



BOARD OF DIRECTORS

National Bank of Yemen is fully owned by the Government of Republic of Yemen and its Board of Directors consists of Chiefs Executive Officers and General Managers of Government Departments in Aden, such as Ministry of Finance, Ministry of Industry and Trade Ministry of Planning and International Cooperation.

The Board Consists of :

Mohammed Hussein Saeed Halboob **Chairman of the Board of Directors**

Date of birth: 14/01/1959.
Nationality: Yemeni
Marital Status: Married.
Languages: Arabic, English

Education:

- Bachelor degree in Accounting from Aden University -1982.
- Master of Accounting from Soviet Union (formerly) in 1987.
- PhD in Financial & Monetary Trading from University of Kyiv –Ukraine 1992.

Work Experience :

- Lecturer in Statistics Economic College University of Aden from 1982-1987.
- Teacher in Statistics Economic College University of Aden from 1987- 1990.
- Teaching Assistant in Statistics Economic College University of Aden from 1990.

Dr. Mohammed Hussein Halboob was appointed as a Chairman of the Board of Directors in January 2017.

Sami Abdulhameed Mohammed Makawi **Member of the Board and Deputy Chairman of the Board of Directors**

Date of birth: 08/01/1952
Nationality: Yemeni
Place of birth: Crater Aden
Marital status: Married
Number of children: Five children
Tel:02-257452 Mob: 771112206 Fax: 02-252481



Qualification:

Government Schools – Primary and Intermediate Levels 1959-1967
Khormaksar Secondary Education Aden, General Secondary Education 1968-1972
University of Aden, Bachelor of Accountancy – Good 1978-1982
Giordano Dell 'Amore Foundation FGDA fin Africa-Milan Italy 1985-1987
Master's Degree in Banking and Finance – Good.

Languages:

Arabic and English (Reading, Writing and Speaking)

Experience :

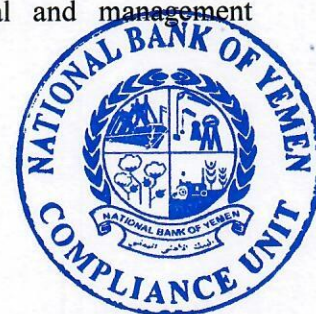
40 Years of experience in Commercial Bank Administration.

Work Experience:

Work and Supervision covering all aspects of Commercial Banking Transactions 1976-1980
A Supervisor of L/C and L/G Policies– Queen Arwa Road Branch 1980-1982
Head of Accounting Section – Aidroos Branch 1982-1983
Head Loans & Credit Facilities Section – Aidroos Branch 1983-1985
Head of TT Section – Queen Arwa Branch 1987-1988
Head of Deposit Section – Queen Arwa Branch 1988-1989
Head of Department & Deputy of Works – Manager Foreign Relations Department 1989-1990
Manager Little Aden Branch 1991 – 1993
Manager Statistics & Research 1994-1996
Participated with a teamwork of the Bank assigned with assistance of investment company Earnest & Young in preparing and auditing transactions included a preparing diagnostic studies of Bank and preparing an Audited Financial Accounts according to the International Accounting Standards 1996 , 1997 and for the first time since the establishment of the bank.
Deputy Manager Credits, Statistics & Computer 1997-2005
Member of the Board 1997-2005
Deputy of the Board of Directors and First Deputy General Manager 2005-2011
Head of Budgets Preparation– Head of Investment Committee – Member of General Credits Committee – Member of Assets and Liabilities Committee – Member of Senior Management Committee and Member of Tenders and Auction Committee of the bank.

2006-2010:

-A Leadership of team to prepare conditions reference to choose the international investments company to execute a development of Modernization and Restructuring project (Re-structure of bank and introduce advanced technology in banking, financial and management operations).



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-Head of operating committee of development and modernization projects and a representative commissioner on behalf of the bank to direct a services advisory contract to Deloitte & Touché Co. (Middle East) which was chosen to execute a project development and Re-construction of system to introduce advanced technology in banking operations finance and administrative process.

-Dahman RSM Representative – foreign auditors during the period from 1998 to 2010 and task assigned to the auditors were preparation of financial statements according to the International accounting standards and instructions of the Central Bank and addition with to a company recommendation in solving differences and to be execute during the years 1997 to1998.

-Participated on behalf of the bank in negotiation in establishing Yemeni financial services company which was established with cooperation of banks operating in Yemen to direct: The National PBX, POS and Credit Card .

-Representing on behalf of the bank in front of Arthur Anderson Co. which was appointed by the Yemeni government to carry out privatization of National Bank of Yemen in 2006 through research of strategic investors owning 51% of the new capital and the government own 20% of the capital and sell the remaining shares after the evaluation of IPO. Privatization did not succeed due to the unsaying decision of the Yemeni government regarding privatization and to remain the bank owned completely by Yemeni government.

-Supervision on department of works establishment and transactions of Islamic branches and revision of organizational structure, circuits' manual and procedures work.

-Carrying out a especial sample preparation of terms and specifics requirement of Islamic system project and presidency bank team for carrying out operation analysis and evaluate the offered bids for trader who would enter the tender for project implement and negotiation with winner trader for project implement concerning terms and conditions of a signed contract.

-Negotiating with the Islamic banks for development – Jeddah to submit an advisory service for project implement establishing circuits and transactions of the Islamic branches.

-Planning and preparing a basic project system that issued by decision of the council prime minister's council No. (405) in 2013.

-Designing and preparing AML / CFT procedures manual, organizational structure and jobs descriptions and requirements of the compliance unit in accordance with the Yemeni regulatory authorities.

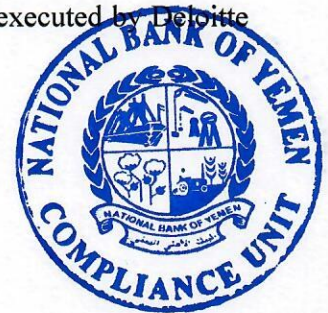
-Design and re-guide the government policy of the National Bank of Yemen, which aims to achieve best practices for principles of government to protect rights of depositors and owners (Yemeni Government) and other stakeholders.

-Design and prepare credit policy of the bank 2016.

-Review and prepare a credit guide procedures 2016.

-Advisor and commissioner representative for making a directing executive of advisory services (project for development and modernization) which was to be executed by Deloitte & Touché company Middle East.

Present Job:



Deputy Chairman of the Board of Directors 2017 till date.

Professional Skills:

- Preparation studies of terms reference for banks restructuring and update manuals, procedures and policies work, according to the banking best practices and preparation studies for edifying and establishing an Islamic (sources) (branches) to provide Islamic banking services banking for commercial banks.
- Prepare documents to submit acquisition upon request (Modern Banking System) according to the routine models issued by the International Bank and making – out refreshing studies Reparation, replacement information systems according to the latest modern international banking techniques, systems applications and best practice of banks.
- Preparation of regulations, work manuals, bank policies, investment, financial and administrative policies, pricing banking services, products, and banks system administrative.
- Design a strategic banking product (Bank’s Strategies) and a bank business plan.
- Manage branches and departments operations in commercial banks.
- Ability skill to serve as general manager in commercial banks and participate as a membership in board administration.
- Modern and advanced product design and banking services to satisfy client’s requirements.
- Supervise a preparation of estimative counterbalance, quarterly and annual financial data in accordance to the International Financial Reporting Standards and skills of the local supervisory authorities and carrying out work of the project management manager in preparing the structure, updating manual work, procedures, IT projects and action plan of banks.
- Prepare financial statements in accordance to the International Accounting Standards, design and prepare the annual reports of the boards of directors in accordance with requirements of the local and international regulatory authorities.
- Negotiate to give a granted credit facilities to customers and formation of investment wallet, joint loans and distressed debt processing (Flotation – Tabulation – Settlement).
- Carrying out a credit studies of loans and recommendations for comfortable facilities.
- A Good knowledge on laws organized for a commercial and banking business and a full knowledge on functions and responsibilities of the boards of directors.
- A Sufficient knowledge on baking operations and risks which facing bank added on to financial dates and reflects on bank finical situation as well as a sufficient knowledge on laws , enactment and information which the bank have to comply on and a continuously knowledge to follow a new subjects on a finical services sector.

Training Courses:

- Marketing of banking services
- Documentary credits (L/C and L/G letter of credit)
- Foreign operations of commercial banks
- Credit cards and modern payment systems



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- Skills dealing in banks
- Use computer on a statistical analysis and financial forecasting
- Financial analysis for banks and clients
- Modern methods of banking loans
- Prepare a planning budgets and work plans
- Joint loans
- Evaluation of serious studies
- Credit risks and solve debt stumbling
- Methods and Techniques of privatization
- Risk management of commercial banks
- Modern methods of banking branches administration
- Methods and Techniques of client services
- Modern management for banks
- Works of real state banks
- Management results
- Preparation of strategies and plans
- Participated on behalf of National Bank of Yemen in many number of important meetings, conferences and workshops locally and abroad in Britain, France, Lebanon, Egypt, Saudi Arabia, Bahrain, Syria, UAE, Jordan, and Qatar.

Qualifications & Special Experiences :

- Independent ability to judge things and participate for making appropriate decisions.
- Ability to deal and manage crises in a short and long term.
- A leader able to power and motivate employees
- Ability of strategic direction, clear future vision, changes readings, analysis guidance to mobilization and solves problems, and takes responsibility to avoid risks.
- Writing down all business correspondences in both languages Arabic and English.
- Translate Arabic to English and vice versa .
- A good knowledge of computers and its applications.

Ahmed Ali Omar Bin Sankr
General Manager

Date of birth: 08-10-1966
Nationality: Yemeni
Marital Status: Married of Specialty Doctor
Languages: Arabic.

Education:

Dr. sankr holds the following certifications:



- PHD in Economic Sciences issued by the Higher Degrees Committee- Russian Federation Moscow in 10 October 1997.
- A degree in Economic and Business.
- Master's of Economic and Business from University of Dagestan –Russian Federation in 1994 excellent with honor degree.
- A Certificate which qualify him to be a teacher at University and Higher Institutes after completing full course of Education and Psychology Studies for Higher Institutes with Excellent Grade.
- A Certificate which qualify him to teach Russian Language in (courses and series of lectures).
- A Certificate Lecturer (Management / Marketing / Arabic Language) at the Institute of management and marketing at the University of Dagestan - Russian Federation from 01 September 1994 to 01 September 1997.
- He completed his primary school level and secondary school level and holds a high school certificate in 1984-1985, Aden Governorate.

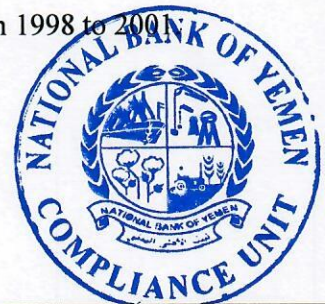
Experiences at the Academic :

- Lecturer at the University of Applies Sciences for (3) years from 1998 to 2001 to teach Business AND Management / Public Administration Courses.
- Lecturer at the University of Aden – Faculty of Economics to teach Master's Students of the Banking and Financial Section (Banks Administrations) as of the first batch of Master's Students till the seventh batch from 2008to 2017.
- He was selected Arbitration and evaluation and A Member of the Scientific Committee for the discussion of Master Thesis at the University of Aden – Faculty of Economics of the (13) from 2015 to 2019 Member of Committees of Discussion (External Discussant).
- He was selected Deputy of the Board of Ibn Khaldoun University in 2012.

Experiences at Banking :

- Dr. Sankr was selected a Board Member of the Union of the Union of Arab Banks and Yemen Union Representative in 2018 under nominated of the Central Bank of Yemen – Aden and he still a Board Member under renewal for four years.
- He was selected as an Active Member of World Union of Arabs Banker (WUAB).
- He was worked as an employee at Cash Department with a degree of (Bank Teller) from 1986 to 1988.
- He was appointed at National Bank of Yemen after obtaining his College Degree in 21 March 1988 as Supervisor Degree.
- He was appointed Head of Studies and Researches section at the Research and Statistics Department from 1998 to 2001 which was established upon a proposal from Dr. Sankr to be the first one to incumbent in this section.
- He was appointed Supervisor of the National Bank of Yemen Library from 1998 to 2001.
- He appointed as a rapporteur assets liability (ALCO) from 1998 to 2001.

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- He was appointed as a first manager of Center for Research and Training and Economic Studies from 1999 to 2006 upon a proposal from Dr. Sankr to establish this centre.
- He was appointed Manager of Human and Administration Department from 2000 to 2012.
- He was appointed Deputy General Manager for Supporting Department Affairs from 2012 to 2017.
- In 2013 assigned as a Head of Islamic Branches Outfitting Committee of National Bank of Yemen and a commissioner to coordinate with the company to applicate the Banking System for the Islamic Branches.
- He also setup several working committees in the bank towards some of the tasks including (budgeting, participate in the preparation regulations of the bank).
- He directly supervising to create a new buildings and opening new branches including (Hodeidah Branch , Alqa'a Branch , Taiz Branch, Socotra Branch , Ghaydah Branch , Qatn Branch , Sheher Branch , Seiyun Branch, and Public Achieve Building).
- He was appointed a General Supervisor of the Project Development and Modernization of the (both phases) in accordance with the Board Resolution no. (33) and (55) for the year 2017 as he still up to date a project supervisor .

Meetings, Conferences, Symposiums, Seminars, Workshops, Courses and Business Prepared & Provided To Serve The Bank:

- Bank official representative on a number of Committees and Companies as well as he represents the bank in visiting the numerous Financial Institutions both internally and externally , he has taken part in numerous meetings ,seminars ,conferences ,workshops and attend discussions workshops and participate in working sessions in multiple areas linked to Banking Business , Financial and Administration which was held internally and externally in (Germany, Italy, Egypt , Turkey, Tunis , Jordan , Lebanon, Syria, France , Saudi Arabia, Bahrain , Emirates and this work was over the past years from 1999 up to date.
- He had sponsored an idea to design and publish the bank magazine and it is released on a quarterly basis.
- He participated in the Project Development and Modernization of the Bank (both phases) and currently exercise this basic function as a supervisor of the management of the project which was implemented and applied in February 2020.

Ali Mousa Ali Abdurabu
Deputy General Manager for Supporting Department Affairs

Date of birth: 24/12/1962
 Place of birth: Aden
 Nationality: Yemeni
 Marital status: Married
 Languages: Arabic



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Education: Bachelor of Business Administration & Trade Faculty of Economics, University of Aden 1987-1989

Mr. Ali joined the National Bank of Yemen in March 1988.

Training Courses:

External Courses:

- Overseas trainee development program UK of Great Britain London from 22 September till 10 October 2003
- The annual discussion of ML Unit for Middle East –Kingdom of Bahrain from 27-29 May 2007
- Modern Management of Banking Branches, Damascus, Syria Arab Republic from 09 till 12 August 2009.
- The Credit & Real Estate Investment, Hashemite Kingdom of Jordan Amman from 29 September to 10 October 2013.

Internal Courses:

- International Accounting Standards (IAS) Sana'a from 22 till 24 January 2002
- Operations Management for Commercial Expenses, Sana'a from 05 till May 2001
- Managerial skills for managers, Sana'a from 05 till 09 October 2002
- English Language, Sana'a from 01 June till 04 September 2001
- AML Sana'a from 13 till 16 December 2003.

Work Experience:

- Manager Little Aden Branch 12 April 1992
- Manager Public Loans Branch 31 May 2001
- Manager Steamer Point Branch 01 November 2003
- Manager Administrative Affairs 20 July 2005
- Manager Branches Department 13 November 2002
- Manager Aidaroos Branch 15 June 2009
- Manager Queen Arwa Branch 2013-2017
- Nominated as a team core member of the banking system modernization (Banks) on 28 December 2017.
- Acting Deputy General Manager for Banking Department Affairs 08 December 2018
- Appointed Deputy General Manager for Supporting Departments Affairs 01 September 2019

Mohsen Saeed Ali Haidarah

Deputy General Manager for Banking Department Affairs

Nationality: Yemeni

Date of birth: 04/11/1962



Education:

Bachelor degree in Accounting from Aden University -1987

Mr. Mohsen joined National Bank of Yemen in October 1987

-Accountant Abyan Branch – March 1992.

-Manager Abyan Branch – October 1994.

-Manager Steamer Point Branch 1999

-Manager Aidaroos Branch – February 2002

-Manager Sana'a Branch –March 2004

-Manager Lahij Branch –September 2008

-Manager Queen Arwa Branch- November 2011

- Manager Branches Department- Head Office till 2017

Mr. Mohsen appointed as Deputy General Manager for Banking Department Affairs.

Ali Taha Saleh Mohammed Al - Obadi

Member of the Board and Advisor Finance Affairs.

Date of Birth: 27.08.1958

Nationality: Yemeni.

Marital Status: Married.

Education:

-Bachelor degree in Economics - Specialty Accounting - University of Aden 1985.

Mr. Ali appointed as General Manager Finance Office in 2015 and Member of the Board of Director of National Bank of Yemen in 2017 and Advisor Finance Affairs in 2023.

Wasim Mohammed Fadhel Abdullah

Member of the Board and General Manager of Industry and Trade Office / Aden.

Ministry of Industry and Trade Representative.

Date of birth: 25.02.1980

Place of birth: Aden

Nationality: Yemeni

Marital status: Married

Languages: Arabic

Qualification :

- Master of Business Administration – Faculty of Social and Applied Sciences – University of Aden.

- Bachelor of Business Administration Faculty of Social and Applied Sciences – University of Aden.



- Financial Management and Resource Enhancement Course 2019 – Success Institute For Learning and Improving Languages.
- Financial Accountant Training Course 2018- The Developmental Environment and Law Foundation DELF.
- Strengthen Financial Bases Revenue at Financial and Administrative System Course 2020- Success Institute For Learning Languages.
- Government Management Institutions Course 2020- Future Leaders Academy.
- International Computer Driving License Course October 2017 – Success Institute For Training and Qualification.
- Supply Chain and Logistics in International Organizations 2021 – Success Institute For Training and Qualifications.

Occupations:

He has held several positions:

- Director General of the Trade and Industry
- Advisor Aden Governor of Financial Resources.
- Member of the Supreme Economic Committee.
- Chairman of Financial Resources Committee.
- Executive Manager of Esnad Logistic Support Foundation.
- Assistant Director General of Yemen Economical Corporation.
- Manager of Logistics Department.

Work Experiences :

- Experience in Economic and Banking Management.
- Experience in Project Management.
- Experience in managing emergencies and crises.
- Experience in the art of management and teamwork.
- Experience in searching for resources and how to leverage them.
- Experience with investing.

Entesar Saeed Murshed Obad

Member of the Board and General Manager of Planning and Int'l. Cooperation Office / Aden. Ministry of Planning and Int'l Cooperation Representative.

Date of Birth: 19/01/1964

Nationality: Yemeni

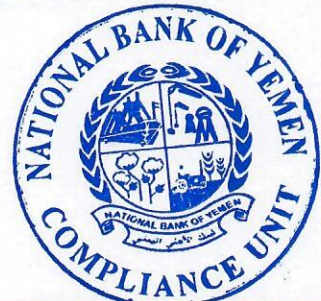
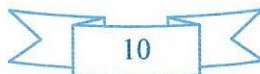
Languages: Arabic and English

Education:

- Bachelor Degree in Economics – Specialty Counting
- Master of Statistics and Information - Population Statistics and Sustainable
- Development Faculty of Administrative Sciences

Mrs. Entesar was appointed as General Manager of Planning and International Cooperation office /Aden in 2016, and Member of the Board of Director of National Bank of Yemen in 2017.

15 . April . 2024



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