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# Biographies

## Senior Management

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The below table is a summary list of Banque BEMO Senior Management as of December 2016:

Dr. Riad B. Obegi	Chairman – General Manager
Mr. Samih H. Saadeh	Vice Chairman – General Manager
Mr. Georges Y. Matloub	Assistant General Manager – Legal, Compliance & Cyprus
Mr. Gaby S. Frangieh	Assistant General Manager – Finance, Capital & Systems Management

## **Dr. Riad B. Obegi**

Executive Board Member/Chairman – General Manager  
Lebanese  
Born in 1958

Academic Qualifications: PHD in Economics from Université Lyon Lumière; Master's degree in Business Administration from Université Paris IX Dauphine; Master's degree from IEP – Paris.

Dr. Obegi is currently Banque BEMO's General Manager. In 1994, he became the Chairperson of BEMO EUROPE-Banque Privée (formerly Banque de l'Europe Meridionale.) He also chairs the Board of Banque Bemo Saudi Fransi SA in Syria.

Dr. Obegi has extensive tasks to include occupying the Chairperson's position of Obegi Chemicals Group SA – Luxembourg and that of Sharikat Al Istismarat Al Oropia Lil Shark Al Aousat Holding sal. He also serves as Board Member of Obegi Group Holding sal.

He was appointed member of the Board of Directors in 2003.

He is currently Chairperson of the Board of Directors following his election in 2010.

He also serves as member of the Board Risk and Compliance Committee.

Furthermore, Mr. Obegi presides the Bank's Executive Committee.

## **Mr. Samih H. Saadeh**

Executive Board Member/Vice Chairman – General Manager  
Lebanese  
Born in 1952

Academic Qualifications: Master's degree in Business Administration from the American University of Beirut; Bachelor degree in Business Administration from the American University of Beirut; Degree in Law from the Lebanese University

Mr. Saadeh's experience goes back to 1978 when he first started with American Express Bank Ltd New York before moving to the bank's branch in Beirut. In 1993, he joined Bank of Beirut as Senior Credit Manager for 1 year. In 1994, he pursued his banking career with ABN AMRO Bank in Beirut as F.V.P. Corporate and Private Banking Manager. Mr. Saadeh joined Banque BEMO sal in 2003 as General Manager. He was appointed Managing Director – General Manager in 2010.

In 1991, Mr. Saadeh served as an Appointed Lecturer at the Lebanese American University. Since 2000, he has been an Appointed Lecturer at the Association of Banks in Lebanon and member of the Deliberating Jury for Masters' Degree in Banking Studies. In addition, he delivers seminars and courses at the Higher Institute for Banking Studies (ISEB) at the St Joseph University (USJ).

In addition, Mr. Saadeh is member of the Board of Directors of Bemo Securitization (BSEC), and he represents Banque BEMO sal in the Board of Directors of Banque Bemo Saudi Fransi – SA in Syria.

He was appointed member of the Board of Directors in 2010.

He is currently Vice Chairman of the Board of Directors – General Manager since his appointment in 2013. He serves as the Vice Chair of the Executive Committee.

## Mr. Georges Y. Matloub

Assistant General Manager – Legal, Compliance & Cyprus  
Lebanese  
Born in 1951

Academic Qualifications: Bachelor’s degree in Political and Administrative Sciences from the Lebanese University.

Mr. Matloub Joined Banque BEMO in 1994 and headed the Corporate Banking Division for several years. Currently, he is in charge of the Legal, Compliance department and Cyprus Branch.

Mr. Matloub banking career started in 1970 with Credit Libanais SAL as trainee in all major departments. He was then responsible of several branches including the representative office in Limassol which he established, and became regional manager in 1989.

Later, he worked with Banque de l’Europe Meridionale as a representative in Beirut and commercial manager in Limassol.

He then worked with Banque BEMO SAL acting as manager of Dora Branch until 2000.

Mr. Matloub serves as member of several management committees, the AML-CFT Committee, the ALCO, the Credit Committee, the Real Estate Investments/Participation & Association Committee, and the Executive Committee. Also, he chairs the Customer Acceptance Committee.

## Mr. Gaby S. Frangieh

Assistant General Manager – Finance, Capital & Systems Management  
Lebanese  
Born in 1973

Academic Qualifications: Bachelor’s degree in Business Administration and a Master’s Degree in Money and Banking from the American University of Beirut.

Mr. Frangieh started his banking career at ABN AMRO Bank as a team head and relationship manager in Corporate Banking. He later joined Banque BEMO in early 2003 as Credit & Market Risk manager where he has established related policies to manage and measure risks in compliance with the requirements of regulators. In 2010, Mr. Frangieh was appointed Chief Risk Officer. Since June 2013, Mr. Frangieh has been promoted to Assistant General Manager – Head of Risk Management Division. Starting January 2014, he was appointed as Head of Finance, Capital and Systems Management. Mr. Frangieh is a lecturer at the Association of Banks in Lebanon since 2003 and at the Union of Arab Banks since 2008.

Mr. Frangieh serves as member of several management committees, the ALCO, The Credit Committee, the Executive Committee, and the Real Estate Investments/Participation & Association Committee. He also chairs the IT Security Committee and BDL 110 Steering Committee.