



- Global Finance has awarded Mashreq the "Best Trade Finance Bank in UAE".
- Mashreq won "Best Emerging Market Banks Middle East 2010" for UAE Category award 2010 - Global Finance Magazine.
- Mashreq won "Best Consumer Internet Bank Award 2009" - Global Finance Magazine.
- Mashreq won the "Gold Award" at the Kaizen Blitz Competition organised by the Dubai Quality Group.
- Mashreq won the "Gold Effie" in the Banking and Finance category at The GEMAS Effie Mena Awards 2009.
- Mashreq Qatar won the "Best Consumer Internet Bank Award".
- Global Finance Best Internet Bank Award 2009.
- Mashreq won "Best Bill Payment and Presentation Award".
- Global Finance Best Internet Bank Award 2009.
- Euromoney awards, 2008, 2006, 2003, 1996 and 1995.
- "Best Bank in the UAE".
- The Banker awards, 2003.
- "The Sheikh Khalifa Excellence Award, Finance Sector"
- 2001.
- "The Dubai Quality Award, Gold Category".
- Government of Dubai, "Company of the Year" 1998.
- "Most Progressive Bank in the UAE".
- Triple Alfa [AAA] rated, Euromoney magazine, 1997.

MARKET

Mashreq is the second oldest commercial bank in the UAE established in 1967 as the Bank of Oman Limited. In 1993 the bank changed its name to Mashreq and since then it has been a pioneer in the UAE market having been the first to introduce products such as ATMs and credit cards.

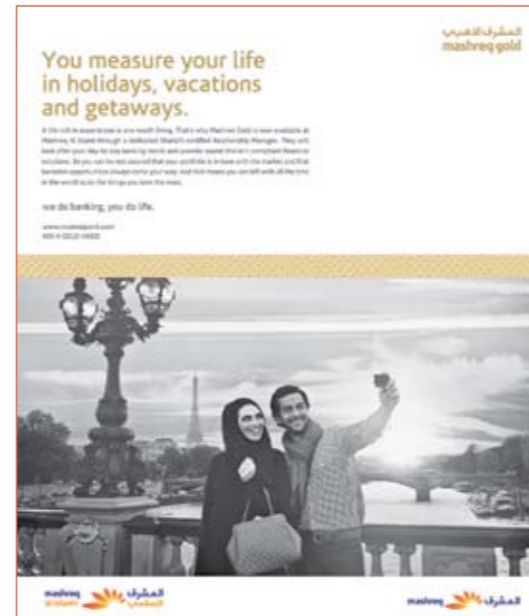
A rising market share, solid equity base, growing asset base and return on assets has meant that Mashreq has a strong financial position in the market.

In recent years their financial performance has grown from strength to strength, registering new highs, as their operations have expanded. With one of the largest customer bases in the region, their range of products and services has continued to broaden, helping them meet the growing needs of individuals and businesses.

The bank has a strong franchise in retail and corporate banking in the UAE. Mashreq is a leader in the banking industry with a wide range of product offerings in every segment. The bank's unique MashreqMillionaire savings programme with prize draws running to millions of Dirhams is one of the most popular banking products in the UAE. The bank operates 53 branches in the UAE. Mashreq also operates branches/representative offices in Qatar, Bahrain, Kuwait, Egypt, India, Hong Kong, Bangladesh, Nepal, Pakistan, UK and USA.

ACHIEVEMENTS

- Mashreq won four awards at Dubai Quality Group 2010.
- Mashreq was named Qatar's "Best Consumer Internet Bank 2010" - Global Finance Magazine.
- Mashreq won "Best Call Centre Award 2010" - INSIGHTS.



HISTORY

Mashreq began life as the Bank of Oman, based in Dubai, in 1967. Celebrating its 40th birthday in 2007, Mashreq has grown to its current position as one of the leading financial institutions in the United Arab Emirates (UAE).

Named the "Best Bank in the UAE" by Euromoney magazine in 2006, Mashreq is among the largest financial institutions in the region. Through a winning combination of innovation, consistency and prudence, Mashreq has established itself as a stable, profitable bank for its customers.

Just as the UAE has enjoyed strong and consistent growth in recent decades, Mashreq has continued to expand the range of services it offers to customers, becoming a fixed and highly respected part of the financial landscape for businesses' and individuals' across the country.

Customer Driven Innovation
Mashreq has always prided itself on its innovative, pioneering spirit. Over the past 40 years it has been consistently ahead of the competition in the development of new products and services, whether in foreign trade services, direct banking or comprehensive mortgage products.

Mashreq was the first UAE bank to install ATM cash dispensers, the first to issue debit and credit cards and the first to introduce consumer loans. They continue to lead the way, as the first UAE bank to offer chip-based credit cards and digital point-of-sale readers, alongside innovations such as an investment fund directly linked to the Indian stock market.

PRODUCT

Mashreq offers a full range of banking products for retail and corporate customers and is widely recognised as being one of the most innovative banks in the Middle East for its products and services.



In addition to banking services Mashreq has a number of subsidiaries specialising in financial services:-

Mashreq Securities, a wholly owned subsidiary of Mashreq offers full brokerage services for all UAE equities based on industry best practices.

Mashreq Capital is a wholly owned subsidiary of Mashreq with a license to operate from DIFC offering investment and brokerage services.

Makasab is a wholly owned subsidiary of Mashreq, making their mutual funds and services the right choice for sophisticated investors.

Mashreq Al Islami is the Islamic banking division of Mashreq and offers a broad range of Shariah compliant corporate and retail products.

Oman Insurance is a subsidiary of Mashreq. One of the premier insurance companies in the UAE, with an established presence in every Emirate.

Mindscape is a wholly owned subsidiary of Mashreq. An advanced technology management firm, providing value added solutions for clients.



Injaz is a wholly owned subsidiary of Mashreq

RECENT DEVELOPMENTS

Ahlan Emarati

As a responsible corporate citizen of the UAE, Mashreq is committed to recruiting, training and developing UAE nationals. Mashreq actively seeks out experienced individuals to offer career progression into middle and senior level positions. Their UAE recruitment and Development Unit provides focus on their Emiratisation programme and effectively deliver on their commitment.

At Mashreq there are a series of programmes designed to ensure that employees are nurtured and valued as they progress through the organisation. With the flexibility to move across different areas within the bank and to take on projects and responsibilities, Mashreq is one of the most inspiring and challenging organisations to work with.

PROMOTION

How Mashreq organise the leadership and management of their bank and how they operate in practice ultimately aims at leading them to success, protecting the interests of their shareholders while creating value for them and for all stakeholders.

Good Corporate Governance seeks to balance entrepreneurship, control and transparency, while supporting the firm's success by ensuring efficient and balanced decision making processes.

BRAND VALUES

Vision

To provide their customers the most rewarding banking relationships

At Mashreq they believe that it is vision, leadership and a single minded devotion to clear goals which sets them apart. They have built an organisational culture based on fundamental values and developed a common Vision, Mission and Goals

It is their determination and commitment to an unrelenting pursuit of their mission and goals - a commitment to excellence - that enables them to succeed. The spirit and the drive to be the best bank for their customers, are the things that endure.



Values

They are on a constant journey towards service excellence, developing innovative new products and financial solutions. Anticipating your needs and providing you with new opportunities, convenience and peace of mind, stem from their core beliefs.

Teamwork, cooperation and responsiveness drive the way they work and form the basis of their core values.

Mission

Being relationship based
Delivering superior service
Being the primary bank to their customers
Being the Employer of Choice
... thereby maximizing value to their stakeholders

www.mashreqbank.com



Things you didn't know about mashreq

- The first private sector bank in the UAE
- The first UAE bank to install ATM cash dispensers.
- The first to issue debit/credit cards.
- The first to offer free and liberal insurance cover to its customers.
- The first to introduce consumer loans.
- The first to offer Visa Connectivity to withdraw money across the world.
- The first to introduce Point of Sale (POS) terminals.
- The first to centralize Foreign Trade Services and other processing activities.
- The first to offer a Direct Banking Centre.
- The first to introduce Savings Certificates.
- The first to introduce a reward oriented savings scheme - MashreqMillionaire.
- The first to offer a comprehensive range of corporate Bancassurance products.
- The first local bank to offer a comprehensive mortgage product (Home Loan).
- The first to introduce a comprehensive corporate cash management solution.