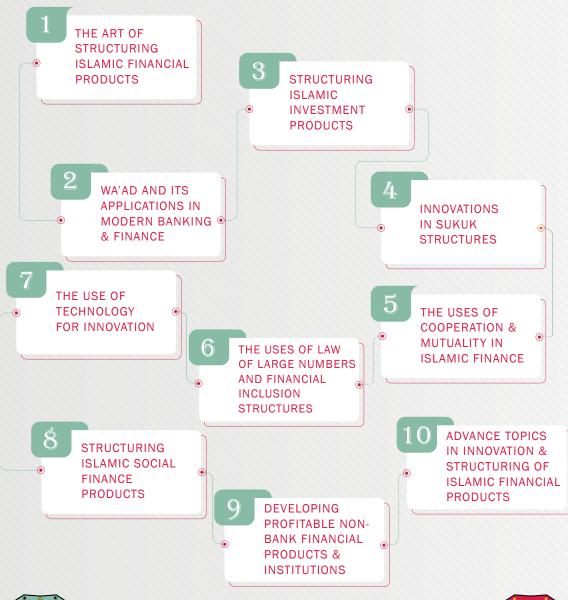








CAMBRIDGE ISLAMIC FINANCE STRUCTURING MASTER SERIES









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MESSAGE FROM FOUNDER Professor Humayon Dar PhD (Cantab) Founder Islamic Retail Banking Awards

Retail banking is the face of Islamic banking and finance, contributing to nearly two-third of Islamic financial assets world-wide. Traditional branch-based networks have allowed Islamic banks to collect retail deposits that have contributed to accumulation of Islamic assets on the other side of their balance sheets. They have faced competition from large conventional banks that have for long been offering traditional banking products.

However, in recent times, several macro and micro trends have started to change the playing field, disrupting traditional retail banking. Islamic retail banking hasn't been an exception.

Islamic retail banking is undergoing an evolution and is at an inflection point. The pace of change is only expected to accelerate significantly over the next three to five years. Success will require clarity in direction, and speed and agility in execution. The Islamic retail banking sector has seen significant regulatory and technological change alongside shifts in consumer behaviour in recent years.

These changes have already had significant implications for the way Islamic retail banks operate. Further changes are likely in the near future, with the potential for a more fundamental transformation of the sector in the longer term. But the key to progression is introducing innovative products and services, leveraging on digital revolutions such as FinTech and Artificial Intelligence while being Shari'a compliant.

In challenging times like what has ensued from the COVID-19, some have been nimble in transforming themselves into winners, often through transforming and strengthening their retail banking business with the use of technology and a management upgrade.

As digital transactions continue to outstrip branch transactions, Islamic retail banks have been trying to strike the perfect balance between physical and digital to create the branch for the future. They aim to achieve all these while competing against agile FinTech companies that try to unbundle their core offerings and erode their revenues.

With this 7th edition of Islamic Retail Banking Awards (IRBA), we stand at a crossroad – with a choice to continue with what we have been focusing on in the last seven years or bring a new direction to this awards programme that have already attracted recognition and prestige. Islamic retail banking has now entered a wider domain that includes non-banking challenger players, i.e., Islamic FinTechs. This is naturally reflected by the IRBA winners list that comprises a number of Islamic FinTechs.

Despite the challenges emanating from the COVID-19, IRBA has, this year, increased in grandeur and scope, covering more than 50 categories, including some new ones created to include Islamic FinTechs. This necessitates re-branding of the awards programme – something under serious consideration of the IRBA Stakeholders Committee.

Since 2015, IRBA has been recognising the contributions and successes of Islamic retail banks, individuals and other market players, globally and in their respective national markets.

They are the industry gamechangers. Winners of IRBA exemplify how Islamic retail banks have successfully embraced digital innovation, enhanced their operational efficiency and delivered new, improved services for customers.

Our top award – IRBA Islamic Retail Banking Leadership Award – has for the last six years recognised and celebrated contributions of some of the exceptionally talented Islamic bankers.

The inaugural IRBA Islamic Retail Banking Leadership Award 2015 was presented to Hussain Al Qemzi, then Group CEO of Noor Bank. This was followed by recognition of the services of Musa Shihadeh (then General Manager and CEO of Jordan Islamic Bank) to the development of Islamic retail banking in Jordan.

Next year in 2017, Dato' Wan Fadzmi Othman (then CEO of Agrobank Malaysia) was the proud winner of this coveted award. Abdulmohsin Abdulaziz Al-Faris (Founding CEO of Bank Al-Inma) was presented with the IRBA Islamic Retail Banking Leadership Award 2018. Md. Mahbub ul Alam (CEO of Islami Bank Bangladesh Limited) and Adnan Yousif (then Group CEO of Al Baraka Banking Group) were the next two winners.

This year, the most coveted IRBA Islamic Retail Banking Leadership Award 2021 is bestowed upon Junaid Ahmed, CEO of Dubai Islamic Bank Pakistan. I present my cordial congratulations to Mr Junaid Ahmed for winning this prestigious award. I also extend my heartiest congratulations to all other IRBA winners who have shown remarkable commitment and excellence in the field of Islamic retail banking. All of you have been remarkable leaders in Islamic retail banking!

Professor Humayon Dar, PhD (Cantab)

HmyADm





ORGANISED & MANAGED BY Cambridge IFA

Cambridge IFA is a financial services intelligence house that specialises in developing and utilising powerful cutting-edge analytical tools to evaluate business data, assess macroeconomic indicators and understand market trends, leadership positioning and brand development relevant to financial services industry globally. The principal activity of Cambridge IFA is developing performance indicators specific to alternative practices of banking and finance.

IRBA winners are rigorously assessed by a panel of independent experts, based on the new efficiency model developed by Cambridge IFA. These prestigious awards honour individuals and institutions who have demonstrated great commitment and made significant contribution to the development, growth and success of Islamic retail banking.

IRBA celebrates excellence and best practices in Islamic retail banking in two broad categories:

- Strongest Islamic Retail Bank Awards award winners are selected based on a path-breaking Islamic banking efficiency study conducted by Cambridge IFA, which ranks over 130 Islamic retail banks.
- IRBA Critics' Choice Awards award winners are carefully selected by the Critics' Choice Committee, which comprises leading Islamic banking experts from around the world.

Strongest Islamic retail banks should be considered the safest Islamic banks in terms of doing business with, both by customers on the liabilities side and those seeking financing or doing business with these banks on the assets side. We believe that efficiency of operations and management should be the key factor in determining the safety level of a bank rather than its size. We employ a robust methodology to measure efficiency of Islamic retail banks.

The IRBA Critics' Choice Awards aim at including those institutions and individuals that cannot be captured by efficiency analysis. These awards are determined by Critics' Choice Committee. This award category is wider in scope as they are based on a wider set of variables beyond efficiency.

The factors that influence IRBA Critics' Choice Awards are:

- 1. Financial performance
- 2. Commitment to Islamic banking and
- 3. Adherence to Shari'a assurance

Nominations are made by the Financial Intelligence Unit of Cambridge IFA, which follows an extensive research process to ensure that only the best of the best institutions and individuals are selected for the scrutiny of independent experts who select one winner from four nominations in each category. Cambridge IFA retains exclusive ownership of the IRBA brand, and the winners are requested to refer to us in case of any ambiguity over the use of our logos and other copyright material.



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(WOMANi 2021)



Featuring the Top 300 Most Influential Women

in Islamic Business and Finance who are leading change, breaking barriers and creating new possibilities in the world of Islamic economy globally.

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IRBA Islamic Retail Banking Leadership Award 2021

Junaid Ahmed

Junaid Ahmed has over thirty five years' experience in the diversified areas of General Banking, Foreign Exchange, Treasury, Corporate and Investment Banking with leading banks in Pakistan and in the Middle East. A seasoned banker, he joined Dubai Islamic Bank Pakistan Limited as President and Chief Executive Officer in August 2010.

Starting his career as a Trainee Officer with BCCI, Pakistan in October 1977, he moved to the UAE Banking Industry. He showed commendable performance in Union National Bank, where he set up the Corporate Banking platform under centralized structure within Union National Bank, UAE served as the Head of Corporate & Investment Banking. He significantly contributed towards converting Union National Bank into one of the largest Bank in the UAE.

After working at senior level management positions at Union National Bank, UAE, he joined Dubai Islamic Bank, UAE as Head of Private Banking in October 2003 where he established the Private Banking business. Serving four years as Head of Corporate & Investment Banking, he developed strong footing within UAE and the Gulf region as well as executing several cross sell initiatives. His last assignment, prior to joining Dubai Islamic Bank Pakistan Limited (DIBPL) was Chief of International Business, Dubai Islamic Bank, UAE.

Under his management as Chief of International Business, he managed to turn around the business of DIB Pakistan Limited into a profitable institution. He was instrumental in converting and setting up a full-fledged Islamic Bank in Jordan, the Jordan Dubai Islamic Bank that opened its first branch in January 2010. He also developed a phased strategy for Bosna Bank International, Bosnia and post implementation, the Bank started showing positive results.

Along while serving as the CEO for DIBPL, he has also served as Director on the Board of MESC - Jordan Dubai Islamic Bank, Bank of Khartoum- Sudan and Bosna Bank International – Bosnia Herzegovina.





IRBA CEO of the Year 2021



Mr. Hamad Abdulla Al-Oqab has over 28 years of experience in banking, finance and auditing. Mr. Al-Oqab was appointed as the Chief Executive Officer of Al Baraka Islamic Bank effective March 2019, and he was also designated as a Board Member in March 2021, after having held several positions during the 16 years in Al Baraka Banking Group as a Chief Financial Officer and Deputy Chief Executive.

He is currently the Chairman of Al Baraka Bank Lebanon and Vice Chairman of Jordan Islamic Bank. He is also Board Member in Banque Al Baraka D'Algerie. He serves as a member of various Board committees of these banking subsidiaries. He also previously served as a Board Member in Al Baraka Turk Participation Bank and Al Baraka Bank Egypt. He is also the Chairman of the Accounting Standards Board of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and Board Member in Bahrain Association of Banks and Board Member in Bahrain Association of Banks (BAB).

Before joining Al Baraka Banking Group in 2005, He worked in Shamil Bank (currently Ithmaar Bank), Arthur Andersen, Unilever and Bahrain Monitory Agency (currently Central Bank of Bahrain). Mr. Al Oqab holds a Bachelor of Science degree in Accounting from the University of Bahrain and is a Certified Public Accountant, Chartered Global Management Accountant, and a Certified Islamic Professional Accountant from the Accounting Standards Board of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

"I am extremely pleased to have received 'CEO of the Year 2021' award by the prestigious awarding body from the Islamic Retail Banking Awards (IRBA). I would like to extend my sincere thanks and appreciation to the bank's employees for their continuous efforts and dedication in achieving the bank's strategy. We look forward to achieving more success in the coming years, and further placing the bank at the forefront of the banking industry." - Mr. Hamad Abdulla Al-Oqab, Chief Executive Officer, Al Baraka Islamic Bank





Most Outstanding Personality in Islamic Retail Banking 2021



Indra Falatehan has over fifteen years of experience in reputable & well-known Shari'a Banks in Indonesia. He has in-depth knowledge in credit processing, international banking & trade finance, banking transactions, corporate finance, and credit syndication, with strong skills in inter-personal communication.

He has been associated with Bank BJB Syariah for around six years and is currently serving in the capacity of President Director, and is responsible for the effective and efficient management of the Bank. He has previously served at Bank Syariah Mandiri for about 14 years.

In the midst of the pandemic that severely affected the economic sector, BJB Syariah under the leadership of Indra Falatehan grew positively and recorded a profit of Rp32.06 billion, assets of Rp8.88 trillion or a growth of 15.31% year on year.

He holds a major in Magister Management from the University of Indonesia. He possesses professional certification in Risk Management Level 5 and Treasury Level Advance.

He is a renowned speaker at international conferences and seminars; Seminar Asbindo, Asbindo (2020), Islamic Finance Forum, Kuala Lumpur (2020), Gerakan Nasional Wakaf Uang dengan Proses DigitalisasiKeuangan: Menuju Wakaf yang Lebih Modern dan BerdayaGuna, Universitas Indonesia (2021), Launching APRODI & Diskusi Panel, Asosiasi ProduktivitasIndonesia (2021) and many more.

Mr Indra has won an award for;

- Indonesia Most Admired CEO 2020 Category Sharia Bank Outstanding Leadership in Stakeholder Engagement to Accelerate Sharia Banking Business Performance in Warta Ekonomi
- CEO Pilihan 2021 menurut Men's Obsessions Magazine

"My name is Indra Falatehan CEO of Bank bjb syariah, alhamdulillahrabbil aalamin, I am honored to receive the Most Outstanding Personality in Islamic Retail Banking 2021. I share this honor with our team, who continuously strive to give their best effort. Therefore, with all the challenge and condition ahead, I am hopeful we will continue work on this path, give our best service and performance." - Mr. Indra Falatehan, President Director, bank bjb syariah





IRBA Excellence Award for Management & Leadership 2021

Norfadelizan Abdul Rahman

Norfadelizan Abdul Rahman is the Managing Director and CEO of TAJBank Limited that is headquartered in Abuja, the capital of Nigeria. Prior to this, he held various senior leadership positions in Islamic Banking, Islamic Capital Market, Islamic Asset Management and Takaful, in various countries across different continents.

His 30 year award winning career has seen him serving several appointments such as the President & CEO of Maybank Syariah Indonesia, CEO of the Islamic Bank Australia (pending license), Global Head of Islamic Markets at Bursa Malaysia, Head of Derivatives for RHB Investment Bank, Senior Manager Treasury of Tenaga Nasional Berhad, Senior Manager Derivatives at AM Investment Bank and Floor/Trading Team Head of AM Futures and Head of Treasury Sales at AM Investment Bank.

He is an accredited trainer under the Malaysia Securities Commission (SIDC), Institute of Islamic Banking & Finance Malaysia (IBFIM) and has offered advisory services in the field of Islamic Banking, Islamic Capital Market and Islamic Derivatives. Norfadelizan was the Team Lead Banking Sector for establishing the Finance Professional Qualification Standard under the Finance Accreditation Agency (FAA) of Malaysia and was the co-author of the book titled Understanding Islamic Capital Market.

Norfadelizan received his MBA from Charles Stuart University of Australia and obtained his first degree in Business Administration from the International Islamic University of Malaysia.

"Alhamdulillah, praise be to Allah Swt for his blessings and guidance. I am humbled and deeply honoured to have won this great award. I like to share this success with my dearest family, friends, colleagues and former bosses who had one way or another, shaped and influenced me positively to be who I am today. Last but not least, I like to thank the organizers of IRBA for this wonderful event and wish them the best for many more years to come. Wassalam." - Mr. Norfadelizan Abdul Rahman, Managing Director/CEO, TAJBank Ltd





IRBA Personality of the Year 2021



Syed Amir Ali is a Chartered Accountant by profession from the Institute of Chartered Accountants of Pakistan (ICAP) and Institute of Chartered Accountants of England & Wales (ICAEW). He completed chartered accountancy with distinction and secured a Gold Medal from ICAP. He is also a Chartered Certified Accountant from the Association of Chartered Certified Accountants (ACCA), Chartered Financial Analyst (CFA) from the CFA Institute of USA. Continuing his professional journey, he has also secured another Gold Medal in MBA from Hamdard University. Besides these professional qualifications, he is also an LLB & Commerce graduate.

He excelled in the ambit of Finance, Treasury, Investment & Corporate Banking throughout his association with domestic and international organizations including A.F Ferguson & Co, Shell and Meezan Bank Limited. He spearheaded the Corporate and Investment Group of Meezan Bank before moving to BankIslami in 2018, which has continuously thrived under his leadership and seen exponential progress.

Syed Amir Ali is an inspiring leader, a visionary, an idealist, a socialist, and an all-rounder. He is a youth enthusiast, supporter of modern arts and women empowerment. While his diverse credentials and rich banking experience are a testament to his progression in the Financial Industry, what really defines him is his vision to revolutionize the institution into a modern, progressive and inclusive Islamic Bank. It was under his leadership that BankIslami has excelled and evolved into a customer-centric, modern Bank.

"I am truly humbled to receive the Best Personality of the Year 2021! I would like to dedicate this Award to the efforts of my team for saving humanity from RIBA! I am grateful to Allah Almighty and the jury at CFA for allowing me this honor consecutively for the second year." - Mr. Syed Amir Ali, President & CEO, BankIslami Pakistan





IRBA Upcoming Shari'a Scholar 2021

Kamran Khalid Sherwani

Kamran Khalid Sherwani is a Shari'ah expert and lawyer who received his degree in Shari'ah and Law from International Islamic University Islamabad, Pakistan. Kamran is working for Abu Dhabi Commercial Bank as the Head of Internal Shari'ah Control. He has also been appointed as the Secretary, Internal Shari'ah Supervision Committee of Abu Dhabi Commercial Bank. Kamran has been working with the world's most prominent Shari'ah scholars for many years and is also considered one of the most experienced Shari'ah lawyers in the Islamic banking and finance industry.

Before joining ADCB, Kamran worked with Dar Al Shari'ah – Dubai Islamic Bank where he Headed Learning & Development in addition to his responsibilities as AVP Shari'ah Documentation. At Dar Al Shari'ah, he also managed Head of Internal Shari'ah Control for many Islamic banks/windows and played a pivotal role in setting up Islamic banks/windows including Ajman Bank, Rakbank Amal, Sohar Islamic-Oman, Jordan DIB-Jordan and Int'l Bank-Azerbaijan. He also received performance excellence award from Dubai Islamic Bank in respect of structuring and documenting the personal finance product for Dubai Islamic Bank.

He is a regular speaker at Islamic banking and finance related trainings, conferences and seminars. He has delivered trainings in various countries including Oman, Bahrain, UAE, UK and Azerbaijan. He also remained a visiting faculty at Cass Business School, City University of London, UK (Dubai campus) during 2012 to 2014 period. He is one of the founders of Islamic Banking Academy (ADCB's internal Islamic finance training programme) where he designed and launched several Islamic finance training programmes. Islamic Banking Academy initiative has benefited more than three thousand professionals working for ADCB. This initiative also received local and international recognition including the GIFA award for Islamic Finance Human Development Initiative.



CONTRIBUTING | CONTRIBUTING IN DEVELOPMENT | FOR BANGLADESH

Islami Bank is the only Bangladeshi Bank among the Top 1000 Banks of the world

Highest remittance receiving bank with one-third market share of the country

Highest contribution to the SME sector with a market share of around 20%

Country leader in import and export finance

Highest tax paying bank of the country

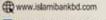
Created employment opportunities by investing in 6000 industries

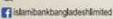
Financed more than 1000 garment factories with highest market share

Facilitated micro-finance to 1.5 million families across 26000 villages of the country

Remarkable contribution to agriculture and agro based industries in Bangladesh









The Strongest Islamic Retail Bank in Asia 2021

Islami Bank Bangladesh Limited







Islami Bank Bangladesh Limited (IBBL) was established as a public limited banking company in Bangladesh on the 13th March 1983 with 70% Foreign shareholding and 30% Local shareholding. It is also the first Shari'ah based scheduled commercial bank in the South East Asia. Naturally, its modus operandi is substantially different from those of other conventional commercial banks. IBBL is the largest private sector commercial bank of Bangladesh having 382 Branches, 200+ Sub-Branches, 2,600+ Agent outlets and nearly 44,000 mobile financial services points (m-Cash) throughout the country. The shares of the Bank are listed with both Stock Exchanges of Bangladesh. Authorized Capital of the Bank is BDT 20,000.00 million and Paid-up Capital is BDT 16,099.91 million having 33,869 shareholders as on 31st December 2020. The Principal place of business is the Registered Office of the Bank situated at Islami Bank Tower, 40, Dilkusha Commercial Area, Dhaka-1000, Bangladesh. About 18,600 employees of IBBL are providing quality services to more than 16 million clients through the quickest and safest delivery channels.

IBBL is the pioneer of having own software and security system in Banking industry of Bangladesh. It is always committed to adopting highest corporate governance standards and sound risk management framework for attaining its operational goals.

"Islami Bank Bangladesh Limited, being the pioneer of first Shariah based banking in the South and Southeast Asia, is very much delighted for receiving the awards conducted by Cambridge Institute of Islamic Finance. We, the Board of Directors as well as the Senior Management Team of IBBL, are really honored to achieve the awards and it would turn to be more responsible to the stakeholders in home and aboard as IBBL has been working for every group of people irrespective of caste, creed, religion or gender. Since its inception, IBBL as a welfare oriented bank and also need based banking rather than greed based, has been relentlessly working for the overall sustainable development by way of ensuring financial inclusion, inclusive growth and social economic development of the country through introduction of modern and welfare oriented banking products and services towards present and potential customers of Bangladesh & aboard. The strength of IBBL is to adhere to core values like strict compliance of shariah and prevailing laws of land." - Islami Bank Bangladesh Limited



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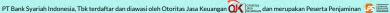
The Tower Building Gatot Subroto Street No. 27, Setiabudi, South Jakarta, 12930

(DIFC Representative Office)

Unit 509, Gate Precinct Building 3, Sheikh Zayed Road, P.O. Box 506507, Dubai, United Arab Emirates

>1300 Branch Office in Indonesia

www.bankbsi.co.id Bank Syariah Indonesia Call 14040





The Strongest Islamic Retail Bank in Asia-Pacific 2021

PT Bank Syariah Indonesia Tbk







PT Bank Syariah Indonesia Tbk (BSI) is the largest sharia bank in Indonesia which was established from the merger of three state-owned sharia banks. Commanding a total asset of 240 Trillion Rupiah and core capital more than 20.4 Trillion Rupiah, make BSI as the one of the 7 biggest banks in Indonesia and the 10th sharia bank globally within the next 5 years based on market capitalization. We're optimistic that BSI will be a champion sharia bank, that will be able to explore the vast potentials in the sharia market which are yet to be optimally explored.

BSI is a modern sharia bank, with a strong digital technology capabilities, supported by vast network of more than 1.300 branch offices throughout the nation, 2.400 ATM networks and 17.000 experienced employees. Every single of those assets will be maximized to deliver comprehensive, modern, innovative sharia financial services and solutions for all costumer segments and their various needs. In the MSME Segment, BSI will continue to support MSME Businesses, through on-point sharia financial products and services custom designed to help them grow sustainably.

In the consumer retail and retail segment, supported by our top notch digital banking with BSI Mobile and service quality, BSI offer a series of financial solutions within a sharia compliant ecosystem: Hajj and Umroh, ZISWAF, Education, International Remittance, as well as other financial services and solutions such as home ownership financing, payroll based financing, Gold-Based Fiduciary Products, Gold Ownership Installment and financing card all within sharia compliant principles.

"We would like to thank the Awards Committee of the Islamic Retail Banking Awards where are Bank Syariah Indonesia received two awarding as The Strongest Islamic Retail Bank in Indonesia 2021 and The Strongest Islamic Retail Bank in Asia-Pacific 2021.

As the largest Islamic bank in Indonesia, Bank Syariah Indonesia is committed to being a financial, social and spiritual partner to give the solution to manage financial needs according to sharia principles through the top notch various products and services. As a modern sharia bank with a strong digital technology capabilities such as BSI Mobile, BSI have committed to be a solution for all costumer segments to their various needs with innovative sharia financial services." - PT Bank Syariah Indonesia Tbk



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Global Islamic Bank
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Capitalization in
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Top 7 Banks in Indonesia

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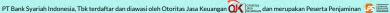
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The Strongest Islamic Retail Bank in Saudi Arabia 2021

Alinma Bank



Alinma Bank is a fully Shariah-compliant financial institution that strives to deliver forward-thinking, innovative, exemplary products and services that meet the needs of retail and corporate customers alike. Alinma is committed to demonstrating that Shariah-compliant products and services rival any others in the market, while providing the very best customer experience. Alinma continues to successfully navigate an evolving sector that is marked by disruptive technologies, demographic and cultural shifts, the digitization of the customer experience, the emergence of new sectors such as sports and entertainment, and demand for SME financing, all of which present both opportunities and challenges.

"It is indeed an honor to receive this award, and I thank IRBA for recognizing Alinma Bank for all the hard work and dedication that has gone into making Alinma successful in the Saudi market and the broader Islamic economy. At Alinma we are very much mission-driven, and we use every advantage at our disposal – advanced technology, skilled staff, expert strategy and planning – to ensure that our mission continues and that we continue to set an example for our industry and deliver quality to all those we serve." - Mr. Abdullah Ali AlKhalifa, Chief Executive Officer, Alinma Bank

The Strongest Islamic Retail Bank in Turkey 2021:

Kuveyt Türk Participation Bank







The Strongest Islamic Retail Bank in Turkey 2021

Kuveyt Türk Participation Bank







Kuveyt Türk has, since founded in 1989, been painstaking in participation banking practices while offering reliable, customer-oriented and cutting edge banking services to its domestic and foreign clients.

Kuveyt Turk's shareholders include Kuwait Finance House holding 62,24 percent, Turkish General Directorate of Foundations holding 18.72 percent, Kuwaiti Public Institution for Social Security holding 9 percent, Islamic Development Bank holding 9 percent and other shareholders holding 1.04 percent. The main partner, KFH, guarantees the stable growth of Kuveyt Turk thanks to its fund size and efficient global service network. Standing out with its strong capital structure and dynamic management, Kuveyt Türk ranks 1th in overall banking sector and first among the participation banks in Turkey in terms of asset size.

Performing the first bank that offers sukuk deal in Europe and Turkey in 2010, Kuveyt Türk has issued TRY 32.4 billion, USD 2.4 billion and MYR 800 million sukuk both in domestic and abroad. In 2021, Kuveyt Türk broke new ground and realized the "Global Sustainable Tier 2 Subordinated Sukuk Issuance" for the first time in Turkey and in the world, in line with the principles of participation finance. The amount of demand exceeded 12 times the issuance of sukuk, bringing Kuveyt Türk the best Tier-2 pricing exported from Turkey since 2017.

Kuveyt Turk offers quality and quick banking services by means of technological solutions through its network of domestic and overseas branches and correspondents. Kuveyt Türk operates through its 441 domestic branch offices throughout Turkey as well as Bahrain branch office and 100-percent subsidiary KT Bank AG with four branches in Germany.

"The fact that our bank is standing out with strong capital structure and dynamic corporate management is given these awards is an indication of how accurate strategy and positioning we have in our progress. With our customer-oriented approach, efficiency efforts supported by technology, innovation and digital transformation steps; we will continue to grow stronger and act as a financial bridge for Turkish investors who are willing to have a global presence especially in the Gulf countries. With around 6 thousand employees, we are pleased to take this prize and, on this occasion, I thank those who awarded us on behalf of our great family.' - Mr. Ufuk Uyan, Chief Executive Officer, Kuveyt Türk

Let's make a difference..

Not everyone is granted the same livelihoods. Some people have never experienced comfort and happiness; they have to hustle to get what they wanted and endure life's endless challenges. However, there are others who are fortunate enough to have it all and can be part of the solution to change lives of those in need.

Let's spread happiness! Please join our journey to make a real difference in people's lives. No matter how big or small, every single contribution can save many lives and improve livelihoods.

For more information on how to donate, visit https://www.sadaqahouse.com.my/



So let's join our journey to give those in need a new hope through the following channels:



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Via TruPoints redemption at https://trurewards.bankislam.com.my (Product Category : Charity

Sadaga House Website

www.sadaqahouse.com.my (Click Donate button)





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Sadaqa House







The Strongest Islamic Retail Bank in Malaysia 2021

Bank Islam Malaysia Berhad





Established in 1983 in Kuala Lumpur, Bank Islam Malaysia Berhad (BIMB or The Bank) is the first Islamic bank in Malaysia and Southeast Asia. Listed on the Main Market of Bursa Malaysia, the Bank is the country's first and only public listed Islamic financial institution. Currently, BIMB has 141 branches and more than 900 self-service terminals nationwide.

The Bank is committed to long-term leadership as a responsible financial institution that upholds the principle of sustainability in every aspect of its operations. Together with its subsidiaries, BIMB Investment Management Berhad and BIMB Securities Sdn. Bhd., the Bank offers end-to-end Shariah-compliant banking and financial solutions designed and delivered according to fast-changing market trends and evolving customers' needs. Bank Islam's business covers the full spectrum of banking products and services, including:

- Personal Banking Comprehensive suite of services that include deposit and personal investment products, bank card solutions, financing products including personal, home and automobile, and transactional banking services.
- Commercial and SME Banking A wide range of business financing facilities, catering to commercial vendors and SMEs, which include vendor financing, business premises financing and contract financing service.
- Corporate Banking and Treasury Full range of wholesale banking solutions including investment banking and financing facilities, money and capital markets, currency conversion and advisory services.

"On behalf of Bank Islam Malaysia Berhad, we are honoured to be named "Malaysia's Strongest Islamic Retail Bank" for two consecutive years by the Cambridge IFA. This year, the Bank also won the "Excellence Award for Islamic Social Finance", making the accomplishment sweeter. The two awards acknowledge Bank Islam's strong commitment to delivering customers' expectations and our continuous focus on providing comprehensive and innovative Shariah-compliant financial and banking solutions to every segment in the market. The accomplishment also recognises our colleagues' dedication and effort in ensuring our business remain sustainable despite the challenges brought upon us by the COVID-19 pandemic.

Bank Islam recently became Malaysia's first public-listed Islamic financial institution. We believe that our achievements are not solely determined by the reputation or profits we made, but also how we prioritise customers' financial health and communities' well-being as we rebound from the effects of the pandemic. InsyaAllah, these awards will provide further impetus for us to continue delivering the responsibilities entrusted to us, ensuring that we prosper together with society and make a meaningful contribution to the nation." - Mr. Mohd Muazzam Mohamed, Group CEO, Bank Islam Malaysia Berhad



CONTRIBUTING | CONTRIBUTING IN DEVELOPMENT | FOR BANGLADESH

Islami Bank is the only Bangladeshi Bank among the Top 1000 Banks of the world

Highest remittance receiving bank with one-third market share of the country

Highest contribution to the SME sector with a market share of around 20%

Country leader in import and export finance

Highest tax paying bank of the country

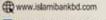
Created employment opportunities by investing in 6000 industries

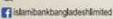
Financed more than 1000 garment factories with highest market share

Facilitated micro-finance to 1.5 million families across 26000 villages of the country

Remarkable contribution to agriculture and agro based industries in Bangladesh









The Strongest Islamic Retail Bank in Bangladesh 2021

Islami Bank Bangladesh Limited







Islami Bank Bangladesh Limited (IBBL) was established as a public limited banking company in Bangladesh on the 13th March 1983 with 70% Foreign shareholding and 30% Local shareholding. It is also the first Shari'ah based scheduled commercial bank in the South East Asia. Naturally, its modus operandi is substantially different from those of other conventional commercial banks. IBBL is the largest private sector commercial bank of Bangladesh having 382 Branches, 200+ Sub-Branches, 2,600+ Agent outlets and nearly 44,000 mobile financial services points (m-Cash) throughout the country. The shares of the Bank are listed with both Stock Exchanges of Bangladesh. Authorized Capital of the Bank is BDT 20,000.00 million and Paid-up Capital is BDT 16,099.91 million having 33,869 shareholders as on 31st December 2020. The Principal place of business is the Registered Office of the Bank situated at Islami Bank Tower, 40, Dilkusha Commercial Area, Dhaka-1000, Bangladesh. About 18,600 employees of IBBL are providing quality services to more than 16 million clients through the quickest and safest delivery channels.

IBBL is the pioneer of having own software and security system in Banking industry of Bangladesh. It is always committed to adopting highest corporate governance standards and sound risk management framework for attaining its operational goals.

"Islami Bank Bangladesh Limited, being the pioneer of first Shariah based banking in the South and Southeast Asia, is very much delighted for receiving the awards conducted by Cambridge Institute of Islamic Finance. We, the Board of Directors as well as the Senior Management Team of IBBL, are really honored to achieve the awards and it would turn to be more responsible to the stakeholders in home and aboard as IBBL has been working for every group of people irrespective of caste, creed, religion or gender. Since its inception, IBBL as a welfare oriented bank and also need based banking rather than greed based, has been relentlessly working for the overall sustainable development by way of ensuring financial inclusion, inclusive growth and social economic development of the country through introduction of modern and welfare oriented banking products and services towards present and potential customers of Bangladesh & aboard. The strength of IBBL is to adhere to core values like strict compliance of shariah and prevailing laws of land." - Islami Bank Bangladesh Limited

Pioneering

In Islamic Banking Industry



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The Strongest Islamic Retail Bank in Jordan 2021

Jordan Islamic Bank







JIB was established in 1978, as a public shareholding limited company and the first branch began its work on 22/9/1979 and the number of employees in the bank are 2434 employees. JIB aims to meet the economic and social needs of citizens in the fields of banking, finance and investment in accordance with the principles of Islamic Sharia, and the paid-up capital is currently \$ 282 million, It strives to keep pace with the progress and employ modern banking technologies and provide the best Islamic products and services clearly and transparently through its (108) branches and offices in the different locations in the country, as well as through the Bonded office. JIB also presents services through (266) ATMs and provide banking phone service (Islami Mobile) and through the internet "Islami Internet" and SMS, (3D Secure Shopping, and paying the bill through the internet (E-Fawateercom).

The Bank's transactions and contracts are subject to revision by the Bank's Sharia Supervisory Board and its activities are supervised and controlled by the Central Bank of Jordan. The Bank works on deepening and developing corporate governance principles, risk management and the continuation of implementing Basel III requirements and financial inclusion. The bank seeks to keep pace with modern banking techniques and provide best Islamic banking products and services transparently. Through various charitable programmes, in addition to our social, cultural and voluntary activities, donations and Al Qard Al-Hasan and mutual insurance funds, we are able to fulfil our duty to our customers and the wider community. In addition to providing finance to sole traders and small and medium enterprises (SMEs), JIB also support programmes relating to education, training, safety, occupational health, religious studies, culture, arts, literature, heritage, health, energy and the environment.

The market share of JIB in the Jordanian banking sector was 8.5% in assets, 11.3% in deposits, and 13.1% in finance and investment, and in the Jordanian Islamic banking sector, the share of Jordan Islamic Bank was 49.6% in assets, 49.3% in deposits and 51.6% in financing and investment.

"We appreciate the efforts being made in the bank to continue developing Islamic banking services for the retail sector (individuals) and meet their needs, despite various challenges, including COVID-19, so that the bank enjoys the continuity of interest from major institutions that It sheds light on the successes achieved as the Cambridge institution, stressing that we will continue to strive for more achievements." - H.E. Dr. Hussein Said, CEO - General Manager, Jordan Islamic Bank



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For Sharia compliant Home, Auto and Personal Finance solutions that perfectly fit your needs, get in touch with us...

#WeAreWithYou



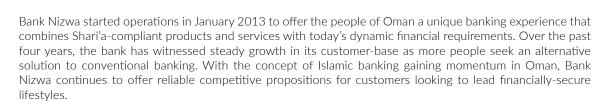




The Strongest Islamic Retail Bank in Oman 2021

Bank Nizwa



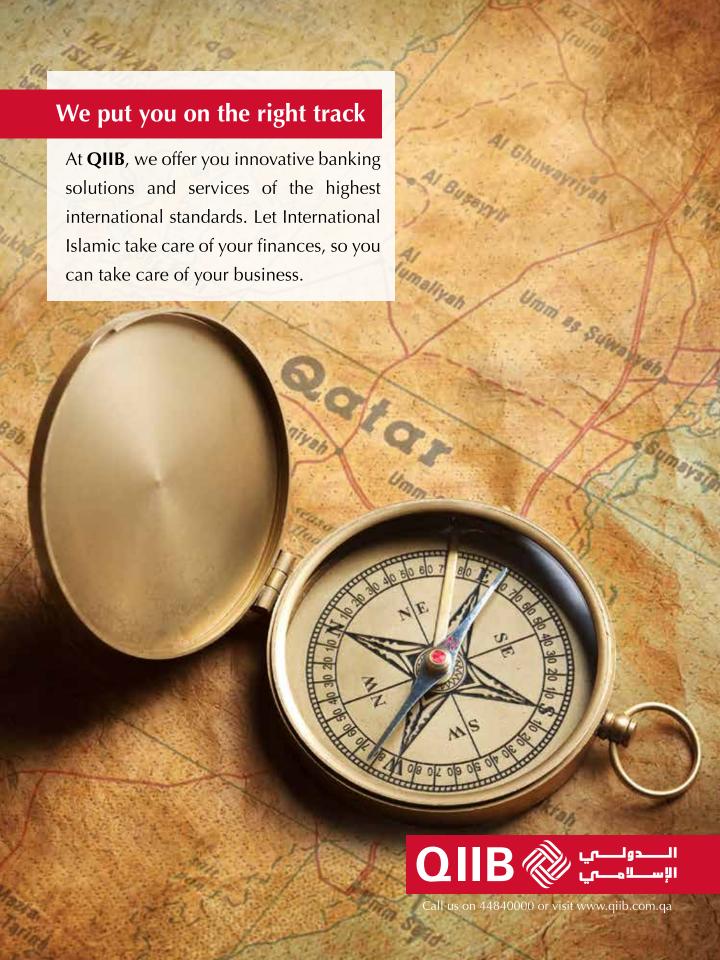


In tandem with its on-going strategy to bring Islamic banking to customers' doorsteps and fingertips, the bank currently offers a suite of financing, savings and investment products for individual customers. The bank has also offered its services to cater to SME, corporate and commercial customers, while providing tailored products for the segments of investment banking and global markets. With innovation at the forefront of its successful operations, Bank Nizwa has been consistently introducing forward-thinking products and services such as its online and mobile banking solutions.

the Bank devised a five-year strategy, called 'strategy 2025', which focuses on asset quality, financial performance, technological advancement, market share, team and culture. We want to be a stronger Islamic Bank with a higher market share in the next five years. The Bank is already embarked upon the next phase of growth to deliver more value to our customers and stakeholders at the same time.

Guided by the principles of Shari'a and a firm dedication to give back, Bank Nizwa has taken a leading role in promoting the social development of local communities. Since its inception, Bank Nizwa's Masoliyati program has successfully served as a volunteering platform founded under the theme of 'Responsibility'.

"It is a moment of great pride as Bank Nizwa receives the coveted honor of being the 'Strongest Islamic Retail Bank in Oman' for 2021. This award is a testament to our thoughtfully curated portfolio of Shari'a-compliant products and services, unfaltering customer-centric approach and dedication to digital transformation, that has helped us make our mark in the Islamic banking sector in Oman. While ensuring the highest level of cyber and data security, Bank Nizwa has infused innovation in all its operations and built a digital ecosystem for the bank. This has helped in redefining the customers' journey when it comes to progressive Shari'a-compliant solutions that meet all their financial requirements." - Mr. Talib Salam Al Yarubi, Head of Branches, Retail Banking





The Strongest Islamic Retail Bank in Qatar 2021

QIIB



QIIB has come a long way since its establishment as a full-service bank committed to Shariah principles, on January 1, 1991. QIIB is well-placed to provide a full array of retail and corporate banking services to its growing customer base. QIIB is listed on the Qatar Stock Exchange and provides comprehensive banking services to its customers through a network of branches encompassing various regions of Qatar. The bank also has diverse regional and international partnerships. QIIB is rapidly growing as one of the prominent Islamic banks in the Middle East region and beyond. QIIB continues to explore new markets for strategic alliances.

QIIB's guiding principle is to provide modern Shariah-compliant financial services to meet its customers' expectations and satisfy their needs in an efficient, user-friendly manner. QIIB is guided by its commitment to deliver value to its customers, shareholders, and employees consistent with their aspirations. QIIB's Retail Banking operations focus on efficient delivery channels and personalised service. The branch network covers major population areas that provide convenient access to customers. Internet, & Mobile Banking and a 24/7 call centre provides additional access and convenience, and enhances the security aspects of QIIB banking operations. The Bank offers various deposit and financing services to customers. Additionally, it offers debit cards, credit cards, safe deposit boxes, investment services, money transfers and foreign exchange services.

QIIB offers a wide variety of financing and deposit services to large corporations in all segments of the economy. The bank's relationship managers are seasoned bankers with the depth and understanding of the complex needs of larger corporations. Syndications and financing agreements with other major banks have also allowed QIIB to provide seamless service to its corporate customers. QIIB's network of global correspondent banks ensures timely delivery to facilitate money transfers and facilitate foreign trade services to its customers. The bank's global access through its network permits seamless flow of service and the availability of different investment alternatives to meet customers' needs. These ratings were sought by QIIB in the context of its strategic plan to access international capital markets with Islamic Sukuks, as part of its expansion objectives and continuing commitment to its customers to assure their confidence in the bank by maintaining a strong financial position. The ratings indicate the relative creditworthiness of QIIB as being of low credit risk and its strong ability to fulfill financial obligations to creditors, including depositors and holders of other rights. www.qiib.com.qa



Excellence. Trust. Together.



The Strongest Islamic Retail Bank in Kenya 2021

Gulf African Bank



Excellence. Trust. Together.





THE STRONGEST

Islamic Retail Bank in Djibouti





The Strongest Islamic Retail Bank in Djibouti 2021

Saba African Bank







Saba African Bank occupies a prominent position in Djibouti's banking structure, playing a major role in investment and financing for various sectors according to Islamic Shari'a regulations. In the midst of banking transformations and developments, the Bank has undergone several changes in its institutional structure, reflecting the Bank's vision to become a customer favorite and to own all the components of the modern banking industry, both in relation to its products and marketing banking services. All this is in order to become the excess bank among the banks operating in the Djiboutian banking market.

Maintaining the bank's position and improving its competitive position requires working to achieve the requirements of leadership and commitment through its adoption of the philosophy of modern marketing "customer orientation" and the continuous development of its service mix in line with the rapid developments in the banking market, the Bank follows new policies in the field of providing banking services and products, which helps to change the system of its work through banking technology and knowledge that elevates its employees to achieve the contents of leadership and commitment and achieve customer satisfaction.

"We are honoured, at Saba African Bank, to be receiving the IRBA Award for the year 2021, which crowns us the best Islamic Bank delivering services to individuals in the Republic of Djibouti. This is recognition that we dedicate to our esteemed clients and staff members who are at the core of the bank's interest, values and objectives. Our clients set the guiding lines of the bank's policies and are the cornerstone of all our plans. They allow us to measure our success and for that reason, we make all the necessary efforts to serve them and ensure their satisfaction."

- Mr. AbdulRageb F.A Salem, General Manager, Saba African Bank





The Strongest Islamic Retail Bank in Yemen 2021

Tadhamon Bank











Best Islamic Retail Bank 2021

Abu Dhabi Islamic Bank





ADIB is a leading bank in the UAE with more than AED 127 billion in assets. The bank also offers world-class online, mobile and phone Islamic banking services, providing clients with seamless digital access to their accounts 24 hours a day. ADIB provides Islamic Retail, Corporate, Business, Private banking and wealth management solutions. The bank was established in 1997 and its shares are traded on the Abu Dhabi Securities Exchange (ADX).

ADIB has presence in six strategic markets: Egypt, where it has 70 branches, the Kingdom of Saudi Arabia, the United Kingdom, Sudan and Iraq.

Named the no. 1 UAE bank on the Forbes list of World's Best Banks 2021 and the World's Best Islamic Bank by The Financial Times' The Banker publication, ADIB has a rich track record of innovation, including introducing the award-winning Ghina savings account, award-winning co-branded cards with Emirates airlines, Etihad and Etisalat and a wide range of financing products.

"At the onset of the pandemic, ADIB's progressive digital transformation strategy allowed us to adapt quickly to changes in customer behaviour without any disruption. We are proud to be recognized for our digital initiatives, a testament to our commitment to ensure customers always receive the best digital banking experience. As demand for digitisation in the banking sector continues to increase, we look forward to introducing new technologies that provide customers with secure and convenient banking services, in line with ADIB's ambition to become a leading digital Islamic bank." - Abu Dhabi Islamic Bank



بنك دبىي الإسلامي Dubai Islamic Bank

#ReadyForTheNew



Best Islamic Retail Bank in Pakistan 2021

Dubai Islamic Bank Pakistan







Dubai Islamic Bank Pakistan Limited (DIBPL) is a wholly-owned subsidiary of Dubai Islamic Bank UAE (DIB). The parent company DIB is a listed company in Dubai. The Bank has maintained its position as an innovative solution provider to all the financial needs of its customers, in accordance to Shari'a.

In recent years, DIBPL management has taken initiatives towards bringing excellence in its organizational operations. Apart from aligning the processes with its improved Vision, Mission and Values; DIBPL has initiated launching of New Products, New Branches, Learning & Development Interventions and Continuous Improvement in Systems and Processes. Today DIBPL stands at 235 branches and 20 plus branchless banking booths in 68 cities across Pakistan. Apart from providing comprehensive banking services, DIBPL takes on the role of both an investor and a facilitator to serve as a catalyst for further Foreign Direct Investment (FDI) in the country. Pakistan exchequer has benefitted from over US \$130 million of FDI from DIBPL alone. The Bank continues to play an active role in developing the market of Islamic commercial paper in Pakistan by participating in all major Sovereign Islamic Sukuk issue from the Government of Pakistan as well as Sukuk issue from the private sector.

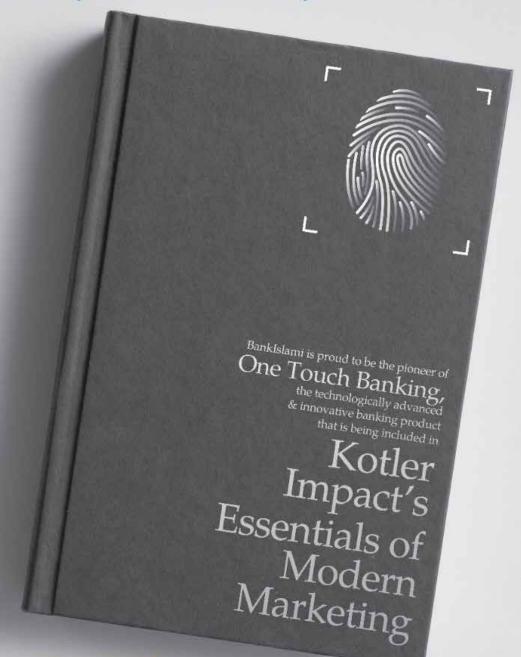
DIBPL has been very active in attracting FDI from the UAE corridor. In fact, the Bank is already working closely with a number of UAE based large business corporations such as Dubai Ports, Nakheel LLC, and Emaar in identifying opportunities and channeling hard flows into the country. The Bank has also been actively involved in bringing global brands to Pakistan and is honored to act as the sole financial adviser for various global franchises operating in Pakistan. DIBPL is the first Islamic Bank in Pakistan to be offering Priority & Platinum Banking and the most extensive & innovative portfolio of Alternate Distribution Channels (ADCs) which includes VISA & UnionPay ATM/Debit Card, Internet Banking, SMS Banking, Phone Banking, Mobile Internet Banking, Inter Bank Fund Transfer and over 200 ATMs across Pakistan.

Enhancing its reputation built on the guiding principles of ethical and responsible modes of banking and finance, Dubai Islamic Bank Pakistan remains exceptionally well-placed to meet the banking challenges as it strives for excellence in the provision of Islamic Banking for today's world. With path-breaking vision and bold strategies, Dubai Islamic Bank Pakistan endeavors to enhance its status as an industry leader committed to the goal of providing the better way to bank.





Here's to the many futures touched by one success story!





Best Islamic Retail Bank for Growth & Strategy 2021

BankIslami Pakistan







Banklslami, the second-largest Islamic bank with over 340 branches and 114 cities of Pakistan, is strongly committed to its core values of product authenticity, customer centricity, meritocracy, integrity, teamwork, and innovation with the Bank always being at the forefront of revolutionizing the financial landscape of Pakistan. The mission of Banklslami is to create value for our stakeholders by offering authentic, Shariah-compliant, and technologically advanced products and services.

We differentiate ourselves through authenticity, innovation, understanding our client's needs, commitment to excellence, and fast, efficient, and seamless delivery of solutions. As a growing institution, the foundation for our performance lies in our human capital and Bankislami remains committed to becoming an employer of choice, attracting, nurturing, and developing talent in a transparent and performance-driven culture.

Bankislami Pakistan was conceptualized by Jahangir Siddiqui & Company Limited and Randeree family in late 2003. The bank started its banking operations on 7th April 2006 with its first branch in SITE, Karachi. Bankislami Pakistan Limited was the first Bank to receive the Islamic Banking license under the State Bank of Pakistan's Islamic Banking policy of 2003. In 2020, the total number of accounts crossed the 1 Million mark, which is an accomplishment in itself.

From introducing a diverse range of Shariah-compliant banking products & services to being a constant innovator in bringing newer technologies to Pakistan, the institution has changed the way banking operations are carried out in Pakistan.

"It is a pleasure to be receiving the Best Islamic Retail Bank of the Year Award for Growth and Strategy 2021. The Year 2020 was another remarkable year for BankIslami whereby its deposits grew by 23% and profits by 57%." - Mr. Syed Amir Ali, President & CEO, BankIslami Pakistan



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Best Islamic Retail Banking Window in the UAE 2021

ADCB Islamic Banking







Founded in September 2008, ADCB Islamic Banking is recognized as an Islamic Banking market leader in the UAE. ADCB Islamic Banking offers a wide range of Islamic banking products and solutions covering Retail Banking, the High Net Worth, Wholesale Banking, Investments, Trade Finance, Capital Market and Treasury. ADCB Islamic Banking offerings include providing all products and services associated with Islamic banking that address the whole spectrum of Islamic finance.

Since its launch, ADCB Islamic Banking has successfully established itself as a major Islamic banking entity in UAE and the region. ADCB Islamic Banking is the biggest Islamic banking window in the UAE and fourth largest Islamic banking provider overall when compared with the full-fledged Islamic banks in the country. Over 30% of all ADCB customers have one or more ADCB Islamic Banking product.

COVID-19 resulted in significant challenges across the globe for companies and individuals alike; challenges that were faced by ADCB as well. However, with quick strategic decisions and determined focus, ADCB ensured that both staff and its customers were not significantly affected. All necessary system and process changes were put in place and all non-customer facing staff were provided with IT infrastructure to work from home. Due to the nature of the pandemic and the resulting situation, under the auspices of Central Bank of the UAE through Targeted Economic Support Scheme, ADCB provided customers with options to defer the payments ensuring that customers were able to manage their finances during a time of extreme financial stress.

"It is a great honour for ADCB Islamic Banking that the Islamic Retail Banking Awards (IRBA) committee has chosen us as the Best Islamic Retail Banking Window in the UAE for 2021. This recognition reaffirms ADCB's belief in the significance of Islamic banking, both in the market and to ADCB. Despite being a market leader and the largest Islamic banking window in the country, COVID-19 posed many challenges to ADCB Islamic Banking, as it did to most financial institutions in the UAE and across the globe. However, with agile decision-making and a concerted effort by the entire ADCB team, we have come out of those challenges stronger and better equipped to ensure we continue to offer our customers the best products and services in the new normal." - Mr. Kaizar Patla, Head of Islamic Banking & Retail Products, ADCB Islamic Banking

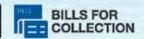
Empower Your Business with

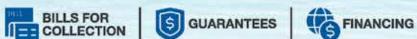
TRADE



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Best Islamic Retail Banking Campaign 2021

CASA-i Campaign MBSB Bank Berhad







MBSB Bank Berhad, a full-fledged Islamic Bank in Malaysia provides shariah compliant banking facilities to retail, SME and corporate customers. In addition to its comprehensive list of financing products, MBSB Bank, through its digital capabilities, offers industry standard online products such as mobile banking and is the first in Malaysia to have a shariah compliant e-wallet.

The bank aims to bring positive and sustainable impact to the economy, community and the environment. Moving forward, the bank is set to accomplish the bank's major milestone, which is to be a fully matured Islamic financial institution by the year 2025, or as it is branded Journey25 (J25).

"I am honoured and humbled to be receiving this award and on behalf of the Bank, I would like to thank Cambridge IFA for giving MBSB Bank the recognition it deserves. We at MBSB Bank have been consistent in providing financial services and serving the community while navigating the volatile economy due to the impact of Covid-19. In the midst of economic and social restrictions, MBSB Bank still managed to develop and promote new products online, at the same time assist customers who are in difficult financial circumstances.

However this would not have been possible without the help of our employees who have been diligent and relentless in supporting the Bank's values and goals. I would also like to thank our customers for their trust and support in our products and services." - Datuk Nor Azam M Taib, Acting Chief Executive Officer, MBSB Bank Berhad



The pursuit of excellence continues



Siraj Finance has been awarded

Best Islamic Retail Finance Institution in the UAE 2021

at 7th Islamic Retail Banking Awards 2021





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info@sirajfinance.com

\$ 800 SIRAJ (800-74725)





Best Islamic Retail Finance Institution in the UAE 2021

Siraj Finance PJSC







Siraj Finance is a private joint stock company based in Abu Dhabi and regulated by the UAE Central Bank. We provide a multitude of financial products – designed in compliance with Islamic Sharia principles.

We specialize in helping individuals, small and medium enterprises with the objective of encouraging healthy growth through the provision of a myriad of effective Islamic finance solutions and superlative diversified investment plans. We are the most informed and innovative destination for procurement of wealth, growth of businesses and passionate in understanding our clients' concerns and in providing them a variety of Islamic finance options that best fit their aspirations and needs.

We aim to be one of the most influential financial solutions companies facilitating businesses in the region. We value our clients' concerns and allow them to choose from a wide cache of Islamic finance solutions to reach their specific goals. All our products are in line with Islamic principles and are meant to assist all segments of the population in growing their financial portfolio with financial solutions that cater to every need.

Siraj Finance is part of Trizac Holding LLC (THL), which is an integral entity of the Al- Otaiba Group of Companies. Trizac Holding boasts of a diverse portfolio of products and services, of which Siraj Finance is a vital part.

Spearheading diverse sectors of global importance, THL focuses on sustainability as its chief goal. With a strong corporate philosophy which involves operational transparency and integrity, THL aims at a sustainable growth in environmental, societal and economic realms.

"We are incredibly grateful to be awarded as Best Islamic Retail Finance Institution in the UAE 2021. We believe that when you hold up a trophy, you hold aloft the aspirations of your teammates, the confidence, and trust of your clients and the dreams of the founders. That is why it gives us so much of joy and sense of achievement to be recognized and assures us that our efforts of providing nothing but the best to our clients are headed in the right direction." - Siraj Finance PJSC



Ethis is a fintech, impact investment and Islamic crowdfunding leader based in Malaysia with a growing global community of funders from more than 80 countries.

We exist to **#circulategood**. Our deep desire to create a more ethical form of finance to uplift humanity has attracted significant finance and community leaders to support our vision and mission. We invite you to join us on our journey together.





Best Islamic Crowdfunding Platform in the World 2021

Ethis Group







Ethis is a fintech, impact investment and Islamic crowdfunding leader based in Malaysia with a growing global community of funders from more than 80 countries. Our mission is to drive effective and impactful circulation of capital to the real economy, and our vision is to uplift humanity through financial technology. A pioneer of Fintech for Islamic finance, we are one of few firms licensed to operate investment platforms in multiple countries, most notably for P2P financing by the Financial Services Authority Indonesia and Equity Crowdfunding by Securities Commission Malaysia. We are concurrently exploring acquiring approvals to launch new platforms in the region and the Middle East.

Our platforms match global investors and donors directly to real-world impactful and sustainable projects and companies in fast-emerging Southeast Asia. We serve a wide range of funders, including high net worth individuals, foundations, institutions and corporations. Since the onset of COVID-19, we have launched popular new investment products, including short-term, high-yield supply-chain financing projects in Indonesia and equity investment in 'future tech' startups in Malaysia. Our social finance marketplace GlobalSadaqah plays a vital role in matching donors and Islamic economy players to better distribute social finance and zakat to NGOs and social enterprises.

Ethis built our initial track record from 2016 to 2020 in social housing in Indonesia, where our global community of investors from more than 50 countries funded development projects to build close to 10,000 homes. We exist to #circulategood. Our deep desire to create a more ethical form of finance to uplift humanity has attracted significant finance and community leaders to support our vision and mission. We invite you to join us on our journey together.

"Our journey has been a series of ups and downs; we have had to let good people go in the recent past but our core team doubled down and pushed for a positive transformation. As a startup, we identify most as a Camel, as we have continued to strive and thrive in the face of challenges, but we are also to an extent a Zebra given our twin focus on for-profit and for a cause, particularly on social good. While this award is an industry testament of how Ethis fares within the ecosystem we are in, we also continually strive to improve our inside-out lenses through which our team views Ethis and more importantly the outside-in lenses through which our customers view us. We are well aware that excellence is a journey and discipline is the vehicle.

The COVID-19 business environment has taken a toll on some of our campaigns and our resources but we are resolute to come out stronger and continually improve our customer satisfaction. There is an enormous amount of work to be done and we aspire to stand shoulder to shoulder with the best within the fintech space, Islamic or conventional." - Ethis Group

al neo

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al Baraka 🐍





Best Islamic Fintech Product 2021

Insha Ventures Alneo







Alneo is Turkey's first artificial intelligence supported payment platform, implemented by Albaraka Türk Participation Bank and currently under management of Insha Ventures which is a subsidiary of Albaraka Türk. A business that purchases POS devices from all banks encounters many problems such as quota stress, multiple POS complexity, high costs and long technical support processes. At this point, with Alneo, we enable businesses to receive payments with more alternatives and cost-effectively.

By using Alneo, businesses can receive payments from their mobile phones via QR, OCR, SMS and link methods with installment options, without the need for any physical POS devices. Collections are transferred to the account of the merchant on the next business day. In addition to these, Alneo Wallet owners can store all their debit/credit cards under a single digital wallet and can make fast and secure payments using only QR codes at Alneo member merchants.

Alneo has reached 21,000 member merchants and 500 million transaction volume in more than 56 sectors, while its monthly volume growth has reached 35 percent. More than 345 million TL collection was made with Alneo in the first 9 months of 2021, and the number of transactions reached 89 thousand 582 in the said period. Alneo, which is a pioneer in the scope of new generation digital payments, prevents the waste of paper in classic POS rolls with its environmentalist digital approach mission.

"First of all, we would like to thank the Cambridge IFA team for giving us a place in such a valuable organization and for awarding Alneo with the "Best Islamic Fintech Product 2021". Alneo draws attention by allowing companies to receive collections independently of the physical POS device and enable customers to make secure and practical payments. The new generation collection platform, Alneo has achieved successful and rapid growth since its inception in 2019. In addition to providing fast, reliable and easy collection, it also contributes to the budget of our business partners and environmental sustainability. Alneo has reached 21,000 member businesses and 500 million transaction volume in more than 56 sectors, while its monthly volume growth has reached 35 percent. In the first 9 months of 2021, Alneo made collections costs more than 345 million TL. As Alneo team, we aim to reach a daily transaction volume of 10 million in 2022." - Mr. Hasan Sami Bayansar, Deputy CEO, Insha Ventures Alneo

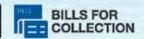
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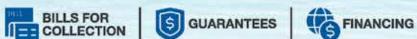
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Upcoming Best Islamic Retail Bank in Malaysia 2021

MBSB Bank Berhad







MBSB Bank Berhad, a full-fledged Islamic Bank in Malaysia provides shariah compliant banking facilities to retail, SME and corporate customers. In addition to its comprehensive list of financing products, MBSB Bank, through its digital capabilities, offers industry standard online products such as mobile banking and is the first in Malaysia to have a shariah compliant e-wallet.

The bank aims to bring positive and sustainable impact to the economy, community and the environment. Moving forward, the bank is set to accomplish the bank's major milestone, which is to be a fully matured Islamic financial institution by the year 2025, or as it is branded Journey25 (J25).

"I am honoured and humbled to be receiving this award and on behalf of the Bank, I would like to thank Cambridge IFA for giving MBSB Bank the recognition it deserves. We at MBSB Bank have been consistent in providing financial services and serving the community while navigating the volatile economy due to the impact of Covid-19. In the midst of economic and social restrictions, MBSB Bank still managed to develop and promote new products online, at the same time assist customers who are in difficult financial circumstances.

However this would not have been possible without the help of our employees who have been diligent and relentless in supporting the Bank's values and goals. I would also like to thank our customers for their trust and support in our products and services." - Datuk Nor Azam M Taib, Acting Chief Executive Officer, MBSB Bank Berhad



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IRBA Most Outstanding Islamic Retail Bank in Bahrain 2021

Al Baraka Islamic Bank



Al Baraka Islamic Bank ("AIB" or "the Bank") is one of leading financial institutions in the Islamic banking sector. Throughout its history of more than three decades (since its establishment in 1984), the Bank has played a prominent role in building the infrastructure of the Islamic finance industry. The Bank also played a significant role in promoting the Islamic finance industry and publicizing its merits. The Bank enjoys a good reputation and high standing with the community in the Kingdom of Bahrain in particular, and in the GCC, Arab and Islamic worlds in general.

AlB offers innovative financial products, including investments, international trading, management of short-term liquidity and consumer financing, all of which are all based on Islamic financing modes. Such financing include Murabaha, Wakala, Istisna, Musharaka, Mudarabah, Salam, and Ijara Muntahia Bittamleek. The Bank had achieved excellent results in its banking operations, thanks to its vast wealth of knowledge in the area of Islamic Fiqh (Jurisprudence), the diverse experience of its executive management team, and the strong and deep financial position of its parent company (Al Baraka Banking Group). Since its inception, AlB is managing funds on behalf of many large financial institutions and high net worth clients (who sought rewarding long-term and financial returns) by deploying Sharia compliant instruments.

In 2010, AIB completed the merger of its branches in Pakistan (whose operations started back in 1991) with Emirates Global Islamic Bank Limited, to establish Al Baraka Bank Pakistan Limited ("ABPL"). Thereafter, in 2016, ABPL acquired and merged with Burj Bank Limited leading to the addition of 74 new branches. ABPL carries total assets over 161 billion Pakistani Rupees and a workforce of more than 2,500 professionals in addition to a network of 191 branches in more than 100 cities and towns across the country.

"We at Al Baraka Islamic Bank, are proud to have received the 'Most Outstanding Islamic Retail Bank in Bahrain 2021' award by the prestigious institution, the Islamic Retail Banking Awards (IRBA). This award comes as a testament to our employees' continuous efforts in providing our customers with the best in banking products and services. We aim to continue improving our retail banking portfolio to enhance our value-added products, along with providing our valued customers with the latest in Shari'a compliant banking services." - Mr. Hamad Abdulla Al Oqab, Chief Executive Officer, Al Baraka Islamic Bank B.S.C



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Most Innovative Islamic Retail Bank in Saudi Arabia 2021

Bank Aljazira







Bank AlJazira (BAJ) is one of the leading financial institutions in Saudi Arabia. Our ambition is to enrich lives through financial wellbeing by reimagining the future of Islamic banking. Our Shari'ah compliant financial services and products denote our commitment to our customers' highest ethical and transparent standards and classify our offerings as Islamic. We are interest-free, assets-based, and ethically driven at our core and seek holistic partnership-based relationships with our customers.

BAJ redefines banking services and reinforces its position within the Saudi banking market by leveraging new financial technology to create distinctive value propositions, being a conduct leader, and promoting financial wellness. Our SMART Banking app has leading-edge features from digital onboarding, QR codes, and voice-activated prompts, bringing to life the Saudi Central Bank's vision for Transformation in Digital Banking. Our multi-channels of digital apps, websites, branches, and ATMs enable customers to transact where, when, and how they want to. We are committed to making the future available at the touch of their hand.

Bank AlJazira brings together our capabilities in Retail, Wealth Management, Corporate, and Institutional Banking, and partners AlJazira Capital and AlJazira Takaful to ensure transparency and justice in the financial system, creating diverse offerings, and having a positive impact in our communities and on our planet.

"I would like to extend my appreciation to the organizers and selection team who awarded Bank AlJazira the Most Innovative Islamic Retail Bank and IRBA Excellence Award in Digital Banking – Saudi Arabia 2021. These awards are testament to the dedication and commitment of every BAJ teammate to ensure the financial wellbeing of our customers and clients.

These two awards not only confirm the leading position of Bank AlJazira in Digital Banking but also our commitment to drive innovation and excellence in Islamic Banking – bringing to the fore trust, transparency and financial justice for each and every customer. These awards and recognitions will serve as an inspiration not only for the BAJ team-mates but to our loyal customers as we reimagine the future of Islamic banking together!" - Mr. Naif A. Al Abdulkareem, CEO and Managing Director, Bank Aljazira





Cukup Satu Aplikasi Untuk Berbagai Kebutuhan

Mobile Maslahah bank bjb syariah













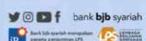


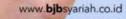














Critics' Choice Most Innovative Islamic Digital Banking Award 2021

bank bjb syariah







The establishment of a sharia bjb bank began with the formation of a Sharia Business Division/Unit by PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. on May 20, 2000, with the aim of meeting the needs of the people of West Java who began to grow their desire to use Islamic banking services at that time.

After 10 (ten) years of operation of the Sharia Division/Business Unit, the management of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. of the view that in order to accelerate the growth of the sharia business and support the Bank Indonesia program which requires an increase in the share of Islamic banking, with the approval of the General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. it was decided to turn the Sharia Business Division/Unit into a Sharia Commercial Bank. As a follow-up to the decision of the General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. then on January 15, 2010, a sharia bjb bank was established based on the Deed of Establishment Number 4 made by Notary Fathiah Helmi and was approved by the Ministry of Law and Human Rights Number AHU.04317.AH.01.01 Year 2010 dated January 26, 2010.

At the time of establishment, bank bjb syariah had a paid-up capital of Rp. 500,000,000,000 (five hundred billion rupiah), the share ownership of bank bjb syariah was owned by PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. and PT Global Banten Development, with the composition of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. in the amount of Rp. 495,000,000,000 (four hundred and ninety five billion rupiah) and PT Banten Global Development in the amount of Rp. 5,000,000,000 (five billion rupiah).

Deed of Establishment of PT. Bank Jabar Banten Syariah was last amended by the Deed of Decision of the Other General Meeting of Shareholders of PT. Bank Jabar Banten Syariah number 038 dated May 22, 2019 which was drawn up before the Notary R. Tendy Suwarman, SH and legalized by Decree of the Minister of Law and Human Rights number AHU-0033629.AHA.01.02.TAHUN 2019. Until now, bank bjb syariah is domiciled and headquartered in the city of Bandung, Jalan Braga No. 135, and already has 8 (eight) branch offices, 56 (forty six) sub-branch offices network of Automatic Teller Machines (ATMs) spread across the Province West Java, Banten and DKI Jakarta.

"We would like to say thank you and highest appreciation to the Cambridge Institute of Islamic Finance which has given an award to bank bjb syariah as The Most Innovative Islamic Digital Baking 7th Islamic Retail Banking 2021 Awards. This award can be realized through the support and efforts of all bank bjb syariah management, employees, customers and stakeholders. Hopefully this award can improve our performance in the future and bank bjb syariah can serve the community better for the benefit of the nation and can develop the Islamic economy in the world." - bank bjb syariah

blme

بنــك لنــدن والشــرق الأوســط Bank of London & The Middle East



Most Innovative Islamic Current Account in the UK 2021

Bank of London and The Middle East



Bank of London and The Middle East is an independent, award-winning Sharia'a compliant bank based in London and Dubai. Established in 2007, BLME is led by a management team that brings together a combination of experienced international bankers and leading experts in Islamic finance.

BLME was launched to bridge the gap between the UK and Middle East markets, with the aim of becoming the market leader in Wealth Management, Real Estate and Savings products. Focused on providing specialised end-to-end client services and guided by the principles of Sharia'a banking, BLME's total assets now stand at a total of £1.6 billion.

Boubyan Bank, took a majority shareholding in BLME in February 2020, providing opportunities for us to offer a greater range of products and services to our clients. This now includes Nomo, the world's first digital Islamic bank, which was launched in June 2021.BLME is authorized by the PRA and regulated by the FCA and PRA. For more information, please visit www.blme.com.

"It's an honour to receive the award for the 'Most Innovative Islamic Current Account' in the UK, from the IRBA. Here at BLME, our customer is at the heart of everything we do, and they are a key focus across all of our banking products. As a Sharia'a compliant bank, we are guided by the principles of fairness, honesty, integrity, and transparency and are grateful to be receiving an award which recognises our commitment to innovative and ethical banking." - Mr. Andrew Ball, Chief Executive Officer, BLME



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IRBA Excellence Award (Islamic Digital Banking) 2021

Bank Aljazira







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IRBA Excellence Award in Islamic Retail Banking in Germany 2021

KT Bank AG



The KT Bank AG is the first bank in Germany and the Eurozone which introduced comprehensive financial products and services according to the ethical, sustainable and transparent Islamic banking principles.

We are pioneers of a unique business model and we welcome retail and corporate customers of all world views. Our mission is to become the leading socially responsible and first choice house bank for the Muslim community as well as for all customers who are interested in ethical investments.

Our headquarters are in Frankfurt and we have five branches in Germany covering strategic locations. We are a wholly owned subsidiary of the Kuveyt Türk Participation Bank headquartered in Istanbul whom is the biggest Islamic Bank in Turkey according to asset size. Kuveyt Türk has been laying groundwork in Germany since 2004, with a German representative office targeting to acquire customers and introduce Islamic banking principles and products as a pioneer.

In 2010, the representative office license was transformed into a financial services branch license by the Federal Financial Supervisory Authority (BaFin), which is a license for non-EEA deposit broking. Then in March 2015, after having applied in 2012, the financial regulator BaFin granted KT Bank AG a full banking license under German law for the provision of deposit and financing business in Germany. On July 1st, 2015, we started business with three branches in Berlin, Frankfurt, Mannheim. Later we opened two more branches in Cologne and Munich. Pursuant to the establishment phase in Germany, we plan to offer Islamic banking products in other countries of Continental Europe.

Finally, we are also a member of the "Entschädigungseinrichtung deutscher Banken GmbH" (EdB), which secures our clients' deposits up to € 100,000.

"We are honored to receive the annual IRBA Excellence Award in Islamic Retail Banking in Germany 2021 and finding this opportunity, I would like to thank the Cambridge IFA for recognizing KT Bank as the leading Islamic bank in the Eurozone.

We appreciate once again the distinguished award in the name of our group and hope to be a part of your prestigious program." - Mr. Ahmet Kudsi Arslan, Chairman of the Managing Board, KT Bank AG



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IRBA Excellence Award for Premier Islamic Banking Services 2021

UOB Malaysia Islamic Banking







United Overseas Bank (Malaysia) Bhd (UOB (Malaysia)) was incorporated in 1993 but has had a presence in Malaysia since 1951. It is a subsidiary of United Overseas Bank Limited (UOB), a leading bank in Asia with a global network of more than 500 branches and offices in 19 countries and territories in Asia Pacific, Europe and North America.

UOB (Malaysia) is rated among the top banks in Malaysia with a long-term AAA rating from the Rating Agency of Malaysia, RAM Rating Services Berhad. Guided by our rich heritage and values, we have built lasting relationships with our customers and continue to ensure we act in their best interest by delivering solutions that meet their financial goals and suit their lifestyles and preferences. Today, UOB (Malaysia) is the most profitable and largest foreign bank operating in Malaysia by total assets, loans and deposits and has 45 branches across the country offering both conventional and Islamic banking services.

UOB (Malaysia) offers an extensive range of financial products and services through its branches and subsidiaries such as corporate and commercial lending, investment banking, treasury services, trade services, cash management, custody services, home loans, credit cards, wealth management, and bancassurance products.

UOB (Malaysia) believes in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and in the communities in which we operate. Just as we are dedicated to helping our customers manage their finances wisely and to grow their businesses, UOB (Malaysia) is steadfast in our support of social development, particularly in the areas of art, children and education. For further information, please visit www.uob.com.my.

"We are honoured to have won the prestigious global Islam Retail Banking Awards 2021 by Cambrige IFA. We were named the Premier Islamic Retail Banking Services for second year running. This is testament to us being at the forefront of proving progressive Shariah-compliant solutions to our customers. We are truly humbled that our dedication to support our customers are recognised and highly regarded by the industry. We will steadfast in helping our customers staying attuned to their needs as we continue to forge a sustainable future with them." - Mr. Mohd Fhauzi bin Muridan, Head of Islamic Banking, UOB Malaysia Islamic Banking



NAS ALBAIT Service:

It is a new electronic service characterized by commercial farm bank, which is an application done by mobile, which is a safe means provided by the Commercial Farm Bank to its customers and customers and the generous public to carry out electronic transactions and payments and conduct various services through account number, regular ATM card or e-wallet card The Nas Al Bayt service opens the door for the bank to provide new services to various institutions and sectors of Sudanese society in all areas, including investment savings deposits.





IRBA Excellence Award for Social Responsibility 2021

Farmer's Commercial Bank







Farmer's Commercial Bank (FCB) was established in 1988, as a result of a merger of two banks, namely the Sudan Commercial Bank (SCB), which was established in 1962 as the first Sudanese national bank and the Farmer's Bank for Investment and Rural Development (FBIRD), which was established in 1992 with the aim of developing the agricultural sector. After the merger, FCB became one of the biggest banking institutions in the country with regard to the number of shareholders.

Providing comprehensive and excellent banking services, supporting the national economy while enhancing shareholders' equities and all other stakeholders. Farmer's Commercial Bank is a banking institution which provides comprehensive and excellent banking services to all segments of the community with emphasis on shareholders' equities, partners and small producers. This is done by providing high-quality products through a highly-skilled organisation in an inductive environment, which is supported by innovated technology and commitment to high measures of professionalism and ethics.

The Bank aims at achieving strategic goals of providing financial services to different production sectors with special emphasis on agriculture and the agro industry, and in the promotion of other rural and economic activities. The Bank operates in the following sectors:

- Industrial sector
- Commercial sector
- Agricultural Sector
- Services sector

The Bank has established 36 branches spread almost all over the country, with 58 ATMs and 621 Point of Sales.

"In this occasion we would like to express our pleasure and honor to win the international award of Islamic retail banking for social responsibility that adding more to our previous local and regional awards for social responsibility. We would like also to express our deep thanks and worn greeting and appreciations to the organizers of the award particularly IRBA, the award committee and it's president and cambridge institute of Islamic finance. We assure that such award will encouraging our company for further activities regerding social responsibility, and welfare to our country." - Mr. Elrashed Mahgoub Ahmed, General Manger, Farmer's Commercial Bank

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IRBA Excellence Award for Islamic Social Finance 2021

Bank Islam Malaysia Berhad



Established in 1983 in Kuala Lumpur, Bank Islam Malaysia Berhad (BIMB or The Bank) is the first Islamic bank in Malaysia and Southeast Asia. Listed on the Main Market of Bursa Malaysia, the Bank is the country's first and only public listed Islamic financial institution. Currently, BIMB has 141 branches and more than 900 self-service terminals nationwide.

The Bank is committed to long-term leadership as a responsible financial institution that upholds the principle of sustainability in every aspect of its operations. Together with its subsidiaries, BIMB Investment Management Berhad and BIMB Securities Sdn. Bhd., the Bank offers end-to-end Shariah-compliant banking and financial solutions designed and delivered according to fast-changing market trends and evolving customers' needs. Bank Islam's business covers the full spectrum of banking products and services, including:

- Personal Banking Comprehensive suite of services that include deposit and personal investment products, bank card solutions, financing products including personal, home and automobile, and transactional banking services.
- Commercial and SME Banking A wide range of business financing facilities, catering to commercial vendors and SMEs, which include vendor financing, business premises financing and contract financing service.
- Corporate Banking and Treasury Full range of wholesale banking solutions including investment banking and financing facilities, money and capital markets, currency conversion and advisory services.

"On behalf of Bank Islam Malaysia Berhad, we are honoured to be named "Malaysia's Strongest Islamic Retail Bank" for two consecutive years by the Cambridge IFA. This year, the Bank also won the "Excellence Award for Islamic Social Finance", making the accomplishment sweeter. The two awards acknowledge Bank Islam's strong commitment to delivering customers' expectations and our continuous focus on providing comprehensive and innovative Shariah-compliant financial and banking solutions to every segment in the market. The accomplishment also recognises our colleagues' dedication and effort in ensuring our business remain sustainable despite the challenges brought upon us by the COVID-19 pandemic.

Bank Islam recently became Malaysia's first public-listed Islamic financial institution. We believe that our achievements are not solely determined by the reputation or profits we made, but also how we prioritise customers' financial health and communities' well-being as we rebound from the effects of the pandemic. InsyaAllah, these awards will provide further impetus for us to continue delivering the responsibilities entrusted to us, ensuring that we prosper together with society and make a meaningful contribution to the nation." - Mr. Mohd Muazzam Mohamed, Group CEO, Bank Islam Malaysia Berhad



بنك دبىي الإسلامي Dubai Islamic Bank

#ReadyForTheNew



IRBA Excellence Award for Auto Finance 2021

Dubai Islamic Bank Pakistan







Dubai Islamic Bank Pakistan Limited (DIBPL) is a wholly-owned subsidiary of Dubai Islamic Bank UAE (DIB). The parent company DIB is a listed company in Dubai. The Bank has maintained its position as an innovative solution provider to all the financial needs of its customers, in accordance to Shari'a.

In recent years, DIBPL management has taken initiatives towards bringing excellence in its organizational operations. Apart from aligning the processes with its improved Vision, Mission and Values; DIBPL has initiated launching of New Products, New Branches, Learning & Development Interventions and Continuous Improvement in Systems and Processes. Today DIBPL stands at 235 branches and 20 plus branchless banking booths in 68 cities across Pakistan. Apart from providing comprehensive banking services, DIBPL takes on the role of both an investor and a facilitator to serve as a catalyst for further Foreign Direct Investment (FDI) in the country. Pakistan exchequer has benefitted from over US \$130 million of FDI from DIBPL alone. The Bank continues to play an active role in developing the market of Islamic commercial paper in Pakistan by participating in all major Sovereign Islamic Sukuk issue from the Government of Pakistan as well as Sukuk issue from the private sector.

DIBPL has been very active in attracting FDI from the UAE corridor. In fact, the Bank is already working closely with a number of UAE based large business corporations such as Dubai Ports, Nakheel LLC, and Emaar in identifying opportunities and channeling hard flows into the country. The Bank has also been actively involved in bringing global brands to Pakistan and is honored to act as the sole financial adviser for various global franchises operating in Pakistan. DIBPL is the first Islamic Bank in Pakistan to be offering Priority & Platinum Banking and the most extensive & innovative portfolio of Alternate Distribution Channels (ADCs) which includes VISA & UnionPay ATM/Debit Card, Internet Banking, SMS Banking, Phone Banking, Mobile Internet Banking, Inter Bank Fund Transfer and over 200 ATMs across Pakistan.

Enhancing its reputation built on the guiding principles of ethical and responsible modes of banking and finance, Dubai Islamic Bank Pakistan remains exceptionally well-placed to meet the banking challenges as it strives for excellence in the provision of Islamic Banking for today's world. With path-breaking vision and bold strategies, Dubai Islamic Bank Pakistan endeavors to enhance its status as an industry leader committed to the goal of providing the better way to bank.



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IRBA Investors in People Award 2021

ADCB's CIBE (Certified Islamic Banking Executive)







Founded in September 2008, ADCB Islamic Banking is recognized as an Islamic Banking market leader in the UAE. ADCB Islamic Banking offers a wide range of Islamic banking products and solutions covering Retail Banking, the High Net Worth, Wholesale Banking, Investments, Trade Finance, Capital Market and Treasury. ADCB Islamic Banking offerings include providing all products and services associated with Islamic banking that address the whole spectrum of Islamic finance.

Since its launch, ADCB Islamic Banking has successfully established itself as a major Islamic banking entity in UAE and the region. ADCB Islamic Banking is the biggest Islamic banking window in the UAE and fourth largest Islamic banking provider overall when compared with the full-fledged Islamic banks in the country. Over 30% of all ADCB customers have one or more ADCB Islamic Banking product.

COVID-19 resulted in significant challenges across the globe for companies and individuals alike; challenges that were faced by ADCB as well. However, with quick strategic decisions and determined focus, ADCB ensured that both staff and its customers were not significantly affected. All necessary system and process changes were put in place and all non-customer facing staff were provided with IT infrastructure to work from home. Due to the nature of the pandemic and the resulting situation, under the auspices of Central Bank of the UAE through Targeted Economic Support Scheme, ADCB provided customers with options to defer the payments ensuring that customers were able to manage their finances during a time of extreme financial stress.

"It is a great honour for ADCB Islamic Banking that the Islamic Retail Banking Awards (IRBA) committee has chosen us as the Best Islamic Retail Banking Window in the UAE for 2021. This recognition reaffirms ADCB's belief in the significance of Islamic banking, both in the market and to ADCB.

Despite being a market leader and the largest Islamic banking window in the country, COVID-19 posed many challenges to ADCB Islamic Banking, as it did to most financial institutions in the UAE and across the globe. However, with agile decision-making and a concerted effort by the entire ADCB team, we have come out of those challenges stronger and better equipped to ensure we continue to offer our customers the best products and services in the new normal." - ADCB Islamic Banking



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IRBA Best Emerging Consultancy Firm for Islamic Retail Banking 2021

Waiiz Consulting



Waiiz Consulting is a fast-growing management consulting firm head-quartered in Dubai, UAE offering Consulting, Sharia Advisory, Product Development and Fintech services.

We work with financial institutions addressing their complex problems and capturing their greatest opportunities. We use industry-specific knowledge to custom-tailor solutions to meet our customer's unique needs that transcend business goals and garner recognition.

Our creativity is fueled by a diverse team of passionate financial industry practitioners. We have assembled a best-in-class team of strategists, product design experts, banking professionals, digital champions, sharia experts etc., bringing together a rich and diverse set of skills, knowledge, and experience to achieve great results.

"We are thrilled to be recognized as the Best emerging Consultancy firm of the Year 2021 by Islamic Retail Banking Awards. This is a great recognition for us, and extremely proud of the extraordinary accomplishments of our people. Earning this distinction reinforces our commitment to setting a standard that is unparalleled in the industry. I thank all our clients and colleagues for their support and trust in Waiiz." - Waiiz Consulting





Best Emerging Islamic Retail Investment Platform in Bahrain 2021

COCOA Asset Management W.L.L







COCOA Invest is one of the first end-to-end digital only providers of leading Islamic-compliant wealth management solutions for the retail investor. The COCOA mobile application makes establishing and regularly investing in an Islamic-compliant investment solutions simple and transparent as well as safe and complaint to international regulatory standards.

COCOA was founded by Omar Shaikh, a seasoned banking and asset management professional from the UK with a mission to make investing in Islamic-compliant financial products more accessible to a wider global audience at far lower fees than were previously available via the most transparent platform. The COCOA solution has been in technical development for over four years having invested significantly in technology and operational processes to ensure that the retail investor receives the same high quality service that would be required by the most demanding institutional investor.

Today COCOA is proud to call Bahrain their base of operations supported by further offices in Europe maintained by seasoned professional asset management and technology experts. The company invests in only certified Islamic-compliant funds and investment instruments with a strict and rigorous due diligence process. As an organisation we strive to focus on the needs of our consumers, pushing the boundaries with a long-term perspective to build wealth the right way and never to comprise on ethics or values.

"We, the team at COCOA Invest, are extremely honoured and proud to have been awarded the "Best Emerging Islamic Retail Investment Platform in Bahrain 2021" from this most prestigious institution. Our goal will always be to develop customer centric world leading Islamic investment and saving solutions. To raise the bar and profile of the industry, and to open the opportunity to new and existing audiences by delivering our solutions digitally. We are proud to call Bahrain home as it continues to be an excellent example of a progressive regulatory environment."

- Mr. Omar Shaikh, Co-Founder & CEO, COCOA Invest





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Global Islamic Finance Report (GIFR) 2021

The 12th edition of GIFR carries the theme "Islamic Finance in a Post-COVID World". This theme was chosen to highlight and discuss the role of Islamic finance during and after the COVID-19 crisis, and in the timely achievement of the UN's Sustainable Development Goals (SDGs). GIFR focuses on the size, growth, potential, prospects and challenges faced by the Islamic finance industry in various countries as well as possible policy measures to develop Islamic finance as a tool for global economic development and inclusion, post crisis. This year's GIFR will have an exclusive focus on Islamic Finance Country Index (IFCI)and Cambridge Islamic Finance Country Notes (IFCNs).



Aiming to continue as an industry building initiative and enhancing the quality and authenticity of information and analysis provided, GIFR 21 is scaling new heights in terms of audience, reach, and content.

Previous GIFR Issues









CAMBRIDGE INSTITUTE OF ISLAMIC FINANCE

We congratulate all the certificate holders for attending the Cambridge IFAP sessions in the past three months. Our participants have put in their efforts and dedication and we hope that this achievement would not only be beneficial to their careers but also to the Islamic finance industry as a whole.

WELL DONE!

1.	Anass Patel	16.	Faeqa Chowdhury
2.	Kenan Aydin	17.	Aznam Shahuddin
3.	Belinda Pejova	18.	Mubeen Zafar
4.	Agus Hartanto	19.	Syed Anas Wajid
5.	Bilal Sener	20.	Babakura Bashir
6.	Ahmed Bader Alawadhi	21.	Dato' Mohamad Zabidi Bin Ahmad
7.	Suziana M Shah	22.	Mughees Shaukat
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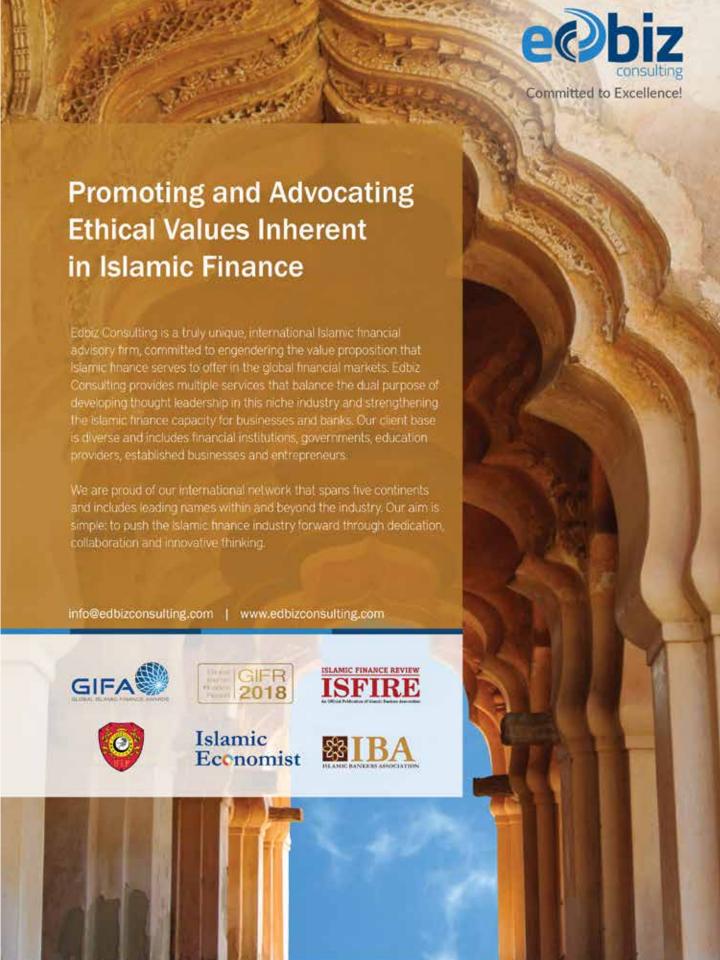
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