

التاريخ: 2021/11/22
الرقم: 5111 /2/1/HR

السادة هيئة الأوراق المالية المحترمين

الموضوع: الإفصاح عن تعيين رئيس ادارة العمليات

تحية طيبة وبعد،،،

بالإشارة إلى أحكام المادة (11) من تعليمات إفصاح الشركات المصدرة والمعايير المحاسبية ومعايير التدقيق لسنة 2004 وتعديلاتها حتى سنة 2019 المعمول بها، يرجى التكرم بالعلم بأن مجلس إدارة البنك قد قرر الموافقة على تعيين السيد "عز الدين رشدي عبداللطيف أبو سلامه" كرئيس ادارة العمليات، حيث أنه قد تم استلام موافقة البنك المركزي الأردني على التعيين بتاريخ 2021/11/21 وحسب الأصول.

وتفضلوا بقبول فائق الاحترام،،،

بنك المال الاردني





الرقم : ١٧٧٣ / ٢ / ١٠
التاريخ : ١٣ / ٤ / ١٤٤٣ هـ
الموافق : ١٨ / ١١ / ٢٠٢١ م



معالي رئيس مجلس إدارة بنك المال الأردني المحترم
الإدارة العامة/ عمان

تحية طيبة وبعد،،،

إشارة إلى مراسلاتكم آخرها كتابكم رقم (٢٠٢١/٤٢٩٣) المؤرخ في ٢٠٢١/١٠/١٧ بخصوص طلبكم الموافقة على تعيين السيد "عز الدين رشدي عبداللطيف أبو سلامه" ليشغل منصب رئيس إدارة العمليات في البنك.

أرجو إعلامكم بالموافقة على تعيين السيد "أبو سلامه" وفق طلبكم أعلاه، على أن يتم تزويدنا بالنموذج رقم (٣/٣) المرفق بتعليمات الحاكمية المؤسسية للبنوك النافذة.

وتفضلوا بقبول فائق الاحترام،،،

المحافظ
د. زياد فريز

Izzidin Abusalameh

◆ Address: Dubai, UAE ◆ Cell: +971 508999098 Cell: +962798480314 ◆ Email: Izzidin_Abusalameh@yahoo.com

**Employers: ANZ Bank, Standard Chartered, Cairo Amman Bank, Arab Bank Plc and United Arab Bank
Countries: UAE, Jordan, Palestine**

24 plus years of progressive experience in banking sector

My latest bank role was the Chief Operating Officer of **United Arab Bank** leading a team responsible for the bank's strategy with regards to embracing and accelerating the **digital transformation** towards **superior Customer Experience, efficient and effective operations** and **Intimate Service Delivery**. In my capacity as COO, I was in charge of Operations, Internal Control, Information Technology, Cybersecurity, Digital Banking, Data Intelligence, Project Management Office, Business Solutions Group, Service Delivery & Customer Experience across all channels including branches, Administration and Corporate Real Estate. Prior to joining United Arab Bank, I was the General Manager of the Dubai based **Arab Bank Plc Shared Services Center** providing Operations & Technology services to Arab Bank branches in the GCC, Yemen and Singapore. During my tenure in Arab bank PLC, I also served as a permanent member of the bank's Global Enterprise IT Committee. I worked with **Cairo Amman Bank** in Palestine and then the bank's Head Office in Jordan for more than 10 years. During the last three years in CAB, I headed the replacement of the Core Banking System for 100 plus branches in the two countries moving the bank to Temenos. I started my banking career with **ANZ bank** Palestine and assumed various hands-on roles all the way up to heading the ANZ and then **Standard Chartered Bank** Palestine Operations. I hold an **MBA with honor** from Birzeit University. I am a customer experience advocate and cost optimizer driving efficiency to highest levels

CAREER & KEY ACHIEVEMENTS TO DATE

Chief Executive Officer – Tiresias FZCo Jun 2019 - present

A Start up software house having its HQ in Dubai with 2 subsidiaries in Jordan & Palestine.

Chief Operating Officer – United Arab Bank Jun 2016- Jul 2019

Assisted with a wonderful committed and passionate team, **a forward-looking modernization strategy** has been put and execution set at accelerated speed; the fundamental component of which is the latest technology of the future in a sincere endeavor to embrace **Smart Digitization** sailing on a one way direction journey towards **Superior Customer Experience** delivered at the lowest cost of operation compared to peers in the market and driven by continuous innovation with least of disruption.

KEY ACHIEVEMENTS

- .. 20% cost optimization in 2 years
- .. 45% reduction in customers' complaints & 95% improvement in complaints resolution TAT
- .. Nullifying operations loss in 2 years compared to a baseline of significant monetary value
- .. 21% more revenue from the ATM network
- .. 20% less of ATM operations cost including interest saving as a direct result of significantly optimizing the machines cash needs – **Predictive business intelligence/ Artificial Intelligence** use case in production.
- .. 85% overall improvement in managing Internal Audit Observations & putting High risk points at Zero
- .. 70% modernization of IT applications from mainly Tier 1 global providers heading towards a solid & sustainable Target Architecture ready for Open Banking
- .. Outstanding software implementation: (1) Granted **Informatica** 2017 innovation award on Data projects (2) **IBM** Certificate on their Collaborative Lifecycle Management platform implementation as **First of its kind** in the banking Industry globally.
- .. Successfully uplifting Branches service delivery focus from only consumer banking to universal banking Service Delivery channel (Serving Consumer & Corporate clients).
- .. Fully restructuring COO function to accelerate the change (Innovation Lab, Data, Digital, Change Management automation, Service Delivery)- Cohesively connected the dots between all the bank functions forming modern Business Architecture (the core theme of which is institutionalizing continuous transformation) capable of accelerating quality change and absorbing the continuous disruption in a sustainable manner
- .. Reengineered & fully automated the **customer Onboarding** (output: 100% paperless, active account, debit card, cheque book) **reducing TAT from 7 days to 25 minutes** (branch version & tablet-based version).

General Manager, Shared Services Center (GCC, Yemen and Singapore) -

Dec 2013 – May 2015.

General Manager of Arab Company for Shared Services FZ – LLC (ACSS) (Operations), subsidiary of **Arab Bank Plc based in Dubai.**

General Manager of Arab Gulf – Tech for IT Shared Services FZ – LLC (AGT) (IT), subsidiary of **Arab Bank Plc-based in Dubai**

Member – Group Executive IT Committee – **Arab Bank Plc, Head Office – Jordan**

Leadership Extension: Heading Arab Bank PLC Global Transformation Team and Centre of Excellence.

KEY ACHIEVEMENTS

- .. Enhanced operations; leading banking Operations and IT as General Manager for Arab Bank Dubai Shared Services Center
- .. Consistently ensured smooth operations across a shared service facility for UAE, Qatar, Bahrain & Yemen
- .. Led from the front; implementing changes to optimize performance, standardize processes and Internal Control
- .. Delivered process improvements; reducing errors by 85% and enhancing process sigma standards from 4.3 to 5.7
- .. Reduced operations losses by 85% and rejection rates by 90%; leading a range of organizational change projects
- .. Streamlined systems, processes & procedures to improve operational efficiency by 25%, with the less resources
- .. Improved change project delivery by 35%, IT customer service by 10% & systems availability to almost 99.9
- .. Established Operations Performance Management functions and enhanced visibility (Shop 360-degree view)

Global Head of Operations | Country COO | Country Head of Operations

Jun 2003- Nov2013

Cairo Amman Bank, Jordan / Palestine

KEY ACHIEVEMENTS

- .. Achieved career progression from several managerial roles to head Global Operations for *Cairo Amman Bank*
- .. Implemented **Temenos T24 banking system** over a 4-year period; replacing many legacy systems (Integrated)
- .. Transformed the banks technology & overcame extensive obstacles to achieve both operational & cultural change
- .. Significantly optimized internal processes and controls to deliver key business benefits using the new technology.
- .. Automated processes; procuring and integrating application management software to support business processes
- .. Optimized customer service by creating and integrating performance strategies in line with corporate objectives
- .. Streamlined hierarchical communications processes & administrative procedures to improve operational efficiency
- .. Resolved internal resistance & technical challenges to establish operational excellence and modern service delivery
- .. Evaluated key objectives through the development of KPIs, standard operating procedures and best practice tools
- .. Pre 2005, achieved 100% centralization of bank processes by integrating modern and sustainable frameworks
- .. Mapped recruitment planning, capabilities and skills gaps with a model for hiring, appraising and developing staff
- .. Enhanced financial management by establishing safeguards/controls to ensure consistency, quality & compliance
- .. Excelled across all aspects of banking operations including centralized banking, trade finance & credit operations

CAREER & ACHIEVEMENTS TO DATE (continued)

Country Head of Operations | Head of Trade Finance Operations

Jan1995- Dec 2002

ANZ Grindlays Bank | Standard Chartered Grindlays Bank (SCB), Palestine

KEY ACHIEVEMENTS

- Promoted from customer service to operational roles; leading to a country operations officer position for ANZ then *SCB*
- Managed the corporate transition after the acquisition of *ANZ Grindlays* by *SCB*
- Directed multidisciplinary teams across complex operations after *SCB's* decision to close its Palestinian branches
- Centralized banking activities for account services, clearing, foreign trade, treasury back office & credit operations
- Ensured compliance with operational procedures & standards in line with internal guidelines & regulatory bodies
- Supervised the development & implementation of business continuity & disaster recovery plans to strict deadlines
- Led teams; managing commodity trade finance flows including letters of credit, advances, guarantees and bonds
- Optimized resources through clear planning, financial modelling & robust quality controls; saving overhead costs

QUALIFICATIONS, PROFESSIONAL TRAINING & PERSONAL DETAILS

DOB: 8th October 1971

Fluent in English and Arabic

MBA (Honors), Birzeit University,	2005
BSc (Honors) in English Language & Literature Major, Journalism & Mass Communication Minor , Yarmouk University	1994
CBOP (Passed with Distinction), Certified Business Operations Professional, Dubai	2012