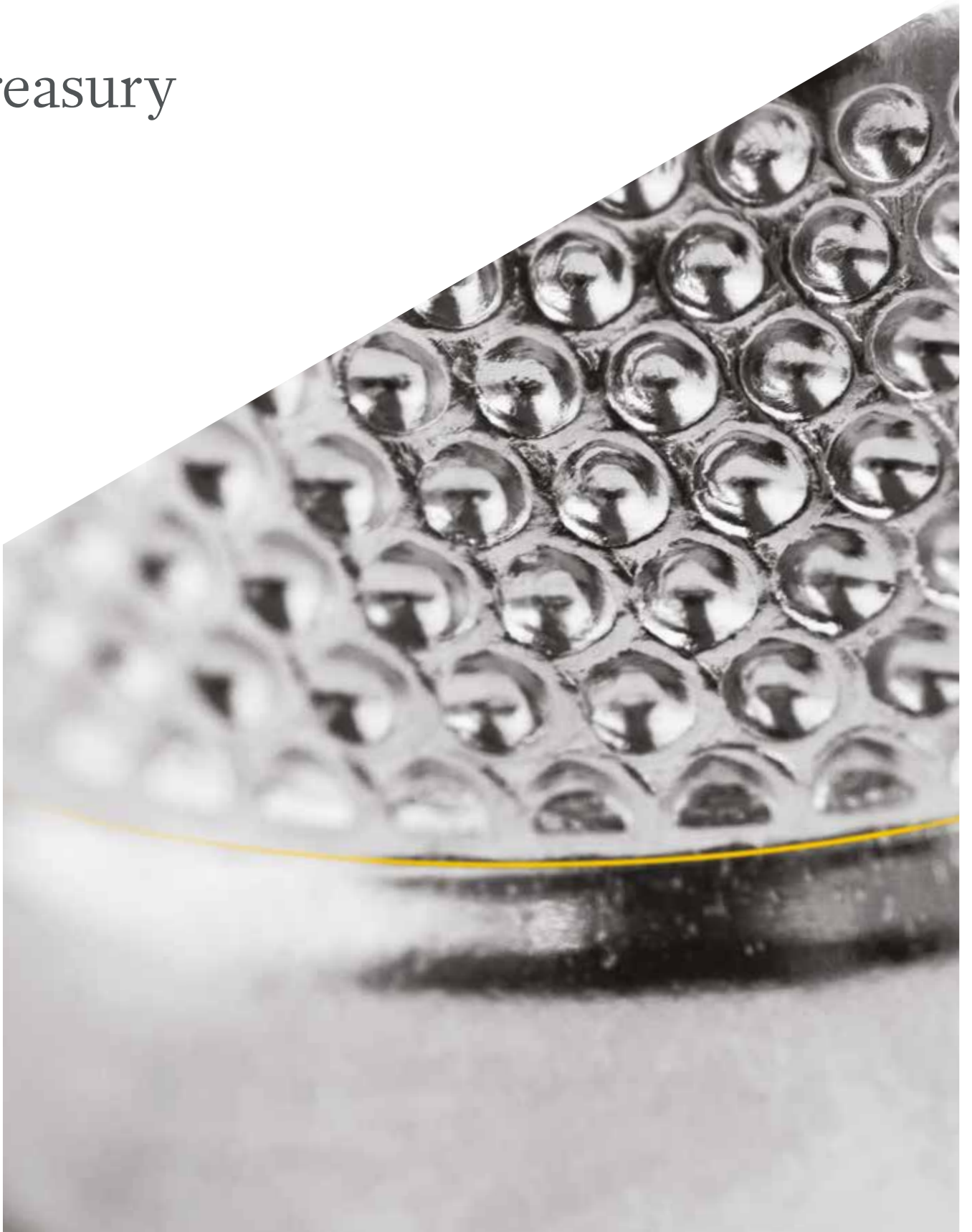


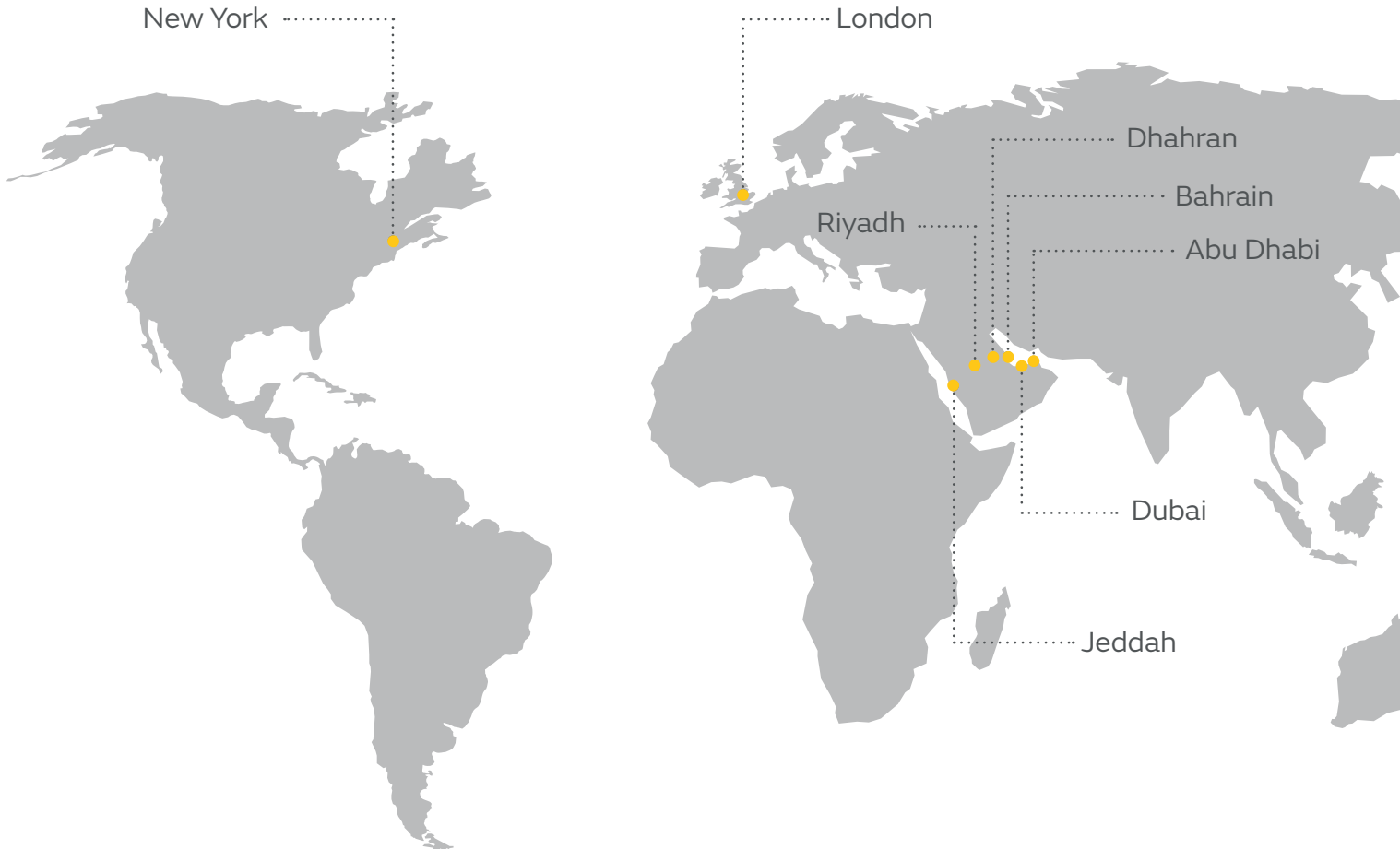


# Treasury



# Gulf International Bank B.S.C.

## Introduction



Gulf International Bank B.S.C. (GIB) is a leading pan-GCC universal bank, specialising in corporate and investment banking, with a growing retail footprint.

Founded in 1975, GIB provides innovative, client-focused solutions covering Wholesale Banking, Treasury, Investment Banking, Asset Management, Financial Market products, in both Conventional and Shariah-Compliant solutions.

GIB has always been an integral part of the GCC's past, and remains a supporter of the region's future. The Bank is focused on maintaining long-term relationships with its clients, always setting new and high standards of service and professionalism.

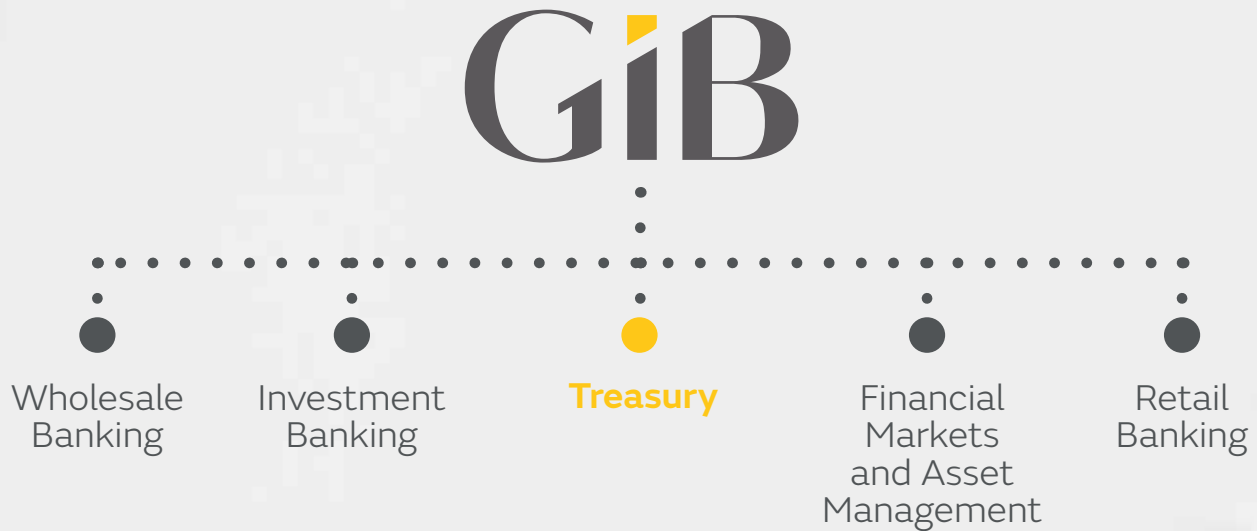
GIB is available in key markets, with branches in London, New York, Abu Dhabi, Dhahran, Riyadh and Jeddah, and a representative office in Dubai.

Headquartered in the Kingdom of Bahrain, GIB is licensed as a conventional wholesale bank by the Central Bank of Bahrain. Owned by the governments of the six GCC countries, GIB's principal shareholder is the Public Investment Fund of Saudi Arabia, with a majority stake of 97.2%.

Credit Ratings	Fitch	Moody's Ratings	Capital Intelligence
Long-term Deposit	BBB+	Baa1	A+
Long-term Senior Unsecured Debt	BBB+	Baa1	-
Outlook	Stable	Negative	Stable

# GIB Treasury

Our bank structure



- Tailored client driven approach
- Diverse hedging and yield enhancement solutions
- Innovative approach that embraces changing market dynamics
- One team with common vision, in multiple jurisdictions

“Your trusted and reliable partner across the GCC”



# Why GIB Treasury?

## Our Capabilities

Customised solutions tailored to the needs of our clients. GIB adopts a creative problem solving approach, combined with strong execution capabilities, to provide you with the most effective service.

## Strong History

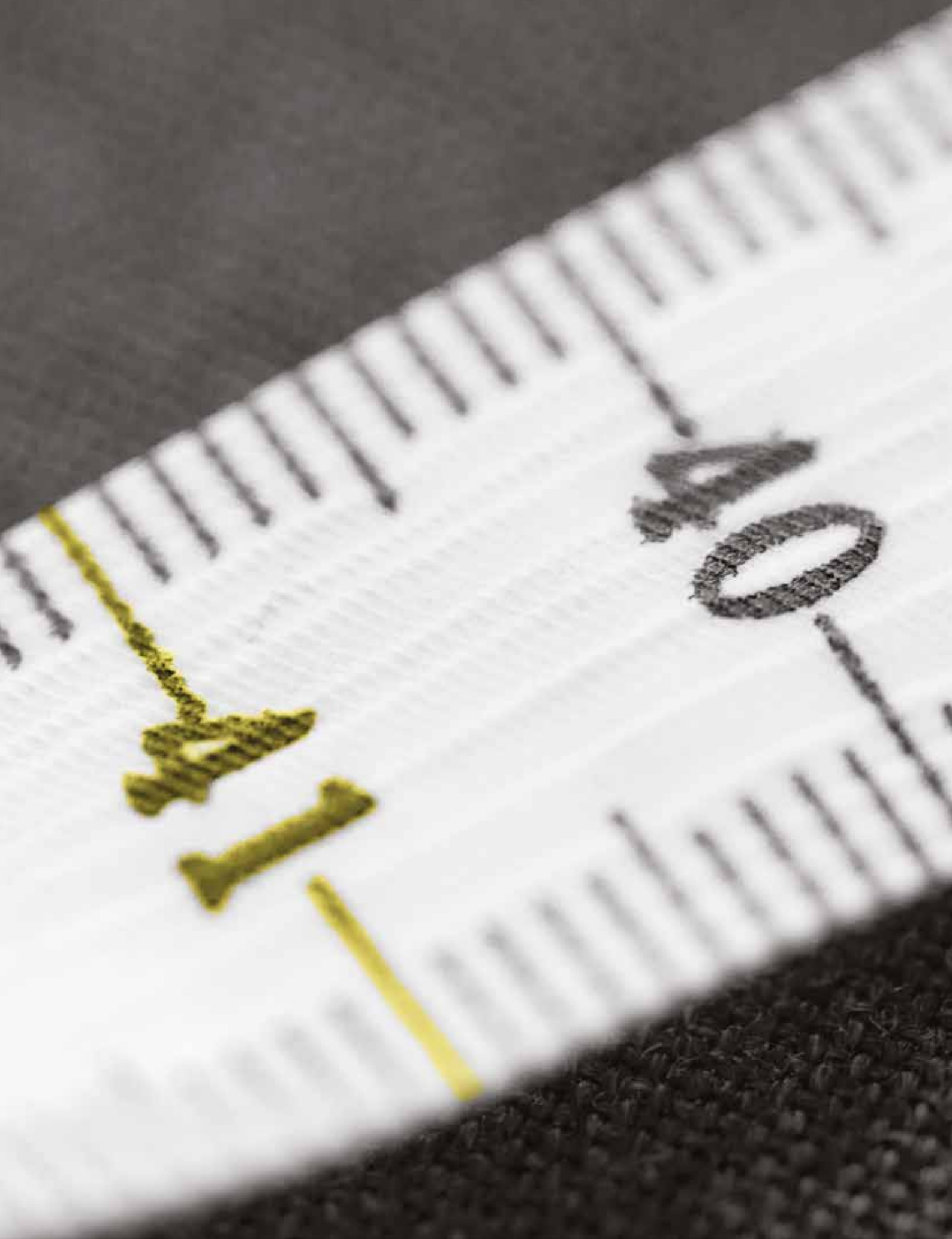
GIB has been a partner of choice to its clients throughout the past 40 years.

## Professional Team

Highly qualified team of market experts, with a diverse range of skills and backgrounds, always prepared to satisfy your treasury needs.

## Global Outreach

Our geographic presence, combined with the Bank's wealth of experience, makes us an ideal enabler for your business.



# GIB Treasury Client Solutions

Our structuring capabilities

## Structured Deposits





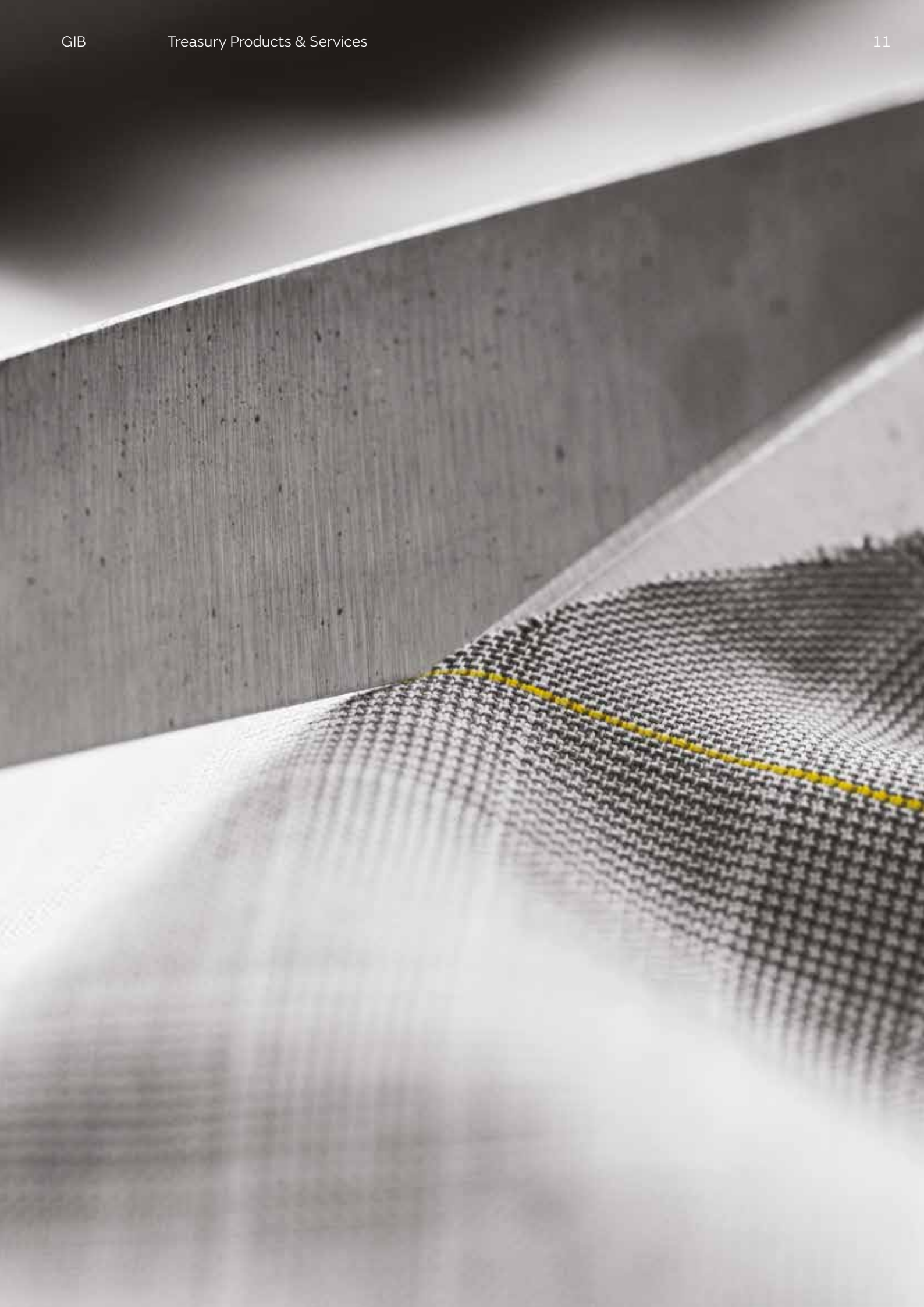


“Bespoke conventional & Shariah-compliant solutions”

# GIB's Competitive Edge

Our expertise & capabilities

- Our Sales teams consistently update themselves on the latest market developments and trends, to identify the potential impact on your Treasury needs and keep you well informed.
- Our structuring team has the required capabilities to provide you with effective and bespoke Treasury solutions that benefit your business by mitigating market exposures or enhancing returns.
- Our specialised Quantitative Strategies and Risk Analytics team stands ready to offer a comprehensive and value-added risk assessment, that would in turn assist you in better identifying and quantifying your key business/market exposures.



# Team Profile

Our experienced professionals

Left to right (this page)

**Mohammed Mansoor, CFA (standing)**

Senior Treasury Sales Dealer – Bahrain

**Eduard Smiesko (sitting)**

Head of Treasury's Client Solution Desk

**Mohammed Shabib (standing)**

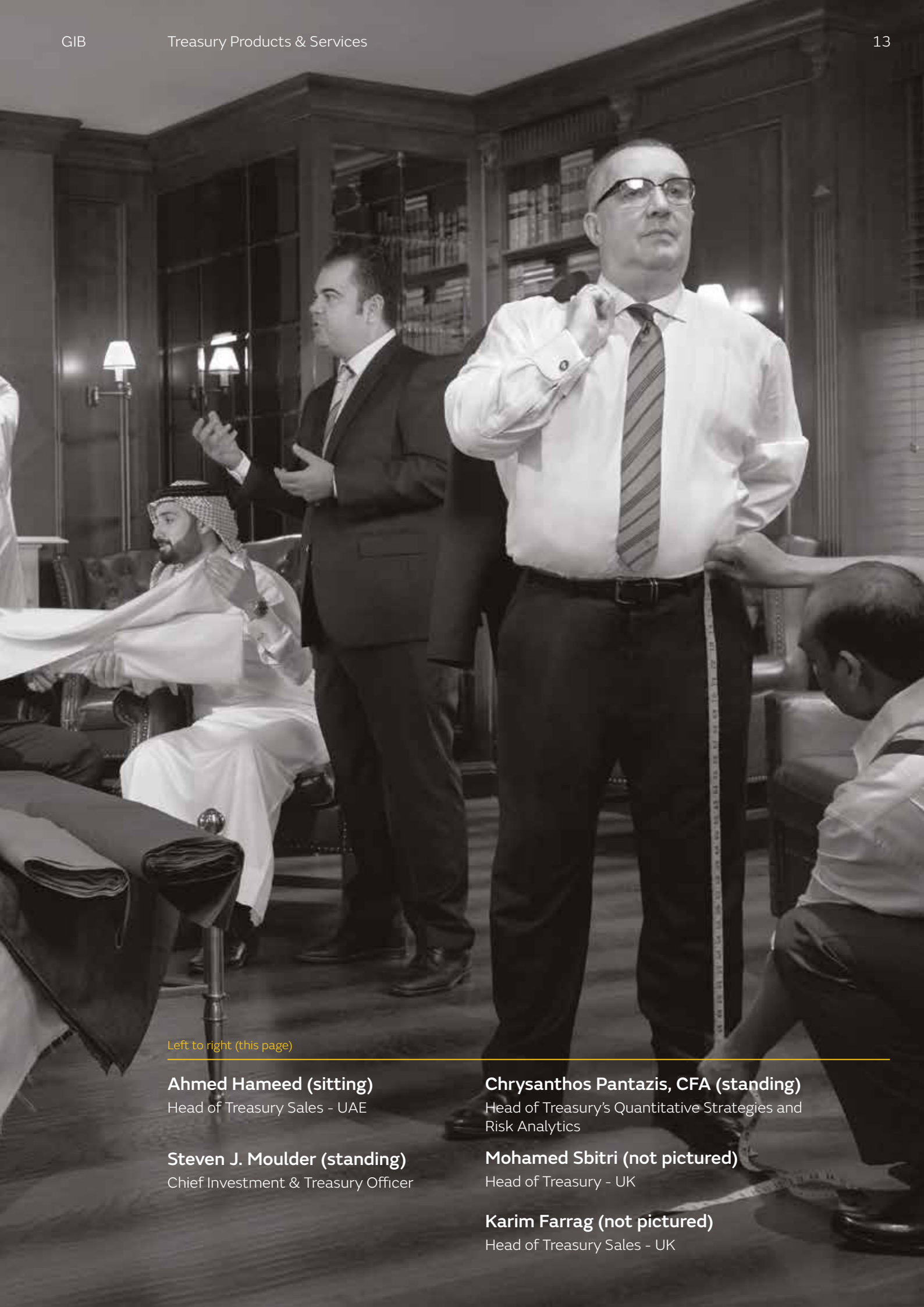
Head of Central Region Sales - KSA

**Fadi Nasser, CFA (sitting)**

Head of Treasury Sales – Bahrain

**Tarek Mourad (standing)**

Head of Eastern and  
Western Region Sales – KSA



Left to right (this page)

**Ahmed Hameed (sitting)**

Head of Treasury Sales - UAE

**Steven J. Moulder (standing)**

Chief Investment & Treasury Officer

**Chrysanthos Pantazis, CFA (standing)**

Head of Treasury's Quantitative Strategies and Risk Analytics

**Mohamed Sbitri (not pictured)**

Head of Treasury - UK

**Karim Farrag (not pictured)**

Head of Treasury Sales - UK



# Terms & Conditions

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Al-Dowali Building, P.O. Box 1017, 3 Palace Avenue,  
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