

التاريخ: 2021/12/28  
الرقم: 5752 /2/1/HR

السادة هيئة الأوراق المالية المحترمين

الموضوع: الإفصاح عن تعيين رئيس ادارة الامتثال

تحية طيبة وبعد،،،

بالإشارة إلى أحكام المادة (11) من تعليمات إفصاح الشركات المصدرة والمعايير المحاسبية ومعايير التدقيق لسنة 2004 وتعديلاتها حتى سنة 2019 المعمول بها، يرجى التكرم بالعلم بأن مجلس إدارة البنك قد قرر الموافقة على تعيين السيد "مؤنس ممدوح حنا حدادين" كرئيس ادارة الامتثال، حيث أنه قد تم استلام موافقة البنك المركزي الأردني على التعيين بتاريخ 2021/12/23 وحسب الأصول.

وتفضلوا بقبول فائق الاحترام،،،

بنك المال الأردني  
Capital Bank Of Jordan  
الإدارة العامة  
بنك المال الأردني  
849

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## Risk Management, Financial Crime & Regulatory Compliance Expert

*22 years' success leading risk management and compliance initiatives in the financial industry*

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Repeated success **managing end-to-end key risk and compliance initiatives** & driving continuous improvements. Talent for launching innovative, automated solutions to enhance **operational effectiveness** and performance. Technical acumen leader with **problem-solving** and **decision-making abilities**, having advance **analytical skills** and a **good eye for detail**, with excellent **negotiation skills** and the ability to **influence people**.

### Highlights of Expertise

- Enterprise Risk Management Expert
- Advanced Risk Measurement & Monitoring
- Internal & External Relationships Development
- Financial Crimes Risk Specialist
- Deep Understanding of Regulatory Compliance Management
- Strategy Development & Implementation

## Career Experience

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**Royal Bank of Canada (RBC)**, Toronto, Canada

Current role since Jan 2019

*Number one bank in Canada, within the top twenty global banks with ~100K employees, ~\$12.4B in annual profits and a wide range of products portfolio serving personal, corporate banking, capital markets, wealth management, investment & treasury and insurance business segments.*

### **Manager, Global Financial Crime & Economic Sanctions Risk Assessment - Global Risk Management Group**

- ◆ Upgrade the Models Validation process and governance.
- ◆ Create risk assessment tools such as AML Risk Rating Score Card & Inherent Risk Assessment to ensure consistency and transparency.
- ◆ Enhance the reporting framework to senior management.
- ◆ Upgrade the Enterprise Inherent Risk Assessment Methodology & Approach.

**Bank Al Etihad (BaE)**, Amman Governorate, Jordan

2/2008 – 9/2018

*The third largest commercial bank in Jordan with ~1,100 employees, ~\$45M in annual profits and a wide range of products portfolio serving personal, SME and corporate banking segments.*

### **Head of Risk & Compliance**

- ◆ **Regulatory Compliance**, main responsibilities:
  - Meticulously monitor and manage compliance risks across the bank;
  - Advise and influence senior leaders & board of directors on managing regulatory risk related to business decisions and strategic initiatives;

- Act as the prime contact for senior management, other internal/external stakeholders' relationships and regulators;
- Establish and reinforce compliance programs & protocols across BaE;
- Anticipate and analyze risk and consequences of unaddressed risk factors, compliance gaps, and recommend appropriate controls;
- Liaise with industry groups, regulators, law enforcement and internal/external auditors on all risk management, regulatory compliance & AML/ATF related matters.

In addition, a member in the Compliance & Governance Board Committees.

Major projects: implementation of Regulatory Compliance Solution, GDPR & FATCA frameworks.

◆ **Financial Crimes**, main responsibilities:

- Develop & maintain robust risk based enterprise-wide Anti-Money Laundering (AML) program designed to deter, detect and report suspicious activity, including the misuse of BaE products, services and delivery channels related to money laundering or terrorist financing, bribery, corruption, or other activities that may violate applicable economic sanctions;
- Create a strong compliance culture across the organization to prevent any engagement in suspicious activities that might harm our reputation or cause regulatory fines;
- Lead the automation efforts to transform AML/ATF activities, ensuring transparency, consistency and efficiency;
- Maintain healthy & effective oversight and testing cycles between (first, second and third Lines of Defense) to ensure compliancy and completeness, also to identify any gaps in our Financial Crime Program, and timely remediation;
- Monitor changes in AML/ATF regulations affecting the franchise and participated in industry related initiatives to remain abreast of all existing and new laws, and to influence government policy;
- Keep board of directors up-to-date with strategic Financial Crimes trends and industry initiatives, to enable them draw the bank's medium & long term strategies.

Major projects: development & implementation of several AML Solutions (last project was using Artificial Intelligence & Machine Learning) and On-line Customer On-Boarding.

◆ **Enterprise Risk Management**, main responsibilities:

- Develop robust & forward looking ERM framework across the entire organization, ensuring transparent, consistent & effective practices that are commensurate to BaE size;
- Develop and monitor metrics and triggers to identify potential material concerns or negative trends; oversee investigations and take appropriate actions to mitigate losses and comply with regulatory reporting requirements;
- Manage the development of the Risk body organizational structure in an effort to ensure vertical alignment and horizontal fitment within BaE corporate structure;
- Assess external economic conditions from a risk management point of view in order to keep the senior management team & the board of directors informed about BaE business outlook;
- Develop sophisticated risk management tools, skills and expertise to protect BaE from reputational damage and material losses;
- Coordinate cross-functional alignment activities with focus on client delivery, business synergies, costs, risks and regulatory needs across all businesses and products;

- Build a strong risk culture within BaE at both staff, senior management and Board of directors' levels.

In addition, a member in the Risk Board Committee and Executive, ALCO, Insurance, Procedures and Quality & Customer Experience Management Committees.

Major project were the development & implementation of the following models: IFRS9, retail behavioral score cards, early warning system, Basel2&3, RAROC & profitability, Fund Transfer Pricing, ALM, ICAAP & stress testing.

- ◆ **Strategy Development & Implementation:** Drafted and successfully implemented two strategies with flexibility, adaptability, and involvement as the main drivers, *which* effectively supported BaE fast growth in assets while ensuring full compliance with BaE annual risk appetite statement & risk policies.
- ◆ **Staff Leadership & Development:** Led, mentored and coached *40+ team members* while nurturing a culture of governance and innovation. Major project was developing and implementing an E-Learning System.

**Ahli Bank, Amman Governorate, Jordan**

5/2007 - 2/2008

*Prudently reviewed various financial and operational processes to ensure acceptable risk thresholds throughout the organization and drive on-going improvements.*

**Head of Operational Risk Management**, main responsibilities:

- ◆ **Extensive Knowledge in Operational Risk:** Implement Control Risk Self-Assessment (CRSA) methodology on all bank's operations to measure opt risk, inherent risk, and residual risk, and assess opt risk profile for each function to develop comprehensive risk profile. In addition, active *member in two executive Committees: Procedures and Quality and Crisis Management & Emergency Handling.*
- ◆ **Effective Reporting & Documentation:** Develop and manage operational risk dashboard and reporting to top management & board risk committee.

**Insurance Commission, Amman Governorate, Jordan**

2/2005 - 5/2007

**Senior Financial Analyst**

**Central Bank of Jordan, Amman Governorate, Jordan**

8/2003 - 1/2005

**Inspector Assistant & Financial Analyst Assistant**

*Additional banking operational experience as a Branch Officer for Ahli Bank (7/1999 - 8/2003).*

## Education & Credentials

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**Global Master of Business Administration**

*Lancaster University Management School, Lancaster, England*

**Bachelor of Arts in Banking and Finance Services**

*Hashemite University, Jordan*