

التاريخ : ٢٠٠٨/٢/٢

الرقم : HR/1/2/1029

APPOINTMENT - EXFB - 4/2/2008

٧٥٨٩ ٠٨ ٠٢ ٠٤ ٠٩ ٥٩

J.S.G.

السادة هيئة الأوراق المالية المحترمين

عمان - الأردن

تحية وبعد،

نرجو اعلامكم بأنه تم تعيين السيد عمار بشير علي الصفدي بوظيفة " نائب المدير العام " في بنك
المال الأردني اعتبارا من ٢٠٠٨/٢/١ .
مرفق السيرة الذاتية للسيد عمار الصفدي.

واقبلوا فائق الاحترام ،،،

م. طلال يعيش
م.م عام لادارة الاستراتيجية
والموارد البشرية
١٠/١

١٨٦٢
١٠/١/٢٠٠٨
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AMMAR BASHIR AL-SAFADI

PERSONAL INFORMATION:

Date of Birth:	October 15, 1967
Nationality:	Jordanian
Marital Status:	Married
Contact Details:	079 - 5540310

CAREER SUMMARY:

Over 17 years of managerial experience in Treasury, Financial Markets and Private Banking. Broad exposure and capabilities in a variety of banking products and services. Superior communication and leadership skills as well as sales and marketing management expertise.

EDUCATION:

1991	<i>University of Essex – United Kingdom</i> M.A. - International Economics
1988	<i>University of Jordan - Jordan</i> B.Sc. - Economics & Statistics / Business Admn.

EXPERIENCE:

JUNE 2006 – Present	<i>Arab Banking Corporation - Jordan</i> First Deputy CEO – Treasury, Support & Operations
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Main Job Objective:

- Assist CEO in ensuring that the Bank accomplishes its planned objectives and goals and that the Bank operates as a sound and prudent business in accordance with the general policies of the Board of Directors. Act as a liaison between the CEO and the rest of the Bank within the authorities granted to me and assuming the CEO responsibilities in his absence.

Duties and Responsibilities:

- Participating in determining the Bank's mission through carefully analyzing the bank's external and internal environment in which the bank's mission will be accomplished.
- Participating in establishing the Bank's goals and objectives, in coordination with the Bank's executive managers, which are consistent with the bank's mission and achievable within the constraints of the bank's environment and its internal situation.
- Ensuring the proper understanding and implementation by all concerned departments of the Board's approved policies.
- Ensuring the proper understanding by all concerned departments of the significant risks that the bank faces in achieving its business objectives through its business strategies and plans.
- Continuously monitoring the performance of various departments and functions against budgets and key performance indicators.
- Reviewing and evaluating the Bank's financial position and recommending strategies for business enhancement and cost reductions.
- Monitoring the activities in relation to granting corporate credit facilities and assist in evaluating and analyzing the risks associated with such facilities.
- Participating in the regular meetings called for by the CEO to monitor work progress and recommending appropriate procedures.

NOV. 2005 – JUNE 2006

Arab Banking Corporation - Jordan
Acting CEO

JULY 2001 – NOV. 2005

Arab Banking Corporation – Jordan
Assistant General Manager – Treasury & Investments

- Member of the Asset / Liability Committee
 - Member of the Investment Committee
 - Member of the HR Committee
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- Responsible for managing the Bank's liquidity and foreign exchange positions within established parameters.
 - Responsible for managing the bank's Investment portfolio through systematic asset allocation, within the parameters of risk and return, and in accordance with the approved Investment Limits and Central Bank of Jordan regulations.
 - Planning, directing and controlling the activities of the Dealing Room involved in dealing with financial institutions, corporate customers, ABC branches and other departments to arrange transactions and monitor positional and counterparty limits.
 - Providing competitive treasury services to the Bank's customers and assisting Bank branches in their foreign exchange and foreign currency deposit activities.
 - Authorizing dealers in taking positions and delegating limits within the overall position limits, reviewing daily profit and loss results and end-of-day open positions and ensuring

that dealers are operating within assigned limits in full compliance with established policies and procedures.

- Overseeing the implementation of the Asset and Liability objectives with regards to foreign exchange, interest rate and liquidity risk.
- Developing and participating in calls' programs on banks and prime corporate names to optimize earning potential and enhance the Bank's image in the local and international financial communities.
- Actively involved in other duties such as participating in setting the Bank's strategic objectives and proposing action plans for the key business strategies for the purposes of increasing revenues, reducing costs and enhancing expertise and efficiencies.
- Actively involved in the strategic repositioning process towards gearing the Bank to the Retail Banking business.

OCT. 2000 – JULY 2001

HSBC Bank - Jordan

Executive Manager – Private Banking

- Responsible for setting up the Bank's Private Banking Department.
- Servicing a portfolio in excess of USD 40 million of private clients' funds, focusing on a high level of service, up-selling, cross-selling and referrals.
- Maintaining strong client relationships through advising clients in their trading and investment decisions and constant financial market awareness and communication of these.

JAN. 1996 – OCT. 2000

Export and Finance Bank- Jordan

Executive Manager – Treasury & Financial Institutions

- Member of the Asset / Liability Committee
- Member of the Credit Committee
- Member of the HR Committee

- Part of the initial team hired to establish the Bank with a focus on establishing the Bank's Dealing Room, Treasury Department policies and procedures, HR policies and establishing bank relations.
- Responsible for managing the Bank's liquidity, investment portfolio and foreign exchange positions.
- In charge of establishing and growing the Bank's Treasury customer base.
- Responsible for all banking relationships with local and foreign banks.
- Member of the Bank's Credit Committee for two years.

NOV. 1991 – JAN. 1996

Citibank - Jordan

Manager – Treasury Department

- Member of the Asset / Liability Committee

- Managing branch liquidity, bank accounts and foreign exchange positions within established parameters.
- Assisting in the development of new products.
- Participating in calls' programs on banks and prime corporate names.
- Handling foreign exchange and money market transactions so as to maximize profits on commercial and interbank transactions.
- Participated in designing foreign exchange and money market product programs for Citibank branches in the MENA region.

Board Memberships

JULY 2001 – Present

Arab Cooperation Financial Investment Co.

Deputy Chairman of the Board

JUNE 2007 – Present

Jordan Energy Resources Incorporated

Board Member

MAR. 2006 – MAR. 2007

Jordan Industrial Development Bank

Board Member

COURSES/SEMINARS:

- "Moody's Commercial Lending" Course, June 2007- November 2007
- "Finance for Executives" Course, INSEAD (France), Dec. 2006
- "Risk Management" Forum, Institute for International Research (Dubai), June 2005
- "Financial Engineering" Seminar, Institute of Banking Studies (Amman), Mar. 2003
- "Interest Rate Risk Management" Seminar, Institute for International Research (Dubai), Mar. 2003
- "Financial Markets" Forum, The Association of Banks (Amman), Feb. 2004
- "Asset Management" Conference, MEED (Bahrain), Jan. 2003
- "Private Banking" Seminar, HSBC Republic (Geneva), June 2001
- On-the-job training (Private Banking), HSBC Bank (Beirut), Mar. 2001
- On-the-job training (Private Banking), HSBC Republic (London), Jan. 2001
- On-the-job training (Private Banking), HSBC Republic (Geneva), Jan. 2001
- "Primary Dealers and Government Securities" Course, The Association of Banks (Amman), June 2000
- "Profit Improvement in Banks & Financial Institutions" Seminar, Institute of Banking Studies (Amman), June 1998
- "Portfolio Management" Seminar, Institute of Banking Studies (Amman), Feb. 1998
- "Treasury Investment Management" Seminar, Institute of Banking Studies (Amman), Aug. 1997
- "Asset / Liability Management" Seminar, Institute of Banking Studies (Amman), Nov. 1996
- "Executive Bankers" Seminar, Citibank N.A. (New York), Sept. 1996
- "Advanced Credit and Financial Analysis" Course, The Association of Banks (Amman), June 1996
- "Developments in Global Banking: Challenges and Prospects" Seminar, Institute of Banking Studies (Amman), Jan. 1996
- "Non-Transactional Banking Services" Seminar, Citibank N.A. (New York), Mar. 1995
- "The Bourse Game" Seminar, Citibank N.A. (Istanbul), May 1994
- "Treasury Skills" Seminar, Citibank N.A. (Bahrain), Oct. 1993
- On-the-job training (Dealing Room), Citibank N.A. (Bahrain), Dec. 1992

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الرقم : HR/1/2/١٥28

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السادة هيئة الأوراق المالية المحترمين

عمان - الأردن

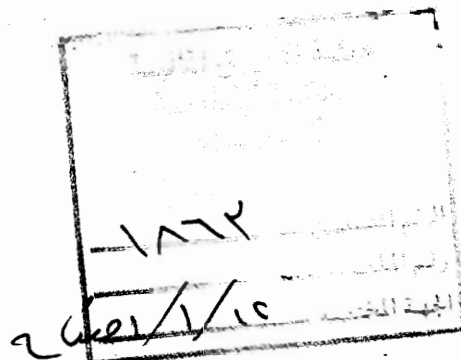
J.S.G.

تحية وبعد،

نرجو اعلامكم بأنه تم تعيين السيد سامي محمد موسى خير بوظيفة " مساعد مدير عام/الشؤون الادارية" في بنك المال الأردني اعتبارا من ٢٠٠٨/٢/١ .
مرفق السيرة الذاتية للسيد سامي خير.

واقبلوا فائق الاحترام ،،،

م. طلال يعيش
م.م عام لادارة الاستراتيجية
والموارد البشرية



السيد سامي خير
٢٠٠٨/٢/١

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SUMMARY

I am a results-oriented technician with demonstrated achievements; my efforts have successfully culminated in documented institutional enhancement and qualitative upgrades. I am able to: plan, present and execute work programs; communicate coherently with executives at all levels in the private and public sectors in both English and Arabic; and lead groups effectively in a mentoring environment. In addition, I have consulted on and written administrative procedure manuals to public and private sector enterprises. As Assistant General Manager at the Arab Banking Corporation (Jordan) and earlier as the director of administrative affairs for the Macmillan Publishers Co. regional office in Amman, Jordan Export Development Corp., Jordan Investments Guarantee Co., the Ministry of Planning, and as Executive Director for Administrative and Financial Affairs at the Central Bank of Jordan, I have developed unique skills combining expertise in managing both public and private organizations. I have a diverse applied background and demonstrated achievements within various environments.

WORK EXPERIENCE

2002-Present Assistant General Manager, Administration and Human Resources, Arab Banking Corporation (Jordan), February 2002. Supervision of the Admin, Real Estate, Human Resources, IT, Shareholder Affairs, and Public relations Departments, a total of 82 bank executives. Designed and implemented all regulations and procedures for all departments, including the HR policy manuals, organizational structures, job analysis and evaluation procedures. Also, simultaneously headed the Purchasing and Procurement Committee, Member of the HR Committee and the Land and Real Estate Committee. Created the bank brand including all activities related thereto from designing the literature to the individual branches and outlets throughout the Kingdom.

2001– 2002 Deputy Managing Director, WURTH-Jordan, May 2001 to February 2002. Deputy Manager in charge of follow up and supervision of all internal company activities and liaison among departments. During tenure, I have established company by-laws and procedure manuals: Employee Rules Manual, Administration Manual, Financial and Purchase Procedures and Manual, Archive System, Commissions Manual, Sales Promotion and Performance Evaluation, and Employee Job Description Manual. Further, I designed all the forms necessary for the company to conduct its affairs optimally. Motivated Sales Department to double sales within six months of tenure at the company while curtailing some of the advertising and administrative expenditures.

1999-2001 Executive Director for Administrative and Financial Affairs: The Central Bank of Jordan (CBJ), Jordan, November 1999-May 2001. Activities included: Providing managerial support to all the departments of the CBJ through a 260 employees and 11 sections. Chairman of Supplies and Purchases Committee, Member of the Tendering and Construction Committee, and Member of the Personnel Committee. Commissioned by the Prime Minister to: consult and help reorganize the General Customs Department; and as a full member in the Committee for Streamlining Government Procedures.

1995-1999 Director of the Administrative Affairs Department: Ministry of Planning, Jordan, December 1995 to November 1999. Provided management support and personnel services to the Ministry of Planning through a 50 person, four-section department. Responsible for public relations, human resources development (training, professional development, missions, pensions, job description, and managerial development tools), administrative procedures, and conduct of purchases and tendering. In the interim, I was commissioned by the Minister of Planning to consult other public sector entities such as the Jordan Telecommunication Regulatory Commission (TRC) where I prepared all the administrative manuals necessary for the operation of the then recently established entity. Participated in all hiring and tendering and purchases committees of the Ministry. Liaised all administrative issues pertaining to organizing events, joint activities and matters of protocol with The Royal Court.

1994-1995 Owner-Manager: Khushman-Khair Holding Co. Jordan. April 1994 to December 1995. Established and managed a fast food restaurant, and a toys and stationary import company.

1993-1994 Director of the Administrative Affairs Department: Secure Investment Co., Jordan, November 1993 to March 1994. Established with a team comprising representatives of the public and private sectors, including banks and the Social security Corp., a JD 10 million public shareholding company to manage investment portfolios in the various aspects of the economy. As one of a three-person team responsible for establishing this company, I participated in all the activities leading to its founding.

1992-1993 Director of the Administrative Affairs Department: Jordan Export Development and Commercial Centers Corp. (JEDCO). Jordan, June 1992 to October 1993. Promoted from Section Head to Director. Responsible for the development of the administrative structure, management and follow-up of administrative, monitoring and evaluation systems, management support, media, logistics control and provision, and Rapporteur to the Board of Directors. Commissioned by the Minister of Industry and Trade to assist in designing the Investment Promotion Corporation—presently the Jordan Investment Board.

1991-1992 Director of the Administrative Affairs Department: Macmillan Publishers Co. Regional Office, Amman. May 1991 to April 1992. Responsible for managing all aspects of business relating to the company's regional office. Office was moved to South Africa after the onset of the Gulf War.

1984-1991 First Lieutenant: Jordan Armed Forces. October 1984 to April 1991. Held different positions in the Armed Forces: Intelligence Officer, Camp Commander, Third Staff Manpower, Platoon Leader, and Acting Technical Staff. Duties included various responsibilities and training in Jordan and the US.

OTHER WORK EXPERIENCE

Consultant to the Telecom Regulatory Commission and the Jordan Customs Department responsible for the restructuring of both agencies and streamlining their administrative operations.

Board Member: National Ahlia Insurance Co. Ltd. (June 2004-March 2005) & (April 2006-April 2007), Travertine Co. (April 2005-November 2005), Century Investment Group (November 2005- October 2006), ABC Investments (September 2006 – present).

Honors and Awards

First in Class Graduate, Royal Military College, Jordan
First in Class Graduate, Fort McClellan, Alabama, US Armed Forces College, USA
Honorary Georgia Citizen, The State of Georgia, USA
Honorary Lieutenant Colonel Aide-de-Camp, The State of Alabama, USA
Membership, Military Police Corps, USA
Jordan Peace Medal

EDUCATION

1984 BA. Public Administration, Jordan University

Training Seminars

Human Resources Management, Investment Projects—cost analysis and estimation, Guiding new employees, Modern Management of Employees, Strategic Planning, Leadership Development, Leading Effective Change, Job Analysis and Description

Skills: Computer literate (Power Point, Word, Excel, Access, and Internet)

Languages: Arabic and English proficiency

NATIONALITY: Jordanian