Business Model

How We Create Sustainable Value

Bank Albilad's business model integrates customer centricity, risk-based decision making, and innovative Islamic banking solutions to create long-term sustainable value for customers, employees, shareholders, regulators, partners, and society.

Key Resources & Enablers

Human Capital	• Skilled and motivated workforce • Training and development programs • Fair compensation, recognition, wellbeing
Digital & Physical Infrastructure	• Branches and service centers • Call center services • Online and mobile banking platforms • Website and social media presence
Islamic Banking Expertise	• Strong presence in Islamic banking in KSA • Customized Sharia-compliant solutions • Risk-balanced and judgment-driven decision making
Operational Capabilities	• Efficiency-centered processes • High-quality and consistent delivery • Long-term orientation
Governance & Compliance	• Board oversight and regulator engagement • Anti-money laundering, bribery and corruption frameworks • Robust compliance culture

Business Activities

Retail Banking

- Cards
- E-services
- Current accounts
- Savings accounts
- Auto financing
- Real estate financing

And more

Corporate Banking

- Corporate account services
- Financing solutions
- Cash management
- Trade finance
- Debt Settlement
- Banking agent services

And more

Treasury

- Treasury Services
- Other treasury services
- Direct Investment
- Foreign exchange

And more

Delivery Through

Direct Channels

Branches

Service centers

Call center

Online & mobile banking

Website

Public events

Indirect Channels

Strategic partnerships

Intermediators

Business partners

Investors Events

Differentiators

Customer-centric approach

Leadership in Islamic banking

Advanced digital solutions

Balanced, risk-aware decision making

Diversified business verticals

Strong operational efficiency

People-focused culture

Stakeholder Ecosystem

Customers

Investors & shareholders

Community

Business partners & suppliers

Regulators

Employees

Value Created

For Customers	Enhanced digital services, secure and innovative offerings
For Partners	Responsible and collaborative engagement
For Shareholders	Strong returns and long-term value
For Regulators	Strong governance, compliance, AML integrity
For Society	Financial literacy, accessibility, community programs
For Employees	Development, inclusion, recognition, wellbeing