

NCB Graduate Bulletin



MESSAGE FROM THE NCB HEAD OF HR

Dear Students,

It gives me great pleasure to welcome you to the maiden issue of NCB's Graduate Bulletin, a quarterly electronic newsletter intended for the talented Saudi graduate student who may want to consider a career in the leading Saudi bank, The National Commercial Bank (NCB).

This Bulletin aims to provide you with information that will help you gain insight into the world of NCB, as a leading Saudi business organization, as a potential employer, and simply as a team of talented individuals all trying to make difference in advancing their chosen careers, in serving their community, and in contributing to the Saudi society.

As the first and the leading Saudi bank, NCB has always been at the forefront in providing employment opportunities for young qualified Saudis. For many years, NCB has been partnering with local universities in its quest for the best available talents in the Kingdom. It has actively participated in various university career fairs and campus recruitment activities, hosted internship and summer traineeship programs, and sponsored various school-based initiatives.



مع تمنيات إدارة التوظيف و تخطيط القوى العاملة

Earlier this year, NCB has broadened its horizon and initiated its Overseas Saudi Graduate Program, visiting countries like Lebanon, Australia, New Zealand and Malaysia to reach out to Saudi international students pursuing both undergraduate and post-graduate education there. Our next stops: Egypt, the UK and the US.

Many opportunities are available within NCB to the high-potential graduate. One can either be directly recruited into entry level positions (for more of current job opportunities in NCB, visit: [career alahli](#)), or into our various Saudization Programs.

By reading through the following pages and continuing to subscribe to our future Bulletins, I am sure you will learn more about us, our programs, and your career opportunities at NCB. I also encourage you to write e-mails to our Newsletter team for further advice. Meanwhile, enjoy your reading, and I hope the information you will find here will be worthwhile for you and your future career.

Sincerely,

Saud Sabban
Head of Human Resources
The National Commercial Bank

Contact Us:

g.relingo@alahli.com

m.sagga@alahli.com

r.jalal@alahli.com

n.siraj@alahli.com

NCB Vision and Mission

Our Vision

NCB is the Premier Financial Services Group in the Region

Our Mission

- The Leading Islamic Retail Bank
 - The Market leader in Consumer Finance
 - The Preferred Provider of Financial Solutions for Targeted Business Clients
 - The Leading Wealth Manager
 - The First Choice Investment House in the Region
 - Expand Geographically in Selected Markets
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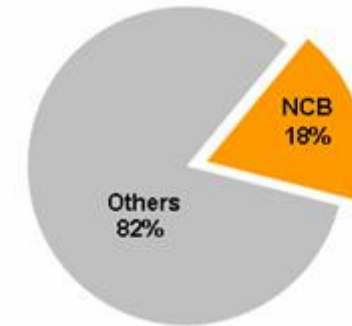
NCB Milestones

- The National Commercial Bank was the first bank established in Saudi Arabia. It was formed in 1953 pursuant to a Royal Decree by the late King Abdulaziz Bin Abdul Rahman Al Saud to convert the partnership of Saleh & Abdulaziz Kaki and Salem Bin Mahfouz into the National Commercial Bank.
 - The NCB was initially founded with a paid-up capital of SR 30 million (US 8 million); from its founding in 1953, until July 01, 1997, when it was reconstituted as a Joint Stock Company.
 - In 1999, the Government acquired a majority holding in the Bank, through the Ministry of Finance's Public Investment Fund (PIF).
 - With the changes in the Bank's ownership in 1999, a new Board of Directors was formed under the Chairmanship of Mr. Abdulla Salem Bahamdan. This marked a clear separation between the ownership and management of the Bank. Since then, NCB has recorded appreciable changes in the quality of customer service, product offerings and financial performance indicators. Mr. Abdulla Bahamdan was reelected Chairman of the Board of Directors for the current term.
 - On October 1, 2005, Mr. Abdul Kareem Abu Al Nasr was appointed as the General Manager, and was further appointed as the bank's first Chief Executive Officer (CEO) on January 1, 2006.
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Areas of Operational Strength

- NCB operates 260 Islamic branches
- NCB customers reached 1.7 million in 2006
- NCB employs 5,126 employees, out of which 87% are Saudis
- NCB hosts the largest treasury dealing room in the Kingdom
- NCB operates 1,080 ATMs and 8,227 SPANs
- NCB Has two international branches in Lebanon and Bahrain
- NCB is the largest asset fund manager in the region
- NCB Capital has recently signed an MOU with Goldman Sachs

Share of NCB in Total Assets



Assets (2006)	SAR bn
Cash in Vaults and at SAMA	7.8
Due from Banks	7.7
Investments, Net	57.9
Loans and Advances, Net	77.2
Other	5.1
Total Assets	155.7

NCB Saudization Programs



Management Associate Program

This is a high visibility program that caters to young Saudis aspirant to join the National Commercial Bank and be part of the growing banking industry. Participants are handpicked carefully for this program from leading local & international universities to go through an accelerated, intensive program enabling them to have the right tools to effectively add value to the dynamic environment of NCB. NCB launches 2 to 4 programs annually for different departments including Private Banking, Corporate and many others. The Program serves as primary source of Saudi talents who have been trained and developed to tailor fit core banking positions in NCB.

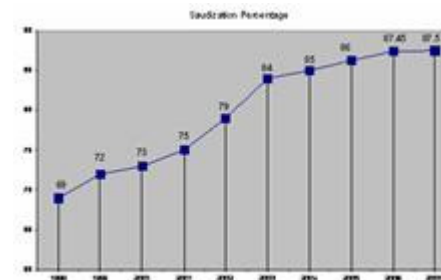
Internships/COOP

Internships and Cooperative Training Programs (COOP) are university requirements where students spend some time working in specified tasks given by their NCB supervisors and approved by the university. It gives students the chance to explore real life work and overcome the difficulties that fresh graduates usually face when they are first released to the work place. NCB accommodates selective students in terms of quality in order to have a ready pool of potential candidates

Summer Training

Summer training program is structured for college students at all levels, the program runs during student's summer vacation in order to maximize their free time with real life work experience that could develop their skills. Students are expected to perform minor/risk free jobs, mainly in branches.

1998/2007 NCB Saudization Percentage History



NCB Honored for Its Humanitarian Role

JEDDAH, 20 September 2007 – Prince Faisal Bin Khalid, governor of Asir region, underscored the important economic role of the National Commercial Bank (NCB) both in the national and regional levels.

The observation was made in the light of the bank's participation and sponsorship of the Abha Festival, in which the governor presented an honorary plaque to Abdulwahab Jalalah, area manager of NCB branches in Asir.

The prince added that the support extended by the bank was not confined to tourism, but to social and humanitarian aspects as well. "They were being honored today because they deserve this honor," the bank said in a statement yesterday.

Abdulkareem Abu AlNasr, NCB chief executive officer, pointed out that the sponsorship of the festival was rooted in the bank's firm affiliation to its homeland and its eagerness to support national development across different areas.

He pledged the bank's continuous support to the national strategy of tourism through the enrichment of cultural diversity and civilization in the different regions.



Mohammed Oboud Al Amoudi Co. wins the National Commercial Bank (NCB) Ramadan Tournament 2007

After an extremely competitive game that was broadcasted on the Saudi Sport Channel, Al Amoudi team managed to score a last minute victory beating Abdulkhaleq Saeed Co. 2-1 and winning their third title. After the game, Mr. Abdulkareem Abu Alnasr, Chef Executive Officer of NCB congratulated both teams for their fair play and awarded the winners with the cup and gold metals. Mr. Abu Alnasr also handed awards for best player, best scorer, and best goal keeper. This tournament is an annual Ramadan activity that NCB organize and all games are played on NCB playgrounds which are located in Al Rihab Dist. in Jeddah

NCB Acquires 60% Stake in Turkish Bank

The National Commercial Bank (NCB), the largest bank by total assets in Saudi Arabia, said yesterday that it has reached an agreement to acquire a 60 percent stake in Turkiye Finans Katilim Bankasi, Turkey's major participation bank, from preeminent Turkish groups Ulker and Boydak. Ulker and Boydak groups will each retain a 20 percent interest in Turkiye Finans and will remain strategic shareholders of the bank. The transaction is subject to regulatory approval and is expected to be completed by the end of 2007.

Through this agreement, the NCB acquires control of the market leader in the rapidly developing participation banking sector in a large and fast growing market. Ulker and Boydak groups are among the preeminent industrial concerns in Turkey. NCB's Interest-free banking expertise in the Kingdom of Saudi Arabia combined with Ulker and Boydak groups' extensive business presence in the Turkish market will accelerate Turkiye Finans' development, and expand its offering to a wide spectrum of high quality Interest-free banking products and services to both businesses and retail customers.

NCB On Campus



NCB Accepts first Saudi student intern from Australia

The National Commercial Bank welcomes its first intern from an Australian University. Mr. **Abdulmohsen Al Motaw'a** who is currently doing his MBA in Griffith University is joining NCB's internship program as a university requirement for graduation. A three side communication between Griffith University, NCB and the student himself lead to the official approval of this training from all parties. He will be trained for 3 months in the Islamic Financial Group (IFG) in Riyadh, where an NCB employee will be supervising him in order to ensure that he succeeds by the end of his training period in fulfilling the graduation requirement as well as gain the desired experience. The mutual aim of NCB and Abdulmohsen is to use this internship as an opportunity to prove himself and become one of NCB's workforce after graduation.



NCB Participates in the Lebanese American University's (LAU) Job Fair

During the second quarter, NCB participated in the Lebanese American University Job Fair. Being the only Saudi organization participating in this event, NCB's stand attracted a large number of interested individuals, and received inquiries from the university's Saudi students. During the fair, the NCB team interviewed and tested potential Saudi graduates on site, and held career opportunities talks with them.

The career day exercise yielded five (5) high potential candidates who are being earmarked for the NCB's Management Associate Program. Once they graduate and meet NCB's academic requirements, they will be endorsed to a selection panel and undergo evaluation prior to admission to the program.

The NCB team also visited the Saudi Ambassador to Lebanon H.E. Abdulaziz Khojah and presented the NCB's graduate recruitment initiative, which gained his recognition and support. Further meetings were held with Mr. Ayman Maghrabi, Director of the Saudi Arabian Cultural Mission, who promised his full support in all future recruitment activities to be organized by NCB in Lebanon.

NCB Prepares for the American University in Cairo's Employment Fair

NCB has recently confirmed its participation in this year's Employment Fair of the American University in Cairo to be held on November 16, 2007.

Preparations are underway in order for NCB to put up a booth in the venue where NCB career promotions materials will be distributed and student inquiries will be handled.

The NCB Team, to be led by the bank's Head of Staffing & Manpower Planning Mr. Najeeb Abdulrahman, will aim to attract Saudi students currently pursuing studies in the university through career talks, interviews and possibly, on-site testing.

While in Egypt, the NCB Team will also reach out to the Saudi students in other universities. The team hopes to do this by enlisting the assistance of the Embassy of Saudi Arabia in Cairo, and the Saudi Arabian Cultural Mission there.

