

Business Model

Our competitive edge



> Rich history and legacy

We have a rich history, combining two of the most respected names in the Saudi banking sector, from Alawwal Bank.

- > The very first bank in the Kingdom with Saudi British Bank.
- > The only bank in the Kingdom with unrivalled international access.

> Strong balance sheet

We have a strong balance sheet, with robust capital and liquidity positions, capacity to help our customers from our retail customers through to our larger, multinational and institutional customers.

> Our people's expertise

A key differentiator for us is the expertise that our committed employee base provides our customers. Their knowledge, empathy, and drive enables a relationship-focused approach to banking where the customer is truly at the heart of our decision-making.

> Regulators and Central Bank

We have a close working relationship with the Saudi Central Bank, the Capital Markets Authority, Ministry of Finance, and all the other government ministries and agencies, with regular touchpoints, frank discussions, collaboration, and strong two-way relationships.

> Tech and innovation

We pride ourselves on the level of innovation we bring to banking. Our digital office provides leadership across the Bank and brings together the ideas and solutions that allow our customers to benefit from a higher standard of products and options.

> Shareholders and investors

We regularly communicate with our shareholders and the investor and analyst community through a variety of means, including quarterly results calls and attendance at a number of investor conferences, locally, regionally, and internationally.

> Procurement partners

We work closely with our supply chain and procurement partners through regular meetings and collaboration points.

> Access to an international network

We possess a partnership with HSBC, a universal global bank, which provides our customers with unrivalled international access, linking our corporate customers to HSBC's international network, allowing for inbound and outbound financing opportunities, and connecting our retail customers to the broader HSBC retail network.

How we add value

We support our customers with their everyday banking needs, including payments, foreign exchange, cash management, long-term savings, and investments



We support our customers with their lending needs, buying their first homes, remortgaging, developing businesses, helping with working capital, trade, and guarantees



Value created for our stakeholders



Financial outputs:
balance sheet growth
and generating profits,
paying a sustainable
dividend



**Support the
various Vision
2030 programmes**



**Driving
customer aspiration**



**Generating
shareholder returns**



**ESG
commitment**



**Developing
our employees**

