



## Raed H. Charafeddine

Central Banker | Commercial Banker | Strategy, Leadership and Governance Expert |



Almost thirty-five years in central and commercial banking. Seasoned finance professional with proven expertise in public and private sectors in the Middle East and Africa (MEA). International strategist in central banking, regulation, and supervision. Expert in financial markets, including direct operational experience in commercial banking in Lebanon and the United Arab Emirates. Board member of international and regional monetary and financial organizations. Work under challenging political and economic environments, mitigating risks, and fostering international regulatory compliance and efficient operations of local financial markets.

Committed to the advancement of Lebanon - the Message as a home for diversity and a platform for universal solidarity through cooperation between its residents and its expatriates, as well as through creative interaction between its citizens beyond their affiliations. Social and economic reformist with established record in economic inclusion, poverty alleviation, women and community empowerment. University lecturer, writer and speaker on strategy, leadership, governance, pluralism, citizenship, organizational and personal development, monetary policy, finance, and economics.

### Career

#### Central Banker

**First Vice-Governor, Banque Du Liban** (BDL, Central Bank of Lebanon), April 2009 - March 2019:

Guided the Central Bank's strategic and organizational development work streams, initiating and leading its management modernization projects. Oversaw the Information Technology, the Cash Operations, Banking Statistics, and BDL's Branch Network departments.

Member of the Central Council, the Open Market Committee, and the Reserves' Investment Committee. Chair of the Financial Inclusion Committee, the Information Security Management Committee, and the Islamic Banking Regulatory Committee.

#### Strategic Advisor, Commercial Banker, and Financial Inclusion Expert

- Partner and Executive Board Director, Vita F&B Capital, a MEA-focused strategic advisory firm, 2019 - present: leading the strategy formulation and steering the company; advising on business development; serving as the quality assurance partner; and managing stakeholder interest to deliver projects with lasting sustainable impact.
- Deputy General Manager; Head of Branch Network; Regional Manager; Director of Total Quality Management program at leading commercial banks in Lebanon - Byblos and Fransabank - and the UAE -Mashreq, 1990 - 2009.
- Chair of the Advisory Council for the Islamic Finance Qualification (IFQ), in collaboration with the Chartered Institute for Securities & Investment (CISI), the UK, 2009 - 2019.



### **Senior Domestic and International Posts**

- Alternate Governor for Lebanon at the International Monetary Fund and the Arab Monetary Fund, 2009 - 2019;
- Jury Panelist, the "Lebanese Excellence Award" for the private and public sector organizations, a program funded by the European Union, 2009 - 2019;
- Executive Director for the Levant countries at the Arab Monetary Fund Board, 2013 - 2016 and 2019 - 2021;
- Vice-Chair of the Examining Committee for the candidates of the Diplomatic Corps in Lebanon, 2015 - 2019;
- Member of the Lebanese Council of Ministers' Committee tasked with selecting public sector leaders, 2010 - 2014.

### **Intellectual Leadership and Academia**

Talks and publications on topics of global interest: <https://raedcharafeddine.net/>.

Over two hundred lectures across five continents on economic, governance, and social challenges of the Middle East, including 10 different talks on Arab Countries in Transition, role of central banks times of turbulence, FinTech and financial inclusion, conflict management and peace-building as well as organizational and personal development. Lectured at prominent universities including Berkeley, Columbia, Cornell, Harvard, Stanford, Tufts, and Yale in the United States; HEC, McGill, the University of Toronto, and Cisco Toronto Innovation Centre in Canada; Sciences Po and HEC in France; the Graduate Institute in Geneva; Erasmus University in Rotterdam; the World Policy Conference; the Bank of International Settlement, inter alia.

Faculty member (part time) at the American University of Beirut, the Lebanese-American University, University of Balamand, and Hariri-Canadian University, 1996 - 2008.

### **Social and Economic Reformist**

Board member in, and senior advisor to, several NGOs that focus on alleviating poverty, improving education, healthcare, social justice, women empowerment. Volunteer consultant for the United Nations Development Program in Beirut on conflict transformation.

Following long family tradition, focus on intercultural and interfaith dialogue and building trust through cooperation. Host to several conferences and activities in Lebanon and internationally; including joint organization of "Common Terms" a series of annual interfaith conferences 1996 till 2011 (e.g., "[The Indispensability of Christians in Lebanon and the Levant](#)"), Sydney 2016. In the same spirit, held a private working meeting with Pope Francis at the Vatican in February 2019.

### **Mountaineer**

Avid mountaineer, Mount Kilimanjaro (Tanzania), Mount Ararat (Turkey), Monte Rosa (The Alps), Toubkal - Mount Atlas (Morocco), Lebanon's Ten Summits, and Jabal El Shams (Oman).



### **Studies**

Masters and Bachelor degrees in Business Administration from the University of North Carolina, Charlotte, USA. Executive programs in the areas of Leadership and Strategy at Harvard and MIT; Behavioral Economics at the London School of Economics.

### **Contact particulars**

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