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J.S.C.

السادة هيئة الأوراق المالية المحترمين
عمان - الأردن

APPOINTMENT- EXFB- 13/1/2008

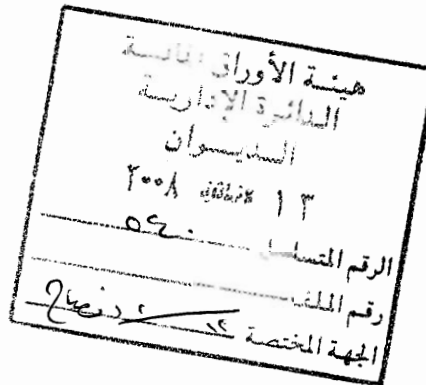
تحية وبعد،

نرجو اعلامكم بأنه تم تعيين السيدة ابتسام "محمد صبحي" ابراهيم الأيوبي بوظيفة مساعد مدير
عام "Projects, Business and Product Development" في بنك المال الأردني اعتبارا
من ٢٠٠٨/١/١.

مرفق السيرة الذاتية للسيدة ابتسام الأيوبي.

واقبلوا فائق الاحترام ،،،

م. طلال يعيش
م.م عام لادارة الاستراتيجية
والموارد البشرية



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CV

IBTISSAM AL AYOUBI

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OBJECTIVE

A managerial position at a reputable financial institution that would challenge profound experience in banking, finance, and specialized training in financial markets

SUMMARY OF QUALIFICATIONS

- Twenty three years of banking experience at different reputable financial institutions
- Profound experience in senior managerial positions covering branches, product development, operations and organizational planning as well as development.
- Head of Committees responsible for introducing, marketing and launching new products, e.g., saving accounts, housing loans, master cardetc
- A senior member in the Restructuring Committee overseeing operations, branches, credit, marketing and human resources
- Masters Degree in Money & Banking from the American University of Beirut.
- Strong Communications, Marketing Management, Organization and Research skills.
- Advanced global training attended and top management research conducted

FULL TIME EXPERIENCE IN BANKING

- 1- **Projects and channels/e-channels managers/Retail –Jordan, Arab Bank plc, 19/11/2006 till present.**

Responsibilities:

In addition to the below mentioned responsibilities, I am conducting as a team leader a re-engineering project to create a world class customer focused environment of sales and services across all Arab Bank branches in all regions

- 2- **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.

3- Head of Ladies Branches, Assistant General Manager / Retail Banking Group, 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. Follows-up Internal Audit Reports of the branches ensuring the recommended remedial measures have 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).
- 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.

ACHEIVEMENTS:

- 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.

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

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)
- Human Resource Development projects & Programs

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

EDUCATION

Masters in Money and Banking, The American University of Beirut, Beirut, Lebanon, June 1990

Bachelor in Accounting with Honors Degree and Distinction, Beirut Arab University, Beirut, Lebanon. Jan 1993

LANGUAGES

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

COMPUTER SKILLS:

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

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.

PERSONAL DATA

Date of Birth:	April 1, 1959
Nationality:	Jordanian
Marital Status:	Married, No Kids
Gender:	Female

REFERENCES

Both work and social references shall be furnished upon request