



WITH THE PARTICIPATION OF THE U.S. DEPARTMENT OF THE TREASURY

# US-MENA PRIVATE SECTOR DIALOGUE (US-MENA PSD 2022)

THE CHALLENGES FACING MENA BANKS FOR:  
UNDERSTANDING AND IMPLEMENTING THE GLOBAL SANCTIONS  
(COINCIDING WITH THE IMF/WORLD BANK MEETING)



FEDERAL RESERVE BANK OF NEW YORK (NYFED) IN NEW YORK CITY

OCTOBER 12<sup>th</sup>, 2022

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## AGENDA & TIME TABLE

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|               |  |
|---------------|--|
| 08:00 – 09:00 | Registration and Morning Coffee  |
| 9:00 - 10:30  | <b>Welcoming Speeches &amp; Opening Remarks</b>  |
| 9:00 - 9:05   | <b>Conference Introduction &amp; Opening Remark:</b> <ul style="list-style-type: none"><li>- <b>Dr. Wissam Fattouh</b>, Secretary General- Union of Arab Banks, Chairman of the MENA Financial Crime Compliance Group</li></ul>  |
| 9:05 – 09:30  | <b>Keynote Speech – U.S. Department of The Treasury</b> <ul style="list-style-type: none"><li>- <b>H.E. Mrs. Elizabeth Rosenberg</b>, Assistant Secretary for Terrorist Financing and Financial Crimes, U.S. Department of The Treasury</li></ul>  |
| 09:30 – 10:30 | <b>Hosting Organizations - Keynote Speeches:</b> <ul style="list-style-type: none"><li>- <b>Ms. YoonHi Greene</b>, Acting Co-General Counsel &amp; Senior V.P., NYFED</li><li>- <b>Mr. Mohamed El-Etreby</b>, Chairman, Union of Arab Banks,</li><li>- <b>Dr. Muhammad Baasiri</b>, Chairman of the US-MENA PSD initiative</li><li>- <b>Mr. Arz El Murr</b>, AML/CFT Financial Sector Expert, Legal Dept., International Monetary Fund</li></ul> |
| 10:30 – 12:00 | <b>Session I: The Challenges for MENA Banks to Implement the Developing Global Sanctions and the Extraterritorial Reach of the 2020 AML Act</b>  |

*This Session will focus on:*

- Latest Developments in Global Sanctions
- The Global Reach of the Subpoena Power
- Risk Based Approach to Sanctions Compliance: Creating a Strong Regulatory Compliance Control Environment
- OFAC's Compliance Expectations
- EU Compliance Expectations
- Challenges in sanctions compliance and knowing which laws to apply

### Panelists

- **Mr. Sean O'Malley**, Senior Vice President and Chief Investigator / Financial Intelligence & Investigations Unit within the Enforcement division, NYFED
- **Mr. Chip Poncy**, Global co-head, K2 Integrity Financial Crimes Risk Management Practice, USA
- **Mr. Ghassan Baloul**, Partner & Global Co-Chair of Litigation of Squire Patton Boggs, USA

### Q&A



## AGENDA & TIME TABLE

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12:00 – 13:00 Lunch, Networking and B2B Meetings

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13:00 – 14:30 ***Session II: FATF updates and Global Regulatory Development: PPP, Counter Terrorist Financing, Anti-Money Laundering, Anti-Bribery & Corruption AML/ABC***

*This Session will focus on: FATF updates*

- PPP Enhancement and Advancing Effectiveness
- The Importance of an updated Nation Risk Assessment
- The Ultimate Beneficial owner and the evolving International Standards

### Panelists

- **Mr. Chahdan Jebeyli**, Group Chief Legal and Verification Officer  
Bank Audi Group, Lebanon
- **Dr. Firas Murrar**, Co-Chair TATWG- MENAFATF,  
& Director/ Financial Flow-up Unit – Palestine Monetary Authority, Palestine
- **Mr. Mohamad Daoud**, Director Business Development, Governance, Risk  
& Compliance - GRC, Moody's Analytics
- **Mr. Faisal Ahmed**, Managing Partner & CEO- AKW Tax Reclaim Accounting  
& Consultancy, and Group Compliance Head – SAM Precious Metals

### Q&A

14:30 – 16:00 ***Session III: Virtual Assets and Crypto Currency, risk and opportunity. Technology Developments to Fight Financial Crime***

### Panelists

- **Mr. Patrick South**, Chief Commercial Officer, TRM Labs, USA

16:00 – 16:20 **Closing Remarks**

N.B: UAB & NYFED reserve the right to modify, alter or change the agenda as necessary.

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**H.E. Mr. Ali Ahmed Al  
Kuwari**

**Chairman**

## **QNB GROUP**

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Since its establishment in 1964, QNB Group has steadily grown to be the biggest bank in Qatar and the largest financial institution in the Middle East and Africa. QNB has an active community support program and sponsors various social, educational and sporting events, locally and internationally. The Group's network expansion comes in support of its vision to become a leading bank in the Middle East, Africa, and Southeast Asia.

QNB Group has maintained its position as the highest-rated bank in Qatar and one of the highest rated banks in the world from leading credit rating agencies including Standard & Poor's (A), and Moody's (Aa3).

The Bank has also been the recipient of many awards from leading international specialised financial publications.

Proud to be the Official Middle East and Africa Supporter of the FIFA World Cup 2022™, QNB Group extends through its subsidiaries and associate companies to more than 30 countries across three continents providing a comprehensive range of advanced products and services.

# Striving to achieve tomorrow's goals is what motivates us today

Our expert corporate services aim to take your business to the next level.

At QNB we dedicate our greatest commodity to your success, our time. Ensuring your goals are achieved is what is most valuable to us.





**Mr. Mohamed Mahmoud  
Eltreby**

**Chairman**

## BANQUE MISR

Banque Misr (BM) was established in 1920 by the pioneer economist and financial expert Mohamed Talaat Harb Pasha, who spearheaded the concept of investing in national savings and directing them towards economic and social development. Thus, Banque Misr was established as the first wholly Egyptian - owned bank.

Banque Misr has funded many businesses spanning across multiple domestic sectors, such as: textiles, insurance, transportation, aviation, entertainment and filmmaking. Currently, BM owns shares in 157 companies across different fields ranging from finance, tourism, housing, agriculture and food, and communication and information technology.

Banque Misr has also established major investment funds in Egypt, as part of a diversified portfolio, Banque Misr was granted an award by the Global Finance as the Best Provider of Money Market Funds in Africa and the Middle East for the years 2009 and 2010 and Best Provider of Money Market Funds in the Middle East for 2008, 2012, 2013, 2014, and 2015, and Best Provider of Short-Term Investments/ Money Market Funds in the Middle East for the years 2015,2016, 2017,2018, 2020,2021 and 2022 and in Africa and middle east for 2019.

A true pioneer in the region, Banque Misr became the first bank in Egypt and North Africa to become compliant with PCI data security standards, upon obtaining the latest version of the global Payment Card Industry Data Security Standard (PCI DSS 3.2.1) certification. Utilizing the latest technology in the banking sector, Banque Misr is constantly looking to expand customer access to banking services. Today, Banque Misr is proud to offer one of Egypt's largest ATM networks, located across all areas of Egypt.

Banque Misr's role is visible in all economic fields due to its geographic outreach. The bank has more than 20,000 employees, serving a large base of more than 13 million clients in Egypt, with a total paid-up capital amounting to EGP 15 billion.

The bank has more than 800 electronically integrated local branches located nationwide to provide the best and most accessible services to customers. Banque Misr also values its regional and international presence, which includes its five branches in the United Arab Emirates and one in France. In addition, the bank's international presence includes subsidiaries in Lebanon and Germany, as well as representative offices in China, Russia, South Korea and Italy and a global network of correspondents.



US-MENA PSD 2022



## GENERAL INFORMATIONS

**Bank Type:** Commercial  
**Establishment Date:** 1920

**Number of Domestic Branches:** About 800  
**Number of Bank Employees:** More than 22 K  
**Number of ATMs:** More than 4K

**Headquarters Address:** 151 Mohamed Farid Street, down town, Cairo  
**Website:** [www.banquemisr.com](http://www.banquemisr.com)  
**UAB Membership:** Member

## BOARD OF DIRECTORS

|                                      |                                       |
|--------------------------------------|---------------------------------------|
| <b>Chairman of the Board</b>         |                                       |
| Mr. Mohamed Mahmoud El-Etreby        |                                       |
| <b>Deputy Chairman of the Board</b>  |                                       |
| Mr. Akef Abdel Latif El-Maghraby     |                                       |
| <b>Deputy Chairman of the Board</b>  |                                       |
| Mr. Hossam Eldin Abdelwahab          |                                       |
| <b>Board Members</b>                 |                                       |
| Mr. Ahmed Alaa El-Din El-Guindy      | Mr. Khaled Khalil Abd Elwahab Kandil  |
| Mr. Mahmoud Fawzy Abdel-Bary Asr     | Mrs. Mirna Essam Eldin Arif           |
| Mr. Mohamed Mahdly Abbas Seif Elnasr | Mr. Tamer Abdel Aziz Shehata Gadallah |



US-MENA PSD 2022



### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year                       | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|----------------------------|--------------|------------------|---------------------|----------------------|------------|
| 31 <sup>st</sup> Dec 2021  | 100,724      | 37,658           | 78,510              | 8,374                | 1,498      |
| 30 <sup>th</sup> June 2020 | 76,078       | 20,958           | 57,491              | 5,573                | 685        |
| 30 <sup>th</sup> June 2019 | 57,902       | 16,607           | 44,642              | 3,927                | 515        |
| 30 <sup>th</sup> June 2018 | 49,423       | 12,541           | 37,433              | 3,636                | 227        |

### Correspondent Banks

Banque Misr has wide network for more than 400 Domestic & international Correspondent Banks around the Globe.

Banque Misr worldwide presence through Representative offices, foreign branches, subsidiaries, and correspondent banks Covering Americas, Europe, Middle East, and Asia Pacific & Africa enables us to provide the fastest and most efficient services to our customers to meet their current and future needs.

# BANQUE MISR WILL REMAIN EGYPT'S LUCKY CHARM

THE SACRED SCARAB FORMS A PART OF OUR LOGO AS A POTENT AMULET THAT SYMBOLIZED PROTECTION AND RESURRECTION TO THE ANCIENT EGYPTIANS



- Banque Misr is a pioneer in projects, structured finance and acquisitions for numerous large-scale transactions
- The bank has funded key projects over the past 100 years and contributed to the establishment of 157 companies in various sectors through offering a wide range of banking activities, with a specific focus on arranging highly structured, debt-based financing transactions
- The bank offers a versatile range of products and services catering to a wide client base
- Banque Misr was named the 'Best Provider of Money Market Funds in Africa and the Middle East' for the years 2009 and 2010 and the 'Best Provider of Money Market Funds in the Middle East' for the years 2008, 2012, 2013, 2014 and 2015. The bank was also named the 'Best Provider of Money Market Funds and Short-Term Investments in the Middle East' in 2015, 2016, 2017, 2018, 2020, 2021, 2022 and in Africa and the Middle East in 2019
- The bank offers a full range of Sharia-compliant products and services through 44 Islamic branches
- The bank has a strong regional and international presence, with branches in the UAE, Lebanon, Germany and France, as well as representative offices in China, Russia, South Korea and Italy
- The bank has one of the largest banking networks in Egypt and the Middle East, With more than 800 branches
- Banque Misr became a member of the UN Global Compact for the years 2016, 2017, 2018, 2019, 2020 and 2021 and is the first state-owned bank to issue an annual sustainability report in accordance with the internationally-recognized Global Reporting Initiative (GRI) for the seventh year, in addition to joining the United Nations Environment Programme Finance Initiative (UNEP FI) "Principles for Responsible Banking"



**Mr. Hamad Abdulla  
Al Oqab**

**Chief Executive Officer  
& Board Member**

## AL BARAKA ISLAMIC BANK

### **About us:**

Al Baraka Islamic Bank began with a strong and simple vision - to bring equitable, fair, and rewarding banking to hardworking individuals, with the aim of creating a better future for our entire community.

Our connection to our culture and the trusting partnerships we build are based on shared values and goals. The way we choose to operate only works when everyone benefits, making you and your dreams our greatest pride and strength.

As one of the leading financial institutions in the Islamic banking sector, we offer a full range of products and services in accordance with the Shari'a. Whether you're investing in a new opportunity, financing your future, or simply buying a cup of coffee, you always know that your resources have been entrusted to those that believe in equal reward and freedom.

### **Our Profile:**

Al Baraka Islamic Bank (AIB) is a retail Islamic bank, licensed by the Central Bank of Bahrain and registered with Bahrain's Ministry of Industry, Commerce, and Tourism, under Commercial Registration No. 14400. We have an authorised capital of 600 million USD, and an issued and paid-up capital of 122.5 million USD.

AIB is a banking unit of Al Baraka Group (ABG), a joint stock company listed on the Bahrain stock exchange. Al Baraka Group B.S.C ("ABG" / the "Group") is licensed as an Investment Business Firm – Category 1 (Islamic Principles) by the Central Bank of Bahrain. It is a leading international Islamic financial group providing financial services through its banking subsidiaries in 16 countries offering retail, corporate, treasury and investment banking services, strictly in accordance with the principles of Islamic Shari'a.

The Group has a wide geographical presence with operations in Jordan, Egypt, Tunisia, Bahrain, Sudan, Turkey, South Africa, Algeria, Pakistan, Lebanon, Saudi Arabia, Syria, Morocco and Germany, in addition to two branches in Iraq and a representative office in Libya and provides its services in more than 600 branches. ABG's network serves a population totaling around one billion customers.

The authorized capital of ABG is US\$ 2.5 billion.



## GENERAL INFORMATION

**Bank Type:** Retail Banks (Islamic Principles)

**Establishment Date:** 9/2/1984

**Swift Number:** ABIBBHBM

**Number of Domestic Branches:** 5

**Number of Bank Employees:** 190

**Number of ATMs:** 22

**P.O.Box:** 1882. Manama

**Tel:** +97317535300

**Fax:** +97317533993

**Website:** www.albaraka.bh

**UAB Membership:** Member

## BOARD OF DIRECTORS

|   |                                  |
|---|----------------------------------|
| <b>Chairman of the Board</b>                      |                                  |
| Mr. Saleh Salman Al Kawari                        |                                  |
| <b>Vice Chairman</b>                              |                                  |
| Mr. Yousef Ali Bin Fadil                          |                                  |
| <b>Board Members</b>                              |                                  |
| Mr. Abdullatif Abdulrahim Janahi                  | Mr. Abdulrahman Abdulla Mohamed  |
| Dr. Khalid Abdulla Ateeq                          | Mr. Abdulrahman Abdulla Al Sayed |
| Mr. Abdulrazzaq Abdulkhaleq Abdulla               | Mr. Adnan Abdulla Al Bassam      |
| <b>Chief Executive Officer &amp; Board Member</b> |                                  |
| Mr. Hamad Abdulla Al Oqab                         |                                  |

### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|------|--------------|------------------|---------------------|----------------------|------------|
| 2021 | 2,863        | 1,206            | 2,462               | 272                  | 12.6       |
| 2020 | 2,652        | 1,068            | 2,266               | 267                  | 7.6        |
| 2019 | 2,376        | 974              | 2,000               | 266                  | 5.1        |

### CORRESPONDENT BANKS

| Bank                             | Country |
|----------------------------------|---------|
| The National Commercial Bank NCB | KSA     |
| The Bank of New York Mellon      | USA     |
| The Bank of New York Mellon      | UK      |
| The Bank of New York Mellon      | Germany |
| Bank AL-Jazira                   | KSA     |
| Kuwait Finance House K.F.H       | Kuwait  |
| Abu Dhabi Islamic Bank           | UAE     |
| Dubai Islamic Bank               | UAE     |
| Qatar Islamic Bank               | Qatar   |
| Standard Chartered Bank          | UK      |
| Standard Chartered Bank          | USA     |
| Jordan Islamic Bank              | Jordan  |
| Standard Chartered Bank          | Germany |
| Central Bank Of Bahrain          | Bahrain |

# ACCELERATED INVESTMENT ACCOUNT

## What is Accelerated Investment Account?

Accelerated Investment Account is a term deposit plan based on investment Wakala where the expected profit rate increases every 6 months and is paid on an average rate in the account on monthly basis.

**Tenor:** 36, 48, 60 Months

**Minimum Investment Amount:** BD 20,000

## What are the features?

- Accelerated profit rates exceed 5.5%.
- Eligibility for pledge up to 90% of the deposit amount for any credit facility.
- Up to 10,000 loyalty points as a welcoming bonus for the Credit Card issued against the deposited amount.
- Every BD1,000 will be eligible to enter alBarakat Grand prizes draws.
- Options of early exit.
- The account can be opened in BHD and USD.



**Sheikh Mohammed Jarrah  
Al-Sabah**

**Chairman**



**Mr. Raed Jawad  
Bukhamseen**

**Vice Chairman and the CEO**

## KIB

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### **KIB: More than just a bank, but a partner for life**

For KIB, life has always been a journey of continuous evolution, and for more than forty years, the Bank has maintained a dynamic and always forward-looking approach to its business and operations.

Established in 1973 as Kuwait Real Estate Bank, the Bank played a prominent role on the national stage by helping finance one of the most important sectors in Kuwait. The major turning point came in July 2007, when the Bank spearheaded the first transformation of its kind in the Middle East; from a conventional real estate bank to a full-service bank operating in accordance with the principles of Islamic Shari'ah. In 2018, KIB took the next step in its journey and embarked on a strategic transformation: a comprehensive and long-term program, which aimed at transforming the way KIB engages with customers across every touch point and communication channel – establishing itself as a partner in every aspect of its customers' lives; a true "Bank for Life".

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### **KIB's innovative banking offerings**

KIB has wholeheartedly embraced the fintech revolution and embarked on a digital modernization strategy to redefine banking convenience for its clients by rolling out a number of digital banking solutions that embed financial technology at their core. KIB offers a full suite of Islamic Banking services and solutions, in addition to innovative banking technology in line with the best international standards.

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### **A solid financial position with consistently strong results.**

KIB has gone from strength to strength, delivering strong profitability due to its strategy entering the advanced implementation phase, its growing finance portfolio and improved cross-sell capabilities, as well as its highly-experienced senior management team. KIB has also effectively participated in high-quality syndications at the local and regional level specifically in energy, telecom, and hospitality sectors.



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## GENERAL INFORMATIONS

**Bank Type:** Commercial  
**Establishment Date:** 1973  
**Swift Number:** KWIBKWKWXXX

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**Number of Domestic Branches:** 16  
**Number of Bank Employees:** 802  
**Number of ATMs:** 127  
**UAB Membership:** Member

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## BOARD OF DIRECTORS

| Chairman of the Board                 |   |
|---------------------------------------|---|
| Sheikh Mohammed Jarrah Sabah Al-Sabah |   |
| Deputy Chairman of the Board          |   |
| Mr. Raed Jawad Bukhamseen             |   |
| Board Members                         |   |
| Mr. Anwar Jawad Bukhamseen            | Mr. Jassem Hassan Ali Zenal               |
| Mr. Marzouq Khalid Yousuf AlMarzouq   | Dr. Abdullah Abdul Samad Abdullah Marafie |
| Mr. Saleh Sulaiman AL-Trad            | Mr. Ahmad Abdulmohsen Turkey AlMulaifi    |
| Dr. Riyadh Yousef Mohammad Faras      | Mr. Abdulrazaq Salah Almutawa             |
| Mr. Jassim Mohammad Alwazzan          |   |



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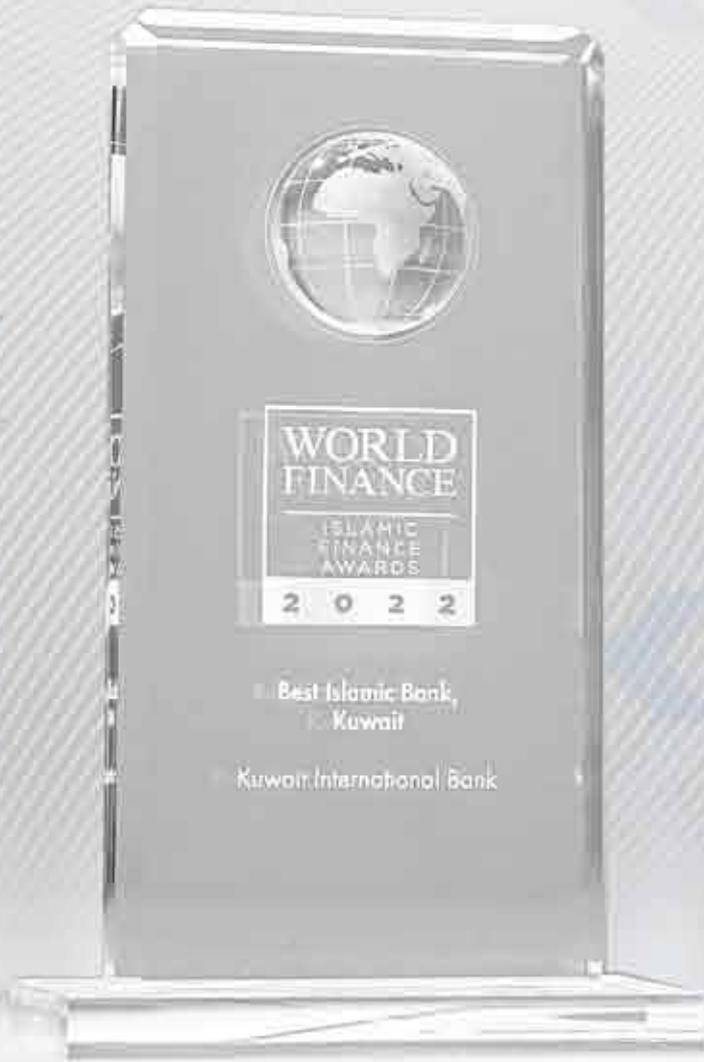
### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|------|--------------|------------------|---------------------|----------------------|------------|
| 2021 | 10,364       | 7,506            | 6,815               | 870                  | 37         |

### CORRESPONDENT BANKS

| Bank                     | Country                        |
|--------------------------|--------------------------------|
| J.P. Morgan              | United States of America       |
| Standard Chartered Bank  | United States of America       |
| Commerz Bank             | Germany                        |
| First Abu Dhabi Bank     | Abu Dhabi-United Arab Emirates |
| National Commercial Bank | Saudi Arabia                   |

# Best Islamic Bank For 2022





## BANQUE DU CAIRE



**Mr. Tarek Fayed**

**Chairman & CEO**

Founded in 1952, Banque du Caire is one of Egypt's oldest and largest banks. Banque du Caire is a multi-award winning, full-service bank that provides a complete array of products and services to the corporate and retail markets. Offering clients a full-suite of personalized corporate and retail banking products and services, the bank has been able to leverage its extensive distribution network spanning the entirety of Egypt, its deep understanding of local and regional market dynamics, and a talented pool of industry professionals to become a leader in the market.

Banque du Caire is renowned in the market for pioneering institutionalized microfinance operations, spearheading a push for financial inclusion, community development, and entrepreneurial empowerment long before others in the industry. Its long-standing presence in the Egyptian market has seen it back economic growth for decades, with the bank having extended financing to corporations across numerous key sectors of the Egyptian economy. Today, the bank continues to grow and evolve as part and parcel of its strategy to adapt dynamically to evolving markets and customer needs by adding new products and services to its already vast array of financial solutions in the corporate and retail segments. In 2018, to complement its corporate banking activities and benefit from synergies across its activities and lines of business, Banque du Caire launched a corporate leasing venture, Cairo Leasing Corporation (CLC), which has already positioned itself as a leader in the Egyptian leasing sector. Banque du Caire also offers exclusive access to COMESA markets through its Ugandan subsidiary, Cairo International Bank, Uganda.

Mobile Banking

Retail Internet Banking

# FINTECH

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TO NEXT LEVEL  
FINANCIAL SERVICES

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Wallet

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Corporate  
Internet Banking



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Tax registration number 599-007-200

16990

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بنك القاهرة  
Banque du Caire



## JUMHOURIA BANK



**Mr. Abdulrazzak  
Tarhouni**

**General Manager**

On April 10th, 2008 the Central Bank of Libya issued its decision to merge the two banks of Umma and Jumhuriya into one Bank under the name “Jumhuriya Bank”.

Umma Bank was established on April 15, 1907 as Banco Di Roma and Jumhuriya Bank was established on April 14th, 1943 as Barclays Bank. The merger aimed at revamping, promoting and modernizing the Libyan Banking Sector by issuing higher international banking standards. Jumhuriya Bank nowadays is one of the leading retail and commercial banks in Libya and North Africa, the Bank has a long and proud history of financial supporting for individuals and local firms and assisting them with the things that matter most to them. Committed to people and businesses Jumhuriya bank offers a comprehensive range of financial products and services- including current accounts, savings, mortgages, loans, credit cards, L/Cs, foreign exchange, internal/ external transfers and Islamic Banking products. Jumhuriya Bank is focused on assisting people, businesses and communities of Libya to achieve financial prosperity.

### **Our mission and aims**

Throughout our history we have been where the growth is, connecting customers to opportunities and helping people and companies fulfil their hopes, achieving their missions and releasing their ambitions. Our mission, is continue and rise up as the desired bank for all Libyan/international individuals and corporates willing to provide a wide range of services, specialized and focused on Trade Finance such as letter of credits, bills of collection and international transfers. Jumhuriya bank aims to create added value to our correspondents and clients in all regions, we have created a trading finance center equipped and facilitated with experts and professional staff committed to meet all the requirements of our clients.

**You do not need a bank!**  
**You need a financial partner help you**  
**achieve your ambitions.**

[www.jbank.ly](http://www.jbank.ly)

You can find us on the top of the mountains, across the plains, in rural areas, cities and villages through an expanded network of branches dispersed on all the regions and parts of homeland.

We seek to introduce to our clients and customers all that is new in the banking industry and Libyan technology.

We are your strategic partner for all projects including the infrastructure and mega industrial projects:

**We are Your Banking Friend.**

المصرف  
الصديق

مَصْرَفُ الْجُمْهُورِيَّةِ  
JUMHOURIA BANK



Head office: Omar elmokhtar St. | Tripoli - Libya

E-mail: [jum@jbank.ly](mailto:jum@jbank.ly): بريد إلكتروني

Website: [www.jbank.ly](http://www.jbank.ly): الموقع الإلكتروني

Commercial Register 429: السجل التجاري

الإدارة العامة: شارع عمر المختار | طرابلس - ليبيا

Phone: +218 21 3334031/35, +218 21 4442541/45: هاتف

Fax: +218 21 3332505, +218 21 4442476: فاكس

Swift code: jamblytxxx: سويفت, P.O. Box: 685-3224: ص.ب.



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**Mrs. Randa Sadik**

**Chief Executive Officer**

## ARAB BANK

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Arab Bank headquartered in Amman, Jordan has one of the largest global Arab banking networks with over 600 branches spanning five continents. Arab Bank provides a wide range of financial products and services for individuals, corporations and other financial institutions. The Bank's products and services cover Consumer Banking, Corporate and Institutional Banking and Treasury services. Arab Bank's extensive network covers key financial markets and centers such as London, Dubai, Singapore, Shanghai, Geneva, Paris, Frankfurt, Sydney and Bahrain.



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Success is a journey

## GENERAL INFORMATION

**Bank Type:** Commercial  
**Establishment Date:** 1930  
**Swift Number:** ARABJOAXXX

**Number of Branches Abroad:** 129  
**Number of Domestic Branches:** 77  
**Number of Bank Employees:** 7225  
**Number of ATMs:** 794

**Headquarters Address:** Amman 1195 Jordan  
**P.O. Box:** 950545  
**Tel:** +96265600000  
**Fax:** +96265606793  
**E-mail:** info@arabbank.com  
**Website:** www.arabbank.com  
**UAB Membership:** Member

## BOARD OF DIRECTORS

| Chairman of the Board   |                          |
|---|--------------------------|
| Mr. Sabih Taher Masri   |                          |
| Deputy Chairman of the Board  |                          |
| Mr. Khaled Sabih Masri  |                          |
| Board Members   |                          |
| Ministry of Finance, Saudi Arabia<br>Represented by Mr. Hisham Mohammed Attar | Mr. Sharif Mohdi Saifi   |
| Social Security Corp.<br>Represented by Mr. Mohammed Adnan Al-Madi            | Dr. Nabil Hani Alqaddumi |
| Mr. Wahbe Abdallah Tamari   | Mr. Omar Monther Fahoum  |
| Mr. Alaa Arif Batayneh  | Mr. Majed Qustandi Sifri |
| Mr. Shahm Munib Al-Wir  |                          |



US-MENA PSD 2022

البنك العربي  
ARAB BANK



Success is a journey

### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year    | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|---------|--------------|------------------|---------------------|----------------------|------------|
| Q2 2022 | 63,741       | 35,737           | 47,108              | 10,197               | 252        |
| Q1 2022 | 64,115       | 35,157           | 47,339              | 10,244               | 166        |
| 2021    | 63,805       | 34,550           | 47,093              | 10,321               | 315        |
| Q3 2021 | 63,720       | 34,076           | 46,608              | 10,383               | 272        |
| Q2 2021 | 63,026       | 33,848           | 46,026              | 10,311               | 182        |
| Q1 2021 | 62,517       | 33,479           | 45,798              | 9,973                | 128        |

### CORRESPONDENT BANKS

| Bank                                       | Country      |
|--|--------------|
| Commerzbank AG                             | Germany      |
| MUFG                                       | Japan        |
| Sumitomo Mitsui Banking Corporation (SMBC) | Japan        |
| National Bank of Kuwait                    | Kuwait       |
| Arab Bank plc                              | Morocco      |
| Oman Arab Bank                             | Oman         |
| Arab National Bank                         | Saudi Arabia |
| Arab Bank (Switzerland)                    | Switzerland  |
| Credit Suisse AG                           | Switzerland  |
| Arab Tunisian Bank                         | Tunisia      |
| Barclays Bank                              | UK           |
| Standard Chartered Bank                    | UK           |
| Citibank N.A.                              | USA          |
| JP Morgan                                  | USA          |
| Wells Fargo                                | USA          |
| Arab Bank plc                              | UAE          |
| Arab Bank plc                              | Qatar        |

# Arab Bank... Best Bank in the Middle East 2022



for the 7<sup>th</sup> consecutive year



[arabbank.com](http://arabbank.com)

البنك العربي  
ARAB BANK



Success is a journey



**Mrs. Hamela A. Jumma  
Gardi**

**President**

## THE REGION TRADE BANK FOR INVESTMENT AND FINANCE

“The Region Trade Bank for Investment and Finance (hereinafter referred to as Region Trade Bank) began providing its financial services in the Kurdistan region of Iraq in July 2001 and successfully established its main branch in Erbil at the end of September 2003. Region Trade Bank is licensed by the Central Bank of Iraq referred to hereinafter as (CBI), abides by its laws, and it is listed in the Iraqi financial market, for it being one of the largest banks in Iraq that has achieved noteworthy revenues, and maintained stable liquidity in the past years. It has maintained a strong position in the Iraqi market despite the inflation of the country’s economy. With the establishment of its main branch located in the city of Erbil, Region Trade Bank currently has branches in major cities of Iraq such as Baghdad, Sulaymaniyah, Dihok and Kirkuk but under our development project, we plan to expand locally and open new branches in all regions of Iraq.

In 2012, under the new management, the Region Trade Bank achieved significant developments and restructured its banking strategies and services policies, which made it possible to attract further customers and expand its business.

The Region Trade Bank is licensed to provide various commercial and investment services to businesses and individuals, such as current and savings accounts, commercial internet banking and trade finance (letters of guarantee and documentary credits), financing of small and medium-sized enterprises business projects, and localization services of salaries of residents working in companies and international business transactions through the SWIFT system to implement external and internal payments on a global scale in various currencies, including Euro and US dollar through our correspondents, and for our local transactions we use the RTGS system.

The Region Trade Bank has been successful in increasing the volume of its business and acquiring more customers locally and globally in various sectors such as oil and gas, as well as various means and non-governmental institutions, through the provision of best practices comprehensive banking and being a reliable bank. The Region Trade Bank regularly provides necessary training and courses to its staff in all branches, with the aim of maintaining excellent customer service around the clock.”



US-MENA PSD 2022



## GENERAL INFORMATION

**Bank Type:** commercial  
**Establishment Date:** 2001  
**Swift Number:** RTBAIQBAXXX

**Number of Domestic Branches:** 5  
**Number of Bank Employees:** 237  
**Number of ATMs:** 41

**Headquarters:** Gulan street – Erbil/ Iraq  
**P.O. Box:** 58 Erbil – 735 Iraq  
**Tel:** +9647507779777  
**E-mail:** bank.relation@rtb.iq  
**Website:** www.rtb.iq

## BOARD OF DIRECTORS

| Chairman of the Board                |                           |
|--------------------------------------|---------------------------|
| MS. HAMELA A. JUMMA GARDI            |                           |
| Deputy Chairman of the Board         |                           |
| MR. TALAL ABDULSALAM SULAIMAN        |                           |
| Board Members                        |                           |
| MR. GHAZI HASAN MOHAMMED SHARIF/ CEO | MR. MARON SAEED MANSOOR   |
| MR. HAMZA HASAN HAMZA                | MR. HAIDER ZAKARIYA SALIH |
| MR. AMMAR ISSA KARREEM               |                           |

## MAIN FINANCIAL INDICATORS (USD MILLION)

| Year      | Total Assets   | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit   |
|-----------|----------------|------------------|---------------------|----------------------|--------------|
| 31/8/2022 | 727,779,253 \$ | 53,727,797 \$    | 452,023,283 \$      | 217,833,498 \$       | 7,333,863 \$ |



US-MENA PSD 2022



## CORRESPONDENT BANKS

| Bank                                     | Country            |
|--|--------------------|
| Abu Dhabi Islamic Bank                   | UAE                |
| Aktif Yatirim Bankasi AS                 | Turkey             |
| Albaraka Türk Katilim Bankasi AS         | Turkey             |
| Al Salam Bank BSC                        | Bahrain            |
| Arab African International Bank          | UAE                |
| Al-Etihad Bank                           | Jordan             |
| Bank AlBilad                             | Saudi Arabia       |
| Bank of Beirut SAL                       | Lebanon            |
| Bank of Jordan plc                       | Jordan             |
| Banque Misr SAE Dubai City               | UAE                |
| Banque Misr SAE                          | UAE                |
| BBAC sal                                 | Lebanon            |
| Capital Bank of Jordan                   | Jordan             |
| European Merchant Bank UAB               | Lithuania          |
| First National Bank S.A.L.               | Lebanon            |
| Golden Global Yatirim Bankasi AS         | Turkey             |
| IBL BANK sal                             | Lebanon            |
| Nurol Yatirim Bankasi AS                 | Turkey             |
| PKO Bank Polski SAW                      | Poland             |
| Safwa Islamic Bank                       | Jordan             |
| The Housing Bank for Trade & Finance     | Jordan             |
| TRANSKAPITALBANK                         | Russian Federation |
| TÜRKİYE İŞ BANKASI AS                    | Turkey             |
| Türkiye Vakıflar Bankasi TAOI            | Turkey             |
| Zhejiang Chouzhou Commercial Bank Co Ltd | China              |



+964 750 7779 777   
+964 771 7779 777  
+964 66 211 0010  
bank.relation@rtb.iq   
www.rtb.iq 

-  Region Trade Bank
-  regiontradebank
-  Region Trade Bank
-  Region Trade Bank for Investment and Finance



**Mr. Hamdi Radhwan**

**General Director**

## NATIONAL COMMERCIAL BANK

What does progress mean? It means moving toward a destination, a goal improving the human condition. National Commercial Bank (NCB) passionately believes in realizing progress to help improve the lives and businesses of our clients.

Our top priority is to responsibly meet all our clients' banking needs. Whether a corporate giant or an individual, NCB will help our clients to reach their goals because when they succeed, we succeed. In our 69 branches spread throughout the country and with our staff of over 3,000 dedicated and knowledgeable employees, we endeavor to foster progress at every turn.

NCB has long been an impetus for progress. We were established in 1970 with a capital of 500 million Libyan dinars. Since then, NCB has expanded in the Libyan market and is now ranked one of the top two in several banking areas. NCB has steadily improved its position in the market along with its profits and assets and looks forward to expand and develop into new business sectors.

### Key Facts:

- Established: 1970
- Starting Capital: 500 million Libyan Dinars
- Central bank of Libya Ownership: 86 %
- Private Sector Ownership: 14 %
- Individual Accounts: 1 Million
- Corporate & Governance Accounts: 25.000
- 2017 Net Profit: Around 100 million Libya dinars
- Value of Assets: 22.5 billion Libyan Dinars

### OUR SERVICES

#### Corporate Banking Services:

- Letters of credit - Documents for collections - Stand By LCs - Syndications
- Letter of Guarantee - Performance Bond - Project finance

Our products and services are designed to advance change and champion progress. From large corporations to small business enterprises, NCB will provide creative solutions for corporate banking & financial institutions.

#### Retail Banking Services:

- Personal finance -Debit and credit cards -Deposit & Saving accounts -Small business banking

NCB offers a wide array of products and services for our clients. We provide regular savings and checking accounts with flexible balance requirements supported by ATM debit cards. Visa and prepaid cards are also available for our clients' convenience along with the newly added Mastercard. There is also the Murabaha Installment Service, which is an Islamic banking system that allows our customers to buy a range of products without interest.

NCB has a wide variety of choices for banking that is safe, quick, and convenient. From widespread branches and ATMS throughout the country to the more modern technological services provided on the internet, by SMS, or on a mobile, clients can keep informed or get their banking done anywhere anytime.

#### Electronic services:

- Mobile and SMS services - Electronic transaction system -Interactive website

For our corporate & small business clients we have especially created a new advanced electronic system to automate business-banking transactions, such as applying for letters of credit online, to save businesses time & money.



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المصرف التجاري الوطني  
National Commercial Bank



 [ncb.ly](http://ncb.ly)



**Mrs. Alyaa Amer Majeed**

**Chief Executive Officer**

## AL MAL ISLAMIC INVESTMENT BANK

Since the early days of the establishment of Al Mal Islamic Investment Bank, the Bank has established a completely independent pillar for regulatory compliance, in accordance with the regulations of the Central Bank of Iraq and to ensure accuracy and transparency in all banking operations, as the Bank established the Internal Control and Audit Department, Compliance Department, Anti-Money Laundering and Terrorist Financing Department; Reports to the Board Audit and Compliance Committee in accordance with the Bank's hierarchy

Through our new network of modern branches and electronic services, Al Mal Islamic Investment Bank is offering credit facilities granted under the SME financing program for financing development projects (small and medium projects) guaranteed by the Central Bank of Iraq and contributing to supporting the monetary policy.

Al Mal Islamic Investment Bank has established so far 3 branches in the heart of the commercial and financial district of Baghdad (with plans to open 3 more branches in commercially active governances in the north and south of Iraq) covering important and vital commercial areas in Baghdad, taking in consideration modern branch design and offering all bank services to our clients, including digital services through ATM machines in branches and point-of-sale all over Iraq through a partnership with a leading regional digital payment services partner (Arab Payment Services-APS) covering card issuance offering services for cash, purchase, e-Commerce, and bill payment. APS network expands all over Iraq.

As part of Al Mal Islamic Investment Bank's commitment to deliver to its customers innovative banking solutions that are both Shari'a-compliant and in line with their specific banking needs, Al Mal Islamic Investment Bank has contracted with the region's leading banking technology provider ICSFS London to provide the bank with latest robust digital core banking system compliant with Islamic Shari'a and covering all Shari'a financial and banking products covering: Murabaha, Musharaka, Istisna'a, Mudaraba, Al-Qard Al-Hasan, Ijarah, Sukuk, etc. backed up with latest innovative digital finance covering web, mobile, SMS, ATM, POS, POC, and eCommerce channels and transactions.



US-MENA PSD 2022



## GENERAL INFORMATION

**Bank Type:** Islamic  
**Establishment Date:** 2018  
**Swift Number:** URIBIQBA

**Number of Branches Abroad:** null  
**Number of Domestic Branches:** 2  
**Number of Bank Employees:** 80  
**Number of ATMs:** 2

**Headquarters Address:** Baghdad-Karada-AlWehda District-Street 52  
**Tel:** +9647705000235  
**E-mail:** info@almalbank.iq  
**Website:** www.almalbank.iq

## BOARD OF DIRECTORS

| Chairman of the Board         |                                 |
|-------------------------------|---------------------------------|
| Mr. MOHAMMED TALIB ABDULKARIM |                                 |
| Deputy Chairman of the Board  |                                 |
| Mr. KARAM HASHIM DAWOOD       |                                 |
| Board Members                 |                                 |
| Mr. MOUNAF TALIB ABDULKARIM   | Mr. HAYDER TALIB ALI            |
| Mr. ALI METEB LAFI            | Mr. ALI ADNAN ABDULELAH HUSSEIN |
| Mrs. ALYAA AMER MAJEED        |                                 |

## CORRESPONDENT BANKS

| Bank                            | Country |
|---------------------------------|---------|
| SAFWA ISLAMIC BANK              | JORDAN  |
| EMARITES ISLAMIC BANK           | UAE     |
| ARAB AFRICAN INTERNATIONAL BANK | UAE     |
| AKTIF BANK                      | TURKEY  |





**Mr. Mohamed Daoud**

**Director Business  
Development**

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## MOODY'S ANALYTICS

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### About Moody's Analytics

Moody's Analytics provides financial intelligence and analytical tools to help you make better, faster decisions. Our deep risk expertise, expansive information resources and innovative application of technology help our clients confidently navigate an evolving marketplace. We are known for our industry-leading and award-winning offering, including research, data, software, and professional services which together deliver a seamless customer experience.

<https://kyc.moody's.io/>

### About Mr. Mohamed Daoud

Mohamed is a strategic leader and seasoned professional with more than 20 years of experience in the Banking and Finance sectors in the US, Europe, and the Middle East with a special focus on Financial Crimes compliance and Fintech deployment in the last 10 years. He previously held the role of Head of Governance, Risk, and Compliance (GRC) and then Business Development Director for large financial crimes compliance solution providers for the Middle East and Africa. His knowledge in GRC encompasses regulations, requirements, processes, Fintech and Regtech solutions approaches, and best practices across industries.

Before coming to the Middle East, Mohamed held several executive positions in large international banks in the US, UK, and Europe across retail, wholesale, and investment banking.



We Grow Together

**Al Janoob Islamic Bank**  
For Investment & Finance

**Dr. Mahmood Mohamad  
Dagher**

**Chairman**

## AL JANOOB ISLAMIC BANK

Al Janoob Islamic Bank for Investment and Financing, Iraq (JIB) was established on 2nd February 2016 by prominent business entrepreneurs who are dealing with Agriculture, Food, Financial Investments and other Industrial projects. Together they had a passion for creating a Bank which is completely Shari'a compliant thereby offering a wide range of comprehensive financial and banking products and services that cater to the requirements of both the corporate and individual sectors. The paid up capital presently stands at IQD 250 Billion. We take pride of having well trained, qualified staff with Local and International exposure who remains the back bone of the bank.

### **OUR VISION:**

To be the Market leader in Iraqi Banking Industry and create value for all stakeholders involved with us.

### **Our Product:**

Whatever your goals in life are, careful planning and successful investing can help you get there. Whatever stage of life you're at, we can guide you through the opportunities and challenges you have with the right solutions.

- To be the Market leader in Iraqi Banking Industry and create value for all stakeholders involved with us.

### **Our Investments:**

The Board of Director's prime responsibility is supervising the management of the bank's affairs by providing effective corporate governance.



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**Al Janoob Islamic Bank**  
For Investment & Finance

## GENERAL INFORMATIONS

**Bank Type:** Islamic  
**Establishment Date:** 2016  
**Swift Number:** AJILIQBAXXX

**Number of Domestic Branches:** 12  
**Number of Bank Employees:** 233  
**Number of ATMs:** 30

**Headquarters Address:** Iraq - Baghdad - Karrada - Al Watheq Square - Building No. 73| Street 14 - Dist 609  
**Tel:** +9647700000388  
**E-mail:** info@jib.iq  
**Website:** www.jib.iq  
**UAB Membership:** Member

## BOARD OF DIRECTORS

|  |  |
|--|--|
| <b>Chairman of the Board</b>             |  |
| Dr. Mahmood Mohamad Dagher               |  |
| <b>Deputy Chairman of the Board</b>      |  |
| Mr. Zuhair Abdul Karim Jabbar            |  |
| <b>Chief Executive officer</b>           |  |
| Mr. Uday Saadi Ibrahim Khalil Al-Jubouri |  |
| <b>Board Members</b>                     |  |
| Mr. Ali Abbas Hassan                     | Dr. Ali Abdul-Ilah Abdul-Jabbar            |
| Mr. Qais Zaki Younes Abdullah            | Dr. Ali Nader Muhammad Al-Mandalawi        |
| Mr. Qassem Abbas Hassan Aalo             | Dr. Ibtihal Kased Yasser                   |
| Dr. Soraya Abdel Rahim Ali Kazem         | Dr. Rajaa Aziz Bandar Khalil               |
| Dr. Abdul Rahman Mustafa Taha Jabbar     | Mr. Thaer Mohieldin Izzat Hassan Al-Salihi |



US-MENA PSD 2022



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**Al janoob Islamic Bank**  
For Investment & Finance

### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|------|--------------|------------------|---------------------|----------------------|------------|
| 2021 | 432.74       | 106.47           | 237.65              | 175.49               | 3.44       |
| 2020 | 271.71       | 74.56            | 91.51               | 172.14               | 0.38       |
| 2019 | 239.64       | 59.05            | 58.31               | 171.80               | 0.09       |

# بثواني

ارسل واستلم  
حوالات الويسترن  
من جميع انحاء العالم



WesternUnion

# فيزا كارد الجنوب





**Mr. Mohammed Hussein  
Saeed Halboob**

**Chairman**



**Mr. Ahmed Ali Omer  
Bin Sanker**

**General Manager**

## NATIONAL BANK OF YEMEN

National Bank of Yemen was established in 1969. It is reckoned to be one of the largest Commercial Banks and a prominent contributor in the economic and social development in Yemen. The Bank is fully state owned under the supervision of the Minister of Finance. National Bank of Yemen possesses longstanding banking experience to render all kind of banking services locally and globally throughout the Republic through 27 branches and a noteworthy range of extremely valued correspondents all over the world.

National Bank of Yemen enjoys and maintains a good reputation and great confidence from its customers and correspondents, domestically and internationally.

Banking Services ranging from retail banking to trade finance, treasury, project finance, are availed to private persons and corporate firms, and Governmental institutions for projects financed by international bodies, such as World bank, IMF, AESF. What makes National Bank of Yemen outstanding? It presences in remote area as the Isle of Scotora as well in major cities and towns of Yemen.

As financial institutions, National Bank of Yemen posses high performance caliber of banking techniques. These unique qualities benchmark it with not only as successful financial institutions in Yemen but in the region. It strong financial position, and high quality assets and consecutive fourth year of profit earning up graded its rating to the level of the local reputed banks in the Gulf Region.



US-MENA PSD 2022



## GENERAL INFORMATIONS

**Bank Type:** Commercial  
**Establishment Date:** 1969  
**Swift Number:** NBOYYESAXXX

**Number of Domestic Branches:** 27  
**Number of Bank Employees:** 950

**Headquarters Address:** Crater-Aden, Republic of Yemen  
**P.O. Box:** 5 Crater-Aden, Republic of Yemen  
**Tel:** +9672253484  
**Fax:** +9672253484  
**E-mail:** nby.xm@yemen.net.ye  
**Website:** www.nbyemen.com  
**UAB Membership:** Member

## BOARD OF DIRECTORS

|   |
|---|
| <b>Chairman of the Board</b>  |
| Dr. Mohammed Hussein Saeed Halboob  |
| <b>Deputy Chairman of Board of Directors</b>  |
| Mr. Sami Abdul Hamid Mohammed Mackawee  |
| <b>Board Member &amp; General Manager</b>   |
| Dr. Ahmed Ali Omer Bin Sanker   |
| <b>Board Member &amp; Deputy General Manager for Banking Affairs Dept.</b>                |
| Mr. Mohsen Saeed Ali Haidrah  |
| <b>Board Member &amp; Deputy General Manager for Supporting Dept.</b>                     |
| Mr. ALI Mousa Ali Abdurabu  |
| <b>Board Member &amp; General Manager Finance Office</b>                                  |
| Mr. Ali Taha Saleh Mohammed Al – Obadi  |
| <b>Board Member &amp; General Manager for Planning and International Cooperation/Aden</b> |
| Mrs. Entesar Saeed Murshed Obad   |
| <b>Board Member &amp; General Manager of Industry and Trade Office / Aden</b>             |
| Mr. Mohammed Obadi Tabeth Hadi Bin Otaf   |

### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year  | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|---|--------------|------------------|---------------------|----------------------|------------|
| 2018  | 712          | 16               | 631                 | 25                   | 8          |
| 2019  | 812          | 17               | 708                 | 35                   | 11         |
| 2020 (sent to Central Bank of Yemen for approval) | 888          | 18               | 752                 | 43                   | 12         |
| 2021 (primary data)                               | 1.274        | 20               | 845                 | 50                   | 19         |

### CORRESPONDENT BANKS

| Bank  | Country |
|---|---------|
| BANK OF BEIRUT LONDON                         | LONDON  |
| BANK OF BEIRUT S.A.L.-BEIRUT                  | Beirut  |
| BANK OF BEIRUT S.A.L.-OMAN                    | Oman    |
| ALUBAF ARAB INTERNATIONAL BANK B.S.C.-BAHRAIN | Bahrain |
| AKTIF YATIRIM BANKASI A.S. ISTANBUL TR.       | Turkey  |
| HOUSING BANK FOR TRADE AND FINANCE,AMMAN JO   | Jordan  |
| SOHAR INTERNATIONAL BANK S.A.O.G MUSCAT       | Oman    |
| CAPITAL BANK OF JORDAN AMMAN JO               | Jordan  |
| THE SAUDI NATIONAL BANK - RIYADH SA           | KSA     |
| INVEST BANK JORDAN                            | Jordan  |
| ARAB TURKISH BANK ISTANBUL TR.                | Turkey  |
| MASHREQBANK PSC DUBAI                         | UAE     |
| FIRST ABU DHABI BANK-ABU DHABI PJSC           | UAE     |
| ARAB BANK FOR INVESTMENT AND FOREIGN TRADE    | UAE     |

نجاحات متواصلة على مدى (53) عامًا

منح البنك الأهلي اليمني

جوائز كأفضل  
بنك في اليمن



الإتحاد الدولي للمصرفيين العرب يمنح البنك  
الأهلي كأفضل بنك في تطوير وتقديم  
الخدمات المصرفية للعام 2022

53  
عاماً  
خبرة وثقافة  
1969 - 2022



المنظمة العربية لتكنولوجيا

المعلومات والاتصالات تمنح البنك  
الأهلي كأفضل بنك في التميز  
للعام 2020-2021

في تقريرها السنوي  
الصادر في عامي  
2009 و 2014

البنك الأهلي اليمني

يحصل على أعلى تصنيفات تمنح لبنك في  
الجمهورية اليمنية من وكالة التصنيف الدولية



B درجة تصنيف البنك الأهلي اليمني للالتزامات طويلة الأجل  
BB درجة تصنيف البنك لقوة ومثانة مركزه المالي

البنك الأهلي اليمني

يظل الأفضل قوة وأداءً في اليمن



الإتحاد الدولي للمصرفيين

العرب يمنح البنك الأهلي  
كأفضل بنك في التميز والإنجاز  
المصرفي العربي للعام  
2020-2021  
لكفاءته وتميزه

«The Banker» منحت البنك الأهلي  
اليمني جائزتين على التوالي :



أفضل بنك في  
اليمن لعام 2006



أفضل بنك في  
اليمن لعام 2007

خدمة المعاملات المالية الإلكترونية

IBS URL: <https://ibs.nboyemen.com/IBS/index.jsp>

Phone : (2 967+) 250582

Call Center: (2 967+) 250581

Email : nby.ho@y.net.ye

Website : [www.nbyemen.com](http://www.nbyemen.com)



البنك الأهلي اليمني  
National Bank Of Yemen

Trust & Experience

الخبرة والثقة





**Mr. Bejan Akram Qadir**

**Chairman**

## **KURDISTAN INTERNATIONAL ISLAMIC BANK**

### **Our Bank**

The Kurdistan International Islamic Bank for Investment and Development (KIB) is the leading Bank in the Kurdistan Region and the largest private bank in Iraq in terms of paid-up capital and total assets. Kurdistan International Islamic Bank was established in 2005 as a private sector joint-stock company by a group of prominent Iraqi businessmen including well known Bankers and Financers.

In May 2005 KIB received its license from the Central Bank of Iraq under license number 9/3/857 and since 2006 KIB is listed on the Iraqi Stock Exchange, with a paid-up capital of 400 billion Iraqi Dinars (USD 275mln) and total assets of IQD 1400 billion Iraqi Dinars (appx. USD 1bn), currently held by more than 400 domestic and international shareholders.

### **Our Mission**

Since its incorporation, KIB aims to be a pioneer in the field of banking services in the Kurdistan Region and Iraq, by providing world-class services to customers while maintaining the cost of these services at competitive rates. In addition, KIB follows a clear vision to meet the requirements of important economic sectors and to be a pioneer on technological developments in the banking industry and hence enabling the KIB to make contributions towards the reconstruction and development process in the Kurdistan Region in particular, and Iraq as a whole, following the key pillars of its operations:

**'Progress, Transparency, Trust',**

as a guide for its aim to serve customers in all major sectors of the economy, while bearing the quality of services provided in mind.

### **Our Corporate Governance**

The organizational structure of the Bank is based on Corporate Governance, adopting and integrating core banking systems and transparency as well as control methods, presenting data and information to protect shareholders' interests and all stakeholders' dealings with the Bank in the best possible way. The Bank's organizational structure includes the general assembly of the shareholders and its sub-committees, the Board of Directors, the Chairman of the Board of Directors, the Vice-Chairman, the Chief Executive Officer, the Advisors, and the senior executive management, and various committees, in addition to internal and external statutory auditors and other support functions.



US-MENA PSD 2022



## GENERAL INFORMATION

**Bank Type:** Investment  
**Establishment Date:** 25/08/2005  
**Swift Number:** KIBIIQBA

**Number of Domestic Branches:** 6  
**Number of Bank Employees:** 335  
**Number of ATMs:** 21

**Headquarters Address:** GULAN ST. NEAR SOFY MALL, IRAQ, ERBIL  
**P.O.Box:** 50 (0970)  
**Tel:** +964662112001-3-4  
**E-mail:** admin@kib.iq  
**Website:** www.kib.iq  
**UAB Membership:** Member

## BOARD OF DIRECTORS

|                                     |                          |
|-------------------------------------|--------------------------|
| <b>Chairman of the Board</b>        |                          |
| Bejan Akram Qader                   |                          |
| <b>Deputy Chairman of the Board</b> |                          |
| Salar Mustafa Hakeem                |                          |
| <b>Board Members</b>                |                          |
| Dr. Humam AL-Shamaa                 | Dr. Omar Hamadne         |
| Mrs. Israa Nouraldeem               | Mr. Omar Mohiadeen Hamed |
| Mr. Barzo Jalal Shikh Younis        |                          |

**MAIN FINANCIAL INDICATORS (IQD Thousands)**

| Year    | Total Assets  | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|---------|---------------|------------------|---------------------|----------------------|------------|
| Q2 2022 | 1,462,920,191 | 3,388,571        | 638,292,063         | 628,576,986          | 8,778,006  |
| 2021    | 1,416,579,794 | 2,741,775        | 605,067,814         | 618,659,126          | 5,218,561  |
| 2020    | 1,445,018,764 | 2,706,572        | 636,070,313         | 613,440,569          | 10,991,789 |
| 2019    | 1,245,661,690 | 2,235,017        | 555,606,411         | 602,448,780          | 2,008,065  |
| 2018    | 1,262,959,834 | 1,861,424        | 549,227,848         | 616,482,679          | 7,117,382  |

**CORRESPONDENT BANKS**

| Bank  | Country         |
|---|-----------------|
| Albaraka Turk Participation Bank            | Turkey/Istanbul |
| Turkiye Halk Bankasi AS                     | Turkey/Istanbul |
| AKTIF YATIRIM BANKASI A.S                   | Turkey/Istanbul |
| TURKIYE CUMHURİYETİ ZIRAAT BANKASI A.S      | Turkey/ANKARA   |
| TURKIYE VAKIFLAR BANKASI A.S                | Turkey/ANKARA   |
| Bank of Beirut SAL                          | Lebanon/Beirut  |
| Bank of Beirut (UK)Ltd                      | UK/London       |
| First National Bank SAL                     | Lebanon/Beirut  |
| Societe Generale de Banque au liban         | Lebanon/Beirut  |
| Creditbank                                  | Lebanon/Beirut  |
| Bank Al Etihad                              | JORDAN/Amman    |
| Capital Bank of Jordan                      | JORDAN/Amman    |
| The Housing Bank for Trade&Finance          | JORDAN/Amman    |
| Bank of Jordan PLC                          | JORDAN/Amman    |
| Qatar National Bank SAQ                     | Qatar/Doha      |
| Commercial Bank International PJSC          | UAE/ Dubai      |
| Bank Misr                                   | UAE/ Dubai      |
| Arab African Bank                           | UAE/ Dubai      |
| Banka Popolare De Sondrio                   | Italy/ Sondrio  |
| Bank Of Beirut s.a.l.International Bankinkg | Cyprus/Nicosia  |
| Abu Dhabi Islamic Bank                      | UAE/ Dubai      |



**Kurdistan International Islamic Bank**

for investment and development



HQ & Main Office: KIB Building, Gulan Street, Erbil - Kurdistan Region of Iraq

Phone: +964 66-211-2000

Contact: [admin@kib.iq](mailto:admin@kib.iq)

Website: [www.kib.iq](http://www.kib.iq)

SWIFT code: KIBIQBA





البنك الإسلامي السوداني  
Sudanese Islamic Bank  
تقنية متقدمة وقيم تستمر

## SUDANESE ISLAMIC BANK



**Mr. Abdalla Almahjoub  
Mohamed Osman  
Almirghani**

**Chairman**

Sudanese Islamic Bank was established in 1983 as the Second Islamic financial institution in Sudan, Its products and operations are supervised by a Shari'a board, which ensures that the Bank adheres to Islamic banking and finance principles, It is the country's largest Shari'a-compliant lender.

Sudanese Islamic Bank is the largest Islamic Bank in Sudan, with great share of the Islamic Financing sector and a greatest of the banking market overall, It has over 130,000 retail clients and more than 3,000 corporate clients. It conducts its domestic business through 65 branches spread throughout the country, in addition to private centers for Cash collections and , by more than 50 ATM installations , by more than 1500 POSs.

### **Our Vision:**

TO be a pioneer in Islamic banking and the best option for customers

### **Our Mission:**

Providing the best services and Islamic banking products in accordance with the best and Latest standards and certified Methodologies

### **Ethics:**

We are committed to the principles of Islamic morals and manners; they represent our lifestyle and course of action

### **Professionalism of work:**

We are committed to be precise in doing work and taking the right decision at the right time

### **TeamWork:**

Our success depends on the concerted efforts of all the staff team spirit.

### **Transparency:**

We believe that the person who does the right things always works in the Light



**Mr. Mutasim Ahmed  
Abdelrahman Mohamed**

**General Manager**



US-MENA PSD 2022



البنك الإسلامي السوداني  
Sudanese Islamic Bank  
تقنية متقدمة وقيم تستمر

## GENERAL INFORMATION

**Bank Type:** Commercial  
**Establishment Date:** 15 March 1983  
**Swift Number:** SEIBSDKHxx

**Number of Branches Abroad:**  
**Number of Domestic Branches:** 61  
**Number of Bank Employees:** 1211  
**Number of ATMs:** 50

**Headquarters Address:** Sudan, Khartoum , Gamaa street Block 6 El-shatti  
**P.O.Box:** Khartoum, 6224  
**Tel:** +2491837497  
**Fax:** +249183783298  
**E-mail:** info@sib.sd  
**Website:** www.sib.sd  
**UAB Membership:** Member

## BOARD OF DIRECTORS

### Chairman of the Board

Mr. Abdalla Al Mahjoub Mohamed Osman Al Mirghani

### Deputy Chairman of the Board

Mr. Ali Mohamed El hassan Abdel Salam

### Board Members

Mr. Abdel Rahman Abbas Mohamed

Mr. Osman Ali Ibrahim Malik Omer

Dr. Hamza Osman Abdel Salam Hamid

Mr. Yasir Ahmed Mohammed Alhassan Kambal

Mr. Mamoun Bashir Al Nefaidi Ahmed

Mr. Salah Eldin Elsheikh Elbashir

Mr. Osman Mahmoud Ahmed El Toum

Mr. Abdel Rahman Zain El Abdin Ahmed

Mr. Taifour Abdel Hakam Taifour Mohamed Abbas



### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year | Total Assets   | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit   |
|------|----------------|------------------|---------------------|----------------------|--------------|
| 2018 | 140,514,770.32 | 77,711,559.96    | 98,036,849.90       | 11,635,724.50        | 4,828,519.14 |
| 2019 | 226,425,299.31 | 121,667,090.76   | 149,821,878.75      | 21,664,864.66        | 9,346,093.79 |
| 2020 | 346,295,616.78 | 200,121,261.45   | 236,637,751.11      | 28,237,215.58        | 9,954,626.80 |
| 2021 | 173,810,134.17 | 93,742,200.55    | 89,040,419.38       | 7,889,493.92         | 4,569,280.29 |

### CORRESPONDENT BANKS

| Bank                            | Country |
|---------------------------------|---------|
| National Commercial Bank        | KSA     |
| Bank Aljazira                   | KSA     |
| El Nilein Bank Abu Dhabi        | UAE     |
| Abu Dhabi Islamic Bank          | UAE     |
| Aktif Bank                      | TUR     |
| Commercial Bank of Ethiopia     | ETH     |
| BOK International – Bahrain BOK | BHR     |



البنك الإسلامي السوداني  
Sudanese Islamic Bank

تقنية متقدمة ... وقيم تستمر

بنك السودان

**يتيح الموبايل المصرفي (آمن) العديد من الخدمات**  
التحويل بين حسابات عملاء البنك.  
التحويل لعملاء البنوك الأخرى عبر البطاقة المصرفية  
سداد رسوم المعاملات الحكومية (سداد الجمارك - اورنيك 15)  
التعليم العالي.  
سداد الفواتير وشحن الرصيد.  
شراء الكهرباء.  
ومعاملات أخرى.



**آمن معك في كل الأماكن**

لمزيد من المعلومات  
يرجى زيارة موقعنا الإلكتروني

[www.sib.sd](http://www.sib.sd)

او الاتصال علي 2422

لتحميل التطبيق





**Mr. Sadiq Kadhim  
Al-Mashat**

**Chairman**



**Mr. Abdul-Hussein Ali  
Hassoun Al-Manthari**

**General Manager**

## MASHREQ AL-ARABI ISLAMIC BANK

- Established in mid-2018 as a private shareholding company (P.S.C.) and started operating in November 2018.
- Provides services for all types of banking products.
- A growing customer's base.
- Our current paid-up capital in IQD 250 billion.
- Branches: five branches opened in Baghdad, Ramadi, Karbala and Basra, more branches to be opened in all major cities of Iraq.

### Our Mission

- 1- To understand the diversity of clients and accommodate diverse customer's financial needs.
- 2- Provide products and services that promote ethics in accordance with Islamic principles.
- 3- Provide comfortable access through various means anytime and anywhere.
- 4- Make a positive contribution to society and care for people.

### Our Vision

To be the Islamic Bank of choice in the region and provide banking solutions for customers.

### Overview

*The available opportunities in the Iraqi market:* Modern market with a youth population, high economic growth and huge economic resources.

*Islamic Banking:* Significant growth potential in terms of market penetration.

*The banking sector in Iraq:* Is one of the fastest growing sectors supported by modern legislation and laws, low non-performing loans, great potentials and many opportunities for growth and prosperity.

*Supportive Shareholders:* Strategic input sharing knowledge and innovation, supporting growth and expansion, quality and efficient services.

*Additional qualities:* Highly qualified professional staff, competitive pricing among all Iraqi banks, high service quality and efficient services.

The Islamic International Rating Agency AMB, BBB (iq) rating on long term and A3 (iq) rating on short term.

Central Bank of Iraq has given AMB 3B as new bank

The TQCSI has granted AMB, ISO 9001:2015 for compliance with Quality Manager.



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مصرف المشرق العربي  
Mashreq al-Arabi Bank

WWW.AMB.IQ

## GENERAL INFORMATIONS

**Bank Type:** Islamic  
**Establishment Date:** 09/04/2018  
**Swift Number:** MSHRIQBAXXX

**Number of Domestic Branches:** 5  
**Number of Bank Employees:** 126  
**Number of ATMs:** 20

**Headquarters Address:** Baghdad – Karada Kharej, Almasbeh intersection/ Mahla 929/ Road 2 / building 41 / former German embassy building  
**Tel:** +9647711671917  
**E-mail:** info@amb.iq  
**Website:** www.amb.iq

## BOARD OF DIRECTORS

|                                     |                          |
|-------------------------------------|--------------------------|
| <b>Chairman of the Board</b>        |                          |
| Mr. Sadiq Kadhim Al-Mashat          |                          |
| <b>Deputy Chairman of the Board</b> |                          |
| Mrs. Gadheer Mohammed Al-Attar      |                          |
| <b>Board Members</b>                |                          |
| Mr. Aala Samawi Kadhim              | Mr. Jamal A.Rasool Ghaib |
| Mr. Ahmed Najem Abd                 | Mr. Rashad khadir Waheed |
| Mr. A.Hussain Al-Montheri           |                          |



### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|------|--------------|------------------|---------------------|----------------------|------------|
| 2021 | 175          | 24               | 14.7                | 172                  | 0.372      |
| 2020 | 131          | 9.2              | 12.4                | 137                  | 1.26       |
| 2019 | 75           | 305              | 3.1                 | 103                  | (1.2)      |

### CORRESPONDENT BANK

| Bank                                   | Country |
|--|---------|
| Abu Dhabi Islamic Bank                 | UAE     |
| Abu Dhabi Commercial Bank-Cairo Branch | Egypt   |
| Capital Bank of Jordan                 | Jordan  |
| Banca UBAE                             | Italy   |
| Ares Bank                              | Spain   |
| Al-Etihad Bank                         | Jordan  |



Mashreq al-Arabi Bank  
مصرف المشرق العربي  
الاسلامي للاستثمار

مققا ملهك

خدمة العملاء



6866



www.amb.iq



info@amb.iq



**Mr. Faisal Ahmed**

**Group Compliance Head**

## SAM PRECIOUS METALS

Established and headquartered in Dubai, the city of gold, SAM Precious Metals is one of the top two gold, silver and other precious metals refineries in the UAE and is globally renowned in the industry with high end and advanced facilities in Dubai and Egypt. Our vision is to fill the gaps in the precious metals industry by offering state-of-the-art refining services and related products such as bars, coins, chemicals, and other value-added products.

The cutting edge for SAM Precious Metals is the strong network that helps connect the gold, silver and precious metals producing countries with the consuming countries. In carrying out the operations, SAM strictly ensures adherence to ethical and moral standards and follows the process of responsible sourcing.

SAM Precious Metals believes in the value of gold and silver as a commodity of the future. In recent years, Gold has once again become increasingly attractive as a safe- haven asset for individuals and companies worldwide. The future of precious metals is very bright and if the current geopolitical trend continues, we expect steady growth in the source and consumption of precious metals, especially Gold. SAM Precious Metals is focused on long term sustainable future and the primary attention is always on the business areas where the company can attain recognized leadership position that will allow SAM Precious Metals to create value for customers. The primary goal of SAM is to create sustainable value for clients, investors, people, society, and other stakeholders, while operating in a culture of responsible sourcing, adhering to regulations, and demonstrating excellence in performance, innovation, governance, trust, and respect. The senior management of SAM strongly believes that growth and sustainability go hand in hand, and it is a priority for the company to consider wider environmental, social and governance factors and invest wider community.

SAM Precious Metals is committed to map its supply chain in order to identify and assess the risks of contributing to conflict, Money Laundering, Terrorism Financing, or serious Human Rights abuses, associated with gold and precious metals which they produce, distribute, transport, export, sell and/or purchase. SAM ensures that any material, whether recycled or mined products, entering the refinery is from responsible and sustainable sources.



**WE KNOW WHAT  
PRECIOUS REALLY  
MEANS**



TM

**SAM PRECIOUS METALS**



US-MENA PSD 2022



بنك النيل  
AINile Bank

## GENERAL INFORMATION

**Bank Type:** Commercial  
**Establishment Date:** 1983  
**Swift Number:** NILESDKHXXX

**Number of Domestic Branches:** 44  
**Number of Bank Employees:** 1055  
**Number of ATMs:** 61

**Headquarters Address:**  
**P.O.Box:** 62 / 11111  
**Tel:** +249183 775366  
**Fax:** +249183 777715  
**E-mail:** info@alnilebank.com  
**Website:** www.alnilebank.com  
**UAB Membership:**

## BOARD OF DIRECTORS

| Chairman of the Board                   |  |
|---|--|
| Mr. Abbas Merghani Eljack Mohamedahamed |  |
| Board Members                           |  |
| Mr. Ibrahim Mohueldeen Elhaj Mohamed    | Mr. Abdalla Ibrahim Ali Ismail               |
| Mrs. Hayat Hassan Shamet Mohamedsalih   | Mr. Abubaker Ali Mohamed Elhassan Abdelsalam |
| Bushara Suliman Nour Abdelrahman        | Mr. Abu Bakr Mustafa Hassan Ahmed            |
| Mr. Osman Bashier Zainelabdien Salih    | Mr. Ramadan Gafar Naser Saber                |



**بنك النيل**  
Al Nile Bank

### MAIN FINANCIAL INDICATORS (USD MILLION)

| Year | Total Assets | Loans & Advances | Customers' Deposits | Shareholders' Equity | Net Profit |
|------|--------------|------------------|---------------------|----------------------|------------|
| 2020 | 62,330       | 38,757           | 54,243              | 928.00               | 504,220    |
| 2021 | 154,139      | 67,613           | 58,717              | 123,043              | 794,670    |

### CORRESPONDENT BANKS

| Bank                   | Country |
|------------------------|---------|
| Abu Dhabi Islamic Bank | UAE     |
| Bank of Beirut         | Lebanon |
| Aktif Bank             | Turkey  |
| Al Salam Bank          | Bahrain |
| El Nilein Bank         | UAE     |
| BOK International      | UAE     |
| Bank El Etihad         | Jordan  |

# REVUE UBA

مجلة اتحاد المصارف العربية

*Revue de l'Union Des Banques Arabes - Edition Française*

SEPTEMBRE - 2022 NUMÉRO 1

## L'UBA AU CŒUR DE LA FRANCOPHONIE

LES BANQUES DES PAYS DU MAGHREB  
COMMENT RÉPONDRE AUX DÉFIS

Banking sector is aware of the climate and environmental challenges facing our planet.

Unite in action  
for the world and  
for all humanity!



**Dear Esteemed Member of the Union of Arab Banks,**

Mr. & Mrs. Alpaslan Çakar,

The Chairman of the Board of the Banks Association of Türkiye, request the pleasure of your company at the 32<sup>th</sup> reception on Thursday, October 13, 2022 to be held on the occasion of the IMF - World Bank Annual Meetings.

📅 13 OCTOBER 2022 ⌚ 7:00 P.M - 10:00 P.M

🏠 RENWICK GALLERY OF THE SMITHSONIAN AMERICAN ART MUSEUM

📍 1661 PENNSYLVANIA AVENUE NW,  
WASHINGTON, DC 20006, U.S.A

**RSVP by Oct 6**  
[www.tbb.org.tr/rsvp](http://www.tbb.org.tr/rsvp)

A C T  
N O W

for what *really* matters!

Türkiye Cumhuriyeti Ziraat Bankası A.Ş. | Türkiye Vakıflar Bankası T.A.O. | Türkiye İş Bankası A.Ş. | Türkiye Halk Bankası A.Ş. | Türkiye Garanti Bankası A.Ş. | Türkiye Yapı ve Kredi Bankası A.Ş. | Akbank T.A.Ş. | QNB Finansbank A.Ş. | Denizbank A.Ş. | Türk Eximbank | Türk Ekonomi Bankası A.Ş. | Türkiye Sınai Kalkınma Bankası A.Ş. | ING Bank A.Ş. | HSBC Bank A.Ş. | İller Bankası A.Ş. | Türkiye Kalkınma ve Yatırım Bankası A.Ş. | Odea Bank A.Ş. | Fibabanka A.Ş. | Alternatifbank A.Ş. | İstanbul Takas ve Saklama Bankası A.Ş. | Şekerbank T.A.Ş. | ICBC Turkey Bank A.Ş. | Burgan Bank A.Ş. | AnadoluBank A.Ş. | Aktif Yatırım Bankası A.Ş. | Intesa Sanpaolo S.p.A. | Citibank A.Ş. | MUFG Bank Turkey A.Ş. | Arap Türk Bankası A.Ş. | Nurol Yatırım Bankası A.Ş. | Deutsche Bank A.Ş. | Turkland Bank A.Ş. | Birleşik Fon Bankası A.Ş. | Pasha Yatırım Bankası A.Ş. | Bank of America Yatırım Bank A.Ş. | Turkish Bank A.Ş. | Bank of China Turkey A.Ş. | Rabobank A.Ş. | Bank Mellat | BankPozitif Kredi ve Kalkınma Bankası A.Ş. | JPMorgan Chase Bank N.A. | D Yatırım Bankası A.Ş. | GSD Yatırım Bankası A.Ş. | Golden Global Yatırım Bankası A.Ş. | Habib Bank Limited | Destek Yatırım Bankası A.Ş. | Diler Yatırım Bankası A.Ş. | Türk Ticaret Bankası A.Ş. | Standard Chartered Yatırım Bankası Türk A.Ş. | Societé Générale (SA) | Adabank A.Ş. *Ranked by total assets as of June 2022.*

US-MENA PSD 2022

# PSD

@ FEDERAL RESERVE  
BANK OF NEW YORK,  
OCTOBER 12<sup>TH</sup>, 2022

