

Lebanon – Keserwan – Sheileh – Street 99 – Walid Njeim Bldg.

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Joanna M. Abi Abboud

Education:

May 2018

Master of Science - Financial Risk Management

Notre Dame Universty, Louaize, Lebanon

May 2013

Bachelor of Business Administration - Banking and Finance

Cum Laude

Notre Dame University, Louaize, Lebanon

Work Experience:

Sep. 2019 – Present

Relationship Officer – SME Credit Department

First National Bank, Head Office, Downtown, Beirut, Lebanon

- Analyze new clients' financial status, creditworthiness, risks, guarantees and property evaluations to determine feasibility of granting facilities
- Perform credit risk rating for obligors on Moody's
- Review, update, and follow up existing credit files
- Direct contact with clients to assist them, explain all facilities' terms and conditions, and gather financial data and proper documentation
- Ensure all granted facilities are executed accurately in compliance with credit memos, internal policies, procedures, and guidelines

Nov. 2017 – Sep. 2019

Documentation Officer – SME Credit Department

First National Bank, Head Office, Downtown, Beirut, Lebanon

- Prepare offer letters, loan agreements, collaterals (guarantees, mortgages, and release of mortgages), and warning letters
- Review insurance policies, expert appraisal reports, and mortgages official papers in compliance with facilities conditions
- Liaise and follow up with Relationship Managers, Legal Counsel, various departments, and all branches to ensure proper and timely submission and processing of all documents
- Ensure complete and accurate documentation prior to facilities

activation in compliance with credit memos, internal policies, procedures, and guidelines

- Prepare regular statistical and escalation reports

July 2016 – Nov. 2017

Teller

First National Bank, Mazraat Yachouh, Lebanon

Oct. 2013 – June 2016

Teller

First National Bank, Antelias, Lebanon

- Provide account services to customers
- Execute and record all transactions promptly and accurately in compliance with internal controls, policies, and procedures
- Balance currency, cash, and checks in drawer and branch vault at end of day
- Attempt to solve issues and problems with customers' accounts
- Answer inquiries regarding accounts and bank related products
- Cross-sell bank products and services

Seminars and Trainings:

July 2018

Preparation of a Credit Report

Association of Banks in Lebanon

July 2014

Lebanese Financial Regulations

Ecole Supérieure des Affaires, Beirut

Feb. 2014

Legal Aspects of Banking Operations

Association of Banks in Lebanon

Languages:

- Fluent in English, French, and Arabic
- Proficient in Spanish

Computer Skills:

- Microsoft Office (Word, Excel, PowerPoint, Outlook, Project, and Visio)
- Internet
- E-views
- Bloomberg Terminal
- Moody's

Hobbies and Activities:

- Sports
- Dancing (Salsa improvers level)