

3rd Annual World Islamic Retail Banking Conference

المؤتمر العالمي للخدمات المصرفية الإسلامية

'Evolving Economy: Spotlight on Islamic Retail Banking'

18th - 20th October 2011, Shangri-La Hotel, Dubai, U.A.E

EVENT OVERVIEW

In its third year, World Islamic Retail Banking Conference has created an excellent networking platform for the Global Islamic Retail Bankers. The global financial crisis has intensified the push for Islamic finance to 'return to its roots' and shun conventional banking. It is time for innovation. At first, it encourages to be modest and do not go beyond one's means, so it does not encourage sub prime lending behaviour, discouraging providing credit to non creditworthy borrowers and preventing banks going after those for fees and commissions. Awaken the spirit of Islamic finance by imbibing its pro-equity stance, this would stem proliferation of debt in the market.

2010 participants said....

"The WIRB Conference proved once again to be an excellent platform for the infusion of multiple layers of discussions on Islamic Retail Banking. From product development and structuring, market penetration strategies and new global markets a number of features of the sector were debated and explored - indeed right down to the theological view on the spirit of Islamic Finance."

Omar Shaikh, Islamic Finance Council, Executive Board Member

"The impressively attended event with great punctuality of timing, and nicely structured sessions. The choice of topics was highly relevant to current industry trends and the speaker line-up was impressive."

Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy LLC, CEO

"An Excellent venue for networking and sharing knowledge and a place to build friendship in the banking industry."

Khaled Dajani, Huron Consulting, Managing Director

"The WIRBC was very well organized with excellent attention to detail. We were impressed with the number of highly-quality leads and interest in our line of Islamic software solutions. The event organizers were also very helpful, extremely friendly and made our participation very worthwhile."

Rosie Kmeid, Path Solutions, Head of Corporate Communications & Marketing Department

CONFIRMED SPEAKERS AND PANELLISTS

Adnan Yousif, Al Baraka Banking Group
President & Chief Executive Officer

Irfan Siddiqui, Meezan Bank Ltd.
President & Chief Executive Officer

Ahmed Khizer Khan, Islamic Corporation for the Development of the private sector (ICD) Islamic Development Bank (IDB), Kingdom Of Saudi Arabia
Chief Operating Officer

Musa A. Shihadeh, Jordan Islamic Bank
Vice Chairman & Chief Executive Officer

Robert Elsen, The Federal Financial Supervisory Authority (BaFin), Germany
Deputy Head of Section Technical Co-operation

Jamal Ali Al-Hazeem, BMI Bank (Bahrain)
Chief Executive Officer

Dr. Adnan Chilwan, Dubai Islamic Bank
Deputy Chief Executive Officer

Mohammad Ashraf Esmail, The Mauritius Leasing Company Limited, Mauritius
Chief Executive Officer

Wasim Saifi, Standard Chartered Bank
Global Head Islamic Banking - Consumer Banking

Mubashar Khokhar, Ajman Bank
Chief Executive Officer

Dr. Johannes Engels, The Federal Financial Supervisory Authority (BaFin), Germany
Senior Advisor

Tamas Erni, LOXON solutions Ltd.
Partner

Abdulahman Al Turki, Bahrain Islamic Bank BSC
General Manager, Retail Banking

Sirajul Haq Yasini, HSBC Amanah
Global Head, Shariah Affairs

Moinneddin Malim, Mashreq Al Islami
Chief Executive Officer

Prasanna Seshachellam, Dubai Financial Services Authority
Director, Supervision

Mohamed Roushdy, Siraj Finance,
Chief Information Officer

Gary Mond, Barwa Bank
Retail Banking Advisor

Özkan Erener, VeriPark Gulf
General Manager

John Chang, Noor Islamic Bank
Head of Consumer Banking

Gul Khan, HSBC Amanah
Global Head of Personal Financial Services

Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy
CEO

M. Fatih Bulac, Turkiye Finans Katilim Bankasi (Turkiye Finans Participation Bank) Istanbul - Turkey
VP & Head, International Financial Institutions

Arup Mukhopadhyay, ADCB (Abu Dhabi Commercial Bank)
Executive Vice President Head - Consumer Banking

Mufaddal Idris Khumri, RAKBANK
Head, Islamic Banking

Dr. Imran Usmani, Meezan Bank
Sharia Advisor

Jouk Pleiter, Backbase
CEO and Co-Founder

Mohammad J.A. Zaqout, Al Hilal Bank
EVP-Personal, Banking Group

Syed Amir Ali, Meezan Bank Limited (Pakistan)
EVP & Head of Investment Banking

Dr. Muhammad Al-Bashir Muhammad Al-Amine, Unicorn Investment Bank B.S.C.
Group Head - Shari'ah Assurance Dept

Yves Khoneisser, Sybase Products, M.E., Turkey & Central Europe
General Manager, Professional Services

Oliver Recklies, BAG / Recklies Management Project GmbH
Managing Director

Dr. Taha Eltayeb Ahmed, Financial Investment Bank (Sudan)
General Manager

KEY TOPICS TO BE DISCUSSED

- ▶ **Intensive Islamic Retail Banking CEO Panel Discussions**
- ▶ **Islamic Retail Banking: What is the next step?**
- ▶ **Annual Open Fatwa Session**
- ▶ **Regional and Global Case Studies: Critical Expansion**
- ▶ **Fuelling Regional competition**

WHO MUST ATTEND

Senior Regulators and Academicians from Central Banks and Universities.
Industry Leaders from Islamic Banks, Islamic Retail Banks, Conventional Banks with Islamic windows, Conventional Banks with below job titles:
Chief Executive Officers, Head of Retail Banking, Head of Consumer Banking
Branch Heads, Head of Wealth Management, Head of Strategy, Shariah Committee Head, Chief Financial Officer, Chief Information Officer, Chief Operating Officer, Head of Human Resources, Head of Risk, Head of E-Banking, Head of Distribution Channels, Head of Bancatakful, Head of Customer Service, Head of Retail Sales/Marketing, Head of Training
Finance Experts from: Information Technology Companies, Law Firms, Islamic Finance Consultancies, Ratings Firms, Media

Booking line: tel: + 91 9980 8888 66, fax: + 971 4 609 1589
 email: robin.joe@fleminggulf.com, www.fleminggulf.com



SPONSORS

Premium Gold Sponsor:



Gold Sponsors:



Gold Sponsors:



Silver Sponsors:



Technology Partner:



Supported by:



Endorsing Associations:



Global Communication Partner:



Digital Partner:



Knowledge Partner:



Lead Media Partner:



Official Arabic Broadcaster:



Media Partners:



Booking line: tel: + 91 9980 8888 66, fax: + 971 4 609 1589

email: robin.joe@fleminggulf.com, www.fleminggulf.com



Day 1, 18th October 2011

8:15 Registration and Coffee

8:45 Recital from the Holy Quran

8:55 Welcome by Fleming Gulf

9:00 Opening remarks from the Chair

9:05 Keynote Address

9:35 Session 1: Special Address

10:05 Session 2: Keynote: Fundamentals of Islamic banking is the underlying focus on ethics: improvising operations

Ahmed Khizer Khan, Islamic Corporation for the Development of the private sector (ICD) Islamic Development Bank (IDB), Kingdom Of Saudi Arabia
Chief Operating Officer

10:35 Coffee Break and Exhibition viewing

11:05 Session 3: CEO Roundtable

- Regional Expansion; creating new local frontiers
- What should be done differently?
- Is it the right time for Global Expansion?
- What is the future of Islamic Banking in the region; Focus- Qatar

PANELLISTS:

Adnan Yousif, Al Baraka Banking Group
President & Chief Executive Officer

Irfan Siddiqui, Meezan Bank Ltd.
President & Chief Executive Officer

Jamal Ali Al-Hazeem, BMI Bank (Bahrain)
Chief Executive Officer

Mubashar Khokhar, Ajman Bank
Chief Executive Officer

Moinuddin Malim, Mashreq Al Islami
Chief Executive Officer

Dr. Adnan Chilwan, Dubai Islamic Bank
Deputy Chief Executive Officer

Mohammad Ashraf Esmael, The Mauritius Leasing Company Limited, Mauritius
Chief Executive Officer

11:35 Session 4: Islamic Retail Banking; The BIG Picture

- Aftermath of global financial crisis has not yet been swept away, what is its impact on Islamic Retail banking?
- Balancing the Islamic Retail Bank's Balance Sheet

12:05 Session 5:

We live in a web 2.0 world. Your customers are used to a superior online experience, they get that with Google, Facebook and Apple, and they also expect that from their bank. In this presentation we will show you the key trends driving the new era of engagement banking. Using real world examples, we will show you Bank 2.0 best practices for both online and mobile banking.

Key topics covered in this presentation:

- How to create a superior online experiences without replacing your existing systems
- How to create a single online banking platform supporting your customers on any device (PC, iPad, iPhone, Android etc.)
- How to enable eBusiness professionals to easily manage your Bank 2.0 portal, reducing IT dependencies
- How to services different customer segments and individual users in a personalized and relevant manner (my size fits me)
- How to integrate your open and closed banking environment into a seamless customer journey

- How to generate extra online revenue with intelligent web forms and smart cross- and up-sell campaigns

Jouk Pleiter, Backbase
CEO and Co-Founder

12:35 Prayer Break and Conference Lunch

14:00 Session 6: Fuelling Regional competition- Panel Discussion

- What needs to be done to attract more Muslims to Islamic retail banking products?
- What needs to be done to attract non-Muslims, what is the competitive edge of the industry compared to conventional? What alternative is the Islamic retail banking offering?

PANELLISTS:

Abdulrahman Al Turki, Bahrain Islamic Bank BSC
General Manager, Retail Banking

Wasim Saifi, Standard Chartered Bank
Global Head Islamic Banking - Consumer Banking

Gul Khan, HSBC Amanah
Global Head of Personal Financial Services

Prasanna Seshachellam, Dubai Financial Services Authority
Director, Supervision

Gary Mond, Barwa Bank
Retail Banking Advisor

Mufaddal Idris Khumri, RAKBANK
Head, Islamic Banking

Syed Amir Ali, Meezan Bank Limited (Pakistan)
EVP & Head of Investment Banking

Mohammad J.A. Zaqout, Al Hilal Bank
EVP-Personal, Banking Group

14:40 Session 7: Optimising risk management processes through effective IT support

- The effects of Basel III to integrated risk management
- Monitoring and collateral management: gaining control over the portfolio
- Level of automation in the monitoring process
- Customer lifecycle management in an integrated environment
- Recent trends in supporting centralised approval processes
- Management and monitoring of the collateral portfolio

Tamas Erni, LOXON solutions Ltd.,
Partner

15:20 Prayer Break and Coffee

15:50 Session 8: Cost control and economising operations

- Discussing successful strategies
- Ensuring low funding costs
- Controlling operating costs

Irfan Siddiqui, Meezan Bank Ltd.
President & CEO

16:30 Session 9: Credit process in Islamic retail banking

- Make a distinction between what is needed for Sharia compliance and what is needed to make a transaction commercially sound and viable.
- Managing asset portfolio, Islamic finance tends to be asset backed so it is important to ensure that a bank is not overexposed to just one sector e.g. property

Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy
Chief Executive Officer

17:10 Chairman's Closing Remarks

17:20 Networking Reception

Booking line: tel: + 91 9980 8888 66, fax: + 971 4 609 1589

email: robin.joe@fleminggulf.com, www.fleminggulf.com



Day 2, 19th October 2011

Day 3, 20th October 2011

▶ Today the spotlight is on Leaders perspective.

▶ Today the Spot Light is on Islamic Retail and Conventional Bankers Perspective: Learning the Best Practices

8:30 Registration and Coffee

8:30 Registration and Coffee

9:00 Opening remarks from the chair

9:00 Opening remarks from the chair

9:20 Session 1: Leaders insight: Regional Expansion of Islamic Retail Banking

- How can we control Operating costs when expanding?
- Optimising Branch Network

9:20 Session 1: 2 sides of the coin: What is the ideal strategy? Identify Best practices

20 minutes presentation: Conventional Retail Banker (Ideal Retail Banking Strategy/Best practices)

Arup Mukhopadhyay, ADCB (Abu Dhabi Commercial Bank)
Executive Vice President Head – Consumer Banking
20 minutes presentation: Islamic Retail Banker (Ideal Retail Banking Strategy/Best practices)

10:00 Session 2: Leaders insight: Leading innovations, building a Global Islamic Retail Banking Operations

- Creating a global Islamic customer proposition
- Setting up a geographical footprint across Asia, Africa and the Middle East
- Challenges of working with different shariah structures and interpretations across geographies
- Creating international Islamic retail bankers
- Creating a value proposition for the premium segments in Islamic, and tapping the opportunity for Islamic wealth management.

Wasim Saifi, Standard Chartered Bank
Global Head Islamic Banking – Consumer Banking

10:00 Session 2: Presentation from The Federal Financial Supervisory Authority (BaFin), Germany

This presentation would cover aspects from:

- banking business
- insurance business
- aspects to securities trading
- Experience with “Islamic bonds” (sukuk) in Germany; The State of Saxony-Anhalt initiated sukuk

Dr. Johannes Engels, The Federal Financial Supervisory Authority (BaFin), Germany
Senior Advisor

Robert Elsen, The Federal Financial Supervisory Authority (BaFin), Germany
Deputy Head of Section Technical Co-operation

10:40 Coffee Break and Exhibition viewing

10:40 Coffee Break and Exhibition viewing

11:10 Session 3: Leaders insight: What are the Current Challenges facing the Islamic Retail Banking Industry?

This session would cover; Introduction about Islamic Banking Industry The Controls Governing The Practices of Islamic Banks (Sharia & Legislative Controls), The Relationship with Central Banks, General Framework of Islamic Banks Activities, Attracting Funds and Savings, Employing Funds, Banking Services

- Islamic Banks and Retail Transactions
- The Challenges Facing Islamic Banks Progress
- The Environment Surrounding Islamic Banks
- The Governmental Legislations and Procedures
- The Challenges Facing Retail Services
- Recommendations

Musa A. Shihadeh, Jordan Islamic Bank
Vice Chairman & Chief Executive Officer

11:50 Session 4: Islamic Retail Banking: Perspective from Turkey

In parallel to Turkey's impressive economic performance, the banking sector as a whole has demonstrated substantial growth in recent years. "What is the place and potential of the Islamic retail banking in Turkey? Historical development, evolution through the years, key issues and future perspectives of Islamic Banks in Turkey."

M. Fatih Bulac, Turkiye Finans Katilim Bankasi (Turkiye Finans Participation Bank) Istanbul – Turkey
VP & Head, International Financial Institutions

11:10 Session 3: Shariah Compliance and Audit of Retail Banking

- The Shariah Governance Standard
- The Shariah Compliance Process
- Best Practices of Auditing Retail Products

Sirajul Haq Yasini, HSBC Amanah
Global Head, Shariah Affairs

11:50 Session 4: Customer Loyalty: Islamic Retail Experience

- What does the market need?
- Ensuring to build brand loyalty and product competitiveness
- Designing customer experience

John Chang, Noor Islamic Bank
Head of Consumer Banking

12:30 Prayer Break and Conference Lunch

12:30 Prayer Break and Conference Lunch

14:00 Session 5: ITS PRESENTATION

14:00 Session 5: Power of Single Customer View

The presentation will focus on building single customer view and the benefits it can bring to an organization.

- Consolidating all products of a customer
- Offer box for cross-sell / up-sell
- Alert box for increased compliance
- Complaints and service requests management
- Interaction history across all channels

Özkan Erener, VeriPark Gulf
General Manager

15:00 Session 6: Takaful for retail Islamic finance: Establishing the Relationship

- Significant investment is required to compete with the conventional insurance industry
- Takaful operators need to take business risk and invest significant amount of capital required to open new takaful operations worldwide
- Takaful in the Far East? Successful?
- How far has the Development of Takaful in the western world reached?
- Use of Mudarabah contract in a certain takaful operations- Questions?
- Role of AAOIFI and development of Takaful best practices

14:40 Session 6: Yves Khoneisser, Sybase Products, M.E., Turkey & Central Europe

General Manager, Professional Services

15:10 Session 7: UTIBA PRESENTATION

15:20 Prayer Break and Coffee

15:40 Coffee Break

15:50 Session 7: Islamic Retail Banking in Non-Muslim countries: Panel Discussion

- Trust – the rediscovered condition in Western retail banking
- What needs to be done to attract non-Muslims, what is the competitive edge of the industry compared to conventional?
- Islamic system has not been fully and effectively introduced

PANELLISTS:

Oliver Recklies, BAG / Recklies Management Project GmbH
Managing Director

Wasim Saifi, Standard Chartered Bank,
Global Head Islamic Banking –Consumer Banking

Mohammad Ashraf Esmael, The Mauritius Leasing Company Limited, Mauritius
Chief Executive Officer

Gary Mond, Barwa Bank
Retail Banking Advisor

Mohamed Roushdy, Siraj Finance
Chief Information Officer

16:10 Session 5: ANNUAL OPEN FATWA SESSION

- Defining Shariah Compliance
- Applications of Shariah principles to Islamic Retail Banking Products
- Common misconceptions and contentious issues
- Jurisdictional issues and conflict of laws

PANELLISTS:

Dr. Imran Usmani, Meezan Bank
Sharia Advisor

Dr. Muhammad Al-Bashir Muhammad Al-Amine, Unicorn Investment Bank B.S.C.

Group Head - Shari'ah Assurance Dept

Sirajul Haq Yasini, HSBC Amanah,
Global Head, Shariah Affairs

Dr. Taha Eltayeb Ahmed, Inancial Investment Bank (Sudan),
General Manager

16:45 Chairman's Closing Remarks

17:10 Chairmans Closing Remarks

17:20 Close of 3rd Annual WIRBC

Booking line: tel: + 91 9980 8888 66, fax: + 971 4 609 1589

email: robin.joe@fleminggulf.com, www.fleminggulf.com



SPEAKER BIOS

Adnan Ahmed Yousif, Al Baraka Banking Group (ABG) President & Chief Executive Officer

Adnan Ahmed Yousif is a prolific international banker with over 36 years of experience in international banking. He was bestowed in 2010 with the Banker of the Year award and received for the second time the Islamic Banker of the Year award by the World Islamic Banking Conference. He is President & Chief Executive of Al Baraka Banking Group (ABG), one of the largest and most diversified Islamic banks in the world. ABG is headquartered in the Kingdom of Bahrain with presence in 14 countries with a total of over 400 branches. Yousif is also Chairman of Albaraka Turk Participation Bank, Banque Al Baraka D'Algerie, Al Baraka Bank Ltd. South Africa, Al Baraka Lebanon, Jordan Islamic Bank, Al Baraka Bank, Egypt, Al Baraka Bank, Syria, Al Baraka Bank Pakistan Ltd. and Vice Chairman of Al Baraka Islamic Bank - Bahrain besides being a board member of all the subsidiaries of the ABG Group. Adnan Yousif is the Chairman of the Union of Arab Banks in Lebanon - he holds this office for the second term in a row. He has also held various senior positions at Arab Banking Corporation (ABC) including as Board Member and Member of the Audit Committee. Prior to that he was the Executive Chairman of ABC Services & Investment Company E.C. and ABC Islamic Bank for over 15 years, Senior Vice President and Head of the Arab World Division and Head of Global Marketing & Financial Institutions Division of ABC. His total tenure with ABC was for around 20 years, having commenced his banking career in 1975 with American Express Bank, Bahrain.

Abdulrahman Al Turki, Bahrain Islamic Bank BSC General Manager, Retail Banking

Abdul Rahman Mohamed Turki joined Bahrain Islamic bank in January 2008 as General Manager Retail banking. His banking experience extends for over 29 years working in Bahrain and the GCC. Abdul Rahman was heading the retail division of Al Safa Islamic Banking Services in Qatar where he worked for Commercial Bank of Qatar from November 2001 until January 2008 before he joined BisB. Prior to that, He was with Grindlays Bahrain Bank from 1981 - 2001 where he started his banking career in the Treasury & investment and later took key positions in Retail banking, business development and marketing. During that period he was also seconded to ANZ banking group Muscat for one year joining the Management team to set up a new joint venture local bank under the name of Oman Saving and Finance Bank. Abdul Rahman obtained his MBA from Strathclyde University in Scotland majoring in strategic & scenario planning. He also has an advanced diploma in banking studies in addition to a vast number of participations as participant and presenter in major forums and seminars in finance/ Islamic finance, Risk management, marketing and banking.

Ahmed Khizer Khan, Islamic Corporation for the Development of the private sector (ICD) Islamic Development Bank (IDB), Kingdom Of Saudi Arabia

Chief Operating Officer

Seasoned banking professional, Ahmed Khizer Khan is joins the Chief Operating Officer (COO) in the Islamic Corporation for the Development of the Private Sector (ICD). Ahmed Khizer Khan is a member of the ICD Executive Management team responsible for executing the overall growth strategy for the institution. He has over 20 years of business management and leadership experience in the financial services industry with specialization in Retail and Commercial Banking. His previous role within financial services was as Chief Executive, Emerging Markets for Barclays GRCB. He was also a member of the Barclays Group Leadership Team. Prior to this he was responsible for turning around the Pakistan Business and making it one of the fastest growing franchises in Citigroup. He also spearheaded the Central Europe strategy for Citigroup. Also, Ahmed Khizer Khan advises the Jang Group on all major financial and investment issues as an Executive Board Member based in Dubai. Ahmed has an MBA degree in professional accounting from Rutgers University, Graduate School of Management, New Jersey. He also holds an undergraduate degree in Economics from Bucknell University, Lewisburg, Pennsylvania.

Arup Mukhopadhyay, ADCB (Abu Dhabi Commercial Bank)

Executive Vice President Head - Consumer Banking

Arup joined ADCB in June 2005 and is currently an Executive Vice President of the bank heading the Consumer Banking business. Product management for liabilities, consumer loans, credit cards and wealth management, the customer segments comprising Aspirer, Privilege, Excellency and Private Accounts, the Islamic Banking business, the multi-channel distribution network including branches, direct sales, contact centre, telemarketing, ATMs, Online and Mobile banking along with the functional divisions of Consumer Risk Management and Marketing & Corporate Communications constitute the Consumer Banking group at ADCB. ADCB has been nominated as the Best Retail Bank in the UAE for the last 3 years and the Best Retail Bank in the GCC for the last two years by the Asian Banker "Excellence in Retail Financial Services" program. Prior to ADCB, Arup spent seven years with Citibank. In his last role in Citibank, he was the Head of Wealth Management products and the Marketing Director for the UAE consumer business of Citibank. Before Citibank, Arup has worked with Unilever in India for seven years in several sales and marketing roles, the last being as Senior Product Manager for a detergent brand called "Wheel". Arup is a Mechanical Engineering graduate and holds an MBA degree from the Indian Institute of Management, Lucknow (Class of '91)

Dr. Adnan Chilwan, Dubai Islamic Bank

Deputy Chief Executive Officer

Dr. Chilwan, a veteran marketing professional and an Islamic Banker by practice has over sixteen years of commendable banking experience with both reputed conventional and Islamic banks in the gulf region like Dubai Islamic Bank (UAE), Dubai Bank (UAE), Commercial Bank of Qatar (Qatar), Mashreq Bank (UAE), Abu Dhabi Islamic Bank (UAE) and HSBC (UAE). At Dubai Islamic Bank, he provides leadership to the Business Group comprising of all business functions in the bank; Consumer Banking, Corporate Banking, Financial Institutions, Real Estate & Contracting and Treasury, and manages a balance sheet footing of c. US\$ 27 Bn and FTE of c. 1400 across the business group. As a member of the Executive Committee of the bank, he leads various strategic initiatives around acquisitions, mergers and new business ventures. Dr. Chilwan has laudable knowledge & exposure in setting up business functions and organizations. His major achievements include leading the conversion of a conventional bank to an Islamic Bank (Dubai Bank), founder member of a full fledged Islamic Bank (at Commercial Bank of Qatar), involvement in setting up of an Islamic finance company (at Mashreq Bank) and involvement in setting up of the Retail Banking Group (at Abu Dhabi Islamic Bank). Dr. Chilwan represents DIB in boards of various strategic investments, subsidiaries and associates, to maximize ROI and ROE. He is currently Chairman, Islamic Financial Services (Brokerage Arm of DIB); Board Member, DIB Capital (Investment Bank of DIB); Board Member, Tamweel PJSC (Mortgage Finance Company listed on DFM); Board Member, Deyaar PJSC (Real Estate Company listed on DFM); Board Member, Liquidity Management Centre (Investment Centre in Bahrain); Board Member, Dar Al Shari'a (Legal and Shari'a Consultancy) and Board Member, Millennium Private Equity. He is also a member of the DIB's Investment Committee, Asset & Liability Committee, Management Credit Committee, Automation Committee and Executive Committee. Dr. Chilwan has a PhD and a MBA in Marketing to his credentials. He is a Certified Islamic Banker (CeIB), a Post Graduate in Islamic Banking & Insurance and an Associate Fellow Member in Islamic Finance Professionals Board.

Dr. Johannes Engels, The Federal Financial Supervisory Authority (BaFin)

Germany, Senior Advisor

Dr. Engels has studied General Economics with Doctor Degree in Aachen and Cologne. He has been working for the Financial Supervisory Authority for nineteen years, in the international dept. for five years. He has written several publications in the field of Islamic finance.

Dr. Muhammad Al-Bashir Muhammad Al-Amine, Unicorn Investment Bank B.S.C.

Group Head - Shari'ah Assurance Dept

Dr. Muhammad Al-Bashir Muhammad Al-Amine is the Group head for Shariah affairs in term of compliance, audit and product development. He is actively involved in supervising the Shariah affairs

of Unicorn subsidiaries and representations in Bahrain, Saudi Arabia, Malaysia, Turkey and USA. Dr. Al-Bashir has direct involvement in the structuring and development of the various products used by the bank, as well as organizing workshops to educate the bank staff on principles and structures of Islamic finance. Dr. Muhammad Al-Bashir joined Unicorn in 2005 and since he has been actively involved in most of Unicorn's high profile transactions whether in Private Equity, Capital Market, M&A, Corporate Finance, Asset Management and Treasury. Prior to joining Unicorn Dr. al-Amine was the Head of Product Development and Shariah compliance at the International Islamic Financial Market (IFFM). Also, he spent time as a part-time lecturer at the faculty of Laws International Islamic University Malaysia, Ibn Sina Institute of Technology (Malaysia), the Matriculation Center International Islamic University Malaysia, the Bahrain Institute of Banking and Finance, the Kingdom University in Bahrain and The Open University of Malaysia in Bahrain. Al-Amine is the author of Sukuk and Islamic Securitization Markets: Financial Engineering and Product Development (Brill, forthcoming) Risk Management in Islamic Finance An Islamic Analysis of Derivatives Instruments in Commodity Markets (Brill 2008) and Istisna (Manufacturing Contract) in Islamic Banking and Finance Law and Practice (A.S. Noordeen 2001 & 2006). He has also authored a number of articles published in international referred journals. Dr. Muhammad Al-Bashir holds a LLB (Shariah) from the Islamic University -Madina, Master of Comparative Law (MCL) from the International Islamic University Malaysia and a PhD in Law from the same University.

Gary Mond, Barwa Bank Retail Banking Advisor

Gary Mond is Retail Banking Advisor to Barwa Bank, a 100% Sharia Compliant Bank. He has spent the last 18 years in the Middle East in roles covering the business areas of Consumer and Private Banking, SME and Wealth Management. Prior to coming to the Middle East he was a career banker with Barclays Bank working in the City and London's west end. His management experience has been almost universally one of change management and growth and he has had the pleasure to launch from start Retail banking Businesses and reposition those with established businesses. For the past 7 years it has been focused on handling the full responsibility for Retail Banking Businesses. His knowledge of Sharia complaint products extends back to his first involvement with the Middle East. At the United Bank of Kuwait they had an Islamic Banking Department and provided both Sharia complaint asset, liability and investment products. When he first came to Qatar he was part of the team that developed and launch the Ibn Khaldoun Islamic International Equity Fund. This knowledge was further expanded with Sharia complaint products offered by regional banks through their Islamic branch or Islamic window operations. He became the youngest qualified Associate of the Chartered Institute of Bankers for Barclays in the City of London region and joined the banks management development program, in his last UK posting with the bank he helped develop the Premier Banking customer-treatment strategy for the bank's retail business. Active in the British Business Group in Qatar, he is a former Chairman of the association. He is passionate about the business and extremely committed. His passion for his profession is matched only by his passion for sports. He has now more than three decades of leadership and hands-on experience in regional and international banking, customer segmentation, product development and customer treatment strategies, even so he continues to develop daily and particularly so with aspects of Sharia compliant banking.

Gul Khan, HSBC Amanah

Global Head of Personal Financial Services

Gul Khan is the Global Head of retail banking and wealth management at HSBC Amanah, the Islamic banking business of the HSBC Group. He is responsible for growing HSBC Group's Islamic retail banking and wealth management business. HSBC Amanah has retail and wealth management businesses in 11 countries. Prior to this role, he was Regional Head of Premier Banking, Home Finance & Insurance for HSBC Middle East. Gul joined HSBC 13 years ago and during his time as an International Manager for the bank has held a variety of senior management positions in geographies as varied as North America, Asia-Pacific, Europe and the Middle East. His roles have encompassed Retail Banking, Wealth Management, Islamic Banking and Corporate Banking, and he has also held strategic positions at the HSBC Group head office, in the UK.

Irfan Siddiqui, Meezan Bank Ltd.

President & Chief Executive Officer

Irfan Siddiqui is the founding President & CEO of Meezan Bank Ltd. He initiated the formation of Al-Meezan Investment Bank in 1997, which was converted into a full fledged scheduled Islamic Commercial Bank in May 2002. This was the first ever license to be given for Islamic Commercial Banking in Pakistan. Meezan Bank is now the largest Islamic Commercial Bank in Pakistan with 201 branches spread across 54 cities. He is a Chartered Accountant from England & Wales and has extensive financial sector experience with Abu Dhabi Investment Authority, Abu Dhabi Investment Company, Kuwait Investment Authority and Pakistan Kuwait Investment Company.

Jamal Ali Al-Hazeem, BMI Bank (Bahrain)

Chief Executive Officer

Jamal Ali Al-Hazeem is the Chief Executive Officer (CEO) of Bahraini retail and commercial banking institution, BMI Bank having taken on the role in May 2010, with a commitment to build on the Banks strengths as well as deliver on its commitment to provide customers with unique and innovative financial products and services. Backed by renowned shareholders, BMI Bank is strengthening its franchise in Bahrain by developing and introducing attractive and innovative product and service offerings for Retail and Wholesale customers. The Bank seeks to differentiate itself from the competition on service levels and value. Jamal was earlier the Managing Partner of Arthur Andersen - Bahrain for 22 years before being appointed as Chief Executive Officer (CEO) of the Economic Development Board (EDB) - Bahrain in 2000. In his next role, Jamal worked in Kuwait with The International Investor and returned back to Bahrain in 2007 to take on the role of CEO of First Investment Bank, a \$200 million Sharia-compliant investment bank headquartered in Bahrain. Jamal currently serves as a Board member at many prestigious organizations across the GCC including Nass Corporation and leading Kuwaiti companies Taamer Real Estate and Al-Masaleh Real Estate.

John Chang, Noor Islamic Bank

Head of Consumer Banking

John brings with him over 25 years of experience in consumer banking that cuts across several emerging markets in Asia and the Middle East. Before Noor, John was the Business Development Director at Abu Dhabi Finance, a leading provider of mortgage finance in the UAE. Prior to ADF, he was head of retail banking at Burgan Bank, Kuwait, where he successfully executed the mandate to transform the entire line of retail banking products. He spearheaded the award winning initiative called Project "Bright Future" which resulted in Burgan Bank winning the "Most Innovative Retail Bank" by Middle East Retail Banking Awards 2008. Prior to this, as head of retail banking at the Commercial Bank of Qatar, he led the expansion of the bank's network, and achieved an increase in revenue by 130 per cent. He started his career with Standard Chartered Bank in 1985 and as an international manager, served in key east asian, middle eastern and african markets in capacities ranging from head of consumer businesses to leading risk and credit management functions. A Malaysian national, John is fluent in English and in Malay and has a Bachelor of Science (Banking and Finance) and Master of Business Administration from City University, UK.

Jouk Pleiter, Backbase

CEO and Co-Founder

Jouk Pleiter is CEO and Co-Founder of Backbase, a software company that delivers Bank 2.0 portal solutions for financial services institutions around the globe. Backbase has offices in New York and Amsterdam and its software is used by leading institutions like ABN AMRO, AIG, Barclays, Bank of America, Deutsche Bank, ING and UBS. Before Backbase, Mr. Pleiter was president and co-founder of Tridion, one of the world's leading WCM software vendors, later acquired by SDL and renamed to SDL Tridion. Before Tridion, Mr. Pleiter co-founded Twinspark Consultancy, one of the first interactive web agencies in The Netherlands. Mr. Pleiter holds a Master of Business Administration of the University of Groningen.

Booking line: tel: + 91 9980 8888 66, fax: + 971 4 609 1589

email: robin.joe@fleminggulf.com, www.fleminggulf.com



SPEAKER BIOS

M. Fatih Bulac, Turkiye Finans Katilim Bankasi (Turkiye Finans Participation Bank)

Istanbul – Turkey, VP & Head, International Financial Institutions

Mehmet Fatih Bulac started his career in 1999 at Bank Asya in Correspondent Banking Department. After 5 years of experience, in 2004, he moved to Kuwait Turkish Participation Bank and worked at International Banking Department. His responsibility was relationship management with the FI and developing investment banking instruments. Two years later, in 2006, he joined Turkiye Finans Participation Bank as Assistant Vice President of Financial Institutions Department (FI). Here, he concluded successful murabaha syndications, implemented new Islamic Banking products. In 2007, he was promoted to Head of FI. He played a key role in NCB's (The National Commercial Bank of Saudi Arabia) acquisition of the bank in 2008. He is still heading the FI at Turkiye Finans Participation Bank and responsible for correspondent banking as well as syndications, sukus, bilaterals. Bulac graduated from Bursa Uludag University, Faculty of Education, ELT Department and holds an MBA from Istanbul Fatih University. He speaks Turkish, English and Arabic fluently.

Mohammad Ashraf Esmael, The Mauritius Leasing Company Limited, Mauritius

Chief Executive Officer

Mohammad Esmael, 43 is the Chief Executive Officer of The Mauritius Leasing Company Limited, the pioneer leasing company in Mauritius since 1987. Esmael is an experienced and strategically minded business person who has the privilege of leading the largest, most innovative and the only Asset Finance Company listed on the Stock Exchange of Mauritius. Mauritius Leasing is part of the British American Investment Group, 2nd largest Conglomerate in Mauritius. Prior to joining British American Investment in 2001, of which Mauritius Leasing is a subsidiary, he held a number of senior positions with large companies and multinationals in diverse business sectors such as financial services, information technology, consulting, fmcg and corporate investments. Within the British American Investment Group, Mohammad Esmael served in successive roles as Head of Information Services, Vice President –Central Services and Vice President -Projects where he handled and monitored a number of corporate investment projects of the Group as well as the setting up of new companies. In 2004, he initiated the structuring and setting up of the first and only specialised fleet management operation in Mauritius to provide full maintenance lease solutions to corporate fleet owners. More recently, he successfully led industry breaking new developments in Islamic financial services (Ijarah, Murabaha and Mudharaba based solutions) including real estate leasing and floor plan financing solutions in Mauritius. Mohammad Esmael participates in various professional and business associations such as the Mauritius Institute of Management and the Mauritius Chamber of Commerce & Industry and he is presently the Chairman of the Association of Leasing Companies in Mauritius. He has also acted as panel member and speaker in financial services workshops organised by the Financial Services Commission and the Central Bank in Mauritius on topics such as Broadening Access to Financial Services and Islamic Finance & Capital Markets. He holds a Master in Business Administration from the Surrey European Management School with specialization in Marketing and Project Management. He also holds other qualifications in Management Accountancy and Information Technology. He is married with 2 children.

Mohamed Roushdy, Siraj Finance

Chief Executive Officer

With more than 22 years of IT experience in IT of which more than 10 years as a CIO in Financial Services (Conventional and Islamic). Mohamed Roushdy had been working for major financial services, conglomerate and software services companies in the region. He had the distinction of leading the technology team and being the first member of the executive management in establishing one of the most prominent financial services organizations in UAE in a record time, as well he led the IT team on the first ever conversion of conventional Bank into Islamic Bank. Mohamed has a strong expertise in IT strategy, Governance, Applications Services, Networking and Infrastructure management. Mohamed had been speaker in many conferences in GCC and Europe and hold MBA from Manchester Business School.

M. Fatih Bulac, Turkiye Finans Katilim Bankasi (Turkiye Finans Participation Bank) Istanbul – Turkey

VP & Head, International Financial Institutions

Fatih Bulac started his career in 1999 at Bank Asya in Correspondent Banking department. After 5 years of experience, in 2004, he moved to Kuwait Turkish Participation Bank and worked at International Banking Department. His responsibility was relationship management and developing investment banking instruments. Two years later, in 2006, he joined Turkiye Finans Participation Bank as AVP of International Financial Institutions. He concluded successful murabaha syndications here and was promoted to VP in 2007. He played a major role in the NCB's (The National Commercial Bank of Saudi Arabia) acquisition of Turkiye Finans Participation Bank in 2008. He was leading the acquisition team in the bank. He is currently heading the International Financial Institutions at Turkiye Finans Participation Bank. Bulac holds an MBA degree from Fatih University of Istanbul and speaks Turkish, English and Arabic.

Moinuddin Malim, Mashreq Al Islami

Chief Executive Officer

Moinuddin Malim is the Chief Executive Officer of Mashreq Al-Islami earlier known as Badr Al-Islami which is the Islamic Finance Company duly regulated by Central Bank of UAE as well as head of Islamic Banking Division of Mashreq PJSC. Moin joined Mashreq group in 2007 where he successfully established the wholesale banking channels for Badr Al-Islami from infancy. Since its launch in mid 2006, Badr became a market leader in the market offering various products. Moin brings with him a vast experience of Islamic banking stretching to 19 years. In a short span of one & half year, he led Badr to become market leader in Real Estate Trust Account Management. He played an important role in the development and success of Badr. Badr's presence is recognized and respected in large corporate entities from all across the Gulf region including UAE for bilateral, club, syndication and Sukuk advisory deals. The wholesale banking group has been profitable and started to contribute 10% of the Mashreq group's net profit in less than 2-years of operations. Prior to Badr, Moin was appointed in the capacity of Managing Director in Dubai Islamic Bank (DIB) in 2003, for Asset Management & Capital Markets, where he established both units. Moin successfully lead and arranged a number of Sukuks such as the inaugural of the first ever US\$1 billion Sukuk Al Ijarah for Department of Civil Aviation, Govt. of Dubai. He was at the forefront of bringing first ever international Musharaka Sukuk and other ground breaking structures. Under Moin, DIB established its credentials as Best Global Sukuk House (Euromoney); Best Sukuk House (Banker Middle East) led Euromoney Lead Tables in 2004 & 2005 and other regional awards. He created full spectrum of Sharia compliant investment products for retail, wholesale and private banking channels from capital protected funds, to real estate, shipping, aviation, power, local / regional and international stock funds. Moin joined DIB from The International Investor (TII) where he held the post Senior Partner in 1993, running the investment banking activities for the group in UAE and later in Qatar. In TII, he led number of private placement project and public offerings of equity during his stay between 1999 and 2003. Before TII, Moin headed the International Finance Division at Al-Taweeek Company for Investment Funds (Dallah Al Baraka Group), where he was responsible to extending Islamic financing facilities to global client and had a large portfolio of financing assets. He picked up his ambition of Islamic banking from this pioneer group during 1992 till 1999. Prior to devoting his career in Islamic Banking, Moin worked at the University of Toledo as Research Assistant in the Dept. of Finance for almost two years from 1990 to 1992 as well as with a private consultancy firm specializing in financial advisory to banks. Moin holds Master of Business Administration in Finance & International Business and Bachelor of Business Administration from University of Toledo (USA) and Bachelor of Science from University of Karachi (Pakistan).

Mohammad J.A. Zaqout, Al Hilal Bank

EVP-Personal Banking Group

Mohammad Zaqout joined Al Hilal bank in march 2008 as EVP – Head of Personal Banking bringing with him over 17 years of experience in the Personal Banking sector globally. He was previously the

Regional Head of Retail Banking overseeing the Levant and North Africa operations at Arab Bank based out of Jordan. He started his career with Bank of America, San Francisco, USA, in customer service and moved to hold several senior Retail Banking positions both in standard chartered bank and Arab Bank across the GCC and Levant. Zaqout holds a bachelor of science and business administration in finance from the university of San Francisco and is a Certified Retail Credit Risk And Investment Banker.

Mubashar H. Khokhar, Ajman Bank

Chief Executive Officer

Mubashar H. Khokhar is the CEO of Ajman Bank and a highly experienced banker of more than 25 years. In 2010, Khokhar was appointed to lead Ajman Bank following a successful first year of operations and with plans in the pipeline for ambitious growth. As a young, small bank, Khokhar is set to take advantage of the bank's manoeuvrable position to create substantial competitive advantage and achieve the bank's singular goal to become the UAE and the region's favourite bank. Years of experience in business development, client relationship management and international banking alliance development will be brought to bear on his leadership of the bank, for the benefit of all stakeholders; customers, shareholders, investors and employees. Prior to joining Ajman Bank, Khokhar was a key member of the MashreqBank team for over 15 years and most recently served as the CEO of Badr Al-Islami, the majority Mashreq-owned and independently managed Islamic bank. Khokhar also acted as a board member of Saudi American Bank (SAMBA) - Pakistan in parallel. With varied roles and responsibilities over the course of the 15 years, Khokhar began his career with MashreqBank as Pakistan's country manager before coming to Dubai in 1996. From the mid 90s, Khokhar held a number of Dubai-based regional and international managerial posts including Head of the Contracting Finance Division, Head of Business Alliance for Mizuho Bank of Japan and MashreqBank, and Board Member of Crescent Commercial Bank, positions that would ultimately lead his appointment as CEO of Badr Al-Islami in 2006. In the first 11 years of his career, from 1983 to 1994, Khokhar gathered much of his experience working for two global American banks; American Express Bank and Bank of America. Both based primarily in Pakistan, Khokhar saw a steady career progression assuming various managerial roles from the credit and marketing department in AEBL right through to Vice President and Manager of Lahore branch for Bank of America. Khokhar received his higher education at Ohio University in the USA, achieving Masters and Bachelors Degrees in Business Administration, the latter featuring a major in Finance and Business Economics from which he graduated with honours and made it on to the Dean's List.

Musa A. Shihadeh, Jordan Islamic Bank

Vice Chairman & Chief Executive Officer

Holds a Master degree in Business Administration (MBA) from USA. Worked in conventional banks from 5 /1961 until 5 /1980. He then joined Jordan Islamic Bank on June 1, 1980 till now. He is currently the General Manager and the Vice-Chairman of the Board of Directors in addition to being a board member of many Islamic banks. Mr. Shehadeh is currently a member of the Board of Directors of the General Council for Islamic Banks, a Board Member of the Jordanian Businessmen Association and Chairman and Board Member of several public and private companies in various sectors (industrial, educational, investment and insurance sector). He was also a Board Member of the Association of Banks in Jordan since 1983 and has been the association's Vice-President for the period 1997 to 2005. A member of several investment, social, humanitarian and international organizations and committees. Participates and lectures in several seminars related to the banking sector and the Islamic financial institutions regionally and internationally. Former member of the Accounting and Auditing Standards Board for Islamic Financial Institutions and the Chairman of the Accounting Committee (1990 to 2002).

Oliver Recklies, BAG / Recklies Management Project GmbH

Managing Director

Oliver Recklies has a 20 year experience in retail banking and financial services. He worked in several retail banks as Head of Organization and IT, Head of director's office and sales management as well as Head of Finance and authorized officer. His core competencies are in the fields of holistic bank management system, risk management, strategic sales management, corporate strategy and change management. In 2007 Oliver Recklies was project leader for BKM (a German building and loan association) and analyzed the introduction of Islamic banking services. Oliver currently works as Managing Director of BAG, the national clearing house for financial transactions between publishers, booksellers and other book industry related service companies in Germany as well as other countries. Oliver is also spokesman of the management of BKG, a specialized guarantee bank. Furthermore, Oliver is co-founder and managing director of Recklies Management Project GmbH, a company (established 2000) that publishes two specialized online-magazines and a blog, which all focus on management topics. From 2002 until 2004 he was also private lecture for business studies and economics at the Bavarian College of Co-operatives. Oliver Recklies is a trained and professional banker. He did distance learning studies in business economics at the private university AKAD from 1993 to 1998. His main subject was banking. He graduated with a master of business economics (Diplom-Betriebswirt FH). In his dissertation he analyzed the profits of corporate loans by employment of ERP-Resources. From 2000 until May 2001 Oliver Recklies studied MBA at Henley Management College, Henley-on-Thames, UK. His dissertation focused on the employment of e-business to establish a successful customer relationship management strategy in the (retail) banking industry. From 2001 to 2002, Oliver attended a course on senior bank management at the Academy of German Co-operations (Montabaur), which he successfully finished with the degree of a Graduate Bank Manager (ADG). At present he is also an external PhD-Student from the Warsaw University and ORGMASZ Institute (Institute for Organization and Management in Industry) in Warsaw. His doctoral thesis supervisor is Prof. Dr. Irena Hejduk. In his dissertation, he researches the strategic planning of European Retail banks.

Özkan Erener, VeriPark Gulf

General Manager

Özkan Erener is General Manager VeriPark Gulf and co-founder of VeriPark, a software house specialized in delivering solutions for financial institutions. His area of expertise is building delivery channels and CRM systems for retail banks. He has been involved in building channel strategy of numerous banks for the last ten years in Europe and Middle East. Delivery channels coupled with CRM capabilities are becoming preferred mediums for customer service and new customer acquisition. These channels are also becoming preferred mediums for increasing transaction fee revenues from the customer base and cross selling thousands of new products to the existing customer base. Erener is heading VeriPark since 1998 and he is actively involved in designing product roadmap of the company. He is born in 1970 in Turkey and graduated from Electronics Engineering from Bogazici University in Istanbul.

Robert Elsen, The Federal Financial Supervisory Authority (BaFin), Germany

Deputy Head of Section Technical Co-operation

Robert Elsen has studied Law in Trier and Bonn. He has been working for the financial supervisory authority for nine years, in the international dept. for three years. Robert is a Guest Lecturer at the University of Applied Sciences Mainz, he has written several publications recently in the field of Islamic finance.

Sirajul Haq Yasini, HSBC Amanah

Global Head, Shariah Affairs

SirajulHaq Yasini has studied Shariah with traditional Shariah scholars and has obtained his undergraduate degree in Shariah and law from the Al Azhar University in Egypt. He holds a master degree in banking and financial law from Boston University School of Law. He started his Islamic finance career in HSBC Amanah in 2005. He has worked with Citi Islamic from 2007 to 2010 and established their Shariah department. Siraj has recently rejoined HSBC Amanah as Global Head of its Shariah affairs.

Booking line: tel: + 91 9980 8888 66, fax: + 971 4 609 1589

email: robin.joe@fleminggulf.com, www.fleminggulf.com



SPEAKER BIOS

Sohail Zubairi, Dar Al Sharia Legal & Financial Consultancy Chief Executive Officer

Sohail Zubairi is the CEO of Dar Al Sharia Legal & Financial Consultancy, a subsidiary of Dubai Islamic Bank (DIB) launched in July 2008. Before that he served with DIB as Sr. Vice President and Head of Sharia Structuring, Documentation and Product Development since 2004. Sohail is commerce graduate from Karachi University and successfully pursued Institute of Bankers diploma as his post graduate studies. He started his banking career with MCB Bank in Karachi in 1975 as credit officer and joined Middle East Bank-Dubai in 1979 as corporate banker. He has held senior Corporate, Structured & Project Finance and Risk Management positions in prestigious financial institutions in the UAE. He has considerable experience of the GCC markets (over 2 decades) acquired mainly in the fields of Large Corporate Finance (Syndication, bonds/Sukuk) and Risk Management. In Credit Risk Management he was instrumental in setting up a focused RMS function at a prime European bank for its GCC operation and at a Dubai-based venture capital PJSC with activities including full acquisition and taking majority stakes, where he successfully completed acquisitions of a number of medium to large industrial concerns in the UAE and was instrumental in achieving substantial improvement in their performances by introducing new efficiency measures. While being associated with Dubai Islamic Bank since 2001, he has played significant role in successful completion of financing the large projects based in the UAE and abroad, including many high profile Sukuk and Syndication transactions. In 2004, Sohail joined Dr. Hussain Hamid Hassan, Chairman Sharia Board DIB Group, (a great scholar of our time) from whom he learned the art of structuring Islamic transactions and has worked with him in developing several innovative Sharia compliant financing and investment products. Since joining Islamic banking in 2001, Zubairi has taken several initiatives in promoting the noble cause of this industry, including writing several articles in local print media. Zubairi undertakes semester on Islamic Finance at University of Dubai for final year students. He is also a regular participant in various conferences and seminars on Islamic Finance in GCC region and abroad.

Syed Amir Ali, Meezan Bank Limited (MBL) Head of Investment Banking

Syed Amir Ali is the Head of Investment Banking at Meezan Bank Limited (MBL). Since his joining at MBL, he has played a vital role in the remarkable performance of MBL's Investment Banking department which continues to date. During his association with MBL, he has been the driving force in devising innovative structures which have led to the execution of landmark transactions in the field of Islamic Banking in Pakistan. Notable highlights among these is the structuring and execution of the first non-recourse Islamic Project Finance (US\$ 130 million approx.) and the first Rated Sukuk structured on non-recourse Project Finance (US\$ 175 million approx.) in the country. He also has the honour of having closely liaised with the Shariah Board of the Central Bank (State Bank of Pakistan) in structuring of the Government of Pakistan Sovereign Ijarah Sukuk (US \$ 2 billion approx.). He is a Chartered Accountant holding three gold medals from the Institute of Chartered Accountants of Pakistan. He also holds a charter from the Association of Chartered Certified Accountants (UK), the CFA Institute (USA) along with holding a Masters degree with a gold medal in Business Administration.

Tamas Erni, Loxon Solutions Ltd Partner

Tamas Erni is partner in LOXON solutions Ltd. He has graduated from finance on the Budapest University of Economic Sciences. He started his career by Raiffeisen Bank Hungary in 1999. Later he worked for Ecostat Institute at the Hungarian Statistical Office in developing macroeconomic forecasting models. He has moved to LOXON in 2001 and became responsible to build up the business consulting team of LOXON and managing several projects in transforming bank's lending operations and risk management procedures (collateral management, rating/scoring, lending systems and Basel II preparation projects throughout the EMEA region), contributing to LOXON becoming the market leader in the CEE region's risk management and lending software market. Tamas has collected a wide range of experience in several markets in a number of countries working as principal consultant on several occasions. Based on this experience he was nominated to the position of partner in 2005 and is responsible for product development strategy and leading the sales and business development team of LOXON with special attention to developing LOXON's operation in the Middle East and Africa regions.

Wasim Saifi, Standard Chartered Bank Global Head Islamic Banking - Consumer Banking

Wasim Saifi is currently the Global Head of Islamic Banking for the Consumer Bank, at Standard Chartered Bank, based in Singapore. He has responsibility for managing the bank's Islamic Consumer and Private Banking business across key markets in South and Southeast Asia and the Middle East. Wasim's experience in Islamic Banking extends over a period of over 7 years, through his roles as Chief Executive Officer of Tamweel Pjsc, UAE's leading Islamic home finance company, and Head of Retail and Business Banking for Dubai Islamic Bank, one of the leading Islamic banks in the world. Prior to these roles, Wasim worked for 17 years at Standard Chartered Bank in numerous capacities including Chief Executive Officer-Sri Lanka, Regional Head-Transaction Banking, Regional Head-Investment Institutions etc. Wasim holds an MBA from Rutgers University in the United States of America.

Yves Khoneisser, Sybase Products, M.E., Turkey & Central Europe General Manager, Professional Services

Yves holds over 25 years of experience, mainly in the financial sector. Graduated in 1985, with Masters in Business Computers studies. Started his career with a Lebanese software house, focusing on Banking Solutions, where he worked 9 years developing software and managing banking projects in Lebanon, France, Belgium and several African countries. Yves joined Sybase Products Middle East in Abu Dhabi at the launch in 1994 as technical support manager. He gained his experience by interacting with customers in various verticals. In the year 2000, Yves was promoted to Professional Services Manager in the Middle East. Since then he has participated and managed many large banking projects targeting many divisions, primarily Data Warehousing, Internet Banking, and eCommerce solutions. Currently, Yves is in charge of developing and managing the Sybase related support, pre-sales and service businesses in large territories covering the Middle East, Turkey and Central Europe.

WIRBC 2011 SPONSORS

Backbase - Premium Gold Sponsor

Backbase delivers Bank 2.0 Portal Software with powerful Web 2.0 functionality to increase revenue and acquire and retain customers. Our customer-centric design philosophy enables our customers to drive self-service, fuel online revenues and turn their online channel into a true Customer Experience Platform. Our flagship product, Backbase Portal, offers a new user experience layer on top of existing systems, and links people to the vital information and resources they need. It unites isolated content and applications to create a seamless online experience without the need to change underlying infrastructure and IT systems. An efficient design enables companies to create high-quantity portals that empower e-business professionals to manage and optimise their online customer interactions with less IT support. This means faster time to market for new business requirements. Global 2000 enterprises such as ABN Amro, AIG, Al Rajhi Bank, Barclays, Bank of America, BT, General Motors, ING, KPN, Motorola, NXP, Philips, UBS and Visa use Backbase technology to create personalised customer experiences. Backbase was founded in 2003 and is privately funded with operations in New York and Amsterdam.



Bahrain Islamic Bank (BiSB) - Gold Sponsor

Bahrain Islamic Bank (BiSB) was established in 1979 as the first Islamic commercial bank in the Kingdom of Bahrain. The authorized capital is BD 100 million and paid up capital is BD 72.859 million. Since its inception, BiSB has recorded a steady growth. At the end of 2010, the shareholders' funds reached nearly BD 100 million Bahraini Dinars, with assets in excess of BD 936 million. The Bank had recently launched its new identity with the core objective of radiating its new and fresh mandate of



exceeding expectations, both from an aspirational and a functional perspective. The Bank has been maintaining its leading position in the Islamic banking sector through adopting innovative Islamic investment and financing products, supported by superior retail and corporate banking services. The Bank is listed on the Bahrain Stock Exchange. The major shareholders are leading local and regional financial institutions. The Bank operates under supervision and the regulatory framework of the Central Bank of Bahrain. The Bank, with 13 local branches, has established the largest network among Islamic banks in the Kingdom. These branches offer quality banking services, financing and investment opportunities compliant with Sharia'a requirement for individual and corporate customers.

Gold Sponsor- Dubai Islamic Bank

(Dubai Islamic Bank, established in 1975, is the 1st Islamic bank to have incorporated the principles of Islam in all its practices and is the largest Islamic bank in the UAE. DIB is a public joint stock company and enjoys a reputation as a leader and innovator in the quality, flexibility and accessibility of its products and services.



ITS - Gold Sponsor

(ITS Group) has been the leading ICT solutions provider for Islamic banks and Islamic finance organizations for over two decades, and is a member of AAOIFI and IFX. The ITS Universal Islamic Banking solution is Shariah compliant, and specifically designed to fulfill the needs of the Islamic banking and finance sector. ITS's Universal Islamic Banking solution is based on the first "Islamic Instrument Definition Engine" which allows Financial organizations to create their own Shariah compliant products, workflow, and processes. In addition, it is based on Service Oriented Architecture & is adopting IFX Messaging Protocol. The ITS Universal Islamic banking solutions cover Consumer Financing, Trade Finance, Retail Islamic Banking, Ejarah Card Product, Treasury/Investment, Internet Banking, Risk Management with BASEL II Compliance, and Banking Delivery Channels. ITS has a keen understanding of what its customers really need from an ICT partner; in short, to enable technology utilization in order to allow your business to grow. ITS implements cutting edge solutions for numerous valued clients in the Middle East, North African and East Asian regions, through our resource pool of over 2400 skilled IT professionals based in 24 offices worldwide. For more information, please visit: www.its.ws



Loxon Solutions Ltd.: Gold Sponsor

Loxon Solutions Ltd. (Loxon) - founded in 2000 - is a risk management software company offering integrated lending and risk management software solutions for covering the entire lifecycle of the lending products for the financial services industry. The company is based in Hungary and it is present in CEE, CIS and MEA countries with several subsidiaries. The core value of Loxon is the strong capability of business and technology innovation in the field of lending, collateral management, rating/scoring, collection and portfolio based risk management including Basel II calculations, keeping the company continuously a step forward of competitors. Understanding banking business and risks gives the unique capabilities of Loxon among software vendors and enables Loxon to offer market leading solutions.



UTIBA PTE. LTD - Silver Sponsor

Founded in 2001, Utiba focuses on developing scalable, flexible and modular Mobile financial transaction platforms. The domain covered by its products ranges from Airtime distribution to airtime share to retail banking to domestic & international remittance and so on. Utiba provides the mobile financial transaction solutions to Mobile Network Operators, Banks and Third party PSPs alike, while the solutions have also found profound traction in the Microfinance and rural banking industry. Today Utiba's products are successfully deployed across 15+ countries with more than 20 customers, both Banks and Mobile Network Operators. For more information, visit www.utiba.com



VeriPark - Silver Sponsor

VeriPark is an 11 years old software house specialized in providing software solutions to financial institutions. Based in Dubai and Istanbul, with a team size of 103, the company offers:

- Internet banking, call center, kiosk, branch teller and mobile banking applications
- CRM implementations for banks: Single view of customer, complaint management, new customer enrolment, sales lead capturing
- Loan origination for personal, credit card, auto and home financing

VeriPark is a Gold Partner for Microsoft Dynamics CRM and delivers solutions to Dubai Bank, Central Bank of Jordan and Dubai Islamic Bank



Sybase - Silver Sponsor

Sybase, an SAP® company, is an industry leader in delivering enterprise and mobile software to manage, analyze and mobilize information. We are recognized globally as a performance leader, proven in the most data-intensive industries and across all major systems, networks and devices. Our information management, analytics and enterprise mobility solutions have powered the world's most mission-critical systems in financial services, telecommunications, manufacturing and government. Sybase in the Middle East is being represented by Sybase Products Middle East who has been serving the region for more than 15 years and has offices in Saudi Arabia (Riyadh), United Arab Emirates (Abu Dhabi & Dubai), Kuwait (Kuwait City), Qatar (Doha), Manama (Bahrain) and in Lebanon (Beirut).



Path Solutions - Technology Partner

Path Solutions is a worldwide provider of Islamic and investment software solutions to the global finance industry and in specific the Islamic finance industry. It is the 1st and only banking software firm to be recognized and certified by the Accounting and Auditing Organization for Islamic Financial Institutions. The AAOIFI Certification covers all iMAL modules, business processes, contracts, Islamic accounting treatments, implications and behavior. Path Solutions is headquartered in Kuwait, with a Research and Development centre in Beirut, and support offices in Manama, Karachi, London, Kuala Lumpur and Riyadh, while maintaining a presence through partner companies in other locations around the globe.



Supported By: Malaysia International Islamic

Financial Centre (MIFC)

In August 2006, the Malaysia International Islamic Financial Centre (MIFC) initiative was launched to position Malaysia as a hub for international Islamic finance, in the effort to promote global integration and enhance economic inter-linkages. The MIFC initiative comprises a community network of the country's financial and market regulators, including Bank Negara Malaysia (Central Bank of Malaysia), Securities Commission Malaysia, Labuan Financial Services Authority and Bursa Malaysia (Kuala Lumpur Stock Exchange); Government ministries and agencies together with industry participation from the banking, takaful, capital market institutions, human capital development institutions and professional services companies which are participating and working collaboratively in the field of Islamic finance. The MIFC initiative is supported by global legal, regulatory and Shariah best practices that enable industry practitioners to conduct international business in Islamic finance activities anywhere in Malaysia in the areas of Islamic capital market, Islamic fund and wealth management, international Islamic banking, international takaful and human capital development, while enjoying attractive incentives. Through the "Shaping Islamic Finance Together" brand proposition, Malaysia welcomes global talents, leading players, issuers and investors to shape the future of Islamic finance together through the MIFC initiative, leveraging on and benefiting from Malaysia's more than 30 years of experience in Islamic finance, in an environment of innovation and thought leadership. Visit www.mifc.com

