

Your preferred MENA bank in Europe

PRIVATE BANKING  CORPORATE AND INSTITUTIONAL BANKING  TREASURY AND CAPITAL MARKETS

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Who we are

Europe Arab Bank is part of the Arab Bank Group – connecting MENA and European markets

About EAB

Europe Arab Bank plc (EAB) provides as its core businesses Corporate and Institutional Banking (CIB), Private Banking and Treasury and Capital Markets services to its clients, focusing on business transacted between the UK and Europe and the Middle East and North Africa (MENA).

EAB plc is a wholly-owned subsidiary of Arab Bank plc, through which it has access to an extensive banking network in the MENA region. Arab Bank has one of the largest global Arab banking networks with over 600 branches. Arab Bank's extensive network covers key financial markets and centres globally.

EAB is part of a legacy that spans over 50 years of presence in the UK and Europe through the Arab Bank Group. With offices located in London and Paris, the Bank provides coverage across the continent. EAB has established a trusted reputation for financial stability, resilience and customer service. EAB's track record demonstrates a proven ability to support clients through regional instability and global challenges, including financial crises.





Our services

Corporate and Institutional Banking

Corporate and Institutional Banking provides banking services to European and MENA based companies and financial institutions. Country and product focussed teams work together to support clients across a wide range of markets and industry sectors. Trade, project and commercial real estate finance is offered as part of these services.

Private Banking

Private Banking provides banking services to high net worth individual clients and family offices. Services offered through the Bank's offices in London and Paris (EAB SA) include current and deposit accounts, mortgages, safe deposit boxes, and foreign exchange, gold, silver and securities dealing. The Bank also offers wealth management services to its clients in London.

Treasury and Capital Markets

Treasury and Capital Markets provides a range of financial products in money markets, capital markets, foreign exchange and derivative markets which can be tailored to meet the needs of the private and corporate clients and assist them in managing their financial risks.

Why EAB?

Seamless coverage, direct access – making it easy for you to do business across Europe and MENA

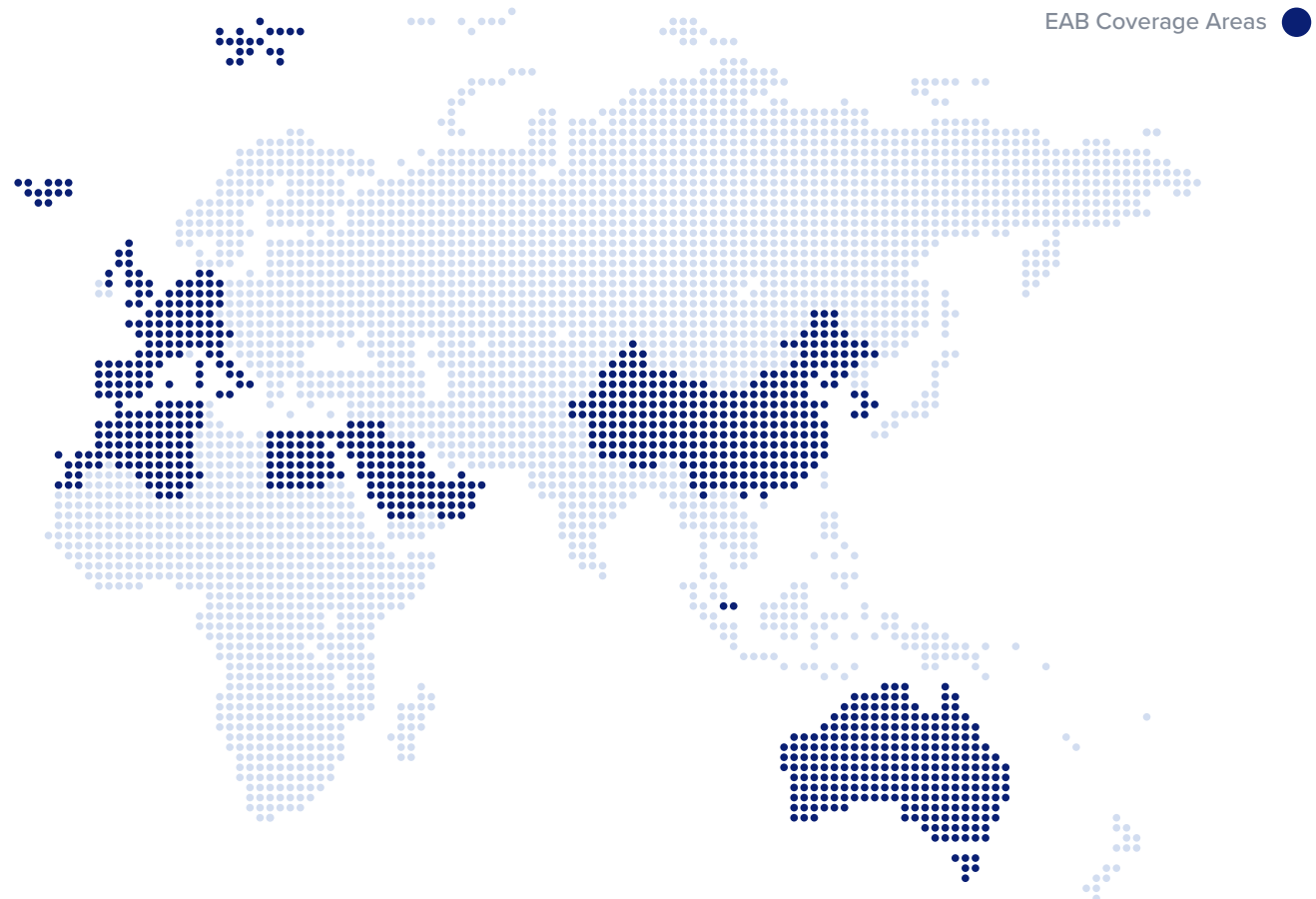
- Direct access to the MENA region through a single point of contact.
- Local expertise and execution: on the ground support in GCC countries, the Levant and North Africa.
- Deep industry, economic and cultural experience that adds value.
- Products, services and bespoke solutions that enable you to trade with confidence and efficiency.
- A trusted partner, even in the most challenging market conditions.

MENA Coverage

Algeria	Lebanon	Saudi Arabia
Bahrain	Morocco	Tunisia
Egypt	Oman	UAE
Jordan	Palestine	
Kuwait	Qatar	

Global Coverage

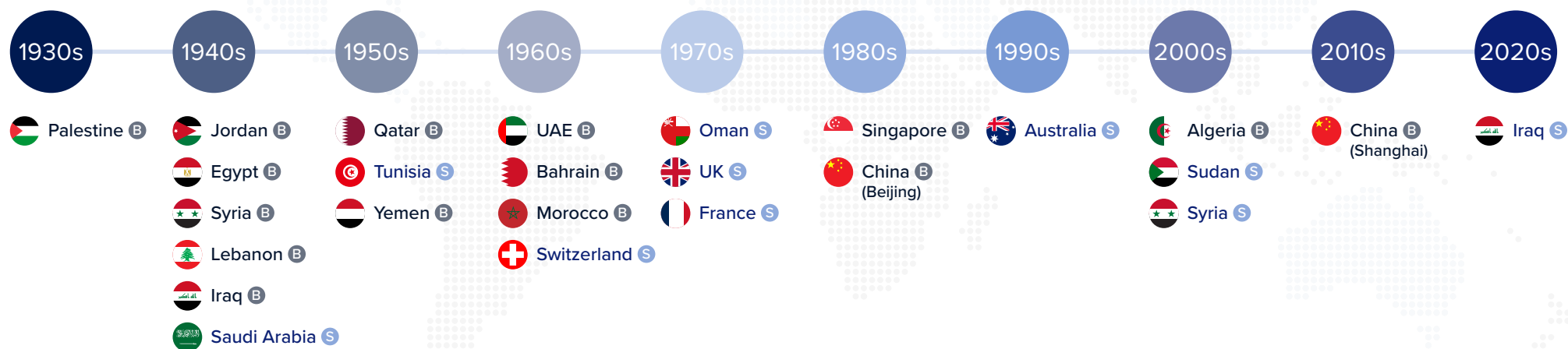
Australia	Italy	Singapore
Austria	Luxemburg	Slovenia
Belgium	Netherlands	South Korea
China	North America	Spain
France	Portugal	Switzerland
Germany	Scandinavia	United Kingdom



Arab Bank history

Arab Bank Group has a rich legacy of regional and international expansion since 1930

Arab Bank has a rich legacy that reflects both resilience and visionary expansion across generations. This legacy is a commitment to regional and global growth, continually adapting to serve its client's needs. Today, Arab Bank has one of the largest global Arab banking networks with over 600 branches covering key financial markets and centres globally.



B Arab Bank plc Branches

S Arab Bank Subsidiaries, Affiliates and Sister Company

Our credentials

We have financial strength, stability and are well recognised in our key markets

Arab Bank Group

2024 Financials*

Equity:

\$12.1 bn

Assets:

\$71.2 bn

Equity levels:

17.0%

of total assets

Net income before taxes:

\$1,446 mn

Liquid assets, including government securities:

42.7%

of total assets at group

Conservative risk profile underpinned by strong liquidity and capitalisation:

65.9% LTD

*Arab Bank Group Financials 2024 **Published by the financial times ***Europe Arab Bank plc Annual Report 2024

The Banker**

- Best Bank in the Middle East
- Bank of the year in Jordan
- Award for "Open Banking" in the innovation in Digital Banking Awards

Global Finance 2024

- Best SME Bank in the Middle East
- Best Bank in the Middle East
- World's Best Financial Innovation Labs
- Best Corporate/Institutional Digital Bank in Jordan, Egypt, UAE, Morocco, Bahrain and Algeria
- Best Online Cash Management Services in the Middle East
- Best Corporate/Institutional Digital Bank in Africa
- Best Corporate/Institutional Digital Bank in Middle East

Forbes Global

- Listed Among Forbes Global 2000 for the World's Most Successful Companies

Europe Arab Bank

2024 Financials***

Capital:

€442 mn

Net operating income:

€65 mn

Total assets:

€2.5 bn

Rating (S&P):

BB+

Private Banking

Trusted around the world, across generations. Services and support tailored to meet your needs.

Accounts

- Current, Fixed Term Deposit, and Call Deposit accounts available in all major currencies (other currencies may also be accommodated).
- Credit facilities are also available, subject to status.

Wealth Management

- A range of discretionary investment portfolios catering for different risk appetites, time horizons and investment objectives.
- A broad range of asset classes are available including equities and fixed income to help make your money work for you.

Visa Debit Cards

- A range of debit cards that provide you with convenient and secure access to money worldwide.
- The Standard Visa Debit Card offers global acceptance, enhanced security, seamless currency conversion and detailed statements for account holders.
- The Premium EAB Visa Debit Card, available in partnership with Royal Jordanian and **oneworld**, rewards you for your everyday spending with Royal Club Award Miles, unlocking access to exclusive perks, offers and luxury experiences.

Islamic Banking

- Shariah-compliant financial solutions designed to support individual goals while upholding your values.
- Current and deposit accounts structured using Qard Hassan and Wakala principles, avoiding interest and ensuring ethical use of funds.
- Home Purchase Plans and Buy-To-Let finance will be available shortly for clients acquiring UK property, with ownership and rental arrangements compliant with Islamic finance.
- All products are certified and supervised by an independent Shariah Adviser to ensure strict adherence to Shariah principles.

EAB Exclusive

- A premium lifestyle membership offering exclusive travel, dining, and shopping privileges.
- Members experience upgrades and benefits at over 650,000 hotels worldwide, plus airport lounge access through Priority Pass.
- With the complimentary Premium EAB Visa Debit Card, in partnership with Royal Jordanian, members can earn Royal Club Award Miles on most purchases.
- Access priority reservations, VIP event entry, and personal luxury sourcing through dedicated lifestyle specialists for members.

Please note – all investments involve risk, including the loss of principal

Private Banking

Trusted around the world, across generations. Services and support tailored to meet your needs.

Mobile Banking App

- A convenient way to manage your accounts easily and securely wherever you are.
- Provides a 360° view of your sole, joint and business bank accounts.
- Allows domestic and international payment transfers to be made as well as cards to be managed.
- You can easily authorise payments prepared by delegated profiles.

Safe Deposit Box Service

- A solid steel box, resistant to fire, flood, heat and other adverse factors, stored within our Mayfair premises.
- Access to your box can be granted without appointment during opening hours in a private room.

Foreign Exchange, Gold And Silver Dealing

- All major and most Middle Eastern currencies are traded with other currencies available on request.
- Currencies are converted at spot and forward exchange rates with the option for limit orders and stop losses.
- Commission-free transactions are available for account holders.

Securities Dealing

- An execution-only service for share transactions, corporate and government bonds covering transactions on most of the major world exchanges.
- Dealing can be undertaken in most corporate and government bonds in USD, GBP or EUR (subject to the liquidity of the security) with trading in other currencies available on request.

Mortgages

- Non-Resident Regulated Mortgages for clients not resident in the UK, who wish to purchase property in the UK for their personal use, that is, 'owner-occupied' residential property.
- Buy-To-Let Mortgages for MENA-based clients wishing to acquire residential real estate to rent in the UK (principally London).
- Funding solutions tailored to meet your individual needs with a single point of contact.

Please note – all investments involve risk, including the loss of principal

Corporate and Institutional Banking

Helping your business take advantage of European trade flow and investment opportunities in MENA and Europe

Corporate and Institutional Banking

- Multi-currency working capital facilities; syndicated and bilateral
- Medium and long-term financing
- Wide-ranging industry expertise
- Relationship banking
- Network banking

Trade Finance

- Bonds, guarantees, indemnities
- Forfaiting/end-user finance
- Letters of credit/discounting
- Bills of exchange/promissory notes
- Trade collections
- ECGD and ECA-supported finance
- Specialised trade services support

Project/Structured Finance

- Multi-sector expertise: power, water, energy, transport, etc.
- Long-term non-recourse and limited-recourse funding
- Ancillary bank facilities and products (EBL, SBL/C, L/Gs, CCIRS, etc.)
- Ability to originate and execute large-scale green and brownfield transactions in specialised MENA - Emerging Markets

Financial Institutions

- Treasury management solutions
- Credit services
- Foreign exchange
- International trade and finance

Commercial Real Estate

- Covering all aspects of the commercial real estate loan cycle from origination and transaction management
- Loan administration taken care of by an ongoing point of contact within the highly experienced commercial real estate financing team

Treasury and Capital Markets

Our team of traders, supported by sales and structuring professionals in the middle east, provide a comprehensive range of financial products to meet client investment, financing and hedging requirements in fixed income and currency markets.

Structured Solutions

- Risk and investment management solutions tailored to individual client needs
- We serve a range of corporate, private bank and select financial institutions across Europe and the Middle East

Fixed Income, Rates and Credit

- We trade European and MENA fixed income markets in cash and derivative products
- Sector coverage includes financials, sovereigns and corporates
- Access to local currency debt markets available via the Arab Bank network

Money Markets

- Benefit from our major presence in the global interbank money markets
- Client fixed income security financing launching shortly

Foreign Exchange

- Access to global FX markets with coverage in the majority of MENA currencies
- Spot, forward outright and currency swaps in most G10 currencies
- Live pricing and order monitoring for clients
- Quotes on silver and gold trading available
- Trade with us electronically via our new FX dealing platform for live liquidity streaming and on-demand execution

Contacts and offices



UNITED KINGDOM

Europe Arab Bank plc

35 Park Lane, Mayfair
London W1K 1RB
United Kingdom

T: +44 (0)20 7355 8230

F: +44 (0)20 7499 4193

W: eabplc.com



FRANCE

Europe Arab Bank SA

41 Avenue de Friedland
75008 Paris
France

T: +33 (0)1 45 61 60 00

F: +33 (0)1 42 89 09 78

W: eabsa.eu

Arab Bank Group offices

JORDAN

Head office

General Management
Centralised Operations Unit
P. O. Box 950544
Amman 11195

ALGERIA

Algiers

15 Al-Sa`ada Street
Shabani Haidara Valley
Algeria

BAHRAIN

Manama

P. O. Box 813, Building 540
Road 1706 - Block 317
Diplomatic Area

CHINA

Shanghai

Unit 4505-4506, Level 45
Two IFC, 8 Century Avenue
Pudong New Area
Zip Code: 200120

EGYPT

Cairo

46 Gamet
El Dowal El Arabia St.
Al-Mohandesseen- Al Giza

LEBANON

Beirut

P. O. Box 11-1015
Riad El-Solh Square
Banks Street, BCD

MOROCCO

Casablanca

P. O. Box 13810
174, Mohammad V Blvd

PALESTINE

Ramallah

P. O. Box 1476
Grand Park Hotel Street
Al Masyoon - Ramallah

QATAR

Doha

P. O. Box 172
Grand Hammed Area
Avenue no. 119

SINGAPORE

Singapore

80 Raffles Place
32 - 20 UOB Plaza 2
Singapore 048624

UAE (UNITED ARAB EMIRATES)

Abu Dhabi

Al Nasr St, Skh
Tahnoon Bin Mohammad
Building

Dubai

P. O. Box 11364
Al-Ittihad St.
Port Saeed Area

Arab Bank Subsidiaries and Affiliated Companies

AUSTRALIA

Arab Bank Australia Ltd

P.O. Box N645
Level 7, 20 Bridge Street
Sydney NSW 2000

OMAN

Oman Arab Bank S.A.O

North Ghubra
P.O. Box 2010
Postal Code no.112 Ruwi

SWITZERLAND

Arab Bank (Switzerland) Ltd

Place de Longemalle 10-12
P.O. Box: 3575
CH – 1211 Geneva 3

SAUDI ARABIA

Arab National Bank

P.O. Box 56921
King Faisal Str.
North Murabba,
Riyadh 11564

TUNISIA

Arab Tunisian Bank

P.O. Box 520
9 Rue Hedi Nourira
Tunis 1001

Arab Bank Representative Offices

SOUTH KOREA

Seoul (Representative Office)

Seoul Square Building, 5th Floor
416, Hangang-daero, Jung-gu,
Seoul, 04637, Korea

