



# Khalid Al Karimy, PH.D.

**Board Member, CEO & Senior Managing Director**

Khalid Al Karimy, Ph.D., is the Chief Executive Officer and the Senior Managing Director of Abdul Latif Jameel United Finance Co. He is the head of the digitalization and transformation committee in ALJUF responsible for digitalizing the business model, adding new services and products.

He is in-charge for overseeing and directing the implementation of ALJUF business strategies and policies across the regions. He also led the process of devising the company's strategic plans, including future company position in the market, new offerings and improving operational efficiency through changing processes, and altering business model to be more efficient and effective.

He has over 20 years of experience in building and leading teams with significant operating scale, complexity in the business sector and over 12 years of experience in financial institutions, local and international.

Dr. Khalid has extensive board experience in financial services as well as human resources. He held many positions such as training manager, talent management at the Islamic Development

Bank, Support Services Division Director at Abdul Latif Jameel United Finance company. He also serves as board member at Abdul Latif Jameel United Finance and SIJIL (Saudi Financial Lease Contract Registry Company).

Dr. Khalid received his undergraduate studies in King Abdulaziz University, in Jeddah, from which he graduated with a Bachelor's degree in Accounting. He earned a Master's degree in Business Administration (International) Management at University of St. Thomas, Minnesota, USA and a Doctorate degree in Industrial Technology at the University of Northern Iowa, Iowa, USA.

Abdul Latif Jameel United Finance Company is a closed joint stock company, with a capital of SAR 1,000 Million, paid in full, licensed to operate by The Saudi Central Bank in the financial lease activity of vehicles, heavy equipment, financing productive assets, and consumer financing such as household and electronic appliances, real estate financing, and cash financing. The Company also provides multiple financing options for individuals and SMEs. Moreover, ALJUF supports entrepreneurs through Bab Rizq Jameel microfinance programs.