

PROFESSIONAL WORK EXPERIENCE

BLC Bank SAL – Beirut, Lebanon

September 2023 – Present

Assistant General Manager

Head of Commercial and Retail Banking Division

The Commercial and Retail Banking Division at BLC Bank supervises five departments, Corporate Banking, SMEs, Retail Credit, Commercial and Retail Business Development. The division is responsible for managing the Bank's credit portfolio while emphasizing on the tradeoff between risk & return. The division is also responsible for attracting & developing new profitable businesses that would fit within bank's strategy & prevailing economic conditions in the country.

Duties and Responsibilities

- Voting member in the bank's Executive Committee responsible for setting the bank's strategy, as well as Credit, Product Committees, and management committees.
- Leading and mentoring a dynamic team of professionals, fostering an environment of growth, collaboration, and continuous improvement.
- Building and maintaining strong relationships with clients, contributing significantly to the bank's ongoing business growth, especially the fresh business.
- Developing and executing lending strategies aligned with the bank's goals, ensuring a clear path for achieving objectives.
- Overseeing credit approval processes and ensuring compliance with regulations and internal policies to manage risk effectively.
- Leading rigorous credit underwriting processes, carefully reviewing, and approving high-risk or complex loan applications with precision.
- Collaborating with cross-functional teams in the creation and refinement of new products, staying adapted to current market trends and emerging opportunities.
- Providing regular and insightful reports to senior management, offering a detailed analysis of lending portfolio performance, fresh business, and strategic recommendations.

BLC Bank SAL – Beirut, Lebanon

September 2016 – August 2023

Head of Credit Management Group

Directly reporting to the Bank's CEO

The Credit Management Group at BLC Bank includes all credit-related functions divided among six different departments, namely, Corporate Credit Analysis, SMEs Credit Analysis, Retail Credit Analysis, Pre-recovery & Collection, Credit Administration and Credit Information Departments. The Group is responsible for the entire lending process, including the consistent application of credit policy, credit reviews of existing customers, and the assessment of the creditworthiness of potential customers, with the goal of optimizing the mix of the bank's sales and bad debt losses.

Duties & Responsibilities

- Participated as a voting member in the bank's Management & Credit-related Committees.
- Approved new credit facilities or renewal of existing ones within the delegations specified in the bank's credit policy.
- Reviewed, approved, and managed sensitive loans before transferring them to Recovery or Legal Department for further actions.
- Ensured compliance with the Bank's Credit policies and regulatory requirements.
- Ensured that the bank's credit portfolio is appropriately risk rated and adequately reserved.
- Supervised and managed the group's overall activities and ensuring that all subordinates have a good understanding of the credit process.
- Ensured that employees' performance is monitored and appraised periodically.

BLC Bank SAL – Beirut, Lebanon
Head of Credit & Financial Risks
Risk Management Department

July 2008 – August 2016

Duties & Responsibilities

- Managed a risk management function composed of three units (Credit Risk, Financial Risk and Risk Control and Monitoring).
- Acted as a voting Member in various executive management committees (Junior Credit Committee, Watch List Credit Committee, Credit and Financial Risks Working Committee).
- Prepared a bank-wide Risk Report on a quarterly basis to assess the bank's risks and performance, mainly the Capital Adequacy, Assets Quality, Earnings Quality, Liquidity and conducting Stress Testing on different types of risks.
- Prepared the ICAAP report on an annual basis.
- Prepared monthly portfolio management reports to ensure proper monitoring, measurement and management of risks and propose related mitigations.
- Ensured compliance with all Regulatory Circulars by following up with all concerned functions within the bank regarding the progress of implementation.
- Created risk policies, procedures and proposing controls in response to identified risks.

Credit Risk duties & responsibilities (since July 2008):

- Monitored the credit portfolio to ensure its alignment with the Bank's credit policies, the Local regulations, as well as Basel directives.
- Monitored credit limits and levels of securities by applying pre-defined risk procedures.
- Issued credit risk opinions for credit files before submitting them to the relevant Committee.
- Reviewed and evaluated the risks associated with all new products and activities.
- Suggested action plans to improve the quality of existing loans.

Financial Risk duties & responsibilities (since January 2010):

- Drafted ALM policies and monitored compliance with these policies through period reporting.
- Reviewed and evaluated risks associated with funding & trading.
- Reviewed and evaluated the assets portfolio & liabilities in terms of limits, maturities, interest rates, FX positions, pricing, and exposure.
- Monitored the market risk levels of the bank by ensuring the adherence to the various risk limits.

BLC Bank SAL – Beirut, Lebanon
Credit Risk Officer
Risk Management Department

October 2004 – June 2008

Duties and responsibilities:

- Prepared credit risk reports, including financial & managerial analysis, for all commercial credit files to ensure that acceptable credit standards are maintained.
- Performed systematic review of commercial loans to determine adequacy of documentation & validity/coverage of collaterals to determine if additional collateral is required.
- Prepared a Credit Risk Charge Calculation Methodology as per Basel II requirements.
- Prepared periodic portfolio management reports to ensure compliance with regulator requirements.

BLC Bank SAL – Beirut, Lebanon
Internal Auditor
Internal Audit Department

October 2002 – September 2004

Duties and responsibilities:

- Assisted in building & tailoring an audit program for the daily operations of all the bank's branches & functions.
- Performed full audit missions for various branches & functions of the bank to check their compliance with established policies & procedures.
- Prepared audit reports about special missions or suspicious accounts.

ACADEMIC WORK EXPERIENCE

Lebanese American University

February 2008 – Current

Department of Finance & Accounting – Adnan Kassar School of Business

Adjunct Instructor

Undergraduate Courses Taught: Financial Accounting, Managerial Accounting, Banking Operations, Intermediate Accounting I, Intermediate Accounting II, Advanced Accounting, Financial Statements Analysis

Graduate Courses Taught: Financial Statements Analysis, Accounting for Executives

Course Coordinator for Financial Accounting, Managerial Accounting, and Advanced Accounting.

PROFESSIONAL ACTIVITIES AND PUBLIC SERVICE

- Professional Seminars: Offered several seminars in Financial & Managerial Accounting, Banking Operations, Credit Risk Assessment, and Financial Statement Analysis.
- Contributions to Profession: Member of the Onboard Mentoring Program at BLC Bank.
- Service for Learned Societies: Member of the Corporate Social Responsibility Committee at BLC Bank.

EDUCATION

- Doctorate in Business Studies (Accounting & Finance Track), IE Business School – Madrid, expected graduation date during December 2026
- Master in Research Methodology in Management Science, IE Business School – Madrid, June 2024
- Master of Business Administration, Lebanese American University, 2004
- Bachelor of Science, Business Accounting, Lebanese American University, 2002 – with distinction
- Lebanese Baccalaureate, Experimental Science, Tanoukieh National School, 1999

CERTIFICATES

- Certificate in "Lebanese Financial Regulations" by ESA, April 2013
- CFA, Level I, CFA Institute, June 2012
- Certificate in "Risk in Financial Services" by CISI, January 2012
- Certificate in "Derivatives & Risk Management" by ESA, February 2011
- Certificate in "Financial Analysis & Credit" by the Six Sigma Group, July 2010
- Certificate in "Securities" by CISI, September 2009
- Certificate in "Internal Audit" endorsed by the Institute of Internal Auditors, July 2004

LANGUAGES

Fluent in spoken, read, and written Arabic and English

REFERENCES

Available Upon Request