



بنك بيروت  
Bank of Beirut

## Hikmat Bekai

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 the following activities :

- credit banking activities in Lebanon and abroad including Banks and,
- monitoring the corporate and retail loan portfolio to ensure compliance with credit risk rules and regulations and,
- managing the following Departments :
  - Collateral/guarantees
  - Credit Recovery and legal
  - Real Estate
  - Housing loans Administration
  - IT security

As well he's a member in many committees within the bank including but not limited to : Credit Committee, International Credit Committee, Credit Committee for Banks and Financial Institutions, IT steering Committee....

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