

ALAIN E. LEBRETON

CORPORATE BANKING SENIOR RELATIONSHIP MANAGER
HEAD OF UNIT SENIOR CREDIT RISK MANAGER

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🌐 French & Lebanese citizen

PROFILE SUMMARY

Seasoned and highly motivated Corporate Banking professional with a strong experience within the financial services industry across the Middle East and Europe. Client focused, committed, and creative with a proven track record in building strong relationships with clients and stakeholders, assessing the creditworthiness of commercial transactions, and delivering sound risk management solutions. Skilled in the origination of high standard financing transactions for corporates to support sustainable and profitable portfolio growth and in achieving business aspirations (Syndicated Loans, Export Credit Agency & Cash Flow backed financing, Debt Capital Markets, Working Capital & Transaction Banking financing, Debt Restructuring, etc.). Solid interpersonal, communication and organizational skills, positioning for the next level success with well-reputed organizations.

CORE COMPETENCIES & SKILLS

- Corporate & Commercial Banking
- Credit Risk Management
- Relationship Management
- Wholesale Banking
- Business Development
- Portfolio Management
- Investment Banking
- Financial Analysis
- Corporate & Project Finance
- Mergers & Acquisitions
- Trade Finance
- Treasury Management
- Commercial acumen
- Leadership and Motivation
- Quantitative & Analytical Skills
- Team Management
- Negotiation & Communication
- Conflict Management

EXPERIENCE

FOUNDER & MANAGER

Alain Paul Yves Lebreton – DDA (DMC)

Corporate Financial Advisory / Market Research & Analysis

Mar 2019 - Present

Dubai, United Arab Emirates

KEY ACHIEVEMENTS

- ✓ Provided a full study on the 5 years expansion plan of a regional local services provider with a network increasing from **20** to **50** locations
- ✓ Counseled private investors from USA & the GCC on the **sovereign debt**, the fiscal/political dynamics of governments in the Levant
- ✓ Advised on a Private Equity deal for the expansion of a regional confectionary factory through a **\$35 million** capital increase
- ✓ Led discussions for the assets' acquisition of a Middle Eastern plastic utensils production company by UAE investors for **\$20 million**
- ✓ Defined the comprehensive business plans (strategy, finance, platforms & marketing) for the launch of **3 start-up** applications.
- ✓ Structured the **business plan, CRM setup, KYC/KYB/AML** structure, **Legal & regulatory** frame, and the cash management services requirements for a new **Fintech/e-banking** services startup.

MAIN RESPONSIBILITIES

- Deliver strategic advice across a variety of financial products and services (debt & cash management, investments, M&A, loans etc.)
- Assess and advise on overall financial picture, understand the needs, and develop solid financial plans and solutions
- Conduct cost and benchmarking analysis - Guide clients towards profitable and secure financial decisions
- Keep abreast of new industry's trends and research market to back up financial consulting

HEAD OF UNIT – SENIOR CREDIT RISK MANAGER (CORPORATE & COMMERCIAL BANKING)

Bank Audi Sal

The #1 Lebanese/regional banking Group in terms of assets

Sep 2016 - Dec 2018

Beirut, Lebanon

Bank Audi France SA

Interim Head of Credit Risk for a 6 month assignment

Mar 2018 - Sep 2018

Paris, France

KEY ACHIEVEMENTS

- ✓ Increased the productivity of the assigned team of Senior Associates & Portfolio Managers by an outstanding **30%** in a span of **9 months**
- ✓ Developed and rolled out a structure for more than **15** thorough Target Market & Risk Acceptance Criteria and early warning signals/ratios
- ✓ Improved the quality and accuracy of the risk ratings for the covered portfolio of clients by roughly **85%** in just **1.5 years**
- ✓ Delivered a fully revamped Group Credit Policies & Procedures in a timeframe of **6 months**
- ✓ Selected among my peers as the **Interim Head of Credit Risk** with Bank Audi France SA from March until August 2018

MAIN RESPONSIBILITIES

Credit Risk Assessment (France, Jordan, Qatar, and Egypt Desks)

- Timely delivered circa 5 daily Credit Risk Opinions assessing credit proposals submitted by the regional entities' desks
- Led a team of **8** Senior Associates & Portfolio Managers to provide analysis related to the final Risk Opinions in timeframes of **48 hours**
- Evaluated impacts of explicit events in regular stress testing (**4 per year**) or targeted assessments, on portfolios or specific clients

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Credit Portfolio Maintenance, Business Development & Quality Management:

- Enhanced & efficiently redesigned credit risk management workflows, scorecard analytics and credit approval processes
- Developed 5 templates for detailed credit proposals as per economic sector & TM/RACs and enhanced existing ones
- Monitored and analyzed results of KPIs & reports outcome while enhancing internal controls to preserve governance frameworks
- Conducted on-field Group Entities' credit portfolio reviews 2 times per year, analyzing their quality and the achievement of the set targets
- Identified & accurately implemented early risk indicators reporting (portfolios concentrations sector, industry, economy & credit quality)

Group Credit Policies and Procedures

- Successfully designed & wrote the bank's new Credit Policies & Procedures with substantial additions and amendments
- Tailored strategic solutions to the challenges facing the prompt implementation of the new policies and resolved complex issues
- Planned field visits to Group entities to train more than 200 colleagues for a successful rollout of the updated policies

Team Management (Training, Support, Coaching & Supervision)

- Supervised the tasks of the Senior Associates & Portfolio Managers. Coached, guided, and motivated the team members
- Provided all necessary support and training, fostering the credit analysis, a culture of risk acumen, organizational & management skills

VICE PRESIDENT – SENIOR RELATIONSHIP MANAGER (CORPORATE & INVESTMENT BANKING)

Citibank N.A.

A full branch of Citibank New York

Jan 2008 - Sep 2016

Beirut, Lebanon

KEY ACHIEVEMENTS

- ✓ Grew the portfolio's revenues, returns & share of wallet with a sound CAGR of **15%**
- ✓ Slashed portfolio's costs of fund by safeguarding an optimal capital deployment illustrated by a **RORAC of 65%** vs. set threshold of 25%
- ✓ Engaged negotiations for M&A deals for a total of circa **USD 5.8 Bn** in the IT, Energy, Real Estate and FMCG sectors in Europe, UAE the GCC & Africa
- ✓ Involved in discussions for IPO deals for **USD 5.0 Bn** in the IT and Real Estate sectors in UAE and Africa
- ✓ Funded the construction of several power plants with the IFC (World Bank) for **USD 800 MM** in Senegal, Kenya, and Ghana
- ✓ Negotiated **USD 400 MM** ECA financing of new aircrafts and equipment with the national airline carrier
- ✓ Designed and executed a **USD 40 MM** fuel hedging deal and a **USD 20 MM** carbon emissions/credits agreement with the same airline carrier
- ✓ Initiated discussions for a **USD 200 MM** permanent fuel hedging structure with the Ministry of Energy
- ✓ Led the discussions for a club deal debt restructuring of a major distribution group in the UAE & MENA region for up to **USD 175 MM**
- ✓ Refinanced the debt of a UAE prominent private equity firm's subsidiary for **USD 150 MM**

MAIN RESPONSIBILITIES

- Delivered full-fledged banking products & services to corporate clients in Lebanon, UAE, other GCC countries, Europe, and Africa
- Oversaw a portfolio of leading groups in diverse sectors with BAU facilities of over **USD 300 MM** for projects, trade & working capital financing
- Implemented corporate finance, investment banking, trade & treasury, and project finance structures through the bank's country presence footprint
- Deployed & matched the bank's services through its network in 4 geographies: Levant, UAE & other GCC countries, Europe & Africa
- Organized & financed the cross-border expansion of clients in the IT, energy, distribution, FMCG, waste management & real estate sectors
- Structured several regional supplier financing solutions out of Citibank's Dubai International Financial Center (DIFC) hub in the UAE
- Mentored & coached a team of 5 Associates and Analysts, providing senior leadership in managing corporate relationships and credit risks controls

SENIOR RELATIONSHIP MANAGER (CORPORATE BANKING)

Société Générale (SGBL)

A subsidiary of Société Générale Bank - France

Jun 2004 - Jan 2008

Beirut, Lebanon

KEY ACHIEVEMENTS

- ✓ Organized a large-scale syndicated financing for the setup of the biggest plant for construction materials in the Levant area
- ✓ Involved in the execution of the merger deal between 2 leading local cement manufacturers
- ✓ Structured the financing of several major real estate projects in Beirut
- ✓ Financed the construction / expansion of one of the leading hospitals in Beirut

MAIN RESPONSIBILITIES

- Steered business development activities and client servicing as trusted key point of contact
- Upheld and enhanced a diversified portfolio of 83 groups/corporates with total facilities of over **USD 250 MM** within bank's risk appetite
- Identified opportunities for products cross selling, structured transactions, prepared & negotiated indicative term sheets/proposals
- Led a team of 10 Credit Analyst to issue Credit Proposals, while nurturing a spirit of excellence, exemplarity, and ownership

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RELATIONSHIP MANAGER - RISK MANAGER - CORPORATE CREDIT ANALYST

BNP Paribas (BNPI)

A full branch of BNP Paribas - France

May 1998 - Jun 2004

Beirut, Lebanon

MAIN RESPONSIBILITIES

- Jan 2003 - Jun 2004 Relationship Manager - Corporate & Commercial Banking
- Jan 2000 - Jan 2003 Credit Risk Manager - Corporate, Commercial and Private/Personal Banking
- May 1998 - Jan 2000 Corporate Credit Analyst

EDUCATION

MASTER'S IN MANAGEMENT (MIM) - GRANDE ECOLE / FINANCE

ESSEC Business School

- ESSEC's Master's degree was ranked 2nd in France and 4th Worldwide by the Financial Times in 2018

1996 - 1998

Paris, France

MASTER OF ENGINEERING (Meng) / CIVIL

Saint Joseph University (USJ) - ESIB School of Engineering

- *Ecole Supérieure d'Ingénieurs de Beyrouth*

1991 -1996

Beirut, Lebanon

LANGUAGES

English, French & Arabic: Fluent (Spoken, Read, and Written with high proficiency)

RELEVANT CERTIFICATIONS & TRAININGS

Certificate of Qualification in Securities

- *CISI (Chartered Institute for Securities & Investment) – London (UK)*

2008

Beirut, Lebanon

Certificate of Qualifications in Lebanese Financial Regulations

- *CISI (Chartered Institute for Securities & Investment) – London (UK)*

2016

Beirut, Lebanon

Conflict Management

- *Lebanese Conflict Resolution Network (LCRN)*

2017

Beirut, Lebanon

Vice President Program

- *Citibank*

2015

New York, USA

Derivatives Counterparty Credit Risk (DCCM)

- *Citibank*

2014

Dubai, UAE

Intermediate Risk Applications, Level 1 & 2

- *Citibank*

2012

London, UK & Dubai, UAE