Knowledge Empowers You

Profile 2019 – 2020
INSTITUTE OF BANKING STUDIES

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His Highness
Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah
Amir of the State of Kuwait
His Highness
Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah
Crown Prince of the State of Kuwait

His Highness
Sheikh Jaber Mubarak Al-Hamad Al-Sabah
Prime Minister of the State of Kuwait
Chairman of the Board
Dr. Mohammad Yousef Al-Hashel
Governor, Central Bank of Kuwait
Director General’s Message

During the training year, 2018/2019, the IBS has executed its strategic plan and continued to develop and present high-quality programs, services and activities.

The IBS training plan, approved by the board of directors, has been keen to present distinguished programs that cater for the needs of human resources in Kuwaiti Banks, in line with international standards. This effort was exerted in collaboration with the ten committees specialized in all banking disciplines, to study the actual needs of the banks. Furthermore, the plan includes new programs launched for the first time, as well as our signature strategic projects and activities that have been very successful in recent years.

Since the IBS plays an intrinsic role in developing human resources in all sectors of the state, including the banking sector, this brochure will also include the additional training programs which are planned at this stage for the training year 2019/2020. These programs, which will be offered to different organizations and member banks, will greatly increase the number of IBS beneficiaries, both locally and internationally.

On another level, the IBS will continue to present a number of programs and initiatives launched by The Central Bank of Kuwait and other banks, ensuring the social role of these banks. These initiatives target fresh graduates in particular and Kuwaiti society in general.

In conclusion, we at the IBS are determined to continue our efforts to present many remarkable activities to the banking and finance community of Kuwait. We aim to positively take part in local, regional and international events of interest to this community, which will be detailed in this brochure. In doing so, we intend to diligently serve human resources in both the finance and banking community in Kuwait. Finally, we hope that we can successfully fulfill the IBS mission and contribute to developing the banking industry in Kuwait.

Yours sincerely,

Prof. Yaqoub S. Y. Alrefaei
Director General
Establishment

The Institute of Banking Studies (IBS) is a not-for-profit semi-governmental organization that was originally established in 1970 by an Amiri Decree as the “Banking Studies Center”. It was conferred with the status of a Specialized Institute in 1982 under the name of “Institute of Banking Studies” (IBS) by an amendment of the Amiri Decree. The IBS functions under the auspices of the Central Bank of Kuwait. By virtue of the Amiri Decree, the IBS can offer education, training and English language programs and research to serve the developmental needs of the Kuwaiti banking and finance sector.

Experience

With nearly 50 years of experience working closely with the banking and financial sector of Kuwait, the IBS has been instrumental in the process of transferring know-how and new ideas to this vital sector. It has diversified its product offerings to include professional certification programs, executive development programs, training and development courses in ten major areas, assessment and testing, English language training, e-learning, and business and finance research publications.

The IBS sees itself as a provider of solutions, assisting its clients to develop their staff and, in turn, their businesses. The IBS has developed an expanding network of distinctive international and regional faculty who combine academic qualifications and industry expertise. It has established global alliances with prestigious professional organizations, such as the Chartered Financial Analyst Institute, the Institute of Certified Professional Managers, the Society for Human Resources Management Institute, the Institute of Internal Auditors, the Institute of Management Accountants, and ACI, The Financial Market Association. It works with highly
selective elite academic organizations such as Harvard Business School USA, and professional educational bodies such as Management Centre Europe (affiliated with the American Management Association), Belgium.

The IBS provides training in conjunction with the Union of Arab Banks and cooperates with many internationally renowned bodies of learning.

The quality of services provided is of paramount importance and is recognized by the fact that a number of programs that have been developed over the years are internationally accredited by our Trusted Partner: The London Institute of Banking & Finance (LIBF) - UK, one of the world’s oldest professional bodies in banking and financial services and the only one in the UK that has been granted degree awarding powers by the Privy Council.
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Director General
Institute of Banking Studies
Secretary to the Board

As of August 1, 2019
IBS Management

Prof. Yaqoub S.Y. Alrefaei
Director General

Muhalhel Al Mudhaf
Head of Operations Department

Osama Al Duaij
Head of Administration & Human Resources Department

Dr. Thalaya Alfouzan
Head of Information Systems Department

Eng. Suha Isaac Al-Awadhi, MBA
Head of Training Department

Huda Al-Majzoub
Head of Marketing & Public Relations Department

Rajyah Shoukry
Head of Quality Control & Business Development Office

Tariq Bayoumi
Head of Finance Department

Fida Al Hanna
Acting Head of Consultancy & Research Department

Dr. Ahmad Al-Otaibi
Center Head - Islamic Programs Training Department

Elham Hajj, MLIS
Center Head - Educational Programs & Scholarships Academic and Educational Certifications Department

Ahmed Ayed
Internal Auditor

As of August 1st 2019
Faculty and Consultants

Eng. Suha Isaac Al-Awadhi, MBA
Head of Training Department

Dr. Ahmad Al-Otaibi
Center Head - Islamic Programs
Training Department

Dr. Riyadh Al Khulaify
Consultant – Islamic Programs Center

Desmond Nelson
Consultant – Training Department

Mashael Thaar Al-Mutairi
Section Head – General Accountants,
Master of Accounting, CM, MAC

Mark Kandl
Trainer - Training Department

Gerard Joseph Barrett
Trainer - Training Department
Exam Centre Manager (Cambridge)

As of August 1, 2019
Mission
The IBS contributes effectively to the growth and prosperity of the Kuwaiti banking and financial sector by providing state-of-the-art professional education, training, research and consultancy services that align talent, experience, knowledge and skills capabilities within this sector to global standards.

Vision
The IBS is a leading local and regional institution specialized in providing training, professional education, research and consultancy services in the banking and finance areas.
Values

- Client centristm
- Continuous upgrading and diversification of product offerings within areas of strategic focus
- Efficient operations to maximize value for money
- Professionalism and integrity
- Collaborative spirit
Services

Professional Education
The aim of IBS educational programs is to enable individuals to enter or progress in banking and finance careers through professional education programs. The IBS continues to explore ways of offering new programs through academic partnerships with internationally renowned organizations.

Professional Certification
To enable standardization of the human resources processes within the banking and finance sector in Kuwait, the IBS offers a variety of professional certification services. Some are developed in-house and are accredited by international organizations and some are exam preparation training programs for international certifications. For the latter the IBS performs the role of the authorized training and/or testing center for the international organizations.

The IBS currently offers the following Exam Preparation Training Programs for the International exams related to the following Global Professional Certificates:

- Chartered Financial Analyst (CFA®)
- CFA Investment Foundation® from the CFA Institute.org
- Human Resource Management Professional (HRMP®) and The Human Resource Business Professional (HRBP®)
- Certified Professional (SHRM-CP®), Senior Certified Professional (SHRM-SCP®)
- Introductory Certificate in Marketing (ICM®) and Professional Certificate in Marketing (PCM®)
- Certified Internal Auditor (CIA®)
- Certified Manager (CM®)
- Certified Managerial Accountant (CMA ®)
- Project Manager Professional (PMP®)
• ACI Dealing Certificate®
• ACI Operations Certificate®
• Professional Selling Skills PSS® Certificate
• Certified Public Accountant CPA®
• Certified Documentary Credit Specialist (CDCS)
• ATD Learning Needs Assessment Certificate – From Association of Talent Development ATD - USA
• ATD Train the Trainer Certificate – From Association of Talent Development ATD – USA
• ATD Master Trainer Certificate from Association of Talent Development ATD USA
• Strategic Management Planning Training boot camp SMPT
• EQ Emotional Intelligent Core Certificate from 6 Seconds.org - USA & EQ Coaching Certificate from 6 Seconds.Org – USA
• Insurance Professional Certification, in collaboration with CII Chartered Insurance Institute –UK
• Certificates of Islamic Programs:
  ▶ Certificate of Islamic Banking and Financial Services (CIBF)
    Internationally accredited by the International Council for Islamic Banks and Financial Institutions, Bahrain
  ▶ Certified Islamic Bank Manager (CIBM)
  ▶ Certified Shari’a Auditor (CSA)
  ▶ The Certified Islamic Specialist in Capital Markets (CISCM)
  ▶ The Certified Islamic Specialist in Trade Finance (CISTF)
Services

First: Professional Certificates Center

Exam Preparation Programs for International Certificates

The IBS currently provides training, exam preparation and/or testing for the following international certificates:

- **Chartered Financial Analyst (CFA®)**

  The Chartered Financial Analyst Institute is the global association of investment professionals that awards the CFA and CIPM designations. The CFA Program focuses specifically on investment knowledge and with a six-decade history of maintaining a rigorous focus on globally relevant investment knowledge; the CFA Program is the most widely known and respected investment credential in the world. The IBS offers the CFA exam preparation training programs implementing a CFA Institute Exam Prep Provider Program.

  The IBS offers CFA Level I Exam Preparation Program, and will be offering CFA Level II & Level III Exam Preparation Programs in the coming training years.

  Also the IBS offers the CFA Flash Program which is a mini training program to review the 10 topics of CFA Level I, to enhance the candidate’s knowledge so as to be prepared for the international exam.

- **CFA Investment Foundation ®**

  In 2017-2018 the IBS has signed a copyright agreement with the CFA Institute to act as an authorized center to present their international material and curriculum for this new program. The program is designed for the investment sector employees, as this certificate is considered as a pre- to the CFA program since the curriculum and modules are structured as introductions to the ten CFA modules. The IBS provides the exam vouchers for the program participants so they can sit for the international exam at their convenience at the international authorized examination centers.

  This program is considered as the milestone for each employee in the investment field due to the value and the appreciation it has from the professionals in the investment filed, both in the local and international markets.
• **Human Resource Management Professional (HRMP®) and The Human Resource Business Professional (HRBP®) from HRCI, and SHRM-CP®/ SHRM –SCP® from SHRM**

The HR Certification Institute (HRCI) and the (SHRM) Society for HR managers are both internationally recognized and independent certifying organizations for the human resource profession. The HR Certification Institute and SHRM are the global leaders in developing the HR field rules and regulation worldwide for HR practitioners and experts.

The IBS offers exam preparation training programs for the latest professional certificates in the Human Resources Field either by HRCI or SHRM. These certificates are designed to validate management-level core HR knowledge and skills for both senior and junior level in the HR field.

• **Introductory Certificate in Marketing (ICM®) and Professional Certificate in Marketing (PCM®)**

Both certificates are issued by the Chartered Institute of Marketing (CIM-UK), the globally recognized and premier provider of professional marketing qualifications. The IBS is the exclusive Accredited Study Center (ASC) for both certificates exclusively in Kuwait.

• **Certified Internal Auditor (CIA®)**

Internal Auditors who achieve the CIA® credential not only are able to distinguish themselves and show their competency in the industry worldwide, they also enrich their professional repertoire with knowledge and tools that they can apply in any organization anywhere in the world. Issued by the Institute of Internal Auditors (IIA) in the United States, the CIA® credential is one that all auditors at different stages in their career can benefit from, garnering the highest professional status, wider career prospects and maximized financial rewards.

The IBS is providing the exam preparation training program using the materials of a renowned publisher and certified trainers. The IBS is also offering this program in Arabic (CIA® Arabic) as an exam preparation program for the candidates who want to sit for the international exam in Arabic (as it is one of the international accredited exam languages by the IIA).

• **Certified Manager (CM®)**

The Certified Manager Program is a professional training and certification program sponsored by the Institute of Certified Professional Managers (ICPM). The CM® Program develops and enhances general management skills and prepares individuals to take the CM® management certification exams. Those who successfully complete the CM® exams will receive the CM® certification, which is a prestigious credential that recognizes the competency and professionalism of managers worldwide in all fields.
The IBS is providing the exam preparation program using CM accredited materials covering the three parts of the CM certificate.
The IBS is an authorized examination Center for the CM certificates.

- **Certified Managerial Accountant (CMA®)**
The ICMA® (Institute of Certified Management Accountants) is the certification affiliate of IMA. The ICMA is responsible for developing, administering, and grading the CMA exam; establishing the policies and procedures for the CMA program and ensuring the program’s overall integrity.
The CMA® credential demonstrates mastery of the critical accounting and financial management skills needed on the job today.
The IBS is providing the exam preparation program for the CMA® using CMA accredited materials covering the two parts of the CMA® certificate.

- **Project Manager Professional (PMP®)**
The PMI’s Project Manager Professional (PMP®) credential is the most important industry-recognized certification for project managers. Globally recognized and demanded, the PMP® demonstrates that you have the experience, education and competency to lead and direct projects.
The PMP® recognizes demonstrated competence in leading and directing project teams. It provides project managers with a solid foundation of experience, education and competency to successfully lead and direct projects that will have a positive impact on a company’s bottom line results.
The IBS is providing the exam preparation program for the PMP® using PMI accredited materials covering the nine parts of the PMP® certificate.
• **ACI Dealing Certificate®**

The ACI Dealing Certificate is a foundation program that allows candidates to acquire a working knowledge of the structure and operation of the major foreign exchange and money markets. This includes the ability to apply the fundamental mathematics used in these markets, and their core products (cash, forwards and derivatives). It also includes the basic skills required for competent participation in these markets. Candidates should also be able to apply The Model Code to their situation. The ACI – The Financial Markets Association is an exam body and exam preparation opportunities are delivered by third party.

IBS is the authorized examination Center for the ACI Dealing Certificate in Kuwait.

• **ACI Operations Certificate®**

The ACI Operations Certificate supports treasury operations teams and related groups to efficiently cope with stronger competition in the financial markets and to smooth co-operation with the regulators. Candidates will become up-to-date with the latest developments that affect treasury operations. The certificate also helps candidates to develop a front-to-end treasury view in terms of process promoting a better understanding between the trading community and operations staff.

This examination has been designed to provide a benchmark for competency in all aspects of the operations process.

ACI – The Financial Markets Association is an exam body and exam preparation opportunities are delivered by third party.

The IBS is the authorized examination Center for the ACI Operation Certificate in Kuwait.
• Professional Selling Skills (PSS®)

The IBS offers the Professional Selling Skills certificates for professionals in the field of sales to improve their professional skills, especially in banking and customer services.

• Certified Public Accountant (CPA®)

The Accountant General’s approach has been designed by the Institute of Certified Public Accountants in the United States to provide global professional accreditation to professionals in the field. The training program includes the aspects of progress towards the examination that qualifies applicants for this important professional certificate.

Those who hold the certificate are respected by the accounting community and have the full opportunity to qualify for leadership positions in their field.

This program provides its participants with excellent job opportunities. Completing the certificate requires high levels of skill and expertise. In addition, successful participants will be able to communicate with thousands of accredited public accountants worldwide through membership of the American Institute of Certified Accountants (AICPA) which will enable them to take note of what is happening in this important specialization.

The IBS offers an integrated training program to qualify participants to obtain the global certificate through the international curricula approved by AICPA.

• Certified Documentary Credit Specialist (CDCS)

This internationally recognized qualification was developed by the International Chamber of Commerce (ICC) France and the International Financial Services Association (IFSA) US.
The Institute of Banking Studies, in collaboration with ATD – The Association of Talent Development, offers a variety of certificates to employees in the career development and training departments. Trainers in the banking community in Kuwait will sharpen their skills, enhance their methods in training and develop the ways in which they conduct the training process.

**ATD Learning Needs Assessment Certificate – From Association of Talent Development ATD – USA**

**ATD Train the Trainer Certificate - From Association of Talent Development ATD - USA**

**ATD Master Trainer Certificate - From Association of Talent Development ATD - USA**

The Institute of Banking Studies, in collaboration with ATD – The Association of Talent Development, offers a variety of certificates to employees in the career development and training departments. Trainers in the banking community in Kuwait will sharpen their skills, enhance their methods in training and develop the ways in which they conduct the training process.

**Strategic Management Planning Training boot camp in association with George Washington University – USA**

The IBS presents this new certificate for the leaders in the banking field. It is specifically designed for those who are responsible for putting and developing strategic plans to improve the work flow and fulfill the organization’s vision/goals. It will focus on increasing the return on investment (ROI) for the investors, stakeholders and the employees in the organization. This is done by applying the strategies which are aligned with the international methods and standards in the field of strategic planning.


The Institute offers these modern international certificates in the field of social and emotional intelligence, which is an important and newly developed area for managers, experts and leaders. These programs are presented with one of the innovative international institutions (6 Seconds-USA) to develop these social sciences of interest to every leader/manager in any field.
• **Insurance Professional Certification, in collaboration with CII Chartered Insurance Institute –UK**

The Institute provides training and training courses in the field of insurance in cooperation with international insurance organizations such as the Chartered Insurance Institute CII, the Bahrain Institute of Banking and Finance and the Insurance Institute of Egypt. In order to develop the skills of workers in this vital and important sector and improve the skills of its employees.

• **Leadership Simulation Programs and Labs**

In 2017-2018 IBS presents -and in collaboration with the regional vender for these types of programs- the Leadership Simulation Games and Labs. This program is a full, practical day program designed for different segments in the bank to learn applying different leadership concepts/theories via a simulation game which enhance the leadership skills and decision making process. Games vary from deciding budgeting concepts, decision making theories, teamwork games, innovative thinking, change management and leadership.
Second: Professional Certificates of Islamic Programs

- Certificate of Islamic Banking and Financial Services (CIBF)

In 2007/2008 the Institute of Banking Studies presented CIBF as an initiative to cope with the growth in Islamic banking. This professional certificate was supervised by a number of consultants, and has been accredited by the General Council for Islamic Banks and Financial Institutions (CIBAFI) in Bahrain. The accreditation committee of the program is comprised of: the International Islamic Fiqh Academy, The Islamic Research and Training Institute (a member of the Islamic Development Bank Group), the Islamic Economics Institute at King Abdulaziz University, the Saleh Kamel Center for Islamic Economics at Al-Azhar University, and the International Shari’ah Research Academy (ISRA) in Malaysia. Participants who successfully complete the program receive the Advanced Professional Diploma in Islamic Finance from Bahrain (APDIF).

- The Certified Islamic Bank Manager (CIBM)

A certificate issued by the CIBAFI and approved by the Scientific Accreditation and Audit Board of the Council, which is composed of several entities, namely: the International Islamic Fiqh Academy, the Islamic Research and Training Institute of the Islamic Development Bank, the Islamic Economics Research Center of King Abdulaziz University, the Saleh Kamel Center for Islamic Economics, Al-Azhar University, and the International Academy of Research (ISRA, Malaysia).

The Certified Islamic Banking Manager (CIBM) aims at qualifying young leaders by focusing on the theoretical knowledge necessary to practice change leadership in the branches, in parallel with developing the practical abilities of managers from planning, budgeting, evaluating performance and organizing marketing to reach Islamic banking. Achieving its objectives in serving stakeholders including
shareholders and employees, in addition to establishing the recognized role of the Islamic Bank in serving the local community and the national economy alike. To qualify the employees of Islamic banks and raise their efficiency in the theoretical and practical aspects of management in Islamic banks.

- **Certified Shari’a Auditor (CSA)**

  Issued by the Institute of Banking Studies and approved by the Central Bank of Kuwait, the Capital Markets Authority, Kuwait, and the Kuwait Center for Islamic Economics, this is a professional certificate specialized in the field of Shari’a auditing, with reference to the customs of the Islamic financial industry.

  The certificate aims to qualify newly graduated, Shari’a Supervisory Officers for the operations of Islamic banks, and the operations of persons authorized to practice securities activities and collective investment systems. The training content of the certificate is based on three main pillars and axes, respectively: firstly, Concepts and Processes, secondly, Shari’a Standards and thirdly, Shari’a Auditing Mechanisms. The participant is required to pass the tests successfully by preparing a case project for forensic auditing.

- **The Certified Islamic Specialist in Capital Markets (CISCM)**

  A certificate issued by the General Council of Islamic Banks and Financial Institutions (CIBAFI), which is accredited by the Scientific Accreditation and Audit Board of the Council, which is composed of several entities: the International Islamic Fiqh Academy, the Islamic Research and Training Institute of the Islamic Bank for Development, the Islamic Economics Research Center of King Abdul Aziz University, Saleh Kamel Islamic Economics of Al-Azhar University and the International Academy of Research ISRA, Malaysia.
The certificate aims to qualify the experts of the Islamic financial institutions to understand the nature and fundamentals of investment in various financial markets, to identify the techniques and the tools used, the practical applications of their products and to clarify the legalization of them, in addition to determining the compatibility of a number of modern instruments and products with the provisions of Islamic Sharia, short-selling and other derivatives.

The role of the Institute of Banking Studies is to make the necessary arrangements to hold the training course and test and provide highly qualified trainers who will enable participants to pass the test successfully and obtain the certificate.

- **The Certified Islamic Specialist in Trade Finance (CISTF)**

  A certificate issued by the General Council of Islamic Banks and Financial Institutions (CIBAFI), which is accredited by the Scientific Accreditation and Audit Board of the Council, which is composed of several entities: the International Islamic Fiqh Academy, the Islamic Research and Training Institute of the Islamic Bank for Development, the Islamic Economics Research Center of King Abdul Aziz University, Saleh Kamel Islamic Economics of Al-Azhar University, and the International Academy of Research ISRA, Malaysia.

  The certificate of the Islamic Specialist in International Trade Finance will enable participants to obtain all the requirements and fundamentals necessary for the execution of commercial contracts related to the financing of international trade, with a focus on how to prepare and implement documents related to trade finance guarantees, mechanisms, conditions, types, provisions, different complexities, legal controls, risks involved and how to avoid them.

- **Certified Testing Center**

  An agreement was signed with the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), a non-profit organization in the Kingdom of Bahrain (AAOIFI).
Services

Local Certification Programs

These modular programs with integrated elements are characterized by their job-based design and rigorous administration and testing. As a result, the professional certificates graduates earn have become a highly regarded testimony to their skill level in the Kuwaiti banking and finance sector.

The IBS currently offers the following certificate programs:

- Advanced Certificate in Credit Management (ACCM)
- Certificate in Credit Management (CCM)
- Certified Assistant Bank Branch Manager (CABBMM)
- Certified Bank Branch Manager (CBBM)
- Risk Management Certificate (RMC)
- Certified Bank Branch Operations Manager (CBBOM)
- Certified Bank Relationship Manager for High Net Worth Customers (CBRM)

All of the above certificates are internationally accredited by The London Institute of Banking & Finance, UK.

- Certified Direct Sales Marketing (CDS)
- Introductory Certificate in Investment Management (ICIM)
Services

Seminars & Programs with World-Renowned Speakers

The IBS frequently invites world-renowned speakers to present workshops, programs and seminars for executives across the private and public sectors in the State of Kuwait.

During 2018 – 2019, the Institute held several seminars and training programs for its clients working in different sectors. The International Speaker Steve Farber held a seminar entitled “The Personal Side of Innovation”; also, Professor Michael Wade gave a seminar entitled “The Dynamics of Disruption”. Professor Linda Hill from Harvard Business School introduced the “Leading Change and Innovation” program. In addition to providing private seminars and training programs for different clients, the International Speaker Adrian Gostick and Professor James J. Dowd from Harvard Business School offered special training programs to a number of employees working in different organizations.

In 2017-2018, the Institute hosted a seminar with the International Speaker Michael Neil, entitled “The Space Within”; the Institute also hosted a seminar entitled “Getting Ahead” with the International Speaker Joel Garfinkel. Latifa Al-Logani, the expert in etiquette and international protocol, also presented her seminar entitled, “Business Etiquette & Professionalism”.

Over the last few years, the IBS has invited the following international and world-renowned speakers:

John C. Maxwell, Robin Sharma, Dave Ulrich, Tom Peters, Adrian Gostick, John Baldoni, Mark Sanborn, Laurence Haughton, Francesco Gino from Harvard Business School, and Mohammed Al Qahtani, holder of the world championship in diction and rhetoric 2015 (the first Arab to achieve this title since its inception in 1924).

As for the forthcoming year 2019-2020, the IBS will be proudly presenting different seminars by renowned speakers such as: The “Digital Leader” seminar by the international speaker Erick Qualman in December 2019.
Services

Training and Development

The IBS offers a wide range of short duration programs, workshops, seminars, symposia and conferences that aim to:

- Develop the competencies, knowledge, skills and attitudes required to fill current job performance gaps.
- Introduce the latest developments in banking and finance and relevant business and technology areas.

Through its Training and Development activities, the IBS provides its customers with world class specialized professional training experiences at home in Kuwait. Training offerings are planned within ten main areas:

- Auditing
- Banking Laws
- Banking Operations
- Credit Administration and Management
- Information Technology
- Islamic Banking and Finance
- Management and Self Development
- Marketing and Business Development
- Risk Management
- Treasury and Investment
Services

English Language Learning

The IBS designs and offers two main types of English Language program:

- Multi-Level Programs that develop core language skills common to a wide range of job areas in the context of business and banking. These programs address the needs of language learners, from beginners to advanced, developing listening, speaking, reading and writing skills. In this category, the IBS will now offer an introduction to Business English and a two-level Business English program in collaboration with Cambridge English Language Assessment, part of Cambridge University, UK. The Cambridge English program will prepare trainees for the BEC Preliminary and BEC Vantage examinations. The Institute will also offer a two-level General English program that will prepare participants for the Cambridge KET and PET examinations. Trainees who successfully complete these courses will be issued a certificate from the University of Cambridge. In 2019-2020, the ELU will offer an additional training program to prepare candidates for the IELTS examination.

- Specialist Programs that address a variety of language learning needs. These are short duration courses that develop a wide variety of specific language skills.

- Testing Service that aims at introducing various placement and aptitude tests either to place participants in the various programs offered by the Training Department or to help organizations with their recruitment and placement requirements.
Services

E-Learning

Through its E-Learning services, the IBS aims to make learning available anytime, anywhere and contributes to developing a culture of life-long learning in the business and banking community. This service covers core business areas such as accounting, finance, and marketing; soft skills such as communication, teamwork, leadership development and IT specialized systems as well as IT applications courses. IBS E-Learning service also addresses English language development needs through offering Clarity English program application, a system of English language training, tests and tracking service for monitoring the progress of learners. In 2014/2015, The IBS introduced a new E-Learning Service known as “Blended Learning” through which trainees will be able to train jointly in the classroom and through E-Learning, allowing them to expand their knowledge in the subject matter beyond what is presented in the classroom. The blended learning portal provides on-demand videos covering 400 different titles. The service is accessible on PCs, Mac and on all mobile and smart devices, thus achieving a true and full “anytime/anywhere” learning and training. In 2017/2018 the IBS introduced a totally new E-Learning portal that provided a “Competency Based” E-learning platform which enabled trainees to focus on skills rather than focus on individual programs. The portal also provided a “Community Learning” approach that enabled “peer-to-peer” learning. In 2019 IBS continues to enhance its E-learning capabilities and services by establishing new connections with top E-learning providers to offer our community high quality education affiliated with well know universities such as Harvard, MIT, and Berkeley.
Services

Assessment and Testing

The IBS Assessment Service can be packaged with other services or can be used as a standalone tool for a variety of purposes including selection, promotion or training need assessment.

Automated Exam Service

The IBS provides a secure and efficient automated testing service for customers who need to administer their tests electronically and through the web. The service meets the needs of a wide range of organizations including, public, private, professional, training as well academic organizations. It can be used for testing staff and students capturing any type of exam questions. The service features include, among others, tracking, immediate reporting (anytime, anywhere), controlling question and exam times, specific area testing, test scheduling and ease of use. The Automated Exam Service can be tailored for the specific needs of interested clients and is planned and supported by the IT team at the IBS.
Services

Assessment and Testing

Professional Certification Tests
- ACI The Financial Market Association - Germany
- Certified Documentary Credit Specialist - USA, France, UK
- Certified Manager (CM), ICPM- USA
- Chartered Insurance Institute (CII) - UK

English Language Tests
- The English Language Placement Test (ELPT)
- Cambridge English Language Assessment, the University of Cambridge, UK
- Computerized Placement Test
- The English Language Aptitude Test

Consultancy
- The IBS HR consultancy focuses on the area of planning and managing the execution and quality assurance of human resources development solutions. Depending on the needs of the customer, solutions may include any of the following elements: testing, training need assessment, definition of required training, developing course outlines, operational planning and budgeting and quality assurance.
Services

Library Service
The IBS library service specializes in business and banking and is available for corporate customers as well as individuals. Materials include books, periodicals, training materials, research studies, annual reports, dissertations and references. The collection focuses on professional fields such as banking, accounting, finance, investment, strategic management, organization behavior, human resources management, marketing, economics, auditing and information technology.

Research and Consultancy

Data Provision, Bayanati

For over 25 years, the IBS has collected financial data for all Kuwait Stock Exchange-listed companies. By applying our own classification to corporate balance sheets and income statements, the IBS has enhanced the ability of the users of its reports to analyze and compare companies.

During 2015-2016, we launched a new data service, Bayanati, which makes this data available to users online. During the
year 2016-2017, a new enhancement was added to Bayanati to include quarterly data as well as annual data for all sectors of companies listed on the Kuwait Stock Exchange. During the year 2017-2018, data analysis functions were added. Finally, new changes in non-financial companies’ data analysis were applied.

We believe that Bayanati is one of Kuwait’s leading online sources of financial data and will be an indispensable tool for anyone analyzing corporate Kuwait.

The main features of this data tool are:

• Over 25 years of financial data covering all Kuwaiti stock exchange-listed companies, and the largest GCC banks.
• Easy access to the online database, with a unique password for each subscribing institution.
• Easy export and download of data into a variety of formats, including Microsoft Excel.
• Continuously updated to reflect the most recent corporate data releases.
• Analytical tools help users in collecting and generating reports.
• Ratio analysis for easy benchmarking.
• English and Arabic, including full definition of terms.
• Data quality and coverage of the highest standard.

Research Studies

The IBS prepares research reports on a variety of banking and economic topics relevant to the banking community. Our most recent reports include:

• Enhancing Kuwaiti Banks’ Financial Disclosures
• Analyzing Listed Kuwait: Growth Outlook for Corporate and Investment Banking.
• Financial Inclusion and Financial Literacy in Kuwait.
• Liquidity Regulation in Kuwait.
A study is being conducted under the title “Are Kuwaiti Banks Sufficiently Prepared for the Future?”

**Periodical Publications**

- **Financial Regulation Tracker:** IBS Financial Regulation Tracker offers a convenient resource on regulatory developments across the financial services industry in Kuwait. It helps those keeping track of the current regulations to monitor regulators’ activities on a quarterly basis. It provides a brief description in both English and Arabic of each decision that was issued during the period, with a link to the original source.

- **Edaat:** A bulletin published in Arabic using non-specialized language to address topics of interest to the general public. The eleventh series of the bulletin published in 2018-2019 covered Value Added Tax (VAT) Framework in GCC Countries, Provisions and Reserves, Governance of Sharia Supervision in Kuwaiti Islamic Banks, Social Engineering, Cyber Security and General Data Protection Regulation (GDPR). These and previous bulletins are available on the IBS web page.
Strategic Initiatives

Harvard Business School - Executive Development Program

The IBS worked with Harvard Business School for the tenth year in a row to present an executive education program for banking and finance executives in the GCC region. This year’s program title was “Leading Strategy Execution in Financial Services” and it consisted of two integrated themes: ‘Strategic Management’ and ‘Leadership’. It was held in Kuwait from January 26 to 31, 2019 for six consecutive days, aimed at upper-middle executives of levels such as department heads.

This customized program is a continuation of the first program that was organized in 2009-2010 in Kuwait exclusively for the Kuwaiti banks who are members of the IBS. After the tremendous success of that program, and with Harvard Business School and GCC Banking Institutes showing interest in a GCC level event, the program was designed for the GCC banking and financial sectors and the decision was made to move the venue every year to one of the GCC capitals.

The same main themes, “Strategy” and “Leadership” were presented. These had been selected considering that in today’s competitive, turbulent and rapidly changing environments, managers and employees alike look to the top of their organizations for two things: a clear strategy and effective leadership. Business success depends on both.

The Harvard Business School Executive Education programs offered in collaboration with the IBS adhere to the School’s high standards, thus ensuring that participants and their organizations receive the same quality of learning experience for which the school is so well known. Participants receive a Harvard Business School certificate, verifying that they have completed the program.

Both Harvard Business School Executive Education and the IBS are keen on continuing their collaboration in the years to come. The upcoming program is planned to take place in Muscat, Oman. This collaboration remains the first of its kind at the GCC level.
INSEAD

INSEAD Digital Transformation Leadership Program will focus on digital transformation and the era of creativity.
Over the four days the lecturers will deploy a number of strategies used to address the global reach of this area.
Specially, we will study a variety of cases specializing in digital creativity.
Moreover, we will look at methods digital information can be used to create successful business strategies and achieve profitability.
The program was held for the first time in Feb 18-21 2019 at INSEAD University Campus in Abu Dhabi, United Arab Emirates.
This year: 2019, it will be held in November at the INSEAD University Campus.

Strategic Initiatives

Scholarship Program for Kuwaitis Pursuing a Master’s Degree

In line with the commitment to social responsibility of the Central Bank of Kuwait (CBK) and the Kuwaiti banks to contribute to the development of the State of Kuwait and encourage education, thus contributing to the building of qualified, professional national manpower in the work environment, the Central Bank of Kuwait and Kuwaiti banks are providing annual scholarships for Kuwaiti graduates. This collaboration aims to offer Masters’ Degree level MBA/ MSc scholarships to Kuwaiti graduates to enable them to pursue their education in Business Administration, Finance, Economics, Accounting, Islamic Finance, and Islamic Finance Management at the best universities in the world.
This program was prepared by a committee comprised of members from the Central Bank of Kuwait, the traditional Kuwaiti banks and the Islamic Kuwaiti banks. Given its long experience in this area and its possession of the human and logistical resources to do the work, the Institute of Banking Studies was chosen to implement, monitor and supervise the program.

The Committee developed regulations for this program, which includes details of the conditions and controls to take advantage of it. Kuwaitis wishing to participate in this program may access the IBS website to assess the applicability of its conditions for them.

The Scholarship regulations do not include any conditions that oblige the candidates, after earning their MBA/MSc degree, to work in the banking sector or the Central Bank of Kuwait or any other sector. Thus, the graduates may work in the public or private sectors, as this initiative aims to develop the national manpower to support economic and social development in the State of Kuwait.

This initiative has resulted in the graduation of the third batch of Masters’ degree holders from the Scholarship Program this year. The graduates of this program have become one of the active cadres in supporting the development process in the State of Kuwait.

**Strategic Initiatives**

**Kuwaiti Economic Researcher Prize & Kuwaiti Economic Student Prize**

Stemming from the social responsibility role of the Central Bank of Kuwait and the Kuwaiti banks, we have developed this strategic initiative. It has the aim of motivating young Kuwaitis to undertake scientific research in the field of finance and banking. The governor of the Central Bank of Kuwait and chairman of the board of directors at the Institute of Banking Studies, Dr. Mohammad Yousef Al Hashel announced the “Kuwaiti Economic Research Prize”. This is presented by the Central Bank of Kuwait and the Kuwaiti banks annually and managed by the Institute of Banking Studies. The prize aims to recognize and acknowledge the efforts and achievements of Kuwaitis that are innovative in the field of research.
The award is an annual competition to select the best research submitted in accordance with the terms and conditions set for both awards. The winning entry for the Kuwaiti Economic Researcher prize will receive a reward of 10,000 KD (ten thousand Kuwaiti Dinars). Moreover, the winning entry for the Kuwaiti Economic Student prize will receive a reward of 5,000 KD (five thousand Kuwaiti Dinars). Lastly, a souvenir and a certificate of appreciation will be awarded to the winners. The winning research for the prizes will also be published and distributed, making it accessible as a valuable resource to those wishing to benefit from such outstanding research papers.

The Board of Directors of the Institute of Banking Studies has been entrusted with managing the affairs of the prize, finalizing the draft relating to the prize process in general and authorizing the Chairman to approve the final results. Accordingly, a special committee has been formed which consists of members from the Central Bank of Kuwait, Kuwaiti banks, and a representative of the Institute of Banking Studies. The committee’s role is to receive and review the submitted research papers and decide which meet the listed requirements. The committee also participates in the evaluation of the accepted research papers through the application of the evaluation criteria that have been set by the committee. In addition, the committee has the task of monitoring and documenting the results of the arbitration process. Furthermore, it passes the results and its recommendation to the Chairman of the Board of Directors of the Institute of Banking Studies. For research arbitration, international and local arbitrators have been selected to evaluate the accepted research papers.

As for the Kuwaiti Economic Researcher Award for 2018, 25 research papers were submitted, while the winning research was titled: “Corporate Governance and Accounting Conservatism in Islamic Banks”, prepared by Dr. Ali R. Al Mutairi with the participation of Dr. Majdi Anwar Quttainah.

For the Kuwaiti Economic Student Award for 2018, 18 research papers were submitted, while the winning research was titled: “Betting against Beta: Evidence from Boursa Kuwait” prepared by Mr. Abdulrahman A. Alfarhoud. The awards were presented at a ceremony held at the Central Bank of Kuwait under the patronage and presence of His Excellency the Governor, as well as the heads of the boards of directors of Kuwaiti banks and executive heads, and a number of senior officials in institutions and national authorities in the country.
Strategic Initiatives

Cyber Security Leaders Program (CSL)

This specialized training program was launched in 2017/2018 as a part of the Kuwaiti banking community’s Corporate Social Responsibility to qualify Kuwaiti professionals in Cyber Security and to be the future leaders in this field, in line with the 2035 vision of Kuwait. This program is launched again in 2019 for the second year in a row.

The program duration is six months, divided into three phases with different training methods and practices conducted between Kuwait and the United Kingdom, through e-learning programs, simulations and practical lectures. The program also includes a technical project for trainees at the end.

Twenty national professionals from different local financial and public organizations joined the program to become familiar with the best international practices in information security, with a series of internationally recognized milestones and qualifications, to enable them to help their organizations face cyber security threats and challenges.
Kuwaiti Graduates Development Program (KGDP)

An initiative of the Central Bank of Kuwait, the KGDP was first launched in the training year 2009-2010. The program aims to support the Kuwaiti banks in their annual recruitment of distinguished Kuwaiti graduates, thus enabling the banks to maintain leadership in an increasingly competitive employer market. It aims to provide the solid foundation competencies required for such recruits to be fast-trackers in their banks and thereby sow the seeds of future leadership.

The program is accredited by “LIBF,” one of the most prestigious international institutions in the field of banking and financial services. The practical and rigorous one-year program is carefully designed to lay the foundation for starting a banking career, with courses pitched at postgraduate level. The main components are:

- **In-class training:** This comprises a group of integrated core and specialized competencies needed for banking careers.
- **E-learning:** Courses that aim to support the in-class training by providing pre-requisites and addressing certain competencies which are not included in the in-class training.
- **Local field training:** Takes place in the Kuwaiti banks at selected intervals to create opportunities to apply what is learnt during the in-class training.
- **International field training:** Takes place in international banks to provide a global perspective and exposure to international banking practices.

The IBS has launched the eighth batch for the year 2019-2020.
Real Estate Valuation Program

As part of services diversification and the enlargement of our client base, the Institute provided a number of distinct professional programs, including the Real Estate Valuation Program, which is specialized in real estate valuation. The program contains 4 training levels, 16 educational modules, and 300 training hours. The Institute of Banking Studies conducts this program in collaboration the Kuwait Banking Association and the Saudi Authority for Accredited Valuers (TAQEM ACADEMY), in the Kingdom of Saudi Arabia. After successfully passing the tests, the participant receives an accredited certificate and a membership card from the Saudi Authority for Accredited Valuers, which qualifies him to provide real estate consultancy.
The Institute of Banking Studies cooperates with Management Centre Europe (MCE) to offer a 5-day Mini MBA training program for the Banking sector. The Program is conducted in London England, with participants from across Kuwait.

The key objective of this program is to support the participants in implementing strategies and transformation at their work.

MCE helps individual managers and management teams to build functional and cross-functional capabilities. These capabilities are necessary to implement their companies’ and organizations’ strategies and to sustain performance improvement. MCE, based in Brussels, is the largest provider of talent development programs for international companies throughout Europe, Russia and the Middle East.

A new batch of bankers joined this program in 2019.

The Institute of Banking Studies has offered a program to train a group of new Kuwaiti graduates, holding a university degree or diploma, preparing them to work in the financial and banking sector. This ensures 100% employment for graduates in cooperation with the Manpower & Government Restructuring Program.

The Institute has cooperated in this project with Boubyan Bank. The participants were trained in the basics of the financial banking sector in Kuwait and the concept of banking in Boubyan Bank. The project was divided into two parts: the theoretical training was carried out at the Institute of Banking Studies while the second part was practical training, held in the training center of Boubyan Bank, and in different branches of Boubyan Bank.
The project has achieved a high success rate and concluded with the recruitment of 100% of the graduates, demonstrating the quality of preparation and implementation made by all the parties in the project.

Collaboration with the Union of Arab Banks

The IBS has been conducting specialized workshops in collaboration with the Union of Arab Banks. A specialized banking workshop entitled: “The Changing Dynamics of Money Laundering & Terrorism Financing in the FINTECH ERA”, was conducted on 22 and 23 of October 2018. The workshop shed light on important topics on the local and regional levels, such as Anti-Money Laundering (AML) and the Combating of Financing of Terrorism (CFT), which has become one of the most threatening dangers to the stability of the global financial and economic system in addition to national security and sovereign stability. Global financial standard-setting bodies (SSBs) are alive to the opportunity to encourage regulators to harness the strongest capabilities of these new technologies. Doing so would enable financial services providers to create the efficiencies necessary to enhance anti-money laundering (AML), the combating of financing of terrorism (CFT) and other risk mitigation objectives. If done appropriately, FinTech and RegTech would also strengthen regulatory and supervisory capabilities and lower compliance costs.

Exhibitions and Forums

The Institute of Banking Studies has participated in several exhibitions and forums, as follows:

- Global Informatics Forum 2018, the IBS participated in the exhibition entitled: “Digitalization and Economic Change”, organized by the Sheikh Salem Al-Ali Al-Sabah 2018 Informatics Award, held in conjunction with this conference, on 27 and 28 November 2018. The IBS participated in the exhibition by introducing the Institute’s services, especially the “Cyber Security Leadership” program, and the “Scholarship Program for Kuwaitis Pursuing a Master’s Degree”.


- The “24th Economy Makers and Career Opportunities Exhibition”, which was organized by the Office of Student Training & Alumni, College of Business Administration, at Kuwait University, which was held from 5 to 7 March 2019, and highlighted the programs and projects under the patronage of the Central Bank of Kuwait, such as the Kuwait Graduate Development Program (KGDP), the Kuwait Scholarship Program for a Master’s Degree, the “Scholarship Program for Kuwaitis Pursuing a Master’s Degree”, as well as the Kuwait Economic Researcher Prize.

- Educational Forum, which was conducted by the British Council in Kuwait on March 6, 2019, with the participation of the Ministry of Higher Education, in the presence of representatives of 40 universities from the UK, to present the Kuwait Scholarship Program for a Master’s Degree, and other IBS activities.

Facilities

The IBS occupies an 11-storey building, with the basement dedicated for utilities, a ground floor and 9 functional floors. The building currently houses 13 classrooms/training halls, 4 grand lecture halls and 2 computer labs, with a total capacity of 490 students at any point in time. The IBS facilities also include a specialized library, Internet Wi-Fi service, 2 cafeterias and prayer halls.

The IBS building is surrounded by 3 major buildings with car-parking facilities: Wataniya, Masseel and Al Safat, with a capacity of approximately 2000 lots and an adjacent open parking area with 170 covered lots.

Faculty

The Institute employs a core team of full-time faculty of professional bankers and trainers, whose role is to lead the process of research for cutting edge ideas and events, need identification, program and course development, annual planning, sourcing faculty and assessment of learning effectiveness. At the same time, the IBS has developed a large and growing network of part-time and visiting faculty from prominent banks, professional organizations and renowned universities. With this approach, the Institute ensures the quality of the faculty delivering its courses.
Course Schedule
<table>
<thead>
<tr>
<th>No.</th>
<th>Program Name</th>
<th>Hours</th>
<th>From</th>
<th>To</th>
<th>Time</th>
<th>Days</th>
<th>Language</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Operational Risk Auditing</td>
<td>18</td>
<td>27-Oct-19</td>
<td>29-Oct-19</td>
<td>8:00am - 3:00pm</td>
<td>Sun - Tue</td>
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<tr>
<td>2</td>
<td>Advanced Credit Auditing</td>
<td>18</td>
<td>2-Feb-20</td>
<td>4-Feb-20</td>
<td>8:00am - 3:00pm</td>
<td>Sun - Tue</td>
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<tr>
<td>3</td>
<td>Corporate Governance Auditing</td>
<td>18</td>
<td>8-Mar-20</td>
<td>10-Mar-20</td>
<td>8:00am - 3:00pm</td>
<td>Sun - Tue</td>
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### Banking Laws

<table>
<thead>
<tr>
<th>No.</th>
<th>Program Name</th>
<th>Hours</th>
<th>From</th>
<th>To</th>
<th>Time</th>
<th>Days</th>
<th>Language</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Banking Confidentiality</td>
<td>9</td>
<td>7-Oct-19</td>
<td>9-Oct-19</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Wed</td>
<td>A</td>
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<tr>
<td>2</td>
<td>Securities Laws with Latest Updates</td>
<td>9</td>
<td>29-Sep-19</td>
<td>1-Oct-19</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Tue</td>
<td>A</td>
</tr>
<tr>
<td>3</td>
<td>The Foreign Account Tax Compliance Act (FATCA)</td>
<td>15</td>
<td>20-Oct-19</td>
<td>28-Oct-19</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Wed</td>
<td>A</td>
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<tr>
<td>4</td>
<td>Capital Market Authority Law</td>
<td>9</td>
<td>3-Nov-19</td>
<td>5-Nov-19</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Tue</td>
<td>A</td>
</tr>
<tr>
<td>5</td>
<td>Banking Accounts &amp; Services via Internet and Related Crimes</td>
<td>9</td>
<td>24-Nov-19</td>
<td>26-Nov-19</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Tue</td>
<td>A</td>
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<tr>
<td>6</td>
<td>Conflict of Interest Law in cooperation with Anti-Corruption Crimes</td>
<td>9</td>
<td>1-Dec-19</td>
<td>3-Dec-19</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Tue</td>
<td>A</td>
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<tr>
<td>7</td>
<td>Electronic Transactions and Electronic Payment Instruments</td>
<td>12</td>
<td>8-Dec-19</td>
<td>18-Dec-19</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Wed</td>
<td>A</td>
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<tr>
<td>8</td>
<td>Rules and Regulations of Kuwait Electronic Cheque System</td>
<td>9</td>
<td>5-Jan-20</td>
<td>7-Jan-20</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Tue</td>
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<tr>
<td>9</td>
<td>Legal Problems in Kuwaiti Labor Law</td>
<td>9</td>
<td>16-Feb-20</td>
<td>18-Feb-20</td>
<td>5:00pm - 8:30pm</td>
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<td>10</td>
<td>Banking Transactions Arbitration</td>
<td>15</td>
<td>1-Mar-20</td>
<td>11-Mar-20</td>
<td>5:00pm - 8:30pm</td>
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<td>11</td>
<td>Corporate Governance</td>
<td>12</td>
<td>15-Mar-20</td>
<td>24-Mar-20</td>
<td>5:00pm - 8:30pm</td>
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<td>12</td>
<td>Legal Aspects of Credit Collaterals</td>
<td>15</td>
<td>5-Apr-20</td>
<td>15-Apr-20</td>
<td>5:00pm - 8:30pm</td>
<td>Sun - Wed</td>
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### Banking Operations

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<tr>
<th>No.</th>
<th>Program Name</th>
<th>Hours</th>
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<th>Time</th>
<th>Days</th>
<th>Language</th>
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<tbody>
<tr>
<td>1</td>
<td>Business &amp; Data Analysis</td>
<td>18</td>
<td>6-Oct-19</td>
<td>8-Oct-19</td>
<td>8:00am - 3:00pm</td>
<td>Sun - Tue</td>
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<tr>
<td>2</td>
<td>Measuring Customer Satisfaction and Complaint Handling</td>
<td>18</td>
<td>3-Nov-19</td>
<td>5-Nov-19</td>
<td>8:00am - 3:00pm</td>
<td>Sun - Tue</td>
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<tr>
<td>3</td>
<td>Quality Control Assurance</td>
<td>12</td>
<td>1-Dec-19</td>
<td>2-Dec-19</td>
<td>8:00am - 3:00pm</td>
<td>Sun - Mon</td>
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### Credit Administration and Management

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<th>No.</th>
<th>Program Name</th>
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<th>From</th>
<th>To</th>
<th>Time</th>
<th>Days</th>
<th>Language</th>
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<tr>
<td>1</td>
<td>Basel II/Basel IV for Credit Department Staff</td>
<td>30</td>
<td>3-Nov-19</td>
<td>7-Nov-19</td>
<td>8:00am - 3:00pm</td>
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<td>2</td>
<td>Credit Assessment and Analysis</td>
<td>30</td>
<td>24-Nov-19</td>
<td>28-Nov-19</td>
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<td>Sun - Thu</td>
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<td>3</td>
<td>Financial Modeling</td>
<td>30</td>
<td>19-Jan-20</td>
<td>23-Jan-20</td>
<td>8:00am - 3:00pm</td>
<td>Sun - Thu</td>
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### Islamic Banking & Finance

<table>
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<tr>
<th>No.</th>
<th>Program Name</th>
<th>Hours</th>
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<th>To</th>
<th>Time</th>
<th>Days</th>
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<tr>
<td>1</td>
<td>Introduction to Islamic Banks</td>
<td>6</td>
<td>24-Sep-19</td>
<td>24-Sep-19</td>
<td>8:00am - 3:00pm</td>
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<td>2</td>
<td>Introduction to Structure Finance</td>
<td>12</td>
<td>1-Oct-19</td>
<td>2-Oct-19</td>
<td>8:00am - 3:00pm</td>
<td>Tue - Wed</td>
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<td>3</td>
<td>Introduction to Treasury in Islamic Banks</td>
<td>12</td>
<td>14-Oct-19</td>
<td>15-Oct-19</td>
<td>8:00am - 3:00pm</td>
<td>Mon - Tue</td>
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<td>4</td>
<td>Islamic credit and finance contracts</td>
<td>12</td>
<td>28-Oct-19</td>
<td>29-Oct-19</td>
<td>5:00pm - 8:00pm</td>
<td>Mon - Tue</td>
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<td>5</td>
<td>Money Market in Islamic Banks</td>
<td>6</td>
<td>5-Nov-19</td>
<td>5-Nov-19</td>
<td>8:00am - 3:00pm</td>
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<td>6</td>
<td>Legal Procedures for the Relationship between the Islamic Bank and Suppliers in Finance</td>
<td>18</td>
<td>11-Nov-19</td>
<td>13-Nov-19</td>
<td>8:00am - 3:00pm</td>
<td>Mon - Wed</td>
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<tr>
<td>7</td>
<td>Practical Applications of Sukuk in Financial Markets</td>
<td>18</td>
<td>25-Nov-19</td>
<td>27-Nov-19</td>
<td>8:00am - 3:00pm</td>
<td>Mon - Wed</td>
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<td>8</td>
<td>Islamic Hedging</td>
<td>12</td>
<td>2-Dec-19</td>
<td>3-Dec-19</td>
<td>8:00am - 3:00pm</td>
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The above dates and titles are subject to change.
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<tr>
<th>No.</th>
<th>Program Name</th>
<th>Arabic Program Name</th>
<th>Hours</th>
<th>from</th>
<th>to</th>
<th>Time</th>
<th>Days</th>
<th>Language</th>
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<tbody>
<tr>
<td>9</td>
<td>Liquidity Risk Management in Islamic Banks</td>
<td>إدارة مخاطر السيولة في البنوك الإسلامية</td>
<td>12</td>
<td>16-Dec-19</td>
<td>17-Dec-19</td>
<td>8:00am - 3:00pm</td>
<td>Mon - Tue</td>
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<td>10</td>
<td>Shariah Supervisory Governance for Kuwaiti Islamic Banks</td>
<td>إشراف الرقابة الشرعية ل البنوك الإسلامية الكويتية</td>
<td>12</td>
<td>23-Dec-19</td>
<td>24-Dec-19</td>
<td>8:00am - 3:00pm</td>
<td>Mon - Tue</td>
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<td>11</td>
<td>Treasury Trading in Islamic Banks</td>
<td>التداولات المالية في المصارف الإسلامية</td>
<td>30</td>
<td>13-Jan-20</td>
<td>15-Jan-20</td>
<td>8:00am - 3:00pm</td>
<td>Mon - Wed</td>
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<td>12</td>
<td>Islamic Retail Banking</td>
<td>المصارف الإسلامية</td>
<td>12</td>
<td>27-Jan-20</td>
<td>28-Jan-20</td>
<td>8:00am - 3:00pm</td>
<td>Mon - Tue</td>
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<tr>
<td>13</td>
<td>How to Screen your own Sharia Compliant Portfolio and Purify your Returns</td>
<td>كيفية شنح وفلترة محفظتك الاستثمارية الشريعة وتطهير عوائدها</td>
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<td>Marketing Islamic Treasury Products Wealth Management &amp; Corporate Banking Relationship</td>
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**Information Technology**

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**Marketing and Business Development**

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**Management and Self Development**

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<td>تخطيط القوى العامل، كسب المواهب والتعاقب في الوظائف</td>
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**Risk Management**

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<td>Fraud Prevention &amp; Advance Anti Money Laundry and combating Financing Terrorism</td>
<td>مكافحة الاحتيال ومعالجة معاملات الأموال ومحاربة التمويل وتمويل الارهاب</td>
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<td>Crisis Management</td>
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**Treasury Operations and Investment**

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The above dates and titles are subject to change.