

بيان للمعلومات الائتمانية Bayan Credit Bureau

ترخيص رقم 37/1، خاضعة لرقابة وإشراف البنك المركزي السعودي
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contains clickable links

Informed Decision

920002772

 bayanacb.com

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We Help Our Customers in Making Informed Credit Decisions

About Bayan

Bayan Credit Bureau was founded in 2015 with a capital of 100 million Saudi Riyals and is based in Riyadh, Saudi Arabia.



Closed joint-stock company (Government contribution 55%)



Established
In 2015



Licensed By
Saudi Central Bank
No. 37/1



Capital
SAR 100 million



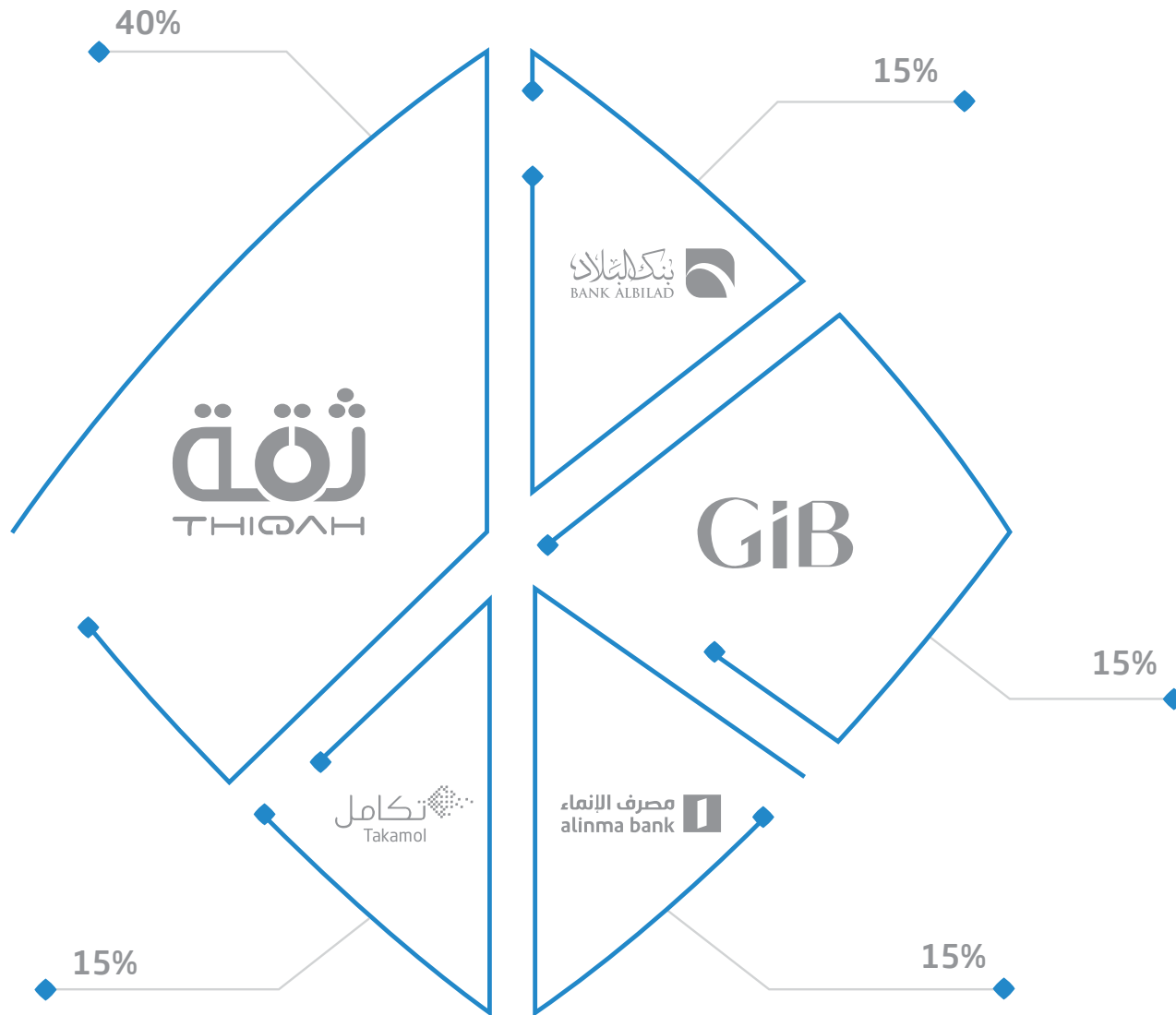
Head Office
Riyadh, KSA

Our Partners

Bayan Credit Bureau is a closed joint stock company owned by THIQAH Business Services Company, Takamol Holding Company, Bank Al Bilad, Alinma Bank and Gulf International Bank.



Click on any of the logos to visit their websites



Integrated Trade Credit Solutions For the First Time in the Kingdom

Offering you credit, financial and trade intelligence solutions for your company so you can confidently and prudently make informed decisions while simultaneously strengthening the performance of your credit relationships. Bayan's products and services provide you with the latest

commercial, credit and financial information of your clients based on official sources. In addition, Bayan's analytical tools improve your company's credit performance and profile relative to its peers.



To read more about Bayan's economical benefits, [click here](#).



Improving The Economy



Increase access to credit

Paving the way for small and medium enterprises to access more credit



Financial Innovation

Encouraging relevant financial innovations such as factoring and credit insurance



To read more about Bayan's economical benefits, [click here](#).



Exports and Imports

Streamlining contractual agreements and increasing Saudi exports



Liquidity

Improving credit and liquidity management



Promoting trust and transparency among Saudi companies through providing integrated trade credit information and services in line with the Kingdom's Vision 2030.



International Strategic Partner



CRIF is an international credit bureau specializing in trade credit, banking credit and financial business intelligence solutions and management all around the globe.

Visit CRIF's website [click here](#).



A worldwide provider of integrated services and solutions for business and commercial credit information



A market leader in providing financial credit information in the European continent



44,000 business clients use CRIF services worldwide in 50 countries

Bayan Products

Credit solutions designed to assist in optimizing your credit relationship management at every stage including prospecting, evaluation, management and collections for your current and prospective clients both inside and outside the Kingdom.



To read more about Bayan's Products, [click here](#).

Customer prospecting and evaluation



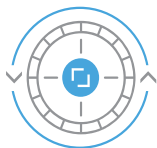
BayanReport

Be well informed about your local credit relationships.

✓ 1 million +
Commercial
Registrations in
the Kingdom




For Corporations
and SMEs in
Saudi Arabia



BayanGlobal

Make an informed decision before signing a contract with your current or future international clients, suppliers or partners.

✓ 200 million + registered businesses worldwide

 For international corporations and SMEs

Management

Customer prospecting and evaluation



BayanPortfolio

Manage your company's credit relationships through analytics and interactive tools.

 Interactive analytical tools and filters



To read more about Bayan's Products, [click here.](#)



BayanIndices

Bayan Indices enables financial analysts and others to analyze and assess either an individual company or a sector/sub-sector together with benchmarking and entity against its industry.

✓ 185,000+
Audited
Financial
Statements in
the Kingdom

📈 Interactive
analytical tools
and filters

Research

Advisory

Growth

Is When informed
Decisions Are Made



BayanAdvise

Leading international credit experts to help achieve your credit, financial and trade goals.

🏦 Over 50 international credit
and financial experts



To read more about Bayan's Products,
[click here.](#)



BayanReport

Be well informed about your local credit relationships

Bayan Report enables you to know the trade, credit and financial status of your current and prospective clients in the Kingdom through official sources of information.

To read more about **BayanReport**, [click here](#).

More Than

1 Million

Commercial Registrations in
the Kingdom



Records from official sources like government bodies, banks and trade partners



Packages designed specifically for large companies and SMEs in the Kingdom



Main Benefits

Trade Credit

Information about a company's trade credit activities including historical payment behaviour

Identity Information

Company's unique identification and trend thereof such as changes in the official company name, legal contact information and more

Financial Statements

Access the complete set of financial statements, including auditor's report and key indicators/ratios

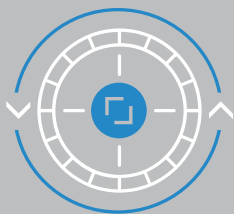
Bank Credit *

Present and past loans, finances and banking facilities information including total loan amounts, start and due dates, installments, payment trends (is the company paying on time or not)

Management Information

Company's shareholders, board members, number of shares, partnerships and more

* Not available in some packages



BayanGlobal

Make an informed decision before signing a contract with your current or future international clients, suppliers or partners.

Bayan Global provides you with current credit, financial and business status of your international clients.

To read more about **BayanGlobal**, [click here](#).

More Than

200 Million

Registered Companies
Worldwide



Official sources from credit bureaus present all across the world, including GCC, Middle East, Asia, Europe, Africa, Americas, Australia



Easy search capability to access latest and downloadable reports through an intuitive and user friendly interface



Main Benefits *

Identity Information

Be informed about who you are partnering with through identifying their registered legal entity in addition to their trademarks and trade policies

Risk Assessment

Information about the credit score in the country of origin and credit trend analysis

Financial Statements

Access the complete set of financial statements, including the auditor's report and key performance indicators/ratios

Management information

Information about a company's directors, their roles, addresses, nationalities, dates of birth, their relationship with other companies in addition to the organizational structure and headcount

* Details may differ from one country to another in terms of availability of such information, and its adherence to terms and conditions



BayanPortfolio

Manage your company's credit relationships through analytics and interactive graphs and compare them against market averages.

Bayan Portfolio enables you to collate all your trade transactions and benchmark them against market averages in order to assess your credit portfolio and to identify the top and worse performing clients - so as to focus on the top performing ones. Bayan Portfolio also keeps you updated, through instant notifications, of any changes that may occur to a client's credit status.

To read more about [BayanPortfolio](#), [click here](#).

Main Benefits

Organize

Organize your current clients by sector, region, legal form or sales performance

View

You can zoom in to single clients to know more about their payment details and view their Bayan Report, or zoom out to see overall portfolio performance

Benchmark

Know the averages of your portfolio together with average payment delays of the broader market, your portfolio's payment conditions and payments performance

Be notified

Be notified when a client's payment is delayed in order to effectively manage the collections cycle





BayanIndices

Bayan Indices enables financial analysts and others to analyze and assess either an individual company or a sector / sub-sector together with benchmarking an entity against its industry or sub-industry.

Bayan Indices assists in strategic decision making through its capability to undertake peer comparisons and sector benchmarking exercises - all based on official information sources.

To read more about **BayanIndices**, [click here](#).

More Than

+185,000

Audited Financial
Statements in the Kingdom



Official sources of financial data including Qawaem from the Ministry of Commerce and Investment



Filter information in terms of name of company, region, sector and sub-sector

Main Benefits



Financial Analysis

Undertake comprehensive financial and credit risk analysis through the help of advanced financial ratios and indicators

Historical data

View and analyze up to 5 years of historical financial data for each company* in the Kingdom displayed as interactive graphs and charts

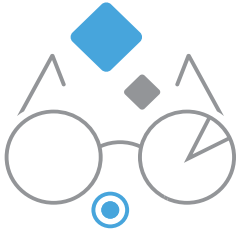
Sector benchmarking

Benchmark companies against its sector, sub-sector or both, in terms of averages, trends and historical data through interactive graphs and charts

Forecasting (coming soon)

Statistical forecasting to evaluate and assess the future financial and credit risk of an entity or a sector

* Requires the company to have audited financial statements



BayanAdvise

Leading international credit experts to help achieve your credit, financial and trade goals.

Bayan Advise provides you with exceptional strategic insight into financial and credit portfolio management while ensuring improvement and consistent credit performance.

Our consultants have deep understanding and knowledge of data analytics and software - they can help you improve your credit performance while taking into consideration your unique complex business needs and objectives.

To read more about [BayanAdvise](#), [click here](#).

- ◇ Enhance overall strategic performance
- ◇ Improve short-term and long-term credit goals

Main Benefits

Diverse International and Local Experts

Our team of experts come from various cultural backgrounds and understanding of local economy in order to provide advisory services that are tailored to your individual requirements and at par with international standards.

Industry Leading Experts

Get help from renowned global experts team with a proven track record of achievements and more than 50+ years of experience.





BayanPortal

Increase the probability of your finance request being approved through staying on top of your credit information that is available to financiers.

What is Bayan Portal?

Bayan Portal is an online service by Bayan Credit Bureau that enables you to view your company's credit information and to allow access to third parties to view your credit information - thereby promoting trust among SMEs, corporations and banks.

Bayan Portal enables you to



Self Report

Obtain your company's credit report, view commercial, trade, financial and banking credit information of your company - Your first self-report is for FREE!



Global Credit Reports

Credit reports on 200 million+ companies globally, Obtain credit reports of international entities from all across the world, including GCC, Middle East, Asia, Europe, Africa, Americas, and Australia



E-Consent

Approve or reject access requests by other third parties to view your credit report



Disputes

You can raise objection or propose amendment to modify your credit information through the portal



Eligibility Criteria

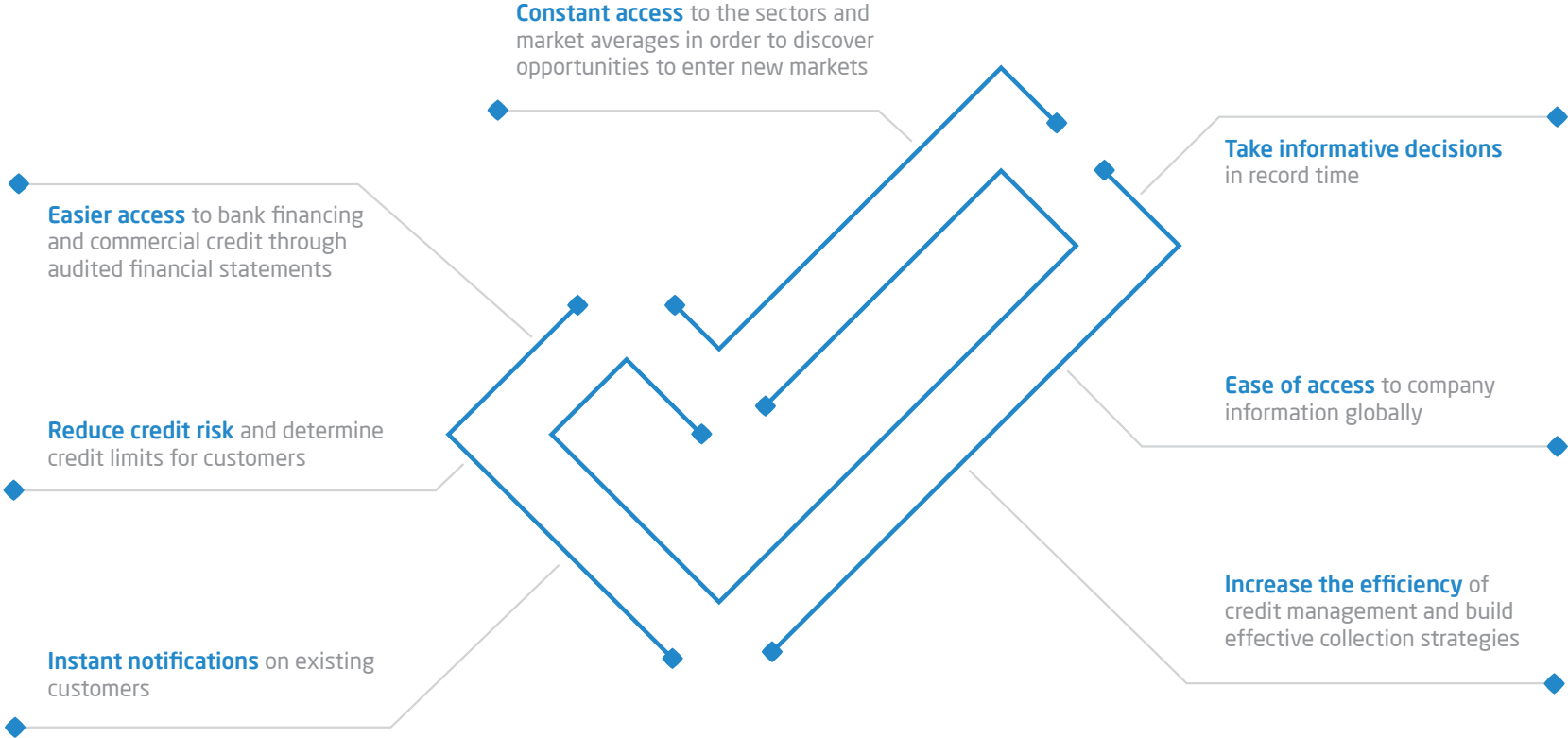
Registered business entities with a valid Saudi Commercial Registration



View your report now

Visit bayancb.com/portal

What Bayan offers you



Contact us today to know more about our rates, packages and offers:



Call Us On
920002772



Apply Now
Through the online form: www.bayancb.com



Email Us At
info@bayancb.com



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Address: 8152 King Fahd Road, Mohammadiyah, Riyadh, Saudi Arabia
Directions: King Fahd Road adjacent to Majdool Tower
Google Maps: bit.ly/bayanmap

