

New Contracts

Unit	Client	Product/Service	Platform
Banks	APS Bank - Malta	ICBS	Unix/Oracle
Banks	Al Mawarid Bank - Beirut	ICBS - Capital Markets	Intel/Linux/Windows
ERP	TFM - Dubai	IMAD	Windows/Oracle
ERP	Taoseel - Basrah	IMAD	Windows/Oracle
ERP	TAIF Shipping - Basrah	IMAD	Windows/Oracle
ERP	Erbil Bank - Erbil	IMAD - HR and Fixed Assets	Windows/Oracle

APS Bank - Malta is a universal bank active in Malta. All ICBS modules were acquired. The going live is scheduled for June 2016.

Al Mawarid Bank - Beirut acquired the ICBS Capital Markets module which will be interfaced with the bank's core banking.

TFM - Dubai, Taoseel - Basrah and TAIF Shipping - Basrah, transport and logistics companies within the same group, acquired IMAD.

Erbil Bank - Erbil, already an ICBS user, acquired the IMAD Human Resources and Fixed Assets modules.

Deployments

- **In Lebanon:**
Sogecap - Beirut went live with LIRIS Group Term Life module in December 2014.
Libank - Beirut went live with the ICBS Money Market module in November 2014.
BLC Bank - Beirut went live with ICBS Capital Markets integrated with BLC Core Banking, in December 2014.
- **In UAE:**
TFM - Dubai is up and running on IMAD General Accounting and Fixed Assets modules since December 2014.
- **In Iraq:**
Taoseel - Basrah and TAIF Shipping - Basrah are up and running on IMAD General Accounting and Fixed Assets modules since December 2014.
- **In Somalia:**
International Bank of Somalia - Mogadishu is up and running since October 2014 on ICBS Core, Financing modules, Branch operations and Transfers.

Customer Training

A team from **BLOM Bank - France** was trained on the IMAD Fixed Assets module by Mr. Youssef Abou Haidar, Senior Supervisor in the ERP Unit, from 15/10/2014 to 16/10/2014 in Paris.

A team from **TFM - Dubai, TAIF Shipping - Basrah and Taoseel - Basrah** attended the training in Beirut on IMAD General Accounting, Fixed Assets and Budget Control modules administered by Mr. Youssef Abou Haidar, Senior Supervisor in the ERP Unit, from 24/11/2014 to 29/11/2014.

A team from **Shatt Al Arab Insurance Company (SAIC) - Basrah** followed a training on CIRIS modules Policy Administration Medical and Reinsurance respectively from 23/10/2014 to 26/10/2014 and on 28/11/2014 in Beirut administered by Mr. Rony Awad, Operations Manager in the Insurance Unit.

Sponsorship: Thomson Reuters

BML Istisharat sponsored an event organized by Thomson Reuters: The "Governance, Risk and Compliance (GRC) Roundtable Series" on 21/10/2014 in Beirut. The event was attended by GRC specialists and bankers to discuss key challenges and share best practices. Mr. Antoine Faddoul, Assistant Director in the Banking Unit, represented our company. Topics covered included Compliance and KYC, Fraud Management, Information Security, Enterprise Risk Management and Business Growth.

Ranking and Recognition

BML Istisharat was selected in Gartner's Magic Quadrant for International Retail Core Banking. Positioning was based on our product's broad functional coverage and our customer support and implementation experience which was one of the higher-rated scores among surveyed customer references. Out of 40 vendors evaluated, only 20 were selected in the Magic Quadrant. (Gartner Magic Quadrant for International Retail Core Banking - November 13, 2014).

Yesterday...

30 years ago: GIC - Cyprus

Newsletter Q4 1984

General Insurance Company (GIC) - Cyprus selected CIRIS. GIC is our first Cypriot customer.

20 years ago: ASTIR Insurance - Cyprus

Newsletter Q4 1994

ASTIR Insurance - Cyprus selected CIRIS to support its operations.

10 years ago: Senteurs d'Orient - Beirut

Newsletter Q4 2004

Senteurs d'Orient - Beirut, manufacturer of traditional luxury soaps, selected IMAD for its activities. Senteurs d'Orient is still an IMAD user.

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 -Cairo
 -Baghdad
 -Erbil
 -Damascus
 -Riyadh
 -Manama
 -Manama

Insight

New recruits:

Fady Al Ghaoui, B.Sc. in Computer Science from USEK - Kaslik, joined our company on 07/10/2014. Fady joined our Insurance Unit as Analyst Programmer (See photo).



Fady Al Ghaoui



Aya Hawwa

Aya Hawwa, B.Sc. in Computer Science from USJ (Saint Joseph University), joined our company on 20/10/2014 as Programmer in the Banking Unit (See photo).

2014 Briefs

New contracts:

ICBS:

- APS Bank - Malta
- Al Mawarid Bank - Beirut
- BLC Bank - Beirut
- Middle East and Africa Bank - Baghdad

CIRIS/LIRIS:

- Shatt Al Arab Insurance Company - Basrah

IMAD:

- TFM - Dubai
- Taoseel - Basrah
- TAIF Shipping - Basrah

Export represented as percentage of total billings:

- 81% for ICBS
- 88% for CIRIS/LIRIS
- 66% for IMAD
- 72% for all products

People

Born:

Lucas Samaha, son of Kaline Noujaim Samaha, Assistant Product Manager in the Banking Unit, on 27/11/2014 (See photo).



Lucas Samaha



Lynn Ghotmi

Lynn Ghotmi, daughter of Hala Saab Ghotmi, Project Leader - Banking Unit, and Issam Ghotmi, Senior Project Leader - Banking Unit, on 15/12/2014 (See photo).

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The Newsletter



ISTISHARAT group internal bulletin

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BML ISTISHARAT
 INFOEL
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SAL - BEIRUT
 S.A. - PARIS
 INC. LOS ANGELES



Quality
 ISO 9001
 SAIGLOBAL
 CERT-0034008



ICBS
 for
APS Bank- Malta

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IMAD

for

TFM - Dubai
Taoseel - Basrah
TAIF Shipping - Basrah
Erbil Bank - Erbil

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LIRIS - Group Term Life

live at

Sogecap - Beirut

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2014 New contracts:

4 for ICBS

1 for CIRIS/LIRIS

3 for IMAD

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