

EMTA Forum on the MENA/GCC Outlook

March 20, 2023

Panel Two

~ ~ ~ ~ ~

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.

ZEINA RIZK
Arqaam Capital Limited

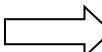
Zeina Rizk has 14 years of investment experience in the Global Credit Market, with a 11-year track record of co-managing Conventional Global Credit fund and a 8-year track record of co-managing Shari'ah Global Credit Fund. The Shari'ah fund won the best Shari'ah Fund in 2014 and 2015(2).

Prior to joining Arqaam, she was a fixed income advisor and management team member of a global fixed Income fund domiciled in Luxembourg. She also held a position as a credit and market risk supervisor. Previously worked in securitization part of the structuring of asset-backed securitization deals.

Bachelors' degree in Economics and Finance and CFA Charterholder since 2011.

MANJESH VERMA
Blackrock

Manjesh is Managing Director based in Singapore and is the Head of APAC Credit and Fixed Income Research. He is responsible for researching alpha generating investment ideas in Asian credit

(continued) 

markets, driving the credit research agenda feeding into the Asian and global credit platforms, leading our team of credit research analysts, and leveraging investment expertise across BlackRock's wider investment research platform.

Manjesh has about 20 years of experience in the Asia credit markets. He joins Blackrock from Citigroup Global Markets, where he was a Managing Director and their Global Head – Credit Sector Specialists, EM Credit Trading, based out of Hong Kong. Prior to this, Manjesh held positions with Mitsubishi UFJ Securities as their Head of Asia Credit Strategy and Research, and Lehman Brothers/Nomura with their Asia Credit trading research desk, both in Hong Kong.

Manjesh holds an MBA (PGDM) in Finance and Strategy from Indian Institute of Management, Ahmedabad (IIMA), India as well as a Bachelor of Engineering, Electrical and Electronics Engineering from Birla Institute of Technology, Mesra, India.

ALAE CHOUAIBI
Waha Capital

Alae Joined Waha Capital in January 2020, he is the lead Portfolio manager of the Waha Islamic Income Fund (covering Global Sukuks as well MENA sharia compliant Equities), and a PM within its EM Credit fund focusing primarily on Asia.

He has more than 18 years of trading and investment management experience across asset classes, having worked for more than a decade in the City of London with Citigroup and Deutsche Bank, as well as in the GCC heading Standard Chartered CEEMEA Credit trading and Al Hilal Bank's investment desks.

Alae holds a master's degree in Finance from the HEC School of Management in Paris, is FCA registered and is a member of the Chartered Institute for Securities and Investment in London.