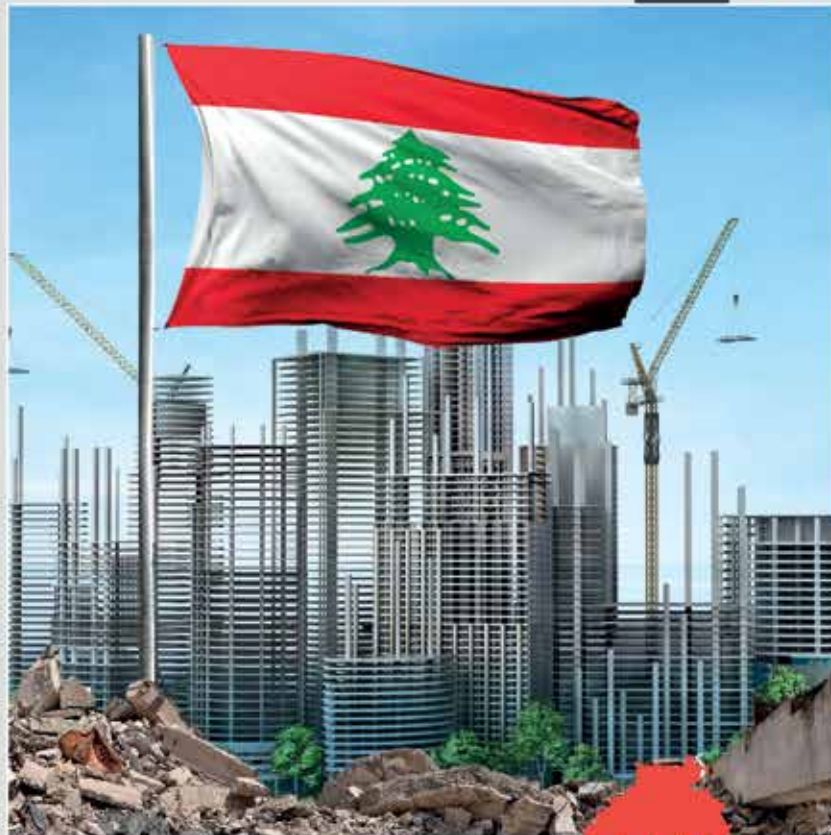


UNDER THE PATRONAGE OF HIS EXCELLENCY  
THE PRESIDENT OF THE LEBANESE REPUBLIC  
**GENERAL JOSEPH AOUN**



INVESTING IN CONSTRUCTION  
& THE ROLE OF BANKS

CONFERENCE



27 – 28 NOVEMBER, 2025

PHOENICIA INTERCONTINENTAL HOTEL | BEIRUT - LEBANON





INVESTING IN CONSTRUCTION  
& THE ROLE OF BANKS  
CONFERENCE

SPONSORS



UAB ANNUAL SPONSORS 2025

البنك العربي  
ARAB BANK



البنك الأهلي المصري  
NATIONAL BANK OF EGYPT



بنك مصر  
BANQUE MISR  
WORKING TOGETHER FOR PROSPERITY



KIB  
BANK FOR LIFE



بنك القاهرة  
Banque du Caire



مصرف الجمهورية  
JUMHOURIA BANK



البنك الأهلي  
ahlibank





INVESTING IN CONSTRUCTION  
& THE ROLE OF BANKS  
CONFERENCE

SPONSORS



SPONSORS	
 <p>الاعتماد اللبناني CREDIT LIBANAIS</p>	<p><b>Bank Audi</b></p>
 <p>BLOM BANK SAL</p>	 <p>IBH Risk Management &amp; Insurance Advisory Group</p>
 <p>BYBLOS BANK</p>	 <p>مصرف التنمية الدولي International Development Bank</p>
 <p>المصرف المتحد The United Bank إنتلق معنا ..</p>	 <p>بنك الشام CHAM BANK</p>
 <p>OxShare</p>	 <p>البنك الأهلي اليمني National Bank Of Yemen Trust &amp; Experience الخبرة والثقة</p>



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



**QNB**



**Mr. Abdulla Mubarak Al-Khalifa**  
Group Chief Executive Officer

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

Group has maintained its position as the highest-rated bank in Qatar and one of the highest rated banks in the world from leading credit rating agencies including Standard & Poor's (A+) and Moody's (Aa2).

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

Group's presence extends to more than 28 countries across three continents operating from approximately 900 locations supported by 31,000 staff and 5,000 ATMs.





# Confidence in every transaction.

Providing you with trusted and secure banking solutions.



Call +974 4440 7777 or visit [qnb.com](http://qnb.com)



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## ARAB BANK



**Ms. Randa Sadik**  
CEO

Established in 1930, Arab Bank, headquartered in Amman, Jordan, has one of the largest global Arab banking networks with over 600 branches. Arab Bank is also present in key financial markets and centers such as London, Dubai, Singapore, Shanghai, Geneva, Paris, Sydney and Manama.

Arab Bank provides a wide range of financial products and services for individuals, corporations and other financial institutions. The bank's main business lines cover Consumer Banking and Wealth Management, Corporate and Institutional Banking and Treasury. As one of the leading banks in the MENA region, Arab Bank plays an integral role in financing vital infrastructure projects and strategic industries throughout the region.



GLOBAL  
FINANCE

Arab Bank...

Best Bank in the Middle East 2025

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



البنك العربي  
ARAB BANK



Beginnings never end



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## BANQUE MISR



**Mr. Hisham Ahmed Okasha**  
Chief Executive Officer

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

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

Renowned for excellence, the bank has received recognition from leading global institutions for its leadership across various business sectors.

Banque Misr's role is visible in all economic fields due to its geographic outreach. The bank has more than 24,000 employees, serving a large clients base in Egypt, with a total paid-up capital amounting to EGP 110 billion.

The bank has more than 880 electronically integrated local branches located nationwide to provide the best and most accessible services to customers. Banque Misr also values its regional and international presence, which includes its five branches in the United Arab Emirates and one in France. In addition, the bank's international presence includes subsidiaries in Lebanon and Germany, as well as representative offices in China, Russia, South Korea, Kenya and Italy and a global network of correspondents.



## A Legacy of National Pride and Progress

For over a century, Banque Misr has stood as a symbol of economic strength, cultural identity, and unwavering commitment to future generations

- As a pioneer in national projects, structured finance, and acquisitions, the bank has been a trusted partner in driving large-scale developments and supporting diverse sectors of the economy
- Banque Misr serves a wide client base with an innovative portfolio of products and services, including a full suite of Shariah-compliant solutions offered through its Islamic banking network, "Kenana"
- Renowned for excellence, the bank has received recognition from leading global institutions for its leadership across various business sectors
- With a strong regional and international presence, Banque Misr operates one of the largest banking branch networks in Egypt and the Middle East
- Banque Misr is a pioneer in sustainability, consistently upholding the highest standards of responsible banking



Tax number 200-005-316

 **19888**  
www.banquemisr.com  
f y i d x in



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## National Bank of Egypt



**Mr. Mohamed El-Etreby**  
Chief Executive Officer

Established in June 1898, National Bank of Egypt is the first and largest commercial bank in Egypt and an extensive network of 690 branches, ATM, and offices nationwide. NBE maintains a vital international presence through its London, Khartoum subsidiaries, its branches in New York, Shanghai and Juba, and representative offices in Johannesburg, Dubai and Addis Ababa.

The bank continues to play a pivotal economic role by supporting national reforms and financing various sectors. Fully committed to digital transformation and financial inclusion, NBE provides its growing customers with outstanding and innovative banking services and products to continuously enhance their trust in the bank, ensure its leadership in the market and support economic growth.

NBE is one of the largest contributors to social responsibility among Egyptian banks, playing a seminal role in improving the quality of life of Egyptian citizens.

The bank vigorously focuses on supporting healthcare, education, slums development, combating poverty, alleviating the distress of imprisoned indebted persons, and empowering disabled persons, as well as promoting culture and maintaining heritage.





15011

SHARE YOUR BUSINESS DREAMS WITH  
THE ONE WHO WILL HELP YOU GROW  
**AL AHLY BUSINESS**

THE FASTEST AND EASIEST FINANCING  
SOLUTION WITH EXPERTISE IN ALL FIELDS



البنك الأهلي المصري  
NATIONAL BANK OF EGYPT



TERMS & CONDITIONS APPLY  
BEWARE DON'T SHARE YOUR BANKING OR PERSONAL DETAILS WITH ANYONE

Tax Number 200-000-642



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## Bank Audi

## Bank Audi

Founded in 1830, the Bank was incorporated in its present form in 1962 as a private joint stock company with limited liability (société anonyme libanaise) with a duration of 99 years. The Bank is registered on the Beirut Commercial Registry under number 11347 and on the Lebanese List of Banks under number 56. The initial shareholders of the Bank were members of the Audi family, together with certain Kuwaiti investors. Since 1983, the shareholder base has expanded and currently is comprised of more than 1,500 holders of Common Shares and Global Depositary Receipts (representing Common Shares). The Common Shares including the Global Depositary Receipts are listed on Beirut Stock Exchange.

The Bank is a leading Lebanese banking group with a universal banking profile, offering a full range of products and services that principally cover commercial and corporate banking, retail and personal banking and private banking. As at end-September 2025 total assets reached LL 1,317,917 billion, shareholders' equity LL 96,118 billion, customers' deposits LL 1,135,279 billion, loans and advances LL 89,786 billion. In addition to its historic presence in Lebanon, Switzerland and France, the Group currently operates in Saudi Arabia, Qatar, Abu Dhabi (through a representative office).

As at end-September 2025, the Bank had a network in Lebanon with 38 branches covering the Greater Beirut area and other strategic regions in Lebanon. The Bank has two subsidiaries in Europe, two subsidiaries in the MENA region outside Lebanon.

As at end-September 2025, the Bank and its consolidated subsidiaries had 1,641 employees, including 1,414 persons employed in Lebanon.

The Bank's head office and registered address is Bank Audi Plaza, Omar Daouk Street, Bab Idriss, Beirut 8102 2021, P.O. Box: 2560-11, Beirut, Lebanon.



**Bank Audi**



# EXPERIENCE THE WORLD YOUR WAY WITH OUR EXCLUSIVE RANGE OF CARDS



LEARN MORE



 **1570**  
[bankaudi.com.lb](http://bankaudi.com.lb)



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## BANQUE DU CAIRE



**Mr. Hussein Abaza**  
Managing Director and Chief  
Executive Officer

Established in 1952, Banque du Caire continues as one of Egypt's premier commercial banks and a pillar of the Egyptian financial sector, with a rich legacy spanning over seven decades marked by awards, growth, and evolution.

What once began as a state-owned banking entity has transformed into a dynamic force driving Egypt's economic prosperity. Through a comprehensive array of tailored banking solutions, cutting-edge digital products, diverse non-bank financial services, and a strategically planned sustainable transformation, Banque du Caire serves a staggering client base exceeding 3 million, solidifying its position as the nation's foremost financial partner. Beyond national borders, its footprint extends to the UAE through a representative office and to Uganda via a strategic subsidiary, positioning it as a pivotal hub for regional financial management.

With a steadfast commitment to customer-centricity, Banque du Caire continues to foster partnerships, deliver expertise, and offer unparalleled financial services, empowering individuals, and institutions alike to thrive in their financial endeavors while maintaining sustainable growth to ensure long-term growth.



# Your Trade Solution Destination



Dedicated to lead and develop a full banking  
array of both conventional and non-conventional  
solutions, fully customized to address our clients'  
needs, adding value and efficiency!



تطبق الشروط والأحكام  
رقم التسجيل المبرني 200-007-599

16990

[www.bdc.com.eg](http://www.bdc.com.eg)

بنك القاهرة  
Banque du Caire





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## Credit Libanais



**Dr. Joseph Torbey**  
Chairman

Established in 1961, Credit Libanais is one of the alpha banks in Lebanon that remains deeply rooted in the country. The Bank has a significant local network and a subsidiary bank in Senegal.

CL Group provides its customers, alongside key classical banking activities, sophisticated services in E-commerce, Software development, Insurance, Smart Cards, Points of Sale, ATM networks and e-banking secure services. CL e-outreach encompasses 6,000 electronic point-of-sale, 78 ATMs, 92,814 banking cards distributed, 7/24 secure online banking services, an advanced customer service center, CL e-bank applications, to name but a few.

Moreover, as one of the premier financial institutions in Lebanon, highly qualified management and staff lead CL from various professional banking and financial backgrounds. Its Chairman General Manager, Dr. Joseph Torbey has led the Association of Banks in Lebanon (ABL) for many mandates. He is also the Chairman of the World Union of Arab Bankers (WUAB), the premier Arab Professional organization for Arab Bankers and finance professionals, and Chairman of the Executive Committee of the Union of Arab Banks (UAB).

Credit Libanais operates through several affiliated companies, including Credit Card Management SAL (CCM), Soft Management SAL, and the International Payment Network SAL (IPN). These entities operate in areas such as card management, IT solutions, and ATM network services, respectively. Together, they support the Bank's extensive financial infrastructure and enhance its technological capabilities.

Year after year, Credit Libanais reaffirms its commitment to conducting business with high ethical standards and sustainability in mind. Since 2015, the Bank is an official member of the UN Global Compact Network, the world's largest corporate responsibility initiative with over 25,000 participants in 167 countries, including Lebanon.





الاعتماد اللبناني  
CREDIT LIBANAIS

# YOUR BANKING PARTNER

**Personalized,  
Confidential,  
First-Class  
Financial Services**

Credit Libanais Tower, Corniche El Nahr, Adlieh

☎ 1518 | +961 1 607100

[www.creditlibanais.com](http://www.creditlibanais.com) | [info@creditlibanais.com.lb](mailto:info@creditlibanais.com.lb)





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



**KIB**



**Sheikh Mohammad Al-Jarrah  
Al-Sabah**  
Chairman

KIB a bank that operates according to the Islamic Shari'ah from 1st of July 2007, is a public quoted company. It was incorporated in 1973 and was originally known as the Kuwait Real Estate Bank.

As an Islamic bank, KIB's business covers all banking services including Acceptance of Deposits, Financing Transactions, Direct Investment, Murabaha (auto, real estate and commodities), Ijara Muntahia Bittamleek (Lease-to-own) , Istisna'a, Tawarruq, Credit Cards, Wakala and other products. Corporate projects and finance, Treasury Services, Issuing Letters of Credit (L/Cs), Letter of Guarantee (L/Gs) and Real Estate Dealings and Management of Properties.



**Mr. Raed Jawad Bukhamsin**  
Vice Chairman and CEO





# Aqari

The First Integrated Banking App  
for Real Estate Management  
for Individuals & Corporates

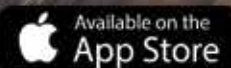
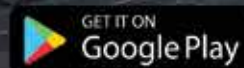


property value  
KD 1,000,000

property value  
KD 2,000,000

property value  
KD 1,000,000

Download App Now





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## BLOM BANK



**Mr. Saad Azhari**  
Chairman and General Manager

BLOM BANK is the largest bank in Lebanon by total assets, deposits, and equity. Renowned for its consistent performance, universal banking model and client-centric approach, BLOM BANK has frequently been recognized as the best bank in Lebanon by prestigious international magazines and institutions.

BLOM BANK offers comprehensive banking and financial services that include: Retail Banking, Commercial Banking, Private Banking, Investment Banking, Islamic Banking, and Insurance products and services.

While the current economic and financial crisis has restricted our operations in Lebanon, our overseas operations have never been affected. In fact, our overseas branches and subsidiaries continue to prosper, ensuring full service to our clients.

### **Competitive Edge Stability and Reliability**

BLOM BANK has demonstrated exceptional resilience and adaptability in the face of the economic challenges. Despite economic downturns, we have maintained a relatively solid financial position and navigated through crises without resorting to layoffs or branch closures.

### **Outstanding Customer Service**

We are as committed as ever to customer service excellence. Our talented and specialized teams strive to forge lasting relationships and cater to high and medium net worth individuals, salaried employees and students, large corporations & SMEs, and public sector institutions & NGOs.

### **Extensive Branch Network**

Our extensive network of 125 branches and subsidiaries in Lebanon and abroad remains fully operational, providing uninterrupted access to our comprehensive banking services.

### **Future Ready**

Positioned on strong footing, BLOM BANK is ready to recover and emerge stronger as the economic landscape improves, leveraging our strengths and capabilities to seize new opportunities.

### **Corporate Social Responsibility**

#### **Community Engagement**

We are actively involved in demining efforts and educational initiatives in Lebanon that support and uplift our community as much as possible. We also dedicate efforts towards reducing our carbon footprint.

### **Ethical Banking**

We are fully adherent to global compliance standards, anti-money laundering and terrorist financing regulations, and committed to transparency in all our operations.

### **Universal Banking Services**

#### **Retail Banking**

BLOM BANK offers a wide range of products through our branch network and digital banking platform:

- Current and payroll accounts
- Personal loans and car loans
- Prepaid, debit and credit cards.

#### **Commercial Banking**

BLOM BANK offers its clientele tailored corporate packages that partner with clients' various business activities and needs.

#### **Investment Banking**

BLOMINVEST BANK offers Private Banking, Investment Banking, Trading & Brokerage, as well as Research Services, Custody and Asset Management under one roof.

#### **Islamic Banking**

BLOM DEVELOPMENT BANK provides various Islamic financing solutions in the form of Murabaha, Ijara, Commodity Murabaha (Tawaruk), and Wakala.

#### **Insurance Services**

Ranked among the top 10 Lebanese insurance companies, AROPE provides insurance solutions in Life, Non-Life and Takaful, tailored to meet various and modern insurance requirements in Lebanon and in the region.



eBLOM

VISA | BLOM BANK

# ع راحتك

تفتح حساب من الـ eBLOM App  
دغري وإذا عزت مساعدة فيك  
تحكينا أو تمرق لعنا



حمل التطبيق



01-758000

مع 75 فرع جاهزين لمساعدتك

\*تطبق الشروط والأحكام



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



**Ahlibank**



**Mr. Hassan Ahmed AlEfrangi**  
Chief Executive Officer

Ahlibank is a leading Qatari financial institution established in 1983. The Bank provides a comprehensive range of services that include Corporate Banking, Retail and Private Banking, International Banking, Treasury and Investments, and Brokerage Services.

Guided by strong governance and a commitment to responsible growth, Ahlibank focuses on delivering secure, transparent, and customer centred banking. The Bank supports the ambitions of individuals and businesses through reliable financial solutions, modern digital channels, and a nationwide branch and ATM network.

Ahlibank's brand reflects its core belief that progress is built through partnership. The Bank strives to create long term value for customers, shareholders, and the wider community through disciplined performance, sustainable operations, and active contribution to Qatar's economic development.

With a solid financial foundation and a clear vision for the future, Ahlibank continues to serve as a trusted partner for customers who seek stability, clarity, and meaningful support on their path to achieving their goals.



# Where ambition shapes the future

Transforming visions into achievements,  
side by side



Ahlibank stands with those who aspire to reach new heights. We believe that in dreaming big, we don't just imagine the future, we create it.

Our ambition reaches for the stars, and we invite you to join us in crafting a tomorrow filled with endless possibilities.

Through our comprehensive services, from Corporate Banking to Retail & Private Banking and beyond, we're here to help you turn your boldest visions into lasting achievements.

Ahlibank. With your ambition, we shape the future.

البنك الأهلي  
ahlibank





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## BYBLOS BANK



Established in 1950, Byblos Bank is one of Lebanon's leading banking and financial services institutions, and has a presence in the Middle East, Europe, Asia, and Africa.

Byblos Bank continues to prioritize stability, continuity, and high standards of corporate governance. It has managed to maintain an adequate level of foreign currency liquidity in the face of the systemic crisis that has prevailed in Lebanon since the end of 2019. Also, it has taken proper provisions, as its provisions against non-performing loans reached almost %76 and its total provisions against doubtful and bad loans stood at %85.5 at the end of 2024. In addition, it has taken provisions against its exposure to sovereign assets, as required by the regulatory authorities.

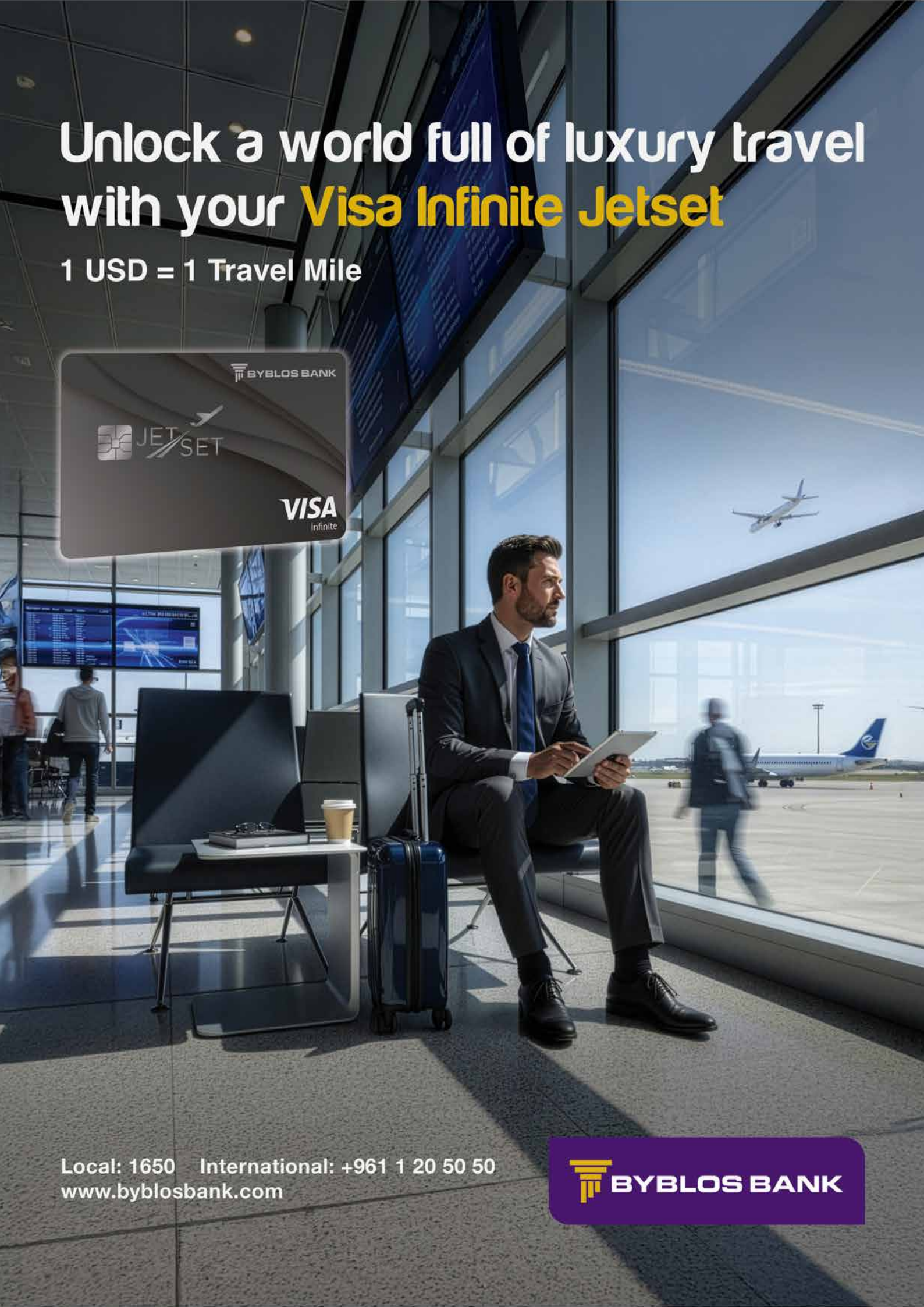
Byblos Bank also continues to maintain steady financial results in the face of adverse conditions. For instance, the Bank's Basel III capital adequacy ratio improved from %7.75 at the end of 2023 to nearly %8.9 as at December 2024 ,31, and its Tier One capital adequacy ratio increased from %6.46 at ed2023- to %7.5 at the end of 2024.

Byblos Bank continues to bolster the mechanisms by which it protects itself against the risks associated with money laundering and the financing of terrorism, as well as to ensure its compliance with internationally administered sanction programs. Given the heightened emphasis on sanctions in recent years, Byblos Bank's strong corporate governance and sound management have proved to be its most valuable assets in rapidly adapting to increasingly rigorous banking standards.



# Unlock a world full of luxury travel with your **Visa Infinite Jetset**

1 USD = 1 Travel Mile



Local: 1650 International: +961 1 20 50 50  
[www.byblosbank.com](http://www.byblosbank.com)

 **BYBLOS BANK**



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## JUMHOURIA BANK



**Mr. Suleiman Issa Al-Azzabi**  
General Manager

On April 10<sup>th</sup>, 2008 the Central Bank of Libya issued its decision to merge the two banks of Umma and Jumhuriya into one Bank under the name "Jumhuriya Bank."

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

### **Our mission and aims**

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



## خدماتنا الإلكترونية

يقدم مصرف الجمهورية  
الخدمات الإلكترونية لعملائه  
ويساعدهم على إجراء معاملاتهم  
وإنهاء مهامهم بشكل سريع وسلس



خدمة الصراف الآلي ATM      خدمة نقاط البيع P.O.S

خدمة الرسائل 16016      المركز الصوتي 1500

نحرص في مصرف الجمهورية على مواكبة كل ما هو متطور  
في عالم التكنولوجيا بهدف منح عملائنا أحدث الخدمات  
إذ نكرس جهودنا للعمل بجد لجعل حياتهم أكثر مرونة وسهولة .





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## International Development Bank



**Mr. Zead Khalaf Abed Kareem**  
Chairman

International Development Bank has adopted adequate and conservative credit and investment policies, we managed to achieve significant financial results, whereby it maintained advanced rankings in terms of profitability and capital adequacy indicators.

Day after day, IDB evolves throughout the journey it has embarked on in late 2011 in line with its 2021

strategy that was set in 2017. The bank aims to become a pioneer on a regional level and mirror the true image of the Iraqi banking sector and its ability to provide all-inclusive banking services to Iraqi citizens and companies.

Today, Iraq is one of the most promising countries in the region due to its various natural and human resources, in addition to its special location that endows it with paramount importance for investors.

Accordingly, IDB is committed to developing the needed infrastructure in terms of geographical distribution of its branches and representative offices, attracting skilled bankers, acquiring the most advanced banking solutions and building abroad network of correspondent banks. In return,

IDB aims to effectively contribute to the economic development, and help Iraq recuperate its usual place in the Arab and international scenes. Further, the bank's commitment to developing a rigid risk management and compliance system is fundamental as it enhances the regulatory environment and addresses various types of risks.

The magnitude of challenges the region is witnessing due to rocky circumstances is no secret. Yet, our bank promises all its customers to carry on with the development and diversification of the banking products and services, by simulating the experiences of leading banks and innovating new electronic banking services that are tailored to the Iraqi economic requirements. This is due to our team's tremendous efforts in providing the best high-quality services and e-payment channels, in addition to making the best returns for shareholders in order for IDB to always be "a choice of excellence".



مصرف التنمية الدولي  
International Development Bank

# مصرف التنمية الدولي

## خطوة مستقبلية نحو التكنولوجيا المالية

نهدف إلى تسهيل التعامل المصرفي  
وجعله بمتناول جميع العراقيين في  
داخل العراق  
وخارجه، فضلاً عن تعزيز الاقتصاد الوطني.

حالياً، تتوفر فروع المصرف في جميع المحافظات  
الرئيسية في العراق، ومن ضمنها إقليم كردستان وذلك عبر  
افتتاح فروع جديدة سنوياً مع إضافة عدد من أجهزة الصراف  
الآلي ونقاط بيع مباشر تنتشر في كافة المحافظات العراقية،  
إضافةً إلى مكاتب تمثيل خارجية في كل من لبنان والإمارات  
العربية المتحدة.

هدفنا الأساسي هو أن نصبح المصرف الأكثر  
ابتكاراً وتقدماً على الصعيد التكنولوجي في  
العراق وذلك من خلال توفير أحدث تقنيات  
المعاملات والخدمات المصرفية الإلكترونية  
لزبائننا.

تأسس مصرف التنمية الدولي عام 2011 برأسمال قدره  
(100,000,000,000) دينار عراقي وسرعان ما أصبح  
واحداً من المصارف الرائدة على المستويين المحلي  
والإقليمي، حيث يوفر خدمات مصرفية متقدمة لكافة  
زبائنه في قطاعي الأفراد والشركات.

## قيمنا الأساسية هي النزاهة والمصداقية وسلامة العمليات ورضا الزبائن

كان لمصرف التنمية الدولي مساهمة فاعلة وإيجابية في مبادرة تمويل المشاريع الصغيرة والمتوسطة التي حددها البنك المركزي العراقي  
وذلك عبر تمويل مشاريع تجاوز مبلغها (10,000,000,000) دينار عراقي بما يعادل (8,000,000) دولار و بمختلف المحافظات العراقية  
خلال السنوات القليلة الماضية.

■ حصل مصرف التنمية الدولي بين عامي (2016 - 2018) على ترخيص إصدار البطاقات المصرفية الإلكترونية (ماستر كارد - فيزا) وإدارتها من قبل شركتي  
الدفع العالمية "ماستر" و"فيزا" ليصبح بذلك أول مصرف عراقي مخول لإصدار جميع أنواع البطاقات المصرفية الإلكترونية ابتداءً بالبطاقات الائتمانية  
وانتهاءً ببطاقات الدفع المسبق

■ حصل مصرف التنمية الدولي على جائزة المصرف الأسرع نمواً وتطوراً في العراق في عام 2020 في مجال تمويل الشركات مقدمة من المؤسسة  
المالية العالمية (International Finance Awards) التي أقيمت في دبي مطلع العام (2020).

■ منحت كابيتال انتيليجنس للتصنيفات الائتمانية العالمية (Capital Intelligence) مصرف التنمية الدولي تقييم عالمي بدرجة  
(BB-) الخاص بالقوة والملاءة المالية (CFS) ودرجة (B-) عن التقييم الائتماني المجمع (BSR) أسوة بالمصارف العربية والإقليمية في عام 2020

■ فتح فرع بنك الاعمال في دبي بدولة الامارات العربية المتحدة ليكون نقطة الانطلاق الواعدة بتعزيز العلاقات التجارية والمصرفية  
بين البلدين وباقي دول الخليج

■ اختيار رئيس مجلس الإدارة المهندس (زياد خلف عبد) ممثلاً للقطاع المصرفي العراقي في عضوية مجلس إدارة إتحاد المصارف العربية  
لولاية ثانية تمتد لثلاث سنوات بالإضافة لانضمامه إلى عضوية الاتحاد الدولي للمصرفيين العرب، وذلك خلال أعمال المؤتمر العربي لعام 2022  
والذي تم عقده في القاهرة.



## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



IBH



**Mr. Elie Geahchan**  
General Manager

IBH is part of a leading Risk Management and Insurance Advisory Group with over 30 years of regional expertise, delivering comprehensive risk solutions and optimal coverage for businesses across the Middle East and Africa. As a trusted insurance partner, IBH combines deep industry knowledge with a client-focused approach to provide tailored solutions that safeguard organizations against evolving risks.

Through strategic collaborations and global partnerships, including GBN Worldwide, a network transacting over 9\$ billion in premiums annually, IBH offers clients access to world-class resources and capabilities. We serve a wide range of industries including but not limited to Financial Institutions, Manufacturing, Oil & Gas, FMCG, Construction, and Engineering, ensuring specialized programs that meet the unique requirements of each sector.

IBH's strength lies in its -360Degree Approach to Insurance Solutions, a methodology designed to deliver robust, cost-effective protection without compromising coverage, service, or quality. This approach integrates risk assessment, customized program design, and expert guidance to help businesses navigate insurance complexities with confidence.

IBH is defined by its core values: Deep Industry Knowledge, Tailored Solutions, Strong Partnerships, and Client-Centric Service. Whether for multinational corporations or local enterprises, IBH remains committed to delivering innovative, reliable, and comprehensive insurance solutions that empower organizations to thrive in a dynamic risk environment.





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## NATIONAL BANK OF YEMEN



**Dr. Ahmed Ali Omar Bin Sankr**  
General Manager

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

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

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

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



The oldest bank in the  
Arabian Peninsula  
(56) Years of Financial and  
Banking Work



For the third consecutive year, The  
World Union of Arab Bankers has  
awarded National Bank of Yemen  
the Excellence Award as the Best  
Bank in Yemen for the Year 2023



The World Union of Arab Bankers  
has awarded National Bank of Yemen  
the Excellence Award as Best Bank in  
Yemen for Developing and Providing  
Banking Services for the Year 2022



The World Union of Arab  
Bankers has awarded National  
Bank of Yemen the Excellence  
Award as Best Bank in Yemen  
for the Year 2020-2021



The Arab Information and  
Communications Technology  
Organization awards National  
Bank of Yemen the Excellence  
and Achievement Award for  
the year 2020-2021



The Banker magazine awarded  
National Bank of Yemen two  
awards as the best bank in  
2006 - 2007 Yemen in

البنك الأهلي اليمني  
National Bank Of Yemen  
Trust & Experience الخبرة والثقة  
Head Office - Aden



According to latest Ranking List published in Bankers Almanac in August 2025

## National Bank of Yemen

Ranks first among the banks operating in Yemen

According to its Financial Position

According to latest credit rating issued by the international rating agency



## National Bank of Yemen has been rated

- B rating for the National Bank of Yemen's long-term.
- BB rating for the strength and durability of its financial position.

According to the positive improvement of the performance indicators of National Bank of Yemen particularly over the last two decades since its establishment in 1969.

This is confirmed and clarified by annual reports audited by external auditors and approved by the Central Bank of Yemen. This has acquired the bank the trust of its clients and correspondent banks abroad and the appreciation of international financial institutions.

## National Bank of Yemen

- The Best Bank in Yemen and the strongest in implementing Financial Inclusion for the Year 2024.
- The Best Bank in Yemen for the Year 2025.



خدمات المعاملات المالية الإلكترونية

IBS URL: <https://ibc.nbyemen.com/IBS/index.jsp>  
Phone : (2 967+) 250582  
Call Centre: (2 967+) 250581  
Email : [pay.cards@nbyemen.com](mailto:pay.cards@nbyemen.com)  
Website : [www.nbyemen.com](http://www.nbyemen.com)





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



OXShare

عام 2013 في الولايات المتحدة كجهة رائدة في تزويد السيولة OXShare تأسست للمؤسسات المالية والبنوك المركزية، قبل أن تنطلق في عام 2018 نحو الشرق الأوسط لتبدأ مرحلة جديدة تهدف إلى تمكين المستثمر الفردي وتقديم خدمات تداول عالمية بمعايير مهنية متقدمة. وخلال سنوات قليلة، نجحت الشركة في بناء شبكة حضور واسعة عبر عدة دول، من بينها لبنان، العراق، مصر، تركيا، الإمارات، السعودية، إندونيسيا، وموزمبيق، مع حصولها على تراخيص دولية عززت من مصداقيتها وريادتها

شركة وساطة مالية متكاملة تقدّم حلول تداول شاملة عبر أكبر تجمعات OXShare تُعد السيولة في العالم. وتشمل خدماتها تداول الفوركس، العقود مقابل الفروقات، السلع، العملات الرقمية، ومؤشرات الأسهم، بدعم من بنوك دولية كبرى توفر مستويات عالية من الأمان، وتنفيذًا سريعًا، وانزلاً سعريًا منخفضًا، ما يتيح تجربة تداول احترافية بمعايير عالمية



Mr. Ibrahim Sour  
CEO

رؤيتنا تتمثل في أن نكون الوسيط الأول والأكثر تأثيرًا على مستوى المنطقة والعالم، من خلال تقديم بيئة تداول متطورة تستند إلى التقنيات المتقدمة والأسعار التنافسية، وترسيخ حضور عالمي لعلامتنا التجارية يعكس مستوى الأداء الذي يوازي كبرى المؤسسات المالية

أما رسالتنا فتركز على تمكين المستثمرين من تحقيق تطلعاتهم المالية عبر توفير أدوات مبتكرة، واستراتيجيات متقدمة، وخدمات مُحسّنة تركز على النزاهة والشفافية

التداول عبر MetaTrader 5 وتوفر الشركة مجموعة من الأنظمة المتقدمة مثل منصة Copy Trading، الويب، وتطبيق الهاتف المحمول، بالإضافة إلى حلول إدارة المحافظ مثل لتلبية احتياجات المستثمرين من مختلف المستويات، PAMM، و MAM.

مجموعة من الجوائز الدولية تقديرًا لتمييزها وجودة خدماتها، OXShare وقد حصدت مما يعكس تفوقها في صناعة الوساطة المالية والتزامها المستمر ببناء علاقات قائمة على الثقة، الاحترافية، والمسؤولية



**البنك الإسلامي الأول في سورية**

**بنك الشام..**



Call Center  
011-9398  
[www.chambank.sy](http://www.chambank.sy)  
[info@chambank.sy](mailto:info@chambank.sy)

**بنك الشام**  
**CHAM BANK**





## INVESTING IN CONSTRUCTION & THE ROLE OF BANKS CONFERENCE

SPONSORS



## بنك الشام

### بنك الشام

- تأسس بنك الشام، شركة مساهمة مغفلة في 2006/09/07
- برأس مال قدره / 5 / مليارات ليرة سورية تم زيادته ليصبح 40 مليار ليرة سورية
- سجل تجاري رقم / 14809 /
- سُجِّل في سِجَل المصارف بالمصرف المركزي برقم / 15 /
- يُعتبر بنك الشام أول مصرف إسلامي في سورية يتخذ الشريعة الإسلامية منهجاً له.
- وتخضع أنشطة وعمليات البنك لرقابة مصرف سورية المركزي وهيئة الرقابة الشرعية.

### الرؤية والرسالة

شعار البنك :

ثقة ، أمان ، التزام

رؤية البنك :

أن يكون بنك الشام بنكاً رائداً ، يقدم خدمات مصرفية إسلامية مبتكرة و مميزة وفق أحدث المعايير المصرفية الدولية

رسالة البنك :

العمل على تلبية احتياجات كافة شرائح المجتمع من الخدمات المصرفية المتوافقة مع أحكام الشريعة الإسلامية ، وتحقيق نمو في العوائد ، وضمانة تقاسم عادل للمنافع بين كافة الأطراف ذوي العلاقة كالمساهمين والمتعاملين والموظفين وغيرهم، وبما يساهم بقيام البنك بدوره في المسؤولية الاجتماعية.

الشهادات العالمية الحاصلة عليها :

- حاصل على شهادة نظام الجودة العالمية QMS وفق أحدث اصدار وحسب متطلبات المواصفة 9001:2015
- حاصل على شهادة نظام أمن المعلومات ISMS وفق أحدث إصدار وحسب متطلبات المواصفة القياسية ISO 27001:2013
- حاصل على شهادة نظام المسؤولية المجتمعية وفق المعيار الدولي ISO/



**Headquarter, Mina Al Hosn, Omar Daouk Street, Beirut - Lebanon P.O.Box: 11-2416 Riad El-Solh  
Tel: +961-1-377800 - +961-1-364881 - 5 - 7 Fax: +961-1-364952 - +961-1-364955**

**UAB Regional headquarters: Riyadh - Saudi Arabia, The intersection of King Fahd Road with  
Prince Muhammad bin Abdulaziz Road (previously Tahlia), Verdun Tower, 2nd flr.  
Tel: +966 11 4044442 Fax: +966 12 6941818**

**Email: [uab@uabonline.org](mailto:uab@uabonline.org)**