

APPOINTMENT - BOTX - 4/11/2009

الرقم: م/2009/1322

التاريخ: 2009/11/04

السادة هيئة الأوراق المالية المحترمين،،

تحية واحتراماً،،

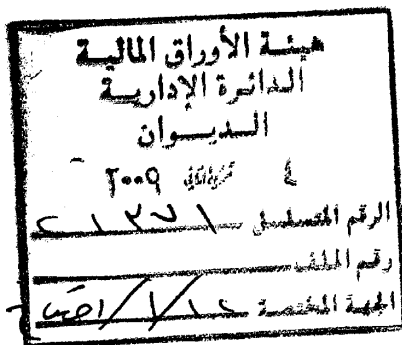
إشارة إلى تعليمات إفصاح الشركات والمعايير المحاسبية ومعايير التدقيق المعمول بها نرجو إعلامكم انه قد تم تعيين السيد (سلامه محمود عبد الفتاح أبو نصير) رقمه الوطني (9541009457) (مديراً تنفيذياً / دائرة ائتمان الشركات والتجارية) خلفاً للسيد (عبد الحميد أمين عبد الحميد السعيد) رقمه الوطني (9661037290) اعتباراً من تاريخ 2009/11/01 ، مرفق لكم طيه نموذج تعريف مطلع والنبذة التعريفية الخاصة به .

وتفضلوا بقبول فائق الاحترام،،،،

السيد عبد الكريم

البورصة

١١/٤



صالح رجب

المدير التنفيذي - دائرة الامثال - أمين سر المجلس

الإدارة العامة
ص.ب ٢١٤٠
عمان ١١١٨١ - الأردن
تلفون: ٥٦٩٦٢٧٧ (+ ٩٦٢ ٦)
فاكس: ٥٦٩٦٢٩١ (+ ٩٦٢ ٦)
تلكس: ٢٢.٣٣ BJORJOAX سويقت:

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بنك الاردن Bank of Jordan

CANDIDATE REPORT

Executive Summary

Salama is currently the Head of Credit Administration and Control with the Housing Bank for Trade and Finance based in Jordan. He is responsible for all of the centres within the credit function such as; credit control, corporate and retail credit quality, specialised lending, syndicated loans, credit limits, portfolio management, documentation and legislation, bonded centre, real estate appraisal and credit files management.

He oversees all the credit administration and control for the entire HBTF operation across Jordan, Bahrain, Palestine, Algeria and Syria. Salama is also involved in the strategic and operational planning and for the credit administration and control to ensure it is in line with the bank's strategy and policies.

Through his various roles and positions Salama has over 20 years of credit and risk experience and is currently seen as the most knowledgeable person within Credit at the bank. He has achieved numerous training awards and certificates in the field of credit and risk.

Remuneration

Basic Salary per month: \$ USD 8000

Benefits including housing and Transportation per month: \$ USD300+ Semi free of charge housing loan for \$USD200000

Bonus (achieved last year) \$ USD25000

Skill Set, Knowledge & Competencies

Special Tasks and Achievements:

- Manager of Moody's Risk Rating Program Project Including All Phases (Negotiation, Buying, Applying and Implementation) in all Housing Bank Local Credit Centres and affiliate branches outside the Kingdom.
- Housing Bank representative in the International Company for Textiles, Board of Directors.
- Housing Bank representative in Jordan Pipe Company, Board of Directors.
- Evaluating the Credit Process in HBTF 1998, 2000.
- Restructuring and developing HBTF Credit Sector since 1999.

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Executive Search & Selection

- Applying a new credit approach and modern credit tools In HBTF Since 1999.
 - Risk Rating and Scoring System.
 - Credit Pricing Model.
 - Account Profitability Model.
 - Customer's Wallet Sizing Model.
 - Credit Manager's Incentives Program.
 - Credit Authorities Link with Risk Rating.
 - Credit Policy.
 - Portfolio Stress and drill Testing.
 - Risk Appetite Acceptance Criteria (RAAC).
 - Risk Based Pricing of Assets.

Professional Meetings:

- Seminar For Arab Banks Safety In The Context Of Basle II Recommendations, Amman/Jordan,
- Moody's Symposium, Dubai/U.A.E,
- Moody's Symposium, London/United Kingdom.
- Credit Classifications Seminar Held By Arab Bank Union, Amman/Jordan,
- Balanced Scorecard Held By Institute For International Research, Amman/Jordan,
- Jordan American Free Trade Conference Bank Representative, Amman/Jordan.

Honors:

- Granted many presents through long work period.
- Granted The Golden Award by National Commercial Bank.
- Granted various certifications of excellence and good performance By National Commercial Bank/Housing Bank for Trade and Finance.

André Nasr

Tel: +971 4 430 9309

20 July 2009

Note: Reference checking has not yet been undertaken, but will be conducted prior to any appointment.
Candidate original resumes are available for viewing should you require.

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Executive Search & Selection

RESUME

NAME : Salam M. Abu Nusair

RESIDENCE : Amman, Jordan

DATE OF BIRTH : 14th October 1954

RESIDENCY STATUS : Jordanian National

EDUCATION : Whinny Murray-NCB /S A Riyadh
High Diploma in Corporate Credit Intensive Training
1994/1995

University Of Jordan
Bachelor of Commerce/Accounting
1978

General Secondary Certificate/Scientific Branch
1973

PROFESSIONAL DEVELOPMENT : Operational and Market Risk Management In Line With Basel II
Regulation/Union of Arab Banks

Basel II Regulations/Union of Arab Banks

Credit Rating/Union of Arab Banks

Credit Risk Awareness for Managers/Arab Centre for
Training/Housing Bank for Trade and Finance

Supervisory Skills Course/National Commercial Bank Training
Institute/SA

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Intensive Islamic Banking Services Workshop National Commercial Bank Training Institute/SA

Advanced Course in Strategic Marketing Harvard University by Dr. Vickman

Estimated Budget and Business Plans Workshop London-Based Banking Training Institute/UK

Long- Intensive Course in Corporate Credit by Whinny Murray in Riyadh/SA

Banking Finance and Credit Risk Workshop Riyadh-Based Saudi Banking Institute/SA

Instructing Omega Program Trainees of the U.S Bank Credit Programs Workshop

Advanced Credit Risk Management Workshop National Commercial Bank Training Institute/SA

Advanced Personal Management Workshop National Commercial Bank Training Institute/SA

Treasury Products for Manager's Workshop Riyadh-Based Saudi Banking Institute/SA

Planning and Marketing Skills for the Banking Sectors Workshop Arab Academy for Financial and Banking Science in Alexandria/Egypt

Advanced Measuring the Degree of Customer's Risk/Moody's Program Workshop Bahraini Banking Institute/Bahrain

Strategic Change Management Workshop Arab Centre for Training/Housing Bank Complex/Jordan

Moody's Advanced Credit Program Arab Training Centre/Housing Bank Complex

ICDL Certificate by Cambridge University

Project Management Method Program Holiday Inn/Jordan

LANGUAGE SKILLS

:

Arabic and English

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EMPLOYMENT HISTORY

Date	Company	Title
2005 - Present	Housing Bank for Trade and Finance	Head of Credit Administration and Control Management
1999 - 2005	Housing Bank for Trade and Finance	Head of Corporate and Commercial Banking
1994 - 1999	National Commercial Bank NCB, Eastern Province	Head of Credit and Marketing Group
1989 - 1994	National Commercial Bank NCB, Al-Khobar Headquarter, Eastern Province	Deputy Branch Manager
1984 - 1988	National Commercial Bank, Al-Khobar Headquarter Main Branch and other Sub-Branches	Head of Operations Department/Internal Audit/Foreign Department

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Executive Search & Selection

WORK HISTORY

2005 -
Present

HOUSING BANK FOR TRADE AND FINANCE

Position Held

Head of Credit Administration and Control Management

Responsibilities:

Responsible for the following who reported into this position:

- Credit Control Manager
 - Corporate and Retail Credit Quality Assurance Manager
 - Specialised lending Quality Assurance Manager
 - Syndicated Loans Manager
 - Credit Limits Manager
 - Portfolio Management Manager
 - Documentation & Legislation Manager
 - Bonded Center Manager
 - Real Estate Appraisal & Mortgage Manager
 - Credit Files Management Manager
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- Supervise and manage credit administration and control in HBTF's main head office in Jordan and in foreign branches (Bahrain, Palestine, Algeria and Syria).
 - Develop strategic and operational plans (including Action Plan) for the CA & CC that support the overall Bank strategy and ensure the related centres and units can meet the bank's service needs.
 - Oversee and manage the CA & CC's to ensure all services are efficiently delivered to a high quality standard in adherence to bank policies and in line with governing regulations (Central Bank of Jordan, Basel II).
 - Oversee the overall activities and the delivery of credit administration and management of the bank's Credit Portfolio including performing loans and provisions and limit management services.
 - Direct the delivery of internal credit auditing processes, liaising with business units to co-ordinate audits, managing delivery of audit services and overseeing any required actions within the business units to rectify any non complying transactions.
 - Monitor service provision to ensure that all credit administrations activities meet the standards of service under its Service Level Agreements with internal customers (Bank Branches and Commercial and Credit Centres). Direct any action required to ensure SLA's are met.
 - Direct all activities to secure risk awareness and mitigation.

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Executive Search & Selection

- Oversee quality assurance processes to insure all deals are executed in compliance with both internal and external policies and regulations.
- Senior Credit Committee Member.
- Solve any problems that might appear during the credit process to provide the required maintenance of the workflow.
- Contribute setting the action plans within the broader banks strategic plan and supervise its implementation.
- Approve annual evaluation reported by managers for the management's officers.

1999 - 2005	HOUSING BANK FOR TRADE AND FINANCE
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Position Held

Head of Corporate and Commercial Banking

Responsibilities:

Responsible for the following teams and units who reported to this position:

- Risk Rating and Credit Analyses Unit
- SAG Unit (Special Asset Group) - Corp. Remedial Management Group
- Portfolio Management Unit
- Syndicated Loans Unit
- Public Sector Unit
- Contractors Financing Unit
- Trading and Services Unit
- Manufacturing and Mining Unit
- Marketing Team
- Collections Team
- Develop Business Strategy
- Supervise Preparation of Budgets Consistent With Strategy
- Conduct Regular Performance Reviews Against Budget
- Establish Performance Goals
- Evaluate Staff Against Goals
- Implement Performance Based Compensation System
- Establish Industry Responsibility
- Enforce Target Market and Risk Asset Acceptance Criteria

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Executive Search & Selection

- Ensure Staff Receives Appropriate Credit Training
- Enforce High Credit Standards
- Member Of Credit Committee
- Participate In Client Marketing Calls
- Credit Approvals from Team Leaders
- Maintain High Quality Credit Portfolio

1994 -
1999

NATIONAL COMMERCIAL BANK NCB, EASTERN PROVINCE

Position Held

Head of Credit and Marketing Group

Responsibilities:

- Managed a Portfolio of 5 Billion Saudi Riyals.
- Marketing.
- Supervised the credit process.
- Supervised preparation of budgets consistent with strategy.

1989 -
1994

NATIONAL COMMERCIAL BANK NCB, AL-KHOBAR
HEADQUARTER, EASTERN PROVINCE

Position Held

Deputy Branch Manager

Responsibilities:

- Head of Marketing and Credit.
- Head of the Local Credit Committee.
- Managed a credit portfolio of SR1Billion.

1984 -
1988

NATIONAL COMMERCIAL BANK, AL-KHOBAR HEADQUARTER
MAIN BRANCH AND OTHER SUB-BRANCHES

Position Held

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Executive Search & Selection

Head of Operations Department/Internal Audit/Foreign
Department