



**Hikmat El Bikai**  
Senior Executive Officer  
Credit & Legal Affairs

Mr. Hikmat El Bikai's banking career commenced at Banque Saradar S.A.L. in 1982 before moving to Credit Commercial du Moyen Orient S.A.L. (CCMO) in 1989.

He joined Bank of Beirut in 1994, where he is presently Senior Executive Officer – Credit & Legal Affairs, overseeing credit banking activities in Lebanon and abroad and monitoring the corporate and retail loan portfolio to ensure compliance with credit risk rules and regulations.

Mr. El Bikai has a Master's in Business Administration (Banking & Finance) from Saint Joseph University, Beirut.