



## OECD-BANQUE DU LIBAN INTERNATIONAL CONFERENCE ON FINANCIAL EDUCATION: BUILDING FINANCIALLY EMPOWERED INDIVIDUALS

IN ASSOCIATION WITH

THE MINISTRY OF FINANCE  
BASIL FULEIHAN INSTITUTE



AND

THE MINISTRY OF EDUCATION  
AND HIGHER EDUCATION



20-21 October 2010, Beirut

### SPEAKER BIOGRAPHIES – SESSION II

#### ANDRÉ LABOUL

**Head of the Financial Affairs Division, Directorate for Financial and Enterprise Affairs, OECD  
Secretary General of the International Organisation of Pension Supervisors**

André Laboul is the Head of the Financial Affairs Division at the “Organisation for Economic Co-operation and Development” (OECD); This Division is responsible for financial markets, private insurance and private pensions issues and is servicing the eight OECD related financial Committees and Groups (including the OECD Committee on Financial Markets and the OECD Committee on Insurance and Private Pensions).

Mr Laboul is also the Secretary General of the “International Organisation of Pensions Supervisors” (IOPS), the Executive Secretary of the “International network on financial education” (INFE) and the Managing Editor of the “Journal of Pension Economics and Finance”, edited by the Cambridge University Press. He is also currently member of the World Economic Forum Global Agenda Council on demographic shifts and expert to the European Commission Group of experts on financial education.

Mr Laboul wrote the first major international studies on bank/insurance and on regulation of private pensions and was instrumental in the development by the OECD of various major international policy projects, including on financial education, terrorism insurance, financial management of catastrophic risks and financial risk transfers.

Before joining the OECD, he worked in Belgium at the Centre for European Policy Studies (CEPS), the Centre for Law and Economic Research (CRIDE) and the Prime Minister services for Science Policy.

Mr Laboul is both an Economist and a Lawyer, with degrees from universities of Liège and Louvain-La-Neuve.

## **GERMÁN SALDÍVAR OSORIO**

**Deputy General Director of Savings and Financial Regulation, Ministry of Finance and Public Credit, Mexico**

Germán Saldívar is Deputy General Director of Savings and Financial Regulation at the Ministry of Finance and Public Credit of México, post he has held since 2003. Among other duties, he is coordinator of the saving sector.

From 1997 to 2003 Mr. Saldívar worked in Avantel, S.A. (telecommunications company) where he was General Counsel. Prior to that, he worked in the Legal Counsel Office of the President of Mexico.

Germán Saldívar Osorio received his Law Degree from the Instituto Tecnológico Autónomo de México (ITAM) and his Master's Degree in Financial Law from Konstanz University in Germany.

## **GHIDE SLEIMAN EL-KHALIL**

**Deputy Chief Division, Banque du Liban**

Ghide Sleiman El-Khalil is the Deputy Chief Division of the Corporate Governance Unit at the Central Bank of Lebanon, mainly responsible of the development and promotion of CG standards and guidelines for the Lebanese financial sector, as well as the monitoring and assessment of existing frameworks and practices.

She initiated the consumer protection and financial awareness and education project in the Lebanese financial sector and she continues to lead and coordinate this initiative. She leads working groups from the BDL, and the Banking Control Commission (the supervisory authority) and from the Lebanese banking sector for working on the formulation and development of a series of consumer protection (conduct of business) rules and regulations. She also followed train-the-trainer sessions for building capacity of employees in the banking sector.

Mrs. El-Khalil represents the BDL as member of the Steering Committee of Regulators working on the establishment of FinCoNet, an international body launched to promote financial literacy and standards for fair and equitable treatment of financial consumers. She represented BDL in many international conferences and meetings on consumer protection and financial literacy. She serves as a national coordinator in the International Network for Financial Education (INFE).

Prior to joining BDL, she worked with MAA DATA, a leading Statistical Consulting Center in Lebanon, where she participated in conducting socio-economic development researches and studies with international organizations such as the UNDP and IFAD. She was also involved in the induction of new team members and in the continuous training for field researchers.

Mrs. El-Khalil holds an MBA from the American University of Beirut (2004) and a BS in Business Finance and Economics from the Lebanese American University (2001).

## **LHASSANE BENHALIMA**

### **Deputy Director of Banking Supervision**

Mr. BENHALIMA holds a degree in Political Sciences, a European master of Law (DEA) in Internal and International Law and a Doctorate in Law in Contentious Administrative Procedures, Faculty of Law, Strasbourg-France.

He has joined BANK AL-MAGHRIB since 1991.

He was Head of the Regulation Unit, then Head of the Regulation and Approval Department, and Deputy Director of banking supervision since July 2009.

Mr. BENHALIMA holds also the position of Secretary in:

- the Committee for Credit Institutions: a body in charge of giving an opinion on approval requests and other authorizations, and regulatory draft projects applicable to credit institutions;
- the Commission for Credit Institutions Discipline: a body in charge of giving an opinion on the sanctions that might be imposed on credit institutions infringing banking regulations;
- the Commission for Coordinating the Financial Sector Control Agencies: a body in charge, inter alia, of coordinating its controllers' work.

Mr. BENHALIMA has participated in the preparation of the regulations applicable to credit institutions, as well as the preparation of several draft laws, particularly the Banking Law and the Statutes of Bank Al-Maghrib.