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To Whom it May Concern

I have known Mr. Ans Al-Junidel during the undergraduate studies at Imam Mohammad Ibn Saud University. I taught him two courses in International Banking Operation and Treasury Management.

I had an opportunity to observe Ans's participation and interaction in class and to evaluate his knowledge of the subject matter. He was constantly up to date with current financial and banking events which he shared with other students during class discussions. In addition, Mr. Ans handles pressure well, and has consistently met deadlines. He is eager to learn, and can get involved in scholarly discussion and present and defended his opinion. Therefore, I would rate Ans's overall performance as outstanding.

Based on Ana's academic performance, I believe he can pursue his graduate studies seriously.

Please do not hesitate to contact me if any additional information is needed.

Sincerely,

Dr. Mohammad O. Al-Smadi
Assistant Professor, Banking Department
Collage of Economics and Administrative Sciences
Imam University, Riyadh, Saudi Arabia
msmadi82@hotmail.com





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To whom it may concern:

Mr. Ans AL_ Junidel. was one of the best students in my class. I have taught him Personal Finance, Finanacial Servesis Markiting and Banking Low(1). He has done excellent job. He always participate in the class and raise good questions. He is really hard worker. I have no doubt he will do very well in his future life.

I recommend Mr. AL- Junidel very highly.

Sincerely,

Dr. Amjad Salem Lataifeh
Assistant Professor of Business Banking
College of Economics & Administrative Sciences

Emails:

Amjad962@yahoo.com





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Recommendation Letter

As assistant professor in department of finance and investment, I have had the pleasure of knowing Mr. *Ans Al-junidel* for the last year. As a student under my instruction in Financial Markets and Portfolio Management, Mr. *Ans* has been a tremendous student. I would like to take this opportunity to recommend Mr. *Ans* for your graduate program.

I feel confident that he will continue to succeed in his studies. In class, he has proven to be a take-charge person who is able to successfully develop plans and implement them.

It is for these reasons that I offer high recommendations for Mr. *Ans Al-junidel* without reservation.

If you have any questions regarding this recommendation, please do not hesitate to contact me.

Sincerely,

Slim

Dr. Slim Mseddi
PHD in Finance
Department of Finance and Investment
College of Economics and Administrative Sciences
Imam University, Riyadh, Saudi Arabia

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Mr. Ans Al-Junidel was a student in the department of economics and administrative sciences, Al Imam Mohammad Ben Saud Islamic University.

He shows a high enthusiasm in continuing his graduate study. He is a good worker, sociable and cooperative. so I think he will achieve his objective.

I am very pleased to recommend him for admission to your university program.

Dr. Falah F. Alsubaie

College of Economic & Administrative Sciences





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To whom It May Concern;

Mr. **Ans Al-junidel** was one of my favorite students in my class at the department of Banking at Al-Imam University in Saudi Arabia.

I have taught him . He has done excellent job, he also was highly motivated toward discussing thoroughly controversial issues in his field!

In view of his intellectual abilities and genuine motivation, I believe that he will do very well in his future life.

In short, I give **Mr. Ans Al-Junidel** my highest recommendation.



Dr. Mohamed Abdelmonem
Abou-zaid
Department of Banking at Al-
Imam University, Saudi Arabia



To whom It May Concern;

Mr. **Ans Al-junidel** was one of my favorite students in my class at the department of Banking at Al-Imam University in Saudi Arabia.

I have taught him *Electronic Banking*. He has done excellent job, he also was highly motivated toward discussing thoroughly controversial issues in his field!

In view of his intellectual abilities and genuine motivation, I believe that he will do very well in his future life.

In short, I give **Mr. Ans Al-Junidel** my highest recommendation.



Abdelhalim Ammar GHARBI
Dr. in Banking at Al-Imam
University, Saudi Arabia