



8th

Islamic Retail Banking Awards

Jakarta, Indonesia

December 12, 2022



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MESSAGE FROM FOUNDER

Professor Humayon Dar, PhD (Cantab)

Founder, Islamic Retail Banking Awards

Retail banks have since long competed on distribution, realising economies of scale through network effects, and investments in brand and infrastructure. Competition mostly came from other large banks competing with the same type of traditional banking products. Many large retail banks have enjoyed the status quo for a long time. However, in recent times, several major macro trends have completely changed the playing field; disrupting the traditional retail banking model, and Islamic retail banks are no exception.

Islamic banking share is rapidly increasing in most countries favoured by government support and growing consumer demand. It is an industry that is facing competition not only from the conventional system but within the industry as well. The demand for Islamic retail banking is largely driven by the demand of consumers and small businesses.

However, the pandemic years brought a few challenges for Islamic banks, if not a complete halt. Therefore, when COVID-19 restrictions were eased and lifted, Islamic banks experienced the same reprieve as their conventional peers, as global economic activity renewed and with it, the price of oil increased significantly compared with 2020. These improved conditions and opportunities for the Islamic market ensured profitability across the board. Asset growth remained steady with a slower rate in the key markets of Malaysia and the UAE.

The nucleus of Islamic banking remains in the Middle East, centred on the six nations of the Gulf Co-operation Council (GCC) that together account for

just over two-thirds of all Shari'a-compliant assets worldwide. The GCC region remains as Islamic retail sector's main engine of growth, with Shari'a-compliant assets growing by 15.16% in 2021.

Saudi Arabia has risen as a dominant Islamic banking market in the Middle East and beyond, with three of its banks being represented as the top 10 this year. Saudi Arabia also emerged as the Number One Islamic financial market since the start of IFCI in 2011, primarily because of the proactive role played by the Saudi Central Bank. Islamic Finance Country Index (IFCI), the oldest index for ranking different countries with respect to the state of IBF and their leadership role in the industry is published by Cambridge IIF every year in its flagship report the Cambridge Global Islamic Finance Report.

Technology has permeated every nook and corner of our lives and inevitably businesses. The disruption in the Islamic finance space is then no different and digital services across the globe are in an upward spiral. 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. The Islamic FinTech industry in the OIC countries is projected to grow at a 21% CAGR to \$128 billion by 2025, compared to a CAGR of 15% for conventional FinTech.

Last year, we stood at a crossroad – with a choice to continue with what we have been focusing on for the last seven years or bring a new direction to this awards programme that has already attracted recognition and prestige. Islamic retail banking has now entered a wider digital domain that includes non-banking challenger players, i.e., Islamic FinTechs. This new category of financial technology business and companies are leveraging a wide index of technologies to empower customers across all demographics with swift and simple Shari'a-compliant financial products and services. This is naturally also reflected in the IRBA winners list that now comprises a number of Islamic FinTechs and non-bank institutions.

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 game-changers.

Our top award – IRBA Islamic Retail Banking Leadership Award – has for the last seven years recognised and celebrated the 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. Mahub ul Alam (CEO of Islami Bank Bangladesh Limited) and Adnan Yousif (then Group CEO of Al Baraka Banking Group) were the next two winners. Last year, this award was presented to Junaid Ahmed, CEO of Dubai Islamic Bank Pakistan.

This year, the most coveted IRBA Islamic Retail Banking Leadership Award 2022 is bestowed upon Hery Gunardi, President Director/CEO of PT Bank Syariah Indonesia Tbk. I present my cordial congratulations to Hery Gunardi 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. It is kudos to you all that Islamic retail banking is emerging as a leader in the financial services industry.

A handwritten signature in black ink, reading 'Humayon Dar'.

Professor Humayon Dar, PhD (Cantab)



CAMBRIDGE IFA

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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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Islamic Retail Banking Leadership Award 2022

Hery Gunardi

Hery Gunardi is the President Director/CEO of Bank Syariah Indonesia (BSI), the largest Islamic bank in Indonesia. He is also the Chairman of the Association of Indonesian Sharia Banks (Asbisindo). He is a qualified banker specializing in merging several business units, proven through the successful merger process between the three biggest banks in Indonesia—Bank BRI syariah, Bank Syariah Mandiri, and Bank BNI Syariah.

Hery entered the journey in the banking industry and started his career at Bank Bapindo as a research and development staff in 1991 after completing his studies at the University of Oregon, USA, majoring in Finance and Accounting. After that, He embarked on brilliant career paths at Bank Mandiri.

In 2021, Hery Gunardi received his doctoral degree in Management Science Doctoral Study Program from the Faculty of Economics and Business, Padjadjaran University. He proved his expertise as a banker, especially in the retail business, by writing a dissertation about “The Influence of Bank Competitiveness, Risk Management and Customer Relationship Management (CRM) on Private Wealth Management Performance and Their Impact on Retail Banking Business Growth.” As the President Director/CEO of BSI, He made a lot of breakthroughs and innovations that significantly impacted the Islamic economy and finance in Indonesia. Islamic ecosystem development and digitalization are one of Hery’s main concerns in his participation in building the sharia economy in Indonesia. He incorporated these principles throughout the initiatives carried out by BSI.

In the initiative to develop the sharia ecosystem in Indonesia, BSI has established various collaborations to create a halal industry in Indonesia. Including partnering with thousands of mosques, Islamic finance, various educational institutions, and Islamic boarding schools. In addition, BSI collaborates with several influential Islamic organizations in Indonesia, which includes Nahdlatul Ulama and Muhammadiyah, synergizes with Hajj and Umrah travel agencies, and develops services for managing ziswaf funds.

One of Hery’s most outstanding initiatives was planting QR codes in thousands of mosques to manage their ziswaf funds. Seeing the great potential of mosques in Indonesia through BSI, He launched a pilot project using QRIS. BSI has collaborated with 54,264 mosques in Indonesia, with QRIS transactions reaching more than Rp1 trillion.

“This award is remarkable, as it is an acknowledgement for all of BSI’s employees for our efforts toward building the Islamic ecosystem, especially in Indonesia. It has been two years as the President Director/CEO of BSI, and it was a collaborative effort to build and promote Islamic banking and economy sharia. It was reflected in the profits of BSI, which reached IDR 3.21 trillion as of the third quarter of 2022, growing by 42% year on year (YoY).”

We’re running a commercial business and entering the Sharia Islamic Ecosystem. In addition, BSI continues to encourage the development of the digitalization of banking services. We will continue to further the development of the Muslim ecosystem by optimizing the mosque, Hajj, and Umrah ecosystems, Ziswaf, Islamic-based educational institutions, the fashion and e-commerce industry, the food and beverage industry, health, export-import, and halal tourism.” - Mr. Hery Gunardi, President Director/CEO, Bank Syariah Indonesia (BSI)



IRBA Personality of the Year 2022

Hamad A. Al Oqab



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 Syria Bank 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).

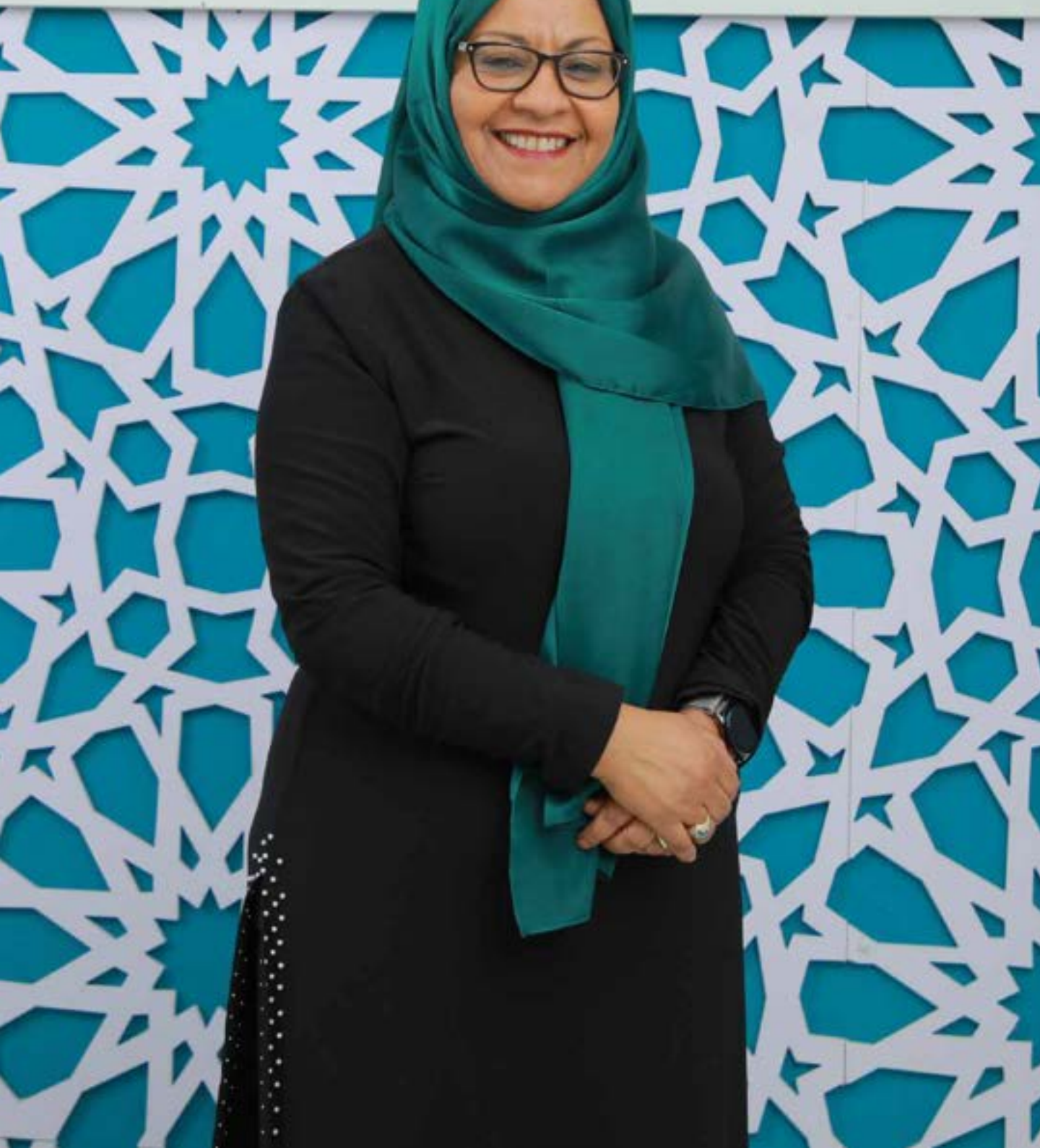
Before joining Al Baraka Banking Group in 2005, He worked in Shamil Bank (currently Ithmaar Bank), Arthur Andersen, Unilever and Bahrain Monetary Agency (currently Central Bank of Bahrain). Mr. Al Oqab Hold a Bachelor of Science degree in Accounting from the University of Bahrain and is a Certified Public 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).

Mr. Al Oqab was rewarded by the Islamic Retail Banking Awards (IRBA) as “CEO of the year” for the year of 2021.

“I am extremely pleased to have received ‘The Personality of the Year 2022’ award. 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

Bank

Bank



IRBA CEO of the Year 2022

MELIKA BEDRI MOHAMMED



Mrs. Melika Bedri has an extensive banking career spanning over three decades in the banking industry of the country. She is currently serving as Chief Executive Officer of ZamZam bank, the first Sharia compliant Bank in Ethiopia. Mrs. Melika has an MBA from Open University of London, and a BA in economics from Addis Ababa University. She had worked for commercial Bank of Ethiopia assuming various senior management positions, including Division Manager, Treasurer, Vice President, and Chief Finance Officer. Melika contributed a lot to the transformation journey particularly in digitalizing the Bank's business process in Ethiopia.

In addition to her high demanding duty, she has served as Board chairperson for Commercial Nominees and as a Board member of Ethiopian Reinsurance Company, Metal Corporation, and Ethiopian Crown Cork Manufacturing. Moreover, she received awards for her leadership in the financial sector from various national and international organizations like, Africa's Most Influential Women in field of finance (Regional Award from South Africa), AWiB's Women of Excellence Award (Ethiopia) & recently she has received Dinkenesh Leadership Award from USA for her outstanding Leadership performance.

Currently, Melika is the only female CEO out of the 29 banks that are fully operational in Ethiopia and she is also the founding CEO of ZamZam Bank, the first full-fledged interest free bank in Ethiopia. Under her leadership, ZamZam Bank has managed to implement fully sharia compliant core banking system along a profit distribution module within one year. In addition, the bank had succeeded in implementing mobile banking, instant ATM cards which operates on the ATM infrastructures of all Ethiopian banks through the nationally owned Eth- Switch in addition to its branches that are distributed in all regions. The bank in its short period of commencement has been making a concentrated effort to maximize operational efficiency, profitability and effective customer service.

"I am honored to be the recipient of the prestigious Islamic Retail Banking award as CEO of the year. As a founding CEO of the first full-fledged Islamic Bank in Ethiopia, I am proud to have our efforts recognized by IRBA.

Under my leadership and ZamZam Bank staff's tireless effort, we strive to achieve our Bank's vision in alignment with Sharia'h principles. We very much look forward to make our Bank agile and connected bank of tomorrow. Thank you!"

- Mrs. Melika Bedri Mohammed, Chief Executive Officer, ZamZam Bank



IRBA Transformational Leader of the Year 2022

YOUSAF HUSSAIN



Mr. Yousaf Hussain, President & CEO Faysal Bank, has around 27 years of diverse professional experience. His previous assignments have primarily been with ABN AMRO Bank, where he held multiple senior managerial positions, mainly within Wholesale / Corporate Banking. He led a number of landmark international Investment Banking & Structured Finance transactions across multiple industries. Yousaf has also been at the forefront of two bank acquisition and integration transactions. His experience also includes senior management positions with Samba Bank and earlier roles with Mashreq Bank (UAE) and Mobilink.

He has been with Faysal Bank since August 2008. He has contributed significantly to the growth of the franchise while holding senior management positions within Corporate, Special Assets and Risk Management Group. He was elevated, in early 2017, to become the President & CEO of Faysal Bank Ltd. Under his leadership, the Bank has embarked upon a well-structured plan to convert into a full-fledged Islamic Bank from a conventional bank. Simultaneously, the Bank has also adopted a growth strategy through major network expansion, new product offerings and enhanced distribution efficiency coupled with customer centric approach and increased focus on technology.

Yousaf is an Electrical engineer with an MBA from Lahore University of Management Sciences. He is a member of the Executive Committee of Pakistan Banking Association, a Council Member of the Institute of Bankers-Pakistan, Director at Pakistan Business Council and Pakistan Institute of Corporate Governance. He is also a member of the Management Committee of IBA- CEIF (Centre for Excellence in Islamic Finance).

“Assalamo Alaikum – I am humbled to be selected for the IRBA Transformational Leader of the Year 2022. Over the last 6 years, Faysal Bank Limited has undergone a historic transformation from a pure conventional bank to an Islamic bank, while achieving significant growth. A transformation of such scale and size had never been done before and at the onset the Bank had no model to follow on how to transform a running large size conventional bank to a full-fledged Islamic Bank while maintaining the business as usual, without losing the existing customer base and meeting their Board’s expectations of growth at the same time. The task of conversion required serious thought, planning, belief, dedication, commitment and mindset change of the team at all levels.

The transformation done in a very short span of time is being recognized for its comprehensiveness and referenced as the world’s largest conversion of its kind. With 700 Islamic branches, Faysal Bank has to its credit, the highest local Sharia rating of SCFR1 by the International Islamic Rating Agency and the second largest Islamic Banking network in Pakistan, which is growing at a fast pace.

A leader is only as good as his team, and Alhamdulillah, I have been blessed not only with the guidance of our Board of Directors but also with a team of exceptional people who truly believed in the cause. I am grateful to them and our customers for their support throughout this transformation journey of Faysal Bank. It is also my firm belief that if the cause is good, the guidance and support will always come from HIM and I remain eternally thankful to Allah Almighty for His benevolence and Rehmat.” - Mr. Yousaf Hussain, President & CEO, Faysal Bank Limited

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- 4 Empowering communities so they thrive
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Islamic Retail Banking Leadership Award 2022

Bank Islam Malaysia Berhad



Established in July 1983, BIMB is the only full-fledged Islamic bank publicly listed on the Main Market of Bursa Malaysia. Since then, BIMB has grown into one of the leading banking institutions in Malaysia to offer comprehensive shariah-compliant financial services through its 135 branches and more than 900 self-service terminals nationwide. Along with its two (2) core subsidiaries, namely BIMB Investment Management Berhad and BIMB Securities Sendirian Berhad, BIMB brings a unique perspective to the financial landscape and commits to nurturing responsible growth and greater financial inclusion.

By leveraging its extensive expertise and experience, BIMB strives to support its stakeholders, especially its customers in achieving success and building a sustainable future, particularly through digitalisation.

"Alhamdulillah. On behalf of Bank Islam Malaysia Berhad (Bank Islam), I thank IRBA for the award. We are honoured to receive the Islamic Retail Banking Leadership Award 2022, a recognition of our team's effort and dedication towards the development, growth, and success of the Islamic retail banking industry.

This award also reflects our commitment to delivering customers' expectations and continuous focus on providing comprehensive and innovative Shariah-compliant solutions to the market. As a Bank that Advances Prosperity for All, we will continuously strive to deliver the responsibilities entrusted to us and make meaningful contributions to the nation." - Encik Mohd Muazzam Mohamed, Group Chief Executive Officer, Bank Islam Malaysia Berhad



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

Contributing 20% of country's
Banking finance to SME sector

Country leader in import and export finance

Highest tax paying bank of the country

Created direct employment for 8.4 million people
by industrial investments

Pioneer in RMG sector financing by contributing to
1000 garment factories

Facilitated micro-finance to 1.5 million families across
30,000 villages of the country

Remarkable contribution to agriculture and
agro-based industries in the country



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Bangladesh Limited
Based on Islamic Shari'ah

Strongest Islamic Retail Bank in South Asia 2022

Islami Bank Bangladesh Limited



Islami Bank Bangladesh Limited is a Joint Venture Public Limited Company engaged in commercial banking business based on Islamic Shari'ah with 43% foreign shareholding having largest branch network (total 394 Branches, 228 Sub-Branches and 2694 Agent Outlets) among the private sector Banks in Bangladesh. It was established on 13th March 1983 as the first Islamic Bank in the South East Asia. It is listed with Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. with the authorized capital of USD240 million, paid-up capital of USD193 million, asset USD18 billion, equity USD707 million and a client base of 16.50 million as on 31st December 2021. Its mission is to establish Islamic Banking through the introduction of a welfare oriented banking system and vision is to always strive to achieve superior financial performance in the banking industry. IBBL is in the premier position in country's Banking sector in respect of business and financial services. It works for people of the society irrespective of caste, creed, religion, gender and political standing. IBBL has proved itself as the "Bank for all" and "Bank of Choice" to the Bangladeshi People.

IBBL has opened up need-based, socially-responsive and development-focused banking through unique operations and services in a different corporate culture. As a part of welfare oriented banking, IBBL has also introduced a diversified and wide range of deposit, investment and foreign exchange products coupled with techno-based banking services to people of all strata of the society. IBBL has been working for financial inclusion, inclusive growth, poverty alleviation and women empowerment through SME and microfinance programs. Under Rural Development Scheme, IBBL has been facilitating the poor and landless marginal people through disbursement of over USD4,000 among 9.5 million beneficiaries since its inception. IBBL is also striving for better industrialization, digitalization of banking services as well as sustainability of the economy. IBBL is committed to ensuring distributive justice, balanced growth and welfare maximization for the society.

"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 abroad 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 & abroad. The strength of IBBL is to adhere to core values like strict compliance of shariah and prevailing laws of land.

IBBL is the precursor of introducing welfare-oriented banking system by ensuring equity and justice in all of its activities. Unlike conventional financial institutions, profit or wealth maximization has never been among the prime objectives of IBBL. The Bank extends its services to individuals of all walks of life with strong commitment in advancement and uplifting economically disadvantaged segments. That's why, IBBL has shown utmost adherence to public interest leading towards economic emancipation of the country, which is one of core competence of our Bank among the banking industry." - Islami Bank Bangladesh Limited



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The Strongest Islamic Retail Bank in Indonesia 2022

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 277,34 Trillion Rupiah and core capital more than 24,59 Trillion Rupiah, make BSI as the one of 7 biggest banks in Indonesia and the 10th sharia bank globally in 2025 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 19,000 experienced employees. Every single of those assets will be maximized to deliver comprehensive, modern, innovative sharia financial services and solutions for all customer 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 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.

In corporate and wholesale segment, BSI will explore and penetrate the sectors that are yet to be optimized by sharia banks. We will explore the opportunity to finance various infrastructure both of medium and large scales, also support the government in developing infrastructure throughout Indonesia and attract global investors.

"Assalamu'alaikum Warrahmatullahi Wabarakatuh, We would like to thank the Islamic Retail Banking Awards (IRBA) Committee for the award given to Bank Syariah Indonesia as the Strongest Islamic Retail Bank in Indonesia 2022.

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: 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, MSME financing and financing card all within a syariah compliant principles, equipped with BSI's mobile digital service, so customers can transact easily anytime and anywhere. Once again, Thank you to all stakeholders for the trust and support to Bank Syariah Indonesia. Wassalamu'alaikum Warrahmatullahi Wabarakatuh" - PT Bank Syariah Indonesia Tbk

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ZamZam Bank S.C.



Taking its name from ZamZam Holy Water which gave life to the barren land of Makkah, ZamZam bank S.C is the first bank to get a license from the National bank of Ethiopia to operate as a full- fledged Interest Free Bank in the country. The bank is established to enhance the financial inclusion with a special focus on the part of society that was isolated from the financial system due to their religious beliefs or other factors.

The bank is working towards ensuring a sustained economic growth by demonstrating the impact of sharia compliant system on the economic development of the country. With the strong commitment of its shareholders, board, management and professional employees, the primary focus of the bank is Sharia'h compliance, advanced technology and excellent customer service.

The bank introduced various sharia compliant, inclusive and comprehensive financial products in its more than 60 branches opened in the capital and outlying cities. Moreover, it managed to simultaneously implement digital solutions that have far-reaching impact on its cherished customers like mobile banking and ATM services.

Currently, the bank has more than 600 employees working at different levels and expertise. The bank in its short period of commencement has been making a concentrated effort to deliver extensive Shariah compliant products and services that are offered in the international market by implementing global standards with the support of International consultants and Shari'a advisors.

"ZamZam Bank is honored to be the recipient of the prestigious Islamic Retail Banking award. As the first full-fledged Islamic Bank in Ethiopia, which began operations in June 2021, we are humbled to have our efforts recognized by IRBA.

In our short period of operation, we have already opened over 50 branches and launched digital banking services to reach our customers in all corners of the country. ZamZam Bank strives to achieve excellence in all aspects with strict compliance to Sharia'h principles and ethical values and looks forward to expanding its global outreach outside Ethiopia in the very near future." - Mrs. Melika Bedri Mohammed, Chief Executive Officer, ZamZam Bank



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1000 garment factories

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Remarkable contribution to agriculture and
agro-based industries in the country



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Islami Bank Bangladesh Limited



Islami Bank Bangladesh Limited is a Joint Venture Public Limited Company engaged in commercial banking business based on Islamic Shari'ah with 43% foreign shareholding having largest branch network (total 394 Branches, 228 Sub-Branched and 2694 Agent Outlets) among the private sector Banks in Bangladesh. It was established on 13th March 1983 as the first Islamic Bank in the South East Asia. It is listed with Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. with the authorized capital of USD240 million, paid-up capital of USD193 million, asset USD18 billion, equity USD707 million and a client base of 16.50 million as on 31st December 2021. Its mission is to establish Islamic Banking through the introduction of a welfare oriented banking system and vision is to always strive to achieve superior financial performance in the banking industry. IBBL is in the premier position in country's Banking sector in respect of business and financial services. It works for people of the society irrespective of caste, creed, religion, gender and political standing. IBBL has proved itself as the "Bank for all" and "Bank of Choice" to the Bangladeshi People.

IBBL has opened up need-based, socially-responsive and development-focused banking through unique operations and services in a different corporate culture. As a part of welfare oriented banking, IBBL has also introduced a diversified and wide range of deposit, investment and foreign exchange products coupled with techno-based banking services to people of all strata of the society. IBBL has been working for financial inclusion, inclusive growth, poverty alleviation and women empowerment through SME and microfinance programs. Under Rural Development Scheme, IBBL has been facilitating the poor and landless marginal people through disbursement of over USD4,000 among 9.5 million beneficiaries since its inception. IBBL is also striving for better industrialization, digitalization of banking services as well as sustainability of the economy. IBBL is committed to ensuring distributive justice, balanced growth and welfare maximization for the society.

"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 abroad 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 & abroad. The strength of IBBL is to adhere to core values like strict compliance of shariah and prevailing laws of land.

IBBL is the precursor of introducing welfare-oriented banking system by ensuring equity and justice in all of its activities. Unlike conventional financial institutions, profit or wealth maximization has never been among the prime objectives of IBBL. The Bank extends its services to individuals of all walks of life with strong commitment in advancement and uplifting economically disadvantaged segments. That's why, IBBL has shown utmost adherence to public interest leading towards economic emancipation of the country, which is one of core competence of our Bank among the banking industry." - Islami Bank Bangladesh Limited

A trusted partner with your principles



We always listen to you at Bank Nizwa – Oman's first, and leading, dedicated Islamic bank. We take pride in responding quickly to your priorities because we find our success in your achievements.

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بنك نزوى
Bank Nizwa



The Strongest Islamic Retail Bank in Oman 2022

Bank Nizwa



As the largest and fastest-growing full-fledged Islamic bank in the Sultanate, Bank Nizwa aspires to be the preferred financial partner for Oman's people and businesses. Since its inception, the bank has prioritised delivering Shari'ah-compliant, cutting-edge financial solutions to give consumers a distinctive banking experience that keeps up with their changing demands.

A financial organisation with a Shari'ah foundation, Bank Nizwa engages in intermediation and participation activities that promote society's economic, social and ethical well-being. The bank's overall service proposition is divided into Personal Banking, Corporate & Commercial Banking and Financial Markets and Investments with customers being served through multiple channels. The Retail Banking Division, which constitutes the majority of the company's operations, provides innovative Shari'ah-compliant products, such as savings, current, and investment deposit accounts, as well as solutions for home, personal and auto financing, to meet the financial needs of people across the country. It has worked towards continuously redefining the Islamic banking experience in Oman by providing customers with innovative products and services underpinned by responsive customer care and technologically advanced solutions to meet today's dynamic requirements. This approach has brought about positive change in Oman's retail banking space, prompting other institutions to re-examine their product and service offerings.

Customers increasingly expect intuitive, frictionless and connected banking platforms. Therefore, through technology and innovation, Bank Nizwa has spearheaded the way in developing FinTech solutions in the retail division. One of the main objectives of the bank is to increase financial inclusion and accelerate the transition to a digital economy. In alignment with this, Bank Nizwa is constantly improving its products and services portfolio. The bank constantly strives to improve consumer convenience by adopting tactics that fulfil their expectations. Hence, the Islamic bank has added a number of services to all electronic platforms, including IVR/phone banking, mobile apps, internet banking, ATM/CDM machines, SMS and Email. To empower attendees to make informed financial decisions, the division conducts knowledge sessions about Islamic banking and Shari'ah-compliant financial services and products. The Retail Banking Division strives to offer a richer customer experience through the innovation of its products and services. Over the next few years, the company also plans on expanding its network to increase its customer base. Bank Nizwa continues to strengthen its market share in deposits and assets by adding more customers, which has helped increase its market share. By analyzing and anticipating customers' needs, Bank Nizwa sets new benchmarks in customer service by using insights from its strategically located branches across Oman.

"We are indeed honored to have received this coveted award as it celebrates excellence and best practices in the Islamic retail banking sector. At Bank Nizwa, we ensure that our Sharia-compliant products and services are thoughtfully designed keeping the needs and demands of our customers in mind. At the same time, we have remained dedicated to achieving the objects of our digital transformation and sustainability drives with a keen emphasis on providing customers with the highest level of cyber and data security. Innovation, reliability and customer convenience are critical aspects of all our operations as we continue to enhance our digital banking ecosystem. All these factors put together have helped Bank Nizwa establish its positions as the preferred Islamic banking partner and set a new benchmark for progressive Shari'a-compliant solutions." - Mr. Arif Al Zaabi, AGM Retail Banking, Bank Nizwa



بنك التضامن
Tadhamon
Bank

The Strongest Islamic Retail Bank in Yemen 2022

Tadhamon Bank



بنك التضامن
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The Strongest Islamic Retail Bank in Djibouti 2022

SABA AFRICAN BANK



“Leading Islamic Banking in Djibouti and the Horn of Africa”. This statement embodies the vision of the bank and all that SABA AFRICAN BANK stands for, since its establishment in 2011. The Bank has made diverse and fundamental contributions that have influenced banking at the local level, and clearly participated in the establishment of a competitive banking edge.

The customers of the bank are a close community for who the bank is just basically a bank, investing the customer’s funds and maximizing profits, keeping pace with the bank to provide the latest services in the banking field targets customer satisfaction, focusing on the modernization to be a perspective through which the most efficient and safe technologies are selected, and the accurate employment of competent human resources skillfully, cognitively and behaviorally. The hard work put in to respond intelligently to the needs of customers in the spirit of ease and inclusiveness, we are convinced that the financial success of the customer is an achievement that entails the achievement of the objectives of the bank.

It is SABA AFRICAN BANK, where business is associated with reconstruction, originality with contemporary, development with belonging, communication with reach, value with values, local with global, individual with society, modern technology with the most appropriate resources, and with strict adherence to these dualities, the bank has been able to confidently strive for leadership, achieving during its relatively short life a rich banking legacy, and a confident destination of choice.

“In all its stages, in its various activities and throughout its visions, the African Bank of Saba has been and will continue to be an active member, and a sincere contributor to the development and progress of this country. This trend comes in recognition of the fundamental importance that financial institutions represent in the various tracks and sectors of sustainable development in the country, and from this realization the Bank goes upstairs, charts its plans and builds its goals. Our client has become not only the beneficiary, but also our first value and the focus of our sustained attention. For all of this, despite the recent establishment, we have made a distinguished and persistent track, enabling us to establish a leading position in financial and banking services, and to make us two races in keeping pace with the developments of the electronic revolution, to provide banking services that meet the expectations, taking into account the legitimate directives that define what the Bank is, committed to all domestic financial legislation, regulatory and international, to ensure that our client is safe spiritually and materially. With our services to the private sector, we have an active role to play in stimulating and developing its business, investment, and many more.” - Mr. Abdul Raqib Farea Salem, General Director, Saba African Bank



Collaboration inspires innovation

We have been recognised as 'The Strongest Islamic Retail Banking Window in Africa 2022'. This accolade is testament to the solutions, services and advice that we continue to provide our Muslim community when it comes to investing, financing and banking in a Shari'ah compliant manner.

Join [#TheChangeables](#)

Get the help you need



The Strongest Islamic Retail Banking Window in Africa 2022

FNB Islamic Banking



FNB is the oldest bank in South Africa and can be traced back to the Eastern Province Bank formed in Grahamstown in 1838. Today, FNB trades as a division of FirstRand Bank Limited. When looking at FNB's history, two things in particular stand out. The first is a story of survival - different circumstances in South Africa have posed many great challenges in our history, all of which FNB has successfully met.

This track record provides a strong foundation for our future challenges. The second is a story of people - our history has always been firmly influenced by the needs of the people we serve. The Acacia tree in our brand logo is a suitable representation of our history.

Our roots run deep in South Africa, and we have grown thanks to our commitment to serving the needs of our clients and communities, this is evident in the fact that FNB was the first of the large four banks in South Africa to open an Islamic banking window and offer Islamic banking to South Africa's minority Muslim population which roughly constitutes just 2% of the total population.

Islamic banking products can be found in each one of the franchises that make up FirstRand Bank. In totality, the bank covers a large spectrum of Islamic banking and financial service offerings. The offer includes Islamic retail and commercial banking, Islamic corporate and merchant banking services, Islamic vehicle and equipment finance, Islamic fiduciary and bespoke Islamic equity & commodity trading options.

FNB Islamic banking's expansion into the rest of Africa is a key priority for the Group. A large majority of the countries that FNB currently operates in have large Muslim populations and are well poised to offer Islamic financial services. We currently offer Islamic retail and business banking in other parts of Africa and are in the process of expanding the offering to other potential demographics. This commitment to developing Islamic financial services has been encapsulated in FNB Islamic Banking being named as the "Best Islamic Banking Window" for the sixth year in a row by the esteemed Global Islamic Financial Awards committee.

"To be named IRBA's "The Strongest Islamic Retail Banking Window in Africa 2022" is indeed a great honour and a tribute to a team that prides itself on developing unique and innovative Islamic banking products. This award further highlights the emerging potential that FNB has in becoming a dominant supplier of Shari'ah compliant banking solutions to the African continent. Our accomplishment is the consolidation of talent, business acumen and an adoption of platform-based application of Islamic financial services into dynamic environments. We sincerely thank and appreciate IRBA's awards committee for the recognition that it has bestowed upon us." - Mr. Amman Muhammad, CEO, FNB Islamic Banking



WE'RE HERE TO HELP YOU THRIVE AND GROW



Agrobank has roots in the places where we live and work that go back to 1969 and a history of stepping up for our customers and communities in charting the growth and development of Malaysia's agriculture industry by offering shariah compliant products and solutions across various customer segments, including corporate, commercial, consumer, trade finance, and microfinance customers.

Today, as a market driven, customer centric Development Financial Institution with a primary focus on strengthening the agriculture sector in Malaysia, we are proud to work with the people who grow our food, build our economy, and serve our neighbours.

Moving forward, Agrobank continues to strike an equal balance between its developmental and commercial roles to benefit the agriculture sector by providing a comprehensive repertoire of financing solutions for the agriculture community, which includes upstream activities related to primary food and commodities-based agriculture activities as well as downstream activities such as the processing, marketing, and distribution of agricultural products.

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Best Islamic Retail Development Finance Institution in the World 2022

AGROBANK



Agrobank is a leader in agriculture financing and values-based banking based (VBI)* in Malaysia. Established in 1969, Agrobank is actively involved in charting the growth and development of Malaysia's agriculture industry by offering shariah compliant products and solutions across various customer segments including micro, small, medium and large retail and business customers. Agrobank is a full-fledged Islamic bank since 1st July 2015.

As a market driven, customer centric DFI (Development Financial Institution) with a primary focus on strengthening the agriculture sector in Malaysia, Agrobank strikes an equal balance to its developmental and commercial roles to benefit the agriculture sector. Agrobank provides a comprehensive repertoire of financing solutions for the agriculture community; that includes upstream activities related to primary food and commodities-based agriculture activities to downstream activities such as processing, marketing and distribution of agricultural products.

Agrobank also offers retail banking financing solutions to improve the well-being of the agriculture community. This is done through its network of 207 touchpoints which include 140 branches and 67 banking touchpoints.

In 2019, Agrobank celebrated its golden jubilee Anniversary, as it marks 50 years of its proud establishment developing the agro industry.

www.agrobank.com.my

*VBI or value-based intermediation is an initiative by Bank Negara Malaysia (BNM) which aims to improve the products and services offered by Islamic financial institutions towards a better facilitation of entrepreneurship, community well-being, sustainable environment and economic growth, without compromising on shareholders' returns

"As a home-grown Islamic bank, we are honoured to be awarded with this prestigious international accolade. This award marks the pinnacle of our transformation journey as a full-fledged Islamic bank since 2015 and would motivate us to continuously exceed the growing demands and needs of the market.

It is also a testament to our ability to provide our valued customers with the best Islamic banking products and services as we continue to endeavour in strengthening our reputation as a reputable Islamic bank that firmly supports Malaysia's vision of becoming the global hub of the Islamic economy." - Tengku Ahmad Badli Shah Raja Hussin, President/ Chief Executive Officer, Agrobank

Best Islamic Retail Bank in Pakistan 2022



faysalbank



فيسال بینک

We are honored to receive the “**Best Islamic Retail Bank in Pakistan**” Award.

Faysal Bank’s successful transformation to a full fledged Islamic Bank is the world’s largest conversion of its kind, because of its scale and wide range of product offerings. With 700 Islamic branches and the highest local Sharia rating of SCFR1 by the International Islamic Rating Agency, Faysal Bank is the second largest Islamic Banking network in Pakistan. The Bank has focused on a customer centric approach to ensure availability of a full suite of Islamic banking products and services.

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Best Islamic Retail Bank in Pakistan 2022

Faysal Bank Limited



Faysal Bank Limited is a leading Financial Institution in Pakistan with a legacy of service and innovation that spans over three decades. The bank started out as a commercial bank but since 2014, has been systematically working towards transforming and aligning its structure, functions, processes and products in line with the Shariah-compliant directives. Faysal Bank's successful transformation will be formally completed by the end of 2022. The transformation done in a very short span of time is being recognized for its comprehensiveness and referenced as the world's largest conversion of its kind, in particular because of the scale & size and a wide range of product offerings. To date, Faysal Bank has successfully converted over a million customers throughout the country. With 700 Islamic branches by the year end, and the highest local Sharia rating of SCFR1 by the International Islamic Rating Agency, Faysal Bank is now the second largest Islamic Banking network in Pakistan, which is growing at a fast pace.

The Bank has focused on a customer centric approach to ensure availability of a full suite of Islamic products which include Pakistan's first Islamic Card, Noor Card - a Shariah compliant alternative to conventional credit cards. Unique and innovative products/services like SMS banking, Rehmat Accounts, Virtual cards, WhatsApp banking, Faysal Digibank Mobile App & Internet Banking etc. have also been introduced to further facilitate the customers. To cater the ever growing need of digitalization of processes & products, Faysal Bank has simultaneously evolved consistently through innovation, focusing on Digital Transformation and Data Enablement. As a result, 80% of migrate-able transactions are now being executed through the Digital and Alternate Distribution channels.

In 2020, Faysal Bank won the "Best Emerging Bank" award by the Pakistan Banking Association and the "Best Emerging Islamic Bank" award at the Global Islamic Finance Awards (GIFA). The following year, Faysal Bank was again recognized for its transformation to an Islamic Bank and awarded the "Best Islamic Bank for Transformation and Innovation 2021" award at GIFA.

"Alhamdulillah, we at Faysal Bank are honored to be recognized as the 'Best Islamic Retail Bank in Pakistan' at Islamic Retail Banking Awards (IRBA) by Cambridge IFA. We are glad to see that our conversion model is being recognized for its comprehensiveness based on our success in possibly one of the largest conversions of a conventional bank to an Islamic Bank, on a global basis. In a very short span of time, and by the grace of Allah subhana-wa-talaa, Faysal Bank has taken long strides to being a fully modern, contemporary and best Islamic Retail bank in Pakistan. Our transformation & execution strategy that encompassed all facets of the Bank has been a journey of belief, planning, commitment and dedication, supported all the way by our Sponsors, Board of Directors, State Bank of Pakistan, employees and above all the continued patronage of our customers.

It is a proud moment for us, as all our efforts are being acknowledged by the top industry experts. We are humbled by this achievement and will continue to take our efforts upwards for the growth of global Islamic banking and finance. I take this opportunity to also congratulate all the other winners at this ceremony and wish them continued success." - Mr. Yousaf Hussain , President & CEO , Faysal Bank Limited



Injecting sustainability, shaping a better tomorrow

Driving sustainability through value-based intermediation has always been at the core of what we do at CIMB Islamic Bank in becoming a purpose-driven organisation.

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 **CIMB ISLAMIC**

Best Islamic Retail Bank in Malaysia 2022

CIMB Islamic Bank



CIMB Islamic Bank Berhad ("CIMB Islamic"), licensed under Malaysia's Islamic Financial Services Act 2013, is the main operating entity of CIMB Group's global Islamic banking and finance franchise. It offers Shariah-compliant products and services to CIMB Group's consumer banking, commercial banking, wholesale banking and asset management businesses.

CIMB Islamic's services, products and operations comply strictly with global Shariah principles and standards under the guidance of the CIMB Islamic Board Shariah Committee which comprises world renowned Shariah experts and scholars. CIMB Islamic provides comprehensive and innovative Shariah-compliant financial products and services to meet the needs of individuals, small and medium scale enterprises as well as large institutional customers.

CIMB Group's Islamic banking and finance business is supported by the Group's network of around 33,000 employees in 15 countries comprising an experienced senior management team and a global team of Islamic banking and financial services professionals in all core components of the Islamic banking and financial services market. CIMB Group has one of the most extensive retail branch networks in ASEAN, with 621 branches as at 30 June 2022.

"The Best Islamic Retail Bank in Malaysia award given to CIMB Islamic Bank is not our winning alone but the winning of the industry as a whole. Through innovation and market development especially in Malaysia for the past 40 years has spurred the growth of the industry that we know today. And this award is indeed a motivation for us to strive harder and further develop the Islamic Financial Industry into the future." - Mr. Resham Singh, Regional Head, Consumer Banking, CIMB Islamic Bank

To be the
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convenient bank in
Saudi Arabia



مصرف الإنماء
alinma bank



Best Islamic Retail Bank in Saudi Arabia 2022

Alinma Bank



Alinma Bank is the region’s epicenter for dynamic, innovative, Shariah-compliant banking and financial services, delivered with the speed and convenience customers require in their busy modern lives. Founded in 2006 by royal decree, Alinma Bank has a strong track record of supporting the national economy and helping individuals and businesses pursue their goals and aspirations.

As a full-service financial institution, the bank serves individuals, corporates, and SMEs alike, with comprehensive products and services, delivered by skilled staff that are proactive on behalf of customers – anticipating needs, clearing obstacles, and creating efficiencies that give customers a best-in-class banking experience. Product offerings include auto, home, and personal financing, individual and corporate current accounts, card services, corporate financing, auto leasing, and much more.

To better serve customers – especially fast-paced youth – Alinma Bank has leveraged its already significant technological advantages in the market, to further push past the competition in digitizing the customer experience. Alinma Bank is driving forward with innovations in payments, savings schemes, digital transactions, and other important product and service categories, to ensure that Alinma customers always have the very latest in banking technology securing and facilitating their financial lives.

Alinma Bank will continue to support the Saudi economy and the bright future the Kingdom’s citizens and residents deserve. This will include an ongoing commitment to Vision 2030, as expressed through Alinma’s own Strategy 2025 initiative and other key projects and programs, all executed with the Shariah-compliant, values-based, service-centric approach that has made Alinma the preferred financial partner for so many.

“I would like to thank IRBA for this award. In their evaluation of Alinma Bank, IRBA took into consideration the comprehensiveness of what Alinma has achieved with special attention being paid to its track record of innovation, and the hard work to leverage whatever resources it could to deliver expanded and enhanced self-service options to bank customers, with a full commitment to pioneering innovative, Shariah-compliant banking services.

Alinma Bank is dedicated to meeting the needs of its customers, and has established a distinct digital infrastructure that suits their requirements. We at Alinma Bank continue to provide the best customer service and adopt the latest technologies to make our banking services easy, efficient, and accessible to all.” - Mr. Abdullah Ali AlKhalifa, CEO, Alinma Bank



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alBaraka 

Best Islamic Retail Bank in Bahrain 2022

Al Baraka Islamic Bank



Al Baraka Islamic Bank began with a strong and simple vision - to bring equitable, fair, and rewarding banking to hardworking individuals, with the aim of creating a better future for our entire community. Our connection to our culture and the trusting partnerships we build are based on shared values and goals. The way we choose to operate only works when everyone benefits, making you and your dreams our greatest pride and strength.

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

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

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

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

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

"We at Al Baraka Islamic Bank, are proud to have received the 'Best Islamic Retail Bank in Bahrain 2022' 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

Arabi Islami

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By Inducting advanced FinTechs and Adopting
The Highest Cybersecurity Standards
To ensure the Best Customer Experience



البنك العربي الاسلامي الدولي
ISLAMIC INTERNATIONAL ARAB BANK

Best Islamic Retail Bank in Jordan 2022

Islamic International Arab Bank

البنك العربي الإسلامي الدولي
ISLAMIC INTERNATIONAL ARAB BANK



Islamic International Arab Bank (IIAB) is a Jordanian bank founded in 1997, that plays a vital role in supporting the national economy through state-of-art Sharia-compliant financial solutions specially designed to serve individuals, small-and-medium-sized enterprises, corporates, and mega projects with a proven track record in increasing financial inclusion in a wide segment, especially less-privileged people, youth, women, and businesses managed or owned by women in all governorates of Jordan.

Despite the exceptional circumstances that the all countries around the world went through due to the pandemic, the financial performance of the bank showed numerous growths on both sides of the balance-sheet, income-statement, and market share with extraordinary levels of liquidity and capital adequacy exceeding regulatory requirements. IIAB prioritizes access to finance through effective expansion of branches, and ATMs network to cover all governorates of Jordan through 47 branches, 115 ATMs, and corporate center, supported with 24/7 digital channels including online banking, mobile App, and IVR.

The Digital Transformation Strategy continues to achieve its targets, which improved customers' journey, including launching the revamped Arabi Islami Mobile App, in-branch instant debit card issuance, new account opening methodology, and many infrastructure projects unleashing the potential of digital banking.

Awards: IIAB won many prestigious awards such as,

- GIFA Championship Award (Digital Banking) 2022
- The Critic's Choice for the Best Islamic Retail Bank in Jordan 2020
- IRBA Women Empowerment Product of the Year 2020
- IRBA AWARD: Best Retail Islamic Bank for SME 2019
- The Banker: Islamic Bank of the Year awards in Jordan 2019
- IRBA Award: Critic's Choice for the Best Islamic Credit Card 2017
- Union of Arab Banks Award: Excellence in the Financial Inclusion 2017

"For the past 25 years, IIAB has been a model for adapting Islamic banking towards the pillars of sustainability, particularly through innovation, responsibility, and Sharia-compliance. IIAB is capitalizing on that success through the digitalization to preserve the bank's role in sustainable development to retain excellent customer experience, and superior service quality while adhering to the bank's core values of trust, safe, and halal investment" - Mr. Iyad Asali, General Manager, Islamic International Arab Bank



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Diversity
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Best Islamic Retail Bank in Ethiopia 2022

Hijra Bank Share Company



Hijra Bank was established in Jan 16, 2020 in the wake of the long-awaited government's approval of full-fledged interest-free banking in Ethiopia. Large majority of the Muslim community in Ethiopia were financially excluded for decades due to the absence of Sharia compliant banks in the country. Hijra Bank was founded to respond to this age-old appeal of this community.

Since its very inception, Hijra bank has demonstrated its strict adherence to its core values of inclusion, fairness and diversity in all its operations. Unlike most financial institutions in Ethiopia, which started with a small group of elites from a specific geographical area, Hijra has set off with a solid foundation of 9,000+ small farmers, pastoralists, unbanked communities, peasants and small traders from all parts of the country. This inclusiveness and diversity philosophy of the bank is also reflected in branch expansion, resource allocation as well as staff recruitment.

Within one year of operation, Hijra Bank has also managed to build strong reputation for its unwavering subservience to Sharia principles. All the bank's financial products and services are regulated by Islamic Banking principles and are periodically reviewed and approved by Sharia Advisory Committee having 7 members consisting of Sheiks, imams and respected religious scholars. Furthermore, the bank's Core Banking System is acquired from the first and only AAOIFI-certified Sharia compliant software solutions: iMAL.

With its vision to be 'the premier partner in Ethical banking', Hijra Bank is expanding into more and more territories through its 45 branches, making it one of the fastest growing banks in the country. The bank has also leveraged digital technologies with Mobile and Internet banking to enhance financial inclusion to more than 185,000 customers across the nation. The bank is currently providing Sharia compliant products such as Wadiah, Qard, Murabaha, Mudarabha etc.

In addition to its regular banking operations, Hijra Bank is taking the leading role in the promotion of Islamic banking in the country through media campaigns and community engagements.

"Asselamu Aleykum Werahmatullahi Weberekatuh This is a very auspicious moment for Hijra Bank and I extremely honoured to be receiving best Islamic retail bank in Ethiopia. I am earnestly grateful for the recognition we have received for our work and I am glad that IRBA acknowledged our efforts and chose us amongst all others for this award.

Working together and seeing such wonderful outcomes is exceptionally magnificent. Thank you all that has made this event too special and memorable for Hijra Bank. I promise to see Hijra Bank here for a more such awards. Shukran jazilan" - Hijra Bank Share Company

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Best Islamic Retail Banking Brand in Indonesia 2022

bank bjb syariah



The establishment of bank bjb syariah began when Bank Jabar, the first Regional Development Bank that functioned according to the dual banking system was formed. Nearly a decade later, with the aim to meet the growing needs of Islamic banking customers, PT. Bank Jabar Banten Syariah was founded in 2010. Today, nearly 12 years after the establishment, bank bjb syariah is providing a full range of highly competitive Shari'a compliant financial services through Sharia banking. In order to expand its footprint in the digital banking ecosystem bank bjb syariah is working on Transformation Corporate Action. The Bank currently houses 10 branch offices, 53 sub-branches, 2 Cash Offices, 85 ATMs, 57 Offices channeling Hajj, 300+ offices for channeling deposits and a H2H bjb ATM. Its highly diversified Islamic products include:

Funding Products	Payment Application	Financing Products	Service and Delivery Channels
<ul style="list-style-type: none"> • Tabungan iB Masalahah (iB Masalahah Saving) • Deposito iB Masalahah (iB Masalahah Time Deposit) • Giro iB Masalahah (iB Masalahah Current Account) • Sempel iB (Simple iB Saving Account) • Tabungan Haji iB Masalahah (iB Masalahah Hajj Saving) • Tabungan Rencana iB Masalahah (iB Masalahah Saving Plan) 	<ul style="list-style-type: none"> • Payment Point Online Banking (PPOB) • T-Money BJBS • Receipt of Payment for Hajj Seat Booking • Payment of taxes and PBB 	<ul style="list-style-type: none"> • Consumer Finance • MSME and Commercial Financing 	<ul style="list-style-type: none"> • Service SKNBI, RTGS, Bank Certificate, Bank Support Letter, Bank Guarantee, Pickup Service, Mobile Collection. • Delivery Channel • ATM Card and Mobile Masalahah

Other products offered by the Bank are; BJB Syariah Super Apps - Mobile Masalahah and iB Masalahah Gold Ownership Financing (PKE). Majority of the shares of bank bjb syariah are held by Development Bank PT Regions of West Java and Banten (99.24%) and the rest by PT. Banten Global Development (0.76%).

"Assalaa'mualaikum Warrahmatullahi Wabarakatuh, Greetings, my name is Adang Ahmad Kunandar, CEO of Bank bjb syariah, alhamdulillahrabbiil aalamin. It is such an honour for me to receive this prestigious award of Best Islamic Retail Banking 2022 for bank syariah. A deep gratitude for our management, employees, customers and stakeholders, who continuously put in their best efforts. Hopefully we will continue this good work on this path, give our best services & performance to serve the community better for the benefit of our country in the future and we hope that bank bjb syariah will become the best digital sharia banking in Indonesia. Wassalamu'alaikum Warrahmatullahi Wabarakatuh"
 - Mr. Adang Ahmad Kunandar, President Director, bank bjb syariah

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Best Islamic Retail Bank for Priority Banking 2022

CIMB Niaga Syariah



CIMB Niaga was established as Bank Niaga in 1955. CIMB Group holds around 92.5% of the stakes in CIMB Niaga (including PT Commerce Kapital 1.02%). The Bank offers a comprehensive suite of both conventional and Islamic banking products and services, including Consumer Banking, Emerging Business Banking (EBB)/ Small Medium Enterprise (SME), Commercial Banking, and Corporate Banking supported by Treasury and Capital Market capabilities, as well as leading digital banking through OCTO Mobile, OCTO Clicks, Rekening Ponsel (mobile wallet), BizChannel@CIMB, and BizChannel@CIMB Mobile. Carrying the brand promise of Kejar Mimpi (Pursuit of Dreams), CIMB Niaga is committed to be the best partner and Bank of Choice for all segments to support them in realizing their dreams.

As a bank who is committed to provide a sustainable earth for future generations, CIMB Niaga consistently implements sustainability in running its business through synergizing environmental, economic, social and governance aspects into the banking process. With the Bank's campaign Anda #YangUtama (#YouMatter), CIMB Niaga continues to provide the best service for all customers. As of 30 September 2022, the Bank is supported by 11,587 employees (consolidated), 418 branch offices, 4,383 ATMs, as well as 296,104 EDC and QR spread across various cities in Indonesia.

CIMB Niaga Syariah is CIMB Niaga's Islamic Business Unit that provides solutions for the development of the Sharia Banking Business in Indonesia as well as the growing demand from customers for sharia banking transactions. By implementing a modern concept, CIMB Niaga Syariah provides the best banking services with the latest technology. Its banking services will always provide a secured and seamless transactions for all stakeholders, including its priority customers (CIMB Preferred). As of 30 September 2022, CIMB Niaga Syariah maintained its position as the largest Islamic Business Unit in Indonesia, with total financing valued at IDR45.2 trillion and deposits at IDR34.6 trillion.

"We are honored to receive such prestigious Islamic Retail Banking Award in Best Islamic Retail Bank category for Priority Banking 2022. We would like to express our deepest gratitude and sincere thanks to Cambridge IFA for awarding CIMB Niaga in this opportunity. This award symbolizes our achievement throughout the year of 2022 in ensuring the continuation of our services despite the challenges COVID-19 pandemic has brought upon us.

This recognition will motivate us to further improve our services and develop programs and products that will satisfy CIMB Niaga Syariah customers. Furthermore, we also hope to continuously educate our customers through product, literacy and inclusion. Last but not least, thank you for such enormous appreciation that will drive CIMB Niaga Syariah to be a better Sharia Bank for the community." - CIMB Niaga Syariah

FARMERS COMMERCIAL BANK (FCB)



Farmer's Commercial Bank (FCB) was established in 1/8/1998 as a result of the merger of two Banks, namely Sudan Commercial bank (SCB), the first Sudanese national bank, which was established in 1960 and Farmer's Bank for Investment and Rural Development (FBIRD) which was established in 1992; with the aim of developing the agricultural sector and other sectors related to agriculture. After the merger, (FCB) became one of the biggest banking institution in the country with regard to the number of shareholders. The bank aims at achieving strategic goals in the promotion of agricultural, industrial and trading sectors in general in addition to providing finance services to all other economic activities.

VISION

Farmer's Commercial bank (FCB) strives to become the trusted bank of choice , a leader in the field of digital banking and social development with a positive and tangible impact on the Sudanese community and a renowned global presence.

MISSION

To attract, develop and retain the best banking talent to deliver world-class products and the highest quality

service to our customers; to support the communities in which we operate, and to adhere to our core values of passion, integrity, conservation, and knowledge.



BANK BRANCHES

Best Socially Responsible Islamic Retail Bank in Sudan 2022

Farmer's Commercial Bank



Farmer's Commercial Bank (FCB) was established in 1/8/1998 as a result of the merger of two Banks, namely Sudan commercial bank (SCB), the first Sudanese national bank, which was established in 1960 and Farmer's Bank for Investment and Rural Development (FBWD) which was established in 1992 with the aim of developing the agricultural sector and other sectors related to agriculture.

After the merger, (FCB) became one of the biggest banking institution in the country with regard to the number of shareholders. The bank aims at achieving strategic goals in the promotion of agricultural, in clusthal and trading sector, in addition to providing finance services to all other economic activities.

In order to achieve its strategy, the bank established 36 Branches and two sub-branches spread almost all over the country. All these branches are connected with a modern network.

"The most important concerns and issues of social responsibility and the contributions of the Commercial Farmer Bank. Based on the bank's keenness to achieve the goals of social responsibility by reaching the largest number of beneficiaries from financing projects, the bank has provided microfinance and graduate financing through its all branches in the various states of Sudan, where the percentage of microfinance reached about 12% of the total financing portfolio of the bank.

The bank financed economic housing for low-income individuals, employees and workers through residential communities. The bank also focused on contributing to the settlement of the displaced from various dams and floods. It also financed infrastructure projects such as roads, bridges, power lines, drinking water networks and underground wells. The bank also focused on caring for the land and developing it. Alleviating poverty, developing activities and markets for artisans, low-income people, and pioneers of small industries, financing projects with a social dimension, as well as providing seeds and fertilizers to farmers, financing harvest, expanding storage containers for medicines, crops, and agricultural products for the purpose of export and internal manufacturing, as well as commercial projects to qualify women. The bank is considered one of the pioneer banks in the field of microfinance, as it was chosen by the Microfinance Unit of Central Bank of Sudan for microfinance since 2017. The bank worked to provide financial services in the field of financing, savings, deposits, training and capacity building for low- and limited-income people and those who are economically active. The share of the agricultural sector, both plant and animal was 34%, transportation (for individuals) is 47%, and the service is 17% industrial and craft sectors is 2%." - Mr. Nagmeldin K. Eldikheiry, General Manager, Farmer's Commercial Bank



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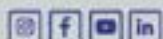
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- > Focus on business growth and individual prosperity



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0700LOTUSBANK (0700568872265).
www.lotusbank.com



Best Emerging Islamic Retail Bank 2022

LOTUS Bank Limited



LOTUS Bank is a Non-Interest Commercial Bank committed to ethical investing, ethical banking, & ethical prosperity. The Bank is the third licensed Islamic Bank in Nigeria by the Central Bank of Nigeria (CBN)

The Bank is committed to deepening financial inclusion and broadening the array of non-interest banking products, available to the banked, unbanked, and under-banked population of Nigeria.

LOTUS Bank began operations on July 7th, 2021.

"We are pleased that after a year of operation we have been nominated by Islamic Retail Banking Awards for this prestigious award. This award is a testament to LOTUS Bank's great commitment and significant contributions to the development, growth, and success of Islamic retail banking." - Ms. Kafilat Araoye, MD/CEO, LOTUS Bank

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Right By You

Best Islamic Retail Banking Window 2022

UOB Malaysia Islamic Banking



UOB Malaysia (UOBM) is the first subsidiary across the UOB Group to launch Islamic banking solutions for its customers in July 2016. The dedicated division provides Shariah-compliant products and services based on the principles of Islamic law (Shariah) to retail, commercial and corporate customers. The move into Islamic banking is in line with the Bank's commitment to provide customers with comprehensive and tailored solutions; and reinforces the Bank's drive towards achieving sustainable long term growth. Our integrated and unparalleled Southeast Asian network, extensive global presence and in-country expertise will allow us to facilitate intra-regional Islamic deals in the region and position ourselves as a market leader in the regional Islamic banking space. As a Malaysia-based bank with a strong Asian franchise, UOBM is well-positioned to compete for Malaysia's Islamic banking market share.

With the introduction of UOB Islamic Banking Window (IBW), the Bank is able to offer its commercial and corporate clients an alternative form of financing through Shariah-compliant cash, financing, trade and foreign exchange solutions. In the retail banking space, IBW has launched a three-pillar Islamic Wealth Management solution to help affluent customers save, grow and protect their wealth. These pillars allow retail banking customers to have access to Shariah-compliant retail products under one roof. This includes current and savings accounts, home financing solutions and Islamic Wealth Management products through UOBM's branch network. The Bank will continue to develop new Islamic banking solutions in line with customers' needs and lifestyle requirements. In a short period of time, we have achieved our aspiration to cater to the needs of new segments and markets of Islamic Banking customers especially in Malaysia.

"We are honoured to have won the prestigious global Islamic Retail Banking Awards (IRBA) 2022 under the Best Islamic Retail Banking Window 2022 category. This is the third year running that UOB Malaysia have won awards from IRBA. UOB Malaysia has won Critics' Choice Best Premier Islamic Retail Banking Award in 2020 & IRBA Excellence Award for Premier Islamic Banking Services in 2021. The award is a 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 remain steadfast in helping our customers stay 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



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Best Islamic Retail Banking Window in the UAE 2022

ADCB Islamic Banking



Overview

Founded in September 2008, ADCB Islamic Banking is recognized as a market leader in the realm of Islamic banking in UAE. It offers a wide range of Islamic banking products and solutions for individuals and businesses, increasing market share. ADCB Islamic Banking has successfully established itself as a major Islamic banking entity, with more than 475,000 customers choosing ADCB Islamic Banking products and services. The significant customer base and sizeable balance sheet of ADCB Islamic Banking is comparable to some of the most established full-fledged Islamic banks in the region.

Innovation

Innovation has been one of the hallmarks of ADCB Islamic Banking as we have launched automated Personal Finance murabaha contract acceptance. Our multiple innovative liability products include Millionaire Savings Accounts, which have given away millions of Dirhams in cash prizes and helped many of our customers fulfill their dreams and ambitions.

Digital Transformation


The financial world – especially on the retail side – is moving towards a paperless environment, focusing more on electronic channels and ADCB Islamic Banking leads this wave by continuously introducing products through our online banking platforms. As we progress, most of our retail products shall be made available to the customers through our digital platforms.

Islamic Knowledge Infrastructure

ADCB Islamic Banking constantly develops its human capital through variety of internal and external training programs and we have launched a key Islamic knowledge infrastructure initiative "Islamic Banking Academy (IBA)". Over 5,000 staff members have so far benefitted from different IBA programs. ADCB Islamic Banking has also supported Islamic banking and finance training and education initiatives through intellectual support to number of international universities.

"ADCB Islamic Banking is honoured that the Islamic Retail Banking Awards (IRBA) committee has chosen us as the Best Islamic Retail Banking Window in the UAE (2022) for the second year in succession. This recognition reaffirms ADCB's belief in the significance of Islamic Banking in the industry and for our customers.

Our focus on digital innovation continues to achieve the highest acquisitions and cross-sell from new and existing customers, who enjoy access to our state of the art digital platforms for all their banking needs. Most of our banking services, from applying for new products to accessing existing products and services, are only a tap or click away. I would like to thank IRBA for honoring ADCB Islamic Banking and look forward to the continued growth of Islamic Banking industry in the UAE and globally." - Mr. Kaizar Patla, Head of Islamic Banking, ADCB Islamic Banking

A man in a light blue shirt and dark trousers stands leaning against a large palm tree in a city at night. The background shows a street with light trails from cars, a large classical building, and modern skyscrapers under a twilight sky.

First islamic bank in Germany and the Eurozone.

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.

Most Innovative Islamic Retail Bank in Europe 2022

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 from 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 which 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 be a part of the 8th Islamic Retail Banking Awards ceremony and receiving the Most Innovative Islamic Retail Bank in Europe 2022. Finding this opportunity, I would like to thank the Cambridge IFA for recognizing KT Bank as a key Islamic Bank in the Eurozone.

KTBank will continue its stable growth trajectory in the years to come, further advance its portfolio, both in conventional physical environment as well as digital environment. Our near term target is to expand our digital banking structure with investing in our mobile and online banking applications. On the other hand our growth strategy in Germany is supported by our innovative, user friendly and prudent products and services. Among other things, this year we have made it possible for our customers to apply for several retail products via online banking or our mobile application without requiring any paper or physical document. As KT Bank we will continue to invest in developing new products, new channels and platforms to serve our customers better.

We appreciate once again the distinguished award in the name of our group and hope to be a part of your prestigious program in the future." - KT Bank AG



MCB Islamic Bank Ltd.

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FOR YOUR EVERYDAY BANKING NEEDS



The Most Improved Islamic Retail Bank in Pakistan 2022

MCB ISLAMIC BANK LIMITED



MCB Islamic Bank Limited (the “Bank”) is the wholly owned subsidiary of MCB Bank Limited and commenced its operations in 2015 with a nation-wide network of branches. The aim of MCB Islamic Bank Limited is to be the first choice Shari’ah compliant financial services provider for the customers and to carry out business purely in accordance with Shari’ah principles with full conviction and devotion.

Alhamdulillah, the Bank currently operates to provide Shari’ah compliant value added and innovative banking solutions for customers under the supervision of a Shari’ah Board chaired by the renowned Islamic scholar Professor Mufti Munib-Ur-Rehman. The Bank focuses on building strong and lasting relationships as well as delivering an experience that satisfies all types of customers across Corporate, Commercial, SME, Consumer, Agriculture and Micro sectors. The Bank offers wide range of Riba Free and Shari’ah compliant products for both personal and business needs.

The Bank is using world’s renowned Core Banking Software solution. Different services and products offered by the bank are available to customers through a branch network of 175 plus branches backed by 175 plus ATMs (Onsite & Offsite). The Bank offers EMV enabled Debit Cards, IOS and Android based native Mobile Apps and Internet Banking services. Moreover, the Bank has also developed its suite of Cash Management services, including Payment upon Identification (PUI), Cash & Instrument Collection, Cash in Transit Services (CIT), Corporate Internet Banking by acquiring Oracle Banking Digital Experience (OBDX) and has also developed product suite of Employee Banking for our Corporate Customers.

The Bank is committed to share in the mutual benefits with the customers, staff and shareholders who participate in our business success under the highly skilled and seasoned management with the prime objective of ensuring our customers’ satisfaction.

“First of all I would like to thank Cambridge IFA for organising such a great event to recognize the Top achievers of Banking Industry. Thank you for the award. A good team/employees are the key to success for every organisation. So I want to thank them for their hard work without which this was not possible.

This is also a step towards making MCB Islamic Bank the Banking of 1st choice and shift people/customers from Riba towards Interest Free/Shariah Based products. This is just the beginning of many more milestones that we aim to achieve in the years to come.” - MCB ISLAMIC BANK LIMITED



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SIBL
Social Islami Bank Limited
Sovereign & Shariah Compliant

IRBA Excellence Award for Islamic Retail Banking in Bangladesh 2022

SOCIAL ISLAMI BANK LIMITED



Social Islami Bank Limited (SIBL) is a second-generation Islamic commercial bank operating since 22 November 1995 based on Shariah' Principles. The bank, at present, has 178 branches and 145 Sub branches across the country with two subsidiary companies. Targeting poverty alleviation, SIBL has been modeled as participatory three sector banking model. In the formal sector, it works as an Islamic participatory commercial bank with human face approach to credit and banking on the profit and loss sharing. It has a non-formal banking sector too with informal finance and investment package that empowers and humanizes real poor families and create local income opportunities and discourages internal migration.

The bank has another sector to monetize the voluntary sector and management of Waqf, Mosque properties and has introduced cash Waqf system for the first time in the history of banking. The bank is listed on both the Dhaka Stock Exchange and Chittagong Stock Exchange.

"We are delighted and extremely gratified to receive this excellence award. Firstly, I want to appreciate the members of the jury for choosing our organization as IRBA excellence Award for Islamic Retail Banking in Bangladesh for the year 2022 and for showing great respect to Social Islami Bank Limited with this Award.

This award definitely will boost our confidence and it will also give us more responsibilities to do much better in the future. It's really a very auspicious moment for Social Islami Bank Family." - SOCIAL ISLAMI BANK LIMITED

HABIBMETRO

سیراٹ صِرَاط



HABIBMETRO Sirat congratulates its Shariah Board Chairman Tan Sri Dr Mohd. Daud Bakar on receiving The Royal Award for Islamic Finance 2022 from, His Majesty Yang di-Pertuan Agong, The King of Malaysia for contributions in global Islamic Banking.

HABIBMETRO Sirat has 300+ distribution channels across Pakistan including a growing network of 60 dedicated Islamic Banking Branches. Sirat products and services are available across our group network in Pakistan, UAE, South Africa and UK.



[Secretary of Habib Bank AG Zurich]



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STAY AHEAD

IRBA Excellence Award (Islamic Banking Strategy for Global Growth) 2022

HABIBMETRO Sirat



OUR VISION

To be the most admired Shariah Compliant Banking Brand on a Global platform.

GLOBAL BRAND BACKED BY STRONG GROUP LEGACY

SHARIAH INTELLECTUAL CAPITAL

INTERNATIONAL CONNECTIVITY & MARKET OUTREACH

ROBUST & RING-FENCED IN-HOUSE PLATFORM

DEDICATED & CERTIFIED STAFF FROM PROMINENT INSTITUTIONS

OUR PURPOSE

To facilitate group markets in their growth strategy through Shariah compliant products and services from a HUB & BESPOKE MODEL IN PAKISTAN

OUR PROMISE

- Service
- Integrity
- Respect
- Accessibility
- Trust

OUR PLEDGE

- Sincerity
- Giving
- ForGiving
- EmpAthy
- Humility

"I am extremely pleased to accept this recognition for HABIBMETRO's SIRAT Banking at the prestigious IRBA 2022 platform. Islamic Banking is growing exponentially not just in Pakistan, but globally as well; in some countries, this growth is outpacing that of conventional banking. Through strategic focus and concentrated efforts, we at HABIBMETRO SIRAT aim to increase the contribution of our Islamic Banking brand to HABIBMETRO Bank in Pakistan and strengthen the positioning of SIRAT Islamic Banking in the other countries where Habib Bank AG Zurich enjoys a footprint." - Mr. Mohsin Ali Nathani, President & Chief Executive Officer, HABIBMETRO Bank

Arabi Islami

Your Gateway To The Future

Our Core Values are Our Compass Toward Digitalization
By Inducting advanced FinTechs and Adopting
The Highest Cybersecurity Standards
To ensure the Best Customer Experience



البنك العربي الاسلامي الدولي
ISLAMIC INTERNATIONAL ARAB BANK

IRBA Excellence Award for Islamic Digital Banking in Jordan 2022

Islamic International Arab Bank

البنك العربي الإسلامي الدولي
ISLAMIC INTERNATIONAL ARAB BANK



Islamic International Arab Bank (IIAB) is a Jordanian bank founded in 1997, that plays a vital role in supporting the national economy through state-of-art Sharia-compliant financial solutions specially designed to serve individuals, small-and-medium-sized enterprises, corporates, and mega projects with a proven track record in increasing financial inclusion in a wide segment, especially less-privileged people, youth, women, and businesses managed or owned by women in all governorates of Jordan.

Despite the exceptional circumstances that the all countries around the world went through due to the pandemic, the financial performance of the bank showed numerous growths on both sides of the balance-sheet, income-statement, and market share with extraordinary levels of liquidity and capital adequacy exceeding regulatory requirements. IIAB prioritizes access to finance through effective expansion of branches, and ATMs network to cover all governorates of Jordan through 47 branches, 115 ATMs, and corporate center, supported with 24/7 digital channels including online banking, mobile App, and IVR.

The Digital Transformation Strategy continues to achieve its targets, which improved customers' journey, including launching the revamped Arabi Islami Mobile App, in-branch instant debit card issuance, new account opening methodology, and many infrastructure projects unleashing the potential of digital banking.

Awards: IIAB won many prestigious awards such as,

- GIFA Championship Award (Digital Banking) 2022
- The Critic's Choice for the Best Islamic Retail Bank in Jordan 2020
- IRBA Women Empowerment Product of the Year 2020
- IRBA AWARD: Best Retail Islamic Bank for SME 2019
- The Banker: Islamic Bank of the Year awards in Jordan 2019
- IRBA Award: Critic's Choice for the Best Islamic Credit Card 2017
- Union of Arab Banks Award: Excellence in the Financial Inclusion 2017

"For the past 25 years, IIAB has been a model for adapting Islamic banking towards the pillars of sustainability, particularly through innovation, responsibility, and Sharia-compliance. IIAB is capitalizing on that success through the digitalization to preserve the bank's role in sustainable development to retain excellent customer experience, and superior service quality while adhering to the bank's core values of trust, safe, and halal investment" - Mr. Iyad Asali, General Manager, Islamic International Arab Bank

A bank with global presence bringing Islamic banking to your doorstep

If you're looking for personal or business banking services that reflect your values then our Sirat products are an ideal choice. We've designed them in line with Shariah principles.

Our Shariah-compliant products and services include:

- Personal current and savings accounts
- Fixed term eDeposits
- Business current and savings accounts
- Buy-to-let finance for residential and commercial properties

Habib Bank AG Zurich is the family-owned heir to a tradition of commerce and banking dating back to 1841. Since establishment in 1967, the Group has expanded to a global presence in eight countries across four continents.

To find out more visit our website at
www.habibbank.com/uk/home/ukSirat.html
or contact the designated Sirat Islamic banking team either by
email sirat.uk@habibbank.com or telephone 0808 18 74728



Habib Bank AG Zurich is the trading name of Habib Bank Zurich plc.
Authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation
Authority under registration number 627671

IRBA Excellence Award for Islamic Banking Offering in the UK 2022

Habib Bank Zurich plc



Habib Bank Zurich plc (HBZUK) is a wholly-owned subsidiary of Habib Bank AG Zurich, Switzerland. The HBZ Group has a rich history in financial services with presence in eight countries. HBZUK has been serving its customers in the UK for over 45 years delivering high-quality products and services built on long term customer relationships. Its core value of “Service with Security” has led to a natural longevity in customer relationships, which are cross-generational and cross-border, strengthening the HBZUK’s reputation as a business bank.

The **Sirat** products are designed in line with shariah principles. HBZUK offers Commodity Murabaha and Diminishing Musharakah products for real estate financing and current account and term deposit accounts on Qard and Wakalah concepts for depository products. The conventional product and services include buy to let finance, commercial loans, working capital finance, trade finance, current and savings accounts, cash management and treasury services. Customers can access their accounts, complete transactions and obtain services through the branch network and digital channels.

The **Sirat** products are available through a network of eight branches in London, Manchester, Birmingham and Leicester. Branch relationship teams help the customers for on-boarding and service supported by a dedicated **Sirat** team with expertise in shariah compliant products. HBZUK focuses on a high-touch relationship model, which enables a deep understanding of customer needs and fosters agility in both decision making and ability to act in clients’ best interests. This approach is driven by a focus on HBZUK’s core values - commitment, teamwork, respect, responsibility, integrity and trust – which are the building blocks of its’ business model and organisational culture.

HBZ Group’s global footprint also provides international synergy for the customers in the UK and their business interest around the world. This is fundamental to the strategy of “relationship banking” which forms the USP of our client centric business model.

“We are extremely happy to have been chosen for the award, which we accept with humility and pride. This is the 2nd award we have received since the launch of our Islamic Banking window operations ‘Sirat’. It demonstrates the confidence our customers have shown for the Habib Bank AG Zurich brand and it’s Islamic banking product suite.

*The Islamic banking market in the UK continues to grow at a steady pace. Within a short span of three to four years from the launch of our Islamic banking operations, **Sirat** has become a key component of our overall business model. We aspire to increase our market share through deepening customer relationships and meeting their requirements for shariah compliant products. We continue to benefit from the experience of the wider HBZ Group network across eight markets, of which, four offer Islamic banking products. I would like to thank our **Sirat** and UK management team, UK Board, the group office and most importantly our customers who have shown tremendous confidence during these years.” - Mr. Satyajeet Roy, Chief Executive Officer, Habib Bank Zurich plc*



بنك سبأ الأفريقي
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IRBA Excellence Award for Islamic Home Financing in Djibouti 2022

SABA AFRICAN BANK FOR SABA CITY



“Leading Islamic Banking in Djibouti and the Horn of Africa”. This statement embodies the vision of the bank and all that SABA AFRICAN BANK stands for, since its establishment in 2011. The Bank has made diverse and fundamental contributions that have influenced banking at the local level, and clearly participated in the establishment of a competitive banking edge.

The customers of the bank are a close community for who the bank is just basically a bank, investing the customer’s funds and maximizing profits, keeping pace with the bank to provide the latest services in the banking field targets customer satisfaction, focusing on the modernization to be a perspective through which the most efficient and safe technologies are selected, and the accurate employment of competent human resources skillfully, cognitively and behaviorally. The hard work put in to respond intelligently to the needs of customers in the spirit of ease and inclusiveness, we are convinced that the financial success of the customer is an achievement that entails the achievement of the objectives of the bank.

It is SABA AFRICAN BANK, where business is associated with reconstruction, originality with contemporary, development with belonging, communication with reach, value with values, local with global, individual with society, modern technology with the most appropriate resources, and with strict adherence to these dualities, the bank has been able to confidently strive for leadership, achieving during its relatively short life a rich banking legacy, and a confident destination of choice.

“In all its stages, in its various activities and throughout its visions, the African Bank of Saba has been and will continue to be an active member, and a sincere contributor to the development and progress of this country. This trend comes in recognition of the fundamental importance that financial institutions represent in the various tracks and sectors of sustainable development in the country, and from this realization the Bank goes upstairs, charts its plans and builds its goals. Our client has become not only the beneficiary, but also our first value and the focus of our sustained attention. For all of this, despite the recent establishment, we have made a distinguished and persistent track, enabling us to establish a leading position in financial and banking services, and to make us two races in keeping pace with the developments of the electronic revolution, to provide banking services that meet the expectations, taking into account the legitimate directives that define what the Bank is, committed to all domestic financial legislation, regulatory and international, to ensure that our client is safe spiritually and materially. With our services to the private sector, we have an active role to play in stimulating and developing its business, investment, and many more.” - Mr. Abdul Raqib Farea Salem, General Director, Saba African Bank

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Upcoming Islamic Retail Banking Window in Pakistan 2022

U Microfinance Bank – Islamic Banking



U Microfinance Bank Ltd. (U Bank) is a wholly-owned subsidiary of Pakistan Telecommunication Company Limited (PTCL) – e& Group (previously Etisalat Company.) The bank has a network of more than 240 branches, across 210 cities and rural areas in Pakistan, and offers a wide range of microfinance loans, deposit products, and branchless banking solutions. U Bank’s branchless banking offers services under the banner of UPaisa in collaboration with Ufone (Pak Telecom Mobile Limited). The service is offered at nearly 50,000 agent locations across Pakistan. U Bank is also the first microfinance bank in Pakistan to introduce Islamic Banking.

U Microfinance Bank is proud to stand at the front line of fighting poverty in Pakistan and is dedicated to playing a critical part in the implementation of National Financial Inclusion Strategy 2023, which aims to bring 50% of Pakistan’s adult population into the banking net.

At U Microfinance Bank, we firmly believe that access to microfinance services contributes significantly towards building a more inclusive society by bringing the underserved population into the banking net, as well as to help document the informal economy. Our product portfolio is designed to continuously create livelihoods for the underserved population of Pakistan and bring betterment to their lives.

“U Microfinance Bank holds a firm belief in its business sustainability strategy and the introduction of large-scale Islamic Banking in microfinance as one of the most crucial strategic initiatives taken this year. We are one of the first players in the microfinance industry to develop a fully-functional Islamic Microfinance Division (IMD) offering a range of Shariah-compliant products and services to a separate niche of customers that identify a promising market.

U Bank commenced its operations in Islamic Banking this year and aims to reach a total of 30 dedicated Islamic Banking branches nationwide by the end of 2022, expanding our geographic footprint.

The Islamic Banking division’s encouraging beginning and promising future bear testament to U Bank’s mission-driven to include all sections of the society into the banking net with an aim to become a challenger retail bank with a unique banking approach that is second to none in Pakistan. The award for the ‘Upcoming Islamic Retail Banking Window in Pakistan’ by IRBA further invigorates our enthusiasm to continue to work towards the financial inclusion of a broad spectrum of users.” - Mr. Kabeer Naqvi, President & CEO, U Microfinance Bank



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RETAIL



SME



CORPORATE

Best Non-Bank Islamic Retail Finance Institution 2022

Siraj Finance PJSC



Siraj Finance PJSC is a private joint stock company based in Abu Dhabi and regulated by the Central Bank of the UAE. Siraj Finance is a part of Trizac Holding LLC, which is an integral entity of the Al-Otaiba Group of Companies. Siraj Finance proudly offers a multitude of financial products, designed in compliance with the Sharia principles.

We cater to individuals, small and medium enterprises (SMEs) and Corporates, with the objective of providing them a variety of product options that best fit their aspirations and needs. Our core aim is to become one of the most progressive Islamic financial institutions facilitating businesses and individuals in the region. We value our clients' business requirements and accordingly allow them to choose from a wide range of Sharia compliant product offerings. We are operating as a listed finance company since the year 1999 and now are one of the fastest growing Islamic Finance Companies in the UAE providing sharia compliant products and services to our clientele.

Siraj Finance has been a proud winner of multiple distinguished awards throughout its journey and will continue to move forward in line with its vision of offering the best financial products and services to its customers while ensuring maximization of their wealth in a Sharia compliant manner. Siraj Finance has been amongst the top performing Islamic Financial Institution in the UAE market and has a strong resolve to become the market leader in the years to come.

"First of all, I would like to thank the esteemed IRBA jury members for selecting Siraj Finance PJSC as the "Best Non-Bank Islamic Retail Finance Institution Award 2022" and honouring us with this award. This is a very proud moment for us, as it comes with a great feeling that our efforts are being genuinely recognized and admired on such huge platforms and more importantly for consecutive 5 years.

I would like to take this opportunity to thank my whole staff of Siraj Finance as this achievement was not possible without their support, who worked tirelessly to take us together where we are today. I would also thank our esteemed customers who put their trust in us, which motivated us to do more to serve the best in our abilities. Once again, I would like to thank IRBA for recognizing our efforts throughout these years. These things do motivate institutions to strive harder and achieve similar landmarks in future." - Mr. Mohamed Rusan Fyroze, CEO, Siraj Finance PJSC

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IRBA Excellence Award (Islamic Microfinance) 2022

Alkuraimi Islamic Microfinance bank



Alkuraimi Islamic Microfinance Bank (KIMB) was licensed in June 2010 under law No. 15, 2009 as an Islamic microfinance bank regulated by the Central Bank of Yemen (CBY). KIMB operates in Yemen through 205 branches and 302 ATMs across the country. KIMB's mobile application is regarded as one of the most advanced and comprehensive applications for banking and financial services, which made it the most downloaded application in Yemen with more than 1,100,000 downloads. In the field of Islamic financing, the bank is considered the largest as compared to all microfinance institutions and banks operating in Yemen in the number of financings transactions provided to Yemenis, as they managed to provide more than 70,000 financing transactions for different sectors i.e industrial, agricultural, and commercial projects.

The Bank's footprints are extensively spread across the country providing easy access to banking services. With cumulative knowledge and well-qualified staff serving the clients with a high level of efficiency and effectiveness, driven by the resolve to inspire and empower its customers, and despite the challenging and difficult circumstances the country is facing, KIMB continues to be committed to meet and exceed customers' expectations by offering distinguished varied innovative, high quality and tailor made sharia compliant banking and financial solutions, and good return on investments with the most updated technologies for all sectors of the Yemeni community.

We are empowered with a strong corporate culture, knowledge, skills, and the latest technology to meet our stakeholders' expectations. We maintain our integrity, creating and sharing trust and practicing ethical behavior to be right beside our clients.

"We at Alkuraimi Islamic Microfinance Bank are very proud of this achievement and appreciate the honour given to us by the IRBA Excellence Award (Islamic Microfinance) 2022. This is a result of our believe: "It is totally true that you always can do better, continue to succeed best and quickest by helping others to succeed and achieve".

We at KIMB are translating this by:

- *Always be right beside our clients*
- *Very clear vision: "Account for every Yemeni household ". KIMB is almost there.*
- *Customers centric approach*
- *Adapting updated technology.*

As usual we are still looking into the future which we believe will be better inshallah." - Alkuraimi Islamic Microfinance bank



Upcoming Personality in Islamic Retail Banking 2022

Mohd Fhauzi bin Muridan



Mohd Fhauzi is currently the Executive Director and Country Head of Islamic Banking, UOB Malaysia. He assists the Chief Executive Officer in driving and managing the Bank's Islamic banking business. UOB Islamic banking offers a full suite of financial products and services, and is also one of the key strategic priorities identified for the Bank's wholesale banking business. Fhauzi is instrumental in building the Islamic Banking franchise of UOB, and his dedication and experience towards building the business has translated into significant growth of UOB Islamic Banking business. Fhauzi has more than 38 years of experience in banking. He previously headed the UOB Malaysia's Bumiputera Business Banking division, a position he helmed for 18 years. Fhauzi started his banking career with United Asian Bank (later known as Bank of Commerce Berhad) in 1983 as a junior Officer. He then built his career covering many aspects of banking operations, trade financing, credit and SME financing.

He has worked in many retail branches throughout Malaysia. He later joined EON Bank at the Branch Supervision Department in their Head Office Kuala Lumpur before joining UOB in 2000. Fhauzi graduated from a local university and attended many professional courses including the Professional Certificate in Islamic Finance from INCEIF (International Centre for Education in Islamic Finance) University Kuala Lumpur, a renowned Islamic university in Islamic Finance. He is also a Chartered Member of Chartered Institute of Islamic Finance Professional (CIIFP).

"I am truly humbled to be named as the special award winner and chosen as the Upcoming Personality in IRBA 2022. I would like to express my sincere appreciation and thanks to Cambridge IIF selection committee for the recognition given. This award will further motivate me to achieve greater heights.

The award is a tribute to the leadership and colleagues at UOB Malaysia, the Islamic Banking Window team and other stakeholders. Thank you." - Mr. Mohd Fhauzi bin Muridan, Head of Islamic Banking, UOB Malaysia Islamic Banking



Upcoming Shari'a Scholar 2022

Mufti Ibrahim Essa



Mufti Ibrahim Essa is a well-known recognized Shariah Expert in the field of Islamic Banking and Takaful. He has completed his Darse Nizami (Masters in Quran and Sunnah) and Takhassus fil Ifta (Specialization in Islamic Jurisprudence) from Jamiah Darul Uloom Karachi. Currently, he is working as a Member of Darul Ifta Jamiah Darul Uloom Karachi. He has written more than four thousand Fatwa under the supervision of Sheikh ul Islam Mufti Muhammad Taqi Usmani Sb.

Currently he is associated with United Bank Limited Pakistan as Chairman Shariah Board, Shariah advisor of Craft 3 Investment, U.S.A, Shariah Advisor of Atrium Underwriting Syndicate, Lloyds of London, and Shariah Board Member of Astana International Exchange, Kazakhstan. Further, he has also served as Chairman Shariah Board Zarai Taraqati Bank Limited, Member Shariah Board of Habib Metropolitan Bank Limited and The Bank of Khyber. He was associated with Ernst & Young Ford Rhodes Sidat Hyder & Co as Shariah Advisor from 2007 to 2015.

"Now there is the time for Muslim countries to move from parallel Islamic banking system to full-fledged Islamic banking system." - Mufti Ibrahim Essa, Shari'a Scholar



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ABOUT CAMBRIDGE ISLAMIC FINANCE LEADERSHIP PROGRAMME

The Cambridge Islamic Finance Leadership Programme (Cambridge-IFLP) is the first and only global leadership programme for mid to senior-level managers who are working in Islamic financial institutions or simply preparing for a leadership role in Islamic finance.

Designed and structured by Cambridge IFA, the programme is delivered by some of the most influential leaders in Islamic banking and finance.

This 5-day residential programme offers new perspectives, new thinking and new ideas in Islamic finance. Designed to challenge the current perceptions and understanding of Islamic finance, Cambridge-IFLP encourages participants to think and lead differently.

Five most outstanding attendees are chosen to receive the Cambridge Islamic Finance Leadership Awards.





CAMBRIDGE IFA

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