

# Patricia Sokhn

## Head of Unit – Expert in Retail Credit Assessment

### DETAILS

#### ADDRESS

Beirut  
Lebanon

#### PHONE

Mobile: +961 3 494492

#### EMAIL

[patricia.sokhn@gmail.com](mailto:patricia.sokhn@gmail.com)

### LANGUAGES

Arabic



English



French



### SKILLS

Financial Planning &  
Analysis



Credit Risk Assessment



Financial Regulatory  
Compliance



Team Leadership



Communication &  
Presentation



### LINKS

[LinkedIn](#)

### PROFILE

Finance-Driven Credit Risk Manager with 15+ years of experience in retail lending across housing, auto, personal, and credit card products. Skilled in financial risk analysis, portfolio performance evaluation, and regulatory-aligned credit strategies to safeguard institutional assets and client trust.

### EMPLOYMENT HISTORY

#### Head of Retail Credit Assessment Unit – CreditBank S.A.L

Beirut

April 2022 — Present

- Lead the financial risk assessment of retail credit applications to ensure sound lending decisions that protect the institution's balance sheet.
- Analyze key financial indicators (e.g., delinquency rates, NPL ratios) to assess portfolio health and recommend risk-adjusted strategies.
- Develop credit frameworks that align with financial objectives, optimizing risk-return performance across the retail portfolio.
- Ensure full financial compliance with regulatory standards, including capital adequacy and provisioning requirements.
- Prepare financial risk reports and loss projections to support budgeting, capital planning, and executive decision-making.

#### Senior Retail Credit Assessment Officer – CreditBank S.A.L

Beirut

Mar 2019 — Mar 2022

- Analyzed financial data to make informed lending decisions
- Used financial metrics to determine borrower creditworthiness.
- Assessed the financial impact of loans on the retail portfolio.
- Followed financial regulations and internal credit policies.
- Delivered accurate credit assessment and risk reports.

#### Junior Retail Credit Assessment Officer – CreditBank S.A.L

Beirut

Mar 2011 — Feb 2018

- Supported the review of retail credit applications by verifying financial documents.
- Calculated key financial ratios to support credit decisions.
- Ensured accurate input of financial data into systems to maintain data integrity.
- Assisted in ensuring credit files meet regulatory financial requirements.
- Generated credit assessment summaries to flag financial risks for senior review.

#### Retail Credit Assessment Employee – CreditBank S.A.L

Beirut

Feb 2009 — Feb 2011

- Verified financial application data to ensure accuracy and compliance
- Conducted thorough due diligence on applicant documentation, assessing creditworthiness and mitigating potential risks.
- Processed branch inquiries related to credit applications, ensuring timely and accurate responses in line with regulatory and financial policies.

#### Telecommunication Employee – Standard Chartered

Beirut

Nov 2007 — Nov 2008

- Conducted customer call center processing
- Performed in-house products marketing to clients
- Handled lost customer win-back operations

## EDUCATION

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**Bachelor's Degree – Business Administration  
Management, Notre-Dame University (NDU)**

Beirut, Lebanon

Jul 2007

## COURSES & CERTIFICATIONS

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- **Bank Credit (30 hours) – Institut Supérieur d'études Bancaire** Beirut, Lebanon  
Jan 2020
- **Business Etiquette & Professional Workshop – Formatech**  
May 2017
- **Lebanese Financial Regulations – ESA Business School**  
Mar 2015
- **Retail Lending – Banking Financial Institute**  
Aug 2014
- **Operations Strategy – Principa**  
Mar 2013
- **Financial Shenanigans – Fraud in Financial**  
Aug 2012
- **Reports – Banking Financial Institute**  
Aug 2009

## REFERENCES

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References available upon request