

OUR VALUE CREATION STORY

The Bank's value creation story reflects the value it creates for customers.

Bank Albilad has beaten the average growth in the Kingdom's banking industry for years measured by asset growth, as well as in terms of the increase in its deposit base. This demonstrates the Bank's successful penetration into key segments such as personal finance, consumer finance,

OUR APPROACH

Diligent and risk-based decision making

Customer centricity

Innovative products and services tailored to meet customer needs

Focus on quality and efficiency

We use our expertise and judgement to make individual decisions that balance risk and return with customer needs

Our differentiators

Strong foothold in the KSA Islamic banking segment

With a strong proposition around customized solutions, we have solidified our position as a key institution providing Islamic banking solutions

Diversification across business verticals, products and services

Our continual efforts to stimulate growth and innovate has been a cornerstone of our success

Exceptional customer service
Customer centricity is in our DNA. Our continual investment in enhancing customer experience keeps

Our people

Our most important asset are the people who make our growth path possible. Our training and development enable career progression and operational efficiency

Operational efficiency

Our strategy is weaved around optimum efficiency across the business and decisions

Leveraged across our business verticals

Retail Banking



Corporate Banking



Enjaz



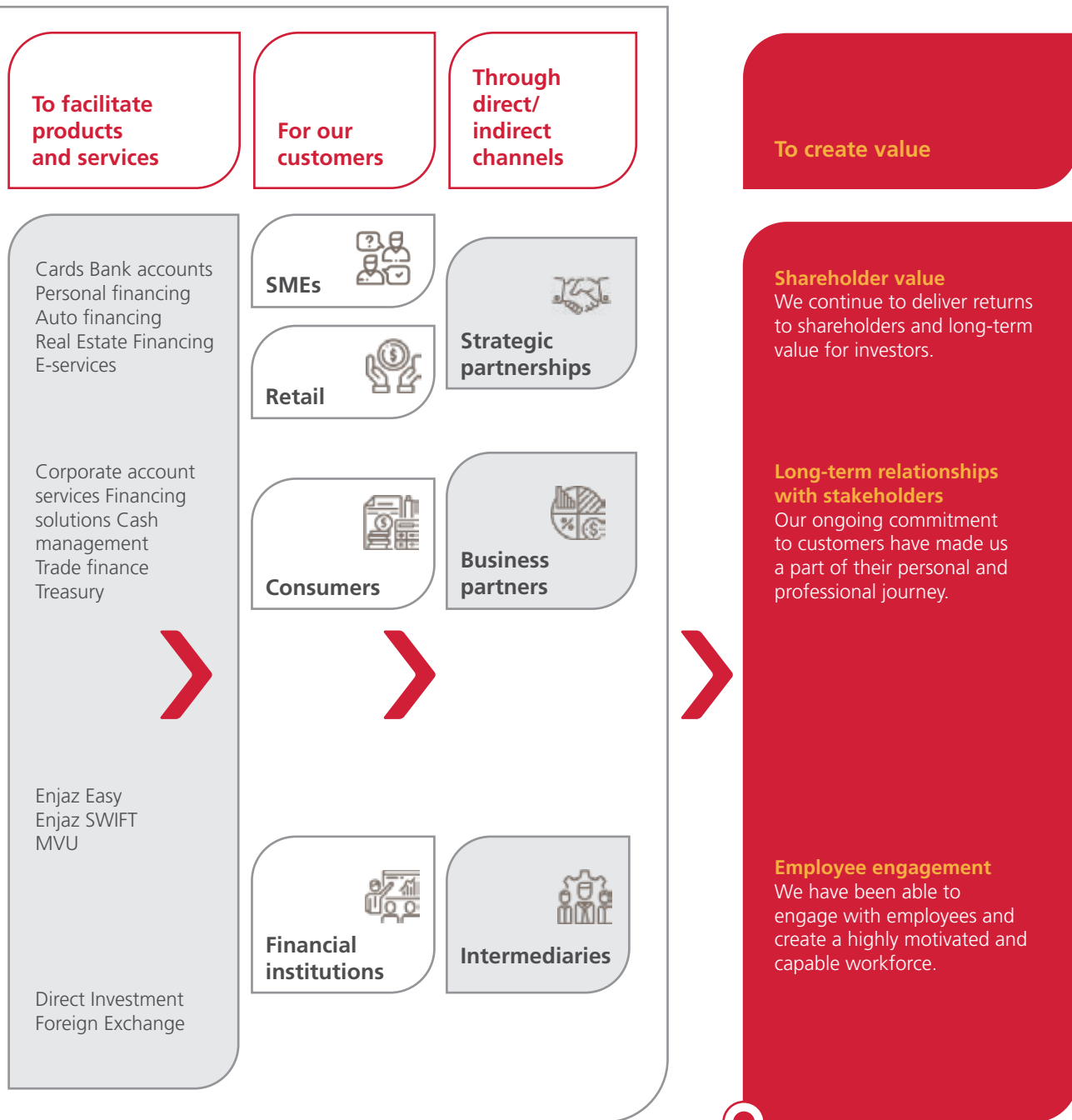
Treasury



mortgage lending and corporate lending has been well-targeted and effective. It also evidences a strong appetite to leverage the Bank's investment capabilities, and increase its market share by aligning with the evolving demands and

expectations of the Saudi customer. Bank Albilad works closely with government agencies to enhance the quality of life for consumers and business owners alike, whatever their stage of development.

HOW WE CREATE VALUE



Underpinned by our strong risk management, best practice governance and work culture