

KHALEEJI
COMMERCIAL
BANK

المصرف
الخليجي
التجاري



REACHING NEW
HEIGHTS



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VISION

To become the stronghold of the domestic economy and regional Islamic Banking by providing unique, innovative and trustworthy Shari'a compliant products, services and investment opportunities for our clients.

MISSION


Emerge as a catalyst in the economic development of Bahrain, the GCC and the MENA region, maximize client and shareholder value in accordance with the principles of Shari'a, contribute towards stable growth of Islamic Banking and provide a challenging, composed and optimistic environment for our employees to be innovative and attain their professional milestones.

Khaleeji Commercial Bank is known to be one of the leading Islamic banks in the Kingdom of Bahrain. Established in 2004, the bank has gained a well-acclaimed reputation in the field of Islamic banking. With the loyal and trust of its shareholders, investors and clients, Khaleeji Commercial Bank has achieved key milestones over the years.

The Bank strives to be a leader in local and regional Islamic banking as it is listed on Bahrain Bourse and Dubai Financial Market. It also offers innovative and high quality products and services to its clients. The Board of Directors of the Bank is composed of recognized veterans and prominent personalities in the field of banking.

The Managerial Team consists of a group of banking experts and professionals. There also exists a Shari'a Supervisory Board comprised of specialized jurists prominent both within the region as well as around the world. The Supervisory Board on a regular basis oversees the bank's compliance, workflow and activity guidance, ensuring adherence to the principles and provisions of Islamic Shari'a.





**WE STRIVE TO OFFER STATE OF
THE ART SHARI'A-COMPLIANT
FINANCIAL SOLUTIONS TO CATER
YOUR DAY-TO-DAY BANKING
NEEDS.**



FASTEST GROWING BANK

Khaleeji Commercial Bank is considered to be one of the fastest growing banks in the Kingdom of Bahrain. Over the course of many years of operation, the bank has continued to operate and grow consistently towards expanding the domain of our operations, investments and client base by following precise and strategic growth plans.

In May 2016, KHCB was awarded the 'Fastest Growing Bank in the Kingdom Of Bahrain' award offered by CPI Financial, Banker Middle East, known for their specialization in financial news and analysis in the region.

The award was granted to the bank owing to its outstanding financial results and continuous growth, especially in terms of the net income, assets and liabilities, revenues, return on

equity and return on assets, after having been compared to other banks in the Kingdom of Bahrain.

GROWING ANNUAL PROFITS

Based on the financial policy that relies on professional banking expertise and efficiencies, KHCB has taken a number of keen initiatives and commendable steps towards achieving remarkable annual profits. The positive result has indeed helped gain the client's trust, in addition to giving the bank's management encouragement and focus to further develop and innovate services and successful strategies in order to create an increasing number of projects with great financial outcomes and little risk.



NATIONWIDE NETWORK OF BRANCHES ACROSS BAHRAIN

Khaleeji Commercial Bank continues to extend geographically across the Kingdom of Bahrain, as it has 11 branches located in the following areas:

- Harbour Gate - Bahrain Financial Harbour
- Hidd
- Muharraq
- Manama
- Zinj
- Juffair
- Budayia Road
- Isa Town
- Sanad
- Riffa
- Souq Waqef

Keen on expansion and a substantial geographical distribution, KHCB hopes to cover all residential areas in order to improve helping clients, easy access and at the same time simplify banking and financial transactions in the fastest manner both effectively and efficiently.

COMPETITIVE SERVICES FOR INDIVIDUALS

Khaleeji Commercial Bank offers a wide range of exceptional services catering to individuals and corporate clients. Some of the value added services provided are personal finance, housing finance, auto finance and Visa credit cards. This is in addition to account services for the purpose of deposits, mainly current accounts, saving

accounts, Mudharaba accounts, Mudharaba call accounts and Al Waffer accounts.

KHCB is known to provide customers and loyal clients with various types of VISA cards like the Platinum, Gold, Classic and Infinite, which consist of great features. The cards offered by the bank provide card holders with various benefits that include competitive service fees as well as many offers & discounts with our “Khaleeji Rewards” program.

The year-long scheme of Al Waffer account is considered to be an investment account, which is Shari’a compliant, where funds are invested on a Mudharaba basis which will qualify depositors for draws on grand prizes.

BUSINESS FINANCE & EFFECTIVE INVESTMENT

KHCB offers exceptional financial and investment services for corporations that comprises of project financing, real estate financing, capital financing, commercial financing and Letters of Credit.

As for investments, the bank manages investments spread among diversified asset classes and jurisdictions for its clients targeting various sectors, with real estate and technology being the most prominent. The bank follows a conservative methodology in the management of the investment products and restricted investment accounts, taking into account the



market scenarios and developments to achieve the best resulting outcome.

Khaleeji Commercial Bank aims to accomplish the premium returns for all investors, following a well-defined strategy where execution is overseen by a highly capable and integrated professional team, attentive to market movements to protect and progress the investment assets while maintaining a continued focus on realizing exits.


ADVANCED ELECTRONIC SERVICES

Khaleeji Commercial Bank offers a wide range of advanced electronic services aiming to simplify communications with clients and ease all transactions. All electronic services are

equipped with a system that follows the latest security standards in order to make the clients' experience easier, safer, and more convenient.

For more information, log on to
www.khcbonline.com



A professional meeting between a man and a woman in an office setting. The man, on the left, is wearing a dark suit and is leaning forward, looking towards the woman. The woman, on the right, is wearing a black blazer and a light-colored hijab, and is sitting in a black office chair, looking back at the man with a slight smile. They are in a modern office with large windows in the background. A dark blue semi-transparent box is overlaid on the bottom half of the image, containing white text.

**KHCB OFFERS A COMPREHENSIVE RANGE
OF INNOVATIVE BANKING AND INVESTMENT
PRODUCTS AND SERVICES TO HIGH NET
WORTH INDIVIDUALS, CORPORATE ENTITIES,
AND FINANCIAL INSTITUTIONS.**