

<p>To: Jordan Securities Commission</p> <p>Amman Stock Exchange</p> <p>Date: 23/5/2021</p> <p>Subject: Senior Executive Management</p>	<p>السادة هيئة الأوراق المالية</p> <p>السادة بورصة عمان</p> <p>التاريخ: 2021/5/23</p> <p>الموضوع: الإدارة التنفيذية العليا</p>
<p>With reference to the above subject, Kindly be informed that The Housing Bank Board of Directors decided on 22/4/2021 to approve the recommendation of the Nomination & Remuneration Committee to appoint Mrs. "Ibtissam M.S I. El-Ayoubi" as Chief Operating Officer COO.</p> <p>We received the Central Bank Approval on 20/5/2021.</p> <p>Mrs. Ibtissam has started her job on sunday 23/5/2021.</p> <p>Attached:</p> <ul style="list-style-type: none"> - Central Bank approval. - Resume. 	<p>بالإشارة إلى الموضوع أعلاه، أرجو إعلامكم أن مجلس إدارة بنك الإسكان قرر بتاريخ 2021/4/22 الموافقة على توصيات لجنة الترشيح والمكافآت لتعيين السيدة "إبتسام محمد صبحي إبراهيم الأيوبي" بوظيفة رئيس مجموعة العمليات والدعم COO وتم استلام عدم ممانعة البنك المركزي الأردني بتاريخ 2021/5/20.</p> <p>ستباشر السيدة إبتسام أعمالها ابتداءً من اليوم الأحد الموافق 2021/5/23.</p> <p>مرفق:</p> <ul style="list-style-type: none"> - كتاب عدم الممانعة من البنك المركزي. - السيرة الذاتية.
<p>Best Regards,</p> <p>Company's Name</p> <p>:The Housing Bank for Trade & Finance</p> <p>Signature:</p> <p>Chief Executive Officer</p> <p>Ammar AL-Safadi</p>	<p>وتفضلوا بقبول فائق الاحترام،،</p> <p>اسم الشركة: بنك الإسكان للتجارة والتمويل</p> <p>توقيع:</p> <p>الرئيس التنفيذي</p> <p>عمار الصفدي</p>



الموافق : ١٩ / ٥ / ٢٠٢١ م

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IBTISSAM EL AYOUBI

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SUMMARY OF QUALIFICATIONS

- Twenty-three years of banking & Management experience at different reputable financial and Banking institutions
- More than 10 years in the consultancy & advisory field for private and public sectors
- Profound experience in senior managerial positions covering Strategies Development, Planning, IT, operations and organizational planning as well as business, product and services development
- Achievement of many project for the public sectors with International bodies (World Banks, The French Embassy, ...) covering different areas for the Jordanian Government: Municipalities, Ministry of Industry and Trade, ASEZA (سلطة العقبة الاقتصادية), Petra Development & Tourism Region Authority (مفوضية البترا), ADC (شركة تطوير العقبة), Alhukeir (Process management development)
- Profound knowledge and experience in good Governance and its implementation , Audit ,Risk, Compliance and Internal control
- Experts in technical support for Entrepreneurship
- Expert in writing Reports, Cases studies, Research and feasibilities with good experience in training and mentoring these activities
- Senior Positions:
 - Board Member, Jordan Ahli Bank, Head of Risk Committee, IT & Strategies committee member, deputy than head of audit committee and N& R committee member
 - COBIT5 Steering Committee Member/Ahli Bank
 - Advisor for many governmental bodies
 - Deputy general manager, Capital Bank-Jordan
 - Assistant General Manager, Arab National Bank, KSA
 - Senior and executive manager in many local banks
 - Head of Business Advisory and Internal Audit, BDO Jordan
 - Board Member, MEPS
 - Project Director
- Head of Committees responsible for introducing, marketing and launching new products & Services (Microfinance, SMEs, Saving ,....),
- A senior member in the Restructuring Committees overseeing operations, systems, branches, products, credit (Corporate, Retails, SMEs) , Risk, Audit ,Marketing and Human Resources, Entrepreneurship,...
- Masters Degree in Money & Banking from the American University of Beirut.
- Strong Communications, Marketing Management, Organization, Research and Operation Skills.
- Advanced global training attended and top management research conducted
- Profound Experience in Technical Writing, Evaluating & Monitoring, Performance Management designer (Balance scored and KPIs Developer), Manuals developing (Governance, Banking documentations...), Project Managements, Research & Studies...etc.

I. Consultancy Experiences & Achievements 2011-till present

- Board Member, Jordan Ahli Bank, 4/ 2015- present

- Chairwomen, The Islamic Ideal company for microfinance, 5/2020- 31/12/2020
- Professor of Practice, Hussein Technical University - HTU, Jordan-Amman 2018- present
- Board of Directors Governance Certified
- GRC certified (Governance, Risks, Compliance and audit alignment)
- Managing Partner, Head of consulting services & Internal Audit at BDO – Jordan, Project manager, 2011-2016.
- Consultant for the Arab Women's Legal Network (AWLN), 2011-2012
- Working on Women Empowerment (Entrepreneurship, Incubation, **SME** s...) as:
 - Member in the Higher Council for Women / Jordanian National Forum for Women (JNFW), 2011-Present.
 - Board Member of Jordan Forum for Business & Professional Women
 - OECD & JEDCO- Task Force Team Member

II. FULL TIME EXPERIENCE IN BANKING ,1983-2010

- Deputy General Manager for Logistic & Support, Capital Bank, 6/4/2009 till 7/12/2010

Responsibilities:

In addition to the responsibility stated below under Chief Support officer (Item 3), new role & Units had been added including:

A - Conducting and managing the Bank restructuring project:

- 1- Replacing the existing system by a core banking Systems including developing all business requirement with regards functions, Operations, Compliance, Risk, Audit. control,
- 2- Changing and Rewriting all Policies and Procedures
- 3- Building the Security Policy and the IT Strategy
- 4- Roll out and training

B- Direct Management of:

- Human Resources (HR)
- Admin, Real Estates
- PR & Shareholders Unit

C- Head Committees :

- Head of the IT Steering Committee
- Head of the HR Committee
- Project Director for the implementation of a new Core banking System (Temenos/T24)
- Member of the Asset /Liability Committee
- Member of The Risk Committee
- Member of the Branching Committee

D- Board Membership: (MEPS) Middle East Payment Services /May 2009-2010

3- Chief support officer, Capital Bank, 1/1/2008 – 5/4/2009.

Responsibilities:

To manage and to restructure the following activities and functions:

- IT Dpt : (Running the Dept and replacing the existing systems))
- Central operation
- Marketing
- Business and product development (corporate facilities/retail products)
- Projects management (PMO)
- Internal control
- Process reengineering (P&P)
- Back office activities (Trade finance /Transfer/ Card Management/ local operation/procedures

4- Projects and channels/e-channels Managers/Retail –Jordan, Arab Bank plc, 19/11/2006 -31/12/2007.

Responsibilities:

- In addition to the below mentioned responsibilities, I had conducted a **Re-Engineering Project** to create a world class customer focused environment of sales and services across all Arab Bank Branches in all regions (CBT project: Customer Branch Transformation Project)/one full Year/2007
- **Special Projects manager/ Retail Banking-Jordan, Arab Bank plc, 20/11/2005-18/11/2006, Amman -Jordan**

Responsibilities:

- Implementing a newly set branches operating model to improve branches performance at sales and operation level (procedures, systems, policies, job description, new organization charts /products and services).
- Establishing and managing channels and e-channels Dpt. (Branches/ATM/ Phone banking/Internet banking/SMS/Website) And assist in the migration of customers services from branches to e-channels.
- Monitoring, following up and resolving staff, branches and customers Complains.
- Following-up Internal Audit Reports of the branches/credits and collection Depts ensuring the recommended remedial measures have been implemented.
- Participating in setting products and services matrices for Affluent (Elite customer) and HNW customer (Private)
- Helping in establishing new Depts. New branches and/ or relocating existing ones.

5- **Head of Ladies Branches, Assistant General Manager / Retail Banking (Islamic & Conventional Banking), Arab National Bank, 29/6/2002-31/8/2005, Saudi Arabia-Riyadh.**

Responsibilities:

- Responsible for the overall directions, coordination and evaluation of the ladies branches. Carries out supervisory responsibilities in accordance with the bank's policies and procedures. Coordinates with the senior management to increase the material resources of all the ladies branches within the group.
- Monitors the operational functions of the ladies branches. Follow- up Internal Audit Reports of the branches ensuring the recommended remedial measures has been implemented.
- Responsible of maintaining staff levels within approved staff complement, proposing additions / deletions to approved staff complement based on current and forecasted capacity planning model, recruiting and hiring individuals with the required skill sets, ensuring skill sets are maintained by providing mandatory training opportunities.
- Providing equitable compensation commensurate with the requirements of the position, and providing promotional opportunities including supervisor succession planning and keeps the branch managers motivated.
- Striving to maintain an appealing workplace consistent with optimizing productivity.
- In charge of expanding in the market (opening new ladies sections and branches).
- In conjunction with Retail Banking Group (RBG) marketing division, providing information for marketing planning and integrating marketing plans into the business plan. This includes Deposits, Loans, and investment products (retail/private banking)
- In Charge of converting the existing conventional branches to Islamic (Sweidi and Rabwa Branches)
- Promote the bank's products and services through the group branches: visits, entertains and introduces high net worth (HNW) customers. Cross-sells other products / services. Enhance the reputation and credibility of the bank.
- Establishing goals and monitoring achievement progress.
- Addressing complaints, resolving problems and decision making.

ACHIEVEMENTS:

- Force-Field Analysis to determine the impeding and impelling forces affecting the performance of the Ladies Branches.
- Identification of human and systems' problems. .
- Assessment of the Human Element capabilities within Ladies Branches, and identifying the promising ones.\
- Designing a Performance Improvement Plan (PIP) needed for improving the performance of the Ladies Branches The focus in the PIP was on products, marketing efforts needed, workforce capabilities, branches network.
- Establishing goals and monitoring achievements progress.
- Creating a middle management line by recruiting and hiring managers with the required skill sets.
- Setting a career development programs for selected and promising staff.
- Managing the segregation project of the ladies branches from the men branches in order to have separate financial statements, to monitor productivity and efficiency, and to be able to focus on the ladies segments and to increase our market shares (products and customer base).
- Setting an action plans and programs and determining the roles expected from different parties in order to achieve properly all proposed activities, projects, programs and targets.
- Preparing all the facilities needed to open smoothly seven new ladies branches before mid 2005, allover the Kingdom.
- Introducing three "Local Shares Trading Lounges.

Enhancing Ladies' Banking Procedures, e.g., Tadawul, Cash Operations.

6 - Senior Manager, General Management, Jordan Gulf Bank, 2001 – June 2002 Amman, Jordan

Responsibilities:

- A member of a “Senior Restructuring Committee” overseeing different parts of the bank’s operations including:
 - Credit
 - Branches & Operations
 - Sales & Marketing
 - Human Resources Development
 - in charge of developing a new Human Resources system to improve productivity and cope with the centralization of operations
- Assisting the Marketing Department in the branches training and workshops conducted to better drive sales forces
- A member in the Assets & Liabilities Management Committee

7- Senior Manager, Branches & Operations, Research, Development and Public Relations Dept., Jordan Gulf Bank, 1998- 2000, Amman, Jordan

Major Projects Completed in Consumer Banking (Branches):

- Revolving Credit Cards (Operations System)
- Money Gram (Operations System)
- Phone Banking (Operations System)
- Mobile Banking (Operations System)
- ATM (Operations System)
- Jordan Network (Credit Cards)
- Clearing System
- Treasury Procedures & Back Office
- Updating and Automation of all banking transactions
- Setting IT requirements for all new products and services
- In charge of branching out in the market

8- Senior Manager, PR, Marketing and Product Development, Planning & Research & Development Dept., Bank of Jordan, 1990 - 1998, Amman, Jordan

9- Officer, Planning & Budgeting and Research, Planning and Research Dept. Arab Bank Limited, 1983-1987, Amman, Jordan

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10- Officer, Bookkeeping, Auditing and Taxes, AFTACO Company, 1982-1983, Beirut- Lebanon

III. ADDITIONAL RELATED EXPERIENCE

- Graduate & Research Assistant, American University of Beirut, 1987- 1990, Beirut – Lebanon.
- Teacher of Accounting Courses, Beirut Arab University, for the Academic Year 1982-1983, Beirut, Lebanon.

- Teacher of Various Courses (Financial Institution, Business Terminologies, Financial Management), Arab Academy for Financials & Banking Studies, 1993, 1994, 1995 and 1997, Amman, Jordan
- German University Lecturer 2010/2011
- Professor of Practice, Hussein Technical University (HTU), Amman, 9/2017-till present

IV. RESEARCHES CONDUCTED & WORK ACHIEVEMENTS

- Thesis in “Banks Solvency” (Capital Adequacy of the Lebanese Banks)
- Marketing Plan tailored to Banks and Companies
- Feasibility Studies (Hotel Project, bonded project, opening an offshore bank in Cyprus, opening new branch, Purchasing a bank)
- Merger & acquisition project for Bank of Jordan
- Head of a “Housing Loans Committee” in Bank of Jordan, responsible for studying, designing, and launching a comprehensive program for delivering this new product in the market.
- Annual Budgeting & Forecasting methods for Banks & Companies.
- Research in Money, Banking & Economic Fields
- Supervised the Application of TQM plan for Bank of Jordan working in the Capacity of Technical Secretariat of the “Core Change Group” of the Bank
- Setting goals, Strategies, Plans for restructuring
- Saving Account Project Manager for eight years in the Bank of Jordan.
- Preparing a “Doubtful Debts Study” for the Bank of Jordan, dealing with risk degrees, reasons, and solutions.
- Career Paths for Jordan Gulf Bank Employees
- Updated & Simplified Jordan Gulf Bank Procedures & Operations & setup the Organization Charts for all Branches & Head Office
- Established the Job Description for all Levels & Functions of Bank (Branches & Head Office)
- Head of a group responsible for designing and implementing The Bank Contingency Plan For Year 2000 (Jordan Gulf Bank)
- Developing Banking Manuals (CBT /Arab Bank), Core Banking Manual (Capital Bank), Accreditation Manual (BDO)
- Human Resource Development projects & Programs
- Business development Projects Addressed to Donors Covering many Topics for different industries
 - AWLN project/ Jordan-Women Economic Empowerment (funded by Jordan Hashemite Fund for Human Development (JOHUD) & Oxfam) ,2012
 - Restructuring Project and creation of a new Business model for a development bank, Funded by World Bank, 2014-2015
 - Establishing an integrated systems for internal control /Ahli Bank

V. SPECIALIZED TRAINING IN BANKING

- Accounting, Auditing and Tax Consulting / AFTCO Company. Beirut – Lebanon 1982-1983
- Strategic Planning / Team International. Amman – Jordan 1991
- Marketing / Bank of Jordan. Amman – Jordan 4/91
- Organization & Follow up in Modern Management / International Center for System and Management Science. Amman – Jordan 8/91.
- Computers: Using “SPSS” in statistical Analysis / Jordan Institute for Management (JIM). Amman – Jordan 5/91.
- Strategic Planning / Team International. Amman-Jordan 3/1991.

- Organization Development/Arab Center for Management. (TEAM) Dept., Amman- Jordan. 9-14/5/1992.
- Public Relations and Advertising in Banks /The Arab Institute for Banking Studies, Istanbul 18 - 22/7/1992.
- Planning for Improving Performance / Team International .Amman – Jordan 1/1994
- Total Quality Management (TQM) workshops (five workshops) / Team International, Bank of Jordan. Amman-Jordan 1993-1994
- ISO 9000 / Team International, Amman- Jordan 7/1996
- Computer Skills “Excel”/ Bank of Jordan, Amman - Jordan 10/96
- Letter of Credit / Bank Of Jordan, Amman- Jordan 11/96
- The Internet Workshop Level 101 / Magnet Management / Amman - Jordan 5/96
- Quality Organizational Behavior (Six Sigma Motorola) with City Bank 1996
- Bank Rating &Quality Assurance /Union of Arab Banks, Amman - Jordan 5/98
- The Computer & Y2K /University of Science & Technology. Jordan 7/98
- Counting to Year 2000 Testing & Contingency Planning Seminar /Central Bank of Jordan, Aman - Jordan 10/98
- The Application of ISO 9000 In the Banking Sector /Institute of Export Development &Trade Centers, Amman – Jordan 2/2000
- E- Banking Solutions / Access To Arabia, Amman – Jordan 2/2001
- Control & Risk Assessments / Central Bank of Jordan, Amman – Jordan 4/2001
- Leading Entrepreneurs –Embracing Global Change / United Nations Leadership Academy, Amman – Jordan 4-6/2001
- Leadership for Women –Hyatt Hotel, Amman –Jordan 25-26/6/2001, Presented by Teside Intel. Training Consortium UK
- E. Banking Risk Management –Institute of Banking Studies Amman –Jordan, in conjunction with Euro money Training /UK May 28-31,, 2006
- Project management by simulation. Dubai 19-23/2/2007/Xpert company.
- Great leaders, Great Team, Great Results 12-13 March 2007 Amman –Jordan by Dr. Stephen Covey
- The secret of Great Leadership : managing energy not time to maximize performance by : Tony Shwartz Sheraton Hotel ,Amman –Jordan 14-15 August 2007
- Basel 11 Seminar in Jordan. ,SunGuard, 4/2/2008
- MEFTEC 2008 ,Bahrain. 11-2/2/2008
- IFSB : 5th ISLAMIC FINANCIAL SERVICES BOARDS, Jordan,13-14 /5/2008.
- Seminars, Workshops, Conferences::T24, Abu Dhabi Forum(Speaker)
- Tamkeen –Bahrain Field visit entrepreneurship,6/2014
- Board of Directors Governance Certification , JIOD with IFC- 18 July-5 oct 2016
- GRC certified (Governance, Risks, Compliance and audit alignment),International Certified CAATs practitioner, October 2019, with : International Computer auditing Education Association/Canada (ICAEA)
- complete Introduction to Business Analytics program/ communication with Data ,ILLINOIS university/offered through Coursera 29/9/2020
- Diversified Leadership Program,, Feb 14-16 /2021,JIOD-Jordan

VI. EDUCATION

- **Masters in Money and Banking, The American University of Beirut, Beirut, Lebanon, June 1990/full scholarship and one award from the united Nation (Maguida Prize/full scholarship)**
- **Bachelor in Accounting with Honor Degree and Distinction, Beirut Arab University, Beirut, Lebanon. Jan 1983**

LANGUAGES

	<u>Speaking</u>	<u>Writing</u>	<u>Reading</u>
Arabic:	Native	Native	Native
French:	.Good	Good	Good
English:	Good	Good	Good

COMPUTER SKILLS:

MS. Office (Word, Excel, PowerPoint), Database, SPSS, Lotus123, Email Usage, Internet Usage.

VII. CONFERENCES ATTENDED

- The Arab Management in a Dynamic Environment/ Arab Center for Management Development (Team) Egypt- Cairo 4/1992.
- Total Quality Management /(Team) Egypt- Cairo 19/4/1993.
- The Jordanian Economy in its Regional and International Framework: Frederick Ebert Stiftung, Amman- Jordan 26/5/1996.
- Asset & Liability Management / (Charter Institute of Bankers), Amman- Jordan 11/1996.
- Challenges Facing the Delivery of Retail Banking & Financial Products & Services in the New Millennium, The Arab Academy for Banking & Financial Sciences, Amman- Jordan 4/2001.
- Financial Services Technology Summit Mena , UAE - Dubai 16 March – 19 March 2009
- of Empowering woman in the investment financial Market Seminar (as a speaker) , UAE - Abu Dhabi 9 May -11 May 2009.
- IT forum Meftec/2009-2010
- Message contents /EGYPT 2011
- BDO –International .EVP and HR Workshops ,Poland –Warsaw- 9/2014
- JIOD- IFC- Board of Directors certified Governance program ,July 2016-November2016

VIII. PERSONAL DATA

Nationality:	Jordanian
Marital Status:	Single
Gender:	Female