

RESUME

Mona KHOURY

Phone 961 3 316268

E-mail moccamoon.k@gmail.com

Lebanese,

Single,

Fluent in Arabic, French & English

EDUCATION

American University of Beirut - Beirut 1982

Bachelor of Arts, double major in Economics & Statistics

BANKING CAREER

FRANSABANK SAL 1982 - present

- Deputy General Manager *as of January 2010*
- Group Chief Risk Officer *2014 - present*

Overseeing 5 Risk Departments :

- Credit Risk Management
- Market Risk Management
- Operational Risk Management
- Group Governance and Capital Management
- Credit Risk Assessment - Countries, Banks & FIs

Heading the Corporate Governance Unit

Secretary of the Board Risk Committee

Member of the Board Corporate Governance Committee, acting as Secretary

Member of the Executive Committee, ALCO, Credit Committee, Risk Classification Committee, Loan Recovery Committee, Compliance Committee, Overseas Expansion Committee, Information Security Committee

Member of Board Committees in local & foreign banking subsidiaries

- Head of International Banking Group Division *until 2013*

* * *

☛ **Group Chief Risk Officer** *2014 - present*

Achievements / Focus

- Building and implementing a group wide risk framework and practices intended to achieve a more advanced risk management model to support the growth of business sophistication and volume, as well as meet the higher level of regulatory requirements
- Developing the Group's Statement of Risk Appetite expressing what risks to engage with / to avoid, and establishing inherent Risk Policies and Limit structures, approved by the Board, both at Group and subsidiary level, updated as need be
- Carrying out annual ICAAP exercises on a consolidated and stand-alone basis, to ensure that the Bank possesses adequate capital resources in the longer term to cover all of its material risks
- Enhancing the quality of risk data and risk reporting and analytics across all risk categories and business lines and units, to provide for a basis for management decisions as well as in support for regular discussions with the Board Risk Committee
- Implementing a sound risk culture promoting interaction between the different hierarchical levels at the Bank for an integrated risk management approach. Staff workshops dedicated to Risk Management matters have been launched to take place on a yearly basis
- Ensured the good implementation of the IFRS9 standard applicable as of 01.01.2018, in relation to the Classification of Financial Instruments and Credit Risk Impairment
- Acted as a main instigator for the launching of the ongoing project to acquire Risk & Finance Applications, ultimately foreseeing to develop Capital Management methods for economic capital, capital allocation, capital charge/hurdle rates, risk pricing and risk adjusted performance metrics
- Participated in the elaboration of the Recovery Plans, reviewing the capital, liquidity, asset quality and profitability indicators towards setting the thresholds that would trigger the Recovery Plan; and for that purpose, building and applying multiple stress test scenarios so to assess their impact on the indicators
- Under the Corporate Governance hat, elaborated the Corporate Governance Code for FRANSABANK Group together with inherent Policies and initiated the exercise to assess corporate governance practices at the Mother Company and the Subsidiaries, issuing recommendations to align with best international practices.

* * *

The current systemic crisis in Lebanon has put extreme stress on banks' Foreign Currency Liquidity Abroad, Capital Adequacy and Asset Quality. In this juncture, the Risk Management Function is assuming a pivotal role, ensuring a timely stream of data, analytics and recommendations to General Management, further upscaled to the Board Risk Committee that convened 4 times between November 2019 and February 2020.

☛ **Head of International Banking Group Division** *until 2013*

Overseeing 5 Departments :

- Correspondent Banking Relations
 - Relations with Foreign Partners & Non-Banks Financial Institutions
 - Credit Risk Assessment - Countries, Banks & FIs
 - FRANSABANK Group International Network
 - Relations with Overseas Private Clientele
-
- Ensured a smooth handling of FRANSABANK Group's international business via prime rated correspondent banks, making available adequate credit lines in favour of the Group for that purpose
 - Developed FRANSABANK Group's activity as an intermediary providing correspondent banking services, on a risk/reward basis, to local & foreign banks located in sub-investment grade rated countries, to cater for their international trade related business; business conducted within banks and country limits approved by the Board of Directors
 - Promoted FRANSABANK Group's business relations with Development Banks & Specialized Financial Institutions; negotiated and managed the structuring of bilateral credit line agreements and other arrangements (Afd, Proparco, IFC, EIB, DEG, ATFP, OPIC,...). Acted as a Coordinator for the Bank's issuances of EuroCDs and Preferred Shares
 - Assisted the Parent Bank's Executive Committee in exercising its supervisory role over its affiliations abroad, monitoring their global performance, detecting weaknesses and keeping abreast of changes in their working environment
 - Expanded and managed the relationship with the Bank's Overseas Private Clientele, mainly in Western Africa
 - Handled projects targeting the creation or acquisition of banks in foreign markets, in the Levant, GCC and Africa

As a special mission, was assigned the responsibility to carry through the implementation of the core banking application at the Bank's investment arm.

MAJOR CONFERENCES

Risk Minds Conference & Global Risk Regulation Summit - Amsterdam, (yearly since 2014)

Deloitte's Global Financial Services Industry Summit, Washington, DC (June 2017)

The IMF / World Bank Annual Meetings (1995 to 2013)

The Institute of International Finance, Conferences & Membership Meetings