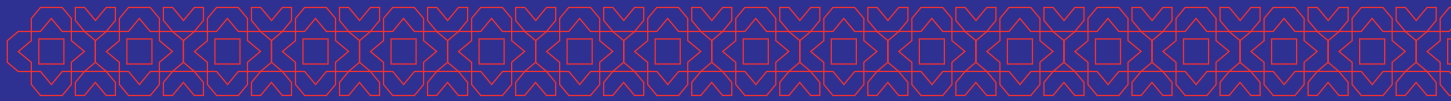


الملف التعريفي BANK PROFILE

2026



DEVELOPMENT AND INVESTMENT



Chairman's Message

The establishment of Bin Dowal Islamic Microfinance Bank marks a significant milestone in our journey, reflecting our commitment to actively contribute to the development of Yemen's banking sector. Our primary objective is to deliver innovative financial and banking services that meet the aspirations of individuals and entrepreneurs, thereby facilitating economic and social development.

Since our inception, we have been dedicated to establishing the bank as a leader in Islamic finance and financial inclusion. We achieve this through modern, secure, and Sharia-compliant banking solutions that empower our target groups to pursue their goals with confidence and stability.

We extend our sincere appreciation to our dedicated staff and the trust of our valued clients. The bank has successfully established itself as a trusted financial institution with an extensive network of branches and service points across various governorates, ensuring high-quality and efficient service delivery to our customers nationwide.

At Bin Dowal Bank, we are moving towards the future with a focus on our core values: transparency, innovation, and community service. We strive to be the bank closest to our customers and the most significant contributor to supporting the national economy..

Thank you

Chairman of the Board
Mr. Saeed Omar Al-Ma'ari



About the Bank:

Bin Dowal Islamic Microfinance Bank was founded under official license No. (984/CBY/2022) from the Central Bank of Yemen and has established itself as a prominent national institution in Islamic banking. The bank's mission centers on empowering individuals and Small and Medium-sized Enterprises (SMEs) while advancing financial inclusion and driving economic development across Yemen.

The establishment of Bin Dowal Bank addressed a clear market need for a modern financial institution that harmoniously combines traditional Islamic principles with cutting-edge banking innovation. Our services provide safe and dependable financial solutions designed to serve the varied requirements of our community, particularly targeting productive sectors, entrepreneurs, and small business owners.

From the outset, Bin Dowal Bank has focused on delivering exceptional banking services grounded in trust, transparency, commitment, and innovation. We provide a comprehensive range of both conventional and digital banking solutions aimed at making financial services more accessible and fostering sustainable community progress.

Based in Al Mukalla, Hadhramout Governorate, the bank operates through an extensive branch network across Yemen. We have developed robust plans for both geographic and digital growth to reach all governorates. Our ongoing commitment to digital transformation includes developing innovative technology platforms like the Bin Dowal Pay wallet, which plays a crucial role in improving customer service and realizing our ambition to become Yemen's foremost provider of inclusive and sustainable Islamic finance.

Reach and Outreach:

Bin Dowal Islamic Microfinance Bank continues a long-standing tradition of providing innovative financial and banking solutions. We are dedicated to promoting financial inclusion and offering comprehensive banking services that meet the needs of both individuals and businesses.

The bank boasts an extensive network of over 35 branches across various governorates. This is complemented by more than 1,700 service points distributed through the Dowal Express network, ensuring easy, secure, and widespread access to banking services for all customers across different regions.





Vision:

To be the most trusted Islamic financial institution that empowers our clients, employees, and communities to achieve sustainable prosperity through Shari'ah-compliant innovation and ethical banking excellence.

Mission:

To deliver comprehensive, innovative Islamic financial solutions that serve individuals, businesses, and society at large. We are committed to creating value for our clients, employees, and shareholders through operational excellence, ethical practices, and adherence to Islamic principles, while contributing meaningfully to Yemen's economic development and social progress.

01

Services for Companies and Organizations

Integrated Solutions to Enhance your Business Growth

Accounts and banking services:



Companies Current Account:

For efficient cash flow management, with the added benefit of obtaining checkbooks.



Investment Deposits for Companies:

Invest your surplus liquidity to achieve competitive returns.



SWIFT Transfers:

Your secure gateway for sending and receiving large sums of money globally.



Letters of Guarantee:

We provide the ability to obtain letters of guarantee to meet the requirements of commercial and banking transactions and guarantee contractual obligations with ease and confidence.



02

Personal Banking

Banking Solutions That Meet Your Aspirations

1. Bank accounts:



Current Account:

Manage your daily financial transactions easily and securely through our network of branches and digital channels.



Savings Account:

Your secure option for saving with the freedom to access your funds and achieve Sharia-compliant investment returns.



Investment Deposit Account:

Grow your savings with competitive returns by investing them for flexible time periods (months, one year, or more).



Minor Account:

Plan for your children's future and start their savings journey early, with an account that grows with them and lays the foundation for their financial future.

03 e-services

Digital Banking for Modern Life

1- Bank cards:

- ▶ **Debit Card:**
Shop and withdraw cash securely from millions of stores and ATMs worldwide via the MasterCard global network.
- ▶ **Prepaid Card:**
Ideal for digital shopping, providing complete control and absolute security for online purchases.
- ▶ **Credit Card:**
Designed for VIPs and business professionals, offering exceptional purchasing power and financial flexibility.
- ▶ **Noor Card:**
A card specially designed to empower women, offering complete independence to manage daily financial transactions and shop with confidence and security.

2 - ATM Network:

A wide network ensuring quick access to cash in various vital locations.



3 - Mobile Banking App:

Manage card settings, make transfers, pay bills, monitor accounts, and withdraw cash from ATMs without a card using our (Card-Less) service.

4 - Point of Sale (My Purchases Network):

Shop and pay easily at thousands of stores without the need to carry cash.

5 - Web Banking (for Businesses):

Your platform for comprehensive financial management and access to a wider range of banking services from anywhere.

04 Bin Dowal Pay



The Innovative Digital Wallet

Bin Dowal Islamic Microfinance Bank has launched Bin Dowal Pay, an innovative digital wallet aimed at empowering customers to easily and securely manage their daily financial transactions using their mobile phones.

This wallet provides a comprehensive range of services, including deposits, transfers, withdrawals, payments to merchants and invoices, as well as the ability to send and receive both local and international remittances. It is directly linked to the bank's accounts, allowing customers to conduct financial transactions without the need to visit a branch.

Bin Dowal Pay is a core component of the bank's vision for digital transformation and a key driver for promoting financial inclusion in the Republic of Yemen. It offers modern and secure financial solutions that cater effectively to the needs of individuals, merchants, and small businesses.



03 Financing Services



Reconstruction – Housing & Construction:

Financing dedicated to building homes and residential projects.



Integration – Personal Needs:

Financing dedicated to covering personal needs (furniture, household appliances, essential goods, etc.).



Thimar – Small & Micro Projects:

Comprehensive financing designed to support Small and Micro



Solar Energy – Renewable Energy:

Financing dedicated to purchasing solar energy systems.



Zad – Education:

Funding allocated to cover education costs.



Noor – Women's Projects:

Financing that facilitates women's ability to manage and expand their Small and Micro Projects.



COMPLIANCE STATEMENT

Bin Dowal Islamic Microfinance Bank affirms its strong commitment to implementing the highest standards of financial compliance and Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT), in accordance with Law No. (1) of 2010 and its amendments under Law No. (17) of 2013, and in alignment with the Forty Recommendations of the Financial Action Task Force (FATF).

As the Republic of Yemen is a member of the Middle East and North Africa Financial Action Task Force (MENAFATF), the Bank operates within a framework consistent with the international standards and fully complies with all directives and circulars issued by the Central Bank of Yemen - Head Office, Aden, and other relevant regulatory authorities.

The Bank has adopted robust internal policies and control procedures designed to detect and prevent illicit financial activities, including money laundering, terrorist financing, fraud, and corruption, while fostering a strong culture of compliance across all operational and managerial levels.

The compliance function is overseen by a certified Compliance team and MRLO is holding the CAMS (Certified Anti-Money Laundering Specialist), and the Bank places great emphasis on continuously developing its compliance team through specialized training programs and professional courses, both locally and internationally, to ensure full adherence to global best practices and standards in compliance.

Furthermore, the Bank is registered under the U.S. Foreign Account Tax Compliance Act (FATCA) as a Participating Foreign Financial Institution (Participating FFI) and holds the following Global Intermediary Identification Number (GIIN): GIIN: PTVIH.99999.SL.886



Anti-Money Laundering and Terrorism Financing (AML/CFT)



Bin Dowal Islamic Microfinance Bank prioritizes high standards of compliance and transparency in all its financial operations. This focus is a fundamental aspect of our strategy to build trust with clients and partners. To achieve this, the bank utilizes the AML FinShield global system, a recognized leader in compliance management and in combating money laundering and terrorist financing.

This system significantly enhances the compliance department's ability to monitor and analyze financial transactions, ensure the accuracy of customer data according to Know Your Customer (KYC) standards, and detect any suspicious activities early. AML FinShield is distinguished by its direct link to international blacklists such as OFAC, EU, and UN HT, and its full support for local lists issued by the Central Bank of Yemen. This strengthens the effectiveness of our screening and verification procedures, ensuring compliance with both international and local standards.

Through this comprehensive approach, Bin Dowal Bank reaffirms its commitment to providing a safe and reliable financial environment and demonstrates its dedication to integrity and transparency in all its dealings, thereby fostering ongoing trust with both its clients and the financial community.

Corporate Governance:

In line with international corporate governance standards, the Board of Directors of Bin Dowal Bank has reinforced its commitment to governance principles by developing its own comprehensive governance guidelines. The Board has also established several key committees to ensure effective oversight and management:

- . Governance , Nomination and Remuneration Committee
- . Risk Committee
- . Audit Committee



Local Partnership:



Foreign Partnership:



Correspondent Banks:



صهار
الإسلامية

مصرف الراجحي
alrajhi bank



صهار
الدولية



بنك الاتحاد
Bank al Etihad



بنك السلام
Al Salam Bank



CZCB



بنك بيروت
Bank of Beirut
Banking Beyond Borders



SABA
AFRICAN
BANK
بنك سابا الأفريقي

ADIB



مصرف أبوظبي
الإسلامية

Jordan Islamic Bank
A member of Al Baraka Banking Group



Bank Branches

Name

Address

Main Branch	Hadhramout - Al Mukalla - Jul Masah - Main Street
Al-Shihri Branch	Hadhramout - Al-Shihri - Al Mansoura, opposite Awsan Hospital
Al-Sharj Branch	Hadhramout - Al- Sharj - First Street
Al-Masakin Branch	Hadhramout - Fuwah - next to Bin Dowal Station
Al-Mukalla Branch	Hadhramout - Al Mukalla, next to Haya Hospital
Hyper Branch	Hadhramout - Al Mukalla - AL- Sharh - opposite the hypermarket
Buwaish Branch	Hadhramout - Al Mukalla - Buwaish - next to Mecca Hotel
Tarim Branch	Hadhramout - Tarim - Main Street - Hospital Roundabout
Sah Branch	Hadhramout - Sah - AL-Siqa District - Main Street
Sayun Branch	Hadhramout - Sayun - Algeria Street - opposite the post office
Fawh Branch	Hadhramout - Fuwah - Al Mutadarin - Main Street
Dawan Office	Hadhramout - Dawan - Badha
Al-Hawta Office	Hadhramout - Sayun - Al Hawta
Al-Shafea Branch	Hadhramout - Al Mukalla - Fuwah - AL- Shafea
Al-Ulayb Office	Hadhramout - Al Ulayb - Wadi - Hadhramout
Al-Qatn Office	Hadhramout - Al Qatn
Port Office	Hadhramout - Al Mukalla - behind - Al Mukalla Port
Airport Office	Hadhramout - Sayun - Western Airport Street
40 Apartments Branch	Hadhramout - Al Mukalla - Bin Mahfouz Towers
Al-Dis Branch	Hadhramout - Al Mukalla - Al-Dis - Salalah Hotel
Al-Hami Office	Hadhramout - Al Hami - Main Street

Name

Address

Al-Saylah Branch	Aden - Al-Saylah
Al-Fayoush Branch	Aden - Al-Fayoush - Main Street
Al-Mualla Branch	Aden - Al-Mualla - Main Street
Crater Branch	Aden - Crater
Al-Buralka Office	Aden - Al-Buralka - Main Street
90th St. Branch	Aden - 90th Street
Al-Durain Branch	Aden - Shelkh Othman
Khor Maksar Branch	Aden - Khor Maksar - Al-Shabat
Al-Ghaidhah Branch	Al-Mahra - Al-Ghaidhah
Sayhut Branch	Al-Mahra - Sayhut - Main Street
Shahn Branch	Al-Mahra - Shahn - Main Street
Hasween Office	Al-Mahra - Haswayn
Ataq Branch	Shabwah - Ataq
Al-Makha Office	Taiz - Al-Makha
Taiz Branch	Taiz - Jamal Street
Marib Branch	Marib - Sana'a Street
Socotra Branch	Hadibu - 20th St. - Opposite Yemen Airways




Board of Directors





الرقم المجاني
8000644

 info@bank-bindawal.com

 www.bank-bindawal.com

    [bindowalbank](https://www.facebook.com/bindowalbank)