



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 12th, 2022

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MOODY'S
ANALYTICS





AGENDA & TIME TABLE

08:00 – 09:00	Registration and Morning Coffee
9:00 - 10:30	Welcoming Speeches & Opening Remarks
9:00 - 9:05	Conference Introduction & Opening Remark: - Dr. Wissam Fattouh , Secretary General- Union of Arab Banks, Chairman of the MENA Financial Crime Compliance Group
9:05 – 09:30	Keynote Speech – U.S. Department of The Treasury - H.E. Mrs. Elizabeth Rosenberg , Assistant Secretary for Terrorist Financing and Financial Crimes, U.S. Department of The Treasury
09:30 – 10:30	Hosting Organizations - Keynote Speeches: - Ms. YoonHi Greene , Acting Co-General Counsel & Senior V.P., NYFED - Mr. Mohamed El-Etreby , Chairman, Union of Arab Banks, - Dr. Muhammad Baasiri , Chairman of the US-MENA PSD initiative - Mr. Arz El Murr , AML/CFT Financial Sector Expert, Legal Dept., International Monetary Fund
10:30 – 12:00	Session I: The Challenges for MENA Banks to Implement the Developing Global Sanctions and the Extraterritorial Reach of the 2020 AML Act

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

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

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.



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

Chairman

QNB GROUP

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
UAB Membership: Member

BOARD OF DIRECTORS

Chairman of the Board	
Mr. Mohamed Mahmoud El-Etreby	
Deputy Chairman of the Board	
Mr. Akef Abdel Latif El-Maghraby	
Deputy Chairman of the Board	
Mr. Hossam Eldin Abdelwahab	
Board Members	
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 st Dec 2021	100,724	37,658	78,510	8,374	1,498
30 th June 2020	76,078	20,958	57,491	5,573	685
30 th June 2019	57,902	16,607	44,642	3,927	515
30 th 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

Chairman of the Board	
Mr. Saleh Salman Al Kawari	
Vice Chairman	
Mr. Yousef Ali Bin Fadil	
Board Members	
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
Chief Executive Officer & Board Member	
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

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".

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.

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.



US-MENA PSD 2022



GENERAL INFORMATION

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

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

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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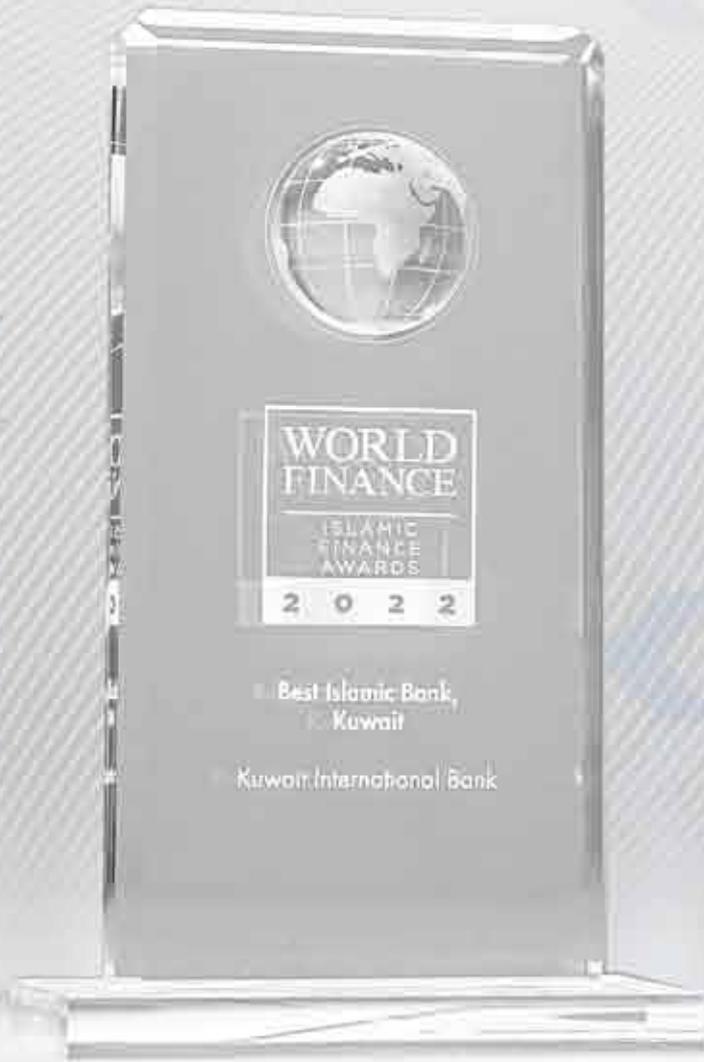
MAIN FINANCIAL INDICATORS (USD MILLION)

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





Mr. Tarek Fayed

Chairman & CEO

BANQUE DU CAIRE

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

WITH BANQUE DU CAIRE
YOUR DIGITAL PATHWAY
TO NEXT LEVEL
FINANCIAL SERVICES

QR Merchant
Wallet

Mobile Wallet

Corporate
Internet Banking



Terms and conditions apply.
Tax registration number 599-007-200

16990

www.bdc.com.eg

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

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: بريد إلكتروني

Website: 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.



US-MENA PSD 2022



Mrs. Randa Sadik

Chief Executive Officer

ARAB BANK

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.



US-MENA PSD 2022



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 Represented by Mr. Hisham Mohammed Attar	Mr. Sharif Mohdi Saifi
Social Security Corp. 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 7th consecutive year



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 İS BANKASI AS	Turkey
Türkiye Vakiflar 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.



Enjoy Luxurious Benefits With Mastercard Platinum



المصرف التجاري الوطني
National Commercial Bank



 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 ABDOLELAH 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

يعلن مصرف المال الاسلامي لأستثمار عن تقديم افضل الخدمات و المنتجـات



0770 5000 235
0783 7302 550

Al Mal Islamic Bank for Investment

بغداد - الكرادة - شارع 52 - قرب ساحة التحريات



MOODY'S ANALYTICS

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.



Mr. Mohamed Daoud

**Director Business
Development**



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.



US-MENA PSD 2022



We Grow Together

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

Chairman of the Board	
Dr. Mahmood Mohamad Dagher	
Deputy Chairman of the Board	
Mr. Zuhair Abdul Karim Jabbar	
Chief Executive officer	
Mr. Uday Saadi Ibrahim Khalil Al-Jubouri	
Board Members	
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



We Grow Together

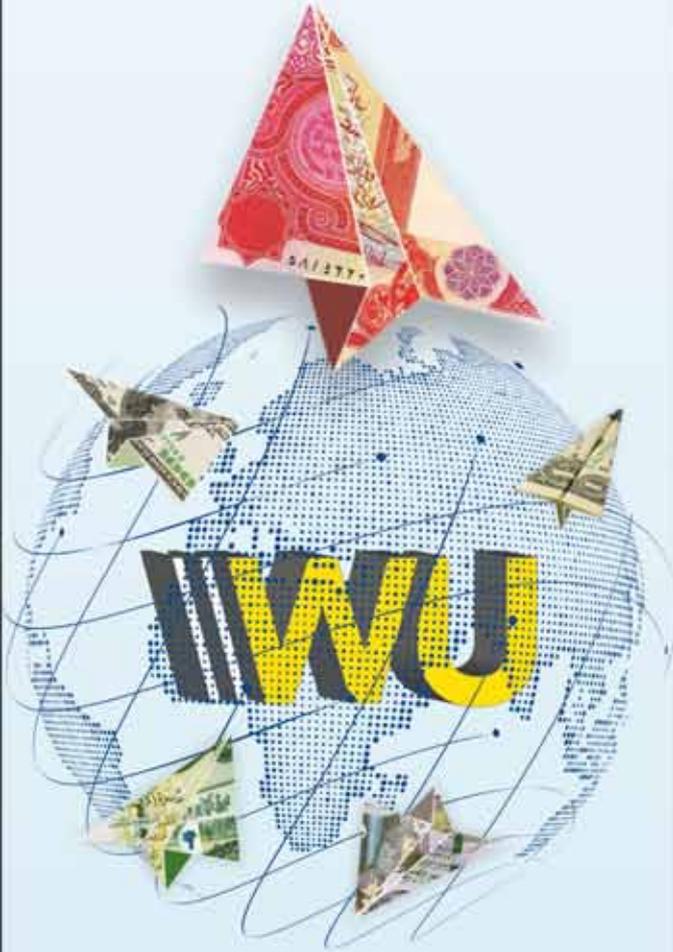
Al janoob Islamic Bank
For Investment & Finance

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



NATIONAL BANK OF YEMEN



**Mr. Mohammed Hussein
Saeed Halboob**

Chairman



**Mr. Ahmed Ali Omer
Bin Sanker**

General Manager

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

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



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

Chairman of the Board	
Bejan Akram Qader	
Deputy Chairman of the Board	
Salar Mustafa Hakeem	
Board Members	
Dr. Humam AL-Shamaa	Dr. Omar Hamadneh
Mrs. Israa Nouraldeen	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

Website: 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 البـلد

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

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.



US-MENA PSD 2022



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

Chairman of the Board	
Mr. Sadiq Kadhim Al-Mashat	
Deputy Chairman of the Board	
Mrs. Gadheer Mohammed Al-Attar	
Board Members	
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.



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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 32th 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

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US-MENA PSD 2022

PSD

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BANK OF NEW YORK,
OCTOBER 12TH, 2022

