

12TH ISLAMIC RETAIL BANKING AWARDS 2026

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12th Cambridge Global Good Governance Programme 2027





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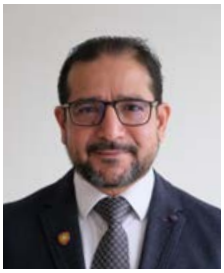

MESSAGE FROM FOUNDER

Professor Humayon Dar, PhD (Cantab)

Founder, Islamic Retail Banking Awards

This year marks a historic milestone for Islamic banking. The first significant step towards establishment of Islamic banking was taken in 1975 with the establishment of the Islamic Development Bank. The size of Islamic financial services industry, at that time, is estimated to have been around US$300 million, in terms of paid-up capital. The size of the Islamic banking and finance (IsBF) industry is estimated to be US$5.78 trillion, at the end of the year 2025, exhibiting an annual growth rate of 16.73 per cent, during 2024-2025. This means that for very US$1 in 1975, there are now corresponding US$10,000 as per 2025 figures. The industry has exhibited an impressive 20.2265 per cent average annual growth in its assets since 1975. Meanwhile, the size of Islamic banking has also grown and has been estimated to be 72 per cent of the Islamic financial services industry, at the end of 2025. This is a remarkable achievement.

In this new era of developments and growth in the Islamic financial industry, the industry is expanding into new sectors, with special focus on integrating AI and digital technologies. Countries like Egypt, Morocco, Nigeria, and Senegal are emerging as potential growth markets while Saudi Arabia, Malaysia and Iran remain major players, driving the industry's growth and implementing supportive policies.

Iran, which suffered a significant economic impact this year, occupied the top position in the Islamic banking and finance (IsBF) industry in 2024. This year, however, its ranking fell to sixth place, while Pakistan climbed to third place, behind Malaysia, which has claimed the top position, and Saudi Arabia at the second place.

The current amount outstanding of the sukuk in the world is estimated to be 1 trillion dollars – around one-fifth of the global Islamic financial services industry. An increase in the assets held by the sukuk capital market may be seen as increasing significance

of assets under management of IsBF. The pure monetary assets under management of the institutions offering Islamic financial services are estimated to be around US$100 billion. This gives us the figure of 1.25 per cent as the proportion of the pure monetary assets held by the institutions offering Islamic financial services out of the total M1(US$8 trillion) in circulation in the world (GIFR 2025, Page :40). Increasing the pure monetary assets held by Islamic financial institutions could be one effective way of increasing the proportion of IsBF in the global financial system. This increase can be achieved by extending Islamic banking services to the underserved and the unserved segments of the Muslim populations.

AI and FinTech are redefining Shari'a-compliant banking, especially considering the rise digital banks, neo banks and microfinance banks. Furthermore, regulatory bodies around the world are fostering supportive environments that promote the growth and expansion of Islamic banking. To remain competitive in a conventional financial landscape and cater to the evolving needs of customers, Islamic banks must prioritise digital transformation.

The increasing emphasis on sustainability and ethical financial services among younger demographics is driving significant growth in Islamic banking. To capitalise on this trend, Islamic banks can diversify their product offerings to cater to a wider range of customer needs, including specialised products tailored for women, youth, and SMEs.

Despite considerable progress over the past two decades, the Islamic banking industry faces various challenges. To remain competitive against traditional banks, Islamic banks must pursue strategic alliances, streamline operations, and expand their offerings with advanced financial products that go beyond fixed-return models. Efficient Shari'a compliance processes, robust investment in R&D, and a well-trained workforce are vital for sustainable growth. Additionally, the establishment of equity institutions, the development of secondary and inter-bank markets, and a strong legal and institutional framework are essential to ensure the long-term sustainability and growth of Islamic finance.



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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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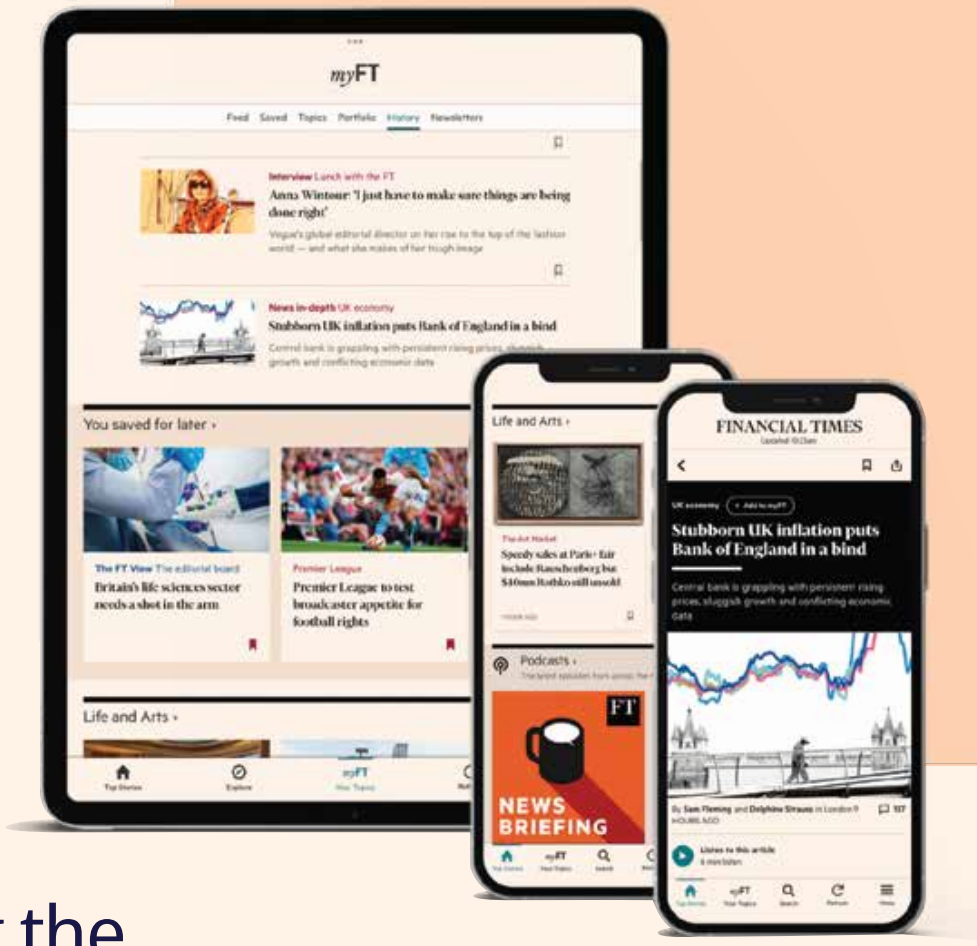

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Islamic Retail Banking Leadership Award 2026

Mohammed Mustapha Bintube

Mohammed Mustapha Bintube was the pioneer Managing Director of Jaiz Bank PLC and now Chairman of the Board of Directors. He is a distinguished banking executive with over four decades of leadership experience in Nigeria's financial services sector. He holds a Bachelor of Science in business Administration with a specialisation in Banking and Finance from Ahmadu Bello University, Zaria, and a Postgraduate Diploma in Banking and Finance from Fin-Africa, Milan, Italy.

He began his professional career at the New Nigeria Development Company (NNDC), a development finance institution, and subsequently held roles at other notable institutions, including Commercial Bank Credit Lyonnais (Nigeria) and FSB International Bank Plc.

Bintube currently serves as Chairman of the following organisations: Buraq Capital Limited, Emerging Africa Trustees, Farin Ruwa Power Limited, Neelds Realty Limited and Qalam Tours Limited. He is a member of the National Council on Privatization (NCP) under the Office of the Vice President of the Federal Republic of Nigeria and also serves on the Borno State Governor's Advisory Committee under His Excellency, Governor Babagana Umara Zulum.

Additionally, he is an Independent Director on the Board of the Development Bank of Nigeria, a wholesale development finance institution established by MOFI (Ministry of Finance Incorporated), the World Bank, and the African Development Bank, among others.

Bintube has also served on the boards of several reputable organisations including Nigeria Reinsurance Corporation, Nigerian Communications Commission, Bank of Industry, GoldLink Insurance PLC, and Hogg Robinson Nigeria Limited.

"Islamic banking should be seen not only as a faith-based option but as an inclusive and resilient alternative that appeals to a broad customer base irrespective of race or religion." - Mohammad Mustapha Bintube



IRBA Personality of the Year 2026

Zafar Masud

Zafar Masud is a Pakistani banker, public-policy voice, philanthropist and author, with three decades of leadership across development finance, energy and corporate governance. He is President & CEO of The Bank of Punjab, Pakistan's largest priority- sector bank, with a US$9 billion balance sheet, more than 14,000 employees and a network of 950 branches — and the only AAA-rated bank majority-owned by a provincial government. Since taking charge in April 2020 he has more than doubled its deposits, lending and profits. BOP is the country's largest digital lender and credit-card issuer and financier of SMEs, agriculture, low-cost housing and women entrepreneurs — categories in which it became the only bank with both a horizontal and a vertical hat-trick at the Pakistan Banking Awards. He is also non-executive Chairman of Oil & Gas Development Company (OGDC), Pakistan's largest listed company (also listed in London).

As twice-elected Chairman of the Pakistan Banks Association, he led the PKR1.225 trillion (US$4.4 billion) circular-debt restructuring in 2025, among Pakistan's largest ever. Under his chairmanship the PBA took several progressive measures including its first-ever elections and bringing women onboard the Executive Committee. Earlier he held senior roles at American Express, Citigroup, Dubai Islamic Bank and Barclays, where he was Regional Managing Director for Southern Africa. He sat on the State Bank of Pakistan's Board and Monetary Policy Committee from 2013; as Director General of National Savings (2016–18) led its first digital overhaul and new schemes for people with disabilities, martyrs' families and overseas Pakistanis; and was founding CEO of InfraZamin Pakistan, Pakistan's first credit-enhancement company.

He sits on the boards of Pakistan Airports Authority and RAAST Payments, serves on the Prime Minister's Committees on Homegrown Economic Transformation, Access to Finance, and Cashless Pakistan. He holds an MBA in Banking from IBA Karachi and a corporate-governance qualification from INSEAD. Hungary conferred on him the Officer's Cross of the Order of Merit (2021) for championing the restoration of 175-year-old paintings by August Schoefft; he also holds an Honorary PhD from Greenwich University, the French Alumni Excellency Award and the Distinguished Formanite Award. He is the only figure from outside the Western hemisphere profiled in Scott Miller's Master Mentors, Volume 2.

A regular commentator on banking, economics and energy, he is the author of "Out of the Box", his collected essays. In May 2020 he was one of only two survivors of the PK-8303 crash in Karachi — an experience that became "Seat 1C: A Survivor's Tale of Hope, Resilience and Renewal" (2025) and "In the Courtroom of the Self: 30 Seconds of Life Before Death", now under print. He chairs the Zafar Masud Foundation — a passenger safety advocacy initiative.

"I am deeply honoured to receive this prestigious recognition at the Islamic Retail Banking Awards by Cambridge IFA. My sincere gratitude to the organisers and distinguished jury. With nearly 33 per cent of our branches dedicated to Islamic banking, we remain committed to expanding our Shari'a-compliant footprint through new Islamic branches and the progressive conversion of existing conventional branches. Pakistan's constitutional commitment to eliminate riba reinforces the importance of this transformation. We are determined to contribute meaningfully to this national objective through responsible and sustainable growth. This recognition strengthens our resolve to expand Islamic banking and help shape a more inclusive, ethical, and riba-free financial future for Pakistan." - Zafar Masud



Islamic Retail Banker of the Year 2026

Ibrahim Ali Al Mheiri

Ibrahim Al Mheiri is currently the CEO of Mashreq Al Islami and the Head of Islamic Banking for Mashreq Group. His role is to manage the Islamic Business proposition for Retail and Wholesale Banking and make sure all Islamic business are being offered as per the Higher Shari'a Authority and Central Bank Guidelines.

Al Mheiri started his banking career in 2003 with United Arab Bank as a Product Development Officer managing all Retail Product Developments. Afterwards, he joined Mashreq in 2005 as Product Manager handling all Retail Asset Products and his first achievement in the banking industry was to launch the Islamic Asset Products for retail banking. After eight years of working in the Retail space, Al Mheiri had decided to move to SME , joining ADCB as Product Head for Assets. His task was to develop the SME assets and his achievement was the relaunch of Point of Sale loan, Asset Backed Finance and Small Business Finance loan. In 2014, NBAD offered him the role of managing Products and Collection for Global Commercial Banking, where his achievement was the launching of Commercial Products and setting up the SME academy for NBAD clients. After a year he decided to move from product management role to sales as Director SME managing all sales acquisition.

In 2018, Al Mheiri rejoined Mashreq as CEO of MAIFC and Head of Emirati Segment to set up Islamic Business and the UAE National Proposition in Retail. After the successful launch of UAE National Business in Mashreq and being recognised as the only bank which offers unique products to Emiraties, Ibrahim Al Mheiri was elevated to manage Islamic Banking Proposition for the group. Under the leadership of Ibrahim Al Mheiri and the support from the management, Mashreq Al Islami is now recognised as one of the leading Islamic banks by the top ranked organisers like Euro Money.

Ibrahim Al Mheiri is a graduate from Herriot Watt University with Masters of Science in Business Strategy, Leadership and Change and has also attained a degree in E-Commerce from Higher College of Technology.

"I am deeply honoured to receive this recognition. Islamic banking has tremendous potential, and I believe our responsibility as leaders is not simply to respond to change, but to help shape what comes next. Throughout my journey in Islamic banking, I have always believed that meaningful progress comes from having a clear purpose, listening to our customers and empowering people to turn ambition into reality. This award is a reflection of the collective effort behind our journey, and I am incredibly proud of the team that continues to shape the future of Mashreq Al Islami." - **Ibrahim Ali Al Mheiri, Head of Islamic Banking, Mashreq Bank**



Modaraba Leader of the Year 2026

Muhammad Shoaib Ibrahim

With more than two decades' experience in Non-bank Islamic financial institutions and modarabas, he is considered to be a senior expert on this topic in Pakistan. This experience has given him insight into the financial and technical aspects of the non-banking Islamic financial activities covering financial services, equity market and asset management.

Under his leadership, at present, FHM is well positioned in the Islamic financial market with a strong equity base, sound assets size and profitability within the Modaraba sector of Pakistan. Moreover, FHM has secured several awards/ accolades on best performance, best corporate report, best corporate disclosure and corporate excellence from reputable bodies, such as NBFI and Modaraba Association, ICAP and ICMAP, Management Association of Pakistan, and SAFA an apex body of SAARC during his tenure as CEO of FHM.

Shoaib Ibrahim holds a Master of Business Administration (MBA) in banking and finance from the Institute of Business Administration (IBA). He has also completed a Post Graduate Diploma (PGD) in Islamic Banking from the Centre of Islamic Economics (Darul Ulum), Karachi Pakistan.

"It is a profound honour to receive the prestigious title of 'Modaraba Leader of the Year 2026' at the Islamic Retail Banking Awards. I sincerely thank the Awards Committee for this esteemed recognition. I dedicate this achievement to the Board of Directors, our management, and the entire First Habib Modaraba team, whose commitment, professionalism and dedication have been instrumental in our success. For over four decades, First Habib Modaraba has remained committed to promoting Shari'a-compliant financial solutions, ethical business practices and financial inclusion. This recognition inspires us to strive for greater excellence and contribute further to the growth of Islamic finance in Pakistan." - Muhammad Shoaib Ibrahim, CEO & Managing Director, FHM



Most Promising Personality in Islamic Retail Banking in Pakistan 2026

Fouad Farrukh

Fouad Farrukh is a distinguished banking professional with around three decades of leadership experience spanning Islamic banking, retail banking, corporate banking, and risk management across Pakistan and the Middle East. He currently serves as Senior Executive Vice President (SEVP) and Group Chief of Aitemaad Islamic Banking Group (AIBG), National Bank of Pakistan (NBP), while also holding the additional responsibility of Group Chief, Inclusive Development Group (IDG). His profile reflects extensive leadership experience in Pakistan, Bahrain, and the UAE.

Since joining NBP in 2018, Farrukh has led the transformation of Aitemaad Islamic Banking into one of the country's leading Islamic banking franchises. Under his stewardship, the business has experienced significant growth in assets, deposits, profitability, product innovation, digital banking capabilities, and customer outreach. He has successfully driven strategic initiatives including branch and Islamic banking window expansion, consumer finance offerings, digital banking solutions, and customer-centric Shari'a-compliant products.

Prior to NBP, he held key leadership positions at Faysal Bank, including Head of Retail Banking and Head of Islamic Banking, where he played a pivotal role in the expansion of Islamic banking operations and contributed to the planning of one of Pakistan's largest conventional-to-Islamic banking conversion programmes. His international banking experience includes senior assignments with BMI Bank Bahrain and Habib Bank in Bahrain and the UAE.

In addition to his executive responsibilities, Farrukh serves on the Boards of Atlas Power Limited and National Bank Modaraba Management Company Limited as a Director, and also serves as Chairman of the Board of Pakistan Mortgage Refinance Company Limited (PMRC). He is further associated with various executive, risk, credit, and governance committees, contributing strategic oversight and governance across multiple institutions. He holds an MBA in Finance from Lahore University of Management Sciences (LUMS), a BS in Finance from the University of Maryland, USA, and has completed Board Certification from LUMS along with executive leadership programmes from prestigious institutions. With a proven track record of building sustainable businesses, driving innovation, and promoting financial inclusion, Farrukh continues to make significant contributions to the advancement of Islamic banking in Pakistan.

"It is a profound honour and a truly humbling experience to accept the Best Public Sector Bank for Islamic Retail Banking Award and the recognition as Personality in Islamic Retail Banking in Pakistan for the Year. I extend my heartfelt gratitude to the organizers for this esteemed recognition, and to my colleagues, mentors, and the leadership of our institution whose trust, guidance, and support have made this achievement possible. I accept these honours on behalf of an exceptional team whose dedication, professionalism, and commitment to Shari'a-compliant banking continue to drive our success. These accolades reflect our collective efforts to promote ethical finance, financial inclusion, innovation, and customer-centric banking solutions. As we move forward, we remain committed to advancing the ideals of Islamic finance and creating lasting value for our customers, communities, and country. May Allah (SWT) guide us to continue serving with integrity, sincerity, and excellence." - Fouad Farrukh


دبي الإسلامي
DIB

The Strongest Islamic Retail Bank in the UAE 2026

Dubai Islamic Bank




BSI
BANK SYARIAH
INDONESIA

The Strongest Islamic Retail Bank in Indonesia 2026

PT Bank Syariah Indonesia (Persero) Tbk

The Indonesian banking industry entered a new chapter with the establishment of PT Bank Syariah Indonesia Tbk (BSI), which officially commenced operations on 1 February 2021 (19 Jumadil Akhir 1442 H). BSI was formed through the merger of PT Bank BRIsyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. Approved by the Financial Services Authority (OJK) on 27 January 2021, the merger was inaugurated by the President of the Republic of Indonesia on 1 February 2021. By combining the strengths of the three Islamic banks, BSI offers comprehensive services, an extensive network, and stronger capital capacity. Supported by the State-Owned Enterprises (SOE) ecosystem, BSI continues to strengthen its position as a modern, inclusive, and globally competitive Islamic bank.

Following the Extraordinary General Meeting of Shareholders on 22 December 2025 and approval from the Ministry of Law on 23 January 2026, BSI officially adopted the name PT Bank Syariah Indonesia (Persero) Tbk, reaffirming its status as a State-Owned Enterprise. On 27 January 2026, the State-Owned Enterprises Regulatory Agency (BP BUMN), representing the Government of Indonesia as holder of BSI's Series A Dwiwarna shares, granted a Special Power of Attorney to PT Danantara Asset Management to exercise certain shareholder rights and perform operational holding functions. These developments strengthen BSI's governance and strategic position within the SOE and Danantara ecosystems. BSI remains committed to good corporate governance, prudence, regulatory compliance, and sustainable business practices.

As Indonesia's largest Islamic bank, BSI contributes to national economic development, public welfare, halal industry growth, and greater Islamic financial inclusion. Guided by the spirit of Rahmatan Lil 'Aalamiin, BSI delivers universal, trustworthy, and impactful Shari'a-compliant financial solutions. With stronger institutional foundations, capable human capital, advanced technology, infrastructure, and synergies within the Danantara ecosystem, BSI remains committed to sustainable growth and its vision of becoming one of the Top 5 global Islamic banks.

"As Indonesia's largest Islamic bank and a state-owned enterprise (SOE), Bank Syariah Indonesia is leveraging technology modernisation to scale digital banking, strengthen business fundamentals, and support its ambition to serve 40 million customers by 2030. PT Bank Syariah Indonesia (Persero) Tbk (BSI), Indonesia's largest Islamic bank and a state owned enterprise, has completed a major Information Technology (IT) transformation to strengthen its technology infrastructure, expand system capacity, and enhance digital banking capabilities. The milestone marks a strategic step in building a more scalable, resilient, and innovation-ready banking platform to support the Bank's long-term growth ambitions through 2030. Looking ahead, BSI's technology foundation will play an increasingly important role in advancing its ambition to serve 40 million customers by 2030. By combining stronger digital capabilities with its established Islamic banking franchise and strategic role as a state owned enterprise, BSI aims to broaden financial inclusion, strengthen Indonesia's Islamic finance ecosystem, and deliver sustainable value to customers, shareholders, and the wider Indonesian economy." - PT Bank Syariah Indonesia (Persero) Tbk

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The Strongest Islamic Retail Bank in Sudan 2026

Bank of Khartoum

Established in 1913, Bank of Khartoum (BOK) is one of Sudan's oldest and most established financial institutions, with a rich history spanning more than a century. Originally founded by the Anglo-Egyptian administration, the Bank later operated under the Barclays name, bringing international banking standards and practices that continue to influence Sudan's banking sector.

Following nationalisation in 1970, Bank of Khartoum played a significant role in strengthening and developing the Sudanese banking industry, including the integration of several local and regional banks. The Bank was subsequently privatised and restructured, and in 2008 merged with Emirates Sudan Bank, further strengthening its position and capital base.

Today, Bank of Khartoum is a leading Islamic banking group in Sudan, with Dubai Islamic Bank as its main shareholder, alongside prominent regional Islamic financial institutions and business leaders, including the Islamic Development Bank, Abu Dhabi Islamic Bank, Sharjah Islamic Bank, and Etisalat. The Bank benefits from strong regional expertise and international banking experience while maintaining a deep understanding of the Sudanese market.

BOK provides a comprehensive range of Shari'a-compliant financial products and services, supported by an expanding portfolio of electronic and digital banking solutions designed to make banking more accessible, convenient, and customer-focused. Building on its heritage while looking firmly toward the future, Bank of Khartoum aspires to be a leading Islamic bank, a model of excellence, and the preferred partner for customers locally and internationally. Its culture is grounded in five core values: Professionalism, Respect, Integrity, Dedication, and Excellence; guiding the Bank's commitment to its customers, employees, shareholders, and communities.

"Winning the Islamic Retail Banking Awards (IRBA) for 'The Strongest Islamic Retail Bank in Sudan 2026' and 'The Best Islamic Retail Bank for Digital Banking in Sudan 2026' is a proud and meaningful achievement for Bank of Khartoum and a testament to the dedication of our people, the trust of our customers and the confidence of our partners. This recognition reinforces our commitment to delivering innovative, Shari'a-compliant financial solutions that create real value and make banking simpler and more accessible. With more than a century of heritage, we remain firmly focused on the future-accelerating digital transformation, strengthening customer experience and setting new standards of excellence in Islamic banking. We dedicate this achievement to our customers and to everyone who continues to believe in our journey" - **Bank of Khartoum**

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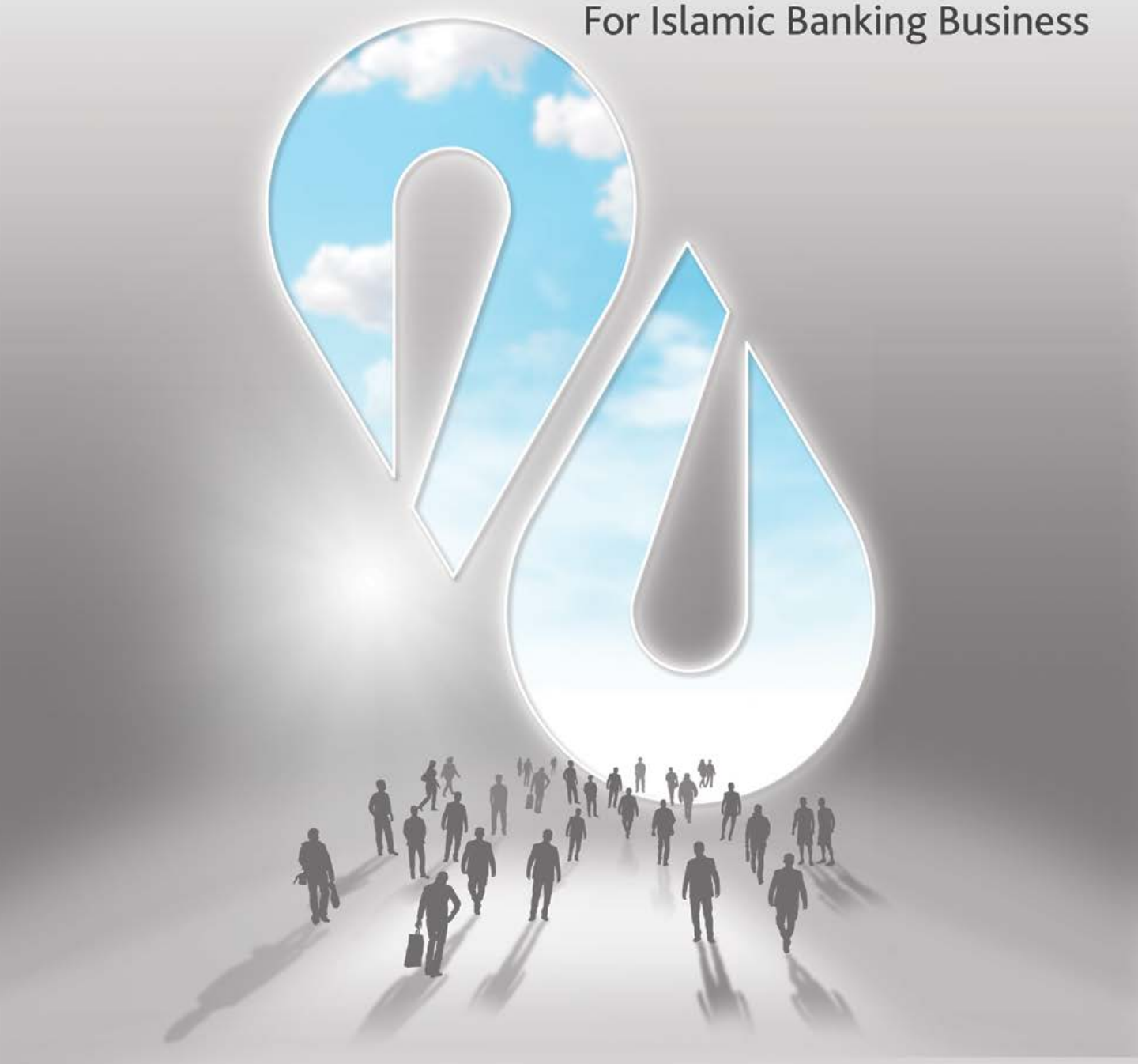

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The Strongest Islamic Retail Bank in Jordan 2026

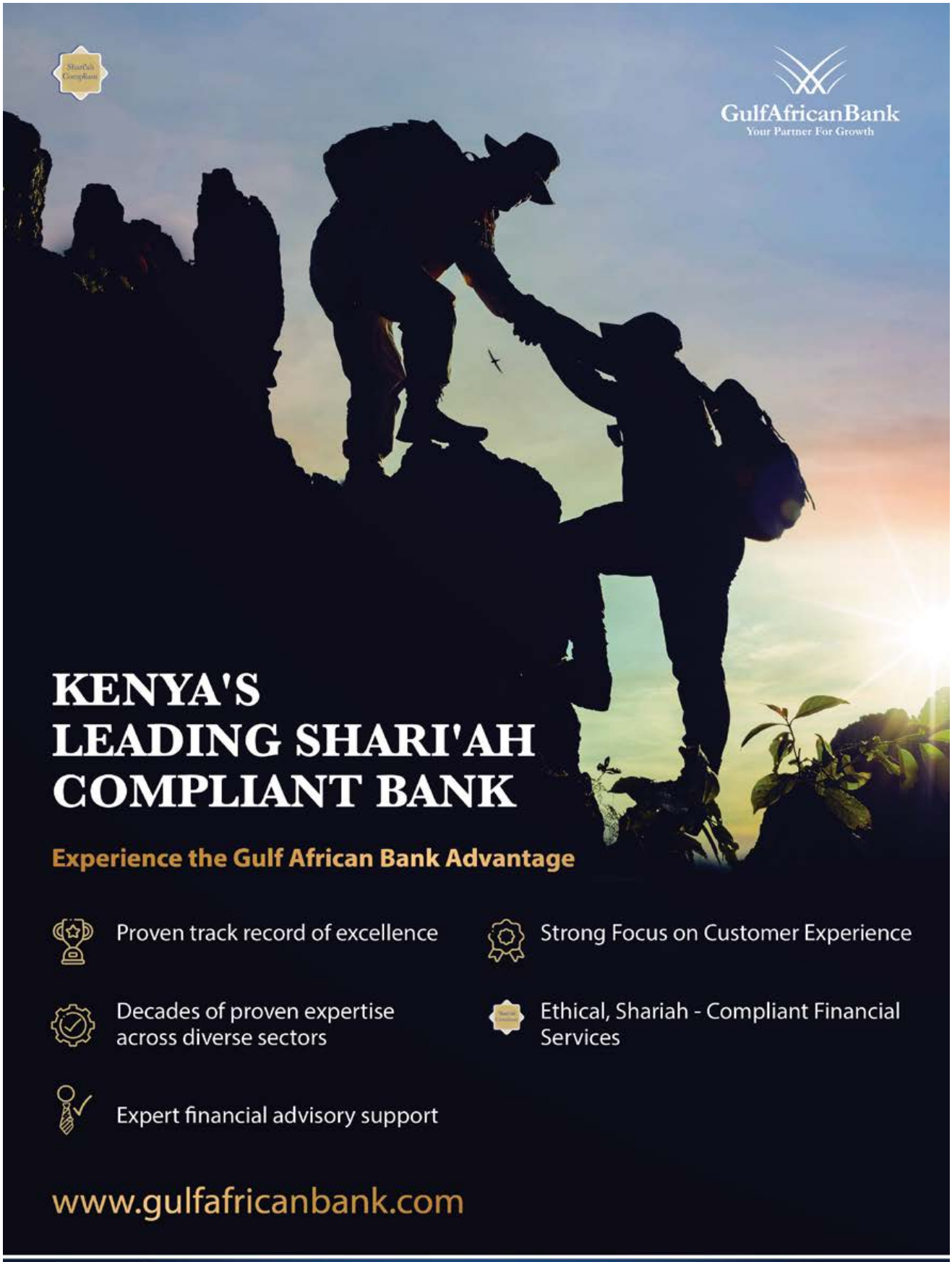
Jordan Islamic Bank

Jordan Islamic Bank was established in 1978 as a public shareholding company to practice banking activities in accordance with the provisions and principles of Islamic Shari'a. The first branch commenced operations on 22/9/1979. The bank's transactions and contracts are subject to the supervision of a Shari'a Board, and its banking operations are subject to the supervision of the Central Bank of Jordan. The bank works on deepening and developing the principles of corporate governance, developing risk management and compliance. The bank's capital amounts to JD200 million.

Its vision is anchored in pioneering Islamic banking driven by trust and innovation. Its mission focuses on delivering innovative Islamic financial solutions that provide an outstanding customer experience, covering all stages of life through optimal digital technologies; this enhances financial inclusion and leaves a positive impact on society. The bank strives to keep pace with advancements, deploy modern banking technologies, and offer the finest Islamic banking products and services through a wide network of branches and offices, alongside the largest ATM network distributed across Jordan. This is supported by numerous initiatives and projects embedded within the bank's strategy 2025–2029 to develop products and services provided to clients, while continuing the digital transformation plan, launching new services on the mobile banking application, providing five digital corners ('Islami Digital'), and launching the 'Ajyal' programme for children, the 'Pearl' programme for premium clients, and the launch of Islamic installment card 'Split' to offer an innovative financing solution for purchasing installments, as well as the 'Islami Aqar' application the first of its kind in the Jordanian banking sector as a digital marketing project to showcase real estate properties owned by the bank for sale and/or rent.

The bank has received numerous global awards as the 'Best Islamic Bank in Jordan' and the 'Best Islamic Finance Institution' multiple times from international magazines. It has also attained credit and Shari'a ratings from several international rating agencies. Furthermore, the bank plays an active role in supporting investment as well as economic and social development in Jordan by providing backing to activities vital to society and the national economy, which receive significant priority in the bank's financial placements.

"We are proud of our bank receiving this award, which embodies our vision to deliver modern and innovative banking products and services that elevate our customers' experience in accordance with the highest standards of quality and efficiency. It also reflects the appreciation and trust in the efforts exerted by our distinguished team, as well as our commitment to continuing the journey of leadership and growth, while consolidating our bank's position in the Islamic banking sector." - **Dr Hussein Said, CEO, Jordan Islamic Bank**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Gulf African Bank (GAB) is the premier Shari'a-compliant Bank in Kenya, offering products that address the needs of not just Muslims, but everyone in the country through fair, safe and ethical banking practices. The Bank has continued to enjoy the support and backing of shareholders who are fully committed to creating a solid bank characterised by growth and the very latest products riding on robust technology and delivered with internationally benchmark standards of service quality. The Bank's shareholders include Soren Investment Company Limited, Auron Holdings Limited, Trade Development Bank (Previously PTA Bank), GulfCap FZC, and Sheikh Abdullah Mohammed Al Romaizan and other individual investors.

"We are deeply honoured to be recognised as 'The Strongest Islamic Retail Bank in Kenya 2026' and 'Best Islamic Retail Bank for Digital Banking in Kenya 2026' at the 12th Islamic Retail Banking Awards. These awards reflect the trust our customers place in us, the dedication of our staff, and our unwavering commitment to delivering innovative, Shari'a-compliant financial solutions. As we celebrate this milestone, we remain focused on continuously enhancing our customer experience and empowering our customers through accessible, ethical, and technology-driven banking."
- Anuj Mediratta, Managing Director, Gulf African Bank



A Window to a Brighter, Sustainable Brunei

As Brunei's leading Islamic financial institution, BIBD is more than a bank. We are a Partner in Progress, dedicated to creating a sustainable future for our communities and the nation.

Guided by the BIBD Group Sustainability Framework, we actively drive positive environmental, social, and economic impact while supporting national aspirations, including Brunei Vision 2035. Through meaningful community-focused initiatives and responsible business practices, BIBD continues to play a pivotal role in advancing the country's growth, resilience, and prosperity.

Supported by strong financial fundamentals, an A- (Stable) rating from S&P Global Ratings, and a proven track record of sustainable growth, BIBD combines financial strength with forward-thinking innovation to deliver banking solutions that empower customers today and create value for generations to come.

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The Strongest Islamic Retail Bank in Brunei Darussalam 2026

BANK ISLAM BRUNEI DARUSSALAM (BIBD)

Bank Islam Brunei Darussalam (BIBD) is Brunei Darussalam's largest Islamic financial institution, with total assets of B$11.39 billion as at 31 December 2025, serving more than 345,000 customers through its branch and digital banking network across all four districts. Guided by its "Bruneian at Heart" ethos and the principles of maqasid al-Shari'a, BIBD remains committed to delivering innovative, accessible and customer-centric Islamic financial solutions while supporting national economic development. In 2025, BIBD demonstrated sustained financial resilience and disciplined performance, recording a Group net profit of B$121.6 million and customer deposits of B$8.62 billion. Its capital adequacy ratio remained robust at 18.2 per cent, while impaired financing improved to 1.0 per cent, reflecting prudent risk management and continued customer confidence.

Over the past 12 months, BIBD continued to enhance its retail banking offering through product innovation, digital transformation, and customer-focused initiatives. During the year, the Bank reached a significant milestone with the launch of Brunei's and BIBD's inaugural sukuk issuance and introduced the Brunei Eco Card, a debit card made from FSC-certified maple wood, reflecting BIBD's commitment to more sustainable banking solutions. BIBD further expanded financial accessibility through its growing network of BIBD Connects community hubs, while continuing to strengthen its digital banking capabilities, cybersecurity measures, and customer protection initiatives. Ongoing investments in banking infrastructure reflect the Bank's long-term commitment to delivering secure, seamless and personalised banking experiences.

Institutional excellence remains central to BIBD's operations. The Bank has maintained an A- (Stable) credit rating from S&P Global since 2015 and strengthened its internationally benchmarked management systems through ISO 9001:2015 (Quality Management), ISO 22301:2019 (Business Continuity), ISO/IEC 27001 (Information Security), and its latest integrated ISO 14001:2015 (Environmental Management) and ISO 45001:2018 (Occupational Health and Safety) certifications, becoming Brunei's first financial institution to attain the latter integrated certification. Through its Sustainability Framework, alongside flagship initiatives including BIBD ALAF, BIBD SEED and Projek Teduh, the Bank continues to advance financial inclusion, entrepreneurship and community resilience. These achievements reinforce BIBD's position as a trusted Islamic banking leader, delivering sustainable value while supporting Brunei Vision 2035.

"Alhamdulillah, this recognition reflects the trust our customers continue to place in BIBD and the dedication of our people to delivering the best possible banking experience. Our priority has always been to put customers at the heart of everything we do, continuously enhancing their banking experience through meaningful innovation, accessible financial solutions and secure, convenient digital services. Guided by maqasid al-Shari'a and our 'Bruneian at Heart' ethos, we remain committed to understanding and responding to our customers' evolving needs, building lasting relationships and delivering greater value at every touchpoint. This recognition motivates us to continue raising the standard of Islamic retail banking in Brunei and beyond." - Yang Mulia Awang Junaidi bin Bahrum, Head of Retail Banking Group, BANK ISLAM BRUNEI DARUSSALAM (BIBD)


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The Strongest Islamic Retail Bank in Nigeria 2026

JAIZ BANK PLC.

Jaiz Bank Plc, the pioneer Non-Interest Bank in Nigeria has been providing ethical services to individuals, corporate and government entities since 2012 with the mission of 'Making Life Better Through Ethical Finance'. Since it commenced operations in 2012, the Nation's premier non-interest bank has maintained its leadership role by deepening this alternative model of financing, thus providing the foundation for its expansion, and providing the needed ethical funding for infrastructural development in the country. Within this period, the Bank has won notable international and local accolades, amongst which are the Most Improved Islamic Banking awards in 2020 and 2021, respectively, from the Global Islamic Finance Awards (GIFA).

It is worth noting that the Bank maintains the record of being the first Islamic Bank in the world to breakeven within the first three years in operations even when there was no Islamic banking and finance instruments to invest on in the country. Jaiz Bank's core values are built on 7 principles with the acronym "ETHICAL" - Excellence, Teamwork, Honesty, Integrity, Customer-Centric, Accountability, Loyalty. These core values drive the Bank towards achieving its vision to be the clear leader in ethical banking in Africa.

Jaiz Bank is publicly quoted on the Nigerian Exchange Group (NGX) with a balance sheet size of N379billion (as of December 31st 2022) compared to N12 billion in 2012. Financing and Investment assets also grew from over N30billion in 2012 to N249billion as of December 31 2022. Other critical parameters such as customer deposits, branch network and profitability have all been growing year–on–year since inception.

"Jaiz Bank Plc, Nigeria's pioneer non-interest bank, has recorded total assets of ₦1.69 trillion and customer deposits of approximately ₦1.52 trillion as at 30 September 2026, reflecting continued balance-sheet expansion and sustained growth in its banking operations." - MD/CEO, Haruna Musa, Ph.D



Building a legacy of effective help

This year we were awarded the Strongest Islamic Retail Banking Window in South Africa. We reached this milestone by helping our customers fulfil their unique financial needs; a goal that was built on 188 years of providing help where it's needed. We will continue to build this legacy through our extensive range of Shari'ah compliant products and integrated Islamic financial advice across transact, invest, finance and insure.

Help Changes Everything

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

The Strongest Islamic Retail Banking Window in South Africa 2026

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 two per cent 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 by Global Islamic Finance Awards as the "Best Islamic Banking Window" for ten consecutive years in a row and was also awarded "The Strongest Islamic Retail Banking Window in South Africa 2025" by the esteemed Islamic Retail Banking Awards committee last year. GIFA 2026 also acknowledged our CEO, Amman Muhammad as its "Islamic Finance Personality of the Year – 2026".

"Receiving the recognition as "South Africa's Strongest Islamic Retail Bank for 2026", yet again, is both an honour and a responsibility. This award reinforces our belief that Islamic banking is not simply about offering an alternative to conventional finance, but about creating meaningful financial solutions rooted in trust, integrity and shared prosperity. Our success reflects the confidence our customers place in us and the extraordinary commitment of our people. As we celebrate this achievement, we remain focused on pushing boundaries, broadening financial inclusion and demonstrating that values-driven banking can be both commercially successful and socially impactful." - **Amman Muhammad, CEO, FNB Islamic Banking**


Agib Bank Ltd.
Your Investment Partner

The Strongest Islamic Retail Financial Institution in Gambia 2026

Agib Bank Ltd

Agib Bank Limited (AGIB) was incorporated as a private limited liability company on the 11th November 1994 and granted a banking license by the Central Bank of The Gambia in September 1996. The bank became fully operational in January 1997. The Financial Institutions Act 1992 was amended to provide for the establishment of an Islamic Bank in The Gambia. Agib Bank Limited is the first and only Islamic bank in The Gambia, owned 85 per cent by a Gambian, and it is legally allowed to own equity in other companies and also trade in commodities and Real Estate.

The bank currently has over 200 employees with branches and Agencies strategically located across the country. We have ATMs at the branches and at 3 off-site locations in the country. The Headquarters of the bank is located at 19 Kairaba Avenue and was officially opened by the President of The Gambia in February 2025. The bank was named the 'Best Retail Islamic Bank' by the African Islamic Finance Awards in 2022 due to its commitment to being a fully Shari'a-compliant bank.

The bank has revolutionised its digital presence with the introduction of Omni Max, the Mobile Banking App, Online Banking, and linkage to Mobile Wallets like Wave and Qmoney. Its corporate social responsibility ranges from the daily ramadan iftar, sponsorship of the National Azaan Competition, support to masjids and underprivileged people, etc. Agib Bank Limited operates on the Islamic economic principles of risk/reward also known as Profit and Loss Sharing.

"Receiving this recognition is a profound honour for everyone at Agib Bank. It reflects our unwavering commitment to ethical financial solutions, customer-centric innovation, and delivering world-class Shari'a-compliant retail services across The Gambia." - MD & CEO, Agib Bank Ltd.

"This award is a testament to the trust our retail clients place in us every day. We remain dedicated to designing intuitive digital products, expanding accessible branch services, and offering seamless financial experiences tailored to modern Gambian households." - Head of Retail Banking, Agib Bank Ltd.

"Our strength lies in balancing robust Islamic principles with modern operational excellence. Being named the strongest Islamic retail bank validates our adherence to high governance standards and ethical profit-and-loss sharing models." - Head of Shari'a, Agib Bank Ltd.

"This milestone celebrates the dedication of our staff and the loyalty of our valued customers. As pioneers of Islamic finance in The Gambia, we look forward to continuing our role as an engine for national economic empowerment and sustainable growth." - Board of Directors, Agib Bank Ltd.

A Journey of
More than Four Decades
with Dedication, Passion & Achievement

First Habib Modaraba
(AN ISLAMIC FINANCIAL INSTITUTION)

Recognitions & Achievements

CREDIT RATINGS

Maintaining **AA+** rating since last **19 years**

BEST CORPORATE REPORT AWARD

17 Awards from ICAP & ICMAP

CORPORATE EXCELLENCE AWARD

16 Awards from Management Association of Pakistan (MAP)

BEST PERFORMANCE AWARD

25 Awards from NBFI & Modaraba Associaton of Pakistan

BEST PRESENTED ACCOUNTS & DISCLOSURE AWARD

16 Awards from South Asian Federation of Accountants (SAFA) an Apex Body of SAARC

THE STRONGEST MODARABA IN PAKISTAN

Awarded by Islamic Retail Banking Award (IRBA) by Cambridge IFA, UK.

WHAT WE OFFER?

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Opportunities of Shariah compliant investment with FHM

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The Strongest Modaraba in Pakistan 2026

First Habib Modaraba

First Habib Modaraba
(AN ISLAMIC FINANCIAL INSTITUTION)

As First Habib Modaraba celebrates 41 remarkable years of successful operations, we reflect with pride on a journey built on trust, integrity, innovation, and an unwavering commitment to excellence. Our resilience and adaptability have enabled us to navigate evolving economic landscapes, capitalise on strategic growth opportunities, and create sustainable value for our stakeholders.

Our enduring success is a testament to the confidence and support of our valued customers, business partners, and certificate holders. We sincerely appreciate their continued trust in our governance, strategic direction, and commitment to delivering Shari'a-compliant financial solutions. We also recognise the dedication, professionalism, and integrity of our employees, whose collective contributions remain fundamental to our institutional strength and continued progress.

As we advance through our fifth decade of operations, we remain focused on sustainable growth, digital transformation, operational excellence, and ethical financial practices. Guided by our core values and a steadfast commitment to sound governance and responsible business conduct, we strive to strengthen our market position, embrace emerging opportunities, and enhance value for all stakeholders across Pakistan's NBFI and modaraba sector.

With the blessings of Almighty Allah (SWT), the continued confidence of our stakeholders, and the dedication of our people, we look forward to achieving new milestones and further strengthening our legacy of excellence, integrity, and industry leadership.

"Winning the prestigious title of Pakistan's Strongest Modaraba for the second consecutive year is a remarkable honour and a testament to our sustained commitment to excellence. This achievement reflects our strong governance, prudent management, Shari'a-compliant practices, and unwavering focus on sustainable growth. Long term sustainability always demands the strength of an institution which reflect by its ability to navigate pressures with discipline, resilience, and sustainable performance. With this mindset, we always remain agile and strategic in our approach, emphasising quality lending, safeguarding asset quality and reinforcing sound risk governance practices. At First Habib Modaraba, we believe that true success lies not merely in achieving excellence but in sustaining it. Winning twice is our achievement; making excellence our tradition is our commitment." - First Habib Modaraba

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Best Islamic Retail Bank in Nigeria 2026

TAJBank Limited

TAJ Bank secured its banking license from the Central Bank of Nigeria on the 3rd of July 2019 and commenced operations on the 2nd of December 2019 with two pioneering branches – its Corporate Branch in Abuja and a branch in Kano. The Bank's vision is to become "the leading African financial institution dominating in customer experience and innovative solutions". The bank actively opens branches across Nigeria, expanding its footprint. The Bank's core values include Trust and Justice, Customer-centricity, Excellence, Determination, and Innovation. Despite the challenges posed by the global pandemic back in 2019/2020, TAJBank proactively expanded its operations and secured licenses for critical banking products, such as Letter of Credit Dealership and Foreign Exchange. After eight (8) months of productive operations, excellent strategic leadership and effective performance management, the Bank achieved a record high EPS and proceeded to make profit in the subsequent months. Sequel to this record, TAJBank was awarded the Best Non-Interest Bank 2020 by IFN, Thinkers Magazine Bank of the year 2020, Leadership Newspaper Bank of the year 2020, Innovative Islamic Bank of the year 2021 by AICIF and, Business Day BAFI Award Bank of the year 2021.

Since commencing operations, TAJBank has demonstrated its commitment to growth and expansion, reflected by the frequent development of new products. Demonstrating a commitment to growth, TAJBank consistently introduced new products to its fold. Notable offerings include Jualah (contract projects), CashWaqf (a contract for charity), and refinancing to mention just a few. A flagship product is the Mudarabah Time Deposit (MTD). The Mudarabah Time Deposit (MTD) is a prominent product which enables Individuals or entities to invest a certain amount of money (capital) with TAJBank under a mudaraba contract. TAJBank ranks among the top 10 Deposit Money Banks (DMBs). It launched the first of its kind, Mudarabah Sukuk Mudarabah (profit-sharing) an investment in corporate properties; the investors are paying rental incomes bi-annually. The Mudarabah Sukuk was listed on the floor of the Nigerian Exchange – and has raised N11.4 billion. TAJBank introduced TAJWAY, a bespoke digital banking platform that supports customers' activities digitally. One of the unique features of TAJWAY is its multiple transfer options.

TAJBank's impressive growth trajectory has attracted mainstream players in the economy and has demonstrated that non-interest banking is a very profitable venture proven through repeated financial success. The declaration of dividends in TAJBank's 3rd year of business is unprecedented in the Nigerian banking history. Lastly and most importantly, the bank has funded several businesses that have created jobs and made significant impacts in the Nigerian economy.

"We are deeply honoured to receive this prestigious recognition from the Islamic Retail Banking Awards (IRBA). This achievement reflects TAJ Bank's unwavering commitment to advancing non-interest banking through innovation, ethical practices and customer-focused solutions. We believe banking should go beyond financial services to create value, inspire trust and support sustainable economic growth. This recognition strengthens our resolve to embrace new opportunities and set higher standards of excellence in the industry. We dedicate this honour to our valued customers, employees and stakeholders whose continued trust and support drive our success as we shape the future of non-interest banking." - **Hamid Joda, Managing Director, TAJBank Limited**

Pakistan's Best Islamic Bank



- Serving you better with our widest range of Shariah compliant products
- Growing network of 890+ Islamic Branches in more than 350+ cities across Pakistan

faysalbank

Best Mid-Sized Islamic Retail Bank in Pakistan 2026

Faysal Bank Limited

Founded in 1994 and headquartered in Karachi, Faysal Bank Limited (FBL) has grown into one of Pakistan's most dynamic and forward-looking financial institutions. With almost four decades of trust, service, and innovation, FBL continues to set benchmarks in Islamic retail banking, driven by a vision to deliver ethical, inclusive, and digitally enabled financial solutions to all segments of society.

In 2014, FBL embarked on a bold transformation to realign its entire business with Shari'a principles. This remarkable journey culminated in January 2023, when the State Bank of Pakistan granted FBL its full-fledged Islamic banking license, marking the successful completion of the largest conventional-to-Islamic conversion in global banking history. This conversion transitioned over a million customers seamlessly to Islamic banking, making FBL the first bank in Pakistan to achieve such a comprehensive transformation.

Today, FBL offers one of the broadest ranges of Shari'a-compliant retail products and services in the country, catering to individuals, businesses, and institutions. From everyday accounts and deposits to auto, home, and business financing, every offering reflects the Bank's commitment to financial empowerment grounded in Islamic values. FBL has also pioneered several industry-first initiatives, including Pakistan's first Islamic credit card — the Faysal Islami Noor Card — offering customers a truly Shari'a-compliant alternative to conventional credit cards.

Complementing its retail strength, Faysal Bank continues to lead the way in digital innovation through platforms such as Faysal Digibank, WhatsApp Banking, Virtual Cards, and SMS Banking, ensuring secure, seamless, and convenient transactions for millions of customers across Pakistan. Guided by an esteemed Shari'a Board comprising leading scholars from Jamia Darul Uloom, Karachi, and holding the highest local Shari'a rating of SCFR1 from the International Islamic Rating Agency (IIRA), FBL exemplifies trust, authenticity, and governance excellence. With 900 branches across more than 350 cities and a strategic roadmap toward 1,000 branches, Faysal Bank is advancing its mission of financial inclusion, bringing Shari'a-compliant banking to every corner of the nation and empowering communities through faith-driven innovation. Faysal Bank's journey and growth is a testament to its belief that Islamic banking is not just an alternative—it is the future of ethical finance.

"We are honoured to be recognised at the 12th Islamic Retail Banking Awards 2026 as 'Best Mid-Sized Islamic Bank in Pakistan and the 'IRBA Excellence Award for Islamic Banking Growth in Pakistan' by the esteemed IRBA Awards Committee. These awards reflect our unwavering commitment to excellence in Islamic banking and our mission to make Shari'a-compliant financial solutions more accessible, inclusive, and technology-driven. Through our expanding digital platforms, pioneering retail products, and growing national footprint, we continue to demonstrate that ethical banking and innovation can thrive together. Our journey toward digital transformation and financial inclusion is guided by faith, integrity, and a deep responsibility to our customers. These awards are a tribute to the dedication of our teams and the trust of our valued customers, both of whom inspire us to further strengthen the Islamic finance ecosystem and deliver lasting value for all." - Yousaf Hussain, President & CEO, Faysal Bank Limited


BSI
BANK SYARIAH
INDONESIA

Best Islamic Retail Bank for Digital Transformation in Indonesia 2026

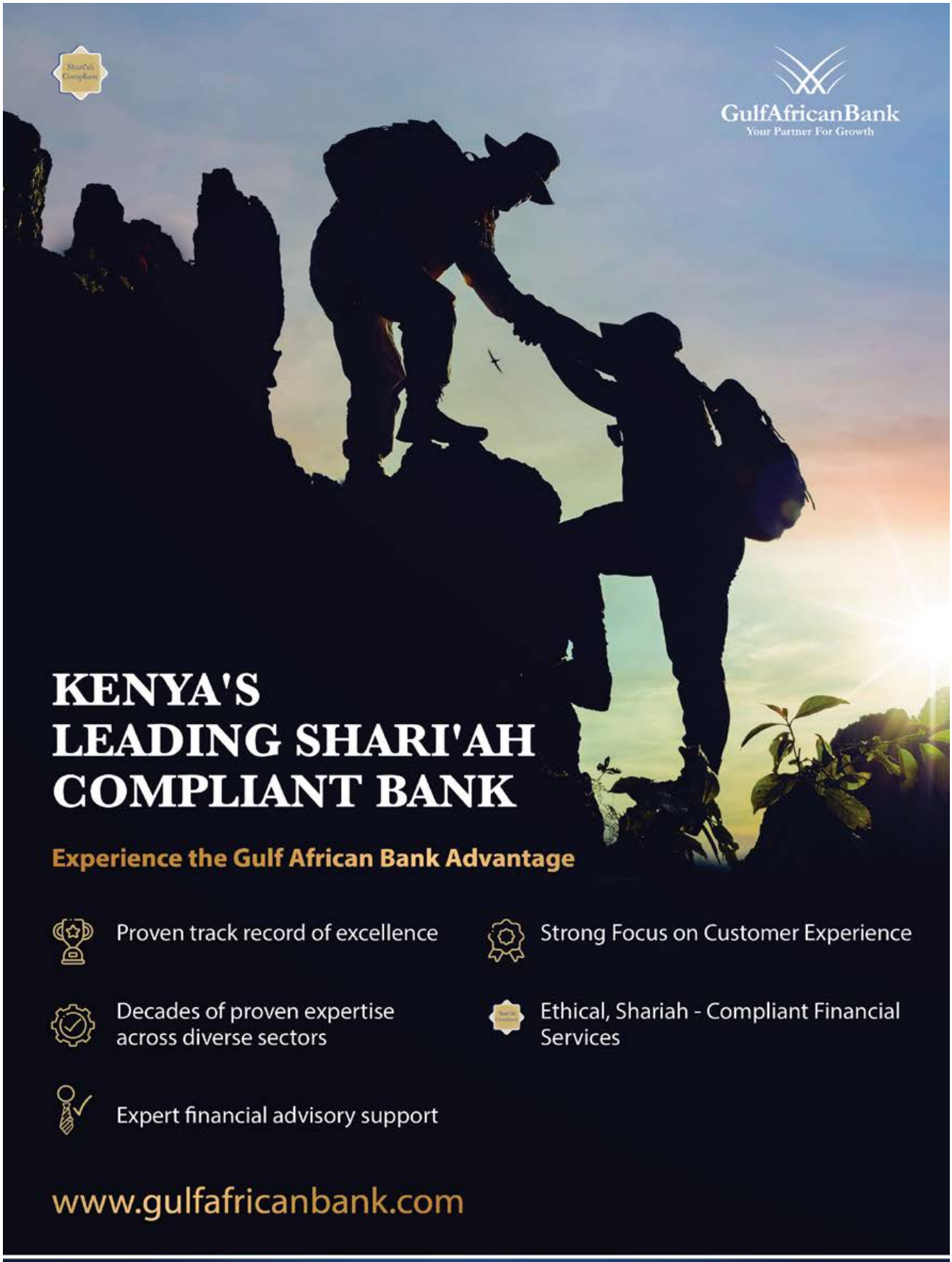
PT Bank Syariah Indonesia (Persero) Tbk

The Indonesian banking industry entered a new chapter with the establishment of PT Bank Syariah Indonesia Tbk (BSI), which officially commenced operations on 1 February 2021 (19 Jumadil Akhir 1442 H). BSI was formed through the merger of PT Bank BRIsyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. Approved by the Financial Services Authority (OJK) on 27 January 2021, the merger was inaugurated by the President of the Republic of Indonesia on 1 February 2021. By combining the strengths of the three Islamic banks, BSI offers comprehensive services, an extensive network, and stronger capital capacity. Supported by the State-Owned Enterprises (SOE) ecosystem, BSI continues to strengthen its position as a modern, inclusive, and globally competitive Islamic bank.

Following the Extraordinary General Meeting of Shareholders on 22 December 2025 and approval from the Ministry of Law on 23 January 2026, BSI officially adopted the name PT Bank Syariah Indonesia (Persero) Tbk, reaffirming its status as a State-Owned Enterprise. On 27 January 2026, the State-Owned Enterprises Regulatory Agency (BP BUMN), representing the Government of Indonesia as holder of BSI's Series A Dwiwarna shares, granted a Special Power of Attorney to PT Danantara Asset Management to exercise certain shareholder rights and perform operational holding functions. These developments strengthen BSI's governance and strategic position within the SOE and Danantara ecosystems. BSI remains committed to good corporate governance, prudence, regulatory compliance, and sustainable business practices.

As Indonesia's largest Islamic bank, BSI contributes to national economic development, public welfare, halal industry growth, and greater Islamic financial inclusion. Guided by the spirit of Rahmatan Lil 'Aalamiin, BSI delivers universal, trustworthy, and impactful Shari'a-compliant financial solutions. With stronger institutional foundations, capable human capital, advanced technology, infrastructure, and synergies within the Danantara ecosystem, BSI remains committed to sustainable growth and its vision of becoming one of the Top 5 global Islamic banks.

"As Indonesia's largest Islamic bank and a state-owned enterprise (SOE), Bank Syariah Indonesia is leveraging technology modernisation to scale digital banking, strengthen business fundamentals, and support its ambition to serve 40 million customers by 2030. PT Bank Syariah Indonesia (Persero) Tbk (BSI), Indonesia's largest Islamic bank and a state owned enterprise, has completed a major Information Technology (IT) transformation to strengthen its technology infrastructure, expand system capacity, and enhance digital banking capabilities. The milestone marks a strategic step in building a more scalable, resilient, and innovation-ready banking platform to support the Bank's long-term growth ambitions through 2030. Looking ahead, BSI's technology foundation will play an increasingly important role in advancing its ambition to serve 40 million customers by 2030. By combining stronger digital capabilities with its established Islamic banking franchise and strategic role as a state owned enterprise, BSI aims to broaden financial inclusion, strengthen Indonesia's Islamic finance ecosystem, and deliver sustainable value to customers, shareholders, and the wider Indonesian economy." - PT Bank Syariah Indonesia (Persero) Tbk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Best Islamic Retail Bank for Digital Banking in Kenya 2026

Gulf African Bank

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Gulf African Bank (GAB) is the premier Shari'a-compliant Bank in Kenya, offering products that address the needs of not just Muslims, but everyone in the country through fair, safe and ethical banking practices. The Bank has continued to enjoy the support and backing of shareholders who are fully committed to creating a solid bank characterised by growth and the very latest products riding on robust technology and delivered with internationally benchmark standards of service quality. The Bank's shareholders include Soren Investment Company Limited, Auron Holdings Limited, Trade Development Bank (Previously PTA Bank), GulfCap FZC, and Sheikh Abdullah Mohammed Al Romaizan and other individual investors.

"We are deeply honoured to be recognised as 'The Strongest Islamic Retail Bank in Kenya 2026' and 'Best Islamic Retail Bank for Digital Banking in Kenya 2026' at the 12th Islamic Retail Banking Awards. These awards reflect the trust our customers place in us, the dedication of our staff, and our unwavering commitment to delivering innovative, Shari'a-compliant financial solutions. As we celebrate this milestone, we remain focused on continuously enhancing our customer experience and empowering our customers through accessible, ethical, and technology-driven banking."
- Anuj Mediratta, Managing Director, Gulf African Bank

NBP

اعتماد
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ISLAMIC BANKING

TRANSFORMING TO FUTURE
ISLAMIC BANKING ACROSS NBP



2022
50 ISLAMIC BANKING WINDOWS

2023
100 ISLAMIC BANKING WINDOWS

2024
100 ISLAMIC BANKING WINDOWS
19 BRANCHES CONVERTED

2025
100 ISLAMIC BANKING WINDOWS
105 BRANCHES CONVERTED

2026
204 ISLAMIC BANKING WINDOWS
205 BRANCHES CONVERTED

517 ISLAMIC BRANCHES

1,042 TOTAL ISLAMIC FOOTPRINT

525 ISLAMIC BANKING WINDOWS

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Best Public Sector Bank for Islamic Retail Banking in Pakistan 2026

National Bank of Pakistan

National Bank of Pakistan (NBP) is the country's largest public sector bank and one of its oldest financial institutions. Established in 1949, soon after independence, it began as the government's banker, acting for the State Bank of Pakistan wherever the central bank had no presence. That trust remains central to NBP today. It continues to handle government treasury business and government-to-person payments alongside a full commercial banking franchise serving individuals, businesses and the public sector. With more than 1,500 branches, NBP serves major cities, district towns and remote communities alike. It is the second-largest bank in Pakistan by assets, which stood at PKR7.1 trillion at the end of 2025, about 12 percent of the industry, and it is designated a Domestic Systemically Important Bank by the State Bank of Pakistan. In 2025 it reported its highest-ever net profit of PKR85.9 billion.

NBP Aitemaad, its Islamic banking arm, is among the bank's fastest-growing businesses. Its assets nearly doubled in 2025 to PKR652 billion, and Shari'a-compliant services are now offered through 1,042 touchpoints, comprising 517 branches and 525 windows, in line with the State Bank's 2027 Shari'a transition mandate. NBP is also modernising how it serves. It is an active participant in the State Bank's Raast instant payment system, has digitised government fee collection, including passport fees, and has received approval to launch Raast merchant acquiring for small businesses. As part of its current strategy, NBP is focused on turning national reach into measurable impact. That means investing in its people, modern technology and customer experience, and backing financial inclusion, SMEs, agriculture, and women and youth entrepreneurs.

NBP's purpose is to be the Nation's Bank in the fullest sense: commercially sound, digitally capable and committed to the economic wellbeing of every Pakistani.

"We are honoured to receive this recognition. As the Nation's Bank, NBP carries a responsibility to the citizens of Pakistan. We discharge it by running the institution on sound commercial lines while keeping their welfare at the centre of every decision. Islamic banking is a vital part of that mission. Through NBP Aitemaad, Shari'a-compliant finance now reaches customers through an expanding footprint of over 1,000 touchpoints, including more than 500 dedicated Islamic branches and more than 500 Islamic banking windows at conventional branches. We will keep adopting modern technology and global best practices, deepening financial inclusion and putting our customers first. This honour belongs to every NBP colleague and out stakeholders for their trust in the institution." - Management Representative, NBP

More than

100

Years of heritage and experience..

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We are proud to serve Sudan by offering pioneering, advanced banking services that meet our customers' aspirations and keep pace with the latest global innovations... We strengthen our regional and international presence to be the partner of choice at all times and in all places, and we continue our journey of leadership with confidence and innovation

Bank of Khartoum - A legacy of trust, and leadership towards the future



bankofkhartoum.com

منذ عام 1913 SINCE

بنك الخرطوم
Bank of Khartoum

Best Islamic Retail Bank for Digital Banking in Sudan 2026

Bank of Khartoum

Established in 1913, Bank of Khartoum (BOK) is one of Sudan's oldest and most established financial institutions, with a rich history spanning more than a century. Originally founded by the Anglo-Egyptian administration, the Bank later operated under the Barclays name, bringing international banking standards and practices that continue to influence Sudan's banking sector.

Following nationalisation in 1970, Bank of Khartoum played a significant role in strengthening and developing the Sudanese banking industry, including the integration of several local and regional banks. The Bank was subsequently privatised and restructured, and in 2008 merged with Emirates Sudan Bank, further strengthening its position and capital base.

Today, Bank of Khartoum is a leading Islamic banking group in Sudan, with Dubai Islamic Bank as its main shareholder, alongside prominent regional Islamic financial institutions and business leaders, including the Islamic Development Bank, Abu Dhabi Islamic Bank, Sharjah Islamic Bank, and Etisalat. The Bank benefits from strong regional expertise and international banking experience while maintaining a deep understanding of the Sudanese market.

BOK provides a comprehensive range of Shari'a-compliant financial products and services, supported by an expanding portfolio of electronic and digital banking solutions designed to make banking more accessible, convenient, and customer-focused. Building on its heritage while looking firmly toward the future, Bank of Khartoum aspires to be a leading Islamic bank, a model of excellence, and the preferred partner for customers locally and internationally. Its culture is grounded in five core values: Professionalism, Respect, Integrity, Dedication, and Excellence; guiding the Bank's commitment to its customers, employees, shareholders, and communities.

"Winning the Islamic Retail Banking Awards (IRBA) for The Strongest Islamic Retail Bank in Sudan 2026 and The Best Islamic Retail Bank for Digital Banking in Sudan 2026 is a proud and meaningful achievement for Bank of Khartoum and a testament to the dedication of our people, the trust of our customers and the confidence of our partners. This recognition reinforces our commitment to delivering innovative, Shari'a-compliant financial solutions that create real value and make banking simpler and more accessible. With more than a century of heritage, we remain firmly focused on the future-accelerating digital transformation, strengthening customer experience and setting new standards of excellence in Islamic banking. We dedicate this achievement to our customers and to everyone who continues to believe in our journey" - **Bank of Khartoum**



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Best Islamic Retail Bank for Green Financing in Malaysia 2026

Public Islamic Bank

Public Islamic Bank Berhad, the Islamic banking arm of Public Bank Group, continues to strengthen its presence in Malaysia's Islamic banking industry. With a heritage in Islamic banking dating back to 1993, the Bank became a dedicated Islamic banking subsidiary in 2008. This marked an important milestone in the growth of its Islamic banking business.
For Public Islamic Bank, the future of Islamic retail banking lies in balancing strong banking fundamentals with a deeper understanding of customers' financial needs and the wider environment in which they operate. Supported by the established positioning of Public Bank Group and the "Bank for the People" philosophy, the Bank continues to evolve alongside changing customer expectations and emerging priorities within the financial sector.

This approach reflects the Bank's broader commitment to responsible and forward-looking banking. From supporting more sustainable economic activities to encouraging sound savings habits, Public Islamic Bank recognises the role Islamic banking can play in strengthening financial resilience and contributing to long-term economic progress.
Beyond individual banking solutions, the Bank believes the continued relevance of Islamic finance depends on its ability to respond to economic change while remaining grounded in Shariah principles. Responsible banking, prudent financial management and an understanding of evolving societal needs remain central to this commitment.

Looking ahead, Public Islamic Bank remains focused on strengthening its retail banking capabilities and deepening customer relationships. Grounded in the values of Public Bank Group, the Bank aspires to contribute to an Islamic banking industry where financial progress goes hand in hand with trust, resilience and sustainable development.

"Winning these two awards is a proud milestone for Public Islamic Bank and reflects our continued progress in Islamic retail banking. The recognition for green financing and our Savings Account-i Series reinforces our commitment to developing Islamic banking solutions that respond to changing needs and create meaningful value for our customers and the wider community. Backed by the heritage and strength of the Public Bank Group, we remain focused on building on our achievements and pursuing new opportunities in Islamic finance. As Islamic finance continues to evolve, Public Islamic Bank aspires to be part of its next chapter of growth, innovation and lasting impact." - PIBB, CEO, Syamsul Azuan Ahmad Fauzi

بنك سبأ الأفريقي

Saba African Bank

Best Bank in Innovating Diverse and Integrated Banking Solutions in Djibouti 2026

SABA AFRICAN BANK

Saba African Bank is a Djiboutian Islamic banking institution whose heritage dates back to the launch of Saba Islamic Bank in Djibouti in 2006. The Bank combines local and regional market expertise with modern financial solutions. Its activities are designed to meet the needs of individuals and institutions, support the real economy and advance residential development in response to a key development priority in Djibouti.

The Bank offers an integrated range of Shari'a-compliant savings, investment and financing solutions, including digital financing services, for individuals, families, entrepreneurs, commercial and industrial companies, businesses operating in Djibouti's free zones, and public and private sector entities. Its services include payments, domestic and international payment cards, money transfers and trade finance, supported by international banking relationships. The Bank combines modern systems with a branch network and digital channels, including internet banking, Saba Mobile and Saba Wallet, to broaden access to its services and build sustainable partnerships that advance financial inclusion, business development and community well-being.

"We are proud to receive this award from IRBA, recognising our journey in making innovation, diversity, and integration key pillars of our banking business. We have invested in advanced technology, digital banking solutions, and skilled teams to develop innovative Islamic banking products that meet the needs of different customer groups and economic sectors, from individuals and families to entrepreneurs and large businesses, with special attention to women's empowerment and financial inclusion. We believe that true innovation is not measured by the number of products, but by their lasting impact on customers' lives and economic growth. We dedicate this award to our employees and customers, our partners in success." - General Manager, Saba African Bank

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Best Public-Sector Islamic Banking Window Network in Pakistan 2026

The Bank of Punjab

The Bank of Punjab (BOP) is a leading financial institution in Pakistan, playing an increasingly significant role in driving economic growth, financial inclusion and sustainable development. With a growing presence across commercial banking, trade, agriculture, SMEs and priority-sector financing, BOP combines financial strength with a strong commitment to creating meaningful impact for its customers, communities and the wider economy.

BOP's recent achievements reflect a remarkable trajectory of growth, resilience and institutional strength. A defining milestone has been the Bank's achievement of PACRA's highest possible credit ratings, AAA for Long-Term and A1+ for Short-term. As the first and only provincial bank in Pakistan to reach this level, the achievement represents a notable endorsement of BOP's financial resilience, stability and credit strength. It marks a new benchmark in the Bank's journey and reinforces the confidence placed in BOP by its customers, partners, investors and other stakeholders.

This achievement comes alongside exceptional financial performance and growing investor confidence. In 2025, BOP recorded its highest-ever profit before tax of PKR35.8 billion, while operating profit grew by 98 per cent year-on-year.

The Bank's market performance has reflected this growing strength. BOP was recognised as the 'Best-Performing Asia-Pacific Bank Stock' in 2025, recording a 176.4 per cent total shareholder return and reaching a US$320 million market capitalisation by September 30, 2025.

Beyond financial performance, BOP continues to support Pakistan's economic engine through more than PKR170 billion in trade financing, substantial export financing and a PKR19.86 billion contribution to the national exchequer. Through initiatives supporting farmers, entrepreneurs, SMEs, affordable housing and underserved communities, BOP continues to demonstrate that commercial success and national impact can advance together.With the strength of an AAA-rated institution, growing investor confidence and a purpose firmly rooted in Pakistan's progress, BOP is redefining what it means to bank for growth, prosperity and economic resilience.

"We are deeply honoured to receive recognition at the 12th Islamic Retail Banking Awards 2026. This achievement is a testament to the dedication of our Taqwa Islamic Banking team and our continued commitment to delivering Shari'a-compliant financial solutions that create meaningful value for our customers. We are grateful to the Islamic Retail Banking Awards jury for recognising our efforts, and to our customers, partners and stakeholders for their continued trust. This recognition inspires us to further strengthen our Islamic banking proposition and contribute to the growth and development of Pakistan's Islamic financial sector."" - Zafar Masud, President & CEO, The Bank of Punjab

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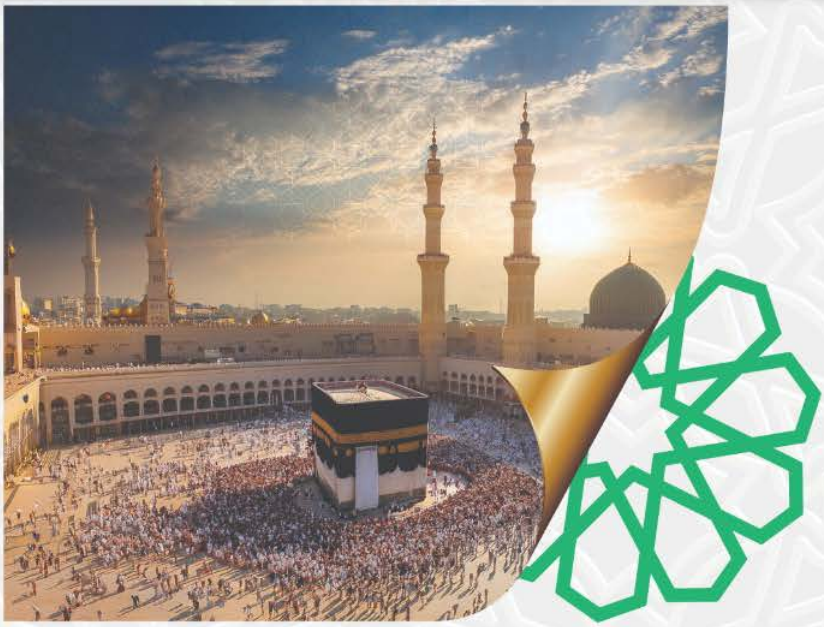

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Best Islamic Banking Window in Bangladesh 2026

Pubali Bank PLC., Bangladesh

পুবালী ব্যাংক পিএলসি.
PUBALI BANK PLC.

Pubali Bank PLC. has played a pivotal role in Bangladesh's economic landscape. Established in 1959 as Eastern Mercantile Bank Limited, it initially aimed to empower Bangali entrepreneurs facing systemic financial barriers. Post-independence in 1972, the government nationalised the bank as Pubali Bank. In 1983, it transitioned into a private institution as Pubali Bank Limited, before officially changing its name to Pubali Bank PLC on September 5, 2023.

Pubali Bank PLC. serves as a comprehensive financial institution in Bangladesh, offering tailored services across corporate, retail, CMSME, agricultural, green and sustainable financing. Its operational umbrella includes core deposit products, trade finance and foreign exchange, remittance, Shari'a-compliant Islamic banking, and offshore banking. The bank delivers these solutions by a diversified product portfolio through a hybrid network combining traditional branches with digital touchpoints such as internet banking, the PI Banking app, and Alternative Delivery Channels (ADCs) including ATMs, CRMs, POS terminals, KIOSK, and Bangla QR code payments.

Pubali Bank PLC. is recognised as one of Bangladesh's largest private commercial banks, reaching customers nationwide through 519 branches (including 19 Islamic branches), 284 sub-branches (including 5 Islamic sub-branches), and 21 Islamic banking windows, supported by a 11,112 strong, knowledgeable, experienced workforce. Beyond traditional banking across all branches and outlets, it provides Shari'a-compliant Islamic services while leveraging the Fourth Industrial Revolution (4IR) to enhance customer experience and deliver responsive financial solutions. Furthermore, the bank is committed to ensuring strict compliance with all prevailing industry guidelines, norms, and practices. To accelerate its nationwide expansion of Islamic banking, Pubali Bank PLC. recently secured approval from Bangladesh Bank to launch 88 new Islamic windows.

"We are deeply honoured that Pubali Bank PLC. has been recognised as the 'Best Islamic Banking Window in Bangladesh 2026' at the 12th Islamic Retail Banking Awards (IRBA) by Cambridge IFA, UK. More than an award, this distinction validates our unwavering dedication to ethical, inclusive, and innovative Shari'a-compliant banking. Guided by our visionary leadership and the continued trust of our clients, this recognition reinforces our commitment to driving digital transformation, expanding our involvement through digital innovation, financial inclusion, and operational excellence. We further express our commitment to expand our footprint in the dynamic landscape of Islamic finance, driving positive change and setting new benchmarks for integrity, innovation, and service excellence in the years ahead." - **Pubali Bank PLC., Bangladesh**


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BEST ISLAMIC BANKING WINDOW IN BURUNDI 2026
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KCB SAHL BANKING
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Best Islamic Banking Window in Burundi 2026

KCB Bank Burundi Ltd. – KCB Sahl Banking

KCB Bank Burundi Ltd is a subsidiary of KCB Group Plc, one of East Africa's largest financial services organisations. The Bank provides banking solutions to individuals, businesses, institutions, and government entities, supporting economic growth and sustainable development in Burundi. Since September 2022, KCB Bank Burundi Ltd has pioneered the introduction of Shari'a-compliant banking products and services, becoming the first bank in Burundi to offer Islamic banking solutions. Officially launched in 2024 in Burundi, Sahl Banking, the Shari'a-compliant banking proposition and Islamic Banking Window of KCB Group PLC, expanded access to Shari'a-compliant financial products and services for underserved communities and customers seeking solutions aligned with Islamic finance principles.

Sahl Banking is also available within KCB Group operations in Kenya (KCB Kenya) and Tanzania (KCB Tanzania), demonstrating the Group's commitment to expanding access to ethical and inclusive financial services across East Africa. The proposition operates in accordance with Shari'a principles, offering financial solutions based on transparency, fairness, asset-backed financing, and risk-sharing. Through Sahl Banking, KCB Bank Burundi Ltd. has expanded access to ethical financial services and supported participation in the formal financial sector by providing an alternative financial solution for customers seeking products and services aligned with Islamic finance principles.

KCB Bank Burundi is honoured to be recognised as the recipient of the Best Islamic Banking Window in Burundi 2026 award, acknowledging its pioneering role in introducing the first Shari'a-compliant banking products and services through Sahl Banking, the country's first Islamic Banking Window. Beyond banking, the Bank contributes to the sustainable development of communities across Burundi. In collaboration with the KCB Foundation, the Bank runs programmes such as the Iteze Imbere Programme, which promotes entrepreneurship, business acceleration, skills development, and job creation for youth and women, and the KCB Scholars Programme, which expands access to quality education and leadership development opportunities for young people from underserved communities. Backed by the strength and regional expertise of KCB Group Plc., KCB Bank Burundi remains committed to delivering innovative financial solutions and creating long-term value for customers, communities, and the economy of Burundi.

"We are honoured to receive the Best Islamic Banking Window in Burundi 2026 award. This recognition reflects our commitment to innovation, financial inclusion, and delivering customer-centric solutions through Sahl Banking, Burundi's first Islamic Banking Window. We sincerely thank our customers, staff, partners, KCB Group, Board of Directors, and Shari'a Advisory Board for their trust and support. This achievement reinforces our purpose of For People. For Better., as we continue expanding access to ethical financial solutions and creating sustainable value for the communities we serve." - Masika Mukule, Managing Director, KCB Bank Burundi Ltd

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Best Islamic Retail Banking Window for Service Quality in Indonesia 2026

OCBC Syariah

PT Bank OCBC NISP Tbk (OCBC) was established in Bandung in 1941 under the name Nederlandsch Indische Spaar en Deposito Bank. Over its 85 years of journey, the Bank has undergone several name changes, from 'Bank NISP' to 'Bank OCBC NISP', and 'OCBC' on November 14, 2023. As of September 30, 2026, OCBC serves customers through a network of 185 offices across 51 cities in Indonesia. Furthermore, customers could conduct transactions through the Bank's 489 ATM, about 85,000 ATM networks in Indonesia, and connected close to 380 branches and representative offices in 19 countries and regions. OCBC also serves customers through various digital channels, including mobile banking and internet banking – both for individuals and corporations.

OCBC offers Shari'a banking services through its Shari'a Business Unit (OCBC Syariah), officially inaugurated on October 12, 2009. Operating under the OCBC brand, OCBC Syariah provides a range of Shari'a-compliant banking products and services, further extending the Bank's reach in providing accessible and inclusive Shari'a banking solutions to the community.

In recognition of its innovation, recently OCBC Syariah was named Gold and Precious Metals Bank of the Year Indonesia in the Asian Banking and Finance Retail Banking Awards 2026, and Indonesia Best Shari'a Business Unit of Conventional Bank 2026 in Indonesia Shari'a and Halal Top Brand Awards 2026, from Warta Ekonomi Publication.

"We are deeply honoured to receive this recognition from the Islamic Retail Banking Awards. This award reflects on our ongoing commitment in elevating Shari'a banking service standards in Indonesia. For today's customers, integrating Shari'a values into comprehensive wealth management has become essential. We will continue innovating and expanding accessible Shari'a-based digital financial solutions that help customers grow and protect their assets, while seamlessly fulfilling their social and spiritual aspirations. Looking ahead, we remain dedicated to advancing our Shari'a service capabilities that adapt to our customers' evolving needs." - Mahendra Koesumawardhana, Head of OCBC Shari'a Business Unit, OCBC Syariah

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Mashreq Al Islami (The Islamic Window of Mashreqbank PSC, a bank licensed and regulated by the UAE Central Bank)

Best Islamic Retail Banking Brand in the UAE 2026

Mashreq Al Islami

Mashreq Al Islami represents a modern approach to Islamic banking, bringing together the principles of Shari'a with Mashreq's strong digital capabilities to deliver an experience that is simple, accessible and relevant to our wide range of customers encompassing of Retail (Individuals), Corporate (Institutions), Business Banking (SME's) and International Banking segment.

Innovation is embedded across Mashreq's customer experience. Through Mashreq's digital ecosystem known as Mashreq NEO - a benchmark in the industry for its digital retail banking, customers can access and manage Islamic banking solutions across mobile and online channels, supported by self-service capabilities that allows the customers to independently manage their financial lives through end-to-end digital platform such as Mashreq NEO App, Mashreq NEOBIZ app, Digital self-service tools (ITM, ATM / CCDMs & Kiosks) and digital products & services – like Credit Cards, Current/Savings Account, Personal Finance, Fund Transfers, KYC etc.

This combination of digital innovation, customer-centricity and Shari'a-compliant banking strengthens Mashreq Al Islami's credentials for recognition as the 'Most Innovative Islamic Retail Banking Window in the UAE 2026' and supports its position as a leading Islamic retail banking brand in the market.

Mashreq Al Islami's journey reflects an ambition that extends beyond keeping pace with industry. It is about setting a higher benchmark for what Islamic retail banking can become, building a proposition that remains relevant today while continuing to evolve for the future.

"We are incredibly proud to be awarded 'Most Innovative Islamic Retail Banking Window in the UAE' & 'Best Islamic Retail Banking Brand in the UAE' at the Islamic Retail Banking Awards. Recognition for both innovation and brand excellence in the same year is quite meaningful, as these reflect how we are shaping Mashreq Al Islami. Our ambition has always been to take Islamic banking forward, creating experiences that are relevant, progressive and firmly rooted in Shari'a principles. These awards highlight our commitment to continue raising the bar and delivering greater value to our customers." - Ibrahim Ali Al Mheiri, Head of Islamic Banking, Mashreq Bank


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Best Islamic Home Financing Provider in Maldives 2026

HOUSING DEVELOPMENT FINANCE CORPORATION PLC.

Housing Development Finance Corporation Plc (HDFC) is the Maldives' only specialised housing finance institution, established in 2004 to expand access to housing finance and support homeownership across the nation. Since commencing operations on March 29, 2004, HDFC has played a pivotal role in the development of the Maldivian housing sector, helping individuals and families turn their dream of homeownership into reality. Partially privatised in 2008, the Corporation brings together the Government of the Maldives and international financial institutions through a strategic shareholding structure. HDFC offers both conventional and Islamic housing finance solutions, catering to the diverse needs of its customers.

Introduced in 2012, AMNA has emerged as a key growth driver for HDFC, reflecting the increasing demand for Shari'a-compliant housing finance in the Maldives. The portfolio recorded growth of 14.4 per cent in 2025, demonstrating the growing acceptance of Islamic financing and AMNA's expanding contribution to the corporation's business. HDFC's impact is reflected in its support for more than 24,000 housing units and over 6,000 homeowners, with a housing finance portfolio exceeding MVR1.6 billion at the end of 2025. These achievements underscore the corporation's enduring contribution to expanding homeownership opportunities and strengthening the nation's housing sector.

As HDFC looks to the future, it continues to embrace digital transformation, enhance the customer experience, strengthen corporate governance and explore innovative financing solutions. Guided by its commitment to excellence, integrity and sustainable development, HDFC remains dedicated to creating meaningful opportunities for individuals and families to secure homes and build better futures. Through more than two decades of service, HDFC continues to stand as a trusted partner in the nation's housing journey, contributing to a stronger, more inclusive and sustainable Maldives.

Vision: To provide decent and affordable homes in a safe and healthy environment and work towards uplifting the living standards of all Maldivians by becoming the market leader in financial services in the Maldives.

Mission: To offer financial and social strength to all Maldivians by providing home loans and other savings and investment products managed professionally and profitably to the highest international standards and to the complete satisfaction of all stakeholders.

"We are honoured to receive the Best Islamic Home Financing Provider in Maldives 2026 award, recognising HDFC's contribution to Islamic housing finance in the Maldives. This achievement reflects the continued trust of our customers and the dedication of our employees, Shari'a Committee and Board of Directors. We remain committed to supporting homeownership through accessible, responsible and Shari'a-compliant financing solutions. This recognition further strengthens our commitment to maintaining sound governance, transparency and high standards of service while continuing to meet the evolving housing finance needs of individuals and families across the Maldives." - HOUSING DEVELOPMENT FINANCE CORPORATION PLC.

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PROUD WINNER

Best Shari'a Consultancy for Retail Banking Product Structuring UAE 2026

12th Islamic Retail Banking Awards 2026

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With sincere thanks to our clients, partners and the IRBA Awards Committee.

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Best Shari'a Consultancy for Retail Banking Product Structuring in UAE 2026

SĀBIQ ADVISORY

Sābiq is a discipline-driven Shari'a business partner, advancing Islamic finance through Shariah ValueChain Integration – our proprietary approach that unifies governance, execution and oversight into a single coherent system.
We exist to ensure that Shari'a intent is not only defined, but operationalised with clarity, transparency and integrity across the full lifecycle of a transaction. Through integrated platforms and expert advisory, Sabiq transforms complexity into a seamless, trusted Shari'a-compliant operating ecosystem.

Excellence at Every Shari'a Step: Sabiq is redefining how Islamic finance is understood and operationalised. Through our discipline of Shariah ValueChain Integration, we ensure that Shari'a intent is carried consistently through governance, execution and oversight – creating a lifecycle where each stage reinforces the next.

Supported by expert Shari'a advisory and integrated Shari'a systems such as Sābiq Core and Sābiq Orbit, we connect principles with practice and governance with frontline operations. Our unified model strengthens trust, clarity and institutional resilience across the value chain. For us, Shari'a compliance is not a checklist; it is a dynamic partnership that elevates standards and builds confidence at every step.

Islamic finance is built on strong Shari'a foundations. Collective efforts have enabled institutions to operate within a financial system grounded in clarity, responsibility and ethical purpose. Yet, as markets accelerate and expectations rise, the most material risks now emerge at the intersections of governance, execution, oversight and accountability - where no single function was designed to operate in isolation.

This is where Sābiq begins.

Shariah ValueChain Integration is our response to this new reality. It ensures that, Shari'a intent is translated into governance, governance is translated into execution, execution reflects the purpose for which the structure was designed, oversight reinforces transparency and resilience, and every link in the chain strengthens the next.

It is a system, not a service. A mindset, not a checklist. A commitment to coherence across the full lifecycle of a transaction.

"Alhamdulillah. All praise is first to Allah SWT; everything good comes from Him.Thank you, Cambridge IFA and the IRBA committee, for this recognition. What we try to do is simple to say and hard to do: carry the letter and the spirit of Shari'a from intent to execution, with each step reinforcing the next. We call it Shariah ValueChain Integration. Sābiq means forerunner. In sha Allah, we hope to become forerunners; the name is our reminder and our responsibility. To our Shari'a board, our team in the UAE, the UK and Malaysia, and to our clients, who trusted us early, thank you." - Maya Marissa Malek, Founder & CEO, Sābiq Advisory



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Best Islamic Savings Products in Malaysia 2026 for Savings

Public Islamic Bank

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Most Innovative Islamic Retail Bank in Nigeria 2026

TAJBank Limited

TAJ Bank secured its banking license from the Central Bank of Nigeria on the 3rd of July 2019 and commenced operations on the 2nd of December 2019 with two pioneering branches – its Corporate Branch in Abuja and a branch in Kano. The Bank's vision is to become "the leading African financial institution dominating in customer experience and innovative solutions". The bank actively opens branches across Nigeria, expanding its footprint. The Bank's core values include Trust and Justice, Customer-centricity, Excellence, Determination, and Innovation. Despite the challenges posed by the global pandemic back in 2019/2020, TAJBank proactively expanded its operations and secured licenses for critical banking products, such as Letter of Credit Dealership and Foreign Exchange. After eight months of productive operations, excellent strategic leadership and effective performance management, the Bank achieved a record high EPS and proceeded to make profit in the subsequent months. Sequel to this record, TAJBank was awarded the Best Non-Interest Bank 2020 by IFN, Thinkers Magazine Bank of the year 2020, Leadership Newspaper Bank of the year 2020, Innovative Islamic Bank of the year 2021 by AICIF and, Business Day BAFI Award Bank of the year 2021.

Since commencing operations, TAJBank has demonstrated its commitment to growth and expansion, reflected by the frequent development of new products. Demonstrating a commitment to growth, TAJBank consistently introduced new products to its fold. Notable offerings include Jualah (contract projects), CashWaqf (a contract for charity), and refinancing to mention just a few. A flagship product is the Mudarabah Time Deposit (MTD). The Mudarabah Time Deposit (MTD) is a prominent product which enables Individuals or entities to invest a certain amount of money (capital) with TAJBank under a mudaraba contract. TAJBank ranks among the top 10 Deposit Money Banks (DMBs). It launched the first of its kind, Mudarabah Sukuk (profit-sharing) an investment in corporate properties; the investors are paying rental incomes bi-annually. The Mudarabah Sukuk was listed on the floor of the Nigerian Exchange – and has raised N11.4 billion. TAJBank introduced TAJWAY, a bespoke digital banking platform that supports customers' activities digitally. One of the unique features of TAJWAY is its multiple transfer options.

TAJBank's impressive growth trajectory has attracted mainstream players in the economy and has demonstrated that non-interest banking is a very profitable venture proven through repeated financial success. The declaration of dividends in TAJBank's 3rd year of business is unprecedented in the Nigerian banking history. Lastly and most importantly, the bank has funded several businesses that have created jobs and made significant impacts in the Nigerian economy.

"We are deeply honoured to receive this prestigious recognition from the Islamic Retail Banking Awards (IRBA). This achievement reflects TAJ Bank's unwavering commitment to advancing non-interest banking through innovation, ethical practices and customer-focused solutions. We believe banking should go beyond financial services to create value, inspire trust and support sustainable economic growth. This recognition strengthens our resolve to embrace new opportunities and set higher standards of excellence in the industry. We dedicate this honour to our valued customers, employees and stakeholders whose continued trust and support drive our success as we shape the future of non-interest banking." - Hamid Joda, Managing Director, TAJBank Limited

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Mashreq Al Islami (The Islamic Window of Mashreqbank PSC, a bank licensed and regulated by the UAE Central Bank)

Most Innovative Islamic Retail Banking window in the UAE 2026

Mashreq Al Islami

Mashreq Al Islami represents a modern approach to Islamic banking, bringing together the principles of Shari'a with Mashreq's strong digital capabilities to deliver an experience that is simple, accessible and relevant to our wide range of customers encompassing of Retail (Individuals), Corporate (Institutions), Business Banking (SME's) and International Banking segment.

Innovation is embedded across Mashreq's customer experience. Through Mashreq's digital ecosystem known as Mashreq NEO - a benchmark in the industry for its digital retail banking, customers can access and manage Islamic banking solutions across mobile and online channels, supported by self-service capabilities that allows the customers to independently manage their financial lives through end-to-end digital platform such as Mashreq NEO App, Mashreq NEOBIZ app, Digital self-service tools (ITM, ATM / CCDMs & Kiosks) and digital products & services – like Credit Cards, Current/Savings Account, Personal Finance, Fund Transfers, KYC etc.

This combination of digital innovation, customer-centricity and Shari'a-compliant banking strengthens Mashreq Al Islami's credentials for recognition as the 'Most Innovative Islamic Retail Banking Window in the UAE 2026' and supports its position as a leading Islamic retail banking brand in the market.

Mashreq Al Islami's journey reflects an ambition that extends beyond keeping pace with industry. It is about setting a higher benchmark for what Islamic retail banking can become, building a proposition that remains relevant today while continuing to evolve for the future.

"We are incredibly proud to be awarded 'Most Innovative Islamic Retail Banking Window in the UAE' & 'Best Islamic Retail Banking Brand in the UAE' at the Islamic Retail Banking Awards. Recognition for both innovation and brand excellence in the same year is quite meaningful, as these reflect how we are shaping Mashreq Al Islami. Our ambition has always been to take Islamic banking forward, creating experiences that are relevant, progressive and firmly rooted in Shari'a principles. These awards highlight our commitment to continue raising the bar and delivering greater value to our customers." - Ibrahim Ali Al Mheiri, Head of Islamic Banking, Mashreq Bank

Pakistan's Best Islamic Bank



- Serving you better with our widest range of Shariah compliant products
- Growing network of 890+ Islamic Branches in more than 350+ cities across Pakistan

faysalbank

IRBA Excellence Award for Islamic Banking Growth in Pakistan 2026

Faysal Bank Limited

Founded in 1994 and headquartered in Karachi, Faysal Bank Limited (FBL) has grown into one of Pakistan's most dynamic and forward-looking financial institutions. With almost four decades of trust, service, and innovation, FBL continues to set benchmarks in Islamic retail banking, driven by a vision to deliver ethical, inclusive, and digitally enabled financial solutions to all segments of society.

In 2014, FBL embarked on a bold transformation to realign its entire business with Shari'a principles. This remarkable journey culminated in January 2023, when the State Bank of Pakistan granted FBL its full-fledged Islamic banking license, marking the successful completion of the largest conventional-to-Islamic conversion in global banking history. This conversion transitioned over a million customers seamlessly to Islamic banking, making FBL the first bank in Pakistan to achieve such a comprehensive transformation.

Today, FBL offers one of the broadest ranges of Shari'a-compliant retail products and services in the country, catering to individuals, businesses, and institutions. From everyday accounts and deposits to auto, home, and business financing, every offering reflects the Bank's commitment to financial empowerment grounded in Islamic values. FBL has also pioneered several industry-first initiatives, including Pakistan's first Islamic credit card — the Faysal Islami Noor Card — offering customers a truly Shari'a-compliant alternative to conventional credit cards.

Complementing its retail strength, Faysal Bank continues to lead the way in digital innovation through platforms such as Faysal Digibank, WhatsApp Banking, Virtual Cards, and SMS Banking, ensuring secure, seamless, and convenient transactions for millions of customers across Pakistan. Guided by an esteemed Shari'a Board comprising leading scholars from Jamia Darul Uloom, Karachi, and holding the highest local Shari'a rating of SCFR1 from the International Islamic Rating Agency (IIRA), FBL exemplifies trust, authenticity, and governance excellence. With 900 branches across more than 350 cities and a strategic roadmap toward 1,000 branches, Faysal Bank is advancing its mission of financial inclusion, bringing Shari'a-compliant banking to every corner of the nation and empowering communities through faith-driven innovation. Faysal Bank's journey and growth is a testament to its belief that Islamic banking is not just an alternative—it is the future of ethical finance.

"We are honoured to be recognised at the 12th Islamic Retail Banking Awards 2026 as Best Mid-Sized Islamic Bank in Pakistan and the IRBA Excellence Award for Islamic Banking Growth in Pakistan by the esteemed IRBA Awards Committee. These awards reflect our unwavering commitment to excellence in Islamic banking and our mission to make Shari'a-compliant financial solutions more accessible, inclusive, and technology-driven. Through our expanding digital platforms, pioneering retail products, and growing national footprint, we continue to demonstrate that ethical banking and innovation can thrive together. Our journey toward digital transformation and financial inclusion is guided by faith, integrity, and a deep responsibility to our customers. These awards are a tribute to the dedication of our teams and the trust of our valued customers, both of whom inspire us to further strengthen the Islamic finance ecosystem and deliver lasting value for all." - Yousaf Hussain, President & CEO, Faysal Bank Limited

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IRBA Excellence Award for Islamic Digital Microfinance in Nigeria 2026

Ethica Microfinance Bank

Ethica is Nigeria's pioneer non-interest digital bank, licensed by the Central Bank of Nigeria and insured by the Nigeria Deposit Insurance Corporation. For years, millions of value-driven consumers and entrepreneurs across Africa's largest economy faced a critical gap: conventional banking relied on interest and hidden fees, while existing non-interest institutions remained trapped in slow, branch-bound bureaucracy. Ethica became the first institution in Nigeria to solve this by engineering an end-to-end, branchless Islamic banking experience directly on mobile devices.

By eliminating paperwork and translating complex non-interest principles into intuitive digital tools, Ethica expanded financial access across retail and MSME segments. Customers access everyday transfers, transparent savings, investment, bill payments, and ethical asset-backed financing within minutes. This friction-free model delivered explosive market validation, driving customer adoption from zero to nearly 30,000 active accounts in just six months.

Beyond core transactions, Ethica strengthens real-economy enterprise through digital capacity programmes like Ethica DigiCraft, and Islamic banking advocacy through Halal Money Series. Guided by its core values of Excellence, Transparency, Halal, Innovation, Customer-centricity, and Accountability, Ethica is demonstrating to the global Islamic finance community how technology can turn ethical banking into a scalable, high-growth driver of financial inclusion.

"Receiving this recognition is a profound validation of our mission. Over two intensive years of research and architectural engineering, our team set out to close a fundamental market deficit: delivering Nigeria's first fully digital, non-interest banking alternative for millions of Muslims and ethical consumers who had long been excluded from modern FinTech convenience. By eliminating the traditional frictions of Islamic banking, we created an ecosystem rooted in strict Shari'a compliance, radical transparency, and shared economic growth. The rapid onboarding of nearly 30,000 accounts within our first six months proves that ethical finance can scale at digital speed. This award strengthens our resolve to expand financial inclusion, empower micro-enterprises, and build Africa's most customer-centric ethical bank. We remain profoundly grateful to our community, regulators, and partners who share this journey with us." - Tajudeen Babatunde Sekoni Managing Director, Ethica Microfinance Bank


Pegadaian
Syariah

IRBA Excellence Award (Islamic Financial Inclusion) 2026

Pegadaian Syariah

Pegadaian Syariah is a Shari'a-based business line of PT Pegadaian, providing financial solutions that adhere to Islamic principles. Through its customer-oriented approach, Pegadaian Syariah aims to expand access to inclusive and accessible financing services for individuals and micro, small, and medium-sized enterprises (MSMEs), while upholding Shari'a compliance and responsible business practices.

Its business activities are centred on three key areas. The first is rahn-based financing, which provides financing facilities secured by collateral, particularly gold and other valuable assets. This service offers customers a practical financing solution to meet their financial needs in accordance with Shari'a principles. The second is rahn tasjily-based financing, which utilises ownership documents or other legally recognised evidence of asset ownership as collateral, subject to the applicable contractual arrangements and regulations. This financing model broadens access to financial services by providing alternative financing solutions while maintaining adherence to Shari'a principles.

The third area is the Shari'a Gold Ecosystem and Bullion Business, which encompasses the development of gold-related activities, including gold ownership, financing, trading, and management. Through the development of Shari'a-compliant gold services, Pegadaian Syariah seeks to strengthen the integration of Islamic financial services with Indonesia's broader gold ecosystem and support sustainable business growth. A key strength of Pegadaian Syariah lies in its extensive nationwide service network, supported by PT Pegadaian's broad distribution infrastructure across Indonesia. Its physical service outlets, operational capabilities, and digital infrastructure enable the delivery of financial services to customers in diverse regions, helping expand access to Shari'a-compliant financing beyond major urban centres.

Through continuous product innovation, strengthened Shari'a governance, and a commitment to service excellence, Pegadaian Syariah continues to support Islamic financial inclusion and respond to evolving customer needs. Its role extends beyond providing financing solutions to contributing to the development of a more accessible, inclusive, and sustainable Islamic financial ecosystem in Indonesia.

"The '2026 IRBA Excellence Award' and the 'Islamic Financial Inclusion' awarded by the Islamic Retail Banking Awards serves as concrete evidence of our commitment to ensuring that every individual and business entity in Indonesia has seamless access to Shari'a financial solutions. This commitment underscores our vision as 'The Leader in Gold Ecosystem and Accelerator of Financial Inclusion for a Sustainable Future', under which Pegadaian Syariah consistently enhances service quality, product financing innovations, and the strengthening of the gold ecosystem. Furthermore, we continue to innovate digitally to expand financial literacy education, thereby driving sustainable economic growth for all levels of society." - **Pegadaian Syariah**



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IRBA Excellence Award for Financial Inclusion in Nigeria 2026

JAIZ BANK PLC.

Jaiz Bank Plc, the pioneer non-interest bank in Nigeria has been providing ethical services to individuals, corporate and government entities since 2012 with the mission of 'Making Life Better Through Ethical Finance'. Since it commenced operations in 2012, the Nation's premier non-interest bank has maintained its leadership role by deepening this alternative model of financing, thus providing the foundation for its expansion, and providing the needed ethical funding for infrastructural development in the country. Within this period, the Bank has won notable international and local accolades, amongst which are the Most Improved Islamic Banking awards in 2020 and 2021, respectively, from the Global Islamic Finance Awards (GIFA).

It is worth noting that the Bank maintains the record of being the first Islamic Bank in the world to breakeven within the first three years in operations even when there was no Islamic banking and finance instruments to invest on in the country. Jaiz Bank's core values are built on seven principles with the acronym "ETHICAL" - Excellence, Teamwork, Honesty, Integrity, Customer-Centric, Accountability, Loyalty. These core values drive the Bank towards achieving its vision to be the clear leader in ethical Banking in Africa.

Jaiz Bank is publicly quoted on the Nigerian Exchange Group (NGX) with a balance sheet size of N379billion (as of December 31st 2022) compared to N12 billion in 2012. Financing and Investment assets also grew from over N30billion in 2012 to N249billion as of December 31 2022. Other critical parameters such as customer deposits, branch network and profitability have all been growing year–on–year since inception.

"Jaiz Bank Plc, Nigeria's pioneer non-interest bank, has recorded total assets of ₦1.69 trillion and customer deposits of approximately ₦1.52 trillion as at 30 September 2026, reflecting continued balance-sheet expansion and sustained growth in its banking operations." - MD/CEO, Haruna Musa, Ph.D

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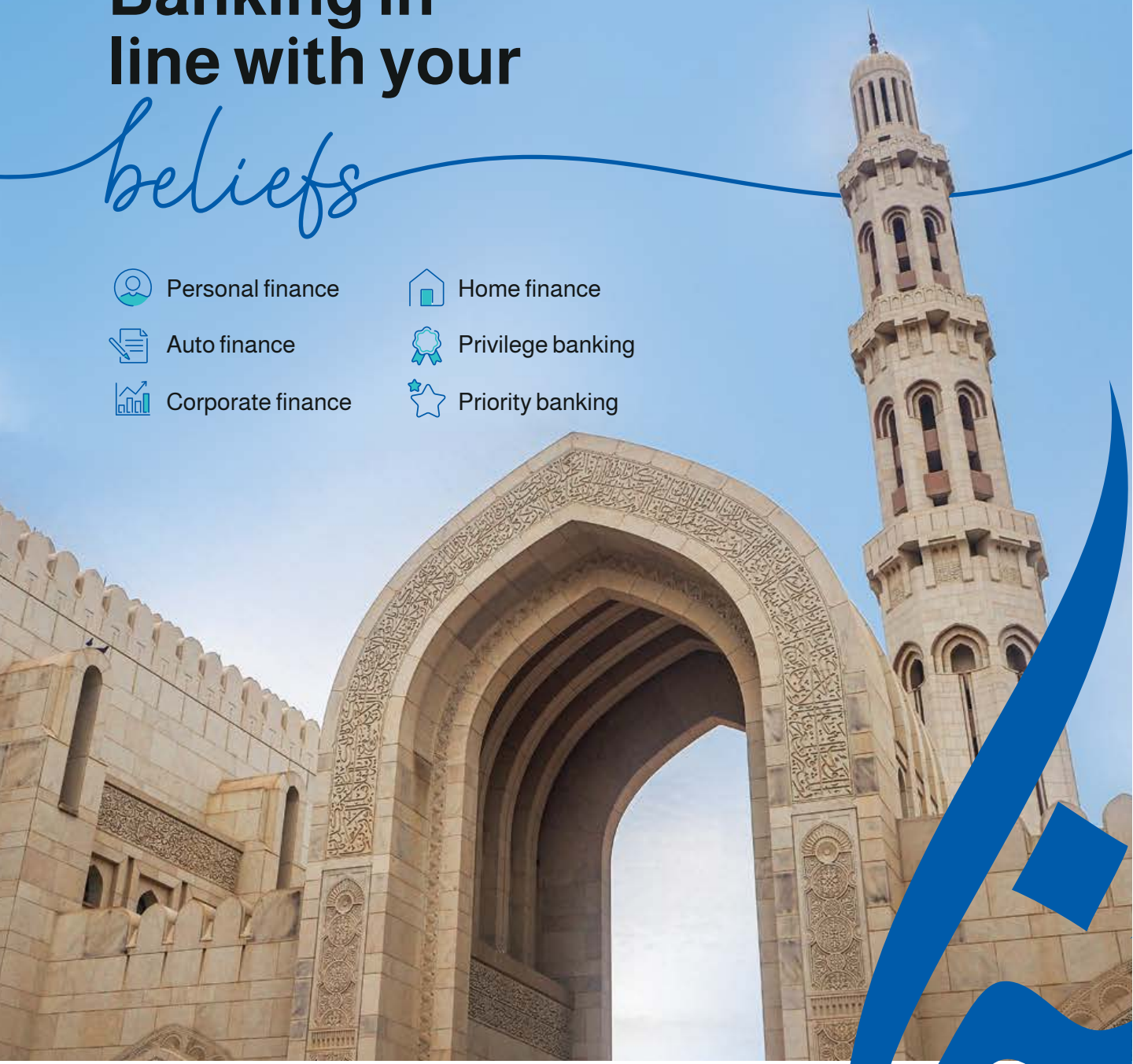

البنك الوطني العماني
NBO

مزن للصيرفة الإسلامية
Muzn Islamic Banking

IRBA Excellence Award for Islamic SME Financing in Oman 2026

NBO Muzn Islamic Banking

Established in 2013, NBO's Muzn Islamic Banking became Oman's first licensed Islamic banking window. Since then, Muzn Islamic Banking has remained committed to supporting the growth of the Islamic finance sector in the Sultanate by offering Shari'a-compliant banking products and services that meet customers' needs and align with their values.

Serving a growing customer base, Muzn Islamic Banking offers a range of digital banking services tailored to the needs of individuals and businesses. Its secure, user-friendly mobile banking app allows customers to conveniently access and manage their accounts anytime, anywhere.

"We are proud to be recognised at the Islamic Retail Banking Awards 2026, reflecting our ongoing commitment to strengthening our Islamic banking offerings and delivering greater value to our customers. Guided by our purpose of unlocking opportunities, we remain focused on providing innovative, accessible and Shari'a-compliant financial solutions that support our customers' needs and aspirations. This recognition reinforces our commitment to building lasting relationships, enhancing the banking experience and contributing to the continued growth of Islamic banking in Oman." - Salima Al Marzoqi, AGM, Chief Islamic Banking Officer, NBO Muzn Islamic Banking

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IRBA Excellence Award for Islamic SME and Development Finance Window in Nigeria 2026

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BANK OF INDUSTRY
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The Bank of Industry (BOI) is Nigeria's foremost Development Finance Institution (DFI), with over 65 years of experience driving inclusive and sustainable industrial development. Through long-term financing and strategic advisory support, BOI empowers micro, small and medium enterprises (MSMEs) and large enterprises to scale impact and drive economic transformation. With a presence in all 36 states and the Federal Capital Territory, BOI delivers customised financing and capacity-building support to enterprises across Nigeria.

BOI is owned by the Ministry of Finance Incorporated (MoFI) and the Central Bank of Nigeria (CBN), with a few minority shareholders. Both MoFI and CBN provide strong institutional backing through equity contributions, guarantees, and the facilitation of key government and parliamentary approvals.

- The Bank's operating model is anchored on four high-impact business areas:
- MSMEs: Expanding access to finance and support for small businesses
- Large Enterprises: Supporting the growth and modernisation of established enterprises
- Public Sector & Intervention Programmes: Delivering socio-economic development in partnership with government and institutions
- Corporate Finance & Investments: Mobilising capital through innovative financing and strategic investments

Over the past six years, BOI has mobilised over US$6 billion from more than 60 international funding partners. The Bank's 2025–2027 corporate strategy prioritises deploying capital across six thematic impact areas, which play a critical role in advancing national development across key sectors such as agro-processing, manufacturing, healthcare, the creative economy, among others.

"Receiving this award is both an honour and a responsibility. As demand for ethical, asset-backed finance grows, the Bank of Industry is committed to expanding access, deepening innovation, and setting higher standards for non-interest banking in the market. We thank the organisers, our Board, Management and Staff, our development partners and our customers for walking this journey with us." - Bank of Industry

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IRBA Excellence Award for Regional Islamic Retail Banking in Somalia 2026

Amal Bank Somalia

Amal Bank is a modern, fully licensed Islamic financial institution headquartered in Garowe, Somalia, with a growing branch network serving customers across the country. Established in 1998, the Bank began its operations as a limited deposit-taking institution and has since transformed into a well-capitalised, full-service Islamic bank offering a broad range of Shari'a-compliant financial products and services.

Amal Bank is fully owned by Amal Group, a diversified global company with interests in banking, money transfer and exchange, real estate, general trade, and energy. The Bank combines deep local market knowledge and strong community roots with modern banking technology to deliver reliable, convenient, and customer-focused financial solutions through its extensive network of branches, ATMs, mobile and online banking, agent banking, telephone banking, and mobile wallet/money services (MyCash). It also enables customers to make secure local and international fund transfers through its global banking network.

The Bank serves a wide range of customers through Personal Banking, Business Banking, Diaspora Banking, and Microfinance Banking. Our offerings include current and savings accounts, investment accounts, personal and business financing, working-capital financing, equipment and property financing, and productive-sector financing. Our microfinance initiatives support MSMEs, women entrepreneurs, and young entrepreneurs, with particular emphasis on agriculture, livestock, fisheries, renewable energy, financial inclusion, employment creation, and sustainable business growth.

Amal Bank's mission is to be the bank of choice for retail and corporate customers by providing innovative, customised, reliable, convenient, and Shari'a-compliant financial products and services. Our vision is to become the leading Islamic bank in the Horn of Africa. The Bank is guided by strong core values centred on customer understanding, Shari'a compliance, integrity, and mutual benefit. With its combination of Islamic banking expertise, customer-focused services, digital innovation, and commitment to financial inclusion, Amal Bank positions itself as a trusted financial partner supporting individuals, businesses, communities, and the broader development of the Somali economy.

"We are honoured to receive the IRBA Excellence Award for Regional Islamic Retail Banking in Somalia 2026. This prestigious recognition reflects Amal Bank's continued commitment to delivering innovative, accessible, and Shari'a-compliant banking solutions. By combining our deep local roots with modern banking technology, we strive to provide convenient, reliable, and customer-focused services while expanding financial inclusion to individuals, MSME's, and communities across Somalia. We sincerely thank the Islamic Retail Banking Awards (IRBA) for this recognition. This achievement inspires us to continue creating greater value for our customers and communities as we pursue our vision of becoming the leading Islamic bank in the Horn of Africa." - Amal Bank Somalia

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IRBA Excellence Award for Islamic Retail Banking in Suriname 2026

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TRUSTBANK AMANAH

Trustbank Amanah N.V. is a licensed bank in Suriname with a history dating back to 1989. Founded as Trustbank, the institution has transformed from a conventional bank into the pioneering Islamic bank of Suriname, and the first of its kind in Latin America and the Caribbean. Its mission is to promote the financial well-being of all, and its vision is sustainable financial growth through ethical banking. Five core values guide the Bank: care, sustainable development, accessibility, transparency and innovation.

An ethical bank for every community: Trustbank Amanah's Shari'a-compliant model is built on fairness, risk-sharing and the financing of real economic activity. These are universal principles, and its products are open to all customers regardless of faith or background. By combining ethical banking with modern financial services, the Bank has created a distinct model centred on responsible finance, customer trust and long-term value creation. Through this model it supports private sector development, encourages public-private collaboration and contributes to the socio-economic advancement of Suriname.

ESG at the core of the business model: Sustainability is part of how the Bank operates, not an add-on. Ethical finance excludes speculative and harmful activities by design. Every financing is linked to a tangible asset or productive enterprise, which naturally aligns the Bank with environmental, social and governance (ESG) principles. Suriname is one of the world's greenest nations, with around 94 per cent forest cover, and the Bank is committed to: responsible financing, financial inclusion and strong governance.

Serving every segment of the economy: Trustbank Amanah serves the full spectrum of the economy through dedicated relationship teams for corporate banking, SME, retail banking and agricultural finance.

Among the country's most innovative banks: Innovation is one of the Bank's core values, and technology is central to its service model. Trustbank Amanah offers a growing range of digital channels, including internet banking, mobile banking and Moneymate, its WhatsApp banking platform. These provide customers with a seamless, convenient and accessible banking experience at any time and from anywhere. The Bank continues to invest in digital capabilities to improve service quality, widen access and support future growth.

Investment banking capability: Alongside its core banking business, Trustbank Amanah has built a leading position in Shari'a- compliant investment banking transactions in Suriname. It provides clients with financial expertise and insight that support capital raising, wealth creation and growth opportunities. This capability takes the Bank beyond traditional deposit-taking and financing, and positions it as a sophisticated financial partner to businesses, investors and the public sector.

"From the green heart of the Western Hemisphere, Suriname, where approximately 94 per cent of the country's land area is covered by forests, we are proud to have contributed to the country's banking landscape as a Shari'a-compliant financial institution Trustbank Amanah for almost ten years. Receiving this award marks a defining milestone for us and represents powerful recognition of our contribution to Suriname's economic growth and development. With a strong focus on Environmental, Social and Governance (ESG) principles, we are committed to promoting responsible banking, financial inclusion, ethical business practices, environmental stewardship, and sustainable economic development. This award belongs to our people, our customers and every community living in harmony across Suriname" - CEO, Maureen Badjoeri, Trustbank Amanah

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IRBA - 2025	GIFA - 2025	PMN - 2025	PMN - 2025



Dr. Suleman G. Abro
Founder / President & CEO

A visionary architect of Pakistan's microfinance landscape, Dr. Abro founded SAFWCO in 1986 and has dedicated over 40 years to economic empowerment of rural and marginalized communities across Sindh. Under his leadership, SAFCO has grown from a grassroots movement into a nationally recognized, award-winning NBFC serving 160,000+ clients.

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- *Masters in Sociology, Economics & LLB (Pakistan universities)*
- *Founding Board Member – Pakistan Microfinance Network (PMN)*
- *Pioneered first specialized MFI spin-off in Sindh (2009)*

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IRBA Excellence Award for Inclusive Islamic Microfinance in Pakistan 2026

SAFCO Microfinance Company (Private) Limited- Pakistan (Yaqeen Islamic Finance)

SAFCO Microfinance Company (Private) Limited (SMCL) is a leading Non-Bank Microfinance Company (NBMFC) in Pakistan, licensed by the Securities and Exchange Commission of Pakistan (SECP). Building on a legacy of community development and financial inclusion established by its founding organisation SAFWCO, in 1986, SAFCO is committed to empowering low-income households, micro-entrepreneurs and underserved communities through responsible, accessible and sustainable financial solutions. With an expanding presence across Sindh Province, SAFCO operates through 73 branches, serving over 165,000 active borrowers. Women constitute approximately 72 per cent of its clientele, reflecting the institution's strong commitment to women's economic empowerment, rural development and inclusive entrepreneurship.

Recognising the need for ethical and faith-based financial solutions, SAFCO introduced Yaqeen – Islamic Financing, its dedicated Islamic finance brand, to extend Shari'a-compliant financing to underserved communities. Yaqeen offers financing solutions structured around Islamic modes, including murabaha, bai salam and diminishing musharaka, addressing the diverse needs of micro-entrepreneurs, farmers and small businesses. Its operations are guided by a dedicated Shari'a advisory framework, ensuring transparency, ethical practices and adherence to Islamic principles.
Yaqeen has continued to expand its outreach and portfolio, with its Islamic financing portfolio reaching approximately PKR700 million in 2026. This growth reflects increasing demand for accessible Islamic microfinance and SAFCO's commitment to strengthening financial inclusion through faith-based solutions.

SAFCO's achievements in Islamic finance have also received national and international recognition, including the 'GIFA Award for Islamic Microfinance Excellence' and the 'IRBA Excellence Award for Islamic Consumer Finance in Pakistan 2025'. The recognition of Yaqeen with the 'IRBA Excellence Award for Inclusive Islamic Microfinance in Pakistan 2026' further reinforces SAFCO's commitment to advancing inclusive Islamic finance and creating meaningful economic opportunities for underserved communities.

"We are deeply honoured that Yaqeen by SAFCO has been selected for the IRBA Excellence Award for Inclusive Islamic Microfinance in Pakistan 2026. This recognition is a testament to our team's dedication to making Shari'a-compliant financial services accessible to underserved communities, particularly women, small entrepreneurs and rural households. At SAFCO, we believe Islamic microfinance is not merely about providing financing; it is about promoting dignity, economic opportunity, ethical practices and sustainable livelihoods. We remain committed to expanding inclusive Islamic finance and reaching communities that have traditionally remained beyond the reach of formal financial services." **- Dr Muhammad Suleman G Abro, Founder & Chief Executive Officer, SAFCO Microfinance Company (Private) Limited**

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