



## Fouad-Italo Derien

**Address:** Sodeco – Abdel Maoula, Chaar Street – Luna Bldg

**Mobile:** + (961) 3 00 61 31 + (961) 3 13 13 99/ **Email:** italo.f.darian@gmail.com

### MAIN BRANCH MANAGER / HEAD OF RETAIL

Well networked and highly successful Main Branch Manager/Head of Retail with 17 years of extensive experience in Banking and Finance with specialization in Branch Management, Retail segments, Treasury, Compliance, Product designing, covering Financial Services, Operations, Management as well as working to set schedules and deadlines.

My expertise is in driving organizational change establishing leading HNW and Personal Banking propositions, leadership and strategic planning, Product Innovation and distribution channels and optimization.

Track record of leadership, development, and transformation, in delivering global propositions, generating the entire Retail banking revenues from the HNWI and affluent segments. Revamping business models including Relationship management and sales platforms delivering growth and sustainability.

Extensive expertise in building “startup” companies, legal and operational structuring of the latter, as well as budgeting and internal control of the same. During my recent working experience I had the opportunity to work closely with Senior Executives in areas such as Strategic Planning and Business Strategy, starting the operations from scratch with a 360 view and in depth active participation in all aspect such as Financial/Legal/Retail and Administrative segments, Product Development, Positioning and Budgeting in order to launch a new business initiative and Retail segment from Greenfield. Highly qualified management professional with a Business Administration in Management as well as a Masters in Marketing coupled with a Diploma of Higher Studies in Finance (DEA). An inspirational and creative leader with an ability to think out-of-the-box when executing challenging assignments while encouraging teams and subordinates in achieving organizational goals and objectives. Adept in analyzing market trends and activities, in order to identify internal and external opportunities, threats and economic factors, to further translate into business development. Skilled in understanding markets foreign and domestic financial regulations, accounting, as well as securities.

### CORE COMPETENCIES

Finance ▪ Legal ▪ Treasury ▪ Retail Credit Analysis ▪ Customer Relationship Management ▪ Strategic Planning and Management ▪ Training ▪ Product Planning and Development & Value Propositions ▪ Auditing/Accounting ▪ Compliance Adherence ▪ Management Reporting ▪ Risk Assessment ▪ MIS Reporting ▪ Recruitment ▪ Stakeholders Management ▪ Operations and Administration ▪ Start-ups ▪ Leadership skills.

### KEY SKILLS

- **Branch Management** – Closely monitoring the financials of the branch and of the QNB Lebanon as an entire entity. Designing the business plan for the branch and subsequently cascade the plan by leading daily retail banking sales team meetings, weekly service team and branch meetings. Maintaining satisfactory record of branch reports, follow closely on compliance, internal and external regulations/legal recommendations, such as internal control, proper accounting and tidiness of all credit files, credit examination and financial auditing, in order to contribute towards the success of the branch. Reviewing and controlling the branch's administration and operating costs in line with set project budget.
- **Team Management** – Monitoring the performance of staff members through periodic reviews and providing them with factual feedback to ensure targets are met, or exceeded while fostering a high performance culture. Providing opportunities for staff education and professional guidance to enhance quality and output of the entire branch.
- **Marketing and Sales** – Working closely with the Country General Manager as well as with the International Heads to monitor customers, brand and competitor insights while creating data-driven market communications campaigns. Developing and implementing sales initiatives such as using personal contacts, direct sales force and branch staff, segment campaigns, consumer banking and customer retention programs.
- **Training** – Identifying staff training needs (products, systems, sales skills) and employing good teaching, training and managerial talent skills. Implementing training courses for new recruits and initiating retail products seminars for new and current bank employees.

- **Social Intelligence** – Adopting innovative approach to understand staff behavior, employing social intelligence skills to motivate employees to achieve their individual goals while contributing to the success of the entire branch. Setting and managing clients' expectations as well as going an extra mile to build exceptional business relationships. Communicating effectively with customers to identify needs and evaluate alternative business solutions.
- **Interpersonal and Communication Skills** – Excellent communication skills and a top negotiator with the ability to work under pressure in fast-paced, time-sensitive environments. Proven ability to effectively interact with people of diverse nationalities; comfortable working in a multicultural setting.
- **Languages:** English, Spanish, Italian, French and Arabic.

## KEY ACHIEVEMENTS

- Achieved over 80% of the entire product line target.
- Set up the Main Branch from scratch in every aspect such as operational, administration, legal documentation, front and back office, retail KPI's and achieved the target database of more than 70% of all products/services across the matrix. Received bank's highest retail insurance sales award for the year 2005-2006 at BLF.
- Improved Turnaround Time (TAT) to increase customer satisfaction.
- Major involvement in the internal control of the Bank, Financial and budget of the same.

## CAREER HISTORY

### Main Branch Manager (Corporate Branch/VIP and Retail Branch)

May 2011 – Present

QNB (Qatar National Bank Q.P.S.C.), Mina el Hosn Main Branch, Beirut, Lebanon

- Accountable for monitoring all operations/problem solving.
- Forecasting process and developing the annual marketing plans and budgets, weekly and monthly basis as well as analyzing forecast and providing information for eventual course correction.
- Identifying strengths, weaknesses and opportunities while educating and assisting the sales team.
- Providing finance guidance and approval on all retail credit facilities.
- Monitoring, ensuring and enforcing the branch policies, procedures and business practices while delivering a range of deposits.
- Building, retaining and managing customer relations.
- Providing leadership through recognizing, coaching, stimulating and team building.
- Developing programs and action plans to meet service and productivity goals.
- Conducting periodic self-audits to ensure quality standards are maintained and referring issues to the upper management.
- Recommending and implementing the operations plan and objectives in line with the overall business plan.
- Providing budget simulation and system readiness while supporting internal audits, reviews and compliance checklist.
- Playing a key role in organizing and sharing work related experience with the team.
- Supporting the team in the planning cycle and plan modeling while following the performance matrix.
- Segmentation and Management of the Customer Base and Relationship managers.
- Initiated and Lead the Retail Operational unit to control All Retail Operations.

### Member of committees:

- Member of the Retail strategy committee
- Member of the ALCO
- Member of the Executive committee
- Member of the Recruiting committee

**Head of Customer Service (Corporate Branch)****Sep 2010 – May 2011**

Audi-Saradar Group, Gefinor Branch, Beirut, Lebanon

- Accountable for creating new business, VIP portfolio of over 500 clients and monitoring all retail operations, which includes insurance sales, credit cards, revolving cards and all kind of retail based cards among the team.
- Accountable for customer care and service in all products and the new mortgage loan products over an average of 11 mortgage loans per month larger than USD 20 million.

**Operations Manager (Branch)****Jan 2009 – Sep 2010**

Banque Libano-Française, Gefinor Branch, Beirut, Lebanon

- Monitor all transactions (back-office and front office operations) as well as the ATM and established a flow between the branch and the main office regarding the trade operations, back-office and cash orders.
- Manage and renew loan investments, trust products and services.
- Assess risk associated with new account opening procedures, regulatory compliance overdraft authority and bank secrecy act.
- Implement and monitor weekly overall branch sales effort for ensuring targets and sales results are achieved.

**Head of Customer Service Section****Feb 2008 – Jan 2009**

Banque Libano-Française, Gefinor Branch, Beirut, Lebanon

- Provide the industry leading insurance services based on general insurance (Bancassurance), auto, home, health, life insurance and annuities, business and travel insurance.
- Prepare tailored insurance in order to provide the right product/service to the right customer.
- Ensure integrity of information used for business decisions and planning, compliance to the bank policies and procedures as well as the proper application of the same.
- Accountable for a VIP portfolio of 345 clients.
- Search continually for new areas of opportunities, the unmet needs in clients and the network to create business contacts and explore the market.
- Monitoring, ensuring and enforcing the branch policies, procedures and business practices.
- Monitoring insurance sales, credit cards, revolving cards and all kind of retail based cards among the team.

**Private Banker****Jun 2005 – Jan 2008**

Banque Libano-Française, Achrafieh Branch, Beirut, Lebanon

- Handle VIP portfolio, micro loans, corporate banking, branch financial studies, reports and statements.

**Private Banker****Jun 2003 – May 2005**

Banque Libano-Française, Beirut, Lebanon

- Teller
- Private Banker/Customer Care Services

**EDUCATIONAL QUALIFICATIONS**

**Diploma of Higher Studies in Finance (DEA)****2004 – Dec 2005**

Final thesis on “Corporate Governance, Investment and Performance in the Emerging Countries”

Saint-Joseph University (USJ), Beirut, Lebanon

**Masters in Marketing****Sep 2002 – Jun 2003**

Saint-Joseph University (USJ), Beirut, Lebanon

**Business Administration in Management****Sep 1997 – Aug 2002**

Saint-Joseph University (USJ), Beirut, Lebanon

**Baccalaureate in Economy and Social Studies****Sep 1995 – Aug 1997**

French Protestant College, Beirut, Lebanon

**College Studies****Sep 1983 – Jul 1995**

Chateaubriand College, Rome, Italy

## PROFESSIONAL CERTIFICATIONS

- Certified in “Lebanese Financial Regulations”.
- Certified in “Banking Ethics”.
- Certified in “Investments and Risks – Derivatives”.
- Certified in “Combatting Financial Crimes”.
- **Qatar National E-Learning:** Planning and Implementing Business Strategies.
- **Thomson Reuters:** AML Global Competence Certificate.
- **CMA Certificate:** CMA Certificate of Accomplishment.
- Certificate of English language proficiency from Saint-Joseph University.
- Advanced proficiency from Georgetown University.

## PERSONAL INFORMATION

**Date of Birth:** 15<sup>th</sup> Jul, 1979 (Rome)**Nationality:** Lebanese**Marital Status:** Married**Driving License:** Lebanese Driver’s License

*References available upon request*