| PERSONAL<br>INFORMATION               | Fadi Shihadeh  |
|---------------------------------------|--|
| P P P P P P P P P P P P P P P P P P P | Nationality: Palestine    Mationality: Palestine   Fadih20@gmail.com   RG: https://www.researchgate.net/profile/Fadi Shihadeh2   Google Scholar: |
|                                       | https://scholar.google.com/citations?user=WUQ_OToAAAAJ&hl=en  Sex male   Date of birth10/04/1981   |
| WORKING<br>POSITION                   | Assistant Professor – Palestine Technical University- Kadoorie   |

| WORK<br>EXPERIENCE   |  |
|----------------------|--|
| 5/2010-<br>Present   | Lecturer in Commercial Vocational Dept.<br>Course teaching;  |
| 0/2011               | <ul> <li>Banks management 1 &amp; 2.</li> <li>Principle of investment.</li> <li>Public finance.</li> <li>Principle of financial management.</li> <li>Financial management in corporate company.</li> <li>Management information system.</li> </ul>   |
| 9/2011- to<br>9/2013 | Head of Commercial Vocational Dept.& lecturer in the department  Palestine Technical University – Kadoorie   |
|                      | West Bank – Palestine <a href="http://ptuk.edu.ps">http://ptuk.edu.ps</a>  |
|                      | <ul> <li>Supervise the academic process in the Department of Business Professions</li> <li>Prepare student's academic schedule in each semester.</li> <li>Holding Courses and workshops for students benefit and lecturers</li> <li>Implementing the policy of the university to improve the academic, technical education level</li> <li>Developing the strategies in line with the college and university</li> <li>Coordinate goals and the output of higher education in line with the Ministry of Higher Education</li> <li>Improving the academic courses according to the needs of the labor market</li> <li>Follow the latest developments in the field of financial management and banking, management, office automation and presented to the students</li> <li>Business or sector: institute of higher education- a public university</li> </ul> |

| 05/2009 to          | Auditor  |
|---------------------|--|
| 5/2010              | State Audit and Administrative Control Bureau (SAACB). Almasyon – Ramallah- Palestine <a href="http://www.saacb.ps">http://www.saacb.ps</a>  |
|                     | <ul> <li>Auditing on government economic institutions such as the ministry of finance, Ministry of National Economy</li> <li>Auditing on joint-stock companies, which operates a public utility</li> </ul> |
|                     | Business or sector: Public Sector  |
| 8/2006 to<br>4/2009 | loan Officer   |
|                     | Palestinian Banking Corporation (PBC) & Palestinian Development Fund (PDF). Almasyon –Ramallah- Palestine. <a href="http://www.palbanking.com/">http://www.palbanking.com/</a>                             |
|                     | <ul> <li>Analysis of financial statements for projects to be financed and<br/>recommending to the Commission on lending.</li> </ul>  |
|                     | <ul> <li>Assistant to the Lending Support &amp;Restructuring Manager.</li> </ul>   |
|                     | <ul> <li>Restructuring Troubled loans and update Procedures for<br/>Implementation of Restructuring.</li> </ul>  |
|                     | <ul> <li>Follow- up Loans Granted regarding commitment to Paying the<br/>Monthly premiums</li> </ul>   |
|                     | Business or sector: private sector – banking service   |

| 2/2004- | Clerk & costumer service                            |
|---------|---|
| 10/2004 | Al-Quds bank- Ramallah – Palestine. www.qudsbank.ps |
|         | Credit department – customer service department     |
|         | Business or sector; privet sector – banking service |

| EDUCATION    |  |
|--------------|--|
| AND TRAINING |  |

| 9/2013 to<br>7/2018  | Ph.D. in Finance   |
|----------------------|--|
|                      | Hunan University   |
|                      | Changsha, Hunan, China. http://www-en.hnu.edu.cn/  |
|                      | <ul> <li>Thesis Title: The Relationship Between Financial Inclusion,<br/>Individuals' Socio-Economic Characteristics, and Banks' Performance<br/>and Risk in MENAP.</li> </ul> |
| 10/2004 to<br>3/2006 | Master Degree in Financial Management; cumulative average 81.8 %. Very good.   |
|                      | Arab Academy for Banking and Financial Sciences- Amman – Jordan www.aabfs.com  |

|                    | Research methodology, advanced financial management, advanced financial management, management information systems, financial engineering, financial statement analysis, a research project in financial management, investment & portfolio management, advanced managerial accounting  |
|--------------------|---|
| 1999 – 2003        | Bachelor in Finance and Banking   |
|                    | An- Najah National University. Nablus -Palestine. http://www.najah.edu  |
|                    | Microeconomics; macroeconomic: bank credit management: management investment portfolios: Financial Management in Enterprises: Financial Analysis: Accounting 1; Accounting 2; accounting in financial institutions; management principles 1 & 2; funding principles; analysis and investment management   |
| Communication      | Good communication skills gained through my experience as<br>Administrative services customers JAWWAL CO.   |
| skills             | <ul> <li>Customer Services Officer at the AL Quds Bank</li> <li>Worked at the Palestinian Central Bureau of Statistics (PCBS) Work as Field Supervisor</li> </ul>   |
|                    | <ul> <li>Head of Commercial Vocational Dept. with 12 lecturers and 800<br/>students. (2011-2013)</li> </ul>   |
| DEDCONAL           |   |
| PERSONAL<br>SKILLS | <ul> <li>Positive Attitude towards new Learning and changing Environment.</li> <li>Very Good Communication Skills.</li> </ul>   |
|                    | <ul> <li>Ability to work under pressure and with teamwork.</li> </ul>   |
|                    | <ul> <li>Very Good Knowledge of using Computer (Word, Excel, PowerPoint).</li> </ul>  |
|                    | Ability to give the lectures and seminars.  |
|                    | <ul> <li>Ability to manage workshops</li> </ul>   |
|                    | The ability to lead teams and work under pressure   |
| Organizational/ma  | Head of Commercial Vocational Dept. with 12 lecturers and 800   |
| nagerial skills    | students. (From 2011-2013).   |
|                    | • Loan officer and follow-up of non-performing loans in the Palestinian Banking Corporation. (2006-2009)  |
|                    | <ul> <li>Worked at the Palestinian Central Bureau of Statistics (PCBS) as Field<br/>Supervisor (6 employees)</li> </ul>   |
| Job-related skills | Work as a trainer for accounting software.  |
| Computer skills    | <ul> <li>excellent command of Microsoft Office<sup>™</sup> tools</li> </ul>   |
|                    | <ul> <li>Good Knowledge of using the Banks system.</li> </ul>   |
|                    | Good knowledge of using al-shamel accounting system.  Page 137  Page 13 |

Good knowledge of using BISSAN accounting system.

Work in home gardening

I have a valid License driving

Other skills

Driving license

| ADDITIONAL                                |  |
|---|--|
| INFORMATION                               |  |
| Publications<br>Presentations<br>Projects | Shihadeh, Fadi Hassan (2018) "How individual's characteristics influence financial inclusion: evidence from MENAP," International Journal of Islamic and Middle Eastern Finance and  |
|   | <ul> <li>Management, <a href="https://doi.org/10.1108/IMEFM-06-2017-0153">https://doi.org/10.1108/IMEFM-06-2017-0153</a></li> <li>Shihadeh, Fadi Hassan, Azzam (M. T.) Hannon, , Jian Guan, , Ihtisham ul Haq, , Xiuhua Wang, (2018), Does Financial</li> </ul>  |
|   | Inclusion Improve the Banks' Performance? Evidence from Jordan, in John W. Kensinger (ed.) Global Tensions in Financial Markets (Research in Finance, Volume 34) Emerald Publishing Limited, pp.117 – 138. <a href="https://www.emeraldinsight.com/doi/full/10.1108/S0196-3821201700">https://www.emeraldinsight.com/doi/full/10.1108/S0196-3821201700</a> |
|   | <ul> <li>00034005.</li> <li>B Raweh, F Shihadeh, F Alobaidi, A Aloqab,(2018) Do Yemeni<br/>Banks Adhere to Best Practices of Anti-Money Laundering? Business<br/>and Economic Research 8 (1), 164-177</li> </ul>   |
|   | • Shihadeh, F.H., Hannon, A. and Wang, X.H. The Financial Inclusion Development in Palestine. Business and Economic Research. 2017, Vol. 7, No. 1. http://www.macrothink.org/journal/index.php/ber/index   |
|   | • Raweh, B.A., Erbao, C. and <b>Shihadeh</b> , F., 2017. Review the Literature and Theories on Anti-Money Laundering. Asian Development Policy Review, 5(3), pp.140-147.   |
|   | <ul> <li>Hannon, A.M., Shehadeh, F.H., Jallad, M.N., and Atir, A.J.I Stock<br/>Market Reaction to Cash Dividend Announcement: Evidence from<br/>Palestine, Research Journal of Finance and Accounting, Vol.7, No.16,<br/>2016, www.iiste.org</li> </ul>  |
|   | • Shehadeh, F.H. and Hannon, A.M. Is Palestine exchanging an efficient market in semi-strong form? International Journal of Economics, Commerce and Management Vol. IV, Issue 4, April 2016  |
|   | <ul> <li>Wang, X.H. and Shihadeh, F.H., Financial Inclusion: policies, status, challenges in Palestine, International Journal of Economics and Finance; Vol. 7, No. 8; 2015 doi:10.5539/ijef.v7n8p196, Wang&amp; Shihadeh.</li> </ul>  |
|   | • The effect of the cash dividends announcement on industrial companies in the Amman (Stock Exchange, 2005 (Event Study). Unpublished paper  |
|   | <ul> <li>Banking merger: a case study the merged banks in Jordan - Amman<br/>2004. Unpublished paper</li> </ul>  |
| Conferences &                             | F-F  |
| workshops                                 | Capital Market Conferences VI, V, IV   |
|   | <ul> <li>Anti-money laundering conference: PMA 2007</li> <li>Islamic banks: actually, and Challenges of contemporary 2010.</li> </ul>  |
|   | • Conference on the role of the teacher in higher education: professional  |
| Courses & training                        | teacher - AMIDEAST Ramallah 2012   |
| Coarses & turning                         | Course in credit analysis 2007   |
| Courses & training                        |  |

- Course in the monitoring and evaluation: PECDAR Ramallah 2009
- Banking Risk Management: Basel 2 & 1
- Course in time management.
- English language course in AMIDEAST 2011-2012 IELTS academic model (5.0)