

Alawal Bank Factbook

Full Year 2017

رؤية VISION
2030
المملكة العربية السعودية
KINGDOM OF SAUDI ARABIA



البنك الأول
Alawal bank

ABOUT ALAWWAL BANK:

We have the longest history in the Kingdom of Saudi Arabia. For 92 years, we have remained a leading bank of choice, offering a trusted banking service and innovative financial solutions to the people and businesses of Saudi Arabia.

KEY FACTS

- ✓ Founded in 1926
- ✓ 66 branches*
- ✓ 560 ATMs*
- ✓ 1,706 employees*

Business lines: Corporate Banking, Personal Banking, Transaction Services, Islamic Banking, Alawwal Invest and Alawwal Insurance

* As at 31 December 2017

RECENT PROGRESS

We continue to diversify our business, make ourselves more efficient and invest in our network and services:

- **More efficient** with record operating profit in 2017
- **Reaching more customers** with additional branches, ATMs and cash deposit machines
- **Stronger and safer** with our highest ever capital levels
- **More convenient and accessible** through market leading digital services

RATINGS

	Long-Term	Short-Term
Moody's	A3	P-2
Fitch	BBB+	F2



KEY ALAWWAL BANK REPRESENTATIVES



Engr. Mubarak Abdullah Al Khafrah
Chairman



Mrs. Lubna Sulaiman Olayan
Vice Chairperson



Mr. Soren Kring Nikolajsen
Managing Director /
Chief Executive Officer



OUR STORY: A LEADING INNOVATOR OF FINANCIAL SERVICES IN THE KINGDOM

EARLY YEARS

1926

Founded in Jeddah as the Dutch Trading Society

1930

Financed the first ever imports of motorcars (Ford)

1933

Facilitated the first payment to the Kingdom for a shipment of Oil

1945

Received the first transfer of Gold Sovereigns to the Kingdom

1977

Majority stake transferred to Saudi shareholders and rebranded to Saudi Hollandi Bank

RECENT YEARS

2015

First bank to launch a customer loyalty program in the Kingdom

2017

First bank to introduce mobile banking on Apple Watch

2017

Launched IBDA, a new concept of digital branch banking in the GCC

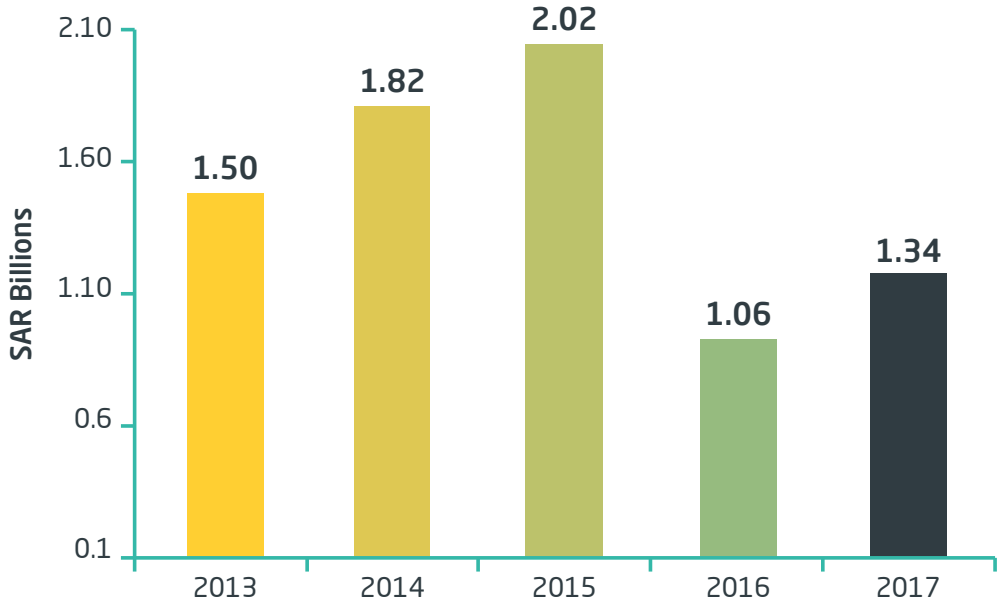
بمناسبة احتفالنا بأول
CELEBRATING OUR FIRST

92
YEARS

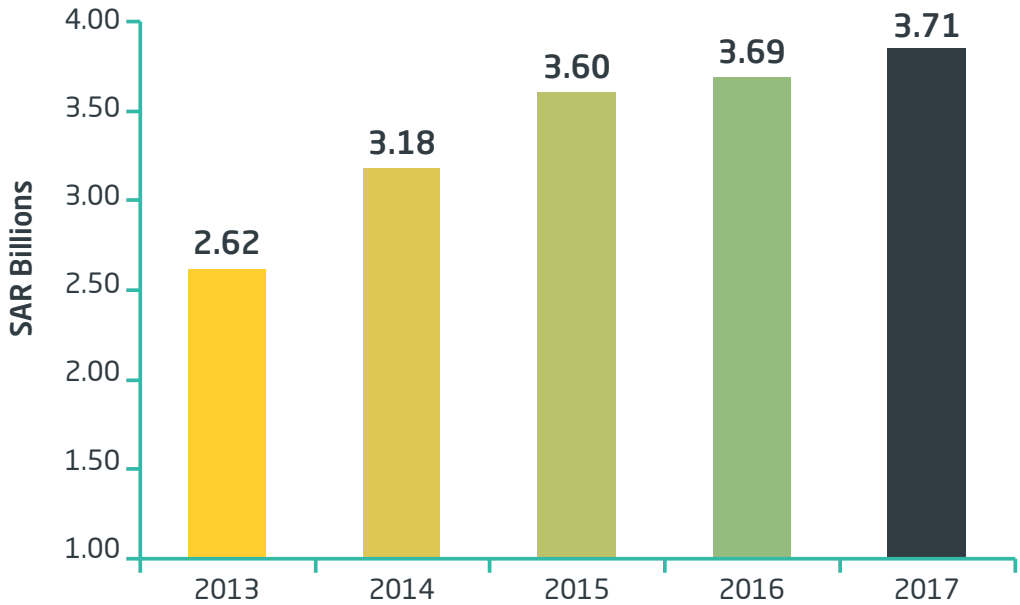
البنك الأول
Alawwal bank

FINANCIAL HIGHLIGHTS

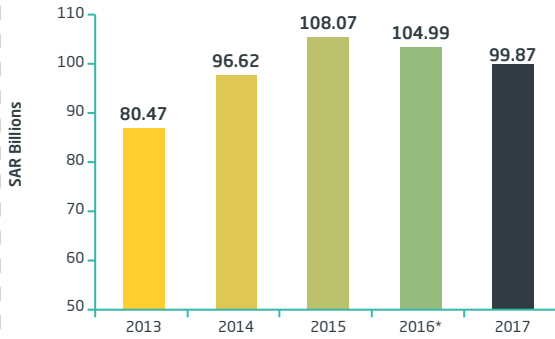
Net Profit



Operating Income

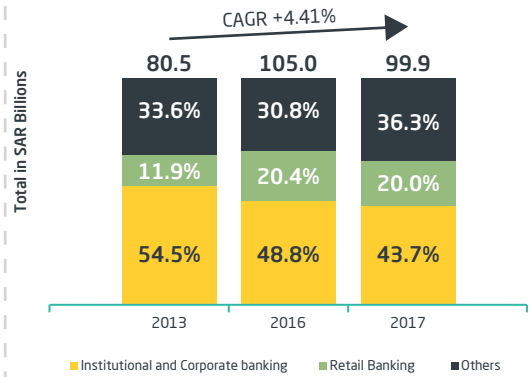


Total Assets

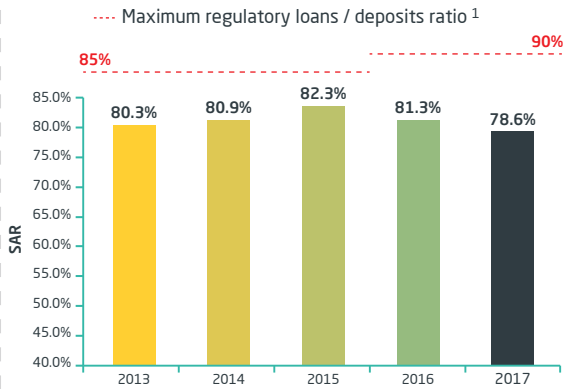


*Restated

Asset Mix

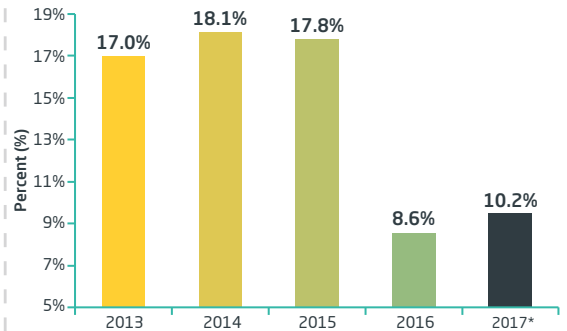


Loan to Deposit Ratio

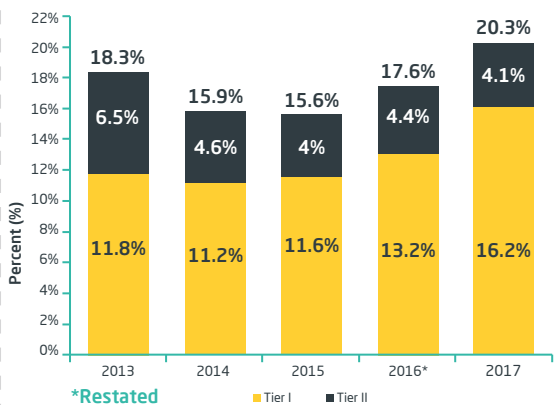


¹ Adding Medium and long term borrowings to deposits in line with SAMA definition

Return on Average Equity

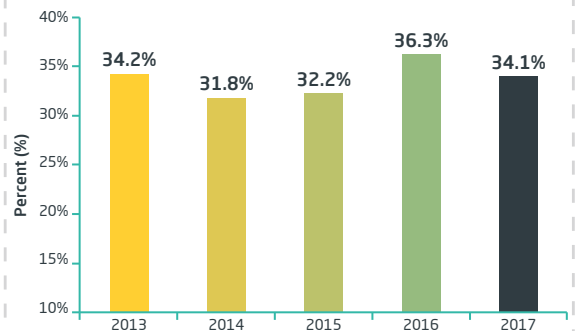


Capital Adequacy Ratio (Tier I & II)



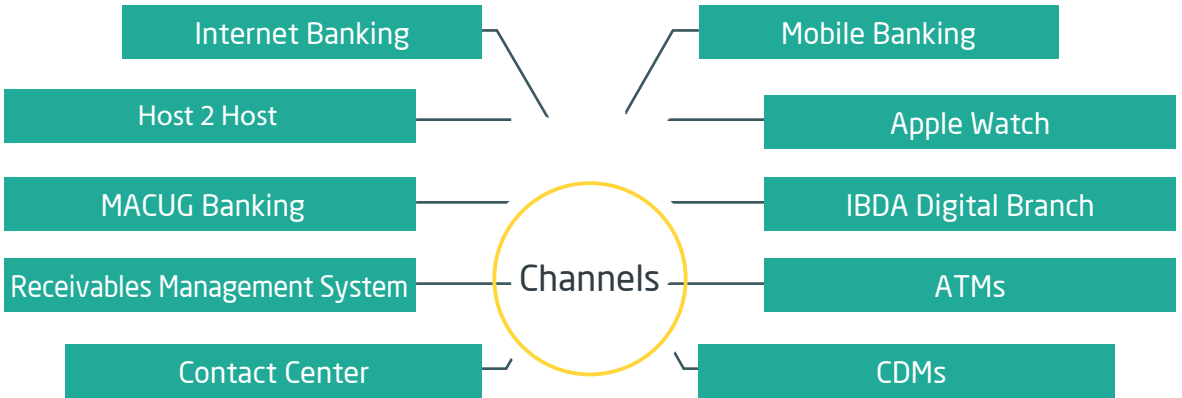
*Restated

Cost-to-Income Ratio



SECURING OUR FUTURE IN THE DIGITAL AGE

We are offering greater convenience for customers with our market leading range of digital services.



DIGITAL IS FAST BECOMING THE CHANNEL OF CHOICE FOR OUR CUSTOMERS

- Total mobile and online transactions increased 51% in 2017
- Two thirds of our retail customers are now registered online and mobile banking users
- 97% of all retail comparable transactions* and 88% Corporate transaction are now conducted via e-channels;

*comparable transactions include: money transfers & payments

IBDA - REINVENTING BRANCH BANKING FOR THE DIGITAL AGE

Our IBDA self-service branch has created a social space where you can enjoy a coffee and do your banking at the same time. Using interactive screens and devices, customers can access an exciting new range of services designed to make banking easier and more enjoyable.

You can walk in, open an account, get a coffee and walk out with a new credit or debit card in under 10 minutes.

Our IBDA branch opens twice as many new accounts as the busiest traditional branch in our network.



IBDA Digital Branch

INDUSTRY RECOGNITION

The bank's achievements recently secured a number of high profile endorsements from respected regional and international institutions.



2017

"BEST RETAIL BANK" AND "CEO OF THE YEAR"
FOR THE MIDDLE EAST FROM LE FONTI



2017

"BEST DIGITAL BANK IN SAUDI ARABIA"
"BEST MOBILE/APPLE WATCH APPLICATION IN SAUDI ARABIA" AND
"BEST LOYALTY PROGRAM IN SAUDI ARABIA"
FROM THE BANKER MIDDLE EAST



2017

"BEST LOYALTY & REWARDS PROGRAM IN THE MENA"
FROM MASTERCARD INTERNATIONAL

THE ASIAN BANKER
MIDDLE EAST & AFRICA
REGIONAL AWARDS 2017

2017

"BEST RETAIL BANK IN SAUDI ARABIA"
FROM THE ASIAN BANKER

fig@alawwalbank.com
+966 11 4064388

alawwalbank.com

