Business Model



Bank Approach









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

Diversification across business verticals, products and services

Exceptional Customer Service

With a strong proposition around customized leading-edge digital solutions, we have solidified our position as a key institution providing Islamic banking solutions.

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

Customer centricity is in our DNA. Our continuous investment in enhancing customer experience keeps.

Our people

Operational Efficiency

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

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

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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

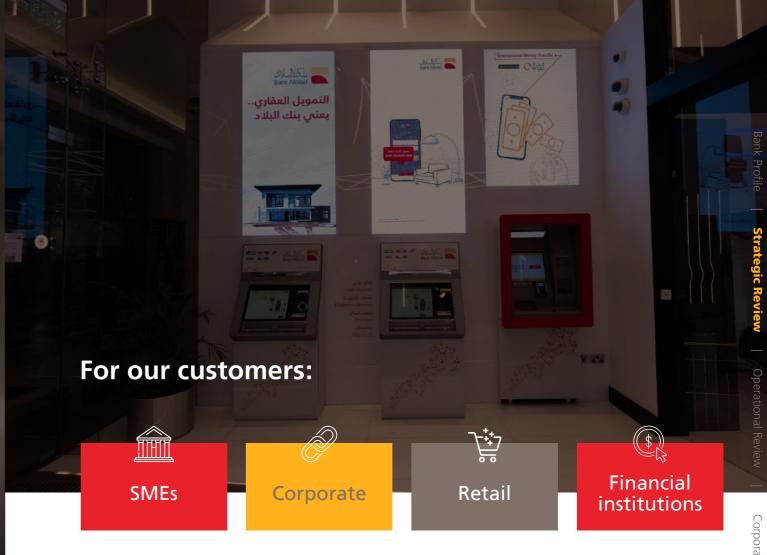
Trade Finance

Treasury **Services**

Other Treasury Services

Direct Investment

Debt Settlement Banking Agent



Through direct and indirect channels:

Strategic partnerships

Intermediators

Business partners

To create value:



Shareholder Value

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



With Stakeholders

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.