

Business Model



Bank Approach



Diligent and Risk-based Decision Making



Customer Centricity



Innovative products and services tailored to meet customer needs



Focus on quality and efficiency



Adopt a long-term view that generates returns that are sustainable over a longer period



Interest in working in a socially and environmentally sustainable manner



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



Bank Differentiators

Strong foothold in the KSA Islamic banking segment

With a strong proposition around customized leading-edge digital 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 continuous 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



Treasury

To facilitate products and services such as:

- | | | | |
|-------------------------|-----------------------|-----------------------|----------------------------|
| Cards | E-services | Bank current Accounts | Corporate Account Services |
| Bank Savings Accounts | Financing Solutions | Foreign Exchange | Auto Financing |
| Cash Management | Real estate Financing | Trade Finance | Treasury Services |
| Other Treasury Services | Direct Investment | Debt Settlement | Banking Agent |

For our customers:



SMEs



Corporate



Retail




Financial institutions

Through direct and indirect channels:


- Strategic partnerships
- Intermediators
- Business partners

To create value:




Shareholder Value

We continue to deliver returns to shareholders and long-term value for investors.



With Stakeholders

Our ongoing commitment to customers has made us a part of their personal and professional journey.



Employee Engagement

We have been able to engage with employees and create a highly motivated and capable workforce.