NCB Corporate Profile

Facts and Figures (Fiscal Year December 2015)

Founding and Legal Structure:

- The National Commercial Bank was the first Saudi bank to be licensed in the Kingdom. It is considered the largest in the Saudi Arabia and a leading financial institution in the Region. The Bank initiated its business under the name of ''The National Commercial Bank'' following the Royal Decree on 20 Rabi Thani 1373H (26 December 1953).
- In 1999, the Government through the Ministry of Finance's Public Investment Fund (PIF) acquired a majority holding in the Bank.
- The National Commercial Bank owns direct 90.71% and indirect owns 7.16% of NCB Capital, its investment arm the Premier Investment bank in the Kingdom, and owns 67.03% of Türkiye Finans Katılım Bankası (TFKB), the leading participation bank in Turkey.

Financial Indicators:

- NCB is one of the largest Bank in the Arab world. The Bank's paid-up capital is SR **20,000** million (US$ **5,333** million).
- Total assets at 31 December **2015** totaled SR **449,340** million (US$ **119,824** million).
- Net profit attributable to equity holders of the Bank for 31 December 2015 totaled SR **9,089** million (US$ **2,424** million).
- Shareholders' equity attributable to equity holders of the Bank as at 31 December 2015 totaled SR **54,162** million (US$ **14,443** million)
- Return on average Shareholder's equity for 31 December 2015 amounted to **19.24**%
- Earnings per share for 31 December 2015 amounted to SR **4.56** (US$ **1.22**)

Key Facts & Figures:

- At December **2015**, the Bank operated **344** branches throughout the Kingdom, dedicated exclusively to Islamic Banking services.
- At December 2015, the Bank's customers surpassed **more than 3,349,714 million** clients.
- At December 2015, the Bank employees throughout the Kingdom reached a total manpower of **8,067, 94.1%** of which are Saudis.
- At December 2015, the Bank has operated **2,927** Automated Teller Machines throughout the Kingdom.
- Over **84.48%** of customer transactions had been successfully executed through alternative delivery channels during December **2015**.

NCB Capital

NCB Capital – NCB's investment arm – continues to build a market-leading position. Today, it puts advice on asset allocation and a growing discretionary portfolio management business firmly at its center, alongside the firm's highly regarded mutual funds.

Türkiye Finans Katılım Bankası

Türkiye Finans Katılım Bankası, the leading Turkish participation bank, in which NCB owns a **67.03** percent shareholding, continued to grow in 2015.

Türkiye Finans's branch network comprises **286** branches and is the second largest network in Turkey's participation banking sector. In customer segmentation, the bank refined its processes to provide improved offerings to certain segments.