



**Naoum Moukarzel**  
Chief Information Officer

Mr. Naoum Moukarzel joined Bank of Beirut in February 2023 as Chief Information Technology Officer.

Mr. Moukarzel has over 31 years of experience in the Information Technology field.

Prior to joining Bank of Beirut, he held several positions at Bank Audi SAL from Head of Infrastructure in 1992, to be then appointed as Head of Bank Audi Information Technology in 2000, afterwards he was promoted in 2005 to Head of Group Information Technology (Lebanon and International affiliates), to be then promoted in 2015 to the position of Senior Manager Information Technology in the Office of the Group CEO.

Mr. Moukarzel holds a Bachelor of Science in Business Computer and a University Diploma in Technology DUT from the Saint Joseph University in Beirut. Mr. Moukarzel is a former member of the Lebanese Banks Association since 2007, and of the World Union of Arab Bankers since 2012, and of the board of PinPay 2008-2012.