

## Tania MOUSSALLEM

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Nationalities: Lebanese, French

### PROFILE

A banker with almost 25 years of experience in different lines of businesses with a proven track record of achievements in the fields of Mergers and Acquisitions, Corporate Banking, SME's Financial and Non-Financial Support, Women's Market, Finance, Treasury, Management Control, Strategy, Support, Marketing, Risk, and Governance. Serves as banks Board Member and is an active committees member.

Recipient of several awards:

- 2015 : Most Influential Arab Women in the Economy and Banking from World Union of Arab Bankers – Beirut
- 2016 : Leadership Award from Global Banking Alliance for Women – Washington DC
- 2017 : Lifetime Achievement Award from Global Banking Alliance for Women - London
- 2017 : Golden Shield of Excellence from Arab Women Council – Cairo

### KEY SKILLS

<ul style="list-style-type: none"><li>• Strong leadership</li><li>• Strategic vision</li><li>• Solid governance experience</li><li>• Efficiency improvement</li></ul>	<ul style="list-style-type: none"><li>• Analytical and communication skills</li><li>• Capacity to conduct cultural change</li><li>• Results and achievements oriented</li><li>• Adaptability to a changing environment</li></ul>
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### SIDE EXPERIENCES

**CHAIR OF FINANCIAL ALLIANCE FOR WOMEN** – <https://financialallianceforwomen.org/>  
(FORMERLY GLOBAL BANKING ALLIANCE FOR WOMEN)

June 2015 – June 2019

- The Financial Alliance for Women is a New York based global consortium of financial institutions dedicated to supporting banks in capturing the opportunity of the Women's Market by delivering access to capital, information, education and markets.
- Board Members include: IFC, IDB, Mc Kinsey, Mastercard, AXA, Westpac,...
- Elected Chair in June 2015 for a mandate of 2 years. Re-elected for 2 additional years in June 2017.

**BOARD MEMBER IN USB BANK, CYPRUS** - 2011 to 2015

**BOARD MEMBER IN BANKMED SUISSE, SWITZERLAND** - 2019 till now

**BOARD MEMBER IN T BANK, TURKEY** - 2019 till now

**BOARD MEMBER IN EMKAN FINANCE SAL** - 2019 till now

**SPEAKER IN LOCAL AND INTERNATIONAL CONFERENCES** (WORLD BANK, IFC, FINANCIAL ALLIANCE FOR WOMEN, ...)

**MENTOR TO SME'S AND TO BANKS LAUNCHING WOMEN PROGRAMS**

**LEBANESE MINISTRY OF ENERGY AND WATER**

Dec. 04 – May 05 Member of the Minister's Cabinet

- In charge of water and wastewater sectors.

- Member of the team handling the privatization of EDL in coordination with the World Bank and IFC.

## **CORPORATE DIRECTORS CERTIFICATION PROGRAM, TAMAYYAZ – Jan to June 2018**

### **CAREER HIGHLIGHTS**

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#### **BANKMED SAL, BEIRUT, LEBANON**

JUNE 18 – NOW      Assistant Executive General Manager – Chief Operating Officer & Advisor to EGM

- Member of several Management Committees:
  - Group Executive Committee – (Secretary)
  - Group Senior Credit Committee – (Member)
  - Group Credit Committee – (Chairman)
  - Group Asset Liability Committee – (Member)
  - Group Re-Engineering Committee – ( Vice Chairman)
  - Group International Committee – (Vice Chairman)
  - Group Human Resources Committee - (Vice Chairman)
  - Group IT and Digital Transformation Committee - (Vice Chairman)
  - Product Development Committee – (Member)
  - Procurement Committee – (Member)
  - Marketing Committee - ( Vice Chairman)
  - Group IT Security Committee– (Member)
  - Management Compliance Committee - ( Vice Chairman)
  - Disciplinary Committee - ( Vice Chairman)
  - Provisioning Committee - ( Member)
- Served as Interim CRO from July 2018 to April 2019 : during this period, I have elaborated a new Risk Policy, a Recovery Plan, a Risk Appetite Framework and the ICAAP
- Since April 2019 : COO, in charge of Information Technology, Financial Institutions and Trade Banking, Human Resources, Operations, Administration, Digital Transformation and Innovation, Facilities Management, Organization and Re-engineering, Enterprise project Management, Information Security and Business Continuity.

#### **BLC BANK, ADLIEH, BEIRUT, LEBANON**

Oct. 14 –May 18      Assistant General Manager in charge of Support and Marketing Groups

- Responsibilities under Support: IT, Organization, Administration, Operations and PMO
- Responsibilities under Marketing: Communication, Product Development, Brands Management, and Call Center
- Member of several Committees: Junior Credit Committee (Chair), Central Credit Committee, Marketing, Products, Purchasing, Affiliates, Compliance, Operational Risk Management, Credit and Financial Risk Management, Innovation, IT, IT security.
- Achievements include: cost reduction, enhancement of revenue generation, operation risk reduction, rationalisation of resources, core system upgrade, processes optimization and automation...

Oct. 08 – Oct. 14 Assistant General Manager in charge of Strategic Development and Financial Management Group

- Responsibilities include: Finance and Accounting, Treasury, International Relations, Management Control and Strategic Development.
- Member of several Committees: Credit, Asset Liabilities, Products, Purchasing, Affiliates, Compliance, Operational Risk Management, Credit and Financial Risk Management, Human Resources, Innovation, and IT.
- Designed and implemented a new strategy for the bank which resulted in major differentiating advantages and a leadership position in several segments and areas:
  - Initiated, designed and implemented a women's program (We Initiative) that became a world reference and subject of several case studies (from IFC, GBA, AUB and Oxford Said Business School).
  - Initiated, designed and implemented an SME's program with which BLC Bank became a market leader
  - Initiated, designed and implemented the Brilliant Lebanese Awards the most respected banking awards in Lebanon
- Key projects achieved are diversified in nature and scope and include: merger and acquisition of a Lebanese Bank (Lati Bank) and a Cypriot bank (USB Bank), the We Initiative project for economic empowerment of women and SME's with IFC, opening of a rep office in Abu Dhabi, opening of an investment bank (BLC Invest), insurance, preferred shares issuance, development of strategic relations with multilateral institutions such as IFC, EIB, ADFP, Sanad etc., implementation of IFRS 8 and 9 including a detailed cost allocation scheme, Oracle OFSAA software for profitability measurement, designing a new approach for liquidity measurement,...

### **SOCIETE GENERALE DE BANQUE AU LIBAN, BEIRUT, LEBANON**

Jun. 06 – Sept 08 Manager of SME's Department

- Mission: re-engineer the then prevailing organization in order to develop the SME's portfolio.
- Managed a team of fifteen persons with a portfolio of about 1800 companies.

In parallel, acted as Deputy Head of Corporate and Investment Banking Division with the following main tasks:

- Involved in all aspects of the Division management including strategy, budgeting, human resources related matters (hiring, evaluating...), objectives setting and follow up, organization, risk management etc.
- Conducted specific projects as needed such as the creation of Financial Analysts Department and Corporate Marketing Department.
- Managed the Corporate and Investment Banking Division during the absence of the Deputy General Manager including approval of credit facilities up to 500K USD.
- Worked on development projects in the financial and insurance fields.

Oct. 03 - Jun. 06 Manager of Financial Engineering Department

- Managed a team of nine persons with a portfolio of 150 Mios USD.
- Fields: Specialized Finance, Syndication, Investment Banking, Restructuring.
- Geographical coverage: Lebanon, Cyprus, Syria and Jordan.
- Action resulted in improvement of sensitive loans risk exposure and in profitable newly generated structured deals.

Jul. 00 - Oct. 03 In charge of Investment Banking Department

- Fields covered: Financial Advisory, Company Valuation, Acquisitions.
- Acted as project manager for the advisory of the Lebanese Government on the Privatization of the Water and Wastewater Sectors. Parties involved were

March 10, 2020

international technical, legal and auditing companies, as well as multilateral organizations (such as the World Bank, EIB, AFD,...) and governmental entities.

- Other sectors covered: IT, industry, hotel, etc.

#### Side experience

- Project manager for a mobile banking product in cooperation with FTML and Gemplus.

Jul. 96 - Jul. 00

#### Account Manager in the Specialized Financing Department

- Handling clients' relation and files, and answering their needs in terms of project finance (including syndications), financial engineering, and investment banking.
- Main tasks: financial analysis and file preparation for committee decision, legal documentation and customer relationship.
- Example: co-managed with SG French specialists a 100 Mios USD syndicated project finance deal for FTML (subsidiary of France Telecom Mobile in Lebanon) in collaboration with the IFC (member of World Bank Group).

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### EDUCATIONAL BACKGROUND

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1994 - 1996

#### **ESSEC, Cergy, France**

*Grande Ecole de Commerce*

Emphasis on Finance and Communication

1991 - 1994

#### **A.U.B. (AMERICAN UNIVERSITY OF BEIRUT)**

Bachelor of Business Administration, with honours

1990

#### **NOTRE DAME DE JAMHOUR**

French and Lebanese Baccalaureates (math series), with honours

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### OTHER

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#### **Languages:**

Fluent in Arabic, English and French

Basic knowledge of Spanish