



HAITHAM ABDULELAH BASYOUNI

CEO & Board-Level Leader | Corporate Governance, Risk & Credit | Auto & Consumer Finance Operations

WORK EXPERIENCE

Consultant / Mentor (Financial Services & Negotiation)

2024 – Present

General Entertainment Authority (GEA)

- Mentor professionals and startups through the GEA Mentorship Platform, guiding them in finance, banking, and business strategy.
- Provide expert consultation on financial planning, negotiation, and operational governance to support entrepreneurship growth in Saudi Arabia.

Vice President of Executive Committee, Finance

Jun 2024 – Present

Saudi Central Bank | Remote

- **Strategic Governance & Financial Oversight:** Spearhead the development and execution of strategic financial frameworks, ensuring full alignment with national regulatory mandates and institutional objectives to strengthen governance effectiveness and fiscal integrity.
- **Operational Excellence & Process Optimization:** Direct organization-wide process reengineering initiatives, leveraging data-driven insights to enhance operational efficiency, reduce redundancies, and improve workflow productivity across cross-functional teams.
- **Leadership Development & Performance Culture:** Cultivate a high-performance executive environment by recruiting top-tier talent, aligning competencies with strategic goals, and implementing robust performance management systems that drive accountability and innovation.
- **Innovation & Continuous Improvement:** Champion a culture of continuous improvement by embedding forward-looking financial policies, digital transformation strategies, and compliance best practices that enhance decision-making and sustain long-term organizational growth.

Chief Executive Officer (CEO)

Nov 2018 – Present

DAR ALETIMAN ALSAUDI | Jeddah, Saudi Arabia

Board & Committee Roles:

Member – Risk Committee | Member – Executive Committee | Chairman – Cybersecurity Committee

- **Strategic Leadership & Corporate Governance:** Lead organizational strategy, defining and executing short- and long-term business goals in alignment with board directives. Develop annual operating plans and ensure governance frameworks and GRC practices effectively balance business growth with risk management and regulatory compliance.
- **Financial Management & Risk Optimization:** Oversee all financial operations including budgeting, forecasting, and revenue cycle management. Supervise credit granting processes, credit scoring models, and interest rate settings to optimize sales while minimizing bad debt losses through a robust credit policy and continuous risk monitoring.
- **Operational Excellence & Business Growth:** Drive business performance by reviewing financial statements, performance metrics, and activity reports to identify improvement areas. Implement data-driven operational initiatives that enhance productivity, reduce costs, and strengthen organizational efficiency across all business units.
- **Innovation & Market Expansion:** Develop and launch innovative financial products and leasing solutions tailored to the Saudi market. Introduce segment-specific credit underwriting models and establish new revenue streams through market opportunity analysis, strengthening competitive positioning and sustainable growth.
- **Governance, Compliance & Sustainability:** Enhance GRC program effectiveness by conducting comprehensive risk assessments, implementing mitigation strategies, and ensuring compliance with Saudi financial regulations. Champion corporate social responsibility initiatives and business continuity plans that reinforce community trust and operational resilience.

Key Achievements:

- Reduced delinquency ratio from 10.1 % (2020) to 1.5 % (2024) through enhanced underwriting, credit scoring, and collections redesign.
- Led SAR 4.88 B securitization programs with seven+ banks (SNB, SAMBA, Fransi, SABB, Al Rajhi, GIB, Al Awwal), ensuring full repayment and liquidity stability.
- Spearheaded digital transformation via Microsoft Dynamics 365, automating finance and operations functions.
- Delivered VAT, IFRS 9, and SAMA compliance programs on time, elevating audit readiness.
- Maintained portfolio base of SAR 338–414 M while stabilizing income and reducing losses.
- Presented multi-year strategy and performance decks to board and investors (2025).

Member of Executive Committee, Finance Companies

Jun 2022 – May 2024

Saudi Central Bank | Remote

- **Regulatory Governance & Compliance Leadership:** Maintained full regulatory compliance across financial company operations by monitoring evolving industry frameworks, applying Central Bank standards, and ensuring alignment with national and international financial regulations to mitigate compliance risk and strengthen institutional credibility.
- **Financial Strategy & Operational Oversight:** Directed financial planning, forecasting, and performance evaluation processes to enhance data-driven decision-making and operational efficiency. Conducted in-depth reviews to identify performance gaps, optimize resource allocation, and implement sustainable solutions that elevated financial control and governance outcomes.

SUMMARY

Senior Executive with 24+ years of experience in retail banking, consumer and auto finance, including 8+ years as CEO leading operational and digital transformation in regulated financial institutions. Proven expertise in Corporate Governance, Risk & Credit, and GRC frameworks. Delivered measurable results in portfolio quality improvement, credit scoring, and securitization programs exceeding SAR 4.8 billion. Known for board-level leadership, regulatory engagement (SAMA), and a track record of driving profitability and operational excellence.

CONTACT

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EDUCATION

Bachelor of Business Administration (BBA) – Business Administration and Management

- King Abdulaziz University, Jeddah, Saudi Arabia | Jan 1996 – Jun 2000

BOARD & COMMITTEE LEADERSHIP

- **Saudi Central Bank (Finance Companies Sector):** Vice President – Executive Committee (2024 – Present); Member – Executive Committee (2022 – 2024); Vice President – General Committee (2020 – 2022).
- **Dar Al-Etiman Al-Saudi:** Member – Risk Committee | Member – Executive Committee | Chairman – Cybersecurity Committee

PRESENTATIONS & THOUGHT LEADERSHIP

- Dar Al-Etiman Performance & Strategy Deck (2025): Highlighted receivables growth, delinquency reduction, SAR 4.88 B securitization program, and D365 roadmap.
- Additional presentations on credit risk, operations, and governance available upon request.

PROFESSIONAL CERTIFICATIONS

- Consulting Toolkit of Governance – Leoron Institute
- Board Governance Certification – American Accreditation Association
- GRCP (Governance, Risk, and Compliance Professional) – ICAS, International Compliance & Anti-Money Laundering Society, UK (Certificate No. C22310)
- Member, Global Academy of Finance and Management (GAFM)
- Advanced Practices in Corporate and Institutional Governance – American Accreditation Association (Certificate No. C2025257)
- Certified Governance Auditor Program – Global Academy of Finance and Management
- Leadership Development Program (LDP) – Center for Creative Leadership (CCL)
- Advanced Strategic Investment – University of California, Berkeley

ACHIEVEMENTS & ACCOMPLISHMENTS

- 24+ years in banking and finance, including 8 years as CEO.
- Expanded financial and auto finance services across Saudi Arabia.
- Strengthened governance, GRC, and compliance frameworks.
- Led major operational transformation and efficiency initiatives.
- Developed credit scoring systems reducing default risks.
- Built and led high-performing executive teams.
- Forged strategic partnerships driving sustainable growth.

SKILLS

- Corporate Governance
- GRC
- Regulatory Compliance
- Risk Management
- Credit Risk
- Underwriting
- Credit Scoring
- Leasing Operations
- Auto Finance
- Portfolio Management
- Financial Planning
- Budgeting & Forecasting
- Operational Excellence
- Process Improvement
- Strategic Planning
- Performance Management
- Stakeholder Management
- Team Leadership
- Product Development
- Customer Experience

LANGUAGES

- English (Fluent)
- Arabic (Native)

Vice President of General Committee

Jun 2020 – May 2022

Saudi Central Bank | Remote

- **Strategic Governance & Operational Transformation:** Led cross-functional teams to deliver key regulatory and operational projects that enhanced efficiency, strengthened governance structures, and improved institutional service delivery. Collaborated with senior management to design and execute strategic initiatives and long-term goals aligned with national financial sector transformation programs.
- **Regulatory Compliance & Process Optimization:** Ensured full adherence to Central Bank regulatory frameworks through implementation of robust internal control systems and proactive monitoring mechanisms. Streamlined business process flows, introduced innovation-driven improvements, and launched service enhancement programs that elevated client satisfaction and organizational sustainability.

General Manager, Western Region

Apr 2014 – Oct 2018

ALISSA GROUP – ALYUSR LEASE & FINANCE Company | Jeddah, Saudi Arabia

- **Financial Oversight & Strategic Budgeting:** Directed regional financial operations including budgeting, forecasting, and expense control to ensure long-term profitability and financial stability. Oversaw budget implementation, employee performance evaluations, and cost reduction initiatives to optimize resource allocation and sustain revenue growth.
- **Operational Excellence & Policy Development:** Streamlined regional operations through the formulation and execution of policies, procedures, and performance improvement programs. Implemented innovative managerial strategies that enhanced operational efficiency, reduced overhead costs, and maintained service quality standards.
- **Market Expansion & Business Growth:** Analyzed market trends and financial data to identify and capitalize on emerging opportunities in automotive leasing and finance. Developed and executed targeted business strategies that consistently exceeded revenue goals while strengthening competitive market positioning.
- **Client Relationship Management & Sales Leadership:** Cultivated strategic partnerships with key clients, vendors, and stakeholders to drive sustainable business growth. Directed comprehensive sales efforts, fostering customer loyalty and achieving consistent satisfaction levels through superior service delivery and relationship management.

Division Head of Lease Business and After Sales

Oct 2012 – Mar 2014

BANK ALBILAD | Riyadh, Saudi Arabia

- **Strategic Division Leadership & Operational Integration:** Led cross-functional teams to execute key leasing and after-sales initiatives within set timelines, ensuring seamless integration with corporate goals. Directed organizational restructuring and change management programs that strengthened divisional performance, improved efficiency, and enhanced alignment with the bank's strategic vision.
- **Regulatory Compliance & Talent Development:** Ensured strict compliance with banking regulations and internal governance frameworks by enforcing high ethical standards and operational controls. Mentored and evaluated staff performance through structured feedback and development programs, elevating employee engagement, professional growth, and service quality across the division.

Senior Manager, Distribution Operations Finance

Oct 2012 – Mar 2014

SNB Bank | Jeddah, Saudi Arabia

- **Operational Leadership & Process Excellence:** Directed large-scale financial operations across multiple business units by establishing and refining operational standards, policies, and procedures. Achieved operational excellence through process optimization, implementation of best practices, and introduction of new systems that enhanced productivity and service delivery.
- **Strategic Planning & Performance Management:** Oversaw departmental planning, budgeting, and staffing strategies aligned with business forecasts. Reviewed and analyzed performance reports to identify areas for improvement, ensuring alignment with organizational objectives and driving measurable growth in efficiency and profitability.
- **Team Development & Leadership Enablement:** Provided strategic leadership to cross-functional teams, improving performance through targeted training, workshops, and structured development programs. Mentored junior managers to strengthen leadership pipelines and fostered a collaborative environment that enhanced morale and accountability.
- **Client Relationship Management & Service Optimization:** Cultivated strong partnerships with key clients and stakeholders, securing long-term relationships and repeat business. Implemented a customer feedback system that led to enhanced service quality, product refinement, and increased satisfaction across distribution channels.

Retail Operations Officer

Nov 2000 – Aug 2005

Samba Financial Group | Jeddah, Saudi Arabia

- **Branch Operations & Financial Control:** Managed daily branch operations, ensuring accurate cash balancing, ATM reconciliation, and adherence to regulatory and internal control standards. Maintained detailed financial documentation to support audit readiness and minimize organizational risk exposure.
- **Process Improvement & Workflow Optimization:** Implemented operational enhancements that increased efficiency and reduced service delays without compromising compliance or customer satisfaction. Streamlined workflows and resource allocation to ensure smooth operations in response to fluctuating branch demands.
- **Customer Relationship Management & Service Excellence:** Built and maintained strong client relationships, fostering trust, loyalty, and repeat business through personalized service and proactive support. Consistently achieved sales targets by motivating employees and driving customer-centric initiatives across the branch.
- **Team Collaboration & Performance Contribution:** Supported cross-branch initiatives by sharing best practices, contributing to organizational knowledge, and actively participating in performance improvement programs. Enhanced overall branch performance and market reputation through effective teamwork and operational reliability.