

عمان في ٢٠٠٩/٢/٣

إشارتنا : أر/٠٩/١٨

APPOINTMENT-JONB-1626001

١٤٠٧ ١٥ ٠٢ ٠٩ ٢٠٠٩

السادة هيئة الأوراق المالية المحترمين

دائرة الإفصاح

تحية طيبة وبعد،

بالإشارة إلى تعليمات الإفصاح الصادرة عن هيئتكم الكريمة بموجب قانون الأوراق المالية رقم (٧٦) لعام ٢٠٠٢، نرجو إعلامكم بأن السيد خالد محمد علي النجار قد تم تعيينه بوظيفة مساعد مدير عام / للخدمات البنكية للمنشآت الصغيرة والمتوسطة . وذلك اعتباراً من ٢٠٠٩/٢/١ .

وتفضلوا بقبول فائق الاحترام،،،

نائب الرئيس التنفيذي/نائب المدير العام
للشؤون الادارية

هيئة الأوراق المالية
الدائرة الإدارية
السيد
١٥ شباط ٢٠٠٩
الرقم التسلسلي ٢٩٨٧
رقم الملف
الجهة المختصة

- السيد محمد
- السيد محمد
١٨/٢

Khaled Al-Najjar

P.O.Box 962160

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Mobile +962-79-5555626



Personal:

Full Name:	Khaled Mohammad Al-Najjar
Nationality:	Jordanian
Date of Birth:	April 14, 1964
Place of Birth:	Jordan
Marital Status:	Married

Education:

High Education:	The University of Jordan	Jordan
	Higher Diploma in Accounting, 1992	
University:	The University of Jordan	Jordan
	BA in Accounting, 1985	

Career Objective and Abilities:

- High Management position fit my long extensive work experience
- More than Twenty years in banking from entry level employment to top management.
- Strong knowledge in Finance Leasing.
- Multiple Department Management,
- Work in very hard conditions and under pressure.
- Work late to finish the Projects meeting dead lines.
- Excellent abilities in banking commercial area (Down Town) (sixteen years)
- Very much adaptable to different environment.
- Excellent in relation with others in different environments.

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EXPERIENCE:

5/2001 to

Industrial Development Bank (IDB)

Jordan

Present *Position: Executive Manager for Credit and Finance*

- Direct and day-to-day involvement in general management of the bank, where the bank currently is passing transition period in merging with strategic partnership.
- Direct responsibility on credit departments in the bank namely (Finance, Loan, Leasing and Handcrafters departments). In addition to Legal unit.
- Supervision Direct management involvement in the process of bank yearly business planes and budget.
- In addition, still holding Finance Leasing department manager position.

Position: Finance Leasing Department Manager

- Supervising and running daily operation of the department.
- Yearly Marketing plan of the department.
- Direct responsibility on creating and establishing the department sales and achieving the quota.
- Supervision credit study and evaluation of granting loans.
- Follow up the loan disbursements.
- Follow up the remedial.
- Follow up the collections.

Position: Loan Department Manager

- Supervising and running daily operation of the department.
- Follow up the loan disbursements.
- Follow up the remedial.
- Follow up the collections.
- Deeply involvement in the process of IT data conversion of bank data from old software to new ERP Oracle solution (BANKs).

Head or member in the following committees:

- Head of credit and loan committee up to 100K JD, and member of credit and loan committee greater than 100K JD
- Head of rescheduling committee for loans up to 100K JD and member of rescheduling committee for loans greater than 100K JD
- Head of handcrafter loans committee (SMES).
- Head of rescheduling of handcrafter loans committee (SMES).
- Member in Assists and Liabilities Committee.
- Member in Employees Personnel Committee.
- Member in committee for Development and Implementation of new Software Solution for the bank.
- Member in committee for establishing Finance Leasing department and its procedure and systems.
- Member in high committee for evaluating and setting procedures for establishing Islamic unit in the Bank.

Board of Director member in the following organizations:

- Jordan Loan Guarantee Corporation.
- Jordan Tobacco & Cigarettes Company Ltd, and its liquidity committee.

- 5/1998 to 5/2001 **Jordan Gulf Bank** **Jordan**
Position: Commercial Area Branch Manager
- Responsible for a significant increase in the number of clients from the commercial area, due to long experience in the area.
 - Responsible for the growth of the branch's profits which outperformed the results of all other branches of the Jordan Gulf Bank, including the amount of credit generated.
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- 3/1992 to 5/1998 **Bank of Jordan/Commercial Area** **Jordan**
Position: Credit officer and assistant branch manager
- Credit supervisor
 - Credit and facilities studies
 - Assisting branch manager in running all branch activities.
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- 10/1985 to 5/1992 **Jordan Kuwait Bank/Commercial Area** **Jordan**
Position: Credit office
- Working in the current account
 - Letter of Credit,
 - Credit departments.-

Courses and Certificates:

- ⇒ Certified Public Accountant (CPA) – (300 credit hour) **Jordan**
(Febuary 20, 1993. The University of Jordan).

- ⇒ Modern Techniques of Bank Credit Analysis and Management **Jordan**
– (200 credit hour)
(October 22, 1997. The Arab Academy for Banking and Financial Studies).

- ⇒ More than fifty training coerces, most of which concentrate on credit issues from reputable institutions

References:

Will be gladly provided upon request

Contact Persons and References:

H.E Marwan Awad