

Your excellency,

I decided to submit my candidacy to the Banks' Control Commission on behalf of the Greek Orthodox in my efforts to serve my country Lebanon. These are crucial exceptional times and I intend to deploy all my efforts and my exceptional banking capability to serve the Banking sector restore its financial equilibrium and monetary balance. I would like to emphasize that I am and I always was an independent candidate with the largest experience by far in our local banking sector. My experience is the right, appropriate and required one for the job. These are critical times that require critical thinking and critical skills and the right person, in order to be able to mitigate against further decadence.

**TONI EL CHOUEIRI**

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Date and Place of Birth: Kob Elias, 1949  
Religion: Greek Orthodox

## PROFESSIONAL EXPERIENCE

**Non-Executive Director - Chairman of the Board Risk Committee & Member of both the Board Audit Committee and Remuneration Committee,**  
*IBL Bank/ IBL Invest Bank:* 2010-present  
**Independent Economic and Financial Consultant for Diversified Industries**  
2007-Present  
**Chairman & General Manager, Amwal (Lebanese financial institution)**  
2005 - 2006  
**Advisor to the Chairman - General Manager, and member of the executive Committee BLOM Bank** 1985-1987; 2000-2004  
**Chairman & General Manager, Bank of Lebanon & Kuwait** 1987 – 2000  
**Credit Manager, Chase Manhattan Bank - Beirut** 1973-1985

## EDUCATION

**Advanced Vocational Banking Studies, Chase Manhattan Bank,**  
*London* 1980-1981  
**Master of Business Administration, American University of Beirut** 1979  
**Bachelor of Science in Business Administration, 1 American University of Beirut** 1972

## PROFESSIONAL MEMBERSHIP

**Member of the Board of Directors** of the Association of Banks in Lebanon,

1992-2000

**Chairman and Member of the Research Studies Committee** (Association of  
Banks in Lebanon) 1990-2006

## TEACHING EXPERIENCE

**Lecturer**, *American University of Beirut*, 1985-  
2002 *Lebanese American University*,  
1987-1990 on *Banking risks and market technical analysis and rating*

**Participant and speaker** on the repercussions of the international economic and  
financial crisis 2008-2012  
**Financial stability equilibrium model** on the Lebanese, economic, financial and  
monetary crisis 2012-present  
**Rating techniques and procedures** on the impact of the balance sheet items  
2012-present

## SPECIAL SKILLS

Banks' Evaluation, Consolidation, Mergers and Acquisitions

## SEMINARS & CONFERENCES

**Attending and participating** in several professional international seminars and  
conferences on general and specific issues related to the banking profession,  
Structural Reforms, and Basel Regulations, Rating Categorization Programs.  
**Attending several conferences** locally and internationally including IMF  
Programs, World Bank development projects, Cedre and McKinsey  
programs and plans; and Euro-Mediterranean meetings on macroeconomic  
issues.