

SPEAKERS' PROFILES

Banking in the Mediterranean

Luxembourg, 16 September 2013

1st Panel: Keynote Speaker and Panellists



Alfred Kammer, Deputy Director, Middle East and Central Asia Department, IMF

Alfred Kammer has been in the Middle East and Central Asia Department of the International Monetary Fund since April 2010. He obtained his graduate degree in economics from the State University of New York at Albany and post-graduate degrees in economics from the Kiel Institute of World Economics and the University of Southern California. Before taking up this position, Mr. Kammer was the Director of the Office of Technical Assistance Management in the IMF since June 2007, advising management on all aspects of the IMF's technical assistance operations and overseeing fundraising and global partnerships for capacity building. Between 2003-07, Mr. Kammer served as Advisor to the Deputy Managing Director of the IMF, advising management on a wide range of country, policy, and strategic issues. Between 2000-03, Mr. Kammer was Deputy Division Chief in the African Department of the IMF and worked on capital account issues in the Policy Development and Review Department. Between 1997 and 2000, Mr. Kammer served as resident representative of the IMF in Russia and was advisor to the first deputy chairman of the Central Bank of Russia. Mr. Kammer held a number of positions between 1992 and 1997 in the Monetary and Exchange Affairs Department and the European 2 Department of the IMF working on the transition economies of Eastern Europe and the former Soviet Union.



Jihad K. Al Wazir, Governor of the Palestinian Monetary Authority

In early 2008, Dr Jihad Khalil Al Wazir was appointed as the Governor and Chairman of the Board of Directors of the Palestine Monetary Authority which operates as a central bank in Palestine, and he was re-appointed for another term in 2012. Dr Al Wazir has a PhD in Business Administration, from Loughborough University in England. Besides, he holds a M.Sc. in Engineering Management and a B.Sc. in Electrical Engineering from Marquette University, in the USA. Dr Al Wazir has occupied several senior positions in the private and public sectors, such as, he was the deputy governor of the Palestine Monetary Authority, Undersecretary of the Ministry of Finance, Acting Minister of Finance, and a Secretary General of the Ministry of Planning. He is the founder of the Palestinian Domain (.ps) and also the Chairman of the first Board of Directors of the Palestinian National Internet Naming Authority (PNINA). And he is the founder of the Palestine Trade Centre (a member of World Trade Association), also, he was elected as a member of Board of Directors for the Palestinian Businessmen Association in Gaza Strip in 1991, and he serves as the Vice Chairman of the Board of Trustees of the Arab American University-Jenin.



Olivier de Boysson, Chief Economist Emerging Economies, Société Générale, France

Olivier de Boysson is Chief Economist Emerging Markets at Société Générale Group. He is also Deputy Head of the SG economic research team at the Risk Department. Based in Paris, he is in charge of analysing Country Risk, heading a team involved in the investment and credit policies towards emerging countries. He is a member of various groups of experts on international finance. Born in 1960, Olivier de Boysson has a degree from Ecole des Mines de Paris. He started his career at Paribas in the Economic Research Department. He has been a lecturer in economics at Sorbonne university and College Interarmées de Défense. He is presently teaching Country Risk analysis at Sciences Po. He is a member of the Société de Géographie.



Mohamed El Kettani, CEO, AttijariWafa Bank, Morocco

Since his appointment in 2007 as Chairman and Chief Executive Officer of Attijariwafa bank, Mohamed El Kettani has overseen the development of the banking and financial services group, both at domestic and regional levels, to its current status as North Africa's leading bank and the seventh largest in Africa. An engineering graduate of ENSTA Paris, Mohamed El Kettani began his banking career in 1984 when he joined *Banque Commerciale du Maroc* (BCM). He has held a number of positions in the bank's various banking and finance divisions. In 2004, he oversaw the merger between BCM and Wafabank which resulted in the establishment of Attijariwafa bank, culminating in his appointment as the bank's Chairman and Chief Executive Officer. Under his chairmanship, Attijariwafa bank successfully implemented its 5-year strategic plan, "Attijariwafa 2012", which has seen the Group consolidate its position as the market leader in the Moroccan market and become a leading bank on the African continent. The Group currently has operations in 24 countries, including 12 countries in Africa. It has the largest branch network in Africa with 2,882 branches and 15,289 employees. Mohamed El Kettani is also Vice-Chairman of the Moroccan Bankers Association and director of several companies. Mohamed El Kettani received the *Officier de l'Ordre du Trône* decoration from His Majesty King Mohammed VI as well as Senegal's *Commandeur de l'Ordre National du Mérite*.



Nassib Ghobril, Chief Economist, Byblos Bank, Lebanon

Nassib Ghobril is the Chief Economist and Head of the Economic Research & Analysis Department at the Byblos Bank Group, one Lebanon's largest banking and financial services groups. Previously, he was Head of Research at Groupe Saradar, and Head of Research at investment banking firm Lebanon Invest. Mr Ghobril has built from the ground up economic research departments at Byblos Bank and at Groupe Saradar. He appeared on CNBC, CNN, BBC News, CNBC Arabia, Al Jazeera, Al-Arabiya, Sky News Arabia, Bloomberg TV, Reuters TV, LBCI, MTV, and Future TV among others. He has also been quoted by Bloomberg, Thomson Reuters, *The Financial Times*, *The Wall Street Journal*, *The New York Times*, *The Los Angeles Times* and *The International Herald Tribune*, as well as other local and international media outlets. Additionally, he is a frequent guest speaker at regional and international conferences as well as at universities, business, and civic organizations. He is a Board Member of the Lebanese Economic Association, a Member of the Research & Studies Committee at the Association of Banks in Lebanon, a Founding Board Member of the Institute of Directors, and a member of the Advisory Council of Safe Citizens. He is the recipient of the World Lebanese League's award for "Best Economist in Lebanon and the Diaspora for 2009", Data Invest & Consult's award for "Best Sovereign Risk Analyst of 2010", and Data Invest & Consult's award for "Most Innovative Research in 2012" for the design and launch of the Byblos Bank/AUB Consumer Confidence Index. Mr Ghobril holds a Bachelor of Arts in Political Studies & Economics from the American University of Beirut. He then earned an MA in International Relations from the American University in Washington, DC and a Master in International Management from the Thunderbird School of Global Management in Phoenix, Arizona.

2nd Panel: Keynote Speaker and Panellists



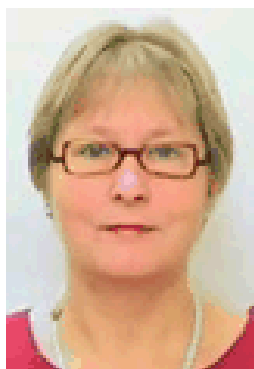
Pedro de Lima, Head of Division, Economics Department, EIB

Pedro J. F. de Lima is the Head of Country and Financial Sector Analysis at the Economics Department of the European Investment Bank, responsible for country and financial sector analysis in both EU and non-EU countries; country risk assessment; financial sector monitoring; support of EIB's financial sector operations; and technical assistance work. Prior to joining the EIB, he worked as a senior economist with the OECD in Paris and the European Central Bank in Frankfurt, and was an Associate Professor of Economics at the Johns Hopkins University, USA. He holds a PhD in Economics from the University of Wisconsin-Madison, USA and has various publications encompassing Macroeconomics, Financial Economics, Labour Economics, and Time Series Econometrics. He is currently Adjunct Professor of Economics at the John F. Welch College of Business, Sacred Heart University (Luxembourg campus) teaching courses on Derivatives and Risk Management.



Maha M. Bahou, Executive Manager, Payment Systems, Central Bank of Jordan

Maha Bahou has been Executive Manager of the Domestic Payments and Banking Operations Department of the Central Bank of Jordan since July 2011. Overall she has been with the Jordanian Central Bank for 25 years, working in different positions. She gained most of her experience in the Treasury Department. In 2010/2011 Ms Bahou spent about one year as a senior consultant at Philadelphia Consulting Group in Libya. She also has experience as a part time lecturer at the University of Jordan and a trainer in cooperation with Philadelphia Consulting, the Institute of Banking Studies, the Central Bank of Jordan and the NGO Injaz. Ms Bahou is an approved mentor by the King Abdullah Centre for Excellence, a certified assessor by the European Foundation for Quality management, and she is, next to other affiliations, a member of the Arab Committee on Payment & Settlement Systems.



Margarete Biallas, Global Product Leader, Retail Payment Institutions & Innovation, IFC

Ms Biallas leads IFC's Retail Payments and Innovations at IFC Advisory Services – Access to Finance. Previously, she managed IFC's Access to Finance program in the Mekong and was responsible for financial markets advisory services in Vietnam, Cambodia, and Lao PDR. Prior to joining IFC she worked 10 years for KfW. As Senior Risk Manager with KfW, she led the development of a limit management system for the banks financial markets exposures, and as Credit Officer for Eastern Europe and Asia reviewed all of KfW's commercial investments in these two regions. Prior to this, Ms Biallas led KfW's global microfinance funds investments and held various positions in the Eastern Europe and Sub-Saharan Africa departments, working on financial markets investments in these regions. Through the staff exchange program, Ms Biallas worked with IFC's SME department and financial markets group in Eastern Europe in 2001-2002. Prior to joining KfW, she worked in a German consulting firm for three years, focusing on privatization and SME development. She holds a Master's Degree in Economics from Hochschule fuer Wirtschaft und Politik in Hamburg, Germany, and a BA from University of Cape Town, South Africa.



Ramzi El Fekih, CEO, Creova, Tunisia

Ramzi El Fekih is the Founder and Chairman of Creova, a leading mobile money solutions provider. He is also the CEO of Viamobile Tunisia, provider of mdinar®. He has more than twenty years of experience, out of which almost fifteen years in USA, seven in Europe and two in Tunisia, mostly in Business Development, Product Management and Software development. His diverse and extensive experience goes from Cisco and Logica to start-ups such as Visto/Good Technology. Mr El Fekih holds a M.Sc. in Computer Engineering and a B.Sc. in Electrical engineering from Boston University, USA.



Mohamed El Moussaoui, Board Member, Al Barid Bank, Morocco

Mohamed El Moussaoui has been a Board Member of Al Barid Bank since June 2010. Until May this year he was in charge of Business Support, and now he is in charge Commercial Business, managing the following entities: Network, Marketing, Development and Partnership, Commercial Animation, Organization and Assistance contract management. From his educational background Mr El Moussaoui is a state engineer. He started his career at Credit du Maroc, where he spent several years in different functions before taking on the position of Head of the Risk Management Department. Afterwards he spent about one year at Attijariwafa Bank as Director in charge of Support and Means in the Capital Markets and Investment Bank. Between 2008-10 Mr El Moussaoui held two Director positions at Poste Maroc, focusing on Financial Services and the formation of the subsidiary bank project which resulted in the creation of Al Barid Bank.



Bertrand Martin, Marketing Director, 3P Orange Money

Bertrand Martin is the Group Orange Money Marketing Director since November 2010. He joined France Telecom Group in 1994 as technical Sales Representative on French Enterprise market. After a period of 10 years dedicated to sales in France Telecom, he takes on the position of marketing responsible of the Livebox program for business in 2005. After this he becomes Marketing Director of Livebox for business and VoIP, a function he fulfilled for three years before moving to his current position. Mr Martin holds a master's degree in engineering from Ecole Française d'Electronique et Informatique.

Panel Chairs



Debora Revoltella, Director Economics Department, EIB

Debora Revoltella is the Director of the Economics Department of the European Investment Bank since April 2011. She joined the bank with the task of creating the new Economic Department, merging two pre-existing internal structures and refocusing research activities to serve the various need of the institution, including country and financial sector analysis, structural research and policy and strategy. Ms Revoltella holds a degree in Economics and a Master in Economics from Bocconi University, Milan, Italy and a PhD in Economics from the University of Ancona, in Italy. After an experience as adjunct Professor in Macroeconomics at Bocconi University, she joined the research department of Banca Commerciale Italiana, a leading Italian Bank, as economist for the financial sector, with a specialisation on emerging markets. In 2001 Ms Revoltella joined UniCredit, as the Chief Economist for Central and Eastern Europe. She managed a team of 40 economists in charge for supporting the institution in its regional growth strategy. During the years, the department substantially developed, becoming a leading research centre for the region with publications including the CEE Quarterly Outlook or the Banking Sector Outlook for CEE.



Francesc Prior Sanz, FIR Advisors

Francesc Prior Sanz has over 16 years of international experience both in the financial services industry and in academia, specialized in mobile financial services and branchless banking, remittances, retail payments and access to finance. As a development financial consultant and researcher specialized in branchless banking and mobile financial services he has undertaken numerous technical assistance and research projects for a vast number of donors worldwide (European Investment Bank, Union For the Mediterranean Secretariat, EMUNI, European Bank for Reconstruction and development, World Bank, Inter American Development Bank, International Finance Corporation, Europe Aid, MCC, SIDA, ..), in Africa, Latin America, Eastern and Western Europe, Asia and the USA. As an executive within the banking industry (BBVA), he was director of the Cards and Remittances Units (2001-2004) and also had other managerial positions in electronic banking. In academia, Dr Prior Sanz has extensive experience as a professor and as a researcher specialized in Branchless Banking and Mobile Financial Services, remittances, retail payments and access to finance. As a professor he currently serves as Professor of Banking and Finance at Universitat Internacional de Catalunya (Barcelona).