Palestine Monetary Authority
Financial Stability
Microfinance
&
AML-CFT.
Content

1. Introduction
2. Financial stability
3. Microfinance
4. AML/ CFT
Introduction

What we regulate?

- PMA
  - Microfinance
- Banking Sector
- Money Changers

But also in addition to economic data we monitor

- MOF & Gov.
- CMA Securities Sector
- CMA Insurance Sector
- CMA Leasing & Mortgage sector
- Other
Palestinian Banking System

PMA

Local Banks
7
Conventional
4
Islamic
3

Foreign Banks
7
Jordanian
6
Egyptian
1

Money Changers
260

Specialized Lending Institutions
8 with 102 branches
Financial Data

Banks operating in Palestine

- Gross Assets: USD 16 Billion
- Customer Deposits: USD 12.4 Billion
- Credit Portfolio: USD 8.6 Billion
- MFI’s Assets: USD 287 million
  Credit Portfolio: USD 270 million
- Money changers Assets: USD 80 million
Financial Stability

**Market Conduct**
- Credit registry
- Credit scoring
- Financial Inclusion
- Consumer protection
- KYC Data base

**Payment System**
- RTGS System
- National Switch
- ACH “Low Payments”
- ECC “cheques”

**Banking Supervision**
- RBS: Bank’s Risk Profile, CAMELS
- Macro-prudential
- Microfinance
- Basel recommendation
- Money changer
- Governance
Microfinance

- Specialized Lending Institutions 8 with 102 branches.
- MFI’s Assets: USD 287 million
- Credit Portfolio: USD 270 million
- Cooperation with Federcasse\ specialized banks.
- Started in 2003.
- GOAML Software.
- UN resolutions implementation Committee 2015.
- NRA 2018.
- MEANAFATF mutual evaluation 2020.
Thank you!