

EMTA FORUM on the MENA/GCC Outlook

October 11, 2022

Panel One

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MOHIEDDINE KRONFOL - Moderator **Franklin Templeton Investment**

Mohieddine (Dino) Kronfol is the chief investment officer of Global Sukuk and MENA fixed income at Franklin Templeton Investments. Mr. Kronfol is one of the founding partners and a board member of Franklin Templeton Investments (ME), formerly Algebra Capital, and has been with the firm since its inception in 2006. He is the lead portfolio manager of the FTSF Global Sukuk Fund and FTIF GCC Bond Fund.

Dino is a pioneer in Arab capital markets where he has committed the past 25 years to the development of MENA debt markets and Sharia compliant finance across the globe. He has one of the longest track records managing global Sukuk assets, since 2008, and under his leadership, Franklin Templeton has established itself as a leader in Global Sukuk investing. Dino frequently shares his views as a commentator on regional and international media and is a regular speaker at industry events.

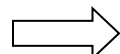
BASHAR AL NATOOR **Fitch Ratings**

Bashar Al Nattoor is Fitch Rating's Global Head Islamic Finance. Mr Al Nattoor is responsible for coordinating all Islamic Finance activities across Fitch's Sovereign, Financial Institutions, Corporate, Structured Finance, Infrastructure and Insurance teams, bringing together dedicated analytical and industry expertise into a centralised and focused Islamic finance group.

Mr Al Nattoor has more than 20 years' experience in the Islamic Finance market. Since joining Fitch in 2007, he has overseen Fitch's Sukuk criteria and Islamic Finance practices, undertaken research and written numerous published articles on Islamic Finance. Mr Al Nattoor joined Fitch as a director in the EMEA Corporates group based in Dubai. He was responsible for analysing EMEA issuers, with focus on Middle East and Turkish issuers in the construction, property and Telecommunication sectors. Prior to joining Fitch, Mr. Al Nattoor spent seven years at the Islamic Development Bank (IDB) in key roles including Investment Officer in the Treasury Department, a Senior Credit Analyst in Risk Management and Senior Technical Assistant to the Vice President of Finance & Administration. Before working with IDB, Mr Al Nattoor was a senior auditor for four years in Arthur Andersen.

Mr Al Nattoor graduated with an MSc in banking and financial studies from the Arab Academy for Finance and Banking Science and a BS in finance and banking from Amman University. Bashar is also a Certified Bank Auditor (CBA), a Certified Risk Professional (CRP), a Chartered Market Analyst (FAD-CMA), and a Certified Risk Analyst (CRA).

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FAROUK SOUSSA
Goldman Sachs

Farouk Soussa is an Economist at Goldman Sachs International, responsible for the MENA region.

Prior to joining Goldman's, Mr Soussa had been Head of Middle East Economics at Citigroup, and head of government ratings for the Middle East and Africa at Standard & Poor's, both in Dubai and London.

Mr Soussa started his career at the Bank of England, and has spent time with the UK Financial Services Authority and as a Jean Monnet Fellow at the European University Institute in Florence.

CARLA SLIM
Standard Chartered

Carla is an economist covering the Middle East, based in Dubai. She has close to a decade of experience in sell-side research, providing on-the-ground analysis to external and internal stakeholders of the Bank. She speaks at industry conferences and regularly appears in global and regional media. She was nominated in 2020 to represent the Bank at the Institute of International Finance's (IIF's) Future Leaders programme, which recognises young leaders in the financial services industry.

Carla holds a Bachelor of Arts in economics from the American University of Beirut and has completed the IIF's course on forecasting macroeconomic variables in the Middle East. She speaks French, English and Arabic fluently.