



Siba Khafaji
Head of Strategy
The Saudi National Bank

Ms. Siba Khafaji has been Head of Strategy at the Saudi National Bank since November 2022, reporting to the Managing Director and Group CEO. Ms. Khafaji currently oversees the Bank's strategy, including the development of strategic plans, supervising implementation of strategic projects, and providing support to the Bank's multiple groups and businesses.

Experience:

Ms. Khafaji has more than 19 years of banking experience. She started her career with the National Commercial Bank in the Retail Sector's Marketing Division in 2003. She then moved to the Consumer Finance Sector working in Lease Finance's and then in Strategy and Business Development of the sector. Subsequently, she moved to the Finance Sector in the office of the CFO (OCFO) before moving to the Fraud Prevention Department and then to the Audit Division. She was appointed as a member in the Board Audit Committee at AlAhli Capital from November 2016 to July 2018 before moving to the Bank's Group Finance, where she held the position of Head of Financial Excellence from November 2018 to March 2021, and subsequently joined the office of the Managing Director and Group CEO.

Ms. Khafaji holds a Bachelor's degree in Computer Science from King Abdulaziz University, graduating in 2002.

Internal committees' memberships:

- Member and Secretary General, Higher Management Committee
- Member, Assets and Liabilities Committee
- Member, Compliance Committee
- Member, Operational Risk Committee
- Member, Customer Care Committee