



**AZZAM
MICHEL**

HEAD OF CORPORATE BANKING DIVISION

Banque Bemo Saudi Fransi

Education:

June 1980, Degree in Business Administration, Universite Saint Joseph, Beirut, Lebanon; 1982, Masters in Business Administration, Finance and Banking, Universite Saint Joseph, Beirut, Lebanon; June 1994, Master of Business Administration, International Business and Marketing, McGill University, Montreal, Quebec.

Professional Experience:

Mr. Azzam began his professional experience as a Forex Dealer, first in Banque Saradar SAL in Beirut Lebanon from 1983 – 1985 and then with Wedge Bank Middle East SAL, Beirut, Lebanon from 1985 – 1987. He became Chief Dealer with Secomex SAL, Beirut in December 1987 and then Chief Dealer, Treasurer with the Jordan National Bank SA (Offshore) in Limassol, Cyprus.

In June 1994 he joined the family business of Victor Azzam et Fils SARL, Beirut, and continued in this position until May 2001 when he became Banker of the Corporate Banking Division with Banque Bemo SAL, Beirut.

Since 2005, Mr. Azzam has occupied the position of Head of the Corporate Banking Division with Banque Bemo Saudi Fransi.

Memberships:

Mr. Azzam is a member of the following committees of Banque Bemo Saudi Fransi:

- Credit Committee
- ALCO Committee
- Remedial Committee
- Quality Committee
- Management Committee
- He is also a member of the Anti-Money Laundering Committee