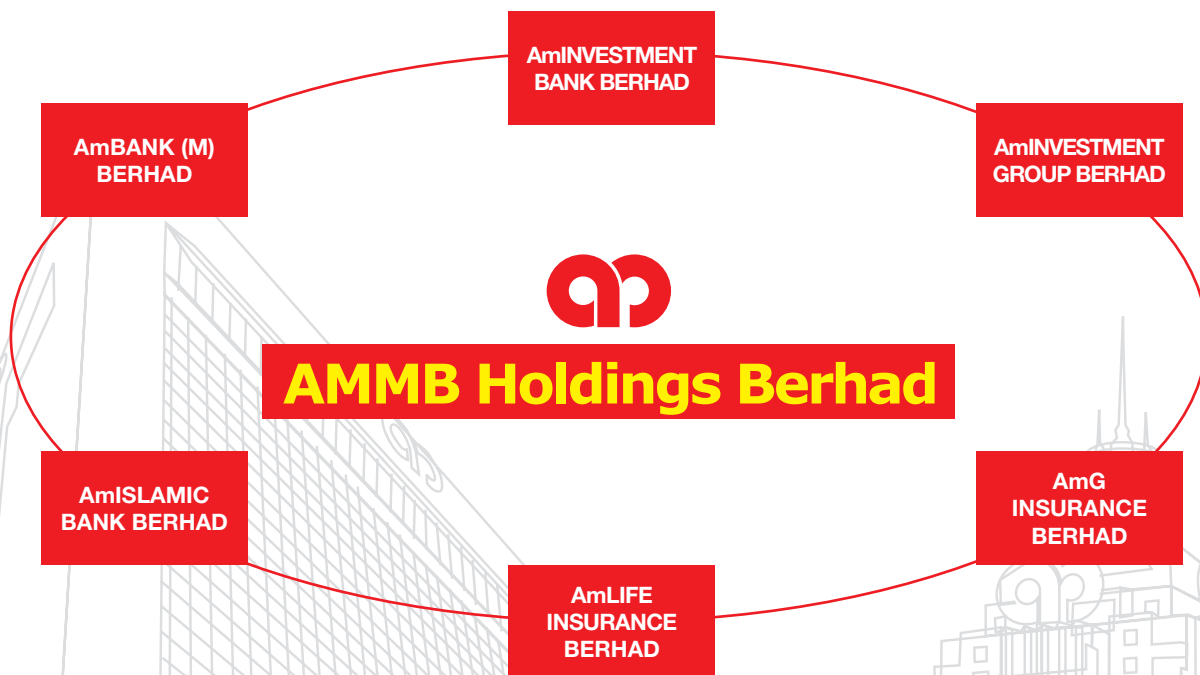




Organisation Structure



RETAIL BANKING

- Auto Financing
- Mortgages & Other Consumer Loans
- Asset Financing & Small Business
- Credit Cards & Line of Credit
- Personal Financing
- Retail Distribution (Banassurance, Wealth Management, Internet Banking, Mobile Banking, Electronic Banking Centres, Contact Centre)
- Deposits (Savings Accounts, Demand Deposits & Fixed Term Deposits)
- Margin Financing

BUSINESS BANKING

- Commercial Banking
- SME Financing
- Factoring
- Deposits

TRANSACTION BANKING

- Trade Services (Domestic Sales & Purchase Financing, Import/Export Financing, Structured Trade & Supply Solutions, Trade Advisory)
- Cash Management Services (Payables, Receivables, Liquidity Management)
- e-Commerce Solution
- Gross Payroll Solution & Statutory Submissions

CORPORATE & INSTITUTIONAL BANKING

- Corporate & Institutional Lending
- Private Equity
- REITs Management
- International Business
- Trustee Services

INVESTMENT BANKING

- Debt Capital Markets
- Corporate Finance
- Equity Capital Markets
- Equity Derivatives
- Stock Broking
- Futures
- Funds Management
- Private Banking
- Research

MARKETS

- Foreign Exchange & Derivatives Sales
- Foreign Exchange & Derivatives Trading
- Fixed Income (Trading, Sales Distribution & Syndication)
- Structured Solutions
- Research – Foreign Exchange & Fixed Income
- Quantitative Research & Strategy
- Strategic Business & Product Management

ISLAMIC BANKING

Retail Banking

- Auto Financing
- Home Financing
- Card Services
- Asset Financing & Small Business
- Personal Financing
- Retail Distribution (Bancatakaful, Wealth Management, Internet Banking, Mobile Banking, Electronic Banking Centres, Contact Centre)
- Deposits (Savings Accounts, Demand Deposits, Investments & Structured Products)
- Remittance Services

Business Banking

- Commercial Banking
- SME Financing
- Deposits

Transaction Banking

- Trade Finance and Services
- Cash Management

Markets

- Corporate Deposit Investment Account (Afdhal/GIA/Wakalah)
- Fixed Income
- Markets Foreign Exchange, Derivatives & Commodities

LIFE ASSURANCE

- Life Insurance
- Wealth Protection/Savings
- Health & Medical Protection
- Employee Benefit Schemes

GENERAL INSURANCE

- Automotive & Motoring Protection
- Personal Lifestyle Coverage
- SME & Corporate Solutions
- Dealership & Motor Trades Cover
- Worksite/Employee Protection Schemes
- Specialty Niche Products