

## RANY EL DIB



**Nationality** Lebanese.

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**Bio Summary** Recognized as a trusted senior decision-maker and as a reliable, analytical, dedicated and versatile professional. Has over 20 years of professional experience, in management, business development, risk analysis and profitability monitoring in the banking sector.

### PROFESSIONAL EXPERIENCE

Mar 2024-Aug 2024	<b>Whish Money SAL</b> <i>Business Development Manager</i>	<b>Beirut, Lebanon</b>
2023- Mar 2024	<b>Hermes Travel &amp; Tourism</b> <i>Board Member</i>	<b>Beirut, Lebanon</b>
2017 – Feb 2024	<b>Credit Libanais SAL – Corporate department</b> <i>Deputy Head of Corporate &amp; Medium Business Department (Grade "Assistant Manager")</i>  In charge of managing one head of unit and 8 Relationship managers, developing the corporate client's portfolio, analyzing the credit risk and monitoring the performance of the Business Unit. <ul style="list-style-type: none"><li>▪ Designed and built strategy to develop and retain corporate clients in the different business industries</li><li>▪ Managed and coached both RMs and JRMs across cohorts of challenges to achieve set targets and develop their hard and soft skills</li><li>▪ Assessed credit risk on clients' portfolios leading to acceptance decision through credit committee</li><li>▪ Defined and monitored key performance indicators for the Business Unit</li><li>▪ Prepared the annual budgets forecasts and ensured that they are respected</li><li>▪ Designed and oversaw the implementation of a methodology to follow-up on accounts performance and compliance with the conditions defined in the loan application</li></ul>	<b>Beirut, Lebanon</b>
2013 - 2017	<b>Credit Libanais SAL – Corporate Banking division</b> <i>Head of Unit</i>  Developed corporate client's portfolio and ensured profitability with an optimized credit risk management. <ul style="list-style-type: none"><li>▪ Led development of several successful proposals, leading to the establishment of a USD 400M portfolio</li><li>▪ Nurtured strong long term and profitable relationships with commercial and corporate clients</li><li>▪ Managed and achieved the unit's portfolio objectives</li><li>▪ Ensured and monitored client's profitability and risk exposure</li><li>▪ Managed and coached a team of 5 commercial Relationship Managers</li></ul>	<b>Beirut, Lebanon</b>
2006- 2013	<b>Credit Libanais SAL – Corporate Banking division</b> <i>Relationship manager</i>  Acclaimed 2 years in a row as best performer and best achiever. <ul style="list-style-type: none"><li>▪ Developed and managed commercial relationships with 40 business clients</li><li>▪ Assessed business clients' financial needs, analyzed their capital requirements/projects' cash flows and designed customized facilities' structure</li><li>▪ Liaised and facilitated interactions with various internal departments (Credit-Risk, Legal, Compliance, Operations) for smooth and quick turnaround of transactions</li><li>▪ Ensured regularly the compliance and updating of the required securities and inspected client's facilities</li><li>▪ Ensured an optimized and proper bank credit facility use to enhance the account's profitability while keeping risks versus rewards at acceptable levels</li><li>▪ Cross-selling business clients with FX deals and Retail package solutions</li><li>▪ Monitored and reassessed own portfolio and limits restructuring</li><li>▪ Ensured asset quality by maintaining irregular accounts and provision below set standards and defined exit strategies for non-profitable relationship</li></ul>	<b>Beirut, Lebanon</b>
2006- 2013	<b>Société Nouvelle de la Banque de Syrie et du Liban SAL</b> <i>Credit Analyst- Corporate &amp; Retail department</i> <ul style="list-style-type: none"><li>▪ Executed the Branches' Operations services which includes withdrawals, deposits, exchange, issuance of drafts, transfers etc.</li><li>▪ Handled the LC services including document's review and LC issuance</li><li>▪ Analyzed Retail and Corporate credit department files</li><li>▪ Managed the discounted Bills service at the Branch level</li></ul>	<b>Beirut, Lebanon</b>
<b>EDUCATION</b>		
2003	<b>Université Saint Joseph</b> - Masters II Financial Assets Management	<b>Lebanon</b>
2000	<b>Université Saint Joseph</b> - Masters I in Business (emphasis Finance)	<b>Lebanon</b>
1999	<b>Université Saint Joseph</b> - Bachelor, Business Administration	<b>Lebanon</b>

## **CERTIFICATIONS**

2018-2020      **IFC:** *Sustainability, Trade Sales – Global Trade Finance program*

2020            **Risk Matrix/Moody's Analytics :** *Moody's Risk Analyst User Certification Course*

2018            **Ecole Supérieure des Affaires:** *Banking Ethics, Banking and Finance Regulation, International Financing, Cross Boarding Payment & Financing*

**LANGUAGES**      Fluent in both written and oral: English, French, and Arabic (Native)

## **PERSONAL INTERESTS**

- Jogging, Motorcycle racing, Formula 1