

## Raed H. Charafeddine

Central Banker | Commercial Banker | Strategist & Leadership  
Expert | Social & Economic Reformist



High-level senior finance professional with profound expertise in public and private sectors in the Middle East and Africa (MEA). International strategist in central banking, regulation and supervision, and financial markets, including direct operational experience in commercial banking. Board member of international and regional monetary and financial organizations. Social and economic reformist focusing on economic inclusion, poverty alleviation, women and community empowerment. Writer and speaker on strategy, leadership, monetary policy, finance, economics, and organizational and personal development. Expert in working under challenging political and economic environments, mitigating risks and fostering international regulatory compliance and efficient operations of local financial markets.

### Central Banker

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

Overseen the Central Bank's strategic and organizational development work streams, initiating and leading its management modernization projects. He has also supervised the Cash Operations department, Banking department, the central bank's Branch Network, and the Information Technology department focusing on fostering Lebanon's Digital and Knowledge Economy.

Served as chair of the Financial Inclusion Committee, the Information Security Management Committee, and the Islamic Banking Regulatory Committee; and as member of the Central Council, the Open Market Committee, and the Reserves' Investment Committee.

### Commercial Banker, Strategic Advisor 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;
- Chair of the Advisory Council for the Islamic Finance Qualification (IFQ), in collaboration with the Chartered Institute for Securities & Investment UK, (2009 - 2019);
- Deputy General Manager; Head of Branch Network; Regional Manager; and Director of Total Quality Management programs at leading commercial banks in Lebanon and the UAE (1990 - 2009).

### Policymaker in Governance & Development

- Alternate Governor for Lebanon at the International Monetary Fund and the Arab Monetary Fund (2009 - 2019);
- Jury Panelist at the "Lebanese Excellence Award" for the private and public sector organizations, a program funded by the European Union (2009 - present);
- Alternate Chairman of the Capital Markets Authority, Lebanon (2012 - 2019);
- Executive Director for the Levant countries at the Arab Monetary Fund Board (2013 - 2016) and (2019 - 2021);
- Board Member of the Arab Trade Financing Program (2019);

- 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 for selection of Public Sector leaders in Lebanon (2010 - 2014).

### **Thought Leadership and Academia**

Seasoned writer and thought leader on topics of global interest. His lectures focus on social, economic, and governance challenges of the Middle East, including Arab Countries in Transition, central banks' role at times of turbulence, conflict management and peace-building as well as organizational and personal development. Spoke at Columbia, Cornell, Harvard, San Jose State University, Tufts, the University of California - Irvine, 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, among others.

Between 1996 and 2018, during his career in the commercial banking sector, taught Strategic Management, Leadership, and Leading Change as a visiting lecturer at the American University of Beirut, the Lebanese-American University, the Hariri - Canadian University, and others.

For more information on his intellectual contribution, kindly refer to his website <https://raedcharafeddine.net/>.

### **Social and Economic Reformist**

Served as a board member and advised several NGOs that focus on alleviating poverty, improving education, healthcare, social justice, women empowerment. He was also a volunteer consultant for the United Nations Development Program in Beirut on conflict resolution.

Furthermore, following in his prominent family tradition, he focuses on promoting cultural and religious dialogue and dia-practice. Hosted, and was instrumental in giving focus to, several conferences and activities on these subjects both in Lebanon and internationally. That included co-organizing a series of annual interfaith conferences under the title "Common Terms" in Beirut from 1996 till 2011 and delivering pertinent lectures including one on "The Indispensability of Christians in Lebanon and the Levant" in Sydney in 2016. Delivered a speech in the Vatican during a private audience with Pope Francis in February 2019.

### **Mountaineer**

An avid mountaineer, hiked tens of mountains including Mount Kilimanjaro (Tanzania), Mount Ararat (Turkey), Monte Rosa (The Alps), Toubkal - Mount Atlas (Morocco), Lebanon's Ten Summits, Jabal El Shams (Oman).

### **Qualifications**

Holder of Masters and Bachelor degrees in Business Administration from the University of North Carolina, Charlotte, USA. Participated in several specialized executive education programs in the areas of Leadership, Strategy, and Behavioral Economics at Harvard, MIT and the London School of Economics.

### **Contact particulars**

Email: [Raed@RaedCharafeddine.net](mailto:Raed@RaedCharafeddine.net)

Phones: + 961 3 431 200 (Lebanon) and + 971 50 692 8200 (UAE).