

UNDER THE AUSPICES OF H.E THE GOVERNOR OF THE CENTRAL BANK OF EGYPT

MR. HASSAN ABDULLAH



FACULTY AND SPEAKERS

**THE ANNUAL FORUM
FOR CHIEF RISK OFFICERS (CROS)
IN ARAB BANKS 6TH EDITION**

**4 - 6 OCTOBER 2024
SAVOY HOTEL SHARM EL SHEIKH**

EGYPT

FACULTY OF SPEAKERS



MARC FARAG

BASEL COMMITTEE ON BANKING SUPERVISION

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.



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DR. MICHIEL HAASBROEK

CHIEF FINANCE AND RISK OFFICER – BIL , SUISSE

Dr. Michiel Haasbroek currently works as Chief Finance and Risk Officer and Member of the Executive Board for Banque Internationale à Luxembourg (Suisse). Mr. Haasbroek started in at BIL (Suisse) in 2020 as Chief Risk Officer, and assumed the role of Chief Financial Officer in the course of 2022.

He has lived and worked in New York, Shanghai, Hong Kong, Zurich and Amsterdam and has had professional responsibility for UAE as well. He has been instrumental in obtaining branch licenses in China and Australia for ABN AMRO. He has been a CRO for over 8 years in Corporate and Private Banking between ABN AMRO and Banque Internationale à Luxembourg (Suisse).. Originally an expert in the Chinese financial sector, he has regularly presented on topics on matters of China's financial development and the relation between finance and geopolitics. More recently, he has performed research and speaks on topics of financial services regulation and the interplay of finance and economics, with fellowships at the Mercator Institute for China Studies (MERICS) and Xi'An Jiaotong Liverpool University in Suzhou, China (XJTLU). He holds an MA from Trier University, an MSc from TiasNimbas Business School in the Netherlands, and a PhD in Political Economy of China from Ruhr University Bochum. Mr. Haasbroek has regularly contributed to the APAC Risk Management Council and RiskMinds International, as well as risk.net conferences.



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MR. GERARD RIZK

CEO ASSISTANT, GROUP CHIEF RISK OFFICER
CRO - BLOM BANK, LEBANON

Gerard Rizk is a seasoned banking professional with 30 years of experience in the financial sector and has worked extensively on European and Middle Eastern markets out of London, Doha and Beirut. He is currently Assistant CEO and Group Chief Risk Officer of BLOM Bank covering risk management in operations for corporate, commercial, retail, investment and Islamic banking as well as brokerage and asset management activities over a number of jurisdictions in the Middle East and Europe. He has also been a Risk Advisor to the CEO of a major Gulf Bank and has served as a member of the Board of Directors of Alternatifbank in Turkey and United Arab Bank in the UAE sitting on the Risk and Audit Committees of both Boards.



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MR. IVICA STANKOVIC

PARTNER – FINANCIAL SERVICES CONSULTING
MEA - ERNST & YOUNG, RIYADH

“Ivica Stankovic is EY MENA Financial Services Risk Lead, coming with 24 years of banking and consulting experience in Financial Risk Management and Quantitative Analytics. His experience covers leading EU banks as well as MENA Banks where he was holding senior Risk positions, including his latest post within EY as a partner, providing consulting services in financial sector in the region.

His major areas of expertise includes Credit Risk, Market Risk, Liquidity and Interest Rate Risk, ALM, B/S Management, valuation of financial instruments, as well as the regulatory aspects of Capital, Liquidity, ICAAP & ST, where he supported Basel III implementation projects with several regulators in MENA.

Ivica was also quite focused on IBOR Transition in MENA, providing consulting support to most of the major banks in the region.”



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MR. OMAR NEGM

CHIEF RISK OFFICER (CRO) – FIRST ABU DHABI BANK
FAB, EGYPT

Versed banking executive in financial and non-financial risks, playing different senior management roles at leading Egyptian banks, including: Banque Misr, the second largest Egyptian Bank, with total assets of \$ 80Bln, Commercial International Bank (C/B), the largest private sector bank in Egypt, with total assets of \$ 26Bln and First Abu Dhabi Bank, the second largest bank in the Middle East, with total assets of \$ 272Bln.

Board member in financial and non-financial companies, heading their audit and risk committees. Experienced in risk transformation projects, integration of combined banks, managing regulatory relationships and contributing to strategic planning and development.



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MR. AYMEN KHALIFA

CRO – STANDARD CHARTERED BANK , EGYPT

- Chief Risk Officer – Standard Chartered Bank (SCB) Egypt: Regulatory approved December 2022 and relocated September 2023 to Egypt.
- Chief Risk Officer and Head of Operational Risk – SCB Saudi Arabia: Regulatory approved May 2021, relocated in August 2021 from UAE to Saudi.
- Acting/Interim CEO SCB Saudi Arabia (July 2022 – Dec 2022).
- Senior Credit Manager, Middle East based in SCB UAE Dubai, between Sep 2014 to August 2021. Covered many markets including UAE, Saudi Arabia, Jordan, Iraq, and Pakistan for 6 months in 2020.
- Supported UAE & Saudi Project Finance Credit Risk during an attachment through 2020 and H1 2021 on new landmark deals and renewals, mainly in Saudi Arabia and UAE.
- Senior RM Group Special Assets Management – SCB UAE Dubai, November 2010 to August 2014. Coverage through Middle East with focus on selective large complex and landmark restructuring cases in UAE, in addition to the portfolios in Saudi Arabia, Kuwait, Qatar, Bahrain, Oman.
- Corporate Relationship Manager in Arab African International Bank “AAIB” - Dubai regional office (June 2007 to October 2010).
- Relationship Manager in AAIB – Cairo (May 2006 to May 2007) inclusive of 4 months full time credit course.
- Trade Finance Specialist – Technical operations and Client Solutions at AAIB head office, March 2004 to April 2006.

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MR. ADNAN NAJI

CEO - JORDAN LOAN GUARANTEE CORPORATION
JLGC, JORDAN

- Consultant of the banks supervision department
- MBA in finance from University of Jordan.
- Joined the Central Bank of Jordan at the Banks Supervision Department from 1994
- A member in a committee responsible for drafting Basel II regulations, member in a committee responsible for drafting, A member in a committee responsible for drafting, validating and implementing FATCA
- A member in a committee responsible for the preparation of financial statements and reports in accordance with IASs, IFRSs



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MR. RODRIGUE ABI ELHESN

HEAD OF ENTERPRISE RISK MANAGEMENT
BIL GROUP, LUXEMBOURG

Professional banking career, spanning over nineteen years in the financial industry, having worked in the entire spectrum of financial risk management functions, culminating in core competency as a professional in enterprise-wide risk management.

Currently, Head of Enterprise Risk Management at Banque Internationale à Luxembourg in Luxembourg.

Immediate past was Senior Manager, Group Head of Strategy and Risk Analytics at Credit Libanais Bank, Beirut, Lebanon. Prior to joining Credit Libanais Bank, Rodrigue served as Risk Analyst in other Banks.

Rodrigue has participated in dozens of international workshops on banking supervision, risk management and corporate governance with the Union of Arab Banks and with other Regional and International organizations. He possesses experience in liaising with regulators, industry peers and banking experts, and served as a lecturer at the Saint Joseph University in Beirut for eight years and is a frequent guest speaker in major international conferences and workshops, covering a variety of areas of his expertise, and is often quoted in the media.

Rigorous academic credentials, INSEAD Alumnus, Rodrigue graduated from the INSEAD Advanced Management Programme (AMP), holds a Master's degree in Banking and Finance, has a Bachelor degree in Finance and in Business Administration from UQAM in Canada and earned several degrees and international professional certifications.

Rodrigue is fluent in English, French and Arabic.

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ENG. IMAN ALRAISI

**DIRECTOR / RISK AND QUALITY DEPARTMENTS –
CENTRAL BANK OF OMAN, OMAN**

Iman Al Raisi is managing currently the Risk Management & Quality department of the Central bank of Oman. In this capacity, she oversees three sections (Enterprise Risk Management&Compliance,BusinessContinuityManagement, Performance Management & Business Excellence).

Iman received a Master of Business Administration from University of Bedfordshire, a Bachelor degree on Electrical & Computer Engineering from Sultan Qaboos University. Also, a Certificate with Merit on the Business Continuity Management from the International Business Continuity Institute. Furthermore, Project Management Professional & Risk Management Professional Certificates from the project Management Institute.



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DR. ASHRAF BAHIE ELDIN

SUB GOVERNOR - CENTRAL BANK OF EGYPT, EGYPT

Dr. Bahie is The Central Bank of Egypt (CBE) Sub Governor for Licensing sector. His career spans over 30 years in banking supervision, credit, risk, corporate finance, licensing and governance for different local and regional financial institutions in Egypt as well as abroad.

Additionally, Dr. Bahie is the Chairman of Credit Guarantee Company (CGC), and a non-executive board member of Arab International Bank (AIB) in Egypt, and Misr for Central Clearing, Depository and Registry (MCDR). He is also representing CBE in the General Assembly of The Egyptian Electricity Holding Company and several governmental committees; in addition to several CBE's internal committees.

Prior to his current post, he assumed the position of Assistant Sub Governor for The Central Bank of Egypt as head for off-site banking supervision. He held also several senior positions in credit and risk for Bank of Bahrain & Kuwait (BBK) and Egyptian American Bank (EAB; currently Credit Agricole Egypt).

Additionally, he was appointed as non-executive board member in Arab Investment Bank (AIBK) in Egypt, and alternate board member in African Export Import Bank (Afreximbank).

He holds a Bachelor's Degree from Cairo University, Master's and Doctorate's Degree from Arab Academy Graduate School of Business (AAGSB). He has pursued post-graduate training in banking supervision from several international institutions and regulators such as Harvard Business School, Federal Reserve Board, Deutsche BundesBank, IMF, BancoDeEspaña, and Banca d'Italia. He is a certified instructor in several national and regional universities and institutions. Dr. Bahie issued and participated in issuing several papers that were published in the International Journal of Finance.

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MR. MOHAMED ABUL SOUD

DEPUTY CEO - EBANK, EGYPT

Mohamed M. Abul-Soud joined EBE bank since 2017 as Consolidated Risk Management group head and appointed as a member of the board of Directors in January 2019.

Mohamed enjoys banking professional experience of more than 20 years of diversified experience complemented by a solid track record in corporate credit & risk management. He worked for The United bank (TUB) for 8 years' prior EBE bank, used to Develop and execute effective and reliable restructuring for Risk division and enhancement of bank's Credit portfolio.

Mohamed has been Credit Risk Manager at Union National bank in 2008 , He has been appointed as a member of the credit committees.

He previously spent 11 years at Banque Misr in senior roles including group head in corporate credit risk department, Branch manager in one of the main branches & participate in executing effective restructuring for Risk division as well. He received his bachelor's degree from the University of Ain-Shams and he also hold MBA in Banking and Finance from Ain Shams University in corporation with Westbrook university in USA, Diploma in political and economic system, diploma in banking & finance and He also has completed professional training courses including (technical and managerial skills) in New York, Germany & Netherland.

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DR. AHMAD FOUAD KHALIL

GENERAL MANAGER – BANQUE MISR, EGYPT

- PhD in Credit Risk Modeling
- 29 years of banking experience in credit risk management, Basel implementation, and SME financing.
- Participated in many conferences and forums inside and outside Egypt by presenting several working papers in Banking Risk Management, SME finance, Financial Inclusion, ESG Risk Assessment, Digital Transformation and Sustainable Finance.
- Certified from Frankfurt School World academy in Sustainable Finance.
- Presenting numerous training programs in Risk Management, Basel II&III, SME Banking, Financial



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MR. MOATAZ MOUNIR

EXECUTIVE GENERAL MANAGER, GROUP HEAD OF
MARKET AND OPERATIONAL RISKS – BANK SAIB
BOD MEMBER AT EL -WATANYA INSURANCE COMPANY,
RISK COMM & ALCO MEMBER MISR LIFE INSURANCE CO.

He is supervising Market Risk, Operational Risk, ALM & Treasury middle office departments at bank saib. He earned a bachelor degree from faculty of commerce English section at Cairo University 2002. He is a Certified Market Risk Professional. He enjoys more than 22 years of banking experience specialized in risk management. He started his banking career back then in Mibank 2002 with a scope related to retail banking, then in Societe Generale bank as a Financial Analyst- Asset & Liability Management in 2005. After that he moved to bank Audi in 2007 and headed the



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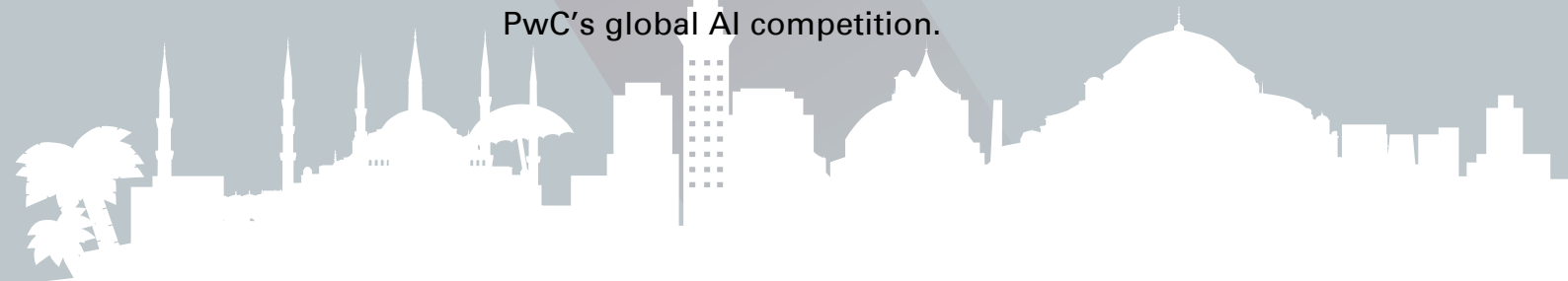
DR. SEMIH KUULUK

(ABD) KELLOGG SCHOOL OF MANAGEMENT
EXECUTIVE EDUCATION, DUBAI

Semih is the Digital Training Senior Manager at PwC's Academy Middle East. He is a well versed Professional with work experience spanning over 12 years in FMCG, Telecommunications. He has delivered many trainings on Artificial Intelligence, Data Analytics, Design Thinking, Branding, Project Management and other subjects in his areas of expertise as a trainer and won the Instructor of The Year award by CertNexus and made to Logical Operations Instructors Wall of Fame in 2021.

Semih is a strong advocate of emerging technologies and digitalization, remains actively involved in discussions around the early adaptation of these technologies and aspires to inspire others to improve their knowledge, he is delivering Keynote sessions in international conferences like LEAP, GITEX Technology Week, GISEC, FinTech Surge, AI Masters, Strata Data Conference, Telco AI Summit.

He successfully launched and delivered the 1st ever Artificial Intelligence certification programme across the Middle East and also secured the 1st runner-up position in PwC's global AI competition.



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MR. RABIH NEHME

BANKING SUPERVISION EXPERT
CENTRAL BANK OF OMAN, OMAN

- 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.



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MRS. NAHLA HAFEZ

DEPUTY GENERAL MANAGER, BASEL SECTOR -
CENTRAL BANK OF EGYPT, EGYPT

Nahla has joined the Central Bank of Egypt since December 2002 with more than 20 years of experience in banking supervision. Currently, she is heading the teams specialized in Market risk, Credit Risk and Pillar II responsible for preparing Basel supervisory regulations related to Market Risk, Credit Risk, Counterparty Risk, Leverage and Pillar II issues such as Internal Capital Adequacy Assessment Process - ICAAP, Concentration Risk, Liquidity Risk, Interest Rate in the Banking Book - IRRBB. She is involved in issuing discussion papers along with designing relevant Quantitative Impact Studies, analyzing their results and finally drafting final regulations. She conducts with the team ongoing communication with supervisory sectors and banks to ensure proper implementation of Basel requirements while following up on latest Basel Committee for Banking Supervision (BCBS) new standards and updates related to Risk management and Capital coverage for the relevant implementation in the Egyptian banking sector.

Prior to joining Basel implementation team in 2009 when Nahla was dedicated with the team to set a strategy for Basel II implementation in the Egyptian banking sector, she worked in the Monetary Policy unit, then the On-Site Supervision sector where she participated in several banks examinations. During the period from 2004 till 2008, Nahla acted as a relationship manager in the Off-Site Supervision sector. During this period, Nahla became a key member of Market Risk team within the first phase of the Egyptian banking reform program. Nahla got her Master degree in Business Administration in 2015 where her major was Banking.

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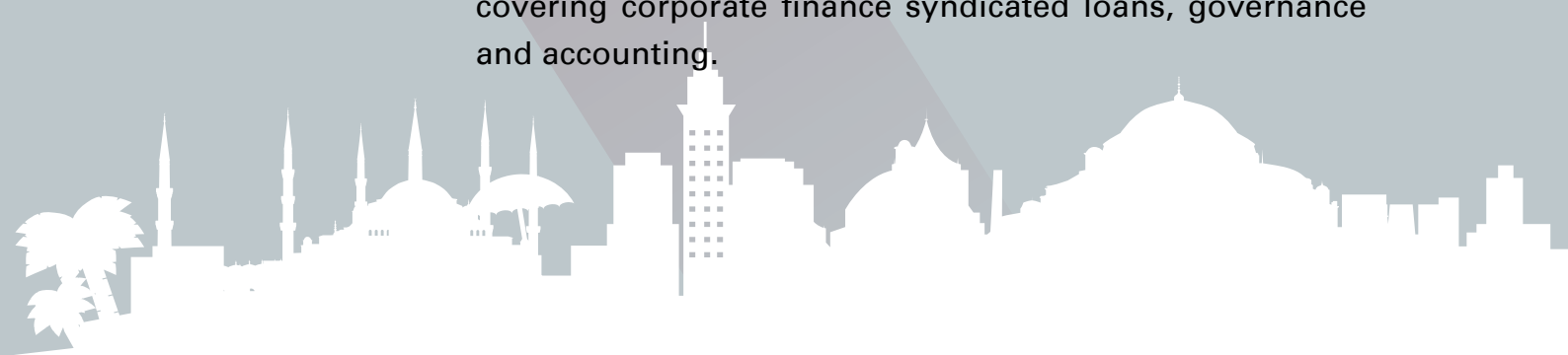


MR. MOHAMED KORAYEM

CEO EGYPTIAN CREDIT BUREAU – ISCORE , EGYPT

Well defined career path of over 20 years of banking experience which positioned Mohamed Korayem in a very strategic position within the Central Bank of Egypt.

A seasoned Sub Governor in charge of the Governor's Technical office which acts as the liaison at the highest levels with the Government cabinet and entities, Authorities and international organizations. Also a main player in several strategic files including the Economic Crisis management, New banking Law, Banking Reforms, Strategy setting and Projects management. Moreover, the CBE board of directors had assigned him to establish the new Consumer and Competition Protection division in accordance to the best international standards. Currently, a team of over 40 experts are leading the change to extend an unprecedented umbrella of protection in the banking sector covering around 38 million clients. Prior to CBE, he occupied various positions in Société Générale, QNB and Mashreq banks covering corporate finance syndicated loans, governance and accounting.



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6TH EDITION

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MR. NEHME TAOUK
CEO – VALOORES , LEBANON



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MR. USAMA ABDELHAMID

DIRECTOR, GROUP FUNCTIONS CYBER SECURITY &
TECHNOLOGY RISK CONTROL – UBS, SWITZERLAND

Usama has two academic degrees in civil engineering and business management. He is a Risk & Security Professional, Consultant, and foresight thinker based in Switzerland with expertise for more than 25 years in Operational Risk and Information Security Management contributing to the requirements of different industries (chemical, financial, banking and academia) in large international organizations.

Experience includes leadership and active engagements in most areas of Information Technology Risk Management, from clarifying business requirements to policy and strategy development, to planning and effectively managing and overseeing the implementation of associated governing risk controls frameworks. Recognized by senior management and stakeholders as result-oriented and a trusted partner who performs autonomously and entrepreneurially, challenging the status quo and taking ownership acting in the best interest of clients and stakeholders.

