



Saud Abdulaziz Bajbair
Group Head of Retail Business
The Saudi National Bank

Mr. Saud has over 20 years of experience in Retail Banking and distribution. He is now leading one of the largest retail banking network in Saudi Arabia with 500 branches and more than 5,000 staff. His experience includes: product development, customer experience, customer segmentation, sales, marketing, process improvement, digitization, automation, ATM, alternative channels, risk, operations, CRM, performance management and branch expansion, analytics, strategy and

customer care. Saud has accomplished key achievements and has many success stories in different areas in Retail Banking.

Experience:

He has served as Head of Retail Network Group and as Head of Retail Strategy & Analytics in Retail banking at SNB. He also served as Head of Branch Banking Division, Head of Consumer Finance Division, Head of Real Estate & Personal Finance Division, Head of Quality and Customer Care Department and as Head of Performance Development Unit at The National Commercial Bank.

Mr. Saud holds a bachelor degree in Industrial Engineering from King Fahad University of Petroleum and Minerals.

Other Certificates:

- Advanced Management Program (AMP), Colombia Business School – 2015
- Leadership Development Program, Stanford – 2014
- Mobilizing People, IMD 2012
- Reach Program (leadership development), INSEAD – 2009
- Six Sigma Black Belt Program, Motorola University – 2008
- Cross functional process mapping certification, impact, Bahrain – 2005
- Developing General Management Potential, Cranfield School of Management, UK – 2004
- Six Sigma Green Belt Program, Motorola university – 2004

Internal committees' memberships:

- Member of Higher Management Committee
- Member of Asset and Liability Committee
- Member of Credit and Remedial Management Committee
- Member of Information Security Committee
- Member of Compliance Committee
- Member of Operational Risk Committee

- Member of Customer Care Committee
- Member of Employee Grievances Study and Dismissal Support Committee
- Member of Micro, Small & Medium Enterprises Committee

Current external memberships and positions:

- Board Member, Arabian Shield Cooperative Insurance Company

