

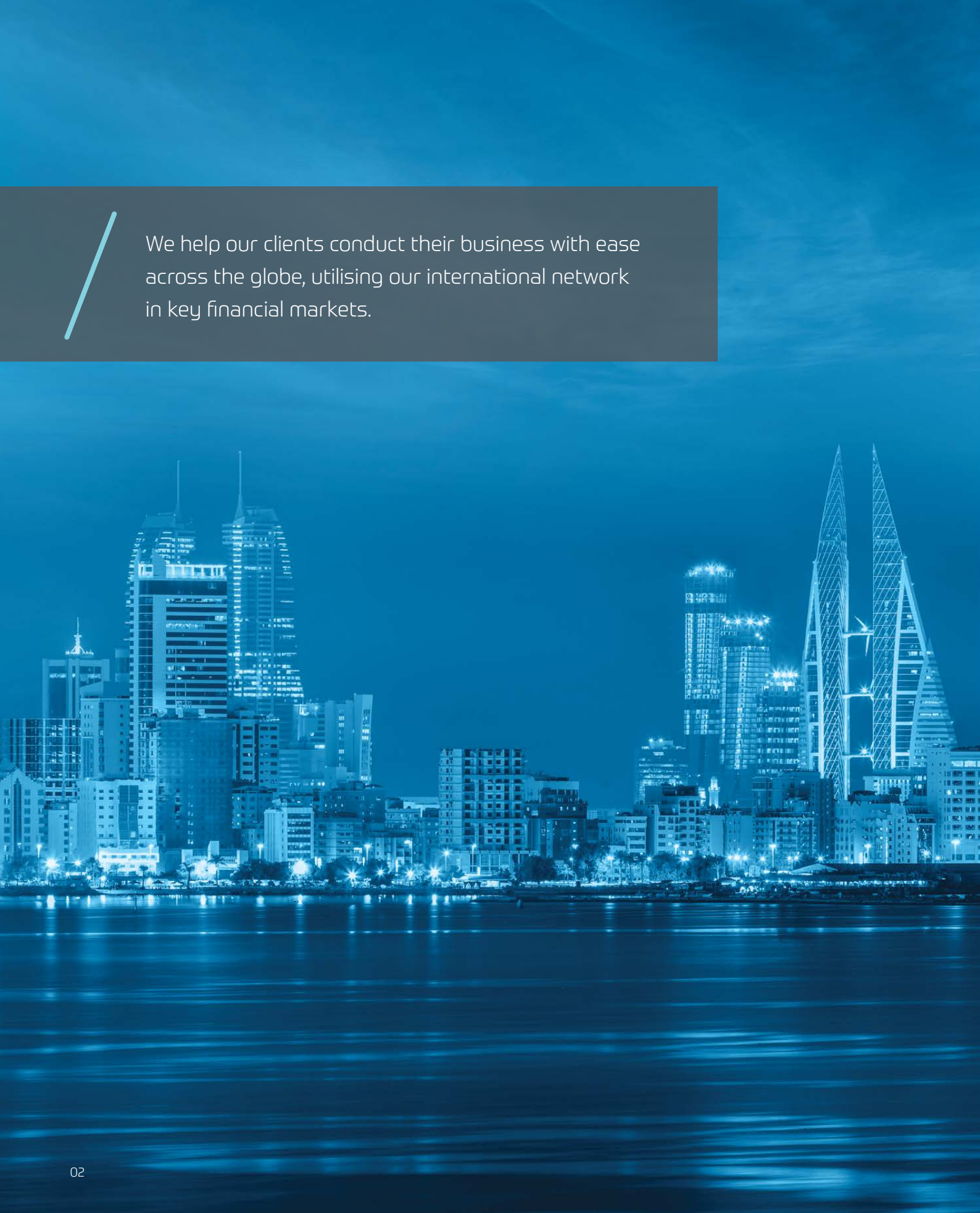
Your business partner  
across five continents





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We help our clients conduct their business with ease across the globe, utilising our international network in key financial markets.



## To be MENA's leading international bank

Harnessing the power of a global network spanning five continents, Bank ABC (incorporated in the Kingdom of Bahrain as Arab Banking Corporation B.S.C. with headquarters in Manama) continues to build upon its legacy as a banking pioneer, linking the Middle East and North Africa (MENA) with major financial markets across the globe.

Established in 1980, Bank ABC has grown successfully into one of MENA's largest and most influential banking groups, with a 3,100-strong employee base and a geographical footprint that touches Europe, North America, South America, Asia and Africa.

The Bank plays a key role in helping its clients discover and capture global opportunities, strengthening trade flows to and from MENA.

Bank ABC's strength is derived from a strong and highly skilled work force with a deep understanding of local markets, putting it in a unique position to achieve its strategic intent of becoming MENA's leading international bank.

## A team committed to your success

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### Core values

#### Client-Centric

We are committed to knowing our customers and developing long-term relationships.

#### Collaborative

We work together as one team across our international network providing a superior client experience.

#### Consistent

We can be trusted to deliver every time in the right way, demonstrating integrity to all our stakeholders.

Bank ABC's products and services, including both conventional and Shari'a-compliant solutions, involve billions of dollars of trade and investment flows each year, which significantly impact emerging economies in MENA.


Due to our consistent performance over four decades, our clients have come to rely on Bank ABC's ability to deliver successful solutions for large-scale projects and investments in the MENA region and internationally.

Bank ABC has played a significant role in the Gulf region's oil and gas industry and continues to support major projects in this sector. It has also been pivotal in supporting the high-growth telecom industries, both in the Gulf and North Africa. Its clients include large and mid-market companies, government agencies, central banks, other financial institutions and major players across a wide range of sectors.

In addition to a thriving global wholesale banking business, Bank ABC has a sophisticated and growing network of retail branches in Algeria, Egypt, Jordan and Tunisia, and a Shari'a-compliant banking unit in Bahrain (through Bank ABC Islamic) and the UK. It also has a major card payment and processing subsidiary, Arab Financial Services (AFS), which is a leading provider of electronic payments and consumer finance outsourcing services and is driving FinTech initiatives forward in the Middle East and Africa.







We deliver consistent service to our clients that results in enduring, long-term partnerships.

Agile . Efficient . Empo

# 15 countries. 5 continents. 1 team committed to your success.

Bank ABC is one of the first Arab wholesale financial institutions to be set up with a global footprint that connects the MENA region to the rest of the world by tapping into all the major trade corridors and international financial centres.

Bank ABC's network of offices are strategically located in key financial centres in developed and emerging markets across the globe. This geographic reach, coupled with strong origination, structuring and distribution capabilities, allows the Bank to offer corporates and financial institutions a unique range of international wholesale banking products and cross-border trade and investment opportunities, both within MENA and with the rest of the world. These core factors make Bank ABC a preferred choice for doing business into and out of the MENA region.

Capitalising on its deep understanding of local markets and unique global footprint, it offers a comprehensive suite of products and services to network (multinationals) and local client segments. Bank ABC's clients include public and private sector companies, governments and quasi-governmental entities and leading regional and global corporations, in addition to financial institutions such as banks, insurance companies, asset managers, development funds and consumer finance companies.

Dedicated teams identify client needs and develop innovative financing solutions, leveraging on the expertise of Bank ABC's product units globally, within its network.

This consistent delivery has resulted in lasting client relationships that leverage the full, coordinated capabilities of Bank ABC in all its geographies.

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## Sectoral Focus

Bank ABC's global footprint with local expertise and in-depth sectoral insights combine to deliver high-quality solutions, to each client's unique requirements in the marketplace.

- Contracting
  - Consumer Goods & Retail
  - Healthcare
  - Manufacturing
  - Transport & Logistics
  - Power/Utilities & Telecom
  - Resources (Metals & Mining, Oil & Gas, Petrochemicals)
  - Technology
-



With a footprint across 15 countries, our global network gives you the reach and flexibility of borderless banking.





We have embraced digital in a number of innovative initiatives and continue with our journey to be at the forefront of digital banking.



# Agile. Efficient. Empowered

Bank ABC is taking the lead to further develop banking services in the region by focusing on FinTech, in collaboration with its subsidiary Arab Financial Services (AFS). The Bank hosts the annual Middle East and Africa FinTech Forum, which has become the Region's premier FinTech conference and features the widest congregation of business leaders, FinTech entrepreneurs and regulators. Bank ABC is also establishing a mobile only bank that aims at transforming financial services in the region. The bank is planned to be launched in the third quarter of 2019.

At the same time, as the evolving global lifestyle demands internet banking on-the-go, the Bank offers ABC Digital, an easy-to-use online banking platform for individual and corporate clients, providing 24/7 access to a growing range of banking services from any device. With this initiative, the Bank intends to bring together all channels, products and services on one platform with a single sign-on, empowering clients to conduct transactions themselves and retrieve critical information in real time and in a safe and secure manner.

ABC Digital is part of Bank ABC's long-term endeavour to create a superior banking experience. The platform is tailored to meet personal, corporate and institutional banking needs from any location, offering much more than just 'service on the move'.

- It enables you to access your Bank ABC accounts, transfer funds, view loan details, track trade finance activity and have access to information that is vital for managing your business.
- The system boasts best-in-class security systems as all information is protected by strong end-to-end encryption.
- Users can drive access control with Entitlement Engine, defined to reflect the operational controls of an organisation including a digital maker-checker environment.

Bank ABC's digital strategy has a number of innovative initiatives, which continue to keep it at the forefront of digital banking with the aim to:

- Reinvent the customer journey.
- Optimise the power of data analytics.
- Enhance operational capabilities.
- Build a digitally driven organisation.



# Bridging MENA and the world

Bank ABC leverages its global footprint and extensive expertise of regional markets in MENA to offer Transaction Banking, which includes i.) Trade Finance, ii.) Trade Debt and Distribution, and iii.) Payments & Cash Management, to facilitate business for its corporate and FI clients.

### **Trade Finance (TF)**

One of Bank ABC's core products, supports the flows of trade and investment between MENA and the rest of the world. The Bank provides a wide range of solutions to cater to its clients' trade financing needs – from traditional documentary credits, guarantees and export credit agency facilities, through to a range of more tailored products such as pre-export financing, forfaiting and receivables financing, as well as innovative and cutting-edge Islamic structures.

Core to this business flow is processing contract bonding, letters of credit, specialised/structured trade transactions, commodity finance, receivables financing, and forfaiting (promissory notes and bills of exchange financing) amongst others. The Group network, spread across five continents, enables it to tap into trade flows between North America, Europe and MENA and, as a result, further grow the Trade Finance business segment.

### **Trade Debt and Distribution (TDD)**


Bank ABC also has a global trade debt distribution platform, which is focused on the specialised business of trade debt distribution. Our TDD teams, based in London, Dubai and New York target on the bank-to-bank buyer credit trade financing market focusing on the trade corridors between Latin America, Europe, MENA, and Asia. The Bank's distribution network covers leading institutions, including sovereign wealth funds, bank treasuries, asset managers, insurance companies, and proprietary trading desks.

### **Payments and Cash Management (PCM)**

Bank ABC offers clients the ability to place their liquidity with the Bank and earn optimal returns. This also allows clients to transact locally into each market to manage their payroll, payments and receivables in each geography of presence and operation, as well as other markets using partner banks.





An aerial photograph of a large container ship sailing on a deep blue ocean. The ship is loaded with numerous colorful shipping containers in shades of white, red, blue, and orange. The sun is shining from the upper left, creating a bright, shimmering reflection on the water's surface. A dark, semi-transparent rectangular box is positioned in the upper right quadrant of the image, containing white text. A thin, light blue diagonal line is located to the left of the text within this box.

Trade Finance is one of our core products,  
supporting the flows of trade and investment  
between MENA and the rest of the world.



## Integrated project and structured finance solutions

Specialised Finance offers financial and strategic advisory services to clients and structuring, arranging and syndicating facilities on a conventional or Islamic basis.

Specialised finance is a core product for Bank ABC, which has raised its profile with its client base, and which has placed it in a strategic position to assist in the development and delivery of complex financings with its experienced and capable resources.

Bank ABC covers a number of Specialised Finance transactions including:


- Financial advisory
- Greenfield and brownfield project finance
- Reserve-based lending

- Asset-backed lending
- Structured pre-export/ECA backed finance
- Acquisition Finance
- Project Finance
- ECA, Multilaterals, and DFI's backed projects

Bank ABC's global presence, sectoral expertise along with a highly experienced team, have enabled it to offer its clients high value-added deal structuring, mandated lead arranger roles and/or financial advisory for financing their mega projects.








Our market-leading, specialised finance practice offers integrated project and structured finance solutions to clients throughout the Middle East and North Africa.





Our Islamic Banking product suite caters to clients who are seeking Shari'a-compliant solutions for their financial needs.



## Shari'a-compliant services


Bank ABC's Islamic product suite caters to clients who are seeking Shari'a-compliant financial solutions for their banking needs.

The Bank's Islamic Banking business lines deliver Shari'a-compliant syndications and club deals, capital markets, treasury products, fund and portfolio management, trade finance, equipment leasing and real estate financing. The Islamic finance products are delivered through Bank ABC Islamic (based in Bahrain) and Islamic Financial Services (based in London).

With the expertise of Bank ABC Islamic, clients can choose to have a mix of conventional and/or Shari'a-compliant financial solutions and transactions.

Bank ABC Islamic is a wholly owned subsidiary of Bank ABC, licensed and regulated as an Islamic financial institution by the Central Bank of Bahrain.





A deep understanding of the capital markets and relationships with leading regional and international investors, along with superior structuring and execution capabilities, make us an ideal partner for clients active in the MENA region.



# Strong global capabilities in loan syndications and debt capital markets

Bank ABC has established a leading position in the MENA syndicated loans and debt capital markets domain, supporting clients' diverse financing requirements.

The Bank's experienced Global Capital Markets team originates, structures and distributes syndicated loans, bonds and Sukuk worth billions of dollars on behalf of government entities, financial institutions and major corporations under its integrated capital markets platform.

### **Loan Syndications**

Bank ABC arranges and distributes syndicated loans globally, and it is active in both the primary and secondary loan markets. The Bank is regularly positioned number one in the Middle East syndication league tables.

### **Debt Capital Markets**

Bank ABC's rapidly growing Debt Capital Markets platform, which is offering bonds and Sukuks, complements its existing product suite to offer comprehensive financing solutions for its clients. The Bank is a major player in the region's bond and Sukuk market and has led issuances for both government and corporate entities.

# Your window into diverse financial market opportunities

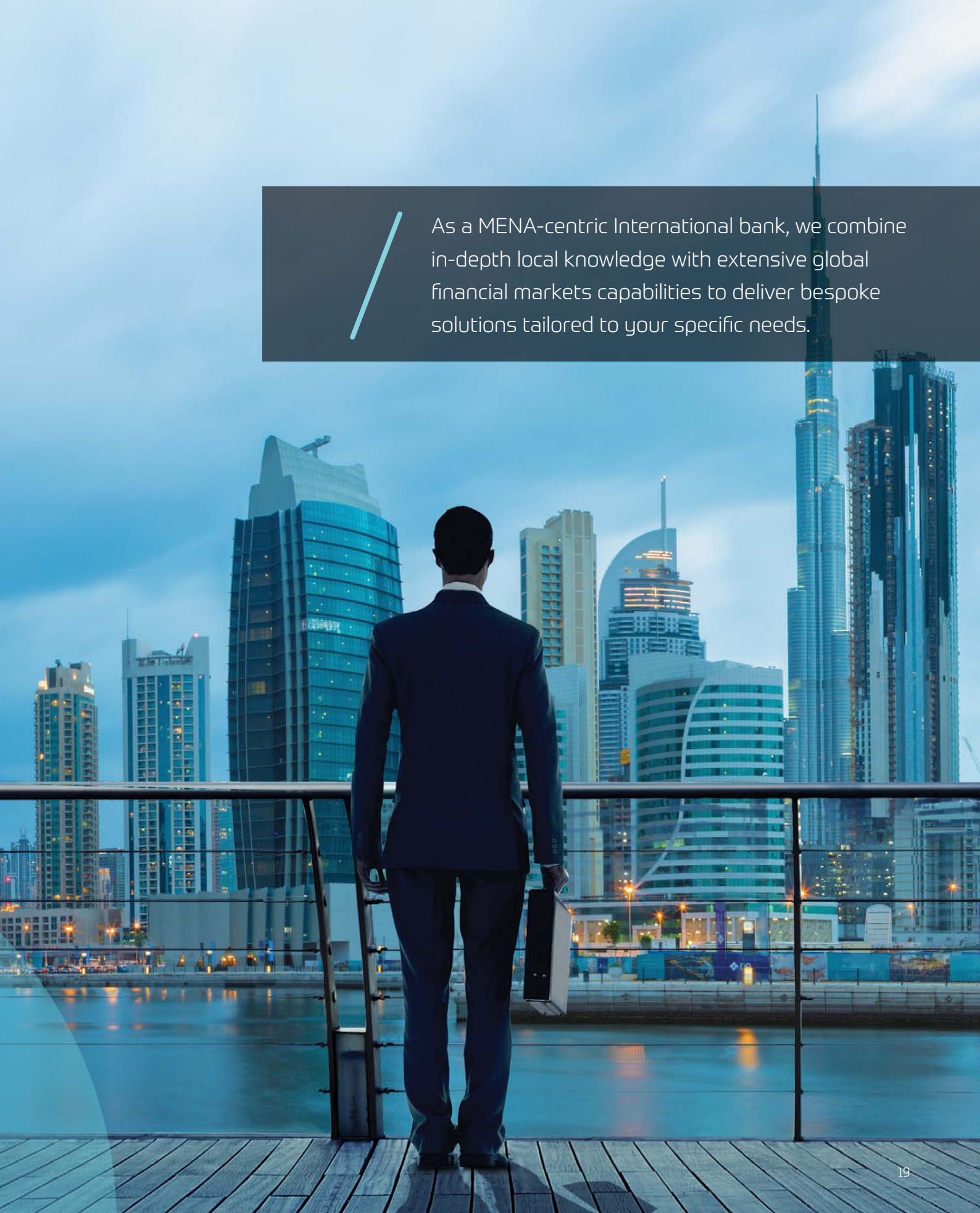
Through its Financial Markets Sales team, Bank ABC serves major corporates, central banks, governmental entities and major financial institutions offering a full spectrum of financial markets solutions, which range from vanilla foreign exchange to sophisticated derivative and financially engineered products. Supported by an experienced team of traders, the Financial Markets Sales team can structure bespoke financing, investment and risk management solutions via efficient access to the global financial markets across the five main asset classes of FX, Rates, Credit, Commodities and Equities. Specialized solutions offered include metal leasing, structured and loans yield-enhancing structures on loans, deposits, and as standalone OTC solutions. Collaborating with our colleagues in Islamic Finance we are in a unique position to offer both conventional and Shari'a-compliant risk management solutions to our clients.

Bank ABC also offers discretionary and non-discretionary portfolio services to institutional clients interested in investing in fixed and floating-rate government bonds, emerging market debt and equities, in addition to equity and bond derivatives. Its experienced investment team has a strong track record in managing client portfolios against predefined benchmarks.

Bank ABC's diverse expertise empowers you to take your business and investments to greater horizons.








As a MENA-centric International bank, we combine in-depth local knowledge with extensive global financial markets capabilities to deliver bespoke solutions tailored to your specific needs.





We offer real estate finance on both conventional and Islamic basis, for residential and commercial development as well as income generating real estate assets.



## Tailor-made real estate financing

Bank ABC offers real estate financing to cover the following asset classes:

- Residential and commercial developments.
- Income-producing real estate such as commercial buildings, student accommodations and logistics.
- Residential real estate assets held for sale.

In addition, a suite of treasury hedging products are offered to complement this type of financing.

Bank ABC has excellent capabilities in originating, structuring and distributing real estate transactions, largely in the UK real estate market. Over GBP two billion of real estate transactions have been structured, financed and led by Bank ABC in London over the past few years.

The Bank continues to expand its business model to include both Shari'a compliant and conventional finance, as well as growing globally to include real estate financing in the USA, Germany and France.

# Your daily financial needs

Bank ABC offers retail banking products and services through its subsidiaries in Algeria, Egypt, Jordan and Tunisia. Led by the Group Digital Banking and Retail department, the Bank's retail business has established a significant distribution footprint and has invested substantially in technology to offer diversified regional and segment specific products and service delivery across all geographies.

The Bank offers traditional and bespoke products and services through a team of customer-centric staff on a variety of distribution platforms.

By developing holistic and personalised financial solutions built around customer needs and aspirations, Bank ABC's products and services are lifestyle aligned, enabling its customers to realize their financial goals.

Bank ABC's portfolio of products includes, credit cards, Visa Electron, personal loans, home and car loans, term deposits and current, savings and call accounts.

The Bank's growing branch networks in Algeria, Egypt, Jordan and Tunisia are supported by extensive coverage of ATMs (both on-site and off-site), phone, Internet and SMS banking services.





Our Retail Banking teams are committed to providing impeccable customer experience across a variety of service platforms and customer touch points.

# Awards, Facts and Figures



### 2017

- ‘Bank of the Year – Bahrain 2017’ from The Banker
- Chosen among top 10 GCC corporations by Sharjah Chamber of Commerce & Industry

### 2015

- ‘Best Bank in Bahrain’ from Banker Middle East
- ‘Best Trade Finance Provider’ in Bahrain from Global Finance
- ‘Best Local Trade Finance Bank in Bahrain’ from Global Trade Review

### 2014

- ‘Best Trade Finance Bank 2014’ from Global Finance
- ‘Best Real Estate Deal’ from EUROMONEY Islamic Finance Awards

### 2013

- ‘Best Trade Finance Bank in Bahrain 2013’ from Global Finance
- ‘Best Trade Finance Bank’ from International Finance Magazine

### 2012

- ‘World’s Best Emerging Markets Bank Award 2012’ from Global Finance

### 2011

- ‘World’s Best Emerging Markets Bank Award 2011’ from Global Finance

### 2010

- ‘Best Trade Finance Bank in Bahrain 2010’ from Global Finance.

### 2008

- ‘Best Islamic Mortgage Provider’ and ‘Most Innovative Islamic Finance Structure’ from the International Real Estate & Finance Awards

### 2007, 2006, 2005

- ‘Best Foreign Exchange Bank in Bahrain’ from Global Finance

### 2004

- ‘Best Corporate Bank’ from Banker Middle East magazine

### 2003

- ‘Best Emerging Market Bank’ from Global Finance

## Capital

Authorised  
**US \$ 3.5**  
billion

Paid Up  
**US \$ 3.11**  
billion

## Stocks

Bank ABC has a total of 3.11 billion shares of common stock outstanding. Stocks are traded on the Bahrain Bourse under the ABC symbol.

## Number of Employees

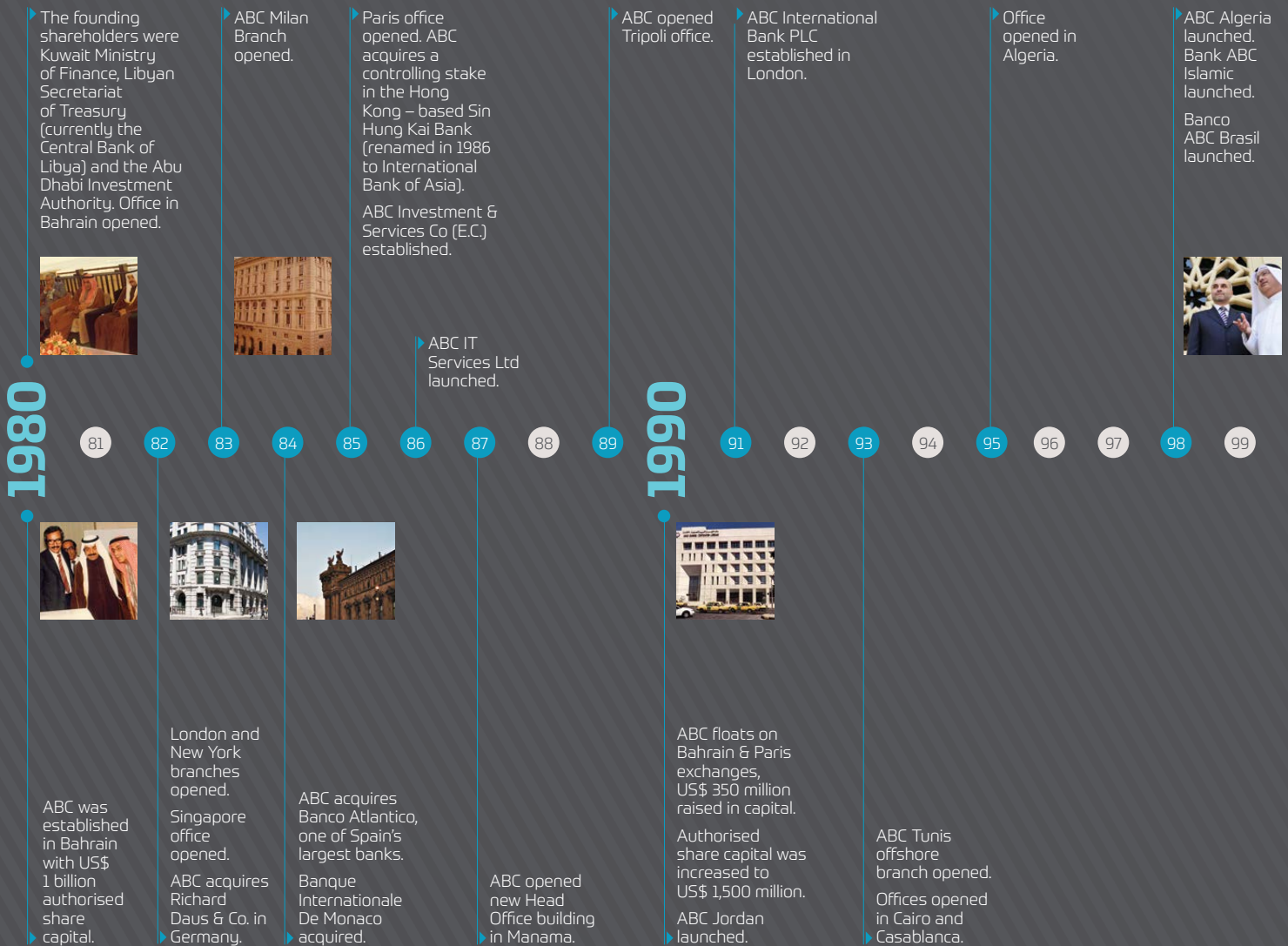
**3,100**



We have received prestigious industry awards in recognition of our professionalism, excellence, customer service and pioneering role in the Middle East's banking sector.



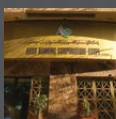
# Significant developments in our journey





# 2000

▶ ABC shifts strategic focus to business in MENA, maintaining strong presence in the Arab World.  
ABC Egypt launched.  
ABC Tunisie established.



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# 2010

▶ ABC's authorised capital increased to US\$ 2.5 billion and paid up capital increased to US\$ 2 billion.

▶ ABC acquires majority stake in Arab Financial Services (AFS).

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# 2017

▶ New growth strategy adopted.  
New brand identity unveiled.

▶ Branch opened in Singapore.



Office opened in Istanbul.

ABC's authorised capital increases to US\$ 3.5 billion and paid up capital to US\$ 3.1 billion.



Branch opened in DIFC, Dubai.

# Group Directory

Executive Management		Client Coverage	Global Products	
<b>Group Chief Executive Officer</b> <b>Dr. Khaled Kawan</b> <b>T.</b> (973) 17 543 361	<b>Group Head of Wholesale Banking</b> <b>Jonathan Robinson</b> <b>T.</b> (973) 17 543 678	<b>Network FI</b> <b>T.</b> (973) 17 543 573	<b>Transaction Banking</b> <b>T.</b> (973) 17 543 678	<b>Financial Markets</b> <b>T.</b> (973) 17 543 482
<b>Deputy Group Chief Executive Officer</b> <b>Sael Al Waary</b> <b>T.</b> (973) 17 543 708	<b>Group Treasurer</b> <b>Christopher Wilmot</b> <b>T.</b> (973) 17 543 375	<b>Local FI</b> (GCC and non-presence countries) <b>T.</b> (973) 17 543 573	<b>Specialised Finance</b> <b>T.</b> (973) 17 543 678	<b>Real Estate</b> <b>T.</b> (44) 20 37654183
<b>Group Chief Financial Officer</b> <b>Brendon Hopkins</b> <b>T.</b> (973) 17 543 224	<b>Group Chief Credit &amp; Risk Officer</b> <b>Grant Lowen</b> <b>T.</b> (973) 17 543 387	<b>Network Corporates</b> <b>T.</b> (973) 17 543 359	<b>Islamic Banking</b> <b>T.</b> (973) 17 543 366	<b>Retail and Digital Banking</b> <b>T.</b> (973) 17 543 545
<b>Group Chief Operating Officer</b> <b>Alex Leenen</b> <b>T.</b> (973) 17 543 347	<b>Group Chief Auditor</b> <b>Johan Hundertmark</b> <b>T.</b> (973) 17 543 350	<b>Local Corporates</b> (GCC and non-presence countries) <b>T.</b> (973) 17 543 253	<b>Capital Markets</b> <b>T.</b> (973) 17 543 480	

# Network

Head Office	Middle East and North Africa		Europe	Americas
<b>BAHRAIN</b> <b>Head Office</b> ABC Tower, Diplomatic Area P.O. Box 5698, Manama Kingdom of Bahrain <b>T.</b> (973) 17 543 000 <b>F.</b> (973) 17 533 163 bank-abc.com webmaster@bank-abc.com	<b>JORDAN</b> P.O. Box 926691, Amman 11190, Jordan <b>T.</b> (962) (6) 5633 500 <b>F.</b> (962) (6) 5686 291 info@bank-abc.com	<b>UNITED ARAB EMIRATES</b> Office 1203, Level 12 Burj Daman, P.O. Box 507311 DIFC, Dubai, U.A.E. <b>T.</b> (971) 4247 9300 <b>F.</b> (971) 4401 9578	<b>UNITED KINGDOM</b> Arab Banking Corporation House, 1-5 Moorgate London EC2R 6AB, UK <b>T.</b> (44) (20) 7776 4000 <b>F.</b> (44) (20) 7606 9987 abcib@bank-abc.com	<b>UNITED STATES</b> 140 East 45 Street, 38 <sup>th</sup> Floor, New York, NY 10017, USA <b>T.</b> (1) (212) 583 4720 <b>F.</b> (1) (212) 583 0921 GRAND CAYMAN c/o ABC New York Branch
<b>Bank ABC Islamic</b> ABC Tower, Diplomatic Area P.O. Box 2808, Manama Kingdom of Bahrain <b>T.</b> (973) 17 543 342 <b>F.</b> (973) 17 536 379 / 17 533 972	<b>EGYPT</b> 90 <sup>th</sup> street (North) – N 39 B Fifth Settlement P.O. Box 46, New Cairo <b>T.</b> (202) 25861199 / 25861000 <b>F.</b> (202) 28111555 abcegypt@bank-abc.com	<b>LIBYA</b> That Emad Administrative Centre Tower 5, 16 <sup>th</sup> Floor P.O. Box 91191, Tripoli, Libya <b>T.</b> (218) (21) 335 0226 (218) (21) 335 0227 / 335 0228 <b>F.</b> (218) (21) 335 0229	<b>FRANCE</b> 8 rue Halévy, 75009 Paris, France <b>T.</b> (33) (1) 4952 5400 <b>F.</b> (33) (1) 4952 5419 abcib.paris@bank-abc.com	<b>BRAZIL</b> Banco ABC Brasil Av. Cidade Jardim, 803 – 2 <sup>nd</sup> floor – Itaim Bibi – São Paulo-SP - CEP: 01453-000, Brazil <b>T.</b> (55) (11) 317 02000 <b>F.</b> (55) (11) 317 02001 www.abcbrasil.com.br
<b>Arab Financial Services</b> <b>B.S.C. (c)</b> P.O. Box 2152, Manama Kingdom of Bahrain <b>T.</b> (973) 17 290 333 <b>F.</b> (973) 17 291 323	<b>ALGERIA</b> P.O. Box 367 38 Avenue des Trois Freres Bouaddou, Bir Mourad Rais, Algiers, Algeria <b>T.</b> (213) (0) 23 56 95 11/22/23 (213) (0) 23 56 95 01 <b>F.</b> (213) (0) 23 56 92 08 information@bank-abc.com		<b>GERMANY</b> Neue Mainzer Strasse 75 60311 Frankfurt am Main Germany <b>T.</b> (49) (69) 7140 30 <b>F.</b> (49) (69) 7140 3240 abcib.frankfurt@bank-abc.com	
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