

بيان للمعلومات الائتمانية  
Bayan Credit Bureau



Informed Decision

920002772

   [bayan.cb.com](http://bayan.cb.com)



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Informed Decision

# 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 Arabian Monetary  
Authority No. 37/1



**Capital**  
SAR 100 million



**Head Office**  
Riyadh, KSA

# Our Partners

40%

ثِقَاتة  
THIQAH

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.

15%

تكامول  
Takamol

15%

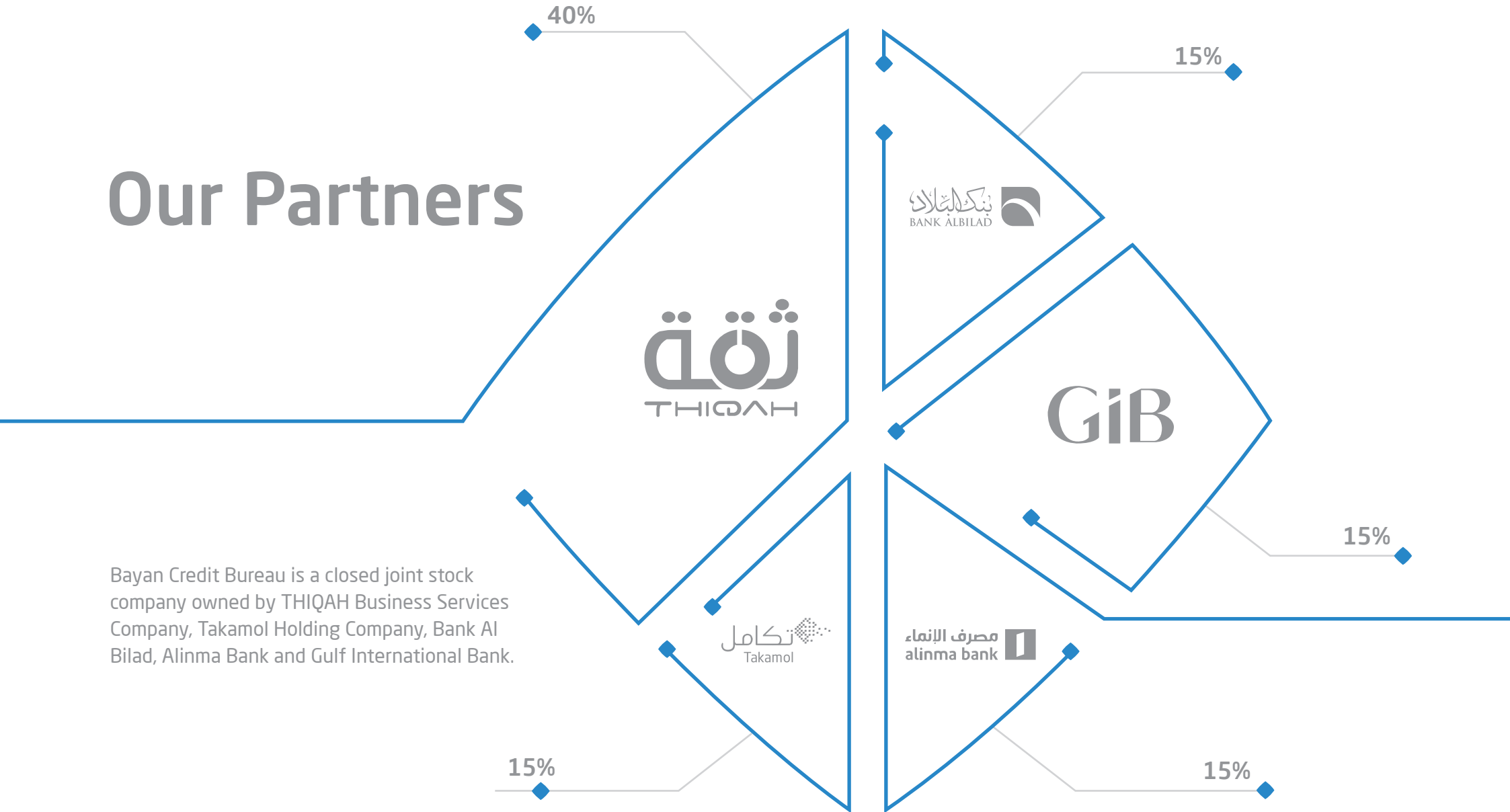
بنك البلاد  
BANK ALBILAD

GiB

15%

مصرف الإنماء  
alinma bank

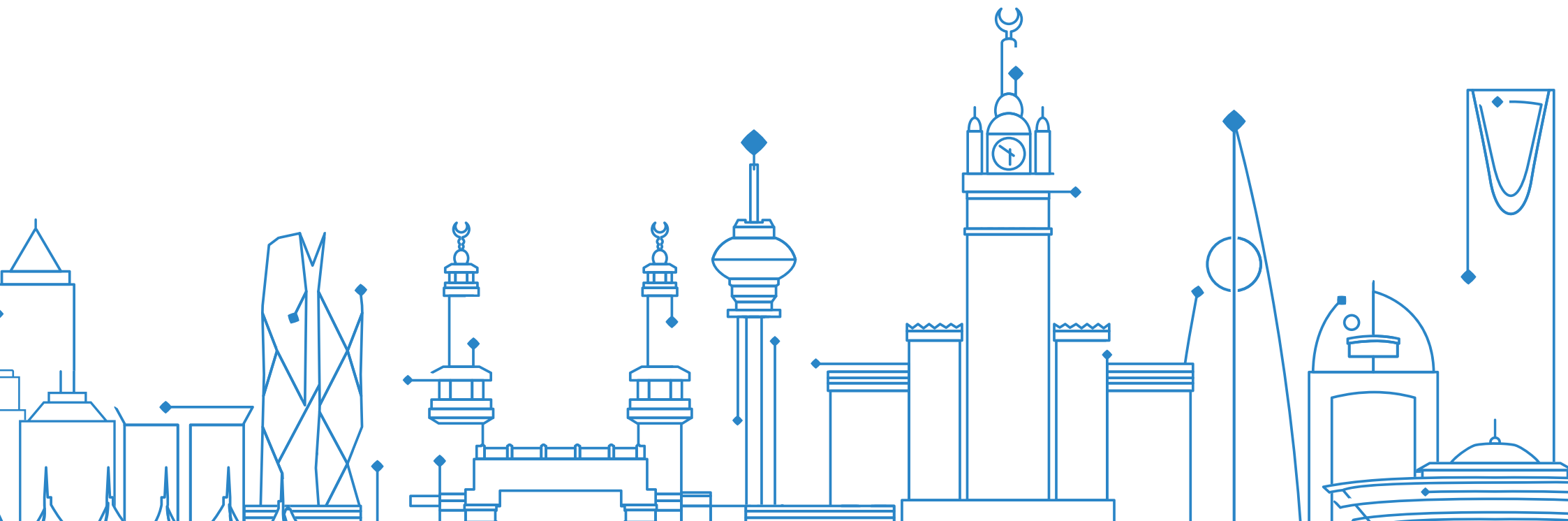
15%



# 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.



# 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



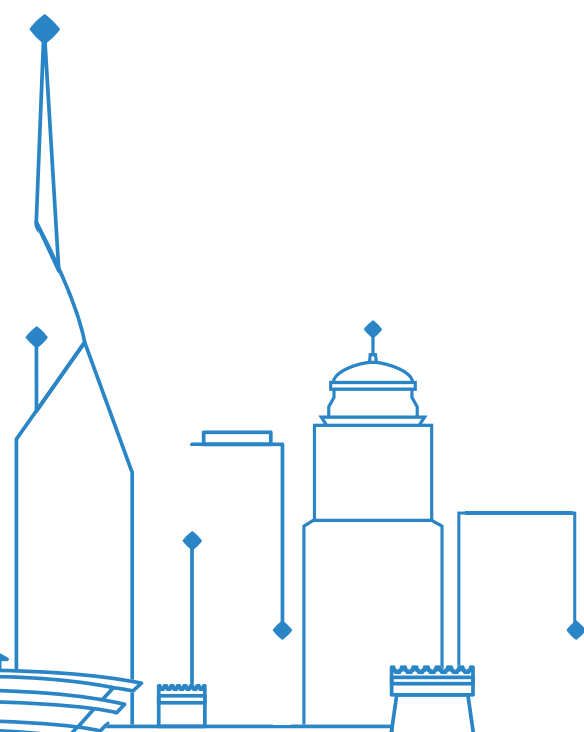
## Exports and Imports

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.





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.

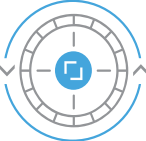


## BayanReport

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



## BayanPortfolio

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

📈 Interactive analytical tools and filters

Customer prospecting and evaluation

Management



## 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.

✓ 80,000+ Audited Financial Statements in the Kingdom

📈 Interactive analytical tools and filters

Research



## BayanAdvise

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

📄 Over 50 international credit and financial experts

Advisory

# Growth

Is When informed Decisions Are Made



# 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.

More Than

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**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

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## 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

## 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

## Financial Statements

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

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\* 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.

More Than

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**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 \*

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## 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.

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# Main Benefits

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## 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.

More Than

80,000

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

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## Financial Analysis

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

## Forecasting (coming soon)

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

## Sector benchmarking

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

## 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

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\* 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.

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

# Main Benefits

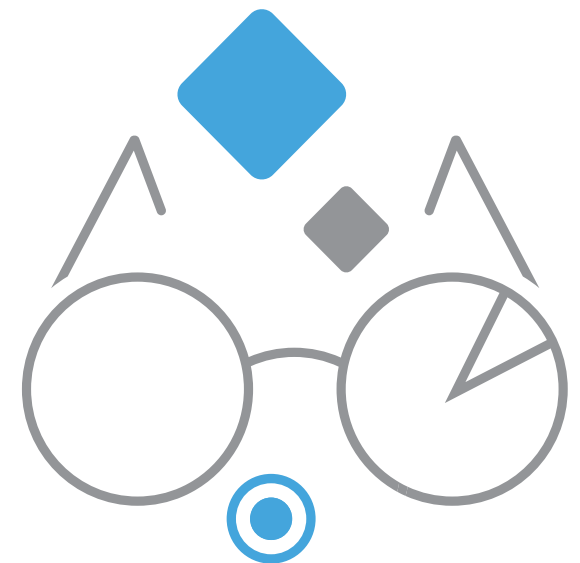
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## Diverse International and Local Experts

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.

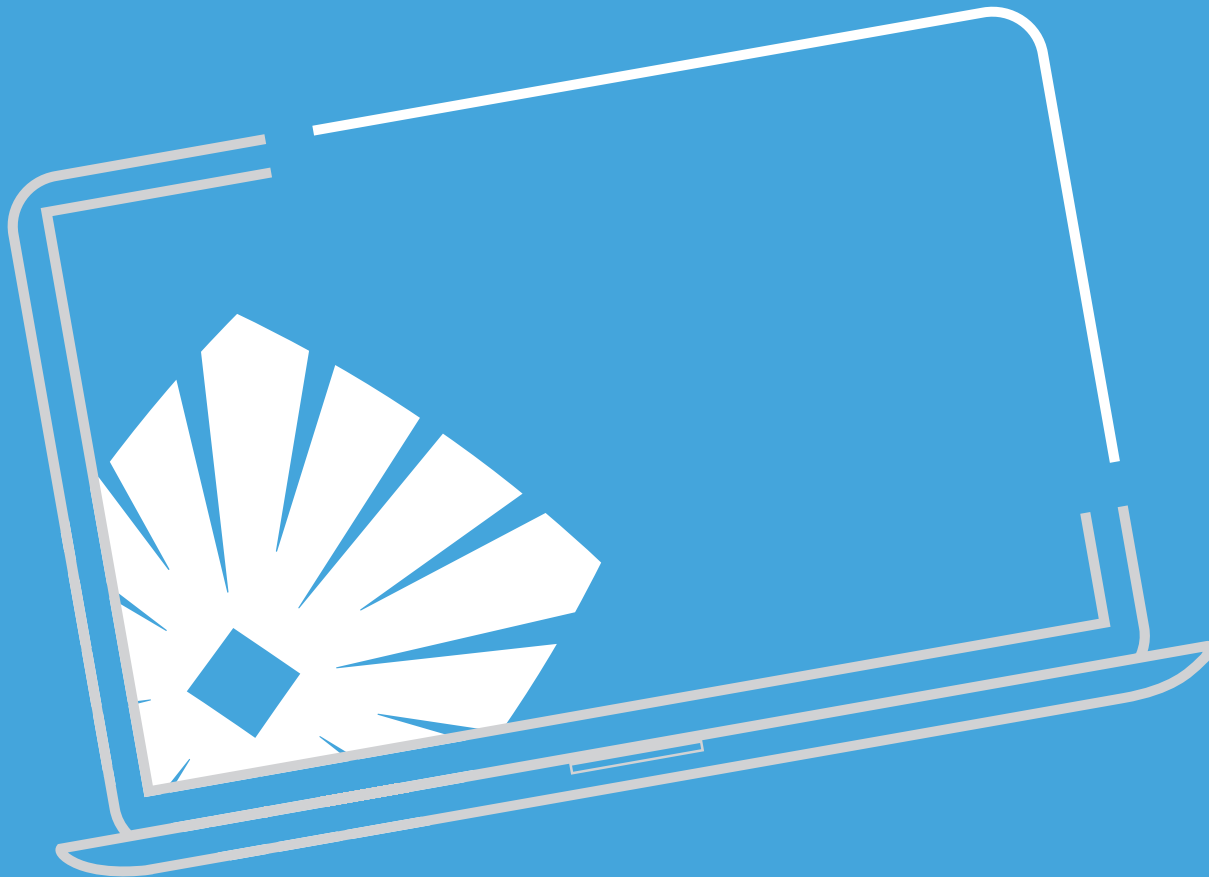
## Industry Leading Experts

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



# Bayan Portal

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



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## 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



View commercial, trade, financial and banking credit information of your company - FREE first report for a company.



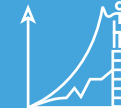
Approve or reject access requests by other third parties to view your information held with Bayan.



Identify and suggest changes to inaccurate information on the report (If any)



Manage bounced cheques information



Enhance data quality on the report through enabling you to directly input your company's missing information



## Eligibility Criteria

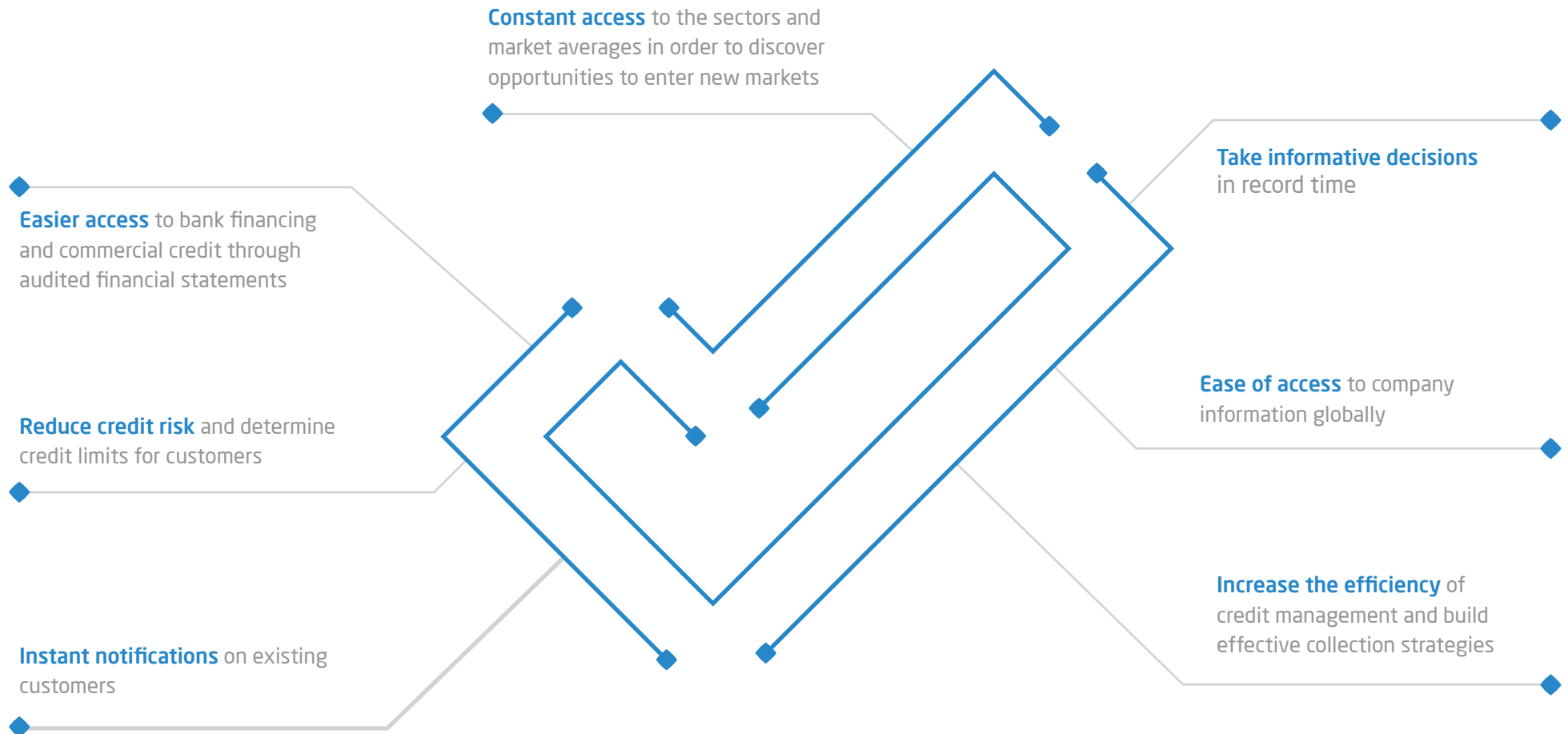
Registered business entities with a valid Saudi Commercial Registration



**View your report now**

Visit [bayan.cb.com/portal](https://bayan.cb.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](http://www.bayancb.com)



## Email Us At

[info@bayancb.com](mailto:info@bayancb.com)



## Visit Us

**Address:** 8152 King Fahd Road, Muhammadiyah, Riyadh, Saudi Arabia

**Directions:** King Fahd Road adjacent to Majdool Tower

**Google Maps:** [bit.ly/bayanmap](https://bit.ly/bayanmap)



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