

SA-ED JARALLAH

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SENIOR REGIONAL BANKER

An experienced banker with uninterrupted banking service, extending over 30 years who has developed in-depth knowledge of local and regional banking products, services and practices as well as insights into key industry players. Such experience is evidenced in major leadership roles with reputable institutions in corporate and investment banking, country management and most recently in corporate credit restructuring and remedial management.

WORK EXPERIENCE

CEO & Owner, Jarallah Enterprise FZE

Jan 2016 – To date

Primary Responsibility:

- Provide financial advisory, bank/customer relationship management and raising finance for corporate names and individuals.

EVP & Head of Credit Restructuring, First Gulf Bank - Abu Dhabi Aug 2011 – Dec 2015

Primary Responsibility:

- Manage and reduce the non-performing loan portfolio (NPL) of the Corporate, Islamic and Financial Institutions businesses of the Bank.
- Restructure credits with the objective of maximizing collection/recovery and reducing provisions for the Bank.

Achievements:

- Exceeded the budgeted reduction in NPL and collection/recovery target by almost 200% for the past three consecutive years.
- Member of the Wholesale Banking Credit Committee and the Credit Execution Committee.

SVP & Country Manager UAE, Arab Bank plc – Abu Dhabi

Sept 2006 – July 2011

Primary Responsibility:

- Manage the business of Arab Bank plc branches in the UAE and spearhead revenue and income growth through new customer acquisition and increase share of wallet from existing customers. Capture and refer business opportunities for other divisions of the Bank on global basis.
- Draw up business plans/strategies and budget for the business in the UAE in line with Head Office corporate objectives while maintaining high quality portfolios.
- Execute business plans through orchestrating the performance of the various functional departments and their counterparties in Head Office.
- Manage the bank's relationship with the regulatory authorities and the government to ensure compliance with laws and regulations.
- Represent the bank in forums/conferences to increase awareness and visibility of the brand.

Achievements:

- Achieved and exceeded the budgeted revenues consistently with growth in earnings and assets compared to the peer group.
- Maintained a high quality portfolio of loans meeting liquidity and capital adequacy ratios in a recessionary environment.

Member of Board of Directors: Oman Arab Bank – Oman, A.B. Capital – UAE, Arab Company for Shared Services (ACSS) – UAE, Arab Gulf Technology - UAE.

Area Manager, Arab Bank plc – Abu Dhabi

July 2002 – Sept 2006

Primary Responsibility:

Manage the business of Arab Bank in the UAE with emphasis on the Corporate Group and Treasury for the eight branches of the bank in the country.

Achievements:

- Executed plans to create Area Management in the UAE through centralizing all operating departments and establishing support departments; Financial Control, Legal Department, HR, Engineering & Premises, Global Relationship Business and Trade Finance.
- Streamlined the Corporate Group by creating Risk Approval and Management Department, Credit Administration and Compliance and Business Development & Marketing Department
- Established an Islamic Unit to provide Islamic compliant products.
- Grew net profit 5 times in 4 years and doubled balance sheet footing since 2002.

Branch Manager, Abu Dhabi, Arab Bank plc – Abu Dhabi

Sept 1999 - July 2002

Primary Responsibility:

Manage the Arab Bank plc branch in Abu Dhabi.

Vice President, Citibank, N.A. – Bahrain

Jan 1990 - July 1999

Primary Responsibilities:

- Manage the Bank's Corporate Finance business in Bahrain, Oman and Qatar with focus on project finance, corporate advisory and specialized lending (including securitization of assets and airline financing)
- Market and manage selected major relationships that have wide global activities with Citibank and have been extended sizeable credit facilities. Total credit facilities under management were over \$500Million

Other responsibilities: - Compliance Officer for the Group, Quality Challenge Coordinator, Instructor for Emerging Market Customer Franchise, Credit Committee member for the Gulf region

Citibank, N.A. – Bahrain and Amman, Jordan

Oct 1976 – Dec 1989

Various roles in corporate banking, investment banking and remedial credit covering GCC countries after joining as graduate executive trainee.

EDUCATION:

- BA Finance & English, University of Jordan – June 1977.

TRAINING:

- Attended various Citibank, Arab Bank and FGB training courses in most areas of banking products, credit, marketing, customer service, trade finance, investment banking, treasury, compliance and AML, risk management, leadership and service quality.

PERSONAL DATA:

Marital Status : Married.
Languages : Fluent in Arabic and English.
Citizenship : American.
Hobbies : Photography, woodwork, stained glass and sports.