

Structured Thinking · Integrated Transformation · Clear Decisions

SAMPLE · MTW-P03

Certified by MTWAFIQ (MCC) — sample pages

The MTWAFIQ Leadership and Governance Certification: case-based exams of executive judgement for 37 roles.



SAMPLE · MARKED ON EVERY PAGE

WHAT IS INSIDE

11 real pages from 1 current title

SHARE SHOWN

Up to 10% of each title (11 of 119 pages)

FORMATS

Full titles: PDF and PPTX

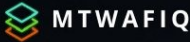
CONTACT

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11 of 119 pages (9%) from the titles below — every page is real and marked SAMPLE

TITLE	PAGES SHOWN	PAGES IN TITLE	SHARE
MCC-CEO · Chief Executive Officer — Exam E (practice form), Candidate Edition	11	119	9%

- How the certification works, the exam blueprint and the rules, plus 5 of the 100 cases from one exam form.
- Candidate Edition only: no answer key, no rationale. Exam E of the CEO role is used for practice and not for certification.
- MCC is MTWAFIQ's own certification; no external accreditation or regulator approval is claimed.



Structured Thinking · Integrated Transformation · Clear Decisions

LEADERSHIP AND GOVERNANCE CERTIFICATION · MCC-CEO · EXAM E

MTWAFIQ Certified Chief Executive Officer

Certification exam: 100 hard cases across ten domains of the role, set in the fictional Al-Qimma Bank. Twenty flagged cases deduct a point if answered wrongly. Pass mark 75 net points; successful candidates receive the MCC-CEO badge.

CANDIDATE EDITION · ANSWER ON THE ANSWER SHEET

CASES	PASS MARK	TIME	AWARD
100 · 20 flagged (~1 if wrong)	75 net points of 100	240 minutes	MCC-CEO digital badge



PASS MARK 75 · 100 CASES

MCC-CEO_EXAM_E · v2.0 · September 2026

THE CERTIFICATION

How the MCC-CEO certification works

A case-based exam of executive judgement: numbers, governance, risk and people in one decision.



100 hard cases

Ten domains of ten. Every case is rated Hard or Expert; one best answer among four defensible options.



+1 and -1

One point per correct answer. The 20 flagged cases (marked -1) deduct one point if answered wrongly.



Pass: 75 net points

Net score of 75 or more overall and at least 5 net points in every domain.



240 minutes

About 2.4 minutes a case. A calculator is allowed; no other materials.



Answer every case

No skipping. A blank answer counts as wrong, so a blank flagged case costs one point.



Distinction

90 net points or more earns the badge with distinction.



Retake

After 30 days; the report shows domains below 70% to study.



Badge and integrity

The MCC-CEO badge is valid for three years. Answers must be the candidate's own.



EXAM BLUEPRINT

Ten domains, ten cases each

Every domain carries 10% of the marks and two flagged cases. All cases are rated Hard or Expert.

Domain	Cases	Flagged –1	Weight	Minimum
01 Strategy and positioning	001-010	2	10%	5 net
02 Capital and balance sheet	011-020	2	10%	5 net
03 Profitability and cost	021-030	2	10%	5 net
04 Risk appetite and credit	031-040	2	10%	5 net
05 Digital and technology	041-050	2	10%	5 net
06 Governance and regulators	051-060	2	10%	5 net
07 Growth engines	061-070	2	10%	5 net
08 People and culture	071-080	2	10%	5 net
09 Crisis and reputation	081-090	2	10%	5 net
10 Deals and partnerships	091-100	2	10%	5 net



CANDIDATE INSTRUCTIONS

Before you start

Read each case as the Chief Executive Officer of Al-Qimma Bank.

- 1 Al-Qimma Bank is a fictional Saudi bank. All names and figures are illustrative.
- 2 Choose the one best answer (A, B, C or D) for each case and mark it on the answer sheet.
- 3 Every case is rated Hard or Expert. Several options are defensible; the best one depends on a detail in the case. Calculations usually need two or more steps.
- 4 Regulatory references (SAMA rules, Basel III, IFRS, Shariah standards, Saudi laws) are simplified for assessment. In practice, confirm the current text.
- 5 The best answer protects regulatory, Shariah and customer obligations while creating value. Answers that trade those away for short-term gain are never correct.
- 6 Answer every case: there is no skipping. Cases marked –1 deduct one point if answered wrongly or left blank.



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MTWAFIQ Leadership and Governance Certification · MCC-CEO · Chief Executive Officer · Exam E · Candidate Edition

005

DOMAIN 01 · CASES CEO-D01-G009-CEO-D01-G005



Strategy and positioning

Ten cases. Choose one best answer for each.

001

Plan ROE against cost of equity

002

Digital banks win the young

003

Merchant acquiring at a crossroads

004

A rebrand before the fix

005

One service model for all

006

−1

Your family's stake

007

Price war and the plan

008

−1

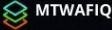
A plan beyond the appetite

009

Green financing promise

010

Growth needed for a market-share target

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MTWAFIQ Leadership and Governance Certification · MCC-CEO · Chief Executive Officer · Exam E · Candidate Edition

006

DOMAIN 01 · STRATEGY AND POSITIONING · CASE 001

001 · Plan ROE against cost of equity

THE CASE

Your draft plan for the board targets profit of SAR 3.8bn. Opening equity is SAR 29bn and the payout ratio 50%, with profit retained evenly through the year. Investors put Al-Qimma Bank's cost of equity at 13.5%.

Plan profit	SAR 3.8bn
Opening equity	SAR 29bn
Payout	50%
Cost of equity	13.5%

What is the plan ROE on average equity, and can you present the plan as creating value?

- A 12.7%; below the cost of equity, so the plan destroys value
- B 13.1%; below the cost of equity, so the plan destroys value
- C 12.7%; above the cost of equity, so the plan creates value
- D 11.6%; below the cost of equity, so the plan destroys value

Mark your answer for case 001 on the answer sheet. Every case must be answered. · Suggested time: 2–3 minutes.

DOMAIN 01 · STRATEGY AND POSITIONING · CASE 008

FLAGGED · -1 IF WRONG

008 · A plan beyond the appetite

THE CASE

Your executive committee's five-year plan grows unsecured personal finance by 22% a year. The CRO has written that this breaches the board's appetite limit on unsecured concentration from year two. Your head of planning proposes sending the plan to the board without the CRO's note, calling it 'an early working view'.

What should you do?

- A** Send the plan and brief the chairman privately, so that the debate is not derailed
- B** Send the plan with the CRO's note attached and ask the board to decide the conflict
- C** Ask the CRO to call it 'within tolerance', provided it is reviewed at mid-year
- D** Send the plan now and raise the limit later, since the risk committee owns limits

Flagged case: a wrong or blank answer deducts one point. Mark your answer for case 008 on the answer sheet.

DOMAIN 04 · RISK APPETITE AND CREDIT · CASE 033

033 · NPLs and coverage against appetite

THE CASE

Al-Qimma Bank's gross financing is SAR 220bn, of which SAR 4.2bn is non-performing (Stage 3). ECL allowances across all stages total SAR 6.1bn. The board's appetite (illustrative) is an NPL ratio of no more than 2.0% and NPL coverage (total allowances ÷ NPLs) of at least 140%.

Gross financing	SAR 220bn
Non-performing	SAR 4.2bn
Total ECL allowances	SAR 6.1bn
Appetite (illustrative)	NPL ≤ 2.0%; coverage ≥ 140%

What are the NPL ratio and coverage, and where does the bank stand against appetite?

- A NPL ratio 1.91%, coverage 69%; coverage breaches appetite
- B NPL ratio 1.96%, coverage 145%; both within appetite
- C NPL ratio 1.91%, coverage 145%; the NPL ratio breaches appetite
- D NPL ratio 1.91%, coverage 145%; both within appetite

Mark your answer for case 033 on the answer sheet. Every case must be answered. · Suggested time: 2–3 minutes.

DOMAIN 05 · DIGITAL AND TECHNOLOGY · CASE 049

049 · Cloud migration: five-year TCO

THE CASE

Running Al-Qimma Bank's core data centre costs SAR 60m a year, and a SAR 30m hardware refresh falls due in year 3. Moving to an in-Kingdom cloud would cost SAR 80m one-off to migrate and SAR 62m a year to run. The technology committee (illustrative) will accept the migration risk only for a five-year saving of at least 15% of the on-premises cost.

On premises	SAR 60m a year + SAR 30m refresh
Cloud	SAR 80m migration + SAR 62m a year
Hurdle (illustrative)	15% saving

Over five years (undiscounted), what does the cloud option save, and should you migrate?

- A Cloud costs SAR 60m more; stay on premises
- B Cloud saves SAR 20m (6%); below the 15% hurdle, so do not migrate on cost grounds
- C Cloud costs SAR 90m more; stay on premises
- D Cloud saves SAR 60m (18%); proceed with the migration

Mark your answer for case 049 on the answer sheet. Every case must be answered. · Suggested time: 2–3 minutes.



DOMAIN 08 · PEOPLE AND CULTURE · CASE 078

078 · Shariah basics at the counter**THE CASE**

Mystery shoppers found that 60% of branch staff could not explain how murabaha finance differs from an interest-based loan. Two customers have complained on social media that your bank is 'Islamic in name only'. Training is currently a one-hour online module at induction.

What should you do?

- A** Issue a script for staff to read to customers, so explanations are always consistent
- B** Refer all product questions to the Shariah department, since staff are not scholars
- C** Build role-based Shariah training with the Shariah team and test it in branches
- D** Answer the posts with the Shariah committee's fatwas, so the public sees the approvals

Mark your answer for case 078 on the answer sheet. Every case must be answered. · Suggested time: 2–3 minutes.

SCORING AND AWARD

Scoring the exam and awarding the badge

Net score = correct answers – wrong or blank answers on flagged cases, by domain.

Domain	Correct	Flagged wrong	Net (of 10)	Min 5?
01 Strategy and positioning				
02 Capital and balance sheet				
03 Profitability and cost				
04 Risk appetite and credit				
05 Digital and technology				
06 Governance and regulators				
07 Growth engines				
08 People and culture				
09 Crisis and reputation				
10 Deals and partnerships				
TOTAL (net, of 100)				



90–100	Pass with distinction · badge awarded
75–89	Pass · badge awarded
60–74	Not yet · retake after 30 days
Below 60	Not yet · further study advised



This sample shows real pages. The full titles come with a proposal — and five library titles are yours free when you register.

 P01 Applied Executive MBA	 P02 Professional Knowledge Library	 P03 Certified by MTWAFIQ (MCC)	 P04 General Management Challenges	 P05 Banking Accelerator · Lite Simulation	 P06 Operations Transformation · Bespoke Simulation
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ABOUT MTWAFIQ

Between consulting, executive education and professional information design.

MTWAFIQ is a content design house for business transformation and executive learning.

We turn complex business, industry, technology and transformation subjects into structured, practical, visually clear knowledge products — so executives, professionals and organizations understand faster, decide better, and build stronger capabilities.

The work spans executive advisory, professional training, transformation programs and awareness campaigns. The common thread is not content creation. It is the design of decision-ready and learning-ready business content, connecting strategy, operating models, process, technology, risk, finance and organizational capability.

THE FOUR QUESTIONS THE PORTFOLIO ANSWERS

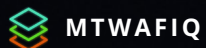
- 01 What industry am I operating in?
- 02 How does the organization actually work?
- 03 What can we learn from what has already happened?
- 04 How do we build the people who must make the change happen?



MTWAFIQ does not begin with a presentation format. It begins with the question the audience needs answered.

THE METHOD

- Understand the context
- Structure the knowledge
- Make relationships visible
- Translate insight into action



Structured Thinking · Integrated Transformation · Clear Decisions

For Executive Support · Transformation Programs · Training & Awareness

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