

Counsel, Washington, D.C.

Financial Institutions Regulation and Enforcement; Fintech;
Blockchains and Digital Assets



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Education

J.D., University of Michigan, 2007
(*cum laude*; Note Editor, *Michigan Law Review*; Contributing Editor, *Michigan Journal of International Law*)

A.B., Duke University, 2001
(with distinction in Economics)

Bar Admissions

New York
District of Columbia

Languages

English
French
German
Arabic
Spanish

Associations

Member, Exchequer Club

Khalil Maalouf is active in the areas of banking regulation, supervision, and enforcement. Mr. Maalouf represents all types of companies in the financial services ecosystem on matters relating to strategic planning, mergers and acquisitions, bank formations, private equity investments, fintech, regulatory capital, FDIC receivership, activity restrictions and corporate governance. He also advises on novel federal and state regulatory issues, including the regulatory requirements for digital asset and cryptocurrency activities.

Mr. Maalouf also represents clients in complex cross-border enforcement matters, including the resolution of high-stakes administrative, civil and criminal proceedings involving federal, state and foreign regulatory agencies and prosecutors. As part of these representations, he assists boards of directors and management in conducting sensitive internal investigations and has extensive experience representing clients in crisis management situations.

Additionally, Mr. Maalouf provides strategic counseling on cross-border anti-money laundering measures, economic sanctions, banking secrecy and data protection matters. He advises on the development of internal controls, consent order remediation, and compliance capabilities and frameworks, as well as on effectively managing supervisory relationships. In addition, he has counseled clients on the implementation of the Dodd-Frank Act and on capital and liquidity support programs, including those established pursuant to the Emergency Economic Stabilization Act of 2008 and the Coronavirus Aid, Relief, and Economic Security Act of 2020. Mr. Maalouf also is a regular speaker at conferences and has written a number of articles on the above topics.

Before attending law school, Mr. Maalouf was awarded a Fulbright Fellowship and studied at the EBS Universität für Wirtschaft und Recht outside Frankfurt, Germany. In law school, Mr. Maalouf received the 2006 Dykema Scholarship Award for significant contributions to the *Michigan Law Review* and the 2007 Eric Stein Award, which is given to the author of the best student contribution to each volume of the *Michigan Journal of International Law*.

Recent Speaking Engagements

“Lessons Learned from Recent Enforcement Actions in the U.S. and EU Against Financial Institutions, Global Exporters and Individuals,” *C5’s 13th Berlin Forum on Global Economic Sanctions*, May 23, 2019

“The U.S. Approach to Fintech Regulation,” *Lawline*, November 8, 2018

“What Latest Investigations Reveal About Current AML and Sanctions Risks for the Insurance Industry,” *ACT’s AML & OFAC Compliance for the Insurance Industry*, January 23, 2018

“How to Identify a U.S. Person: Scenarios to Illustrate the Reach and Applicability of OFAC Restrictions to Canadian Industry and Individuals and How to Stay Compliant,” *ACT’s 3rd Canadian Forum on Economic Sanctions*, October 24, 2017

“Iran Sanctions Post-Implementation Day: Overview of Changes to U.S. Sanctions,” *C5 Global Economic Sanctions Conference*, May 18, 2016