

**Contact:**  
**Stephanie Knobbe**  
Haydrian Corporation  
Phone +1(425)974-3323  
Fax +1(425)635-0120

400 112<sup>th</sup> Ave NE Suite 200  
Bellevue, WA 98004  
Phone +1(425)635-4242  
Fax +1(425)635-0120



# Press Release

## **CreditBank selects Haydrian XM3 Anti-Money Laundering Solution**

Bank focus on enhanced protection for the company and its client's interest by fighting financial crime

**BEIRUT, LEBANON – January 26th, 2006:** CreditBank, one of the fastest growing banks in Lebanon, announced today that it has chosen Haydrian International, a provider of Anti-Money Laundering (AML) analytics, risk management and reporting technology, to implement the Haydrian XM3® Anti-Money Laundering Solution.

Mr. Tarek Khalife, General Manager of CreditBank, said today "after a careful study of available AML solutions, the bank's selection team chose Haydrian based on the superior functionality and flexibility of the XM3 solution and quality and completeness of the Haydrian support program. We required a comprehensive, risk-based solution that would enable us to quickly meet our current requirements and also easily accommodate our plans for the future. I am confident we have made the right decision with Haydrian and the XM3 solution".

The XM3 solution is designed to deliver a comprehensive and robust AML solution that will integrate financial institutions' operational systems and provide both batch and real time AML monitoring, detection, and reporting capability across a full spectrum of financial activities. All customer and transactional activities are automatically risk-assessed and managed according to criteria unique to the bank's needs, preferences, and international and local regulatory requirements.

"The application of advanced AML technology has become an important consideration for every bank in ensuring compliance with increasing regulatory requirements and in protecting from financial crime. Banks in the Middle East require a flexible, cost efficient and user friendly technology to enable them to move from being aware about their risks to being able to actively reduce their risk exposure" said Johnny Harb, General Manager of Haydrian Middle East and North of Africa, "CreditBank has, with its selection of XM3, taken another significant step in its continued leadership in providing enhanced service and security to its clients and investors."

**For Release 9 a.m. PST, January 26<sup>th</sup>, 2006**

**About CreditBank**

CreditBank S.A.L. was established in 1981 under the name of “Crédit Bancaire S.A.L.” and the motto of “Faith in Lebanon” with headquarters in Ashrafieh. On November 4, 2002, CreditBank’s acquisition of “Crédit Lyonnais – Lebanon” reinforced the bank’s corporate and private banking services. In 2005, CreditBank S.A.L. increased its capital reinforcing its position in the Lebanese financial market in preparation for Basel II recommendations.

Today, CreditBank has established itself as one of the most respected mid-level Lebanese financial institutions, and is striving for elite status through expansion, improved customer relations and quality financial solution products and services. The products and services offered by CreditBank provide a full spectrum of financial solutions in the areas of retail banking, corporate banking, credit cards, investment programs and insurance.

**About Haydrian**

Haydrian Corporation, headquartered in Bellevue, Washington USA, provides high quality AML technology solutions to financial institutions (banks, brokerage, insurance and money service businesses) around the world. XM3, Haydrian’s solution, can be implemented both In-House and Application Solution Provider (ASP) models, delivering a combination of the highest levels of regulatory compliance at the minimum total cost of ownership.

Haydrian is lead by a team of experienced senior executives with a track record of success in international banking, compliance monitoring, consulting, financial services, credit analysis, and risk management. In addition to corporate offices in the United States, Haydrian established Haydrian MENA S.A.L. based in Beirut – Lebanon to be its headquarter to manage and support its network of customers, offices and partners in the Middle-East, the Gulf and North Africa. Furthermore, Haydrian has offices in U.A.E., Pakistan, Indonesia, Spain, Mexico City, Panama and Colombia.

# # # # # # # #