

ESTABLISHING OUR PLATFORM FOR GROWTH

The growth potential of any organization is underpinned by the strength of its foundations.

In the 15 years since its launch, Bank Albilad has created a diversified business model that has delivered solid and reliable returns to its shareholders year-on-year, an ever-increasing range of products and services to its customers and real value to society and the Kingdom as a whole.

The growth of the Bank will be sustained by extending the Bank Albilad franchise, comprising branches, Enjaz outlets and digital access for customers across the Kingdom. This will ensure that the Bank's distinctive services are tailored to the needs of customers, delivered in manner that serves them best.

Bank Albilad's business segments achieved robust double-digit growth in the past year and exhibits significant potential to further extend its reach and scope. Retail business is being transformed by the application of state-of-the-art technology and the Bank's investment program is prudent, but firmly set on a path for growth. The Bank is employing more people and has tripled its budget for training, both through its dedicated centre and online through the academy.

As the Bank looks to the future, it can be confident that this robust platform provides a firm footing for significant future success.

