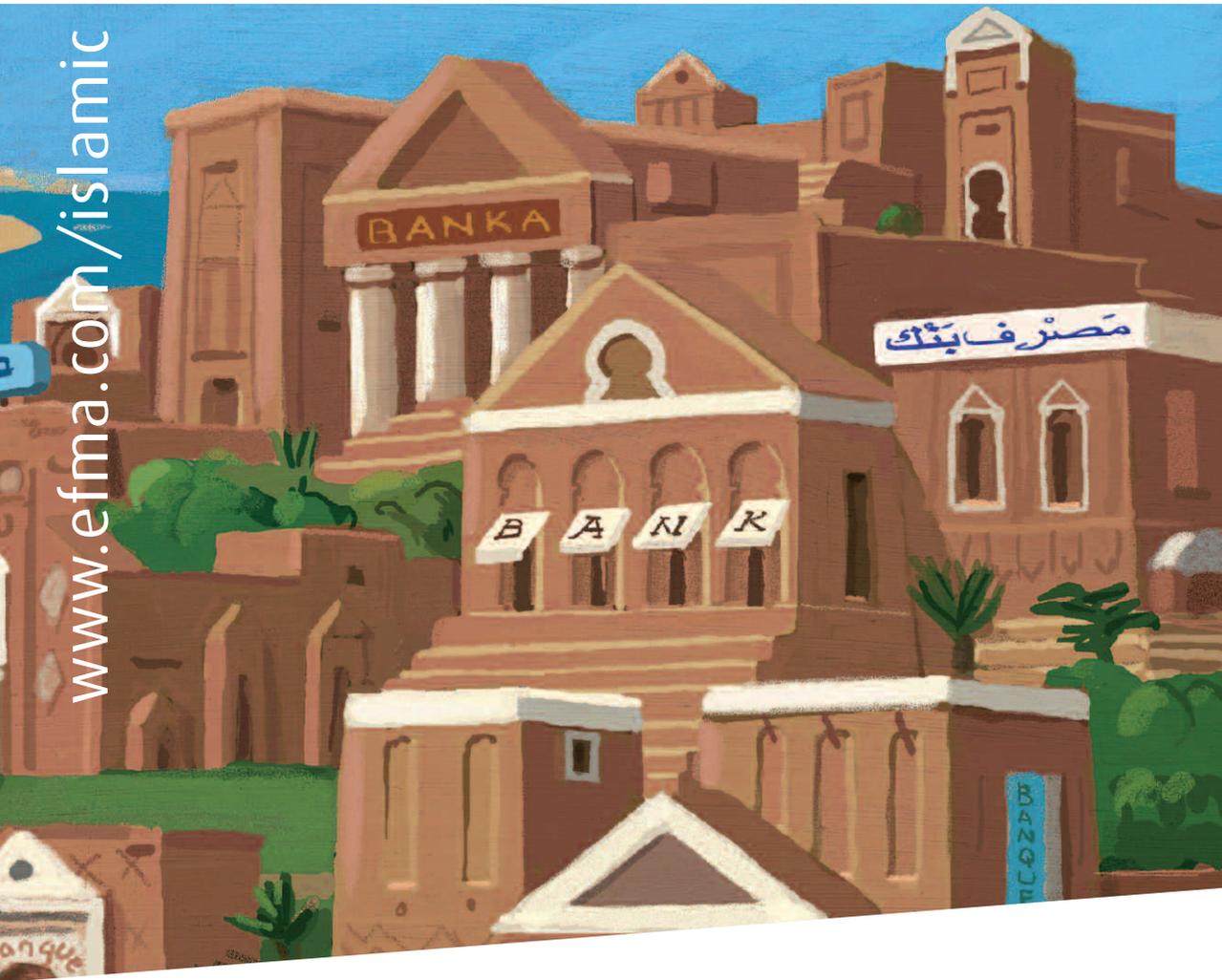


CONFERENCE

Islamic finance

www.efma.com/islamic



EUROPEAN
FINANCIAL
MANAGEMENT
&
MARKETING

Exploring new opportunities
for retail banking

Paris, 9 February 2009

Islamic finance



Exploring new opportunities for retail banking

This is the first Efma conference to focus specifically on retail banking for Islamic customers. There is a large and growing Islamic population throughout Europe, which therefore provides an important potential market for banks and other financial institutions.

This market is very under-developed in continental Europe. The current situation is:

- The United Kingdom already has offerings that target the Islamic community, and this model could possibly be adapted for other countries;
- Countries such as France are more hesitant and are wary of causing offence when exploring possible solutions and approaches;
- There is a pressing need to explore the real potential of this market.

Efma has conducted a survey of the issues involved in developing products and services for Islamic people and the results will be presented at the conference. Speakers at the event will include specialists from banks and insurance companies, who will discuss the best products and services for this emerging market.

Some of the main issues that the conference will discuss include:

- Opportunities: What realistic opportunities are available within this sector for retail banks and which kind of business model is most likely to succeed?
- Solutions: How can banks create a clear Islamic offering - what is the most appropriate way of developing and distributing Islamic products and services, and what new legislation would be needed?
- Communication: How do banks communicate clearly and effectively with Islamic communities and how do they target information so that it touches the communities' needs?

MONDAY 9 FEBRUARY 2008

08 : 15	Welcome coffee & registration
09 : 00	Thomas de Bellaigue , Solving Efeso
09 : 25	Gilles Saint Marc , Gide Loyrette Nouel
09 : 50	Keith Leach , ABC International Bank
10 : 15	Panel session
10 : 45	Break
11 : 15	Ahmed Abdo , ADCB - Abu Dhabi Commercial Bank
11 : 40	Amer Bukvic , BBI - Bosna Bank International
12 : 05	Panel session
12 : 30	Lunch
14 : 00	Farrukh Raza , IFAAS - Islamic Finance Advisory and Assurance Services
14 : 25	Amine Bouabid , Salafin
14 : 50	Driss Maghraoui , AWB - Attijariwafa Bank
15 : 15	Panel session
15 : 45	Break
16 : 15	Jérôme Pigolet de Fresnes , BFC Océan Indien
16 : 40	Nasser Hideur , Banque Al Baraka d'Algérie
17 : 05	Gilbert Zoueïn , Byblos Bank
17 : 30	Panel session
18 : 00	End of conference

Thomas de Bellaigue
Responsable Secteur Financier
Solving Efeso
France

**Realities and perceived trends in Islamic finance:
a different approach to global finance?**
Summary of the study conducted by Efma and Solving-Efeso

Gilles Saint Marc
Avocat Associé
Gide Loyrette Nouel
France

What changes to the legislative and regulatory framework are necessary for the growth of Islamic financial offer in Europe?

- Rules for the functioning of financial markets, personal data protection, etc.: European overview of regulations and current developments

Keith Leach
Head of Alburag
ABC International Bank
United Kingdom

The development of Islamic retail banking in the United Kingdom

- The Muslim community in the UK
- The role of government and the regulator
- The products available
- How the market might evolve

Ahmed Abdo
Vice President & Head Contact Centre
ADCB - Abu Dhabi Commercial Bank
United Arab Emirates

Islamic finance in retail banking

- Fundamentals of Islamic finance
- Key aspect of Islamic economics
- Benefits of Islamic finance
- Islamic financial instruments

Amer Bukvic
Chef Executive Officer
BBI - Bosna Bank International
Bosnia and Herzegovina

How to run an Islamic bank in a legal environment that does not recognise basic Islamic banking principles and practice

- Why Islamic banking in Europe
- Legal and business environment
- Basic information about Bosna Bank International
- Important achievements and challenges ahead

Farrukh Raza
Managing Director
IFAAS - Islamic Finance Advisory & Assurance Services
United Kingdom

Islamic finance - retail market in Europe

- Critical overview of the UK and European markets
- Challenges and solutions
- What next?

Amine Bouabid
Directeur Général
Salafin
Morocco

Islamic and alternative products in Morocco: the underlying idea?

- Update on alternative financing in Morocco
- New directions

Driss Maghraoui
Directeur Distribution, Produits & Marchés
AWB - Attijariwafa Bank
Morocco

Alternative financial products offer in Morocco: the Attijariwafa Bank experience

Jérôme Pignolet de Fresnes
Responsable de la Gestion du Patrimoine
BFC Océan Indien
Réunion Island

Launching an Islamic finance offering: The experience of a major player in retail banking in continental Europe

- Genesis: a global quality program focused on customer needs
- Key role of Shariah's boards in fulfilling all ethical requirements
- Voice of customer
- Detailed results measures and main difficulties faced in the management process
- Islamic finance: outlook and perspectives

Nasser Hideur
Directeur Central
Banque Al Baraka d'Algérie
Algeria

Islamic products in Algeria: Al Baraka Bank experience in socially responsible investing

Gilbert Zoueïn
Head of International Retail
Byblos Bank
Lebanon

Islamic mortgages - Sudan case

- Introducing Byblos Bank
- Distinction: conventional vs. Islamic
- Definition of Byblos mortgages in Sudan, features, processes and risks

Registration form / Islamic finance

Paris, 9 February 2009

Attendee's information

Mrs / Ms / Mr

Last name

First name

Job title

Institution

Address

Tel

Fax

email

Assistant's information (or person in charge of the registration)

Last name

First name

email

Tel

Practical information

> Dates

The conference will begin with a welcome coffee on Monday 9 February 2009 at 8:15 a.m. and it will end at 6:00 p.m. the same day

> Location

Hilton Paris La Défense
2 place de la Défense le CNIT - BP 210 - 92053 Paris, France.
Tel: +33 1 46 92 10 10 - Fax: +33 1 46 92 10 50
www1.hilton.com/en_us/hi/index.do

> Language

Simultaneous translation in English and French will be provided during the sessions.

> Accommodation

Each participant must pay the cost of his or her accommodation directly to the hotel before departure. Rooms have been provisionally reserved for the night of 8 February at the Hilton La Défense. The cost of a single or double room per night is 200 euros, including all taxes, but excluding breakfast at 26 euros. Once you have registered and received a confirmation from Efma, an accommodation form will be available for download on

www.efma.com/myregistrations, your personal space on our website. To book your room, please complete this form before Monday 19 January 2009. After this date the hotel cannot guarantee neither room availability nor prices. The hotel will automatically bill unoccupied rooms or late cancellations.

> Registration

The registration fee covers participation in the conference, documents, lunches, coffee breaks. Registration fees must be paid in full prior to the event. Efma reserves the right to refuse entry to any delegate who has not paid his or her invoice prior to the event. We welcome late-bookers, but credit card information must be provided.

> Cancellations

All cancellations must be received in writing. A 20% cancellation fee will be applied to all cancellations received on or before Monday 26 January 2009. The full fee will be charged to cancellations made after that date, as well as to delegates who are unable to attend on the day, unless a substitute delegate is provided. Substitutions are accepted at any time.

> Payment

- By bank transfer to Efma Sarl bank account
IBAN: FR 76 3000 7999 9904 2252 7800 001
BIC: CCBPFRPP
Natixis, FE3 - Unité 3B/747 BP 4, 75060 Paris Cedex 2, France
- By credit card: Mastercard Visa American Express

> Registration fee

All registrations are strictly personal.

- 800 euros + VAT 19.6% = 956.80 euros
for representatives of Efma member institutions
- 1,200 euros + VAT 19.6% = 1,435.20 euros
for representatives of non-member institutions

Card n° | | | | | | | | | | | | | | | | | | | | | |

Expiry date: | | | | |

Date

Signature



EUROPEAN
FINANCIAL
MANAGEMENT
&
MARKETING

Efma 16, rue d'Aguesseau - 75008 Paris France Tel: +33 1 47 42 52 72 Fax: +33 1 47 42 56 76 www.efma.com

In accordance with Article 27 of the law on the processing of personal data of 6.1.78, the information which you are requested to provide is necessary to enable us to process your registration and is intended for Efma's services. You may access this information and request that it be rectified if necessary.