



Message from the Head of NCB Staffing & Manpower Planning

Dear Students,

Welcome to the second issue of the NCB Graduate Bulletin.

In this issue, we are excited to tell you the progress NCB's Saudi Graduates' Program has been making; in particular, some of you whom we have met in Australia last July have already commenced in your Internship Programs with the Bank, while others are being met for additional interviews while they are in town for the holidays. Here we profile a few of them and we hope you find inspiration in their experiences.

We also talk about the Program's Cairo campaign, where we met with Over 200 participants from the American University in Cairo. This was held on November 17th, through the support of H.E. Hisham Nazer, Saudi Arabian Ambassador to Egypt, Dr. Mohammed Al Ageel from the Saudi Arabian Cultural Mission, and the various University officials and student leaders.



These developments truly provide inspiration for us to press on with our objective of reaching out to you, wherever you are in the globe, with the invitation of building your bright future with Saudi's leading bank. NCB continues to provide exciting career opportunities particularly to high-potential Saudis looking to return to their homeland. Allow us to help you achieve your full potential and attain your professional success. Visit our career website <http://career.alahli.com> today, for a listing of our current job requirements, or send your CVs directly to our Recruitment Team (staffing@alahli.com or n.siraj@alahli.com) and we will contact you soon.

As we at the bank look to the new year with fervent hope and anticipation, I wish that your new year brings you closer to your dreams.

Eid mubarak!

Sincerely,

Najeeb Abdulrahman
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NCB Net Profit Reaches SR 4.8 Billion in 9 Months

Bahamdan:

NCB net income without capital gains (loss) grows by 15.3%

The Chairman of The National Commercial Bank (NCB), Sheikh Abdallah Bahamdan, announced that the Bank have achieved the same level of profitability for the first nine months of 2007 compared with the same period where net income at period end reached around SR 4,800 million which is almost the same level of the comparative period.

Sheikh Bahamdan announced that the Bank net income without capital gains (loss) reached SR 4,813 million for the first nine months of 2007 compared to SR 4,175 million for the first nine months of 2006, an increase of SR 638 million (15.3%).

He added that total assets grew by 23.6% to SR 192,388 million on 30 September 2007 compared to the end of 30 September 2006, net loans and advances increased to SR 86,793 million, an increase of 12.5%. Bahamdan pointed out that customer deposits reached SR 136,428 million, an increase of 19.8%; in addition, NCB's total shareholders' equity grew by 14.7 % to SR 27,224 million and the ratio of equity to assets stood at a robust 14.2 %, thus reinforcing its strong capital adequacy ratio.

The Bank continued to maintain high profitability ratios as return on average assets (ROA) increased to 3.7% and the return on average equity (ROE) was 25% while earnings per share reached SR 3.20.

The Board of Directors approved on 3 July 2007 interim net dividends of SR 1,050 million, at the rate of SR 0.70 per share, net of Zakat. The dividend was paid during Quarter 3, 2007.

NCB's Chairman concluded: The foundation of these excellent results is the strong level of trust that NCB has earned from its valued customers, and the deep commitment of the Bank's management and staff. The Chairman expressed his deep gratitude to the Bank's clients, shareholders, board of directors and staff for their continued support to NCB.

NCB Launches AMYALI Islamic Credit Card



Unique frequent flyer rewards program offering cardholders the opportunity to fly with more airlines, have more benefits, and more choices

The National Commercial Bank (NCB), the Kingdom's leading financial institution, is proud to announce the introduction of new Tayseer AlAhli Amyali credit card targeted at the frequent flyer segment. This latest addition to the NCB suite of credit cards is fully Shariah compliant and is based on the Tawaroq mechanism. The Amyali Credit Cards comes in 3 card types; Titanium, Gold and Classic.

The most impressive feature of the Amyali

Credit Card is that it allows cardholders to redeem miles earned on the card for a flight ticket with any airline in the World, and not limited to any particular carrier, which is a big difference from the traditional frequent flyer credit cards.

Amyali Credit Card holders benefit from the most flexible frequent flyer program in the Kingdom and possibly the region," said Raimy Sofyan, Head of Credit Cards Business in NCB. This revolutionary product is specially designed to provide frequent flyers greater convenience and choices. Having more than one airline to choose from for redemption is in line with meeting the ever changing needs of the frequent flyer segment. The redemption can be made once he reaches a minimum level of points, the customer makes the choice. There are no black-out periods, limited seats or seasonal constraints. If a seat is available and you have the miles, we will book

the reward for you!

The mileage awarded will depend on the card type, the higher the card type, the higher the miles awarded. This is another differentiating factor of the Amyali Credit Cards compared to the traditional frequent flyer credit cards in the market, where the earnings are equal regardless of card type. For example, an Amyali Titanium cardholder will earn 50% more miles than a Classic cardholder enabling him to accumulate more miles and redeem the miles faster.

The fulfillment process is also equally impressive, where the cardholder simply calls the Travel Service desk on a toll free number and the caller will be provided with all the required services to do a booking. The Amyali Credit Card is set to bring about new standards in frequent flyer credit cards.



Prince Salman Bin Abdulaziz Honors NCB for Contribution in the Care of Orphans

Continuation Key to Bank's Charity Work

In Recognition of National Commercial Bank (NCB) active role in community service, His Royal Highness Prince Salman Bin Abdulaziz, Emir of Riyadh region, honored the National Commercial Bank for its outstanding and pioneering role in supporting charity for the care of orphans in the Riyadh (INSAN) and its effective contribution in the care of orphans through a program for orphans, one of the AIAhli social programs implemented by the Bank's community service division.

Sheikh Abdullah Bahamdan, the Chairman at National Commercial Bank, received the honorary shield during the annual ceremony of the Assembly which was held recently in Riyadh. He pointed out that the bank's contributions in the service of society and supports to this program and many other charitable and humanitarian activities stemmed from the Senior Management commitment in developing the bank's contributions towards its social duty.

He also pointed out that the care of His Highness shown by the honoring ceremony reflects the great attention paid by the government of the Custodian of the Two Holy Mosques, King Abdullah Bin Abdulaziz to support charitable sector and non-profit social institutions.

Sheikh Bahamdan added that the interest of the bank in orphan children is out of our faith in being leaders in the area of social responsibility and our sense of duty to the people of different classes of society, and our commitment aiming our energies to the service of our beloved country, contribute to its development and meet the economic needs of social, educational, health and social services.

For his part, Engineer Mahmoud Al-Turkistani, the NCB Head of Community Service Unit stated that the bank has recently collaborated with the charity for the care of orphans in Riyadh (INSAN) through many programs where the bank provided school supplies for more than 1400 students from the organization, to encourage the orphans to complete their education.

In addition to supporting the joy of Eid, which aims to introduce the joy and pleasure to the hearts of 5000 orphans through the provision of special tickets that will allow them access to recreational centers and a snack.

For his part, Mr. Saleh Al-Yousef, the Director General of the Charity praised the bank's interest in this segment of society which is precious to our hearts and for its continued support of the foundations activities, through such programs such as the school bag program for the second consecutive year in addition to humanitarian support program "The joy of Eid".

NCB *on Campus*

HR Team's Australia Trip, Moving Forward



The recently concluded launching of NCB's Saudi Graduates Program in Australia, New Zealand and Malaysia last July 2007, as championed no less than by the Head of Staffing & Manpower Planning of The National Commercial Bank (NCB)--Mr. Najeeb Abdulrahman—is finally reaping the rewards of its landmark objectives. The NCB team, which included Mr. Gerry Relingo, NCB Recruitment Manager, propelled the success of the targeted career opportunities road show presentation in the

Gold Coast Campus of Griffith University, and Career Open Day in the Perth Campus of Curtin University. In all other cities, career talks in smaller groups of Saudi students were also held in strategically located community and business centers.

Among other things, the privilege to have been partnered with the leaders of the Saudi Student Clubs, the kick-off meetings arranged with the Saudi Arabian Cultural Mission (SACM) based in Canberra (through the Cultural Attache Dr. Ali Al Bishri and his staff), and the press coverage from the Saudi Embassy press representative Mr. Khodr Saleh in Australia, are believed to be the most influential contributors to the campaign's success.

At the conclusion of the roadshow, NCB managed to reach over 100 students, received 98 applications, interviewed 43 graduates, and finally shortlisted 19 strong candidates. NCB then strictly followed the criteria for the shortlisting process, as being based primarily on the performance during the interviews held, applicants' expected graduation dates, and the weight of their educational achievements.

This strategic HR initiative, envisioned to tap the potentials of Saudi international students who have been pursuing baccalaureate or post-graduate degrees in leading universities across Sydney, Gold Coast, Brisbane, Melbourne and Perth in Australia, Auckland and Christchurch in New Zealand, and Kuala Lumpur in Malaysia, is now progressing to its next stages in the form of students joining the Bank for internship or attending further career interviews in the Kingdom. Here's a preview of the current batch of participants who are taking their interest to join the Bank to the next level



First Saudi Student Intern from Australia Joined NCB

Mr. Abdulmohsen Al Motaw'a who is pursuing his MBA in Griffith University has joined NCB's internship program as a university requirement for graduation. His internship started on Saturday 17th of November and will last for a period of three months. In his first day in NCB, he was met and welcomed by Mr. Abdullah Al Abbad (Central Region-HR Manager) who took Abdulmohsen to a general exposure about NCB. He was also introduced to the team of Islamic Finance Group headed by Mr. Ali Almubarak (Regional Manager, Islamic Finance Group)

Mr. Al Motaw'a internship will be spent within the Islamic Finance Group, based on a structured plan agreed with the business and his university.

Congratulations and welcome to Mr. Abdulmohsen Al Motaw'a. The NCB family wishes him all the best during his stay with us

View Points



Abdullah al Fahad

The dream of success has accompanied me, guiding my steps and choices, among which was the choice of marketing as a career. I had my bachelor degree in business administration from King Saud University in 2003. After gaining three years of extensive marketing and branding experience, I decided to further develop, extend and shape my knowledge regarding benchmarking marketing practices in marketplace through pursuing my education. Recently, I got awarded a master degree in marketing at Griffith University, Australia.

Actually, studying abroad is an investment. Engaging with different cultures, exploring different ways of thinking and learning have enriched my ability of critical thinking. One of the most important tasks of critical thinking is to improve problem solving ability through discovering different perspectives to approach the problem in order to



Weam Tunsi

Coming from an industrial engineering background focusing mainly on how to improve the efficiency and productivity of organizations, I have decided to continue my career through better understanding the most important resource that organization have, which is human capital. Specializing in HR in my MBA from one of the 5 star ranking universities in Australia, will support me to achieve my future goals, which is to be among the best HR and Performance Improvement Professional in the Region. Sure it is not an easy target, but I am working on it and will do my best to achieve it.

In July 2007, I worked with NCB Recruitment Leaders to organize their Career Day at both the Gold Coast and Brisbane, Australia. I personally believe that NCB has leaded the recruitment actions in the region through shifting the focus of Saudi Talents Recruitment from the

solve it effectively.

At the end, it is worthwhile to express my honest gratitude toward Mr. Najeeb Abdulrahman and Mr. Gerry Relingo for their visit to Australia. This visit had an extraordinary impact among the Saudi students in Brisbane as we were very welcomed, and were introduced to many exciting jobs' opportunities by the NCB representatives.

domestic to the International Region. From such a move, NCB has built a new "Recruitment Brand". This move has to continue targeting new areas such as Europe and North America, as it will help to empower NCB's career brand on short and long term.



NCB Attends the American University in Cairo's Employment Fair



Egypt was next in sight for NCB's Saudi Graduates Program, as our delegates Mr. Najeeb Abdulrahman, Staffing & Manpower Planning Head, Ms. Rawan Jalal, Recruitment Manager and Mr. Mazen Khalifa, Recruitment Officer, set sail for Cairo to attend the Career Fair at the American University of Cairo (AUC). This also provided an excellent opportunity to establish contacts with key people in the Saudi Embassy and the Cultural Mission, as well as target other Saudi students in other universities within Cairo and Alexandria.

The NCB team met with AUC Provost, Dr. Earl Sullivan, Dr. Hussein Amin, Chairman of Journalism & Mass Communication Department, Dr. Ezzat Fahmy, Associate Dean for Undergraduate Studies and Dr. Ibrahim Hegazy, Chairman of Management Department, to acquire information on the quality of Saudi students attending AUC, their distribution among the various majors and to provide the deans with insights into NCB's initiative to attract Saudi students in the fields of administration, economics, accounting and engineering as we have many success stories with engineers working in the bank.

The delegates also met with H.E. Hisham Nazer, the Saudi Arabian Ambassador to Egypt, who expressed appreciation for NCB's efforts and strategy to reach out to the Saudi students studying outside the borders of Saudi Arabia and the opportunities NCB is offering to Saudi females as well. In return, NCB expressed its commitment to follow through with its program to attract the best graduates from the country who are interested to pursue careers in banking. Also, Dr. Mohammed Al Ageel from the Saudi Arabian Cultural Mission assured NCB's representatives of his full support in responding to any inquiries regarding the academic performance of selected students, having also indicated that today, there are 6,000 registered Saudi students in the AUC, October University and the other Egyptian universities.

The Career Fair at the American University in Cairo held on the 16th of November featured NCB's distribution of corporate give-away items, filling up of application forms for those who are potentially qualified (by academic background) and interested in NCB, responding to various general inquiries from walk-in visitors, and screening interviews for potential undergraduate and graduate Saudi students, in addition to potential AUC alumni candidates. All in all, over 200 students attended the event.

Building on this success, the delegates tended to building bridges with the Saudi students when Mr. Abdulrahman delivered a presentation on the evening of November 17, 2007 at the Saudi Students Club. His speech encompassed a brief about the bank, operational strengths, different sectors, career paths and total reward system that focuses on both rewarding performance and development of competent workforce. The event was covered by the ART channel and was concluded by a small dinner hosted by NCB. In recognition of its efforts, NCB's delegates received a Plaque of Appreciation from the Saudi Students Club.

The campaign was concluded by the delegates' visit to the Arab Academy for Science, Technology and Maritime Transport to explore future collaboration opportunities, especially after the Dean, Dr. Meer Hamza highlighted that the academy obtained full accreditation from the Ministry of Higher education in the Kingdom of Saudi Arabia.

In conclusion, the trip have defiantly opened insights for further development to NCB Saudization Program by affiliating with reputable academic institutes and expanding the Saudi Talent reach.

