

Rabih J. Abi Ammar

Senior Banking Executive | Adjunct Faculty, Accounting & Finance

Beirut, Lebanon

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Executive Profile

Senior banking executive with 24 years of experience across commercial and retail banking, digital banking, credit risk, and enterprise risk management. Currently Assistant General Manager and Head of Commercial and Retail Banking at BLC Bank, leading a division spanning corporate banking, SME banking, retail credit, business development, and the bank's digital banking arm (NOMAD), with responsibility for portfolio quality, growth, and risk-return balance. Voting member of the Executive, Credit, and Product committees. Career progression within BLC Bank from internal audit through credit risk, risk management, and credit leadership to the executive team.

Senior Adjunct Instructor at LAU's Adnan Kassar School of Business and doctoral candidate in Accounting and Finance at IE Business School in Madrid, Spain (expected completion June 2027).

Core Competencies

- Commercial & Retail Banking
- Digital Banking & Transformation
- Strategic Planning & Execution
- Basel & Regulatory Compliance
- Graduate & Executive Teaching
- Credit Strategy & Underwriting
- Enterprise Risk Management
- Executive Committee Leadership
- ICAAP & Stress Testing
- Curriculum Design & Assessment

Professional Experience

BLC Bank SAL

Assistant General Manager, Head of Commercial and Retail Banking Division

Beirut, Lebanon

Sep 2023 – Present

- Lead a division spanning Corporate Banking, SME Banking, Retail Credit, Commercial and Retail Business Development, and the bank's digital banking arm (NOMAD), with full responsibility for portfolio quality, growth, and the balance between risk and return.
- Oversee the strategic direction and growth of NOMAD, BLC Bank's digital banking platform, aligning digital propositions with customer needs and the bank's broader business objectives.
- Serve as a voting member of the Executive, Credit, and Product committees, contributing to bank-wide strategy and major business and credit decisions.
- Oversee credit approval and underwriting, including complex and higher-risk facilities, ensuring compliance with regulation and internal policy.
- Develop and execute lending and business-development strategies aligned with the bank's objectives and prevailing economic conditions.
- Lead and mentor a multidisciplinary team; report portfolio performance, business development, and strategic recommendations to senior management.

BLC Bank SAL

Head of Credit Management Group, Direct report to CEO

Beirut, Lebanon

Sep 2016 – Aug 2023

- Led six credit functions: Corporate Credit Analysis, SME Credit Analysis, Retail Credit Analysis, Pre-recovery and Collection, Credit Administration, and Credit Information.

- Managed the end-to-end lending process, including policy application, customer reviews, creditworthiness assessment, portfolio risk rating, and provisioning adequacy.
- Approved new and renewed credit facilities within delegated authority and managed sensitive loans before referral to Recovery or Legal.
- Served as a voting member of management and credit committees; ensured compliance with credit policies and regulatory requirements.

BLC Bank SAL

Beirut, Lebanon

Head of Credit and Financial Risks, Risk Management Department

Jul 2008 – Aug 2016

- Managed Credit Risk, Financial Risk, and Risk Control and Monitoring units; served as a voting member of several executive management committees.
- Produced quarterly bank-wide risk reports covering capital adequacy, asset quality, earnings quality, liquidity, and stress testing; prepared the annual ICAAP report.
- Monitored portfolio risk, regulatory implementation, and mitigation plans through regular management reporting.
- Developed risk policies, procedures, and controls in response to identified credit and financial risks.
- Assessed credit files, new products, funding and trading activities, asset and liability positions, market risk limits, and compliance with Basel and local regulatory requirements.

BLC Bank SAL

Beirut, Lebanon

Credit Risk Officer, Risk Management Department

Oct 2004 – Jun 2008

Prepared credit risk reports and financial and managerial analyses for commercial credit files; reviewed commercial loans, documentation, and collateral coverage; developed a credit risk charge calculation methodology aligned with Basel II.

BLC Bank SAL

Beirut, Lebanon

Internal Auditor, Internal Audit Department

Oct 2002 – Sep 2004

Developed audit programs covering branch and functional operations; performed full audit assignments and prepared reports on special assignments and suspicious accounts.

Teaching Appointments

Lebanese American University

Adnan Kassar School of Business

Senior Adjunct Instructor

Feb 2008 – Present

Department of Finance and Accounting

- Teach undergraduate courses in Financial Accounting, Managerial Accounting, Banking Operations, Intermediate Accounting I & II, Advanced Accounting, and Financial Statement Analysis.
- Teach graduate courses in Financial Statement Analysis, Accounting for Executives, and Management and Cost Accounting.
- Serve as course coordinator for Financial Accounting, Managerial Accounting, and Advanced Accounting, supporting course planning, learning outcomes, instructional consistency, and assessment.
- Student evaluations consistently place performance among the highest in the track and school.

Education

IE Business School

Madrid, Spain

Doctorate in Business Studies

Expected Jun 2027

Accounting and Finance Track.

IE Business School

Madrid, Spain

Master in Research Methodology in Management Science, With merit

Jun 2024

Lebanese American University

Lebanon

Master of Business Administration

2004

Certificates & Professional Development

Apr 2013: Lebanese Financial Regulations, ESA

Jun 2012: CFA Program Level I, CFA Institute

Jan 2012: Risk in Financial Services, Chartered Institute for Securities and Investment

Feb 2011: Derivatives and Risk Management, ESA

Sep 2009: Securities, Chartered Institute for Securities and Investment

Jul 2004: Internal Audit, endorsed by the Institute of Internal Auditors

Professional Activities & Service

- Delivered professional seminars in Accounting, Banking, Risk Management, and Financial Statement Analysis across multiple institutions and industry partners.
- Featured speaker, IFC and Financial Alliance for Women, in collaboration with BLC Bank. [\[Speaker Profile\]](#)
- Moderated "Exploring Careers in Accounting," a panel of alumni and industry leaders organized by the Department of Finance and Accounting at LAU's Adnan Kassar School of Business, Beirut, October 28, 2025. [\[LAU News\]](#)
- Served on departmental committees at LAU's Adnan Kassar School of Business and contributed to curriculum review.

Technical Skills

Financial tools: Bloomberg, Refinitiv, Excel modeling

Digital banking: NOMAD platform management, digital transformation, customer experience design

Research tools: STATA, SPSS, NVivo, LaTeX (Overleaf)

Teaching platforms: Moodle, Canvas, Blackboard

AI & digital: Experienced in leveraging AI-enabled tools and digital platforms to support strategic decision-making, risk management, operational efficiency, research, and teaching.

Languages

Arabic: Fluent

Speaking, reading, and writing

English: Fluent

Speaking, reading, and writing