

Asia Islamic Banking Conference

Convergence and sustainable growth of Islamic Finance in a dynamic environment

5th - 7th July 2010 • Sheraton Imperial • Kuala Lumpur

DISTINGUISHED SPEAKERS AND PANELLISTS

Dr. Muliaman D. Hadad, Bank Indonesia
Deputy Governor

Ahmad Hizzad Baharuddin, Bank Negara Malaysia, Director-Islamic Banking and Takaful Department

Dr. Mohamad Akram Laldin, International Shari'ah Research, Academy for Islamic Finance (ISRA), Kuala Lumpur, Malaysia, Executive Director, Member of Bank Negara Malaysia, Shari'ah Advisory Council & Member of HSBC, Global Shari'ah Advisory Board

Badliyah Abdul Ghani, CIMB Islamic Bank Berhad, Executive Director and Chief Executive Officer

Azrulnizam Abdul Aziz, Standard Chartered Saadiq Berhad, Chief Executive Officer

Shri K. Rahman Khan, Rajya Sabha Government of India, Hon'ble Deputy Chairman

Jamelah Jamaluddin, Kuwait Finance House (Malaysia) Berhad, Chief Executive Officer

Dheerasak Suwannayot, Islamic Bank of Thailand, President

Dr. Yahia Abdul Rahman, LARIBA Bank of Whittier, USA, Chairman and CEO

Fozia Amanulla, EONCAP Islamic Bank Berhad Chief Executive Officer & Executive Director

Syed Tariq Husain, Emirates Global Islamic Bank Limited Pakistan, President and CEO

Prof. Dr. Syed Hamid AlJunid, INCEIF Professor of Applied Finance, Head of Economics & Governance Department

Prasanna Seshachellam, DFSA Associate Director, Supervision

Dr. Imran Usmani, Meezan Bank Sharia Advisor

Etsuaki Yoshida, Japan Bank for International Cooperation (JBIC) Deputy Chief, Africa Office and Middle East Division, Visiting Associate Professor (Islamic Finance), Waseda University

Prof. Necdet SENSOY, Central Bank of the Republic of Turkey, member of the Board

Dr Humayon Dar, BMB Islamic UK Ltd Chief Executive Officer

Ibrahim Hassan, Maybank Islamic Berhad Chief Executive Officer

Leong Sze Hian, Society of Financial Service Professionals, Singapore, President

Prof. Dato' Dr. Mohd Azmi Omar, Institute of Islamic Banking and Finance, International Islamic University Malaysia, Dean

Prof. Dr. Monzer Kahf, Islamic Finance Expert

Dr. Mohd Daud Bakar, International Institute of Islamic Finance (AB5) Inc. (BVI) President/CEO

Mohd Effendi bin Abdullah, AmInvestment Bank Berhad Director/Head Islamic Markets

Dr. Aznan Hasan, Bursa Malaysia Shariah Advisor

Dr Rusni Hassan, HSBC Amanah Malaysia Bhd Shariah Advisor

Datuk Mohamed Azahari bin Mohamed Kamil, Asian Finance Bank Berhad Chief Executive Officer

Saleem Ullah, State Bank of Pakistan, Director Islamic Banking Department

Armando O. Samia, Al Amanah Islamic Investment Bank of the Philippines, (AAIIBP), Chairman and CEO

Najeeb Zaidi, Al Rajhi Bank, Saudi Arabia Head of Risk Models Development & Capital Management

FIND YOUR REASONS TO ATTEND

- ▶ **DISCUSS** if Islamic Banking economically viable for investors.
- ▶ **IDENTIFY** what should Islamic banks do more to create awareness among the target market
- ▶ **LEARN** to create distinction from conventional products
- ▶ **FIND OUT** if Islamic Finance in its true sense being practiced today? Find out what we have learned from the Crisis. Find out where Islamic Finance is going from here?

KEY TOPICS TO BE DISCUSSED

- Creating and sustaining talents in Islamic Banking
- Islamic Treasury Product Development
- Islamic Microfinance: Balancing between Business and Social Responsibility
- Operational and System Infrastructure
- Risk Management
- Institutionalization of Shariah
- What safeguards needs to be implemented to ensure securitization does not fail like the recent toxic assets in conventional banking? Are there safeguards already in-built in Islamic finance?

WHO MUST ATTEND?

Chief Executive Officers, Managing Director Chief Risk Officer, Financial Controller, Chief Financial Officer, Finance Director, Chief Technology Officer, Chief Credit Officer, Central Bankers, Senior Regulators, Government Officials, Regional and International Academicians, International Finance Consultants, Heads of International Islamic & Conventional banks, Islamic Banking information technology specialists, IT solution providers, International Legal Specialists, Global financial media representatives, International Ratings Officers

HOT SPOTS

- ✓ **5th July:** Time for innovation: Leaders and Regulators - Panel Discussion
Islamic Bank – CEO insights: - **CEO Panel Discussion**
- ✓ **6th July:** Islamic products mirroring conventional products? - Panel Discussion
Misconception in Islamic Finance - **Panel Discussion**

ADVISORY PANEL

The advisory council will aid in the quest for providing high quality education and debates on the most significant topics which have impacted the Asia Pacific Islamic Banking Industry.

CONFIRMED ADVISORS INCLUDE:

Dato' Agil Natt, INCEIF, Malaysia
President and CEO

Dr. Mohamad Akram Laldin, International Shari'ah Research, Academy for Islamic Finance (ISRA), Kuala Lumpur, Malaysia, Executive Director, Member of Bank Negara Malaysia, Shari'ah Advisory Council & Member of HSBC, Global Shari'ah Advisory Board

Pervez Said, Dawood Islamic Bank, President and CEO

Mufaddal Khumri, Abu Dhabi, Commercial Bank, Senior Vice President & Head, Islamic Banking

Dr. Mohd. Azmi Omar, International Islamic University, Malaysia, (IIUM)

Mohd Effendi bin Abdullah, AmInvestment Bank Berhad Director/Head Islamic Markets

Siti Fadillah, EONCAP Islamic Bank
Head of Product Development

Khairul Annuar Abu Bakar, Unicorm International Islamic Bank Malaysia Berhad
Head of Operations

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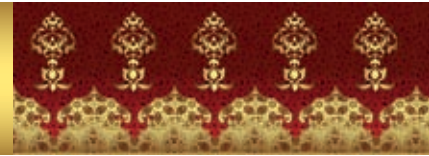
Islamic Finance 7/10

Islamic Finance NEWS

Islamic Finance

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IFIS



Day 1, 5th July 2010

8:30 Registration and Coffee

8:50 Recital from the Holy Quran

9:05 Inaugural Keynote Address

H.E. Dr.Zeti Akhtar Aziz, Bank Negara Malaysia, Governor (invited)

9:25 Special Address: Indonesian Islamic Banking Expansion

Dr. Muliawan D. Hadad, Bank Indonesia, Deputy Governor

9:00 Opening remarks from the chair

9:55 Coffee Break and Exhibition viewing

ISLAMIC FINANCE THE WAY FORWARD

10:30 ▶SESSION 1 Time for innovation: Leaders and Regulators Panel Discussion

- Time to break the link from conventional products and banking and applying Shari'ah cloak to conventional products
- The global financial crisis has intensified the push for Islamic finance to 'return to its roots' and shun conventional banking
- At first, it encourages to be modest and do not go beyond one's means, so it does not encourage sub prime lending behaviour, discouraging providing credit to non creditworthy borrowers and preventing banks going after those for fees and commissions
- Awaken the spirit of Islamic finance by imbuing its pro-equity stance, this would stem proliferation of debt in the market
- Banks must enhance their Product Development Department to innovate new products demanded by the market
- Consciously stay away from Islamisation of swaps, options, credit derivatives, sale of debt, short selling and leveraging
- IFI's were relatively unscathed. Why? Is this due to good risk management, religious prohibitions on certain instruments, or simply ignorance etc? What can we learn from the experiences?

Prasanna Seshachellam, DFSA, Associate Director, Supervision

Saleem Ullah, State Bank of Pakistan, Director Islamic Banking Department

Ahmad Hizzad Baharuddin, Bank Negara Malaysia

Director-Islamic Banking and Takaful Department

Shri K. Rahman Khan, Rajya Sabha, Government of India

Hon'ble Deputy Chairman

Dr. Necdet SENSOY, Central Bank of the Republic of Turkey
member of the Board

Dr. Mohd Daud Bakar, International Institute of Islamic Finance (ABS) Inc. (BVI), President/CEO

Mohd Effendi bin Abdullah, AmlInvestment Bank Berhad
Director/Head Islamic Markets

Etsuaki Yoshida, Japan Bank for International Cooperation (JBIC), Deputy Chief, Africa Office and Middle East Division, Visiting Associate Professor (Islamic Finance), Waseda University

Leong Sze Hian, Society of Financial Service Professionals, Singapore, President

Panel Discussion

CEO INSIGHTS

12:05 ▶SESSION 2 Islamic Bank – CEO insights

- Islamic Bank which is a subsidiary of a conventional bank is now heading back towards an "Islamic window concept" ?
- Can an Islamic Bank chart its own direction if the same Islamic Bank is a fully - owned subsidiary of a Conventional Bank (ie. who is actually driving the strategy)
- Which Islamic Banking model is the best – standalone or subsidiary of a Conventional Bank?

PANELLISTS:

Badliyah Abdul Ghani, CIMB Islamic Bank Berhad, Executive Director and Chief Executive Officer

Azrulnizam Abdul Aziz, Standard Chartered Saadiq Berhad, Chief Executive Officer

Jamelah Jamaluddin, Kuwait Finance House (Malaysia) Berhad, Chief Executive Officer

Dr. Yahia Abdul Rahman, LARIBA Bank of Whittier, USA
Chairman and CEO

CEO Panel Discussion

Fozia Amanulla, EONCAP Islamic Bank Berhad
Chief Executive Officer & Executive Director

Dr Humayon Dar, BMB Islamic UK Ltd
Chief Executive Officer

Ibrahim Hassan, Maybank Islamic Berhad
Chief Executive Officer

Syed Tariq Husain, Emirates Global Islamic Bank Limited Pakistan,
President and CEO

Armando O. Samia, Al Amanah Islamic Investment Bank of the Philippines (AAIIBP), Chairman and CEO

CEO Panel Discussion

12:15 Prayer Break and Conference Lunch

RISK MANAGEMENT & PRODUCT DEVELOPMENT

13:30 ▶SESSION 3 Risk management

- Islamic banking requires a more holistic approach risk management
- A risk management framework specifically for Islamic banking needs to be developed and accepted as a standard practice in the industry
- A better understanding of risk related to Islamic banking is needed to ensure the stability and purity of Islamic banking
- Lack of Accounting, Auditing and Prudential Standards in order to cover unique risk of Islamic banking products
- Lesson to be learned from the Dubai World Crisis
- Currently risk management for Islamic banking is heavily depended on conventional banking risk management approach

Najeeb Zaidi, Al Rajhi Bank, Saudi Arabia

Head of Risk Models Development & Capital Management

14:10 ▶SESSION 4 Islamic Treasury Product Development

- The development of Islamic treasury / capital market and Islamic derivatives in term of product and market development
- Development of any Islamic Treasury Products must be coupled with correct Risk Management tools. Do the banks have the correct tools to evaluate the risk of these new products?
- The development of these products are essential to ensure Islamic banking are able to offer full suite of products and provide as an alternative for the conventional product
- The importance of this issue is compounded with the failure of a few bank during 2008 – 2009 economy collapse
- Can Islamic Treasury compete with conventional Treasury?

Syed Tariq Husain, Emirates Global Islamic Bank Limited Pakistan,
President and CEO

14:50 Prayer and coffee break

15:30 ▶SESSION 5 Shari'ah compliant private equity and venture capital funds

- To cover Islamic Private Equity Funds with current practice
- What makes an Islamic IPEF, the underlying real assets (not merely stocks but green field investments in unlisted stocks) available to fund managers
- Structures, funds management, portfolio diversity
- Legal and tax considerations

Datuk Mohamed Azahari bin Mohamed Kamil

Asian Finance Bank Berhad, Chief Executive Officer

16:10 ▶SESSION 6 Islamic Microfinance: Balancing between Business and Social Responsibility

- Islamic microfinance tools can enhance security of tenure and contribute to transformation of lives of the poor

Dr Humayon Dar, BMB Islamic UK Ltd

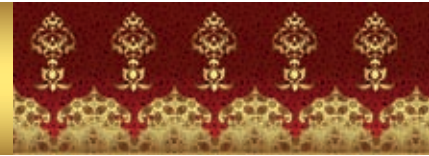
Chief Executive Officer

16:50 ▶SESSION 7 Islamic Banking Product

- Shariah structured products vs Country Legal system
- Shariah structured products are not "in-synch" with most country legal system
- The adaptation to existing country's law and regulatory guidelines instead of creating new laws for Islamic banking/finance to operate in a particular country or jurisdictions

Dr. Mohd Daud Bakar, International Institute of Islamic Finance (ABS) Inc. (BVI), President/CEO

17:40 Networking Reception and Close of Day 1



Day 2, 6th July 2010

8:30 Registration and Coffee

9:00 Opening remarks from the chair

ISLAMIC BANKING OPPORTUNITIES IN ASIA

9:05 ► **SESSION 8 Islamic Banking Opportunities in Asia: Focus - Thailand**

Dheerasak Suwannayot, Islamic Bank of Thailand
President

9:35 ► **SESSION 9 Islamic Banking Opportunities in Asia: Focus- Japan**

Etsuaki Yoshida, Japan Bank for International Cooperation (JBIC), Deputy Chief, Africa Office and Middle East Division, Visiting Associate Professor (Islamic Finance), Waseda University

10:05 Prayer & Coffee Break

10:35 ► **SESSION 10 Islamic Banking Opportunities in Asia: Focus- Bangladesh**

M. Fariduddin Ahmed, Islamic Bank Bangladesh
Managing Director (invited)

11:05 ► **SESSION 11 Challenges and Opportunities for Islamic Banking in Pakistan**

Saleem Ullah, State Bank of Pakistan
Director Islamic Banking Department

TRAINING TALENTS IN YOUR BANK

11:35 ► **SESSION 12 Creating AND sustaining talents in Islamic banking**

- Currently, training of Islamic banking professionals is fast gaining ground, but there is very little activity on the training of scholars who understand finance, banking and economics
- Should we develop a universal code of ethics for these shariah advisors and scholars?
- Setting up of universal standards for the training of human capital for IFI's at various levels. What if we don't do it?
- The challenge for human capital development is getting teachers with the right credentials. Where can we get them?

Badliyah Abdul Ghani, CIMB Islamic Bank Berhad, Executive

Director and Chief Executive Officer

12:15 Prayer Break & Lunch

IMPORTANCE OF RESEARCH & SHARIAH IN PRODUCT DEVELOPMENT

13:30 ► **SESSION 13 Islamic products mirroring conventional products?**

- Teaching Institutions are only interested in churning out "trained" professionals
- Very little is being done on research in Islamic finance by these institutions
- Research in Islamic Finance has been driven by industry and not by universities, many of this industry research initiative lack the proper Islamic and theoretical foundations

Panel Discussion

- Industry specialists come out with a product, then passes it on to scholars who make pronouncements as to their acceptability based on partisan facts adduced by the industry specialists
- We need to do more basic and applied research, more industry/university collaborations etc., more funds are needed and where is it going to come from?

Prof. Dr. Monzer Kahf, Islamic Finance Expert
Dr. Imran Usmani, Meezan Bank, Sharia Advisor
Dato' Dr Mohd Azmi Omar, Institute of Islamic Banking and Finance, International Islamic University Malaysia, Dean

Dr. Aznan Hasan, Bursa Malaysia, Shariah Advisor
Dr Rusni Hassan, HSBC Amanah Malaysia Bhd, Shariah Advisor

Panel Discussion

14:10 ► **SESSION 14 Towards Unified Shariah Interpretation**

- Harmonisation of shariah issues interpretation is still a long way
- To harmonise the shariah issue interpretation, may be the best way to go forward is to have one main Shariah Committee in one country governing all shariah board of Banks

15:00 Coffee Break

15:30 ► **SESSION 15 Institutionalization of Shariah**

- There is a need to have an ultimate body or entity which can be accepted as the ruling body for the industry
- No proper mechanism of transparency and disclosure to the public in order to ensure consumer protection as provided by Shariah
- For Islamic Banking to be accepted globally, every industry player needs to have a uniform and accepted understanding
- Harmonisation vs. standardisation in Shariah interpretations to expedite Islamic banking and finance

Dr. Mohamad Akram Laldin, International Shari'ah Research, Academy for Islamic Finance (ISRA), Kuala Lumpur, Malaysia

Executive Director, Member of Bank Negara Malaysia, Shari'ah Advisory Council & Member of HSBC, Global Shari'ah Advisory Board

16:10 ► **SESSION 16 Ethics and Governance: Can we regulate ethics?**

- Bring forth Akhlaq (Ethics) in to Islamic Finance by emphasising the social aspect of Islamic finance (e.g. how to direct investment from rich nations to the poorer nations?)
- Distinguish between good and bad income (money) arising from sale of products
- Be the banker to the un banked and under privileged, approach to lending to customers with little or no collateral
- Good ethical practises is propounded by all religions. Why do people deviate?

Prof Dr Syed Hamid AlJunid, INCEIF

Professor of Applied Finance

Head of Economics & Governance Department

16:50 ► **SESSION 17 Leveraging on the opportunities in a dynamic Islamic Banking Industry**

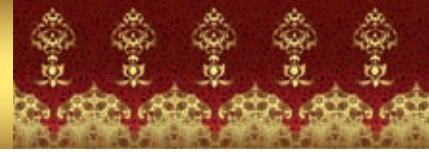
- What are the new global regulatory, legal and Shariah best practices in Malaysia?
- Exploring Supportive Measures under the MIFC Initiative
- Promoting cross-border links

MALAYSIA - Panel

17:30 Chairman's closing remarks

17:40 Close of Day 2

Post-Conference Workshops



7th July 2010

8:30 Registration and Coffee

09:30: Workshop A

▶ **Topic: Islamic structured products**

Synopsis: Islamic structured products are not solely attractive to Islamic investors as they are increasingly becoming appealing to all types of structured products investors worldwide. structured products are more flexible to design, as they can rely on a variety of Shari'ah compliant standard elements, and are more transparent than some of the complex Sukuk structures. Islamic structured products demand efficient risk analyses and pricing systems, which enable financial institutions to analyse every detail of interest and any risks arising from these structures.

12:30 Prayer break and Luncheon

14:00 Workshop B

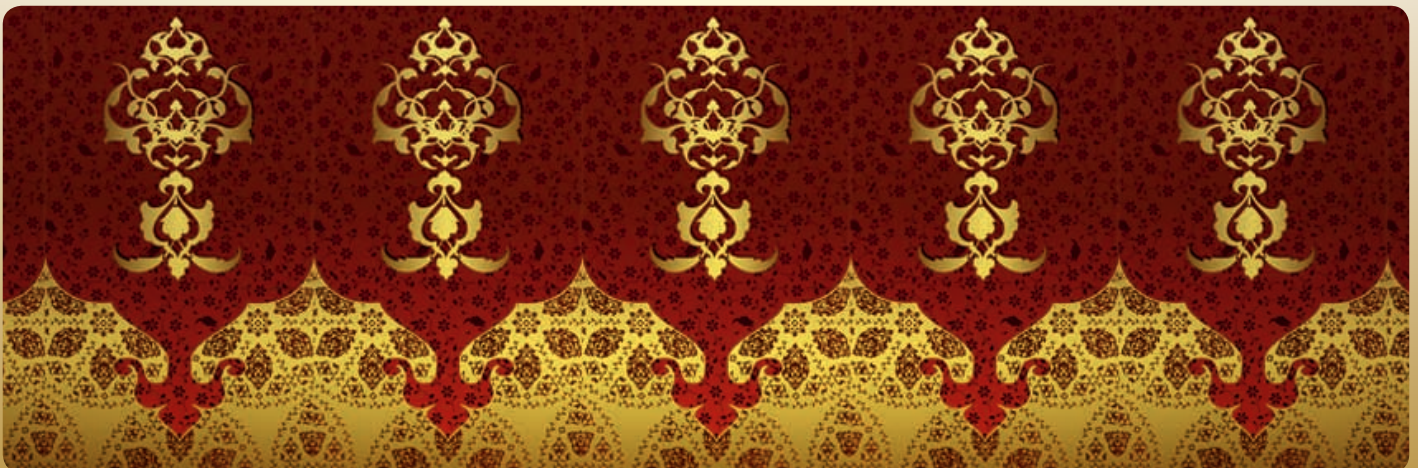
▶ **Topic: Liquidity Management in Islamic Institutions**

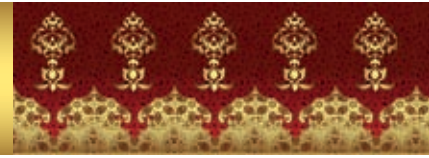
Recent financial market turmoil has demonstrated the consequences of liquidity constraints. This has accentuated the importance of a strong and well developed liquidity management infrastructure.

Key measures:

- Markets and Liquidity Management Framework
- Managing Funding of Islamic financial transactions
- Facilitating Cross Border Capital Flows
- Expanding the Islamic financial markets
- Managing Liquidity risks in a Shariah compliant manner

17:30 Close of Asia Islamic Banking Conference





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For more info please log on to : www.path-solutions.com

Distinguished Speaker Bio's



Ahmad Hizzad Baharuddin, Bank Negara Malaysia
Director-Islamic Banking and Takaful Department

Ahmad Hizzad Baharuddin is the Director of Islamic Banking and Takaful Department. He started his career in Bank Negara Malaysia in 1986 and has served in various Departments in the Bank before being appointed as the Director of Islamic Banking and Takaful Department in December 2008. The Departments he had served include the Supervision Department, Treasury and Operations Department, the Bank Regulation Department, Payment Systems Department and Financial Sector Development Department. He was also seconded for 3 years to the Labuan Offshore Financial Services Authority (LOFSA) in 1996. Ahmad Hizzad holds a Master's degree in Business Administration from St. Louis University, Missouri, St. Louis, United States of America.

Armando O. Samia, Al Amanah Islamic Investment Bank of the Philippines (AAIIBP), Chairman and CEO

Armando O. Samia is a Senior Executive Vice President of DBP. On July 2009, Mr. Samia was assigned on secondment as Chairman and CEO of Amanah Islamic Bank of the Philippines (AAIIBP) a wholly owned subsidiary of DBP. Samia oversees the entire operations of the Islamic Bank to help support the development of DBP's initiatives for micro, small and medium entrepreneurs in Mindanao as well as to serve as the main remittance outlet for Muslims and Mindanao-based overseas Filipino workers. Samia holds a bachelor's degree in Business Administration from the De La Salle University and a Master's degree in business administration from the Ateneo De Manila University.



Azrul Nizam Abdul Aziz, Standard Chartered Saadiq Berhad
Chief Executive Officer

Azrul joined Standard Chartered Bank Malaysia in 2005 as the Head of Islamic Banking division with a mandate to launch the Islamic Banking initiative for the Bank. His key objectives are to efficiently develop and launch syariah compliant financial products and work closely with the regulators and industry players to complement the bank's strategic objectives in Islamic Banking and Finance. Under his leadership, Standard Chartered Bank Malaysia has successfully launched and market innovative Islamic financial products covering retail, corporate and financial markets segments. In October 2008, Standard Chartered Bank Malaysia has successfully launched its own Islamic Bank, Standard Chartered Saadiq Berhad and appointed Azrul

as its first CEO. Prior to joining Standard Chartered Bank Malaysia, Azrul was the Vice President, Asset Sales and Islamic Financing of an International Bank. Azrul holds a Diploma in Business Studies from Mara Institute of Technology, Bachelor of Business Administration – Marketing from Wichita State University, Kansas, and Master of Business Administration – International Business from University of Hartford, Connecticut, USA. He has also completed a leadership programme in Oxford, UK. With over 9 years of extensive knowledge and experience in Islamic banking and finance, Azrul will continue to lead the strategic initiatives and management of Standard Chartered Saadiq in Malaysia.



Badliyah Abdul Ghani, CIMB Islamic Bank Berhad
Executive Director and Chief Executive Officer

Badliyah Abdul Ghani, age 36 joined CIMB Group, Southeast Asia's most valued universal bank in 2002 as a Corporate Finance Manager before being promoted as the Group Head of Islamic Banking Division at the age of 29, a position he holds until now. He is a Group Management Committee member and is responsible for the Group's overall Islamic banking and finance businesses globally. He was appointed Executive Director and Chief Executive Officer of CIMB Islamic Bank Berhad, the Group's anchor Islamic operating entity in 2006. He is also the Chairman of CIMB Standard Islamic Infrastructure Fund (General Partner) Limited and sits on the Board of various subsidiaries of the Group. He is a member of the Exchange Committee of the Labuan International Financial Exchange and the Islamic Capital Market Consultative Panel, Bursa Malaysia. He chairs the Islamic Capital Market Committee of the Malaysian Investment Bank Association. Badliyah is recognised as a leader in Islamic finance globally. Euromoney named him one of 'Global Top 20 Pioneers in Islamic Finance'. He was voted 'Islamic Banker of the Year' in 2007 and 2008 by various international publications. He is also the sole recipient of 'The Asian Banker Promising Young Banker Award (Malaysia) 2007'.



Datuk Mohamed Azahari bin Mohamed Kamil
Asian Finance Bank Berhad, Chief Executive Officer

Datuk Mohamed Azahari Kamil has three decades of experience in corporate services and fund management. After obtaining his BBA (Finance) from the Western Michigan University and his MBA (Finance) from the Central Michigan University in US, he started his career with the Malaysian French Bank as a Credit and Marketing Officer. He was later attached to Malaysian Industrial Development Finance Berhad, Bapema Corporation Sdn Bhd, Island & Peninsular Berhad, Kimara Equities Sdn Bhd and PB Securities Sdn Bhd. In November 1994, he established JMF Asset Management Sdn Bhd assuming the role of Managing Director. In September 2005, Amanah Raya Berhad acquired 70% in JMF-Asset Management and Datuk Azahari was appointed as Managing Director of the newly-formed entity AmanahRaya-JMF Asset Management Sdn. Bhd. Datuk Mohamed Azahari Kamil is the first Malaysian to helm a foreign Islamic bank in Malaysia, Asian Finance Bhd (AFB) as Chief Executive Officer on 20 August 2008.



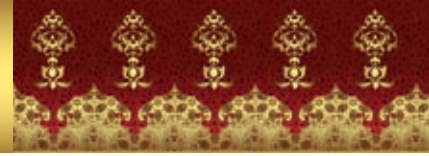
Dr. Aznan Hasan, Bursa Malaysia, Shariah Advisor

Dr. Aznan Hasan is an Assistant Professor in Islamic law and the former head of Islamic law Department, Ahmad Ibrahim Kulliyah of Laws, International Islamic University Malaysia. He taught subjects such as Islamic Legal Theory, Islamic Commercial Law and Islamic Banking and Finance at both undergraduate and postgraduate levels. He has served as a Shariah advisor to various financial institutions and corporate bodies. He was as a member of Shariah Advisory Council of Bank Negara Malaysia. He is the Chairman, Shariah Advisory Board, ACR Retakaful, Bahrain, Shariah Advisor, Barclays Capital, London, Kane Takaful Solution (Bahrain), ABSA Islamic Bank, South Africa, Amanahraya Berhad, RHB Islamic Bank, Amanah Raya Investment Bank Labuan, Maybank Investment Bank, Employee Provident Fund (EPF) and some other financial institutions and corporate bodies at both local and international level. He is also a registered Shariah Advisor for the Islamic Unit Trust Schemes and Islamic securities (Sukuk), Securities Commission of Malaysia. He is also a Member, National International Zakat Organisation (IZO) Coordination Committee, an advisory body established under the Prime Minister Department. Dr. Aznan Hasan received his first Degree in Shariah from University of al-Azhar. He then successfully completed his Master degree in Shariah from Cairo University with distinction (mumtaz). He then obtained his Ph. D from University of Wales, Lampeter, United Kingdom.



Dr. Mohamad Akram Laldin, International Shari'ah Research, Academy for Islamic Finance (ISRA), Kuala Lumpur, Malaysia
Executive Director, Member of Bank Negara Malaysia, Shari'ah Advisory Council & Member of HSBC, Global Shari'ah Advisory Board

Dr. Mohamad Akram is currently the Executive Director of International Shari'ah Research Academy for Islamic Finance (ISRA). Prior to joining ISRA he was an Assistant Professor at the Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM). In the period 2002-2004, he was a Visiting Assistant Professor at the University of Sharjah, Sharjah, United Arab Emirates. At present, he is the Member of Bank Negara Malaysia Shari'ah Advisory Council, Member of HSBC Amanah Global Shari'ah Advisory Board, Member of Yassar Limited (Dubai) Shari'ah Advisory Board, Member of EAB (London) Shari'ah Advisory Board, Member of Islamic Advisory Board of HSBC Insurance Singapore, and Shari'ah advisor to ZI Syariah Advisory Malaysia, member of Shari'ah Advisory Council International Islamic Financial Market (IIFM), Bahrain and other Boards locally and internationally. In addition, he is also the Member of the Board



of Studies of the Institute of Islamic Banking and Finance, International Islamic University Malaysia. Dr. Akram holds a B.A. Honours degree in Islamic Jurisprudence and Legislation from the University of Jordan, Amman, Jordan and a Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh) from the University of Edinburgh, Scotland, United Kingdom. He has presented many papers related to Islamic Banking and Finance and other Fiqh topics at national and International level and has conducted many training sessions particularly on Islamic Banking and Finance for different sectors since 1999. He is a registered Shariah Advisor for Islamic Securities with the Securities Commission of Malaysia and has acted as Shariah advisor in the issuance of several sukuk. In addition he is also prolific author of academic works specifically in the areas of Islamic Banking and Finance.



Dr. Muliaman D. Hadad, Bank Indonesia, Deputy Governor Born in Bekasi, on 3 April 1960, obtained his Bachelor's degree in Economics at the University of Indonesia, Jakarta and Master of Public Administration, John F. Kennedy School of Government, Harvard University, Massachusetts, USA. Muliaman D. Hadad obtained his Doctoral degree in Business and Economics at Monash University, Melbourne, Australia. He began his career as a general staff at the Office of Bank Indonesia in Mataram in 1986. In 2003, he was appointed as Head of the Financial System Stability Bureau and as Director of the Directorate of Banking Research and Administration in 2005. Currently he is member of Basel Committee on Banking Supervision (BCBS), Financial Stability Boars (FSB), and Board of Commissioner of Indonesian Deposit Insurance Company. He is also active in many social organization in Indonesia, including Chairman of Indonesian Sharia Economic Community, the Indonesian Economist Association (ISEI) as Chairman of Focus Group, and lecturer at several universities in Jakarta. Muliaman D. Hadad was appointed as Deputy Governor of Bank Indonesia pursuant to the Republic of Indonesia Presidential Decree Number 69/P/2006, dated 22 December 2006 and was inaugurated on January 11, 2007.



Dr. Mohd Daud Bakar, International Institute of Islamic Finance (ABS) Inc. (BVI), President/CEO

Dr. Mohd Daud Bakar is the President/CEO of International Institute of Islamic Finance (ABS) Inc. (BVI) and Amanie Business Solutions Sdn. Bhd. Prior to this; he was the Vice-Chancellor at the International Islamic University Malaysia. He received his first degree in Shari'ah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he went on to complete his external Bachelor of Jurisprudence at University of Malaya. He has published a number of articles in various academic journals and in various conferences both local and overseas. Dr Mohd Daud is currently the Chairman of the Central Shari'ah Advisory Council of the Central Bank of Malaysia and is a member of Shariah Advisory Council of Securities Commission of Malaysia. He is also a member of Shari'ah board of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) (Bahrain), Dow Jones Islamic Market Index (New York), Oasis Asset Management (Cape Town, South Africa), Unicorn Investment Bank (Bahrain), Financial Guidance (USA), BNP Paribas (Bahrain), Morgan Stanley (Dubai), Jadwa-Russell Islamic Fund (Kingdom of Saudi Arabia), Bank of London and Middle East (London), Noor Islamic Bank (Dubai), Islamic Bank of Asia (Singapore) and in other financial institutions both local and abroad. Apart from that, Dr Mohd Daud is also actively advising in capital market product structuring such as Sukuk both local and overseas.



Dr. Humayon Dar, BMB Islamic UK Ltd, Chief Executive Officer An internationally-renowned Islamic banking expert and Sharia technician, Dr Humayon Dar represents a rare breed of scholars trained in Islamic and conventional economics, and experienced in Islamic banking and finance. He holds a BSc (Hons) and MSc (both in Islamic Economics) from the International Islamic University (IIU) Islamabad, where he benefited from the scholarship of some top Islamic jurists and Muslim thinkers, an MPhil and PhD (both in Economics) from Cambridge University where he conducted research on Islamic finance. His post-doctoral research has exclusively been on Islamic economics, banking and finance. A champion of cooperation between Islamic and conventional financial markets, Dr Dar is widely consulted by corporates, governments and regulatory bodies on matters related with Islamic banking & finance. He is frequently interviewed by both the print and electronic media, like Financial Times, BBC, CNN and numerous other local and regional news bodies.

Dr. Rusni Hassan, HSBC Amanah Malaysia
Member of Shariah Committee

Dr. Rusni Hassan is currently an Assistant Professor at the Ahmad Ibrahim Kulliyah of Laws (AIKOL), International Islamic University Malaysia (IIUM). She graduated with LLB (Honours) and LLB (Shariah) (First Class) from IIUM. She also holds a master of Comparative Laws (MCL) from IIUM. She completed her Ph.D. in Law with specialization in Islamic Commercial Law. Dr Rusni teaches both Islamic Banking and Finance for both undergraduate and postgraduate levels. Her area of specialization includes Islamic Banking and Finance, Islamic Banking, Securities and Documentations, Islamic Capital market, Takaful and Islamic Law of Transactions. She was a Coordinator for Research and Publication for Islamic Law Department, AIKOL, IIUM. She is also the Course Coordinator for Islamic Law of Transactions and Islamic Banking and Takaful for LLB in the same department. She is a Working Committee and PhD Selection Committee at the IIUM Institute of Islamic Banking and Finance. In addition to that, she was involved as a Research Committee for Review of Islamic Banking Laws, Central Bank of Malaysia and an examiner for Financial Planner Association of Malaysia. She is a member of Shariah

Committee for HSBC Amanah Malaysia, HSBC Amanah (Takaful) Malaysia and a registered Shariah Unit Trust Advisor with the Securities Commission. She presented paper for several international conference and seminars locally and abroad. She has spoken extensively in seminars, workshops, conferences and trainings on various Islamic banking and Finance issues. Her publication includes articles of journals, Shariah Law Reports and other publications.

Dr. Usmani, Meezan Bank, Shariah Advisor Muhammad Imran Usmani, Son of justice (Retd) Mufti Muhammad Taqi Usmani, holds LLB, M. Phil, and Ph. D. in Islamic Finance and graduated as a scholar (Alimiyah degree) and Takhassus (Specialization) in Islamic Fiqh and fatwa from Jamia Darul-Uloom, Karachi. From the inception of Meezan Bank he is the In-house Shariah Advisor and Head of Product Development and Shariah Compliance department of Meezan Bank, where he supervises in-house training for the different Courses, Audit & compliance, R&D and advisory for Shariah based Banking. Dr. Usmani has been serving as lecturer/ teacher of different subjects of Shariah and as administrator of some divisions of Jamia Darul-Uloom, Karachi since 1990 and is visiting Faculty member of MBA/ PhD students of Karachi University and IBA. He has also been leading Friday khutbah and prayer at a Jamia Mosque for 19 years. Dr. Usmani also serves as an advisor/ member of Shariah Boards of the State Bank of Pakistan, HSBC Amanah Finance, Guidance Financial Group USA, Lloyds TSB Bank UK, Japan Bank for International Cooperation (JABIC), Credit Suisse Switzerland, RBS Global, Future Growth Albarakah Equity Fund South Africa, AIG Takaful, ACR Retakaful Malaysia, Capitas Group USA, Bank of London And Middle East Kuwait, BMI Bank Bahrain, Al Khaliji Bank Qatar, Sarasin Bank Switzerland, DCD group Dubai and other Mutual and Property funds and international Sukuk. He is also an advisor of International Islamic Financial Market (IIFM) Bahrain and International Center for Education in Islamic Finance (INCEIF) Malaysia. Dr Usmani is author of many books related with Islamic Finance and other subjects of Shariah. He has been presenting papers in many national and international seminars and has delivered lectures in various academic institutions such as Harvard, LSE, IBA, LUMS and others.

Dr. Necdet SENSÖY, Central Bank of the Republic of Turkey, Member of the Board

Born in Gerze in 1954, Dr. Şensoy graduated from the Istanbul Academy of Economics and Commerce in 1977. He received his M.A. degree from the Institute of Accounting at the same Academy, and his Ph.D. degree from Marmara University. He became Associate Professor in 1994 and Professor in 2002. Having worked as a lecturer at Marmara University-Istanbul, Faculty of Economic and Administrative Sciences, Department of Business Administration, Prof. Dr. Necdet Şensoy was appointed as a Member of the Auditing Committee of the Central Bank of Turkey on 1st May 2004. His academic field is accounting and finance. He was Member of the Auditing Committee and as well as Deputy Rector of the Istanbul Commerce University before becoming Member of the Board on 7th December 2006.

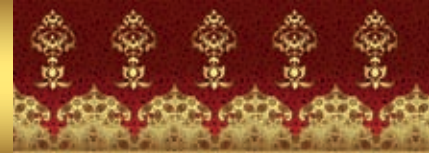
Dr. Yahia Abdul-Rahman, LARIBA Bank of Whittier, USA
Chairman and CEO

Dr. Yahia Abdul-Rahman is the Chairman of the Board and Chief Executive Officer, LARIBA - Bank of Whittier, National Association. He is the former Chairperson of the Islamic Shura Council of Southern California, Jumaa Imam (Friday Prayers' leader) at many community mosques in Southern California and Texas. Dr. Rahman served as "Invited Imam" in many US and Canadian cities, Switzerland, Singapore, Thailand, South Africa and India. He is the author of two books on Islamic Banking: i. "The Art of Islamic Banking and Finance", 432 pages, published in January 2010 by John Wiley and ii. "LARIBA BANK - Islamic Banking, Foundation for a United and Prosperous Community" published in 1994. He has extensive experience in Investment Banking, Commercial Banks and in Financial Institutions' start up, he is invited speaker at major International Islamic Finance Forums at Harvard University and in Malaysia, Singapore, Bahrain, Saudi Arabia, Turkey, Germany and the United States. Dr. Yahia has been the portfolio manager and Pioneer of the first ever Riba-Free Stock Investment Guidelines. These were implemented on a Model \$250 MM portfolio that outperformed the market (1988-2001.) .He worked in the Oil and Gas Industry in the USA for over 14 years. Bulk of the experience has been with Atlantic Richfield Co. (now part of British Petroleum), ARCO (10 years). He has completed his Qur'aan Training under His Eminence the late Sheikh Muhammad Barakat, Al-Azhar University 1982 and 1983 and has completed his MA International Management & Finance with minor in China, University of Texas, Dallas (1976), Ph.D. Chemical Engineering, University of Wisconsin, Madison (1971), MS Chemical Engineering, University of Wisconsin, Madison (1969), BS Chemical Engineering, Cairo University (1965). His hobbies include: writing, reading, researching and lecturing about the History of Faiths and Nations, Walking, Hiking and Swimming. Interested in building Institutions and organizations both in business and community affairs and activities.

Etsuaki Yoshida, Japan Bank for International Cooperation (JBIC)
Deputy Chief, Africa Office and Middle East Division, Visiting Associate Professor (Islamic Finance), Waseda University

Etsuaki Yoshida started his career as an economist at Bank of Japan covering international financial markets. In 2007, he moved to Japan Bank for International Cooperation, in charge of policy planning of Islamic Finance, and now covers financing to Africa and the Middle East region, including Islamic Finance. Etsuaki Yoshida teaches Islamic Finance at Waseda Graduate School of Finance, Accounting and Law since 2008. Etsuaki is an author of





three books on Islamic Finance in Japanese: "Introduction to Islamic Finance" (2007), "Why Islamic Finance is robust" (2008), "Modern Islamic Finance" (2008, co-authored). He holds B.A. from Hitotsubashi University in Tokyo, after attending Harvard University.



Ibrahim Hassan, Maybank Islamic Berhad, Chief Executive Officer

Ibrahim Hassan is the CEO of Maybank Islamic, the largest provider of Islamic banking services in Malaysia and also regarded as the leading Islamic bank in the Asia-Pacific region. Prior to appointment as the CEO of Maybank Islamic, Ibrahim Hassan has held several senior positions within the Maybank Group in his long career of over 31 years. He began his career in the dealing rooms of 3 Maybank international offices in Hong Kong, New York and London for more than 10 years. Upon return to his home base, he was instrumental in strengthening the treasury operations of Maybank Group, including setting up of Group Market Risk Division. He was then promoted as Head of International Banking in 2001 to oversee the operations of Maybank international branches and subsidiaries in 14 countries. In 2007, Ibrahim was later reassigned to lead a team to de-merge the operations of Maybank Islamic window operations into a separate full-fledged Islamic banking subsidiary of Maybank Group. Ibrahim graduated with a Bachelor of Economics from the University of Malaysia. He has attended several professional leadership and management programmes including Leadership and Breakthrough Programme organised by Harvard University and IMD of Switzerland.

Jamelah Jamaluddin, Kuwait Finance House (Malaysia) Berhad Chief Executive Officer

Jamelah Jamaluddin has been appointed as Chief Executive Officer (CEO) of Kuwait Finance House (Malaysia) Berhad since 9 February 2010. An experienced Islamic banker, having been in the financial industry for 25 years, Jamelah will play a pivotal role as the new CEO of the Bank, in delivering the strategy for the Bank's operations in the country and in the Asia-Pacific region. Jamelah rejoins KFHM from RHB Islamic Bank Berhad, where she served as the Managing Director. She was in the pioneer team of KFHM in 2005 as the Deputy Chief Executive Officer, and also headed the Corporate & Investment banking division (CIB). She was responsible for the day-to-day running of CIB which included Treasury, Private Equity, Real Estate, International business and the Research unit among others. Jamelah was in charge for driving business opportunities within the Asian region for KFHM, and her main responsibilities included sourcing investors, to subscribe to Islamic capital market instruments for KFHM's investments around the world, as well as looking after the provision of financial advisory and structuring services to clients. She also spearheaded the execution of deals with the aim of achieving financial close, and led the treasury management and operations for the Bank. At RHB Islamic, she had led the operations of the Bank and the overall strategy for RHB Banking Group, in relation to the Group's Islamic business. She had established the Islamic Investment banking division and set-up 12 RHB Islamic branches throughout Malaysia. Her other key achievements include the establishment of the Az-Zahra unit- the only Islamic retail banking branch dedicated to women, and the introduction of Islamic debit cards and credit cards for RHB Islamic Bank. Her professional history includes assignments as Chief Operating Officer of RHB Sakura Merchant Bankers Berhad and several well-acclaimed financial institutions in the region, namely Macquarie Malaysia Sdn Bhd and Perwira Affin Merchant Bankers Berhad. She holds a Masters in Business Administration in Finance from Central Michigan University, and a Bachelor of Business Administration in Finance from Western Michigan University, United States of America. Jamelah holds the distinction for being the first woman to head a KFH bank as CEO, representing a special milestone and significant breakthrough within the KFH Group.

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Mohd Effendi bin Abdullah, AmlInvestment Bank Berhad Director/Head Islamic Markets

Mohd Effendi is the Director / Head of Islamic Markets at AmlInvestment Bank Bhd. He is responsible for Islamic Investment Banking and Finance opportunities within AmlInvestment Group. Having joined the Bank in 1985, he has overseen management responsibilities in Corporate Banking, Syndication, Structured Finance and Debt Capital Markets. Mohd Effendi is one of the pioneers at the initial set-up of the Bank's Islamic Investment Banking business in 1993 and is part of the team to establish the AmBank Group Islamic Banking in 2001. In the past 15 years, he has committed his expertise to Islamic Investment banking/finance product structuring, origination, marketing and execution with much focus on the Islamic Capital Markets. He was also involved in several Islamic Private Equity initiatives and innovative structured Islamic financing programmes at the Bank. Mohd Effendi has been an active committee member of the Islamic Capital Market Committee, Malaysian Investment Banking Association and also sits in various working groups/committees at Bank Negara Malaysia, Securities Commission, and Malaysia Accounting Standards Board. Mohd Effendi holds a Bachelor (Economics) degree in Accounting and Financial Management from Macquarie University, Sydney, Australia.

Najeeb Zaidi, Al Rajhi Bank, Saudi Arabia, Head of Risk Models Development & Capital Management

Currently working at Al Rajhi Bank, Saudi Arabia, as Head of Risk Models Development & Capital Management, where he is responsible for design & implementation of overall risk architecture of the bank. He has spearheaded major initiatives in areas of risk systems, customized application of economic capital portfolio optimization & business process re-engineering especially within the Islamic Banking space. He has had a risk & asset management track over the last 17 years in GCC & Pakistan, where he has been involved with project finance, corporate advisory, Basel II & risk governance solutions for the industry.



Fozia Amanulla, Eoncap Islamic Bank Berhad Chief Executive Officer & Executive Director

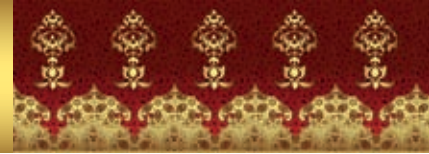
Puan Fozia Amanulla was appointed the Chief Executive Officer/Executive Director, EONCAP Islamic Bank Berhad on 28 September 2007. She graduated from the University of Humber, Hull, England with a Bachelor (Hons) in Accounting and Finance. She started her career in September 1993 as an officer in the Corporate Recovery Department of Ernst & Young, and later moved on to the Debt Capital Market Department of a local investment bank in Malaysia. She subsequently left to join a locally incorporated foreign owned commercial bank, pioneering the investment banking division of the bank. She concluded the first PDS transaction for the bank before being offered a position in Maybank Investment Bank Berhad to spearhead the Islamic Division of the Debt Capital Markets Department. During her stint there, she spearheaded the team that concluded the first Residential Mortgage Backed Securities transaction in Malaysia as well as the first Islamic sub debt issue, which had won awards from reputable local as well as international financial research houses. She represented Maybank Investment Bank in various seminars and roadshows. She is a regular speaker in Islamic PDS for local and international seminars.



Leong Sze Hian, Society of Financial Service Professionals, Singapore President

The Hon. Leong Sze Hian has 3 Masters degrees in Financial Planning & Financial Services, 2 Bachelors degrees in Economics & Insurance, and 13 professional qualifications. He has been a Wharton Fellow, alumnus of Harvard University and the inaugural United Nations University International Leadership Academy. He has served as Honorary Consul of Jamaica, Chairman of the Institute of Administrative Management, the UNESCO Leadership Chair Council, and founding Advisor to the Financial Planning Associations of Indonesia and Brunei. He has been invited to speak more than 100 times in over 20 countries on 5 continents, about 20 times in Islamic finance conferences, authored 4 books and quoted over 1000 times in the media over the last 10 years.

Prasanna Seshachellam, SUPERVISION, DFSA, Associate Director
Prasanna is responsible for the regulatory supervision of a number of Authorised Firms and also plays a leading role in some of the projects aimed to enhance the supervision framework of the DFSA. Prasanna has over eighteen years of experience in the financial services sector which includes eight years of regulatory experience. Prior to his current role at the DFSA, Prasanna was with Office of Superintendent of Financial Institutions Canada (OSFI Canada) as a Senior Supervisor overseeing a portfolio of banks and other lending institutions. Before entering the regulatory world, he worked in many segments of the financial services industry including investment banking, equity research, asset management, corporate credit, credit rating, risk management, fund administration and trade operations for ETFs. Prasanna



has worked with Barclays Global Investors Canada Limited and with ICRA Limited, the second largest rating agency in India and an affiliate of Moody's Investors Service. Prasanna has a Bachelor of Technology degree from Anna University, India and a Masters in Management from Indian Institute of Management, Bangalore. Prasanna is a CFA charter holder and also holds the FRM designation awarded by the Global Association of Risk Professionals, New York.

Prof Dr Syed Hamid Aljunid, INCEIF, Professor of Applied Finance, Head of Economics & Governance Department
Syed Abdul Hamid Aljunid is currently the Head of Economics and Governance Department of the International Center for Education in Islamic Finance (INCEIF). He joined INCEIF in April 2007. Prior to joining INCEIF, he was the President and CEO of University Tun Abdul Razak (June 2005 – February 2007), a private university based on E-Learning approach to education. His areas of academic interest include – Economic Thought, Ethics and Economics, Business Ethics, Corporate Governance, Leadership and values. He obtained his PhD in 1980 from the University of Wisconsin, USA and has served as Dean of Faculty of Economics (1989 – 1996) and Director of Management Center (1995 – 1998) at the International Islamic University Malaysia till 1998. His involvement in Professional and voluntary organizations include Council Members and Honorary Treasurer of Chartered Secretaries and Administrators (till present), EXCO of Malaysian Chapter of Transparency International (2000 – 2005), 2009 (August - present) – Chairman, Education, Examination and Exemption Committee (ACIFP), 2009 (August - present) – Deputy Chairman, Certification and CPD Board (MFPC).



Dato' Dr Mohd Azmi Omar, Institute of Islamic Banking and Finance, International Islamic University Malaysia, Dean
Professor Azmi is currently the Dean of the IIUM Institute of Islamic Banking and Finance as well as a Professor at the Department of Business Administration, Faculty of Economics & Management Sciences, International Islamic University Malaysia. He was formerly the Deputy Rector (Deputy Vice-Chancellor) in charge of Academic and Research from 2002 until 2008. Prof Azmi has also served as the Dean of the Faculty of Economics & Management Sciences at the same university from 1996 to early 2002. He obtained his Bachelor and Master degrees in Finance from Northern Illinois University, USA and PhD from Bangor University, Wales (UK). Prior to joining the University in 1983, Professor Azmi was a bank officer at the International Banking Division, Bank Bumiputra Malaysia Berhad, now known as CIMB Bank. His teaching, research and consultancy interests include Islamic banking and finance, Islamic capital markets, corporate finance, investment and financial analysis. He is the author of several publications and research papers on Islamic banking and finance and financial economics. Professor Azmi has advised a number of commercial and investment banks and companies in Malaysia and abroad on Islamic Banking and Finance including Sukuk issuance. He is currently the Shari'ah adviser to Bank Kerjasama Rakyat Malaysia Berhad and Amanah Ikhtiar Malaysia.

Prof. Dr. Monzer Kahf, Islamic Finance Expert

Dr. Monzer Kahf is a Trainer, Lecturer and consultant in Islamic banking, finance and economics. He is in private practice, California, USA, 1999 to present. Lecturer on Islamic Financial laws and regulations and on Islamic economic and finance at conferences and community seminars in the USA, Canada, the Middle East, Europe, the Caribbean Countries, South East Asia and Africa. Formerly, Formerly Senior Research Economist: Islamic Research and Training Institute (IRTI) of the Islamic Development Bank (IDB). Leading research and training courses in Islamic Banking and Islamic Economics. He is a professor: Islamic Finance, in the Masters' program of Qatar Faculty of Islamic Studies, Aug 08 to present, and formerly, Professor of Islamic Economics and Banking in the graduate program of Islamic economics and banking, School of Shari'ah, Yarmouk University, Jordan, 2004-2005. He is a writer of 28 books and more than 83 articles on Awqaf, Zakah, Islamic finance and banking and other areas of Islamic economics. He has done community services in the USA and Abroad with 37 years of lecturing, evaluating papers, organizing conferences, conducting internet Islamic finance Fatwa, advising graduate students and promoting knowledge of Islamic finance and economics. He has completed his Ph.D, Economics. University of Utah, Salt Lake City, Utah, March 1975, High Diplome in Social and Economic Planning: UN Institute of Planning, Damascus, Syria, 1967 and B.A., Business. University of Damascus, Damascus, Syria, June 1962. Graduated with highest honor awarded by the President of Syria. He has strong training and knowledge in Islamic Jurisprudence (Fiqh) and Islamic Studies and is a Certified Public Accountant in Syria, since 1968. He has been honoured with IDB Prize for Islamic Economics, 2001 and President of Syria Award for best Bachelors' Graduate, July 1962.

Saleem Ullah, State Bank of Pakistan
Director Islamic Banking Department

Saleem Ullah has more than 15 years of central banking experience, primarily in the areas of banking supervision and development finance. Starting his career in SBP as bank examiner in 1995 he served at different positions in banking examination and supervision departments. He served as Head Microfinance Division (MFD) SBP from 2001 to 2005. As Head MFD, he pioneered the development of regulatory and supervisory framework for Microfinance Banks in Pakistan, which is considered as one of the most progressive in the world. He also served as Head Strategic Management, SBP for about six months before assuming the charge of Director Agriculture Credit Department in 2006. Basically an MBA from Bahaudin Zakariya University

Multan, he also studied at Harvard University, where he completed his Masters in Public Administration from Kennedy School of Government, Harvard University in June 2007 as a mid career student. Before his appointment as Director IBD, he was serving as Director Development Finance Support Department, SBP-BSC Karachi, where he mobilized SBP-BSC field network to propagate SBP initiatives for development of an "Inclusive Financial System" in the country. He has plans to make "Islamic Banking" a better choice for the users of banking services in the country.



Syed Tariq Husain, Emirates Global Islamic Bank Limited Pakistan, President and CEO

Syed Tariq Husain is the first CEO of Emirates Global Islamic Bank. As such he was largely instrumental at each stage, from obtaining a license to commencement of banking operations in February 2007. As a sponsor shareholder, he also had been involved in the establishment of Takaful Pakistan which commenced operations in March 2007. Husain is a seasoned banker with 28 years of diversified local and international experience. He trained and worked initially with Chartered Accountancy firms Deloitte and Touche, Ernst & Young and PWC. His banking career started with ANZ Grindlays Bank in 1987 as Senior Auditor and later he rose to the position of Country Treasurer and Strategic Planning Manager. In 1997, Husain was appointed as Head of Global Islamic Finance and Director Global Structured Finance by ANZ Investment Bank, London to develop Islamic investment banking. Prior to joining Emirates Global Islamic Bank, Husain worked with Dubai Investment Group, Dubai with responsibility for developing Islamic finance, Private Equity and Real Estate. He was instrumental in launching a listed Takaful company and establishing an Islamic European Property fund. Husain is a qualified Chartered Accountant from the Institutes of Chartered Accountants in Pakistan, Canada, England & Wales. He also obtained an MBA from York University, Canada.

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About MIFC

In August 2006, the Malaysia International Islamic Financial Centre (MIFC) initiative was launched to position Malaysia as a hub for international Islamic finance. The MIFC initiative comprises a community network of the country's financial and market regulators, including Bank Negara Malaysia (Central Bank of Malaysia), Securities Commission Malaysia, Labuan Financial Services Authority and Bursa Malaysia (Kuala Lumpur Stock Exchange); Government ministries and agencies together with industry participation from the banking, takaful, capital market institutions, human capital development institutions and professional services companies which are participating and working collaboratively in the field of Islamic finance. The MIFC initiative is supported by global legal, regulatory and Shariah best practices that enables industry practitioners to conduct international business in Islamic finance activities anywhere in Malaysia in the areas of sukuk origination, Islamic fund and wealth management, international Islamic banking, international takaful and human capital development, while enjoying attractive incentives. Through its „Shaping Islamic Finance Together“ brand proposition, Malaysia welcomes global talents, leading players, issuers and investors to shape the future of Islamic finance together through the MIFC initiative, leveraging on and benefiting from Malaysia's more than 30 years of experience in Islamic finance.

Visit www.mifc.com



ISRA

ISRA, an acronym for International Shari'ah Research Academy for Islamic Finance, is an institution established by the Central Bank of Malaysia in March 2008. Its establishment is to promote applied research in the area of Shari'ah in Islamic finance. It also acted as a repository of knowledge for Shari'ah views and fatwas and undertakes studies on contemporary issues in Islamic financial industry. ISRA also contributed towards strengthening human capital development in the areas of Shari'ah and providing platform for greater engagement amongst practitioners, scholars, regulators, academicians via research and dialogues, both in the domestic and international environment".

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