

# Elias Abu AL- Haija

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## Summary:

- Assistance Professor teaching courses in Economics, Finance, Accounting, and Banking: Conventional & Islamic Banking.
- Professional qualifications in Islamic Finance.
- Presentations' Trainer and developer in Risk Management, Financial analysis, and Islamic Banking field.
- Strong analytical skills (ability to analyze trends and highlight opportunities).
- Extensive experience with: Credit, Financial Analysis, Risk, Relations.
- Developing others, Results & Achievements Orientation, People Management & Leadership qualities, Self-Management & Time Management, and Customer focus Innovation and learning.

## Education and Qualifications:

- **PhD:** Economic & Islamic Banking / **Yarmouk University, 2007 / Jordan.**

Fields of Study: Islamic Banking, Finance, Islamic Economic, & Accounting.

Dissertation Title: “*Development of the Financing Mechanisms through Partnership in dealing with Islamic Banks. (Jordan – Case Study)*”.

- **MBA:** Banking and Financial Studies/ Islamic Banking/ **Arab Academy, 1998/ Jordan**
- **BSc.:** Administrative Science, Major Accounting/ **Yarmouk University, 1988/ Jordan.**
- **CLBB:** Certified Lender Business Banking / **Arab Academy, 2003 / Jordan.**

## CAREER HISTORY:

- **Assistance Professor: Emirates College of Technology ECT/ Abu Dhabi.**
  - Teaching courses i.e.: Managerial Accounting, Financial Management, Financial analysis, Computer Application in Banking & Finance, Financial Institutions & Market, Risk Analysis and Modeling, Islamic Banking, Commercial Banking, Microeconomics, and Macroeconomic.
  - September 1, 2012 – Tell date.

- **Jordan Islamic Bank (Member of Al-Baraka Banking Group/ ABG) / Jordan.**  
Head Office (HO)/ Amman :( Dec. 1990 till Sep. 2011)

**1) Risk Management Department**

Jan. 1, 2010 – Sep. 1, 2011.

**Position: Risk Management Director**

Duties & Responsibilities:

- Define and manage Jordan Islamic Bank risk policies and procedures in order to enable proactive risk management within the context of a dynamic operational environment, shariah compliance norms and best practices.
- Monitor and report a broad range of advanced risk measures such as: Stress Testing, Value-at-Risk (VAR), Risk Factor Sensitivity Analysis, and others, to enable the Management to have a comprehensive understanding of risk positions, market conditions, and the impact of new initiatives.
- Submit periodic risk reports to the Board Risk Management Committee, highlighting performance against risk parameters and overall risk positions of the Bank.
- Represent the Bank Risk Management Department in Internal and External Meetings and Committees.
- Advice on the development of operational business Continuity and Contingency Plans to ensure the Bank is able to fully meet its operational commitments.
- Attending and Representing Risk Management Department in the meeting with Rating Agencies( *Fitch, Standard & Poor's, Islamic International Rating Agency*) to understand and implement compliance requirements in order to accomplish a high credit rating for the Bank.
- Monitor and assess the skills and capabilities of the Risk Management Department, and determine the actions needed to increase the Department's impact.
- Share risk information with all business Directories to build risk management Culture and enable them to use these cultures to benefit their business decisions.
- Develop and maintain effective internal and external relationships through individual contacts and ABG meetings.

***Reporting to: The General Manger (GM) & to the Board Risk Management Committee.***

## 2) Retail Finance / Credit Department (HO)

August 1, 2007 – Dec 31, 2009.

### **Position: Deputy Manger**

Duties & Responsibilities:

- Coach, mentor and develop the Division officers and the top talent/high potentials in the Retail Finance Department; succession plan for key roles.
- Responsible for all Financing applications related to the Retail & Corporate clients by given the approval of the amount to be financing to these clients.
- Manage the performance of Retail Finance Department through delegation of responsibility, setting stretch objectives and providing regular feedback on results at a Department and Division level, promptly addressing areas of underperformance
- Monitor and assess the skills and capabilities of the Retail Finance Department, and determine the actions needed to increase the Department's impact.
- Identify areas for improvement, adjust policy framework and standards, and revise accordingly.
- Collaborates with ABG Departments to plan Islamic Financial Services activities.
- Represents the Retail Finance Department in internal and external meetings and committees.
- Lead the formulation, development and implementation of the Retail Finance Department strategy in support of JIB goals and in response to emerging trends or client/customer needs.
- Develop, implement and monitor the Retail Finance Department's Business Plans.
  
- Make a deep research, analyzing for the Biggest Financing Applications.
  
- Giving Training Courses to explain the methods and Modes of Financing & the Strategies of the JIB. **Reporting to:** *The Assistant General Manger.*

## 3) Experience in Branches:

Dec. 1990 – August 1, 2007.

### **Position: Assistant Branch Manger**

March 2003 - August 1, 2007.

Reporting to: The Branch Manger

Responsible for Staffing, managing 50+ employees

Duties & Responsibilities include:

- Supervision of Investment and Finance Sector / Credit sector.

- Supervision of Accounting, Collecting, and Notes Receivable sector.
- Public Presentations for Prospective Customers.
- Consultation and Coordination of all Bank Issues.
- Giving Training Courses in Islamic banking.

**Position: Head of Credit/ Finance & investment, and Accounting.**

December 1990 - March 2003.

**Work Experience Table**

<b>Name of Employer</b>	<b>Position Held</b>	<b>Start Date</b>	<b>End Date</b>	<b>Location</b>	<b>Contact Person/Tel. #</b>
Emirate College of Technology	Assistant Professor	27/09/2012	Still	Abu Dhabi	Prof. Emad Abu Alrub
Al-Tawail M&C and Training	Trainer	1/1/2013	Still	Riyadh S.A	Mr. Eid ALEnze
Jordan Islamic Bank	Head Of Risk Management Department	10/12/1990	01/09/2011	Jordan	Mr. Musa Shehada
Institute of Banking / Central Bank of Jordan Training Center	Professional Trainer	2003	2011	Jordan	Ms. Suhar Nessor
Jordan Islamic Bank Training Center	Professional Trainer	1998	2011	Jordan	Mr. Yaser Amoura
Yarmouk University	Part Time Instructor	1998	2011	Jordan	Professor Munther Momanee

**Papers Accepted in Conferences:**

- IFC International Conference: **“Islamic Finance: Myths, Realities, and Best Practices”**, Organized by iCompetences, Marrakech, Morocco, 27-28, December, 2012.
  - Paper Presented: *“Islamic Model as an Alternative Banking System”*, *“Risk Management in Islamic Banking”*, and *“Basel III Effects on Islamic Banking”*.

**Conferences & Workshops Attended:**

- Fleming Gulf Conferences, **“5<sup>th</sup> Annual World Islamic Retail Banking Conference”**, 17<sup>th</sup> – 28<sup>th</sup> November, 2013, Dubai, United Arab Emirates
- Global Islamic Economy Summit, 25<sup>th</sup>-26<sup>th</sup> November 2013, Madinat Jumeirah, Dubai, UAE.

- International Performance Excellence IPE, “**The 2<sup>nd</sup> Organizational Learning Conference OLC**”, 30<sup>th</sup> and 31<sup>th</sup> October, 2013, Fairmont Palm Dubai, UAE.
- International Performance Excellence IPE, “**The first Organizational Learning Conference**”, 21<sup>th</sup> October, 2012, Abu-Dhabi, UAE.
- Fleming Gulf Conferences, “**3rd Annual World Islamic Retail Banking Conference**”, 18<sup>th</sup> – 20<sup>th</sup> October, 2011, Dubai, United Arab Emirates.
- Talal Abu-Ghazaleh Organization in cooperation with the International Finance Corporation (IFC) - World Bank Group: “**Governance and Risk Management**”, 20<sup>th</sup> – 23<sup>th</sup> April, 2011, Dead Sea, Jordan.
- Capital Intelligence’s (CI): “**Advanced Bank Analysis Seminar / Workshop**“, 28<sup>th</sup> – 29<sup>th</sup> March, 2011, Limas sol, Cyprus.
- Amman Banking Forum: “**Financial & Banking Stability**”, 20-21 March, 2011, Association of Banks in Jordan, Amman, Jordan.
- “**Third Group Risk Mangers’ Meeting**”, 1-2 November 2010, Manamah, Kingdom of Bahrain.
- One of the Panelists Speaker in the Workshop of : “**Islamic Finance: Structure and Instruments**”, Joint effort between the Central Bank of Jordan, Bank Negara Malaysia and Islamic Development Bank in cooperation with the Institute of Banking Studies, 17-21 October 2010, Amman, Jordan.  
The Panel Topic: “**Post Global Crisis: Challenges & Opportunities for Islamic Banks in the Middle East**”.
- The Forum on: “**Asset / Liability Management (ALM) - Strategies & Implementation**”, 11-12 October 2010, Jordan Today Center for Development (JTCD), Amman, Jordan.
- Workshop offer by SUNGARD, AMBIT- the Middle East Road Show: “**Getting Ready for Basel II: Benefiting from Improved Credit Risk Framework**”, 6 October 2010, Amman, Jordan.
- The Second Conference for Accounting & Financial Sciences: “**The Participants of Accounting & Financial Sciences in Dealing with Financial Crises**”, 28 – 29 April 2010, Yarmouk University, Irbid, Jordan.
- “**Jordan Afaq Economic Forum**”, Afaq Group, 1-2 March 2009, Amman, Jordan.
- Islamic Forum: “**Global Challenges for Islamic Banking**”, 19- 21 May 2001, Arab Academy for Banking & Financial Sciences, Amman, Jordan.

### **Training Courses & Work Shops in Risk Management Attended:**

- “**ICAAP and Basel III**”, 03 November 2010, ERNST & YOUNG, Amman, Jordan.
- “**Operational Risk Management Work Shop**”, 03 August 2010, Association of Banks in Jordan, Amman-Jordan.
- “**Financial Institutions Analysis**” 14-16 June 2010, Union of Arab Banks In collaboration with Islamic International Rating Agency, Amman-Jordan.
- “**Internal Capital Adequacy Assessment Processing (ICAAP)**”, 5-6 June 2010, Albatross Consulting & Training Center In Cooperation with CBJ, Amman-Jordan.
- “**Basel Committee Decisions and Risk Management**”, 23–27 May 2010, Institute Of Banking Studies, Amman, Jordan.

- **“Auditing Risk Management and Basel II”**, 10–13 May 2010, Institute Of Banking Studies In Cooperation with MIS Training Institute/UK, Amman, Jordan.
- **“Stress Testing in Credit Risk, Liquidity, & Interest Rate Managements”**, 15–18 March 2010, Union of Arab Banks In collaboration with CBJ, Amman- Jordan.
- **Basel II: Analysis & Implementation Seminar”**, 7–11 March 2010, Institute Of Banking Studies In Cooperation with DNA Training & Consulting/Lebanon, Amman- Jordan.
- **“Operational Risk”**, 13–14 Feb, 2010, Albatross Consulting & Training Center, in Cooperation with CBJ, Amman- Jordan.

### **Other Academic/ Management/ Quality/ Banking & Finance Training Workshop Attended**

<b>Name of Program</b>	<b>Type of Program</b>	<b>Provider</b>	<b>Start Date</b>	<b>End Date</b>	<b>Location</b>
<b>Delivering High Impact Presentations</b>	Academic	Emirates College of Technology /ECT	02 April 2013	04 April 2013	Abu Dhabi
<b>Effectiveness Approaches of Teaching and Learning Workshop</b>	Academic	Emirates College of Technology /ECT	16 Dec. 2012	20 Dec. 2012	Abu Dhabi
<b>Governance and Risk Management</b>	Professional	International Finance Corporation (IFC) - World Bank Group	20 April 2011	23 April 2011	Jordan
<b>Advanced Bank Analysis Seminar / Workshop</b>	Professional	Capital Intelligence’s (CI)	28 March, 2011	29 March, 2011	Limas sol Cyprus
<b>Financial &amp; Banking Stability</b>	Professional	Association of Banks in Jordan	20 March, 2011	21 March, 2011	Amman, Jordan
<b>Getting Ready for Basel II: Benefiting from Improved Credit Risk Framework</b>	Professional	SUNGARD, AMBIT- the Middle East Road Show	6 October 2010	6 October 2010	Amman, Jordan
<b>ICAAP and Basel III</b>	Professional	ERNST & YOUNG	03 Nov. 2010	10 Nov. 2010	Amman, Jordan
<b>Basel II: Analysis &amp; Implementation Seminar</b>	Professional	Institute Of Banking Studies In Cooperation with DNA Training & Consulting/Lebanon	7 March 2010	11 March 2010	Amman, Jordan
<b>Auditing Risk Management and Basel II</b>	Professional	Institute Of Banking Studies In Cooperation with MIS Training Institute/UK	10 May 2010	13 May 2010	Amman, Jordan
<b>Financial Institutions Analysis</b>	Professional	Union of Arab Banks In collaboration with Islamic International Rating Agency	14 June 2010	16 June 2010	Amman, Jordan

## Training Experience:

- 1) Professional Trainer for banking employees in areas related to Islamic finance and banking, in JIB T.C, and in Institute of Banking / CBJ Training Center, and in Al-Tawail Management Consulting & Training, Riyadh - Saudi Arabia since 2013 till date.
- 2) Giving training courses in the Association of Agriculture lending (Islamic Finance).

## Banking and Finance Training/ Workshop provided:

Name of Program	Type of Program	Provider	Start Date	End Date	Location
Islamic Banking	Professional	Al-Tawail Management Consulting and Training	08 April 2013	10 April 2013	Riyadh Saudi Arabia
Practical applications of risk management in accordance with Basel II (Market risk and operational risk)	Professional	Jordan Islamic Bank Training Center	16 January 2011	20 January 2011	Amman, Jordan
Funding Modes in Islamic Banking	Professional	Institute Of Banking Studies/ CBJ	03 May 2011	08 May 2011	Amman, Jordan
Financial Planning and Forecasting	Professional	Jordan Islamic Bank Training Center	09 May 2011	12 May 2011	Amman, Jordan
Risk Culture	Professional	Jordan Islamic Bank Training Center	07 March 2011	12 March 2011	Amman, Jordan
Islamic Investment	Diploma Student	University of Banking and Finance	27 October 2010	26 December 2010	Amman, Jordan
Islamic Modes / Murabaha	Professional	Jordan Islamic Bank Training Center	15 July 2010	20 July 2010	Amman, Jordan
Financial and Credit Analysis	Professional	Jordan Islamic Bank Training Center	31 May 2010	02 June 2010	Amman, Jordan
Financial Analysis	Professional	Jordan Islamic Bank Training Center	4 October 2009	7 October 2009	Amman, Jordan
Credit Reports and classifications	Professional	Jordan Islamic Bank Training Center	04 March 2009	07 March 2009	Amman, Jordan

## Honors & Awards:

- Ranked the first on the University of Yarmouk PHD graduating class.
- Fast career advancement in all the departments that the subject has worked in, associated with the success in carrying out assignments and achieving objectives.
- Received Prize from all levels of management for *VIP Clients Service Skills*.
- Received Monterey Praise as an *Excellent Employee* in a Bank.

### **Board Memberships:**

- Board of Directors Member in one of the Public Share-Holding Companies: *“The Arab Pesticides & Veterinary Drugs Mfg .Co.”* April 1<sup>st</sup> 2009 Till Date.
- Board of Directors Member in one of the Public Share-Holding Companies: *“Universal Chemical Industries P.L.S”* Jan 1<sup>st</sup> 2008 - May 31 2009.

### **Committee Memberships:**

- Member of the *“Committee for Reviewing the Banking and Finance Program”*, ECT, 21<sup>th</sup> October 2012 tell date.
- Member of *“Risk Board Management Committee “*, Jordan Islamic Bank, 26 April 2010 – 01 Sep. 2011.
- Head of *“Basel II Standard Implementation Committee”*, Jordan Islamic Bank, 16 May 2010 – 01 Sep. 2011.
- Member of *“Management Information Resources, Security & Protection Committee “*, Jordan Islamic Bank, 13 May 2010 – 01 Sep. 2011.
- Member of *“Assets & Liabilities Committee (ALCO) “*, Jordan Islamic Bank, 02 Jan 2010 – 01 Sep. 2011.

### **Personal Profile:**

Religion : Islam.  
Marital Status : Married.  
Nationality : Jordanian.  
Date of Birth : Nov. 1966.

### **References:**

Name of Reference	Job title & Location	E-mail	Telephone number
Riyadh Almomanee	Dean Of Economic Faculty / Yarmuk . University	<a href="mailto:economics.fac@yu.edu.jo">economics.fac@yu.edu.jo</a>	+962 793 111123
Ahmad Alssad	Professor Y. University	<a href="mailto:alsaad@yu.edu.jo">alsaad@yu.edu.jo</a>	+962 795 516149
Amer Alutoom	Assistant Professor Y. University	<a href="mailto:amer.y@yu.edu.jo">amer.y@yu.edu.jo</a>	+962 77 6768988
Amjad Latayfeh	Assistant Professor King Saud University	<a href="mailto:amjad962@yahoo.com">amjad962@yahoo.com</a>	+966 597 366340
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