

Curriculum Vitae

Joao Lucas Duchene

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Professional Experience

July 2002 to present: IFC – International Finance Corporation (World Bank Group) (Based in Washington, DC, USA)

Began as a Principal Banking Specialist, within the Global Financial Markets Department, then became, in 2004, Head of the Banking Advisory Group, in the same Department. In these roles, visited and analyzed banks in more than 30 countries across the world, providing expert advice and support to investment teams and to client banks' management. Managed a team of 8 banking specialists.

In May 2007, became Chief Credit Officer in the Credit Review Department, covering investments in financial institutions (banks, insurance companies, private equity funds and other non-banking financial institutions). In November 2008, became the primary credit officer for the Latin America (LAC) region. Since November 2010, started covering the Eastern Europe, Central Asia, Middle East and North Africa regions (EMENA) as well. Participated in and/ or led different initiatives to streamline processes or introduce new practices. Since August 2014, is also leading the development and implementation of the Investment Risk Platform (the IRP project team).

From 2004 to 2006, was IFC's nominee to the Investment Committee of AIFH – Africa International Financial Holdings, a private equity fund whose objective was to invest in commercial banks in Sub-Saharan Africa.

From December 2007 to January 2009, was IFC's nominee to the board of directors of Banco Fibra, a Brazilian bank in which IFC had a significant equity investment.

January 1979 to June 2002: BankBoston (based in Sao Paulo, Brazil)

Began as an intern, then built a career in credit, moving up from Credit Analyst (1979) to Lending Officer (1981), then to Head of Credit Analysis (1983), Head of Credit Administration (1985), Credit Review Unit Director (1990), Credit Policy and Planning Unit Director (1992), Large Corporate and Capital Markets Unit Director (1995). Spent one year at the Head Office in Boston, MA (from October 1989 to November 1990) as International Loan Review Officer and Brazil Desk Officer.

In September 1997, became the Regional Market Risk Unit Director, responsible for market risk management in the Northern Latin American Region (Brazil, Mexico and Panama).

Elected in 2000 a Director of BankBoston Banco Multiplo, BankBoston DTVM, BankBoston Leasing and BankBoston Cia. Hipotecaria. Under Brazil's Central Bank approval, was the designated Director responsible for risk management of the BankBoston Group in Brazil.

Developed extensive experience in credit analysis, loan structuring, credit approval, credit monitoring, problem loan management, credit audit, asset recovery and credit policy. Participated in and led credit teams in due diligences aiming at acquiring other financial institutions. Worked through several economical and financial crises, which directly or indirectly affected the Brazilian economy.

Member of several committees: Corporate Policy Committee, Asset and Liability Committee, Valuation Committee (chair), Trading Committee, Brazilian Risk Council, Regional Credit Committee (vice-chair), Brazilian Credit Policy Committee and other management groups.

Represented BankBoston at the Risk Management Commission of the Brazilian Banking Association (Febraban) and at the Risk Management Council of the Sao Paulo Mercantile & Futures Exchange (BM&F).

January 1978 to January 1979 – Nordon Industrias Metalurgicas

Intern

1970 to 1972 – Fabricas Germade

Intern

Academic Background

a) *Escola Politecnica da Universidade de Sao Paulo*

Graduated in Production Engineering in 1979 (5-year course)

b) *Pontificia Universidade Catolica (Sao Paulo)*

Completed 3 years of Law studies (of a 5-year course) simultaneously with the Engineering studies above

Other Courses

INSEAD (Fontainebleau, France) – Risk Management in Banking – 1994

Also, several other courses, lectures and seminars in the areas of financial management, financial mathematics, risk management, human resources, written and oral expression.

Presentations

Delivered several presentations to internal and external audiences, in Brazil and abroad, in the areas of credit risk, market risk and risk management in general.

Languages

Fluent in: Portuguese, French, English, Spanish

Reads and speaks: Italian

Personal data

Date of Birth: July 6, 1955

Place of Birth: Sao Paulo, Brazil

Citizenship: Brazilian and French

Marital Status : Married

Children: 3 (ages 30, 28 and 24)

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