

Classification: **Restricted**



PROFESSIONAL EXPERIENCE

- **SAUDI CREDIT BUREAU (SIMAH)** AUG 2015- PRESENT
DEPUTY CEO
- **SIMAH RATING AGENCY** JAN 2017-OCT 2017
ACTING CEO

MAJOR RESPONSIBILITIES INCLUDE THE FOLLOWING:

- Managing and supervising the day to day business of SIMAH. In this capacity, duties include overseeing the work stream of the departments, monitoring the completion of the strategic goals and performance of staff on an ongoing basis and coordinating activities of the departments as well as preventing and resolving conflicts among them.
- Overseeing the work stream of Compliance, Risk, Legal, Corporate Governance, Finance, Human resource and Procurement Departments.
- Providing an assistance in monitoring of effectiveness of the implementation of regulations operating policies, and compliance with the related standards.
- Assessing historic and actual budget data to formulate yearly SIMAH's budgets on a Departmental level.
- Overseeing SIMAH financial records, including payables, receivables, insurance claims and employee expenses.
- Improving the tool of compliance with in the current regulatory standards and specifications in credit risk management, e.g. Basel, SAMA regulations & guidelines.
- Setting up the first domestic rating agency in the Kingdom.
- Supervising the development of Rating Policies, Criteria and Methodology and Standard Operating Procedures and Process.
- Providing leadership in the identifications, assessments and presentations of critical issues in credit Procedures and Process.

- **CAPITAL MARKET AUTHORITY** MAY 2010 - AUG 2015

- Authorization Department Manager
- Head, Licensing unit
- Head, Mutual funds Obligation & Disclosure



Khalid AL- Sharif

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Personal Information

Date of Birth: 12-08- 1971
Married with three children.

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MAJOR RESPONSIBILITIES INCLUDE THE FOLLOWING:

- Authorize qualified and “fit and proper” persons, to own, operate and conduct securities businesses, review and processing of new securities business application for authorization/license.
- Monitor and promote mutual funds’ compliance with the Capital Market Law and Implementing Regulations and disclosures made in the Offering Documents/T&C.
- Participated in various activities and team works at all CMA levels, such as developing Mutual Fund’s reporting System and operational manual, Credit Rating Project, CMA Fees project, and corporate Governance for Authorized Persons. In addition to authorization department operational manual.

● **SAUDI ARABIAN MONETARY AGENCY (SAMA) JAN 1995 - APRIL 2010**

● **Senior banking supervisor- Banking supervision Department**

MAJOR RESPONSIBILITIES INCLUDE THE FOLLOWING:

- Providing policy inputs on regulatory and supervisory matters concerning the health of the Saudi banking system to ensure its’ safety and soundness by addressing aspects such as profitability, liquidity, capital adequacy, asset quality...etc.
- Analyzing bank financial statements, prudential returns, and other relevant financial and prudential information. Also provided approval to banks to publish their financial statements, as well as approving their dividend payout, and taxes & zakat.
- In charge of SIMAH file from 2004 to 2010.
- Prepared banking system-wide reports concerning remittances, personnel loans, customer deposits, Islamic financial instrument.. etc.
- Basel II: Responsible to ensure the ability of the bank over which I have supervisory responsibilities to implement the Standardized Approaches concerning Basel II.
- Evaluating the assets quality of banks, covering loans portfolio and rating them based on factors such as the creditworthiness of the borrower, past due loans, collateral, adequacy for allowances, etc.
- Ensuring banks’ compliance with the Banking Control Law, Company law, SAMA’s rules and regulations, and the dictates of the Basel Committee on various elements of banking supervision. This includes Basel Core Principles for Effective Banking Supervision, disclosure practices, risk managements practice, and Accounting Standards of Commercial Banks.

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- Studying and analyzing banks' requests for approval of credit facilities by reviewing the borrower's financial position, cash flows, and assessment of credit, market, interest rate, and foreign exchange risks.
- Studying bank's requests for senior positions appointment through an assessment of qualification requirements including SAMA's Fit and Proper rules.

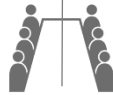
Committees and Team works in SAMA

- The Financial Controllers' committee (FCC).
- GCC banking Supervision Committee.
- Editing Committee, Islamic Financial Services Board, Malaysia.
- Task Force on Supervisory Colleges, Basel Committee for Banking Supervision, BIS, Switzerland.
- GCC sub-supervisory committee to unify and coordinate the supervision and control of banking requirements among GCC countries in order to establish a monetary union to issue a single currency.
- Participated in drafting Credit Information Law and regulation.
- SAMA representative in SIMAH board of directors.
- Teamwork to develop the new version of ELECTRONIC RETURNS MANAGEMENT SYSTEM (ERMS II). This system is main source of all prudential returns received from banks.
- Joint teamwork between SAMA, DZIT, CMA to study the impact of imposing tax and Zakt on Mutul funds, and Value Added Tax (V.A.T) on financial services.
- Joint teamwork between Banking supervision Dept. and Statistical and research Dept, in SAMA concerning common supervisory and statistical issues.



EDUCATION

- **MASTER DEGREE OF BUSINESS ADMINISTRATION** Jan, 2018
Al Yamama University, GPA (3.88/4) with Summa Cum laude Honors.
- **BACHELOR IN ACCOUNTING** 1993
King Abullaziz University, Saudi Arabia.
- **ONE YEAR ENGLISH LANGUAGE COURSE** 1997
San Diego state university, USA.
- **GENERAL SECURITIES QUALIFICATION CERTIFICATE (CME-1)
SEP 2014**
- **SOCPA FOUNDATION COURSES**



BOARD AND COMMITTEES MEMBERSHIP

- Board Member-SIMAH Rating Agency. Jan 2022- Present
- Chairman of Credit Rating Committee, Tassnief Aug 2021- Present
- Independent Member of Investment and Risk Committee, Kafala Program May 2019- Present
- Chairman of Administrative and Supervisory Committee, SIMAH Rating Agency Oct 2018- Present
- Independent board member, real estate private Funds, and public funds, Albilad Capital July 2018- Present
- Board Member- Qarar Consultancy Company Oct 2015- Dec 2021
- Chairman of Audit Committee, Alakaria Hanmi For Project Management June 2019-Dec 2020
- Chairman- Procurement Committee- SIMAH Sep 2017- Present
- Member of Credit Information Committee, Arab Monetary Funds, Abu Dhabi Jan 2016- Present
- Chairman- Veda@SIMHA Oct 2017- Dec-2019
- Board Member-SIMAH Rating Agency. July 2015-Oct 2017
- Chairman-SIMAH Rating Agency. Jan2015 - July 2015

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Training courses

- **Leadership Development Program, Center for creative leadership,** Singapore, 2014
- **Maximizing Your Leadership Potential. Center for creative leadership,** Belgium, Brussels. 2013
- **Private Equity. Amsterdam Institute of Finance,** Amsterdam, 2012
- **Advanced Leadership Skills. Malaysian Institute of Management (MIM),** Malaysia, 2012.
- **Building Strong Management Skills. Malaysian Institute of Management (MIM),** Malaysia, 2011.
- **Behavioral Finance-Investors Psychology, Market Impact & Investment** .Czech Republic, 2011.
- **Investment Management Asset Allocation, Portfolio Construction & Risk Budgeting.** Czech Republic,2011.
- **High Impact Presentations, Deal Carnegie,** Riyadh ,2011.
- **Performance Management Awareness, ,** Riyadh, 2010.
- **Portfolio Management Suite: New York Institute of Finance,** New York, 2010.
- **Investment Funds Operation: Union of Arab Securities Authorities,** Syria. 2010

REFERNCES ARE AVAILABLE ON REQUEST