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Eskan Bank General Manager

(1st May 2013 - till date)

- Development and implementation of a business re-engineering plan to further align the banks operation with the Ministry of Housing and Governments overall housing policy and objectives.
- Developed and implemented an innovative pipeline of programs, products, and projects towards enhancing Eskan Bank's contribution as a solution provider to the housing agenda in Bahrain.
- Successfully introduced and listed the first Islamic REIT in Bahrain.
- Secured the cabinets mandate for the Bank to assume the financial structuring and development management of Ministry of Housing land Bank within a Public/Private Partnership Framework.
- Consistently enhanced the bank earnings over the period with 2016 financials showing about 45% increase in net earnings compared to 2015.

Awards:

- Best Customer Service provider in the Middle East Award 2016
- Quality Awards for Projects (MEED)
- Corporate Social Responsibility Award 2016
- Best Innovation in Retail Banking 2015
- National Work Medal 2019

Inovest BSC Chief Executive Officer

(October 2007 - June 2012)

- Development and implementation of organizational and investment strategy, corporate direction and leadership toward the achievement of the organization's vision, mission, philosophy, strategy, and its annual goals and objectives and adhering to the regulatory environment requirements.
- Development and implementation of innovative pipeline of projects towards nourishing the organization income generation within venture capital, private equity, asset management and other venues.
- Enable the Board and shareholders to fulfill their governance function through timely, accurate reporting, and performance orientation.
- Development of fulfilling corporate culture heeding set organization values and institutional learning and capacity building.

- Introduced the first Islamic REIT in the MENA region. The economic crisis dictated a hold of the project until a more conducive market condition prevails.
- Successfully concluded a deal to establish a plant to produce Water Filters in Bahrain (US\$ 34 MM).
- Negotiated and concluded the acquisition of a small oil field service company in KSA and raised funds for equity injection.
- Forged a strategic partnership with a major Petrochemical company in KSA and structured a US\$ 1.8 Bn bid for utilization of 0.5 trillion cubic feet of natural gas in Brunei. The bid was won by Sumitomo Corporation who enjoys an established track record in Brunei.
- Negotiated a multilateral strategic partnership and structured MENA Food Security Fund (US\$ 67 MM). Introduced the Fund to a financial institution for a fee.
- Established a consortium of strategic partners and structured a deal to establish a bio-similar plant in Bahrain to produce Insulin (US\$ 91 MM).
- Forged a strategic partnership with GFH and Real Madrid FC to construct a number of Sport Cities in various geographic zones with RMFC Branding. Finalized all legal works and structuring but project was shelved in the final stage due to global economic crisis.

Reef Real Estate Finance Company (2005 –2007) Chief Executive Officer

- Creation of one of Bahrain's more recognized brands in the real estate finance sector.
- Execution of a highly differentiated one-stop shop for real estate finance that bought together key industry player and partners including developers, brokers, architects and interior designers amongst others.
- Capital allocation and real estate financing strategy for Bahrain as a primary market, seeking investments in a diverse set of asset classes including office, multifamily, industrial and retail sectors.
- Analytical and networking support for investment and retail finance management executives.
- Winning the award for the Best Real Estate Finance House outperforming in the final stage institutions such as: Kuwait finance House and Ahli United Bank.
- Negotiated and concluded a Securitization deal with Calyon Bank for US \$
 200 MM at a competitive rate of 90 bp over Libor.
- Maintaining delinquency rate at 0%.

Bank of Bahrain & Kuwait Assistant General Manager, Business Development Division

(2000-2005)

- At the forefront of project development and change management within the bank, including projects on regional expansion, CRM, revenue diversification, and differentiation on a product/service level (for retail, corporate and investment divisions).
- Headed development of the department as a center of influence and expertise for strategically selected business directives. One such example being the creation and implementation of the BBK Financial Malls which involved Business and Process Re-engineering to transform branches away from transaction processing to business generation and CRM.
- Headed branding and marketing development and communication.
- Lead the product development.
- Introduced the Payment Gateway and positioned it within Bahrain eGovernment initiative.
- Introduced the Executive Trainees Program to Rejuvenate the Banks Human Capital.
- Member of the Steering Committee responsible for the selection and implementation of the Core Banking System.
- Worked Closely with the eBanking Division to develop various Channels and Products.
- Bahrain Monetary Agency (BMA Recognition Award).
- Innovation Award (FT Summit 2005 Financial Technology Leaders)
 Middle East.

University of Bahrain Assistant Professor Chairman of Department of Economic & Finance (1990-2000)

University of Bahrain Lecturer (1980-1990)

- Developed the curriculum for various economic courses.
- Taught various courses in the Bsc and MBA Programs.
- Member of the committee to develop and implement the MBA and executive MBA Programs.
- Member of Committee to develop Banking & Finance Bsc Program.
- Visiting Professor at Arab Gulf University teaching courses at the Master Program in Technology Management.
- Co-Authored Bahrain Human Development Report (1997, 1998).

- Consultant to UNDP on Bahrain Technical assistance Program.
- Consultancy to BATELCO on The Challenges and Opportunities of Globalization.
- Conducted numerous Training programs for Public and Private entities.
- Won the Award for the Best Lecturer in the College of Business Administration and the University of Bahrain (1999).

Education:

Academic background includes an MA in Economic Development from the University of East Anglia, UK (1986) and a PhD in Economics obtained from Exeter University, UK (1991).

Other <u>Affiliations:</u>

- Public Affairs Committee Bahrain Chamber of Commerce & Industry.
- National Committee on World Trade Organization.
- Founding Member: Bahrain Economic Society.
- Board of Trustee MENA (Middle East & North Africa) Investment Center.
- Founding Member of Bahrain Competitiveness Council.
- Labor Market Regulatory Authority: Board Member and Chairman of Audit Committee.
- Reef- Real Estate Finance Company: Board Member and Chairman of Audit Committee.
- Worked closely with Bahrain Economic Development Board; served on National Committees for Labor Market Reform, High Education Reform, and the Economic Reform; Reviewed Bahrain's Vision 2030.
- Produced and Presented a live TV Talk-Show (Economic Forum), BTV, (1999 & 2000).
- National Team Player in Handball (1975-1982), and Board Member: Bahrain Handball Federation (1992-1994).
- President Student Council, Gulf Polytechnic, 1979-1980.
- Board member of trustees Aysha Yateem Family Counselling Center (2010-2014)
- Board member of Eskan Properties Company
- Board member of Naseej (2015- till date)
- Board member of Dannat Al Baraka (2016-till date)
- Board member of Dannat Al Lawzi (2014-till date)
- Board of Trustees of The American University of Bahrain (2019- till date)