
* Restructuring the Group Treasury to become a full fledge interbank players operationally with capability in interbank money market, fixed income, foreign exchange and risk management instrument.
* Lead FI/Banking relationship and business partner with Corporate & Business Banking team and BPMB subsidiaries to drive business for the Group. Focus on Malaysian Government mandated sectors such as Infrastructures, Technology, Maritime and Oil & Gas and as well in the area of Sustainable Development Goals (SDG).
* Manage and ensure BPMB bond/sukuk are in compliance with the covenants and deliver report to relevant authorities.
* Review all liabilities and make assessment for conversion to Sharia-compliant financing
* Sits in various committees i.e. Project Evaluation Team, ALCO, and Group Credit Committee.
 |
|  | Dec 15 – Dec 17 **Al Rajhi Bank Malaysia Berhad** K.Lumpur**Director, Treasury*****Treasury Division**** Lead the Treasury Division and overlook the overall function of treasury i.e. Trading, Sales and Product Development
* Improve the treasury product line by introducing a market standard and acceptable Islamic Financial instruments such as Islamic FX based on Wakalah structure, restructure existing derivatives product i.e. Islamic Cross Currency Swap to be in line with market standard.
* Currently, in the pipelines are proposing acceptance of Islamic Derivatives Master Agreement (IDMA), Islamic Profit Rate swap and Structured Product investment tagged to financial derivatives instruments for wholesale clients.
* Permanent member of Management Committee where this committee decides on the overall business and financial strategies.
* Permanent member of ALCO and Enterprise Risk Management Committee.
* Collaborate on business strategy and planning together with other business divisions i.e. Retails Division and Corporate & Investment Banking Division
 |
|  | 2011 - 2015 **Hong Leong Islamic Berhad** K.Lumpur**Client Coverage – Treasury & Financial Institution,** **Wholesale Banking** ( November 2014 – November 2015)Main Function* Responsible for relationship building with clients; corporate commercial and Financial Institutions. Main focus on treasury and FIs relationships.
* Promote – sales & marketing the whole facets of wholesale banking product spanning from sukuk proposal/origination, corporate financing to treasury hedging solutions such as FX and Profit rate hedging solution via Islamic Forward and Islamic Derivatives instruments including cross-selling of transactional banking products such as e-procurement contracts, cash management and payrolls.
* Structuring new Islamic Treasury and Trade products based on the businesses requirements and feedback from clients.
* Accountable for Wholesale Banking’s profit & loss.

**Treasury, Trade Services & Structured Product Development***( March 2012 – November 2014)*Main Function* Responsible in developing, formulating, designing and packaging of innovative treasury related products to enhance competitive edge.
* Introduce Islamic Treasury products for hedging solution such as Islamic FX Forward and FX Swap based on Wad and Commodity Murabaha, Islamic FX Option and Islamic Derivatives hedging instrument such as Islamic Profit Rate Swap and Islamic Cross Currency Swap.
* Moreover, responsible in designing the structured Islamic product with return based upon financial derivatives instruments generated from profit rate, equity, commodities and indexes. The significant fee generating product is the Islamic Range Accrual based upon a KLIBOR movements.
* Responsible in ensuring all treasuries related common and standardized products are emplaced in Global Market Islamic.
* Restructuring existing Trade Finance products, introduce new structures and developing suitable Trade products for clients.
* Manages and plans effective product strategies. Work closely with relevant stakeholders on product development requirements.
* Conduct market research on the development of existing and new competitive treasury and trade products in the market
* To be proactive by continuously seeking updated information on new treasury and trade product concepts introduced by research fellow or launched by industry players (both locally and abroad) and to study viability of this new product if introduced by our Bank.
* To prepare product concept paper, internal evaluation proposal, proposal to Bank Negara Malaysia (BNM – Central Bank of Malaysia) up to system implementation (inclusive system specification, test plan/test data/test result) and operation manual.
* To assist in formulating and designing innovative products
* Assist and give valuable input on legal documentation for new treasury and trade products.
* To conduct training on new/enhanced treasury and trade products to all level of staff
* To assist Global Market Islamic and Business & Corporate Banking in developing related treasury and trade product enhancement and development and to assist in promoting Islamic treasury and trade products and others wholesales banking products.
* To develop advertisement and promotional (POS) material for the approved product where applicable and necessary.

**Head, Assets and Liabilities Management (ALM) & Treasury Solutions, Global Markets***( Jan 2011 – February 2012)*Main Function* Responsible for the overall performance, profitability and efficiency of the assets and liabilities management within the compliance and BNM regulatory requirement such as statutory reserve ratio & BNM minimum liquidity framework.
* Create new Islamic treasury products to meet Bank’s and customers’’ requirements and assist in any marketing/business developments initiatives organized by the bank.
* Supervise ALM and Solution team in performing duties in Treasury such as managing the bank liquidity & cash flow position, gapping activities as well as product innovations.
* Lead and manage strategies in funding and cash flow gapping based on the market condition and scenario whilst simultaneously in compliance to the BNM liquidity requirements.
* Advise on treasury solutions to client on wide range of treasury products i.e. Islamic FX spot and forward hedging, Islamic profit rate swap & cross currency profit rate swap, dual currencies investment and tailored-made products to suit clients requirements.
* Covering the Islamic capital markets such as Bank Negara Islamic Bill & Government Islamic Investment Paper.
* Responsible for managing and executing the hedging of banking books such as AITAB (Hire Purchase fixed rate exposure) and fixed income (bond) position upon deliberation by ALCO.

1993 – 2010 **Malayan Banking Berhad** London/K.Lumpur**Head, London Global Market**, **Maybank London Branch** (August 2006 – December 2010)Main Function* In-charge of treasury function in Maybank London Branch. Supporting role / link for treasury group function – for Kuala Lumpur and other oversea centers i.e. Hong Kong, Singapore, Labuan, Indonesia, Bahrain and New York.
* Manage as well execute trading of approved Financials instruments, ensure branch liquidity position within internal and external guidelines (UK Financial Service Authority & Malaysian Central bank - BNM), administer assets & liabilities so as to maximise ROA and complete responsibility & accountability for achieving P&L target.
* Lead London branch funding strategies as well as Maybank Group global funding requirement, foreign exchange trading, capital market trading and others approved financial instruments for trading and investments. Main majors’ currencies are USD, EUR and GBP.
* For foreign currency; proprietary trading in mostly G7 currencies as well as customers foreign exchange requirements.
* For capital market i.e. bond trading & investment in USD Treasury, UK Gilt, Corporate bonds which also includes Sukuk – Islamic Bond.
* For money market; manage the overall funding and liquidity requirement which includes gap positioning for conventional and also the Islamic funding requirements.
* Islamic funding activities under treasury are sourced through Commodity Murabaha and also Mudharabah structures. Manage Islamic assets and liabilities of the London branch.
* Ability to identify trading/arbitraging opportunity, make independent decision within the authorized guidelines and implement strategy to maximize return. The guidelines are under UK Financial Services Authority (FSA) and internal treasury standard practice instruction.
* Responsible for preparing the Branch’s liquidity framework under the UK FSA New Liquidity Requirement.

**Assistance Vice President**, **Product Development, Structuring & Pricing. Derivatives and Structured Product Desk, Kuala Lumpur** (2004 – July 2006)Main Function* This portfolio concentrates on the development of treasury product to be made available on Maybank shelf, structuring those products with embedded derivatives to suit current market environment and clients’ requirement and in addition to pricing support to internal departments as well as pricing for clients.
* These activities especially product development require full support internally especially from the respective internal risk management units such as market risk, operational risk, liquidity risk and others functional units such as accounting and back office department, audit department, IT and legal unit.
* The respective units will provide the sign-off on the proposed product, which is then presented to ALCO and Risk Management Committees (RMC) for approval.
* The approval obtained is submitted to BNM and/or SC for their evaluation and endorsement.

Other functions* Actively, trading in MYR and non-MYR Interest Rate Swap, 3M Klibor Futures, MGS Futures and Eurodollar Futures. In addition to other instruments i.e. FRA, Cross Currency Swap, LTFX and Currency Option. These trades are either for trading or hedging the bank’s portfolio or exposure.
* Advising clients; multinationals, local corporate and commercial company in managing their treasury requirements from addressing the foreign exchange risk to minimizing interest rate risk.
* Conduct presentations and product briefing to these clients and also to internal department i.e. corporate banking and trade finance centers.

**Senior Dealer**, **SMIs and Multinationals Section** (1997 – 2003)***Treasury Sales, Kuala Lumpur**** Dealing specifically with SPOT FX quotation for clients. Assisting clients on hedging strategy by using foreign exchange instruments such as Fixed, Option, and Multiple date contracts to satisfy their future trade requirements.
* In addition to quoting money market instruments for client investment such as CDs, NIDs, BAs as well as REPO.
* Managing nostro account, daily position of currencies traded and prepare foreign exchange counter rate for retail clients and set currency note quotation for Konsortium Bank-Bank Malaysia.
* Maintaining a good relationship with clients by providing them a competitive foreign exchange pricing by dealing directly with SPOT FX desk, MM Swap desk or through interbank dealing.
* Advises clients on foreign exchange price projection, briefs on foreign exchange and financial market news and make sure clients’ foreign exchange transaction adheres to BNM ECM Notice.

**Relationship Banker** (1995 – 1996)***Private Banking Center, Kuala Lumpur Main Office Branch****.** Responsible for the Center business development and marketing of various Maybank Group products to the Center clients.
* Assists Center Manager in achieving the Center’s financial targets in deposits and loans and manages the activities of support units, i.e. administration, planning & budgeting, credit review and analysis, and financial reporting.
* Giving advice to clients needs either personal, family members or their business. Cross-sells various products to complement clients’ financial requirements.

**Officer** (Nov 1993 – 1995)***Fund Transfer Department, Kuala Lumpur Main Office Branch****.** In charge of local and foreign payments; interbank and interbranch remittances. Monitoring payments that required specific reporting or approval from Bank Negara.

Jun 1993 **Sumitomo Corporation** Kuala Lumpur***Business Executive****Oil and Gas Department.** Exploring new business opportunity through tendering and lobbying. Seeking competitive trade financing scheme, managing logistics problems, and monitoring progress on the existing oil and gas projects.
* Work closely with project consortium members and with Sumitomo Japan.
 |
|  |  |

PERSONAL DETAILS

|  |  |
| --- | --- |
| Name | Mahfizan bin Muhammad |
| Date of birth | November 9, 1970 |
| Gender | Male |
| IC Number | 701109-01-6017/ A1723050 |
| Nationality  | Malaysia |
| Marital Status | Married (children – 3 boys & 1 girl) |
| Languages Proficiency | Bahasa Melayu & English |
| Awards | School Color in Soccer, 1987Negri Sembilan Soccer State Champion, 1985Negri Sembilan Rugby State Champion, 1985Negri Sembilan Sepaktakraw 1st Runner-up, 1982 |
| Personal Strengths | Good analytical skill together with more than 25 years in banking services. I possess the necessary interpersonal and communication skills with strong customer orientation and banking relationship in Malaysia, Europe and Middle East. Conscientious, hardworking, reliable person and diligent worker. |
|  |  |