

UNDER THE AUSPICES PRESENCE OF EXECUTIVE PRESIDENT OF THE CENTRAL BANK OF OMAN

H.E. TAHIR BIN SALIM AL AMRI



IN
COLLABORATION
WITH



MUSCAT INTERNATIONAL FORUM FOR RISK MANAGEMENT IN BANKS AND FINANCIAL INSTITUTIONS 2nd EDITION

ملتقى مسقط الدولي لإدارة المخاطر
في المصارف والمؤسسات المالية | بدورته الثانية

MUSCAT | 20 - 21
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CROWNE PLAZA HOTEL - QURUM

"RISK MANAGEMENT
SUSTAINABLE GROWTH"

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BACKGROUND:

The global financial markets are still affected by the risk of rising interest rates, inflationary pressures, liquidity shortages, and sharp energy price fluctuations due to the current disputes in east Europe and the Middle East, in addition to the uncertainty stemming from the failures of some major banks in the United States and Europe in 2023.

Undoubtedly, these developments will have a ripple effect on the Arab banks, increasing the risks they face. This necessitates actions from various stakeholders to cope with these risks and mitigate them, in order to maintain the safety and soundness of banks.

Furthermore, the world's innovations, especially artificial intelligence (AI) and its applications in the banking industry, along with the latest social responsibility and governance in banks to address climate change risks (ESG), pose additional challenges on banks risk management, regulatory bodies, and supervisory authorities as well.

All these issues will be discussed in detail in this forum, which will shape a brainstorming platform gathering senior officials from international and local regulatory and supervisory bodies, as well as risk management heads in Arab and Gulf banks in particular.

IMPORTANCE OF THE FORUM:

The significance of convening this Risk professionals forum, organized by the Union of Arab Banks (UAB) in collaboration with the Central Bank of Oman in its second edition, stems from the importance of the issues to be discussed and the quality and level of local, Arab, and international speakers.

The forum aims to facilitate the exchange of experiences and knowledge among these elites and participants to enhance the culture of modern risk management among Arab bankers, and to understand the latest regulatory requirements in this important and sensitive field amidst the geopolitical developments affecting the region and the risks they entail.



TARGET PARTICIPANTS:

- Bank Regulators and supervisory authorities
- Chief Risk officers in banks (CROs) and their main assistants
- Chief Internal Auditors in Banks and their main assistants
- Chief Internal Controls in Banks and their main assistants

MAIN TOPICS:

- **BASEL III ENDGAME (BASEL IV): WHAT IMPLICATIONS FOR BANKS IN THE REGION:**
 - New changes to the Standardised Approach for measuring credit Risk
 - New changes to the Standardised Approach for measuring Operational Risk
 - Constraints on the use of Internal Models
 - Challenges for Regulators
 - Challenges for Bankers
- **HOW TO ENSURE BANK'S VIABILITY & SUSTAINABILITY**
 - Business Models assessment
 - Exploring strategies for long-term success and
 - Maintaining stakeholder trust in the face of ongoing challenges and uncertainties
 - Operational resilience
- **CREDIT RISK / ENSURING LOAN QUALITY IN UNCERTAIN ECONOMIC ENVIRONMENT**
 - Credit underwriting standards
 - Impact of high Interest Rate
 - Climate related Financial Risks
- **DIGITALIZATION OF FINANCE: CYBER SECURITY & RISKS ASSOCIATED WITH DATA DRIVEN MODELS**
- **ISLAMIC FINANCE**
 - Risk management in light of capital adequacy standards in Islamic banking

SPEAKERS

A distinguished selected group of local, Arab and international experts, and officials from Basel Committee on Banking Supervision, International experts from banks and audit firms will speak at this forum,

الخلفية:

ما تزال الأسواق المالية في العالم تعاني من مخاطر إرتفاع معدلات الفوائد، والتضخم، ونضوب السيولة، والتقلبات الحادة في أسعار الطاقة بسبب النزاعات الجارية في القارة الأوروبية وشرق المتوسط، فضلا عن حالة عدم اليقين التي نتجت عن إفلاس بعض المصارف الكبرى في الولايات المتحدة الأميركية وأوروبا خلال العام ٢٠٢٣.

بما لا شك فيه، أن تلك التطورات سوف تنسحب على المصارف العربية وسترفع منسوب المخاطر التي تتعرض لها. وتفرض بالتالي ضرورة التعامل معها والتخفيف منها بهدف الحفاظ على سلامتها.

فضلا عن ذلك، فإن ما يشهده العالم من ابتكارات جديدة يأتي في مقدمتها الذكاء الاصطناعي وتطبيقاته في الصناعة المصرفية، فضلا عن المسؤولية الاجتماعية للمصارف في معالجة مخاطر التغير المناخي. تفرض تحديات اضافية على ادارات المخاطر كما على الهيئات الرقابية والاشرفية.

هذه القضايا سوف يتم تناولها في فعاليات هذا الملتقى الذي يشكل منصة عصف ذهني فيما بين كبار المسؤولين في الهيئات الرقابية والإشرافية العالمية والمحلية، ورؤساء ادارات المخاطر في مصارفنا العربية عامة و الخليجية على وجه الخصوص.

أهمية الملتقى:

تنبع أهمية إنعقاد هذا الملتقى المهني المتخصص الذي ينظمه إتحاد المصارف العربية بالتعاون مع البنك المركزي العماني بنسخته الثانية، من أهمية القضايا التي سوف تتم مناقشتها، ومن نوعية ومستوى الخبراء المحليين، العرب، والأجانب الذين يشاركون فيه، حيث سوف يتم خلاله تبادل الخبرات والمعرفة فيما بين هذه النخب وبين المشاركين، وذلك بهدف تعزيز ثقافة إدارة المخاطر الحديثة في أوساط المصرفيين العرب، والتعرف على أحدث المتطلبات الرقابية في هذا المجال في ظل التطورات الجيوسياسية التي تعصف بالمنطقة وما تفرزه من مخاطر.

المشاركون المستهدفون:

- المسؤولون في إدارات الرقابة على المصارف والإشراف المصرفي
- رؤساء ومدراء المخاطر في المصارف ومعاونوهم الرئيسيون
- مدراء التدقيق الداخلي في المصارف ومعاونوهم الرئيسيون
- رؤساء إدارات الرقابة المالية في المصارف ومعاونوهم الرئيسيون



الموضوعات و المحاور الرئيسية:

نهاية طريق بازل III (بازل IV): ما هي الآثار المترتبة على المصارف في المنطقة؟

- التغييرات الحديثة في المنهج المعياري لقياس مخاطر الائتمان.
- التغييرات الحديثة في المنهج المعياري لقياس مخاطر التشغيل.
- القيود المفروضة على استخدامات النماذج الداخلية.
- التحديات التي تواجه الجهات التنظيمية
- التحديات التي تواجه المصرفيين

كيفية ضمان قابلية بقاء واستدامة المصارف

- تقييم نماذج الأعمال
- استكشاف استراتيجيات النجاح على المدى الطويل
- الحفاظ على ثقة أصحاب المصلحة في مواجهة التحديات المستمرة وعدم اليقين
- المرونة التشغيلية

مخاطر الائتمان / ضمان جودة القروض في بيئة اقتصادية غير مؤكدة

- معايير منح القروض الائتمانية
- تأثير معدلات الفائدة العالية
- المخاطر المالية المتعلقة بالتغيرات المناخية

رقمنة عالم المال

- الأمن السيبراني والمخاطر المرتبطة بالنماذج المعتمدة على البيانات

التمويل الإسلامي

- ادارة المخاطر في ظل معايير كفاية راس المال في الصيرفه الاسلاميه

المتحدثون:

سوف يتحدث في هذا الملتقى الدولي الهام نخبة مميزة من الخبراء المختصين في إدارة المخاطر المحليين، العرب، والدوليين، يتقدمهم مسؤولون من الأمانة العامة للجنة بازل للرقابة المصرفية، فضلاً عن خبراء من مصارف عالمية ومن كبريات شركات التدقيق والاستشارات العالمية





MR. MARC FARAG

**Member of the Secretariat of the Basel Committee on Banking Supervision
Switzerland**

Marc Farag is a member of the Secretariat of the Basel Committee on Banking Supervision. In this capacity, he oversees the Committee's Policy Development Group – a high-level group responsible for the Committee's policy-related work. In addition, he oversees the Committee's review of the regulatory treatment of sovereign exposures.

He is seconded from the Bank of England, where he led a wide range of financial stability work related to the Bank's Financial Policy Committee.

Marc received a bachelor's degree in Economics from the London School of Economics. He went on to receive a master's degree from the University of Cambridge.



MS. ASIA TAHA MOHAMMED AL RAISI

**General Manager - Regulation
Central Bank of Oman (CBO)**

Ms. Asia Al Raisi, is a seasoned Central Banker With over two decades of experience and expertise in the areas of foreign Exchange reserve management, fixed income, treasury, investment, Risk Management, and Financial Sector Regulation.

Ms. Asia leads the Regulation Directorate at Central Bank of Oman (CBO) as its General Manager. Prior to her current role she was the General manager of Treasury and Investment, overseeing CBO's reserves. She also held the position of deputy General Manager at Oman Credit and financial information Centre, Mala'a.

She is an alumnus of Strathclyde university where she obtained her MBA and IMD alumnus where she gained expertise in Executive Leadership.



DR. MOHAMAED AL JAHWARI

**General Manager - Financial Stability & Research
Central Bank of Oman (CBO)**

Mohamed Aljahwari participated in various national initiatives and projects; including the National Program for the Fiscal Balance (Tawazun), the Ninth Development Plan Committee, the National Innovation Strategy, and Oman 2nd Human Development Report. He has been the CBO representative, at the Steering Committee of the Regional Research Network of Central Banks of the Middle East and North Africa (RRN), the Financial Stability Task Force in the Arab Countries, and the Permanent Committee for Statistics. Alongside professional duties, he has published research on a variety of topics including; macroeconomic policies, development issues, labor markets, and structural reform. Mohamed holds PhD in Economics & Political Science from Claremont Graduate University in California, USA.



MR. RABIH NEHME

Banking Supervision Expert (CBO)

- Banking Supervision Expert (CBO)
- Banking control commission of Lebanon (BCCL)
- Executive director (Head of Risk Assessment Unit)
- Member of the regulatory consistency assessment program (RCAP), Basel committee on banking supervision (BCBS)
- Member of the financial stability committee – Lebanon
- BCCL Representative at the Basel consultative group (BCG)
- BCCL Representative at the Basel at the Arab committee on banking supervision (ACBS) financial stability group.
- University lecturer at ESA, UAB – Lebanon.
- Accredited speaker/ trainer with UAB.
- Mr. Nehme delivered tens of lectures at local, Arab and international workshops, forums & conferences in risk management and Basel requirements.



MR. MOHAMAD EL-KHALIL

**Director / Prudential Supervision – DFSA
Dubai**

Mohamad has more than 20 years of experience in the banking and financial services industry. He currently leads the DFSA Prudential Supervision team in charge of monitoring and maintaining the overall financial stability of the Dubai International Financial Centre (DIFC) and ensuring the financial safety and soundness of more than 600 firms across the DFSA population of authorised firms and regulated entities. Mohamad also plays a key role in developing key DFSA policies and regulations, and in shaping the DFSA's supervisory framework.

Mohamad represents the DFSA at several industry standard setters and international forums, including the Basel Consultative Group (BCG), the Islamic Financial Service Board (IFSB) and the Network of Central Banks and Supervisors for Greening the Financial System (NGFS).

Prior to joining the DFSA, Mohamad worked at Byblos Bank Lebanon, Lebanon's Banking Control Commission, and the Arab Finance Corporation in various positions.

Mohamad holds a Masters in Finance from the Saint-Joseph University in Beirut and executive education certificates from the University of Cambridge Judge Business School, University of Pennsylvania Wharton School, and Queen's University Smith School of Business, in addition to a number of professional certificates.



MR. SUHAIL AL-ZADJALI

Assistant Secretary-General, Membership, Engagement And Resources – IFSB, Malaysia

Suhail AlZadjali currently serves as the Assistant Secretary-General (ASG) for Membership, Engagement and Resources at the Islamic Financial Services Board (IFSB), a prominent international standard-setting body of regulatory and supervisory authorities that have vested interest in ensuring the soundness and stability of the Islamic financial services industry, which is defined broadly to include banking, capital market and insurance.

In his current role, he is responsible for overseeing the membership affairs and engagement activities of the IFSB, as well as managing the core functions of the Secretariat, which is headquartered in Kuala Lumpur.

Suhail is seconded from the Central Bank of Oman (CBO), where he holds the position of Assistant Manager in the Banking Supervision Department. He has dedicated over 16 years of his career to the central bank. Prior to his tenure at the Central Bank of Oman, he gained experience in the Oil & Gas and Electricity sectors for more than four years.

Suhail holds a Bachelor's degree in Administration and Finance from Luton University (University of Bedfordshire) and a Master's degree in Islamic Banking and Finance from Bangor University, both located in the UK.



MR. HANNA SARRAF

**Senior Risk Management Expert
Europe**

Hanna Sarraf is a senior risk management executive with over 25 years of experience in developing and implementing effective risk management strategies and frameworks in the financial services industry. Throughout his career, he served as the Chief Risk Officer at Starling Bank International, the Group Chief Risk Officer at Bankmed and the Head of Risk Strategy at the Bank of Ireland Group. Prior to this, Hanna held leadership roles in global consulting firms including Ernst & Young, KPMG, and Accenture, both within the UK and on a global scale.

Hanna holds a Specialised Master's degree in Financial Engineering from the École Supérieure des Sciences Économiques et Commerciales (ESSEC) and an MSc in Finance from Dauphine University in France. He has authored many articles on financial risk management and is a frequent speaker at leading UK and international conferences.



MR. BRYAN STIREWARLT

**Financial Services Regulatory Leader Ernst & Young Consulting
UAE**

An internationally respected leader of innovative and multi-cultural organizations. Working in the financial sector for more than 35 years in both public and private sector roles, including 25 years international experience in Europe, Asia and the Middle East. Strong grasp of the future of finance, including digitalization, Central Bank Digital Currencies, stablecoins, cryptocurrencies, Fintech and Regtech.

Nine years as Co-Chair of the Basel Consultative Group and Observer on the Basel Committee on Banking Supervision.



MR. THIBAUT THOMAS

**Associate Partner - Risk, Finance & Treasury ManagementAvantage repl
Luxembourg**

Thibault Thomas is an Associate Partner within Avantage Reply with more than 13 years of experience in the financial sector both in London and in Luxembourg. Before joining Avantage, Thibault spent several years with PwC both as an auditor and as an advisor.

Thibault has a strong expertise in risk and regulatory topics. His skills set was developed through a variety of relevant projects during his career at PwC and Avantage Reply.



MR. AWAIS CHAUDHRY

**Head of Balance Sheet Management
GIB, KSA**

Mr. Awais Chaudhry is heading the Balance Sheet Management for Gulf International Bank in KSA overseeing the ALM function with extensive experience in Interest rate risk management, Liquidity risk and Capital management. Mr. Awais is a financial markets specialist with over 17 years of international experience in global and regional banks. He gained diverse experience at Citigroup New York overseeing the Structured credit products during the financial crisis of 2008. Awais is a University of Toronto graduate and a holder of CPA.



DR. CHRISTIAN SPINDLER

**Expert in Climate Risk & Management and AI
Switzerland**

Christian Spindler is a recognised expert in climate risk analysis and management. After gaining both a PhD in Physics and an MBA, Christian Spindler has gained extensive experience in the data science and AI industries. He has also delivered a broad range of management consulting for data analytics in financial services with his latest role as Senior Manager at PwC.

With his software and modelling company, Christian was awarded Winner of the Climate Launchpad competition in Germany in 2019. Christian and his team are highly active in implementing TCFD analysis for major banks and real economy companies in Central Europe. He is particularly passionate about training and spreading the word about financial climate risk analysis as a way to contribute to make society and businesses more resilient.



MR. AHMAD ALKISWANI

**Partner & regional Financial Services Sector Leader, PWC
Kuwait**

Mr. Ahmed Al-Kiswani is a Partner in PricewaterhouseCoopers Middle East, where he leads the financial and banking services sector. He has more than 17 years of accounting and consulting experience in Kuwait and the Middle East. Prior to being a partner at PricewaterhouseCoopers, he worked as an Executive Director of International Compliance and Governance at NBK Group and as Head of Risk Management and Compliance at the Kuwait Stock Exchange. He also has more than 10 years of experience working for Ernst & Young, specifically in the field of risk management and governance consulting in the financial services industry.

He led large transformational projects for regulators in the Middle East, covering central banks and capital markets authorities. Main projects in transforming the regulatory supervision frameworks and developing new operating models.

He is a member of many scientific and professional institutions. He has specialized literature and papers in the fields of risk management and regulatory compliance.

**MR. YOUSEF HASSAN****Banking Expert, Former head of Retail Banking Supervision
Central Bank of Bahrain**

Mr. Yusuf Hasan holds MBA from DePaul University, USA '2006' with Distinction, Gulf Executive Development Diploma from Darden Graduate School of Business - University of Virginia, USA '2001-2002', Insurance Diploma '1994' from Bahrain Institute of Banking and Finance – Kingdom of Bahrain, Applied Insurance Diploma '1993' with best student award from MITC, Malta, and Bachelor of Science in Industrial Management- Major: Finance '1990' with honors from KFUPM-Dhahran, Kingdom of Saudi Arabia.

He possess 31 years of experience in banking, finance, banking supervision and Fintech. Currently, a freelance consultant specializing in the field of banking and financial services, regulations, and Fintech.

- Independent Director, WeDeliver Company, Kingdom of Bahrain.
- Independent Director, Ahli United Bank, Kuwait
- Independent Director, stc pay Bahrain Company and stc pay Bahrain Remittances Company, Kingdom of Bahrain. Chairman of Audit & Corporate Governance Committee.
- Post Positions: Director of Retail Banking Supervision Directorate at Central Bank of Bahrain (1994- 2020) responsible for supervising all conventional retail banks, financing companies and all other specialized financial institutions. Vice-Chairman of the Deposits Protection Scheme of the Central Bank of Bahrain (2010-2016), Kingdom of Bahrain. Member of both Arab Banking Supervision Committee, AMF and GCC Banking Supervision Committee, GCC. Graduate Trainee at Arab Insurance Group (1993-1994), Kingdom of Bahrain. Accountant at Kuwait Insurance Company, Kuwait (1991-1993).

**MR. MOHAMMED AL HASHMI****AGM, Chief Compliance Officer
Bank Nizwa**

Al Hashimi is the Chief Compliance Officer (CCO) of Bank Nizwa SAOG. Incharge of Five (5) main units namely Regulatory Compliance, Compliance Testing and Review, Anti-Money Laundering (AML), Fraud Risk Management and Corporate Governance. He carries in his track record a composite professional banking experience attached to Banks Examination of the Central Bank of Oman (CBO) and with Compliance Department of Bank Nizwa SAOG.

He is the secretariat to the Board Governance, Risk and Compliance Committee and a member in Executive Management Committee of Bank Nizwa SAOG. He is also as a Member in Oman Compliance Committee of Oman Banks Association (OBA) and is chairing OBA AML & CTF Taskforce.

He holds a Master's Degree in Financial Management from the University of Manchester, UK and a Bachelor Degree in Accounting from Sultan Qaboos University. He also holds an International Diploma in Governance, Risk and Compliance by International Compliance Association. He holds as well professional intakes by the Federal Deposits and Insurance Corporation (FDIC) in the United States and a leadership Certificate in Islamic Banking and Finance by Cambridge International Financial Advisory, UK.

SPEAKERS**MR. FIRAS AL LAWATI****General Manager, Information technology
Central Bank of Oman**

Firas Al Lawati, the General Manager of Information Technology Directorate in the Central Bank of Oman. With a wealth of experience as the former General Manager of Payment Systems and Head of Fintech Committees in the Central Bank of Oman, Firas brings extensive knowledge and expertise to his current role as the General Manager of IT Directorate. He is holding master's degree in Accounting and Business Information Technology from the University of New South Wales, Sydney and Bachelor degree from Sultan Qaboos University. His contributions span beyond the workplace, as he actively participates in local and international conferences, sharing insights and fostering collaboration. Known for his strategic mindset, Firas has successfully led and delivered numerous key projects, driving organizational growth and innovation.

**AL SAYYIDA SHAIMA BINT HILAL AL BUSAIDI****Manager, Economic Research Department
Central Bank of Oman**

Shaima Manages the Economic Research Department with a diverse 18 years of experience between the Central Bank of Oman (CBO) and the Capital Market Authority (CMA), former Financial Services Authority (FSA).

Shaima has held various roles ranging from trading surveillance and auditing licensed companies (2006-2013) to manager of the International Relations Department at CMA (2013-2017). Her expertise extends to financial stability and leading the Macprudential Oversight Department at CMA during a tenure up to 2023.

Shaima received a Bachelor's degree in Finance from Sultan Qaboos University in 2006 and an MBA with a major in Finance from the University of Leicester in 2015.

**MS. RANYA AL ZADJALI****Manager, Sector Development Department
Central Bank of Oman**

Ms. Ranya is heading the Sector Development Department at Central Bank of Oman (CBO) since October 2022 as its Manager. The department is responsible for formulating Policy and Regulatory Instructions for institutions licensed by CBO. It also spearheads developmental initiatives within the financial sector in Oman encompassing Conventional banks, Islamic banks and windows, Specialized Banks, Finance & Leasing companies, Payment Services Providers, and Money Exchange Companies.

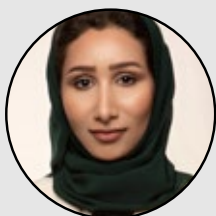
Ms Ranya liaises with international and government agencies on diverse regulatory and market developmental issues. Additionally, she is also leading the efforts in preparation and implementation of Central Bank's roadmap for a sustainable and green financing system.

Ms. Ranya Al Zadjali is a seasoned Central Banker and Professional Accountant with 18 years' experience in field of Financial Sector Regulation and Financial Analysis.



MR. SALIM AL RIYAMI
Manager, Examination Department
Central Bank of Oman

- Joined Central Bank of Oman (CBO) in 2005. Diversified experience in the following areas Onsite and offsite Supervision, prudential Regulation, Basel III implementation, Risk Management and International Relations.
- Currently Head of Examination Department, mainly responsible of overseeing the examination of the financial sector (including Banks, Finance and leasing companies, Money exchange entities, Payment Service providers).
- Currently member of Supervisory Committee – Arab Monetary Fund.
- Currently member of Prudential and Regulation Committees– CBO.
- Formally Head of Offsite Supervision (Surveillance Dept) and Head of International Relations Dept.
- Formally responsible for ongoing supervision, mainly overseeing the financial sector risk profiles and analysis (of Banks and Non-Bank Financial Institutions related by CBO).
- Formerly participated in different committees/ taskforces. For example: Board Strategic Partnership committee, Liquidity forecasting taskforce, IFRS – 9 taskforce.
- Formerly overseeing and ensuring effective Relations maintained with International/ Regional and Local organizations'/ authorities, IMF, World Bank, Bank of International Settlement, Financial Stability Board, Islamic Financial Stability Board, Central Banks, Rating Agencies, Investors, etc.



DR. ABEER AL YAQOUBI
Acting Manager, Licensing Department
Central Bank of Oman

Over 10 years in Regulation and Supervision.

Interested in Public Policies, Intergenerational Equity, and Governance, in addition to Central Banking.



MR. SULAIMAN AL HARTHI
Senior Islamic banking Analyst
Central Bank of Oman

Sulaiman Al Harthy is a Senior Islamic Banking Analyst and Secretary of The High Shari'a Supervisory Authority at Central Bank of Oman. He has a diversified experience in the areas of financial services consulting and regulations, Islamic banking & finance and Shari'a principles.

Sulaiman holds Bachelor of Sciences in Finance and Masters of Sciences in Islamic banking and Finance. He is also a Certified Shari'a Adviser and Auditor (CSAA).

Sulaiman is member of several committees and taskforces in standard setting Originations like IFSB and AAOIFI. Being passionate about Islamic Finance, he also teaches Islamic finance related courses at College of Banking and Financial Studies.

**DR. RAMI CHAHINE****AI Expert****Jordan**

- Central role in designing the UAE Global Artificial Intelligence Award, and receiving international recognition for artificial intelligence.
- Advising multinational companies and governments worldwide, collaborating with industry giants like CIA, Tesla, and Pentagon Silicon Valley projects.
- Key role in developing technological initiatives in Saudi Arabia and the United Arab Emirates, serving as a strategic advisor for the Smart City plan in Amman.
- Honored as the most influential advisor by the World Global AI Award and the Birmingham Chamber of Commerce for his contributions to artificial intelligence.
- Author of the best-selling book "Artificial Intelligence and FMT: Between Emerging Opportunities And Technologies."
- Innovative career with three registered patents in artificial intelligence and FMT, serving as a business accelerator and innovation ambassador in the European Union.
- Recognized with prestigious awards such as the Peacock Award from the Global Social Media Summit and the Inspirational Award in Dubai.
- The only Arab member in the Global Artificial Intelligence Index, contributing to regional and global AI discourse.
- Significant impact on the King Abdullah Innovation Prize, where high achievers thrive under his supervision.
- Advisory role on the boards of prominent Gartner institutions, showcasing his wise leadership in artificial intelligence and FMT.

**MS. ZAHRA ABDULAMIR****Chief Risk Officer****Oman Arab Bank**

Zahra is a leading risk management professional with over 15 years of experience. She's the first Omani woman to hold the FRM certification, showcasing her dedication to the field. Her expertise lies in credit risk, having navigated various risk disciplines throughout her career at HSBC, Bank Dhofar, and currently as Acting Chief Risk Officer at Oman Arab Bank. Zahra's strong academic background in math, statistics, and economics (Warwick University) combined with her MBA (IE Business School) and data science certification (MIT) positions her perfectly for discussions on Basel IV's impact on credit risk management.

**MS. AMNA AL BALUSHI****Chief Information security officer, Bank Nizwa
Oman**

Amna Albalushi stands as a distinguished leader in information security, boasting an impressive career spanning over 19 years. Her extensive experience encompasses critical roles within the banking sector, private corporations, and government entities. Through her diverse positions across multiple levels of organizational management, Amna has developed a comprehensive understanding of the information security domain.

Her notable achievements include leading organizations to the prestigious ISO 27001:2015 certification and highlighting her expertise in establishing and maintaining international standards for information security management systems. In her current role as the Chief Information Security Officer (CISO) for Bank Nizwa, Oman's first Islamic bank, Amna exemplifies her dedication to advancing cybersecurity excellence and safeguarding digital assets against emerging threats.

Amna's academic foundation is rooted in a Bachelor's degree in Computer Engineering from Caledonian College Oman. Her commitment to continuous professional development is evidenced by her acquisition of several esteemed certifications, including the Certified Information Systems Security Professional (CISSP), ISO 27001 Lead Auditor, COBIT 5, ISO 38500 Lead IT Corporate Governance Manager, and Project Management Professional (PMP) - PRINCE2. These credentials underscore her multifaceted expertise and strategic approach to information security management and governance.

Through her visionary leadership and unparalleled expertise, Amna Albalushi continues to make significant contributions to the field of information security, setting benchmarks for excellence and innovation.

**MR. HISHAM H. MOOSA****Head – project Finance & Syndication
Sohar Islamic**

Hisham Hassan Moosa holds the position of Senior Vice President at Sohar Islamic, the Islamic banking window of Sohar International. With wealth of experience exceeding 18 years in both local and International banks, Hisham has specialized in wholesale banking, risk management as well Financial Institutional Relationships. In addition, he has served as a senior treasury manager at Oman Investment Authority.

Hisham graduated from Sultan Qaboos University and Post Graduate from University of Bradford. In addition, he is Certified Credit Analyst by Moodys Analytics



MR. SYED NAJMUL HUSSAIN
Deputy chair of Accounting Board
AAOIFI

35 years post qualification experience in Audit, Assurance and Advisory Services in KPMG, served two terms of four years as elected member of the Council of the Institute of Chartered Accountants of Pakistan (ICAP). Remained member of Shariah Advisory Committee of the State Bank of Pakistan.

Serving as a Deputy Chairman of Accounting Board of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Served as a Member of Accounting Standard Board (ASB) of ICAP for two terms. Served as Technical Advisor on the Board of International Federation of Accountants (IFAC) for four years. And Associated with KPMG TH since 1985.

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