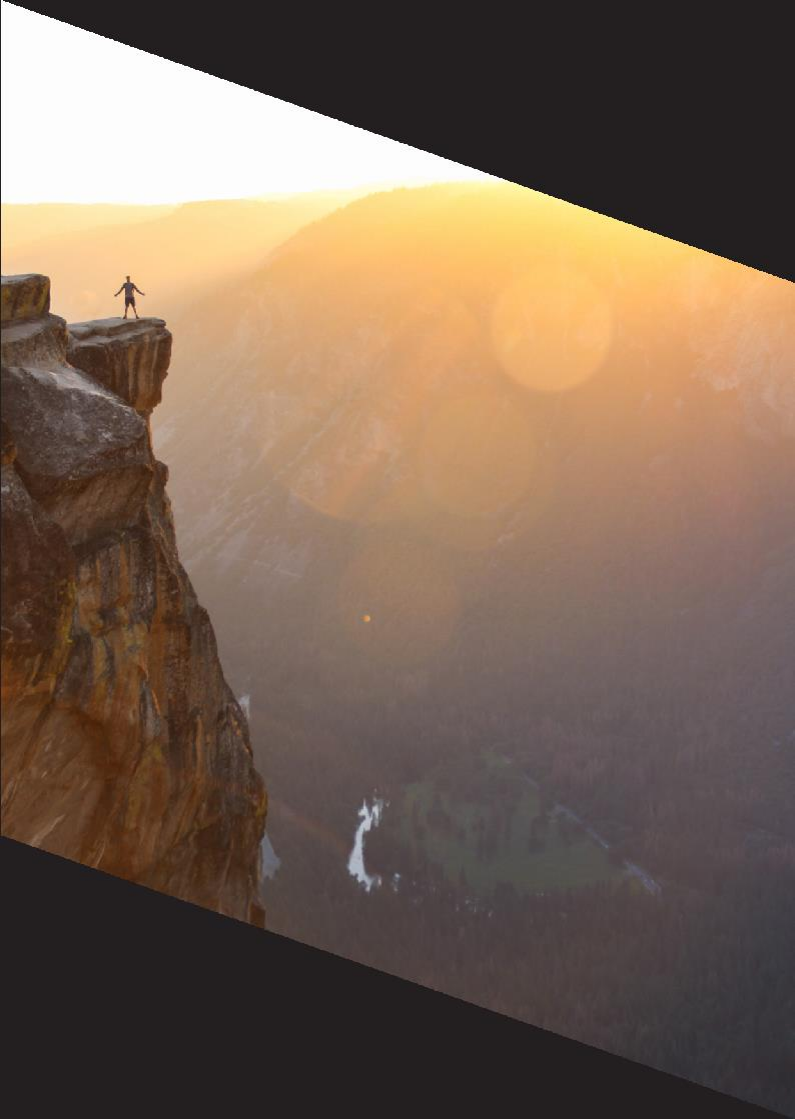




Alkaleej Bank Sudan

Corporate Profile





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Establishment

On the seventh of Feb 2017 a major economic event took place in Khartoum which was the inauguration of Alkhaleej Bank that is considered as a blessed contribution and fruitful co- operation between Sudanese and Emirates private sectors.

The Bank operations are subject to it`s approved administrative systems to carry out all the transactions in accordance with Islamic Sharia Laws, including no usurious interest rates. Hence the Bank aims at utilizing investments potentialities for Arab and Islamic economy through financial and investment activities that strengthening the economic relationships between Arab countries in the way towards Arab investment integration in the fields of industry, commerce and agriculture (including both crops and livestock production), aiming to achieve sustainable economic development.

Although the bank is located in Sudan, yet it is targeting investors from all over the world , as well as encouraging Sudanese companies to promote investment and commercial relations with Arab companies in general and Gulf companies in particular. The bank adopts fast, accurate and easy procedures in all its transactions and introduces new services and electronic banking solutions, which help the bank to facilitate the services provided and contributes to expanding the scope of finance and micro finance by encouraging small producers in order to accelerate economic and social development, hence achieving the feasibility of those funding projects.



Members of Board of Directors

Name	Title	Nationality
Mr. Abdul Jaleel Abdul Rahman Mohamed Al Blouki	Chairman	Emirati
Mr . Mustafa Ibrahim Abdelnabi Mohamed	Member	Sudanese
Mr. Mustafa Yousif Holi Yousif;	Member	Sudanese
Mr. Tareq Saadiddin Taha Nasriddin	Member	Emirati
Mr. Hamid Gibreel Hamid Alnour	Member	Sudanese
Mr. Imad Addin Abdulaziz Mohamed Atabani;	Member	Sudanese
Mr. Baha Eldeen Edris Mohamed Ahmed	Board of directors Secretary	



Executive Management:

Dr. Ali Omer Ibrahim Farah	General Manager
Mr. Taha Abbas Elnazeer	Deputy General Manager
Dr. Montasir Abulhameed Al'agib	Assistant General Manager
Mr. Hassan Moawia Siddig	Head of IT department
Mr. Alwaleed Omer Mohamed Salih	Head of finance and administration department
Mr. Amr Khalid Ahmed Yagoub	Head of operations department
Mr. Abdulmajeed Adam Mohamed	Head of HR department
Mr. Musatfa Awad Mustafa	Head of marketing department
Mr. Asim Mohamed El fatteh	Head of treasury and foreign relations department
Mr.Dr. Seed Ahmed Mohamed Ahmed	Head of internal audit department
Mr. Moawia Ibrahim Abdulgadir	Compliance officer
Mr. Mohamed Hassan Al Shareif	Head of risk department
Mr. Mohamed Albasheer Abdulgadir	Shari'a supervisor
Mrs . Nidal Siddig Mohamed Ahmed	Legal consultant



Members of Shari’a Supervisory Board:

Name	Title
prof.Abdalla Alzubair Abdellrahman	HEAD OF SHRIA CONTROL
D.Abdella moner Almaki Bokhari	MEMBER
D.Mohammed ALbasher Abdellgader Hessen	MEMBER

Main Shareholders:

Shareholders Name	Nationality	Ownership %
Al-Rakiza Agricultural and Animal Production CO. Ltd	Sudanese	15%
More Secure Co. Ltd.	Sudanese	14.90%
Alwedian Sudanese Co. Ltd	Sudanese	14.30%
Aljil Alqadem General Trading LLC	Emarati	14%
Qadim Travel & Tourism Agency Investment Co. Ltd	Sudanese	14%
Salih Abdel Rahman Abaker Eltahir	Sudanese	8.60%
Extension Trade and Investment Co. Ltd	Sudanese	6.30%
Qatura for Activities Co. Ltd	Sudanese	5.90%



Our Vision, Mission, Values and Objectives:

Our vision:

We seek to be a pioneering financial institution locally and regionally and to be appreciated by our customers via our values and our modern banking services and products that suite our customer's needs.

Our mission towards our clients:

Our mission towards our customers is to provide innovated financial services suitable to their needs and complying with Shariah Islamic laws. Our ambition is to lead the financial industry in Sudan for achieving economic development in the country.

Our mission towards our employees:

Respect opinions, ambitions and initiations, we believe in training and raising capacity building of our employees in order to provide better financial services that exceed customer's expectations and enhance the idea of team work to achieve the set goals



Our Values:

Commitment: we committed ourselves to credibility towards our customers for fulfilling their needs through providing financial products in accordance with Islamic Shariah laws, and considering customers' needs are the priorities.

. Excellency: Excellency in providing electronic financial services for customers' satisfaction and initiating unexpected financial products.

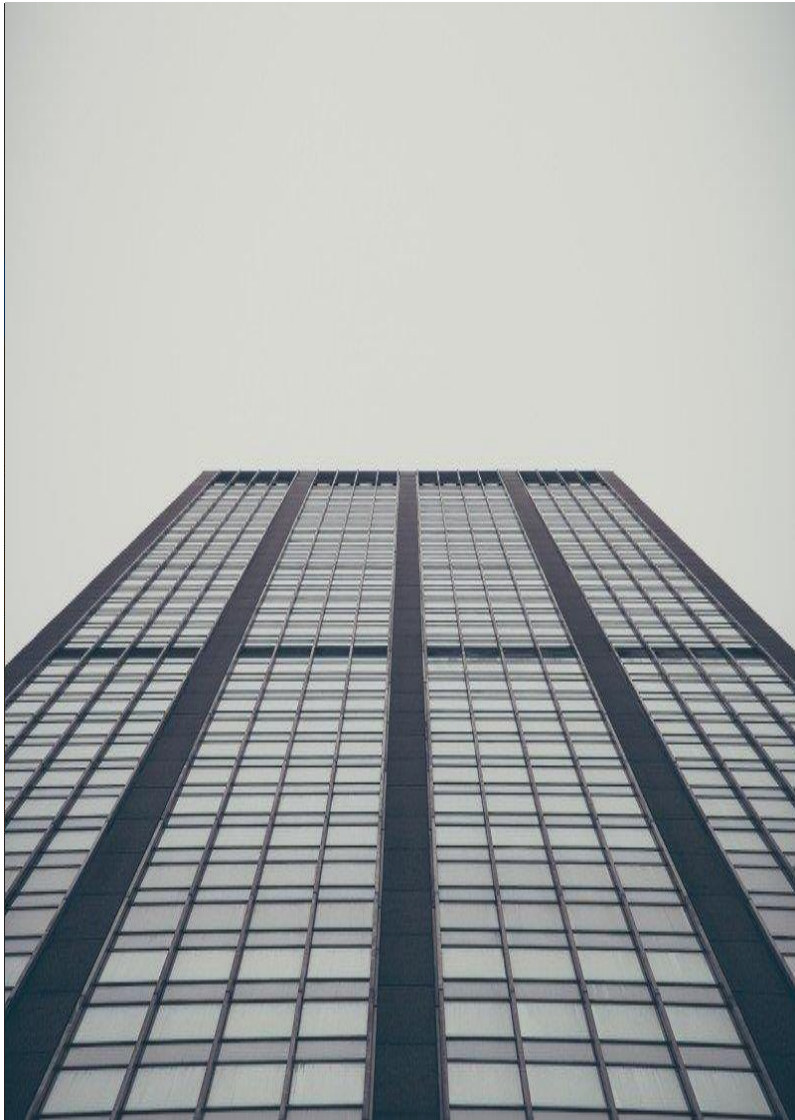
. Responsibility: Active contribution for achieving economic development and caring for shareholders interest and developing our staff members' skills to perform transactions with high efficiency.

. Innovation and development: We motivate and encourage our employees for initiating new innovated financial solutions which contribute to the development of our performance and to achieve the strategic objectives of the bank.

. Communication: We seek to communicate with our customers to meet their needs and strength our relations through periodical visits.

Our Objectives:

- We are the pioneers who lead the others .
- Introduce an innovative Islamic financial products for Sudanese markets.
- Active contribution in both import and export sector and discover new international markets.
- A competing trade mark regionally and internationally.



Al Khaleej Bank

Facts & Numbers

WE are more than proud with our achievements and Success

BANK CAPITAL
+ 3,000,000,000 SDG

Happy Client
+ 50,000

EMPLOYEES
+ 200

Branches
+ 8



Services:

Services of corporate sector, which are:

- Direct finance for both private and public sectors companies in all economic activities, such as agriculture, industry, mining, heavy machinery, transport and exports sectors, as well as financing strategic commodities and infra-structure projects ...etc.
- Indirect finance, represented in all kinds of letters of guarantees, and documentary credits for the purpose of export and import.
- Foreign trade finance.
- Providing financial consultancies to our customers.
- Preparation of credit studies, economic feasibility studies and risk analysis before granting the credit lines to our customers.



Products:

- Al-Khaleej deposit.
- Al-Khaleej mobile.
- Al-Khaleej SMS service.
- Sales points.
- Electronic branch.
- E. Banking.



Executive Sectors :

Business, development and research Sector:

For this sector we have selected distinguished working team with valuable banking experience both internally and externally couple with full knowledge about Shari'a rules and regulations. Also, they have adequate experiences to develop their existing products and add new ones in order to serve the local banking market and to realize the targeted profitability. This sector compose of:

- Corporate finance.
- Treasury and foreign relations.
- Development and strategies.
- Investment.

Retail Sector :-

The retail sector is aiming to provide individuals with a new products and services using the latest technology adopted by the banking sector and that for smooth handling of their transactions and hence save their time and efforts . This sector consists of the following:

- Branches.
- Individual products.
- Electronic branches .
- Marketing.
- Customer relations.
- Propaganda and advertisement.



Financial Sector:-

The Financial Sector is one of the important sector in the bank , since it prepares all financial reports and provides technical support to all other sectors.

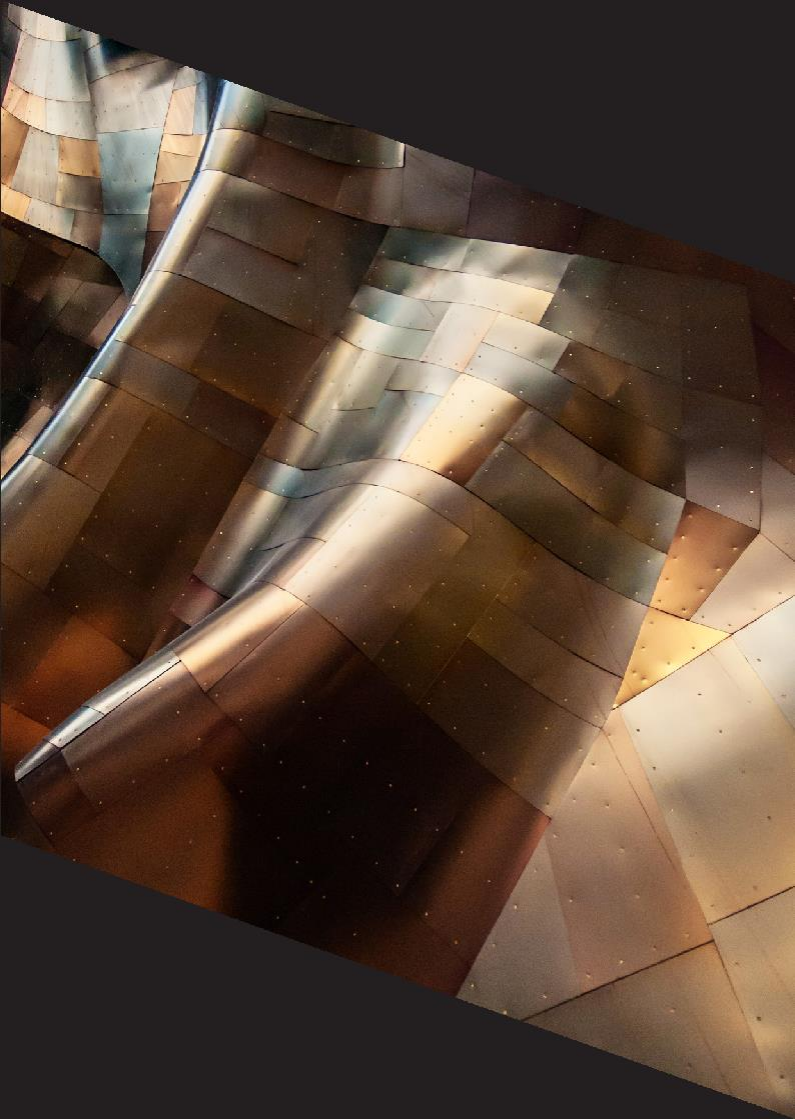
This sector composes of:

- Operation Department.
- Financial Department.
- IT Department.

Administrative Sector:-

This Sector is considered as a basic sector of the bank infrastructure due to its role that facilitates other sectors' works. It provides the human cadre with their required training skills both locally and across borders, as well as settlement of all pending issues related to the employees and their families. More over it also provides the necessary support required for achieving the daily operations and transactions to realize the bank objectives. This sector consists of:

- Human resources Department.
- Administrative Affairs and Services Department.



Monitoring Departments:

1- Compliance Department:

It is an independent job that determines and evaluates risk resulted from non-commitment to the laws, circulars and regulations that governed the work of the bank. It's also prepares reports about KYC and due diligence, such reports play a fundamental role in preserving the bank's reputation and customer interests, and also protect the bank from fines and punishments that may be imposed by the regulator.

2- Risk Department:

Risk management includes all policies and procedures adopted by the bank to determine both type and volume of risks to which the bank may be exposed. Such evaluation will enable the bank to watch their development and arrange necessary tools to control them and to report such.



3- Internal audit Department :

It is an independent evaluation job established to review all types of financial and accounting transactions, as well as examining the functionality of other monitoring departments. This is in addition to evaluating assets from their financial side to verify their authenticity. The objective of the department is to serve the top management and hence it reports directly to the board of directors.

4- Shari'a Rules control Department :

Since its incorporation, the bank has adhered to the rules of Islamic Shari'a, in all its transactions, through appointing Shari'a Supervisor , as well as forming Shari'a Supervisory board as set forth in articles (100-106) of Al-khaleej Bank's regulation for the year 2016, to follow-up the bank's transactions and to verify that they were executed according to the rules of Islamic Shari'a. The Shari'a Supervisory board decisions and recommendations are deemed binding to the bank, the matter that assist the board to perform it's duties.

The bank also endeavors to develop its own banking and financial products to the community in general and its customer in particular, through educating its staff and clients, on Shari'a provisions and rules applicable to the transactions, in order to avoid taking people's monies unrightfully and usury.



Correspondents

BANK	SWIFT CODE
EL NILEIN BANK ABU DHABI - UAE	NILBAEAAXXX
AL BARAKA ISLAMIC BANK - BAHRAIN	ABIBBHBMXXX
AKTIF YATIRIM BANKASI A.S -TURKEY	CAYTTRISXXX
BOK International – BAHRAIN	BOKNBHBMXXX
BANK OF SOHAR –OMMAN	BSHROMRUXXX
AL BARAKA BANK - LEBANON	ALCVLBBEXXX
BANK ALETIHAD - JORDAN	UBSIJOAXXXX
BANK ALJAZIRA – K.S.A	BJAZSAJEXXX
BANCA UBAE SPA - ITALY	UBAIITRRXXX



Headquarter:

Khartoum 1 , Al Khaleej Tower Africa street,
+249183781138 ext (900 , 909)
Swift code (KHJBSDKHXXX)
P.O. Box 113 Khartoum , Sudan

Branches

Africa street Branch:

Khartoum, Africa street
+249183781138 ext (401 , 402 , 404)

Aljamhoreya Branch:

Khartoum, Aljamhoreya street
+249183781138 ext (101 , 102 , 104)

Al Riyadh Branch:

Khartoum, Al Mashtal street,
+ 249183781138 ext (301 , 302 , 308)

Al Mawrda Branch:

Om Durman, al Mawrdha street
+249183781138 ext (451 , 452 , 454)

Portsudan Branch:

Portsudan, Portsudan market (Soug)
+249183781138 ext (201 , 205 , 204)



Community Responsibility

Alkhaleej bank had paid special attention to improve the environment of Khartoum State through a partnership with the Ministry of Finance to import 30 garbage removal trucks which played a positive role in environment promotion.

The marketing department also, has organized for two consecutive years a competition entitled "from the Nile to Gulf" during the Holy Ramadan month, which emphasis on the cultural exchange between Sudan and United Arab Emirate (UAE). Many valuable prizes were granted to the winners, including (Vehicle and a trip for Makkah to performs Umrah). Also, it participates in the occasion of the ideal mother which was organized by Paradise Hotel in 2018.

This is in addition to the contributions and donations that are provided to mosques ,schools, medication and individuals with special needs.





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