Moshe cohen

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**Language skills:** fluent in Hebrew, Arabic, English, and French

# EDUCATION

**Academic qualifications**

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| MA in Law | The College of Management, Rishon LeZion | Business-commerce track Wrote two research theses: one on business and private credit rating and the other on the banking prudential authority.  |
| MA in Social Sciences | The Hebrew University of Jerusalem | Business communication studies (market research, consumer behavior, marketing, advertising, and public relations). Final research thesis on public complaints lodged with the banking prudential supervisor. |
| BA in Humanities | The Hebrew University of Jerusalem |  |

**Other studies**

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| Advanced course in business law at the Faculty of Law | Bar-Ilan University, Ramat Gan |
| Academic studies, international relations (one year) | The Hebrew University of Jerusalem |
| Academic studies (three years)Awarded a special monetary prize for excellence. | The University of Aleppo, Syria |
| Academic studies of Hebrew law (three years)  | The Rabbinical Court of Aleppo |
| Earlier education | The European Champagnat College in Aleppo and Jewish educational institutions in Aleppo |

**Continuing education in management and finance**

* Attended professional courses for managers and senior managers at Bank Leumi, including courses on leadership, entrepreneurship and creativity, senior management, credit, marketing, legal aspects, and regulation.
* Attended courses on the operation of boards of directors and corporate governance while employed at Bank Leumi and after leaving the bank.

**WORK EXPERIENCE**

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| June 2022–present | Metropolitan Mass Transit System Ltd. (NTA) | * Public Director
* Chair, Finance and Risk Management Committee
* Member, Audit Committee
* Member, Human Resources Committee
* Member, CEO Search Committee
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| February 2012–February 2021 | C.A.L Israel Credit Cards Ltd. | * External Director (three terms) with finance, accounting, and banking expertise.
* Chair, Agreements with Banks Committee
* Chair, Audit Committee
* Member, Risk Management Committee
* Member, Strategy Committee
* Member, Information Technology Committee
* Member, Remuneration Committee
* Member, Derivative Claim Committee
* Member, temporary committees established on an ad hoc basis
 |
|  | Yatzil Finances Ltd. | * External Director
* Chair, Audit Committee
 |
|  | C.A.L Financing Ltd.C.A.L. Deposits Ltd. | * Director
* Director
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| September 2006–May 2010 | Leumi Mortgage Bank Ltd. | * Director
* Chair, Insurance Committee
* Member, Credit Committee
* Member, Audit Committee
 |
| November 2005–August 2009 | Bank Leumi Trust Company | * Director
* Member, Investment Committee
 |
| December 2001–March 2005 | Arab Israel Bank Ltd. | * Director
* Member, Credit Committee
* Member, Assets and Liabilities Committee
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**Special recognition:** Appointed by the Government Companies Authority to the “Selected Directors” group in 2014, 2015, and 2017.

**Administrative and professional positions and appointments at Bank Leumi**

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| 2005–2009 | Senior Division Head, Bank Leumi Management, handling problem credits within the banking and commercial divisions |
| 1992–2005 | Senior Division Head, Bank Leumi Management, overseeing private customer credits, including overall doctrines, infrastructure, and private credit processes, comprising checking accounts, loans, mortgages, and credit cards. Business responsibility and risk management of credit and exposures at Visa-C.A.L., Leumi Card, and Diners companies. |
| 1990–2009 | Member, Banking Division Management |
| 1987–1990 | Head of Office at the Head of the Banking Division (including retail and commercial banking and capital markets) |
| 1984–1987 | Head of Private Customer Care Division, Bank Leumi Management |
| 1982–1984 | Manager, Advertising and Public Relations in Israel and Abroad |
| 1979–1982 | Manager, Marketing Division of Leumi Group |
| 1973–1979 | Employee, the business branch (serving large business clients) at the bank’s main branch in Jerusalem |

* Cofounder of the Leumi Card company (now Max). Responsible for features, models, and risks of Leumi Card and Bank Leumi credit cards.
* Business Risk Control Officer of Bank Leumi Banking Division.
* Compliance Officer of Bank Leumi Banking Division.
* Led the establishment of the credit rating system—credit scoring and application scoring—for private and commercial customers in the Bank Leumi Group.
* Participated in the steering and implementation of the Basel international regulatory framework.
* Served as chair of a supra-divisional committee for mapping potential risk areas for embezzlement and fraud in the banking and commercial divisions.
* Served as chair of the supra-divisional committee to establish the lessons learned from the collapse of the Commercial Bank.

**Other positions at the Leumi Group management**

Appointed by the CEO and the Leumi Group management team to serve as chair or member of various committees. These committees steered, implemented, and managed projects pertaining to credit, credit risks, customer credit scoring, commissions, management of credit and operational risks, crisis management, change implantation, profitability, regulations, capital adequacy, customer relations, business and operational infrastructure, organization and administration.

**TEACHING AND TRAINING**

**Academic teaching—economics and banking**

* Lecturer at Bar-Ilan University/Ashkelon Academic College, the School of Economics (8 years). Taught four mandatory courses to students in the third year of their BA studies: Credit Theory, The Capital Market, Banking Regulation and Supervision, and Management of Financial Institutions.
* Regular guest lecturer—human resources seminars at Bar-Ilan University.

**Training, advocacy, and teaching**

* Regular lecturer on credit theory, marketing, advertising, and risk management at Bank Leumi training center. Received commendation for contribution to training (“Valued Trainer at Leumi” award).
* Advocacy—participated in various (apolitical) public and state outreach missions abroad on behalf of the Prime Minister's Office, the Ministry of Foreign Affairs, the Jewish Agency, and other public institutions.
* Extensive experience in lecturing and delivering inspirational talks.
* Teaching at the Jewish high school in Aleppo, Syria.

**PUBLIC APPOINTMENTS**

* Voluntary Chair of the World Center for Jewish Heritage of Aram-Zobah (Halab) (a nonprofit organization).
* Former Secretary General of the Public Council for the Rescue of Jews from Arab Countries (appointed at the Ministry of Foreign Affairs.) The council was headed by the late Supreme Court Judge Haim Cohen and the late Ambassador Jacob Tzur.
* Former member of the State Appeal Committee for Compensation and Pensions for Prisoners of Zion and Their Families. Appointed by the Minister of Absorption and the Chair of the Jewish Agency (the appointment was published in “Reshumot,” the official state gazette of records.)