



الأولى للتمويل
FIRST FINANCE

الرقم : ٨٩٥ / 2013/4
التاريخ : 2013/09/08

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السادة هيئة الأوراق المالية المحترمين
فاكس 5664071
فاكس 5686830

السلام عليكم ورحمة الله وبركاته

يرجى اعلامكم بأنه، تم تعيين السيد اصلاح عاصم سعدالدين عوض، ممثلاً عن الشركة الاولى للتمويل- قطر في مجلس ادارة الشركة الاولى للتمويل - الاردن، خلفاً للممثل السابق السيد امجد يونس صبحي، وذلك اعتباراً من تاريخ 2013/09/01.

مرفق طيه، صورة عن السيرة الذاتية وصورة عن البطاقة الشخصية الصادرة عن دائرة الاحوال المدنية والجوازات للممثل الجديد.

وتفضلوا بقبول فائق الاحترام والتقدير

رئيس مجلس الادارة
عبدالله ابو خديجه

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الأولى للتمويل
FIRST FINANCE

هيئة الأوراق المالية الدائرة الادارية / الديوان
١٢ ايار ٢٠١٣
رقم الحساب 9680
12/1/13

نسخة:
السادة بورصة عمان المحترمين

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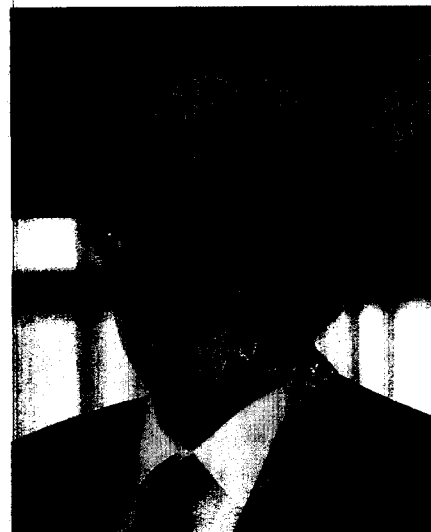
Eslah Assem

**Chief Executive Officer
(CEO)**

**Barwa Bank Group - Qatar
The First Finance Co.**

born August 08, 1970 – Citizen of Egypt

Mobile Phone (Qatar) (+974) 66 76 48 45
E-mail eassem70@gmail.com



Eslah Assem has been working for **Barwa Bank Group** since April 1, 2007. He moved from being a Assistant CEO at **First Leasing Co.** to be Assistant General Manager (AGM)- Head of Retail Banking at Barwa Bank and then appointed CEO of **The First Finance Co.**

Career

Prior to joining Barwa Bank Group, Eslah Assem held various posts and management positions in a number of financial institutions in Egypt, more specifically at Citibank Egypt, Arab Bank, Barclays Bank and Corporate Leasing Co. (CIB & Deutsche Bank). Eslah received a bachelor's degree in Business Administration (1992 - Egypt) and postgraduate studies in Management from University of Leicester (UK).

Summary

Experienced and Highly accomplished visionary senior executive with domestic and regional experience in conventional and Islamic retail banking, leasing, corporate and consumer finances.
Extensive experience within operations, corporate communications, business development, P&L management, multi-channel product distribution, management & development, sales and cross-functional business improvement, strategic positioning and planning with both start-up and growth financial organizations.
Result-oriented, decisive leader with proven success in new market identification, strategic thinking and problem solving. Strong proven track record in developing, driving and managing business improvement and development.

Professional Background & Experience

- **2007 – Present:** Barwa Bank Group – State of Qatar
 - 2011 – Present CEO, The First Finance Co.
 - 2010 – 2011 AGM, Head of Retail Banking - Barwa Bank
 - 2007 – 2010 Assistant CEO, First Leasing Co.
 - Member in Barwa Bank Group Management Committee.
 - Member in Barwa Bank Group Transformation Committee.

•	2006 – 2007	Senior Banking Consultant, ICC– Moore Stephens Egypt
•	2006 – 2006	Manager, Barclays Bank Egypt
•	2005 – 2006	Head of Corporate Financing Division, Corporate Leasing Co. Egypt
•	2000 – 2005	Country Sales Manager – Retail Banking, Arab Bank Egypt
•	1999 – 2000	Senior Sales Executive - Consumer Finance, Citibank Egypt
•	1996 – 1999	Business Development Manager, United Eastern Group, Abu Dhabi
•	1992 – 1996	Sales Supervisor, ARAMCO Egypt

Barwa Bank Group - Qatar**2007 – Present**

Barwa Bank, the newest Islamic bank in Qatar, is licensed and regulated by the Qatar Central Bank. With Authorized Capital of QR 6 billion, Barwa Bank provides a full range of Shari'a compliant banking services including retail, corporate and commercial banking, business banking, private banking, real estate finance, structured finance, investments and asset management. Barwa Bank acquired in 2009, 100% of The First Investor Q.S.C. (TFI), the largest closed shareholding Qatari investment banking firm in Qatar. In July 2010, Barwa Bank acquired First Finance and First Leasing Company, both leading companies in Qatar in their field.

The First Finance Co.
Barwa Bank Group

Chief Executive Officer**2011 – Present**

First Finance is a Qatari Shareholding Company established in November 1999 and is the first to be licensed by Qatar Central Bank as a regulated Islamic finance company to provide Shari'a compliant financial services for individual and corporate customers. With a share capital ~ QAR 640m, total assets above QAR 2 billion and a finance portfolio reaches QAR 1.4 billion, the company has been acquired by Barwa Bank Group in July 2010.

Duties, Responsibilities and Key Achievements

- Full responsibility for bottom-line factors, including company vision, long-range strategic planning and cross-functional management.
- Due to heavy focus on business drivers - reduced cost-base and increased customer base - ROE was improved from 5.55% in Dec. 2010 to 9.6% in Dec. 2012; ROA was improved from 3.98% in Dec. 2010 to 9.1% in Dec. 2012; and EPS was increased from QAR 0.99 in Dec. 2010 to QAR 2.1 in Dec. 2012.
- Successfully changed the organization to be much more market, sales and service oriented.
- Created a more responsive and market/customer-driven organization resulting in increasing monthly sales from QAR 30m to QAR 63m during the last 7 months in 2011.
- Substantially improve productivity while reducing staffing and operational costs by 31%.
- Increasing productivity of collection and recovery activities resulting in increasing monthly collection by 24% and recoveries by 95% in 3 months.
- The **largest** finance company by market share in Qatar in 2011 & 2012 (customers & portfolio)
- The **most** profitable finance company in Qatar 2011 & 2012 (Net Profit, RoA and RoE)
- **Best Finance House "Middle East" 2012** – Islamic Business & Finance "CPI Financials"
- **Best Retail Finance Company "Middle East" 2013** – Banker Middle east Industry Awards "CPI Financials"

Barwa Bank
Barwa Bank Group

AGM-Head of Retail Banking**2010 – 2011****Duties, Responsibilities and Key Achievements**

- Recruited as part of a new Executive Management Team to oversee the repositioning of the bank and improve Corporate Governance and internal practices. Reporting directly to GM.
- Area of responsibilities covered Consumer Banking, Prestige Banking, Wealth Management and Bancassurance. Full responsibility for bottom-line factors including Retail Group vision, long-range strategic planning, product management and distribution channels.
- Direct all operations including branches, direct sales, marketing, customer retention and E-Channels. Redefine organizational structure, oversee pricing decision according to the competition scan and internal resources and perform monthly financial evaluation on group results and performance.
- Created a more responsive and market-driven retail banking group resulting in increased assets portfolio from QAR 55.8 million in June 2010 to QAR 308 million in April 2011 (450% growth in 10 months).
- Increasing number of total customers from 786 in June 2010 to 1994 customers in April 2011 (150% growth in 10 months).
- Zero past due accounts more than 90 days
- Achieving the **Banker Middle East** award for **Best New Retail Product in 2010** "Home Finance"
- Robust measurement mechanism of Customer Satisfaction with Business Excellence.

Duties, Responsibilities and Key Achievements

- Shaping corporate and strategic directions to respond to current and future challenges
- Meeting BLC's corporate governance obligations
- Developing strategic connections and productive relationships with key external stakeholders
- Building BLC's internal capability, including a high performance culture focused on excellent customer service, ongoing learning and continuous improvement
- Manage the following departments to achieve BLC's organizational and operational goals:
 - **Corporate Finance**; "Corporate Leasing and Financial Transactions"
 - **Marketing**; "Branding, PR, Pricing, Delivery Channels, Advertising, Product Development, etc."
 - **Business Development**; "Strategic Planning, Strategic Investments, Concepts & Ideas, etc."
- Build collaborative and productive working relationships across the organization
- Represent BLC at external events "that not represented by CEO".
- Promote BLC Values, Code of Conduct and model behaviors that demonstrate commitment to the corporate DNA.

ICG-Moore Stephens Egypt	Senior Banking Consultant	2006 – 2007
A management Consultancy Organizations		

Barclays Bank Egypt	Manager	2006 – 2006
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Corporate Leasing Co.	Division Head	2005 – 2006
A joint stock company was formed by CIB and Deutsche Bank.		

Arab Bank Egypt	Country Sales Manager Retail Banking	2000 – 2005
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Education, Language and Marital Status

• Education	
-	Postgraduate Studies in Management, University of Leicester "U.K"
-	Bachelor of Commerce. Major in Business Administration (V. Good)
• Languages Fluent in English – Arabic is a mother tongue	
• Marital Status Married with 2 children	