

**Riyad Al Dughaiter, CFA**  
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**Riyad Al Dughaiter** is an independent consultant with expert focus on Investments, FI Risk Management, and Strategy. Currently he advises FI's on formulation and implementation of Asset, Risk and Investment Management strategies.

Riyad is the former Group Chief Risk Officer at Arab Banking Corporation, Bahrain, where he was responsible for risk management oversight for the ABC Group's banking operations in 12 countries. Prior to that, he held numerous senior positions at Riyad Bank, including Chief Risk Officer, EVP - International Banking, and EVP- Houston Agency, Texas, USA.

He began his career on the investment services side of banking where he was instrumental in setting up an umbrella of industry leading mutual funds at Riyad Bank. Riyad also led teams responsible for closing a number of multi-billion dollar syndicated loan transactions in Saudi Arabia.

Riyad represented Riyad Bank and the ABC banking group on a number of bank and public company boards, including Saudi Swiss Bank, Riyad Bank Europe, ABC-Algerie, ABC-Tunisie, Saudi Real Estate Company, Saudi Hotel Services Company, Saudi Energy Services Company, Arabian Drilling Company, amongst others.

He is a former member of the Institute of International Finance's Steering Committee on Regulatory Capital (Washington DC, USA), and is a frequently invited expert speaker in the region, and internationally, on risk management in banking, and issues relating to Bank strategy and governance.

Riyad holds a BSc. in Civil Engineering and an MBA, with honors, from the University of Petroleum & Minerals in the Kingdom of Saudi Arabia. He is a CFA charterholder, and a member of the CFA Society in Bahrain.