

# RALPH SACY

Beirut, Lebanon

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## EDUCATION

### IE BUSINESS SCHOOL

*International MBA*

**MADRID, SPAIN**

JAN. 2018 – DEC. 2018

### UNIVERSITÉ SAINT JOSEPH, FACULTY OF ECONOMICS SCIENCES (USJ-FSE)

*Masters in Banking and Financial Markets*

**BEIRUT, LEBANON**

SEP. 2008 – JAN. 2010

### UNIVERSITÉ SAINT JOSEPH, FACULTY OF ECONOMICS SCIENCES (USJ-FSE)

*Bachelor in Economics*

**BEIRUT, LEBANON**

SEP. 2005 – AUG. 2008

## PROFESSIONAL EXPERIENCE

### Byblos Bank SAL

**BEIRUT, LEBANON**

*Relationship Manager, Corporate Banking Division*

DEC. 2014 – NOV. 2017

- Managed a portfolio of 42 corporate clients with total facilities exceeding USD 180 million.
- Developed and maintained existing relationships with corporate clients, providing appropriate financial advice, products, services and solutions.
- Prepared credit files from application until final approval and implementation, by analyzing the profitability of each relationship and defining corporate risk.
- Validated qualitative and quantitative contents of feasibility studies for project financing.
- Supervised and supported the team in managing day-to-day operations.
- Monitored clients' activities on a regular basis in order to ensure proper operation.
- Led key meetings with client executives and bank stakeholders.
- Coordinated with branch managers, and top management to optimize client servicing, and identify cross-selling opportunities.
- Conducted market studies in search of new opportunities with potential clients.
- Introduced new prospects for above USD 20 million that improved the overall portfolio profitability.
- Served as a continuous reference to new joiners and supervised the onboarding process and ensured quality control on their work to maintain consistency across Relationship Managers.

### Credit Libanais SAL

**BEIRUT, LEBANON**

*Assistant Relationship Manager, Corporate Banking Division*

MAR. 2012 – NOV. 2014

- Maintained existing relationships and developed new opportunities (Portfolio management).
- Prepared accurate credit presentation to the committee.
- Forecasted cash flow according to different scenarios (financial models and stress test).
- Determined client's needs and demands in order to provide relevant products and solutions.
- Coordinated with Risk, Compliance and Legal departments to ensure that Bank regulations and procedures were constantly met.

### Lebanese Canadian Bank (LCB)

**BEIRUT, LEBANON**

*Financial Controller, Financial Control Department*

SEP. 2010 – DEC. 2011

- Prepared monthly branch profitability reports, including cost of capital and overheads allocation.
- Generated analytical reviews of daily summary balance sheet and explained its variations.

## LANGUAGES

**English** (Fluent); **French** (Fluent); **Arabic** (Fluent)

## OTHER INTERESTING INFORMATION

- Captain of the Holiday Beach water polo team from 2005 till 2015 / Member of the USJ water polo team.
- Vice President of IE Lebanon Club (2018).