



*Rise every day*

# Reimaging Service: Mashreq

# WHO IS MASHREQ



## OUR HISTORY

**OLDEST  
BANK IN  
THE UAE**



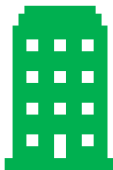
**57 YEARS**

**DFM  
LISTED  
SINCE  
INCEPTION**



**Year 2000**

**Al-Ghurair  
Family  
(Forbes 100)**



**87%**

## OUR STANDING

**GLOBAL  
PRESENCE**



**14 countries**

**CUSTOMER  
DEPOSITS**



**USD 44 bio**  
*FY 2024*

**SOLID  
PROFIT  
BASE**



**USD 2.7 bio**  
*FY 2024*

## OUR RATINGS

**FitchRatings**

**A / F1**

**STANDARD  
& POOR'S**

**A- / A-2**

**MOODY'S**

**A3**

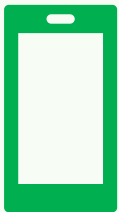
**CI CAPITAL  
intelligence**

**A / A1**

## DIGITAL DNA



- 1) 3 COUNTRIES
- 2) 40+ AGILE SQUADS
- 3) 300+ ENGINEERS
- 4) IN HOUSE DESIGN



- 5) EXPERIENCE LED
- 6) CLOUD NATIVE
- 7) OPEN APIS



- 8) HIGHEST RANKED FOR CYBER SECURITY IN UAE

## ESTABLISHED NEO BANKS

### OUR FULLY DIGITAL BANKS



For Individuals,  
women & youth

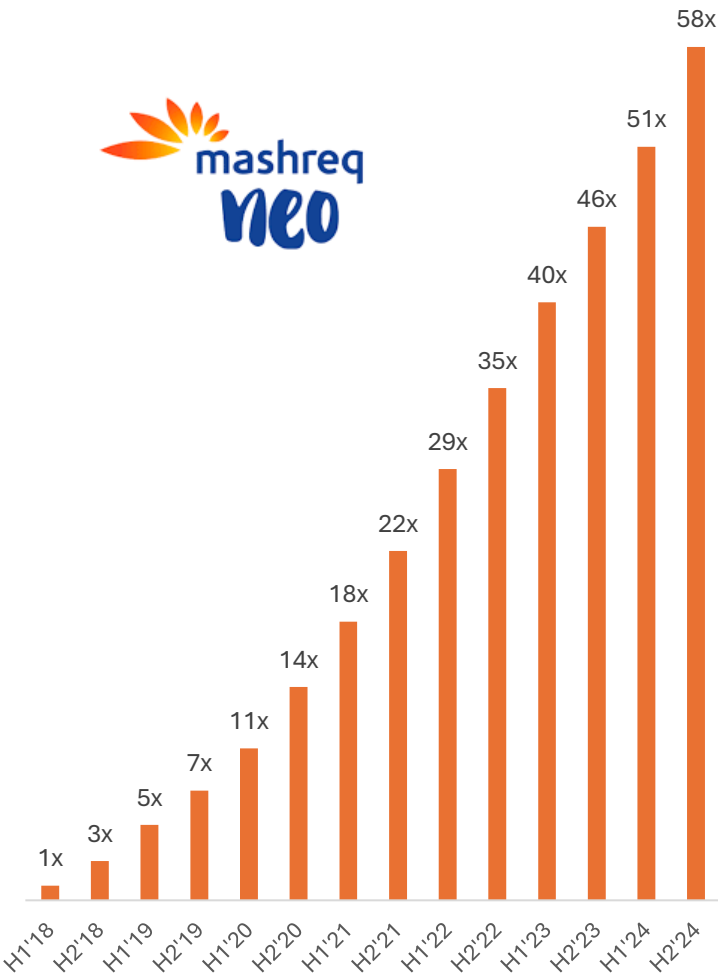


SMEs, start ups &  
professionals



Cash digitization

## SCALING AQUISITION & GROWTH



# PROVEN TRACK RECORD



## LEADING ON CUSTOMER EXPERIENCE



Accounts opened within **2 mins** using **Face Recognition**



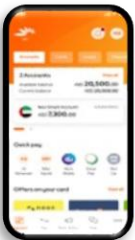
**>75%** accounts activated instantly



NPS score of **+64**



**Highest ranked** bank app in UAE



**84%** MAU

## INDUSTRY RECOGNISED



**Best Digital Bank in the Middle East**, 5 years in a row



**Best Digital Bank in the UAE**, 3 years in a row



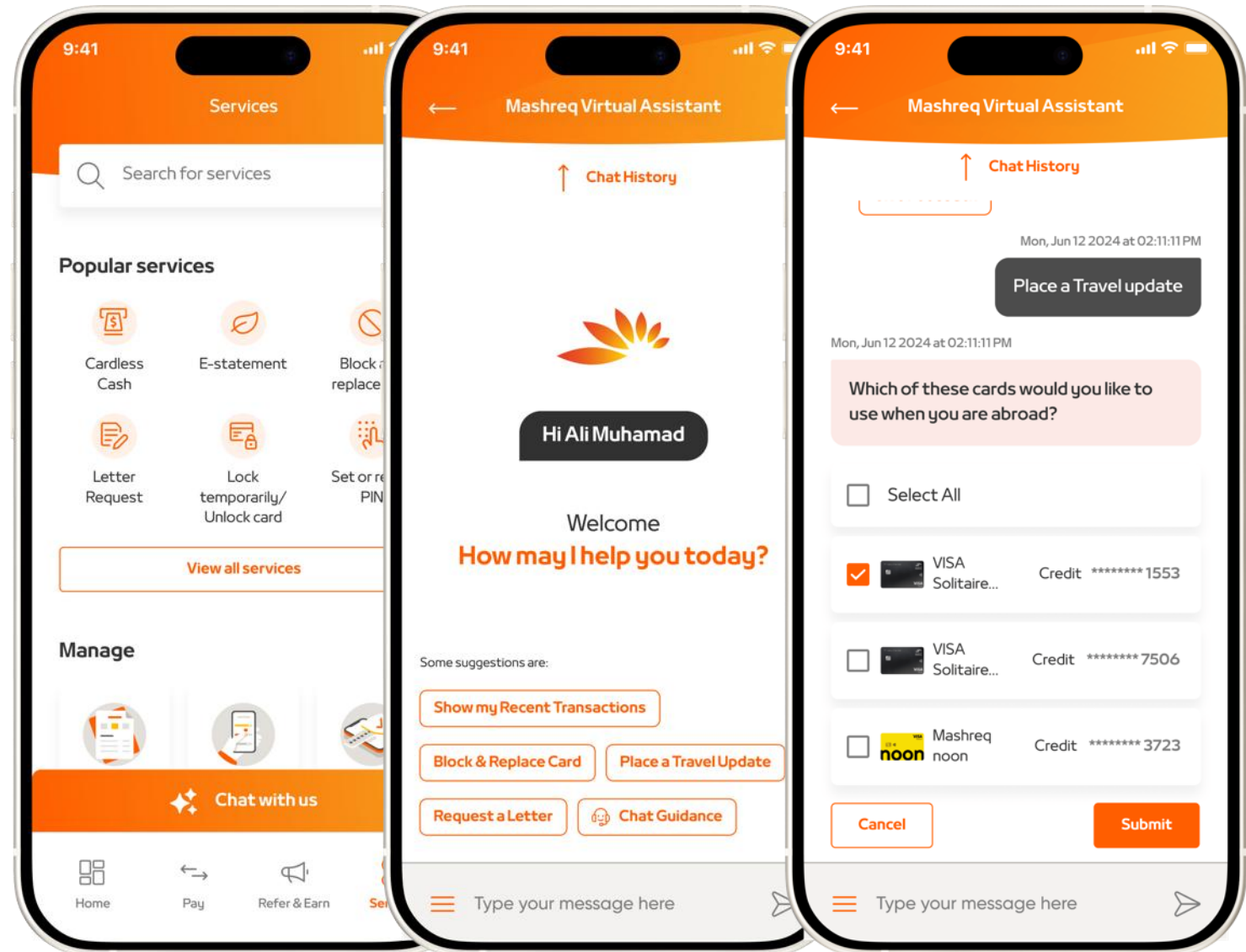
**Best Digital Bank in the UAE**, 3 years in a row



Recognized for **AI-based digital user engagement**

# PARTNERING WITH KORE.AI TO BUILD A WORLD-LEADING CHATBOT

- **85+** STP Service Journeys
- **250+** FAQs
- **150K** Conversations p/m
- **200%** User Adoption YoY
- **95%** Intent Recognition
- **>85%** Containment



# THE CHALLENGE: HOW TO BECOME A REGIONAL, SCALE PLAYER

x1



- **10M** POPULATION
- 8.5M BANKABLE
- 7M BANKED

x11



- **115M** POPULATION
- 70M BANKABLE
- 30M BANKED

x25

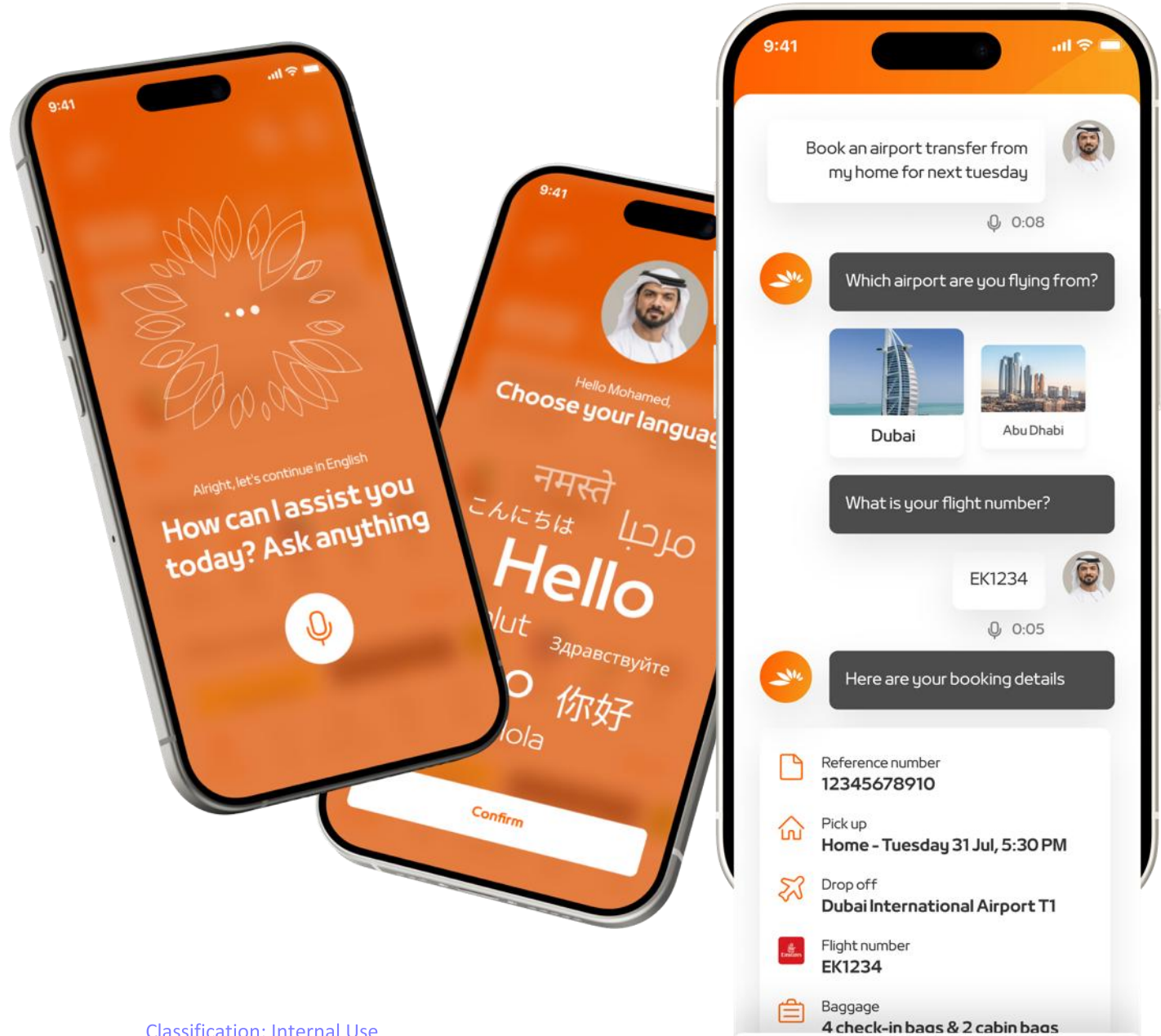


- **250M** POPULATION
- 140M BANKABLE
- 94M BANKED

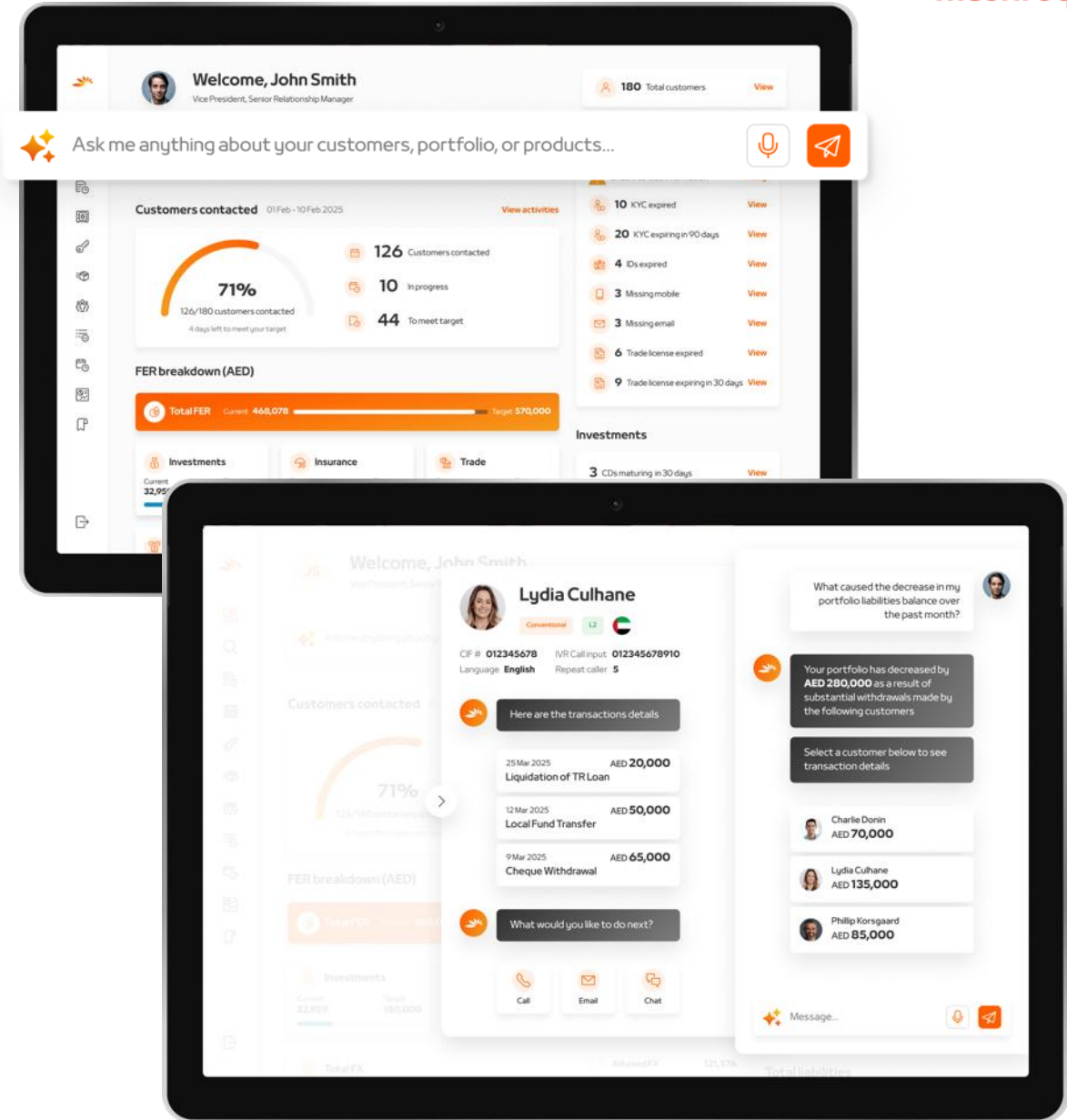
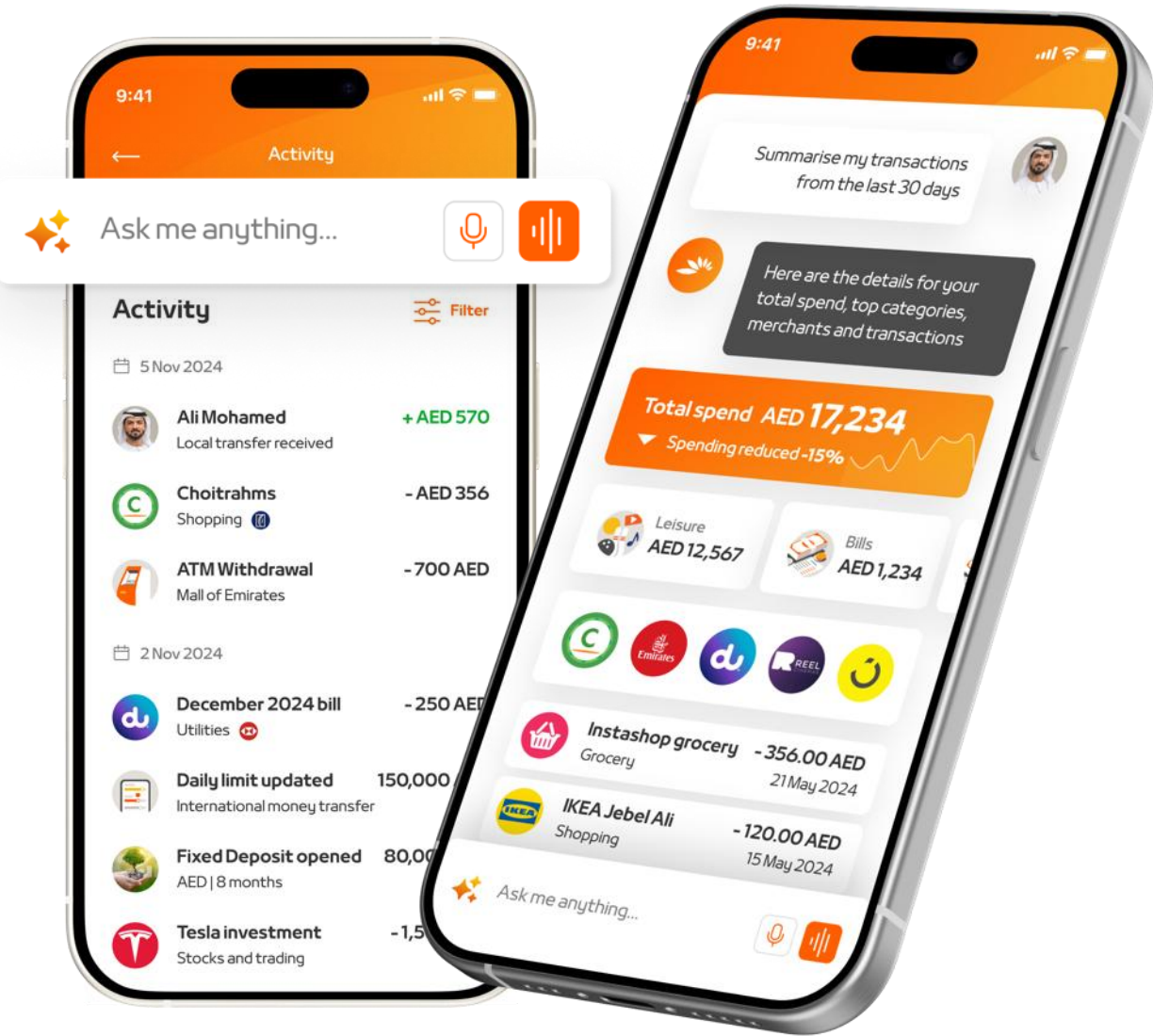


# EVOLVING TO AN AGENTIC ARCHITECTURE

- Foundational LLMs + RAGs
- Catalogue of 'Agents'
- Modular and Reusable
- Multimodal (voice & text)
- Commercial & Servicing
- Customers and Staff



# AI AS THE NEW CONTEXTUAL EXPERIENCE LAYER







*Rise every day*

**THANK YOU.**