



MEMBER SPOTLIGHT

Mashreq

May 2026





Fast Facts

Present in
15 countries

Number of Employees
6,000+

D-SIB
Designated a Domestic
Systemically Important Bank

Introduction

Mashreq is a leading financial institution headquartered in Dubai, serving individuals, entrepreneurs, corporates, and institutions across the U.A.E. and key regional and international markets. With a heritage spanning nearly six decades, Mashreq combines digital-first innovation with deep relationship banking across retail banking, corporate and investment banking, global markets, transaction banking, Islamic banking, wealth management, and treasury. The bank delivers secure, advanced, and customer-centric experiences while actively driving the transition toward a sustainable economy. Through a robust Environmental, Social, and Governance (ESG) framework, Mashreq is committed to facilitating sustainable finance, fostering responsible operations, and delivering positive societal impact.

With an extensive international footprint spanning the U.A.E., Oman, Qatar, Kuwait, Bahrain, Egypt, Pakistan, Türkiye, India, the UK, the U.S., Hong Kong, Nepal, China, and Bangladesh, Mashreq seamlessly connects regional businesses with global markets while maintaining deep local expertise.

Guided by its core purpose to help customers Rise Every Day, Mashreq partners with clients to navigate change, unlock sustainable growth opportunities, and achieve long-term success.

For more information, please visit: www.mashreq.com

Mashreq New York

Mashreq commenced its operations in New York as an Edge Act corporation in 1984, and subsequently in 1989, transitioned into a fully authorized New York State chartered branch. Mashreq-New York Branch holds direct membership in both the Fedwire and CHIPS US Dollar clearing networks.

Mashreq-New York provides an extensive array of Corporate Banking, Supply Chain, Trade Finance and Correspondent Banking solutions, all conveniently accessible through a unified platform. Mashreq's highly motivated team is dedicated to surpassing client expectations, positioning itself as a preferred financial partner. Leveraging financial innovation, operational excellence, and technological advancements, Mashreq-New York has emerged as a significant player in the MENA and North America trade corridors. Mashreq – New York is equipped to serve multinational corporations and international banks, catering to the unique needs of its esteemed corporate and financial institution clients who engage in both international and domestic trade across its expansive global network.

Whether it is proficiently navigating letters of credit negotiations or devising innovative corporate solutions, Mashreq's team possesses the necessary expertise to meet and exceed client objectives, fostering mutually beneficial growth. Mashreq's team is adept at meticulously analyzing each distinct situation, tailoring transactions accordingly. Mashreq adopts a holistic approach, considering the comprehensive spectrum of client requirements, including factors such as seasonal and cyclical needs, macro-economic trends, and multi-lateral agreements, always keeping the "big picture" in focus.

Mashreq's Geographies

Driven by organic growth, Mashreq has cultivated a unified, collaborative culture across diverse geographies while delivering market-leading financial solutions to an international clientele spanning Asia, the Middle East, Europe, and the US.

Year-end 2025 Financial Highlights	2025 Values in AED billions
Net profit Before Tax	8.3
Revenue	12.6
Total Assets	335
YoY Loans & Advances Growth	32%
YoY Customer Deposits Growth	27% (CASA 62%)
Return on Equity	20%
NPL to Gross Loan Ratio	1.0%

\$30 billion

Sustainable finance pledge by 2030

Credit Ratings	Long-term Rating	Outlook
Fitch	A	Stable
Standard & Poor's	A	Stable
Moody's	A3	Stable

Accolades

Mashreq received multiple prestigious awards in 2025, reaffirming the Bank's leadership and excellence in the industry:

The Banker – Top 1000 World Banks

Best Performing Bank in the U.A.E. (third consecutive year)
#1 in the Middle East for Return on Capital (third consecutive year)
#1 in the Middle East for Return on Assets (second consecutive year)

The Banker: Bank of the Year – UAE

Number 1 Listed Bank in the Middle East by S&P Market Intelligence

Gartner Eye on Innovation Award

Innovation in Financial Operations – Cypher

Euromoney Transaction Banking Awards

Best Cash Management Bank in the Middle East

Forbes Middle East

Most Sustainable Projects in the Middle East

Euromoney Real Estate Awards

The Middle East's Best Cash Management Bank

Euromoney Financial Institution Awards

#1 Trade Finance Provider in Africa and Leader in the Middle East

Euromoney Cash Management Survey

Ranked #1 by Clients in the Middle East

Euromoney Trade Finance Survey

Best Trade Finance Bank in the Middle East

Euromoney Awards for Excellence

The Middle East's Best Bank for Large Corporates
The Middle East's Best Digital Bank for Large Corporates
The Middle East's Best Bank for Homeowners

The Digital Banker – Global Islamic Finance Awards

Best Islamic Digital Bank – Middle East

Euromoney Cash Management Survey

Ranked #1 by Clients in the Middle East

Euromoney Trade Finance Survey

Best Trade Finance Bank in the Middle East

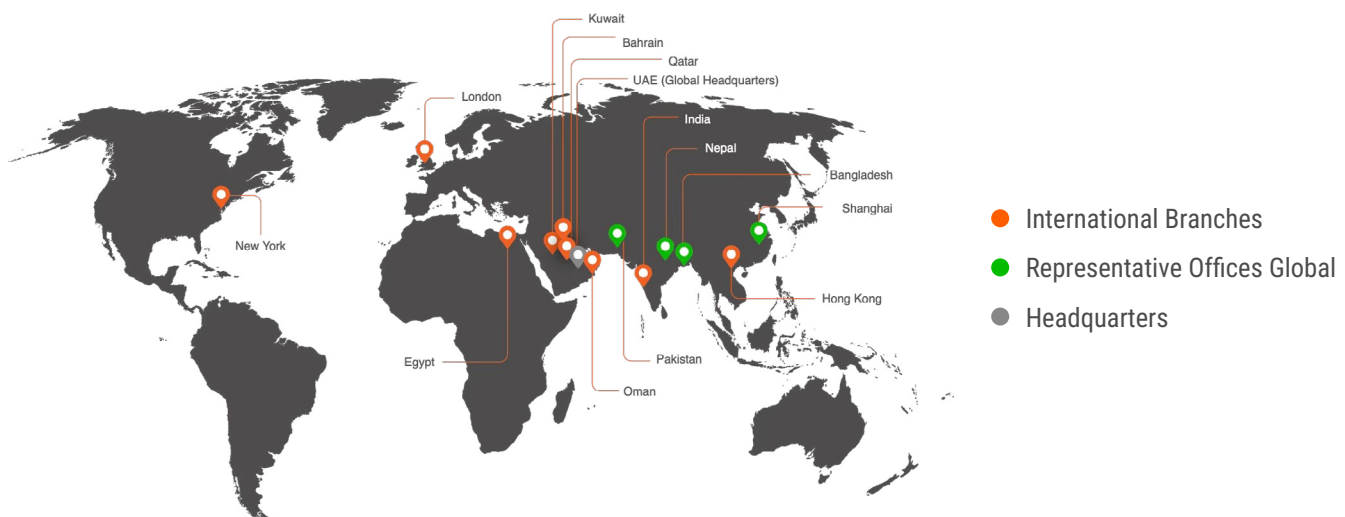
Euromoney Awards for Excellence

The Middle East's Best Bank for Large Corporates
The Middle East's Best Digital Bank for Large Corporates
The Middle East's Best Bank for Homeowners

The Digital Banker – Global Islamic Finance Awards

Best Islamic Digital Bank – Middle East

Leadership



Leadership



Group Chief Executive Officer
Ahmed Abdelaal



Group Head - International
Banking Group
Tarek El Nahas



Country Head - New York
Faizan Ahmad Siddiqui

New York Branch Management



Sr. Vice President,
Head of Corporate Banking - US
Ajit Goswami



Vice President,
Head of FI Sales - North America
Jack N. Kowalczyk



Vice President,
Sr. Relationship Manager
Donika (Dona) Qosja

Contact

A: Mashreq Global HQ
1a, Financial Center Street, Dubai,
United Arab Emirates

Mashreq Website
www.mashreq.com/en



@MashreqX
www.x.com/MashreqTweets

A: Mashreq - New York
17 State St. New York - 10004,
New York, United States of America

Mashreq - NY Website
www.mashreqbank.com/en/usa/home



@Mashreq LinkedIn
www.linkedin.com/company/mashreq-uae



U.S.-U.A.E. Business Council
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