



Global Banking and
Financial Services Experts



Risk Reward is a leading supplier of tailored training, consulting and recruitment services to the banking, financial and corporate sectors in developed and emerging markets since 2002.

Our services are delivered directly to banks and financial institutions, as well as via trusted and respected intermediaries in Africa, Europe, the Middle East, Asia and the Americas. With a Head Office in the City of London we apply the highest standards of service internationally to all of our assignments.

Based in the City of London and Miami, our business offers a wide range of services delivered by a pool of over 750 consultants. Each of our consultants are experts in their fields with an average of 25 years of relevant industry experience, ensuring that our services add value from day one and eliminate the usual consultant learning curve delays. In every case our consultants are able to make suggestions based on their own considerable experience of dealing successfully with similar challenges in their own careers.

To date we have helped over 1000 banks and financial institutions, including central banks, to train and improve the performance of their staff. Our specialists are considered to be among the best in the industry.

Training Services

At Risk Reward we develop courses to meet specific client requirements. Our experts will work with you to ensure that our solution achieves your training needs, regardless of language or location.

Expertise, Knowledge, Experience and Practical Know-how

Risk Reward offers the largest portfolio of financial risk management and related courses available worldwide.

We recognise that choosing the right training programme means investing in your Board, non-executive directors, senior management and executives which translates into risk managing your key financial assets. Although regulators often require the demonstration of training and competency, the main driver of continuous professional development is simply that it is essential for your business.

Retail course offering

Risk Reward also offers selected courses directly from our key centres of London and Dubai.

Accredited Courses

Risk Reward are official training providers toward risk management and related qualifications issued by:



The Chartered Institute for Securities and Investment



PARTNER IN LEARNING

The Institute of Chartered Accountants in England & Wales



CII

The Chartered Insurance Institute



Chartered Institute of Internal Auditors



Association of Certified Anti-Money Laundering Specialists

Service Excellence

We add value to all of our training projects from the first instance by offering a host of complimentary services such as:

- **Conference Calls**
- **Dedicated Account Managers**
- **Professional and prompt responses**
- **Customised course outlines and materials**
- **Pre-course Questionnaires**
- **Post-training Evaluation forms**
- **Post-training diagnostic**
- **Complimentary Q&A email trainer access**



Specialist Recruitment for Governance, Risk Management and Compliance Professionals



RiskRewardSearch and Buckley Alan (part of the Risk Reward Group of Companies) are leading suppliers of executive and contingent search solutions within Governance, Risk and Compliance (GRC) and Internal Audit.

We offer recruitment/executive search solutions for both permanent and contract roles on both a retained and contingent basis.

We specialise in GRC recruitment for the global banking and financial services sector. With over a decade in risk recruitment, training and consultancy we maintain an enviable network of leading risk management professionals covering

all aspects of qualitative and quantitative risk management and risk measurement across Operational, Market, Credit, Country, Liquidity and Political Risk.

buckley alan
specialist recruiters in risk and compliance

RiskRewardSearch was established to provide a leading recruitment enterprise solution for GRC professionals within the financial services sector worldwide. There is immense pressure for recruitment firms like us to offer greater value and client understanding at a time of business consolidation and stagnated talent availability.

Buckley Alan was founded in 2002 and joined Risk Reward in 2015. Our service offering is built around three critical values vital in today's market:

- **Unrivalled risk knowledge**
- **Proven delivery**
- **Integrity to provide a high level of professional service, delivery and transparency**

We work closely with regulators, banks, asset/fund managers, hedge funds, insurers, and consultancies to deliver not only the best GRC professionals on the market but, more importantly, the right professionals based on a firm's business objectives and corporate culture.



Consulting Services



We provide highly professional, independent, impartial and cost effective risk advisory and consulting services across nearly all disciplines in the banking, capital markets, insurance, asset management and the financial sector.

We operate globally with a focus on:

- **Risk Management**
- **Banking & Capital Markets**
- **Financial Crime Deterrence**
- **Internal Audit and Controls Development**
- **Islamic Banking & Finance**

We recognise that our most important asset is to add value to our clients' competitiveness. Consequently our pledge is that in a Risk Reward assignment, outstanding service and excellent results come as standard.

Our promise: Value Added from Day One

We only recruit expert consultants all of whom must have on average 25 years relevant experience in senior positions in the sector or industry concerned. Vetted by our executive selection team, we promise they will add value to clients from day one. We hit the ground running and our consultants can usually add more value by drawing on their own practical experience to offer innovative perspectives, technical solutions, or alternative methodologies.

Understanding what is needed delivering what is required

We either can provide individuals or put together specialist teams from a variety of disciplines and backgrounds to address single issues or the most complex of problems. We understand that the key to providing service excellence is to listen attentively to our clients in order to gain a proper understanding of what they actually need. Only then can we be sure we can and will deliver what they actually require.

Your challenge is our passion

Clients frequently contact us when they want counter-intuitive thinking and groundbreaking solutions, a highly responsive approach and troubleshooting where previous initiatives have not met the challenge. We are passionate and take pride in meeting these challenges and exceeding clients' expectations.

Immediately available and delivering outstanding value for money

Because we remain a flexible and owner-managed firm we can assist at short notice so no matter how pressing the problem we can begin delivering solutions, often immediately. Our rates reflect our emerging markets clientele and are quite reasonable; we promise to deliver outstanding value for money.



Valuation & Due Diligence Services

The Risk Reward Valuation Service brings together a group of experienced valuation consultants from a range of backgrounds to provide you with a complete valuation service. At present too many firms specialise in a single area of valuation and are therefore unable to provide their clients with a rounded service. Risk Reward is different. Regardless of the type of asset that you wish to value, Risk Reward is able to provide you with the service that you require.

Our Services

Your need to have a valuation may be triggered by tax planning requirements, a need to have a collateral valuation, to value a share in a business, as part of an M&A transaction, for sequestration/compulsory purchase, to facilitate the placement of insurance, or to support an insurance claim. We are able to assist you with establishing an appropriate value for all such scenarios, to enable you to focus on what is important to you.

We are able to value all of the following assets:

- **Unquoted companies or shareholdings**
- **Trademarks, copyright, and patents**
- **Image rights, brands, research and development and other intangible assets**
- **Physical/hard assets - buildings, plant, machinery and general contents, including oil and gas both on and off shore**
- **Derivative instruments**
- **Collateralised and structured assets**

Due Diligence

Our consultants are able to undertake a broad range of due diligence services including reviewing business and assets.

We regularly are called upon to operate as expert witnesses in cases involving assets and asset recovery including recent cases in Ireland. We can also provide such advice in shareholder disputes and in cases involving intellectual property damages and loss of profit.

Our Team

Our consultants are all acknowledged experts in their field and operate to the standard that you expect from Risk Reward Limited. Proactive with a can do attitude they all have more than 20 years of relevant experience and operate internationally.

Our team combines the skills of RICS registered Business Valuers with those of chartered accountants, quants and other specialists.



Business Advisory Service

Our Business Advisory Service is aimed at the business community, focusing on commercial organisations requiring advice and support in their business decision making processes and dealing with the difficulties such businesses face.

Our clients are usually owner-managed, small and medium-sized entities at varying stages of their development and as an owner-managed firm ourselves, we understand the challenges faced by our clients.

Our firm prides itself on the quality of our service delivery mixing a combination of peer review and technical supervision to ensure the quality of delivery exceeds our clients' expectations.

We are also able to assist with the design and implementation of innovative business and funding solutions for larger firms. Our consultants are business experts providing added value solutions as a result of their own experiences and training.

Our Advisors are highly qualified with many years of mixed and varied experience in business. Each advisor is vetted by our selection team and will add value from day one by drawing on practical experience.

We particularly focus on:

- **Fit for Finance reviews to ensure your firm is correctly positioned**
- **Assisting with fund raising whether loan or equity**
- **Preparation or review of business plans & financial forecasts**
- **Provision of non-executive directorship services with professionals that add value to your business**
- **Recruitment of senior personnel through our Risk Reward Search/Buckley Alan recruitment divisions**
- **Valuation services including IP, trade markets, business and physical assets**
- **Strategic planning reviews**
- **Exit & succession planning**
- **Mergers & acquisitions including due diligence**
- **Turnaround advice and guidance**

We understand the need to listen to our clients in order to gain a proper understanding of what they actually require and we are passionate in meeting these challenges and exceeding expectations. We offer flexible solutions designed to fit your needs regardless of size.



RED CHAIR™

– When you need to know now



There are times when you need to know something right now.

- **Before the Regulator calls**
- **Before your competitor beats you to it**
- **Before your External Auditor discovers it**
- **Before reporting to the Risk Committee, Audit Committee or the Board**
- **Before publishing that key article or granting the interview**
- **Before reporting it to your MLRO or Compliance Officer**

Red Chair™ is a discreet service for these situations and more.

Industry-experts with more than 20 years relevant international subject matter expertise and experience in banking, capital markets, financial services and insurance are available by telephone 'live' to give you the information you need.

Queries range from the impact of impending financial regulation on future business, and the opportunities it will create; to checking the AAOIFI and IFSB rules for Islamic institutions in the GCC, Malaysia and Nigeria; to the latest updates on new Corporate Governance rules; how to identify and report an inside rogue trader; or the best way to report sensitive internal audit findings to the Audit Committee; validation of your own thinking with an established expert in the field.

Brief, concise answers to your questions are given 'live' in English and followed in writing charged on an hourly basis. As we are fully independent, your questions are managed discretely, using either an account set up to your firm for multiple users or for your personally, with payment by credit card/PayPal. **High quality advice, professional standards and complete confidentiality are guaranteed.**

Who says bankers, chartered accountants, risk experts, bank internal auditors, financial crime specialists and Islamic finance experts are hard to talk to when you need them?



Fund Raising – NIVENCAPITAL

Loans, Funding and Capital Raising

For any business access to capital is of vital importance to business strategy. **Niven Capital** understands the importance of finding the appropriate funding solution for your business in the most cost-effective and time critical manner across international markets.

Our solution can range from traditional vanilla loans to complex structured financing using:

- **Loans**
- **Debt Products**
- **Mezzanine Debt**
- **Private Placements**
- **Islamic Finance**
- **Equity Products**
- **Private Equity**
- **Securitization**
- **Corporate Lending**
- **Convertible Securities**

Who We Are?

Niven Capital (part of Risk Reward Group of Companies) is a specialist corporate consultant providing business funding and capital raising services to a global client base.

Our advisory and capital raising services utilise the professional expertise and extensive banking and capital markets experience that our dedicated team of specialists has amassed over many years together with unparalleled global banking and financial market contacts.

Each of our specialists has over 25 years experience of international banking and capital markets which are made available to our clients.

We work closely with all our clients to provide the best solution to fulfil their aims and requirements in all advisory services, debt and equity raising and corporate restructuring to provide a broad matrix of financing expertise from traditional loans to structured finance solutions. As an associate of Risk Reward Limited, we are also able to leverage the relationship of this established and respected global financial services company.



Selected Global Markets and Clients

Africa

- ABSA Bank Ltd
- Access Bank Plc
- Africa Finance Corporation Nigeria
- African Banking Corporation
- African Development Bank
- Ahli United Bank
- ASO Savings and Loans Plc
- Bank of Alexandria
- Bank of Kigali Limited
- Bank of Tanzania
- Bank One Limited
- Bank PHB
- Bank Windhoek Ltd
- Banque Bemo Saudi Fransi
- Banque Du Caire
- Banque Populaire du Rwanda
- Barclays Bank (South Africa)
- BDO (Mauritius)
- BoE Private Clients (a Div. of Nedbank)
- Botswana Public Officer's Pension Fund
- BRD
- Cadiz Asset Management
- Cavmont Capital Bank (Zambia)
- Central Bank of Nigeria
- ChaseBank (Kenya)
- CITCO (Mauritius) Limited
- CIB
- Commercial Bank (Zambia)
- Commercial Bank of Ethiopia
- Commercial International Bank (Egypt)
- Consolidated Bank of Kenya
- Construction & Business Bank
- CRDB Bank Plc
- Credit Agricole Corporate & Invest Bank
- Dasher Bank S.C.
- Deloitte & Touche
- Development Bank (Rwanda)
- Development Bank of Mauritius Ltd
- Development Bank of Southern Africa
- Ecobank
- Egyptian Banking Institute (Egypt)
- Equity Bank Rwanda Limited
- Export Development Bank of Egypt
- Export Development Bank Sudan
- FCMB
- Finance Bank (Zambia)
- First Atlantic Merchant Bank
- First Bank of Nigeria PLC
- First Rand Bank (South Africa)
- FITC
- FNB Commercial
- GCnet Limited
- HFC Bank (Ghana)
- Housing Finance (Uganda)
- Industrial Development and Workers Bank of Egypt
- Industrial Development Corporation
- Intercontinental Bank
- Investec (South Africa)
- Investec Asset Management
- Investtrust Bank (Zambia)
- KCB Bank Rwanda Limited
- Kenya Commercial Bank Ltd
- KPMG Professional Services
- Nolwazi Africa
- National Bank (Malawi)
- National Bank of Egypt
- National Investment Bank
- Nedbank
- NERFUND

- Omnifinance (Cote D'Ivoire)
- Premier Pensions Nigeria
- Premium Pensions Nigeria
- Public Investment Corporation
- Rand Merchant Bank
- Rawbank - DRC
- Scotiabank
- Rokel Commercial (Sierra Leone)
- Sierra Leone Commerce Bank
- South African Reserve Bank
- Skye Bank Plc
- Standard Bank Group
- State Street Back Bay (South Africa)
- Sterling Bank Plc
- Sudanese Egyptian Bank
- Suez Canal Bank
- Trust Bank (Ghana)
- UBA (Nigeria)
- Union Bank (Cameroon)
- Unity Finance Limited
- Zenith Bank (Nigeria)
- Zanaco

Americas

- FRB of New York
- Freddie Mac
- Girobank NV
- Glens Falls National Bank & Trust Co
- Hogan Taylor LLP
- Iberia Bank
- ING Group
- Intesa SanPaolo
- Johnson Financial Group
- JSC Liberty Bank
- Lakeland Bank
- Legg Mason & Co
- Marlin Leasing
- MIS
- Mitsubishi UFJ Trust & Banking
- Mizuho Bank
- Morgan Stanley
- Mutual of Omaha
- Northern Trust
- Provident Bank
- Rabobank
- Resource Bank
- Ridgewood Savings Bank
- Signature Bank
- State Street
- Sterling Savings Bank
- Sumitomo Mitsui Trust Bank Ltd
- Svenska Handelsbanken (New York)
- TD Bank
- Universal Property & Casualty Ins.
- Valley National
- Wells Fargo

Asia

- Dutch Bangla Bank
- E. Sun Commercial Bank, Ltd.
- Financial Services Commission
- First Commercial Bank
- Hong Leong Bank Bhd
- Hua Nan Commercial Bank Ltd
- ICBC (Hong Kong China)
- ICICI Bank (India)
- Industrial Bank of Taiwan.
- Jih Sun International Bank
- L B Finance Ltd (Sri Lanka)
- Malayan Banking Bhd
- Mega International Commercial Bank
- Mercantile Bank Ltd (Bangladesh)

- Mitsubishi UFJ Securities International
- Mizuho Bank (Taipei Branch)
- Monetary Authority (Hong Kong)
- Monetary Authority (Singapore)
- National Development Bank (Sri Lanka)
- Orient Financial Services (Sri Lanka)
- Oriental Bank of Commerce (India)
- Overseas Chinese Banking
- Premier Bank (Bangladesh)
- PricewaterhouseCoopers
- PT Bank BNI (Persero)
- Public Bank Bhd
- REDmoney (Malaysia)
- RHB Banking Group
- Shanghai Stock Exchange
- Standard Chartered Bank Malaysia
- State Bank of Bikaner & Jaipur (India)
- Swiss Reinsurance (Hong Kong)
- Taichung Commercial Bank
- Taipei Fubon Commercial Bank
- TBK (Singapore)
- The Bank of Nova Scotia
- The Central Bank of Azerbaijan
- The Export-Import Bank of the Republic of China
- Union Bank of Taiwan
- United Overseas Bank (M) Bhd
- Whitestone (Singapore)
- Yuanta Commercial Bank

UK/Europe

- BDO (UK)
- BES-DRH/Formação
- Birmingham Midshires
- Black Sea Trade Development Bank
- BNP Paribas
- Brewin Dolphin Bell Lawrie Ltd
- Britannia International
- British Arab Commercial Bank
- British Bankers' Association
- Broadcast Bank Ltd
- Brown Shipley & Co Ltd
- Buckinghamshire Building Society
- C Hoare & Co
- CAF Bank Ltd
- Canara Bank
- Capital One Bank (Europe) Plc
- Ceska Sporitelna, a.s.
- Chartered Institute for Securities and
- Christiania Bank (Norway)
- CIBC World Markets Plc
- CIEL - Azur Financial Services
- Cim Insurance Ltd
- Cim Management Services Ltd
- Cim Property Fund Management
- Citibank Europe, Plc
- Citibank NA
- City Speakers International (UK)
- Clydesdale Bank Plc
- Comac Capital LLP
- Combined Insurance (UK)
- Commerzbank AG
- Co-operative Bank (UK)
- Co-operative Financial Services
- Coultts & Co
- Coventry Building Society
- CRDB Bank Plc
- Credit Agricole Asset Management
- Credit Agricole Corporate & Inv Bank
- Credit Suisse (Switzerland)
- Credit Suisse (UK)
- Crown Agents Bank Limited
- SOB, a.s.
- Cyprus Development Bank Plc
- Deloitte LLP
- Danske Bank A/S
- Depfa Bank Plc
- Deutsche Bank AG
- Deutsche Postbank AG
- DNB ASA (Norway)
- Dr Nagler & Company GmbH
- Duncan Lawrie Ltd
- DVB
- DZ Bank AG
- EFG Bank
- EIB
- Eksportfinans
- Ernst & Young ShinNihon LLC
- Eurobank EFG Cyprus Ltd
- Eurobank (Greece)
- Aviva
- Euromoney Learning Solutions
- Europe Arab Bank Plc
- European Commission
- European Investment Bank
- Eximbank (Romania)
- FBN Bank (UK) Ltd
- FCE Bank Plc
- FCMB UK Limited
- Fidelity Investments
- Fidelity Worldwide
- Finance and Credit Bank
- Finans Bank Turkey
- Ford Credit Europe
- Garanti Bank
- GE Capital UK
- GE Financial Markets
- Genesis Investment Management
- Ghana International Bank Plc
- Gjensidige Forsikring ASA
- Guaranty Trust Bank UK Ltd
- Gulf International Bank (UK) Ltd
- Habib Allied International Bank
- Habib Bank (Switzerland)
- Habib Bank UK
- Hampshire Trust Plc
- Harrods Bank Ltd
- Hellenic Bank Public Company
- Hitec (Laboratories) Ltd
- Hrvatska Postanska (Hungary)
- HSBC
- HSBC Bank Plc
- HSH Nordbank AG
- HVB Bank (Czech Republic)
- Hypo Alpe Adria Bank
- ICA AB
- ICICI Bank UK Plc
- IF P&C Insurance Ltd
- IG Index Plc
- Im Bank (Russia)
- Incisive Media
- ING Bank N.V. (Slovakia)
- ING Direct (UK) Ltd
- ING Group (Netherlands)
- International Bank Plc
- International Development (Eire)
- International Financial Services
- International Moscow Bank
- Investec
- Investec Private Bank (UK)
- Islamic Bank of Britain
- Islandsbanki
- J.P. Morgan Europe Limited
- JC Rathbone Associates
- JP Morgan Chase (UK)

- JP Morgan Europe Limited
- JT Bank
- Jyske Bank A/S
- KBC Bank NV
- KBC Global Services/ ASM
- Khazanah Nasional Berhad
- King & Wood Mallesons
- KPMG
- Kredietbank (Luxembourg)
- Landsbanki (Iceland)
- LeasePlan Corporation N.V.
- Lloyds Banking Group
- Lloyds Banking Group
- London Stock Exchange Group
- Marex Financial Limited
- Marfin Laiki Bank Public Co. Ltd
- Mazars UK
- MCB
- MEAG Munich ERGO Asset Management
- MIS
- Mitsubishi UFJ Trust and Banking Corporation
- Mizrahi Tefahot Bank Limited
- Mizuho Corporate Bank Ltd
- Mizuho Investment Management
- MKB Bank (Hungary)
- Mondrian Investment Partners
- Moneco
- Morgan Stanley
- N M Rothschild & Sons Ltd
- National Bank of Belgium
- National Bank of Egypt (UK) Ltd
- National Bank of Greece
- National Bank of Kuwait (Int) Plc
- Natixis
- NatWest Stockbrokers
- NBS (Slovakia)
- Nederlandse Waterschapsbank
- Nemo Personal Finance
- Newedge Group
- Newton Investment Management
- Nomura Bank International Plc
- Nordea (Finland)
- Nordic Investment Bank (Norway)
- Ohrlings Pricewaterhouse Coopers
- Pasha Insurance OJSC
- Perbadan Tabung Amanah Islam
- Pictet & Cie
- Piraeus Bank
- PricewaterhouseCoopers (Romania)
- PricewaterhouseCoopers (Sweden)
- PricewaterhouseCoopers (UK)
- R Raphael & Sons Plc
- Rabobank International
- Raiffeissen Zentralbank (Austria)
- Rathbone Investment Management
- RCB (Cyprus)
- Reliance Bank Ltd
- Rogers Group
- Royal Bank of Baku
- Royal Bank of Canada
- Royal Bank of Scotland (UK)
- RZB Bank Austria
- RZB Bank Romania
- SAB
- Sainsbury's Bank plc
- Samba Financial Group
- Sampo Plc
- Santander Bank
- Santander Cards UK Ltd
- Schroder & Co Ltd
- Schroder Investment Management
- SEB

- SERV Swiss Export Risk Insurance
- SG Hambros Bank Limited
- Shanghai Commercial Bank Ltd
- Siemens Plc
- Silicon Valley Bank
- Smith & Williamson Investment Mgmt
- SNS Reaal
- Société Générale
- Societe Generale Bank - Cyprus Ltd
- SOFTEC
- Sonali Bank (UK) Ltd
- Standard & Poor's
- Standard Bank Plc
- Standard Chartered Bank
- State Street Bank & Trust Co.
- Sumitomo Mitsui Banking Corp
- Swan Insurance Company Limited
- Swedbank (Sweden)
- SWIP
- Tatra banka, a.s.
- TD Securities
- TD Waterhouse Inv Serv (Europe) Ltd
- Tesco Bank
- The Automobile Association
- The Bank of New York Mellon
- The Bank of Nova Scotia
- The Bank of Tokyo Mitsubishi UFJ
- The Co-operative Bank plc
- The National Microfinance Bank
- The People's Bank Zanzibar Ltd
- The Royal Bank of Scotland Group
- The Toronto-Dominion Bank
- Turkish Bank (UK) Ltd
- UBA Capital (London)
- UK Asset Resolution
- UKAR
- Ulster Bank Ltd
- UniCredit Group
- United National Bank Ltd
- United Trust Bank Ltd
- USB Bank Plc
- Vanquis Bank Ltd
- Veranda Management Ltd
- Volksbank (Slovakia)
- Vontobel AG Switzerland
- VTB Capital Plc
- VÚB, a.s.
- Wesleyan Bank Ltd
- Wesleyan Savings Bank Ltd
- Winterflood Securities Ltd
- WorldPay
- Wragge & Co LLP
- Yorkshire Building Society
- ZKB

Gulf States

- Abu Dhabi Audit Authority
- Abu Dhabi Centre for Corporate Governance
- Abu Dhabi Investment Authority
- Abu Dhabi Commercial Bank
- Abu Dhabi Investment Company PJSC
- Abu Dhabi Islamic Bank
- Afghan United Bank
- Afghanistan International Bank
- Ahli Bank
- Al Rajhi Bank (Saudi Arabia)
- Al Salam Bank
- Alfahim
- Al-Mashreq Bank (Dubai)
- Al-Mujaz (Saudi Arabia)
- Arab Banking Corporation

- Arab Finance House SAL
- Arab Gambian Islamic Bank
- Arab National Bank (Saudi Arabia)
- Associated Discount House
- Bahrain Institute of Banking and Finance
- Bahrain Islamic Bank
- Bank Audi
- Bank Dhofar
- Bank E-Millie Afghan
- Bank Muamalat Malaysia Berhad
- Bank Saderat Iran
- Bank Saderat Plc
- Bank Saudi Fransi
- Bank Sepah International plc
- Bank Sohar
- Banque Bemo SAL
- Banque Du Liban
- Banque Libano Francaise
- Banque Saradar (Lebanon)
- Banque Saudi Fransi (Saudi Arabia)
- BLC Bank
- Blom Bank
- Byblos Bank (Lebanon)
- Central Bank of Malaysia
- Central Bank of Sudan
- Commercial Bank of Kuwait
- Commercial International Bank (Egypt)
- Credit Bank SAL
- CSC Bank SAL
- Doha Bank
- EFG-Hermes Fund Management
- Engro Polymer & Chemicals
- ENI
- Finance Al Ain International Group
- First Bank Plc
- Fleming Gulf (Dubai)
- Fransabank (Lebanon)
- Ghazanfer Bank
- Global Investment Bank (Kuwait)
- GT Bank Plc
- Gulf Investment Corporation
- Institute of Banking Studies (Kuwait)
- Institute of Public Administration
- Investment House
- Investments Emirates Int'l Investment
- Islamic Development Bank (Jeddah)
- Israel Discount Bank Ltd
- Jordan International Bank
- Lebanon & Gulf Bank SAL
- Majid Al Futtaim Group LLC
- Mashreq Al Islami
- Mawarid Finance
- MCB Bank Ltd
- National Bank of Abu Dhabi
- National Bank of Kuwait
- National Bank of Umm Al Qaiwain
- National Commercial Bank
- Peoples Bank
- Qatar Central Bank
- Qatar Development Bank
- Qatar International Bank
- Qatar Islamic Bank
- Qatar National Bank
- Rathbones
- REDmoney
- Riyadh Bank (Saudi Arabia)
- Sainsbury's Bank
- Saman Bank
- Samba Financial Group
- Saudi Economic & Development Co.
- Sharjah Islamic Bank
- Skye Bank Plc

- State General Reserve Fund
- The City Bank
- Union Bank Plc
- Union National Bank
- Wema Bank plc

Russia & CIS States

- Alfa Bank (Ukraine)
- Asian-Pacific Bank (JSC)
- Association of Regional Banks of Russia
- Bank TuranAlem (Kazakhstan)
- Banking Institute of Armenia
- Central Bank of Armenia
- Davachi Broyler
- Eurasian Bank (Kazakhstan)
- Gazprombank
- Halyk Bank
- HSBC (Armenia)
- ICL-KME CS
- Im Bank (Russia)
- JSC (Bel Swiss Bank)
- LVA Europe
- PASA Bank
- Prometey Bank (Armenia)
- PWC (Ukraine)
- Raiffeisen Bank (Russia)
- Rosinkas
- SPbAEP, JSC
- Transkredit
- Troika Dialog (Russia)



RISK REWARD

GLOBAL BANKING & FINANCIAL SERVICES EXPERTS



Risk Reward Limited

part of Risk Reward Group of Companies

Global Headquarters

Risk Reward Ltd
60 Moorgate, 1st Floor,
London EC2R 6EL
United Kingdom

Office hours: London (GMT)
09.00 – 18.00 Monday – Friday

tel: +44 (0)20 7638 5558
fax: +44 (0)20 7638 5571

Risk Reward Americas

Office hours: (EST)
09.00 – 18.00 Monday – Friday

tel: +1 (917) 310-1334 New York
+1 (305) 831-4913 Miami

email: info@riskrewardlimited.com

www.riskrewardlimited.com