

Bank Albilad

Corporate Profile – Q42019

Disclaimer

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Vision

To be the choice provider of genuine Islamic banking solutions

Mission

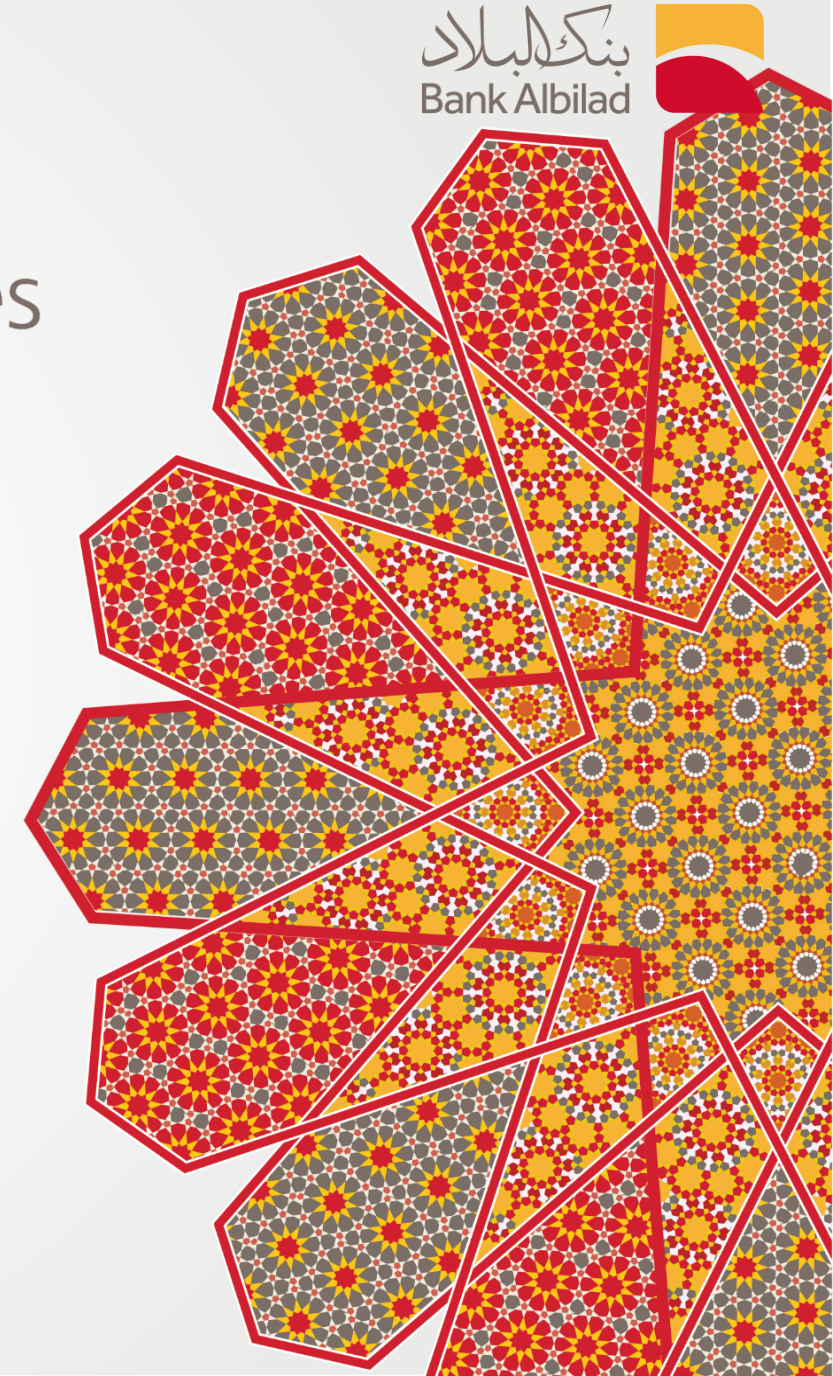
To strive through initiatives and innovations to provide our banking services on a genuine Islamic bases to meet the ambitions of our stakeholders: clients, employees and shareholders

Our Values

- Initiatives and Innovations
- Care and Partnership
- Trust and Accountability

Banking with Peace of mind

Shariaa compliant products and services



Quick Facts About Bank Albilad

Bank Albilad is a full-fledged Islamic banking services provider



148 Branches

143 Branches + 5 Sales Centers (5th widest coverage in the Kingdom)



Employees

+ 3,500 employees



Capital

SAR 7.5 Billion



179 Remittance Centers

2nd largest in the Kingdom



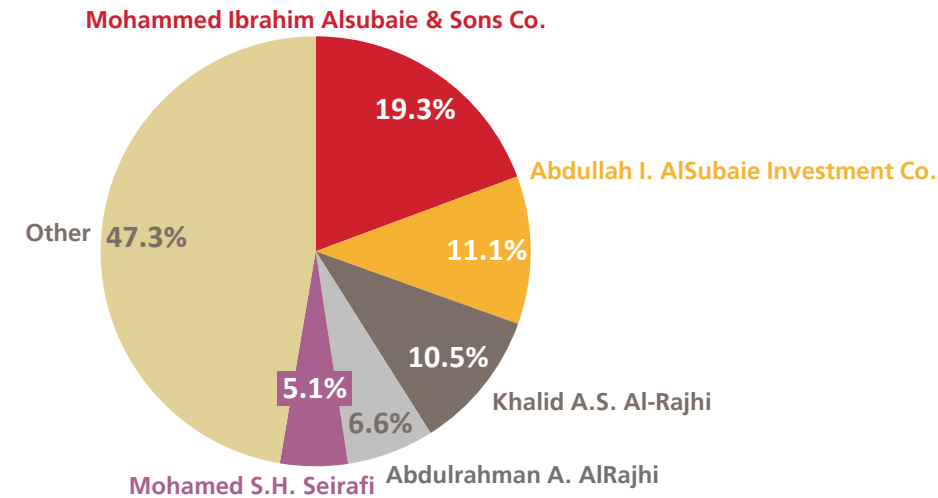
ATMs

971 (7th largest in the Kingdom)



A3

Major Stockholders





Governance and Management

Board of Directors



Dr.
Abdulrahman Ibrahim AlHumaid
Chairman - Non Executive



Mr.
Nasser Mohammed AlSubeie
Deputy Chairman - Non Executive



Mr.
Abdulaziz Mohammed Alonaizan
Executive



Mr.
Sameer Omar Baeisa
Independent



Mr.
Fahad Abdullah BinDeKhayel
Non Executive



Mr.
Khalid Abdulaziz AlMukairin
Non Executive



Dr.
Zeyad Othman Alhekail
Independent



Mr.
Ahmed Abdulrahman AlHussan
Independent



Mr.
Khalid Abdulrahman Al-rajhi
Non Executive

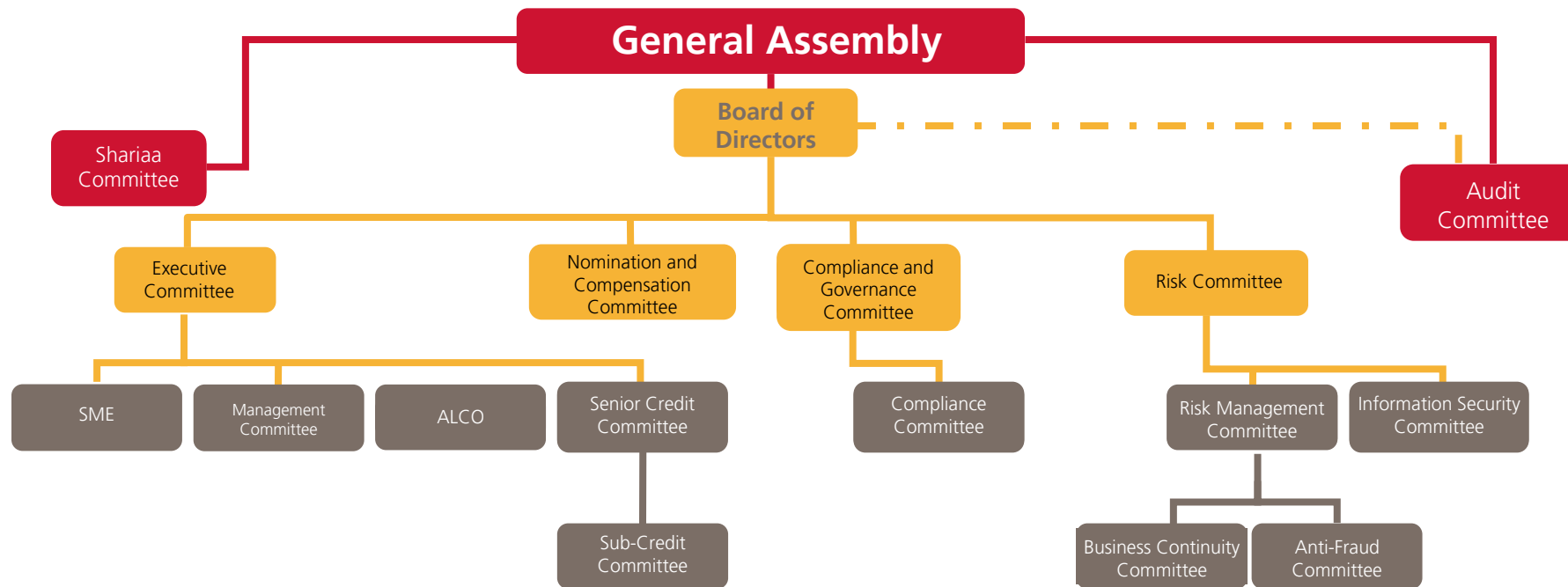


Mr.
Adeeb Mohammed Abanumai
Independent



Mr.
Haytham Suliman AlSuhaimi
Non Executive

Board Committee Structure and Reporting Lines



Executive Management



Abdulaziz Mohammed AlOnaizan
Chief Executive Officer



Saleh Suliman AlHabib
EVP Operations Management



Abdullah Mohammed Alarifi
EVP Risk Management



Hisham Ali AlAkil
EVP Finance



Samer Mohammed Farhoud
EVP Treasury



Ehab Mohammed Hassoubah
EVP Retail Banking



Jameel Nayef Alhamdan
EVP Corporate Banking

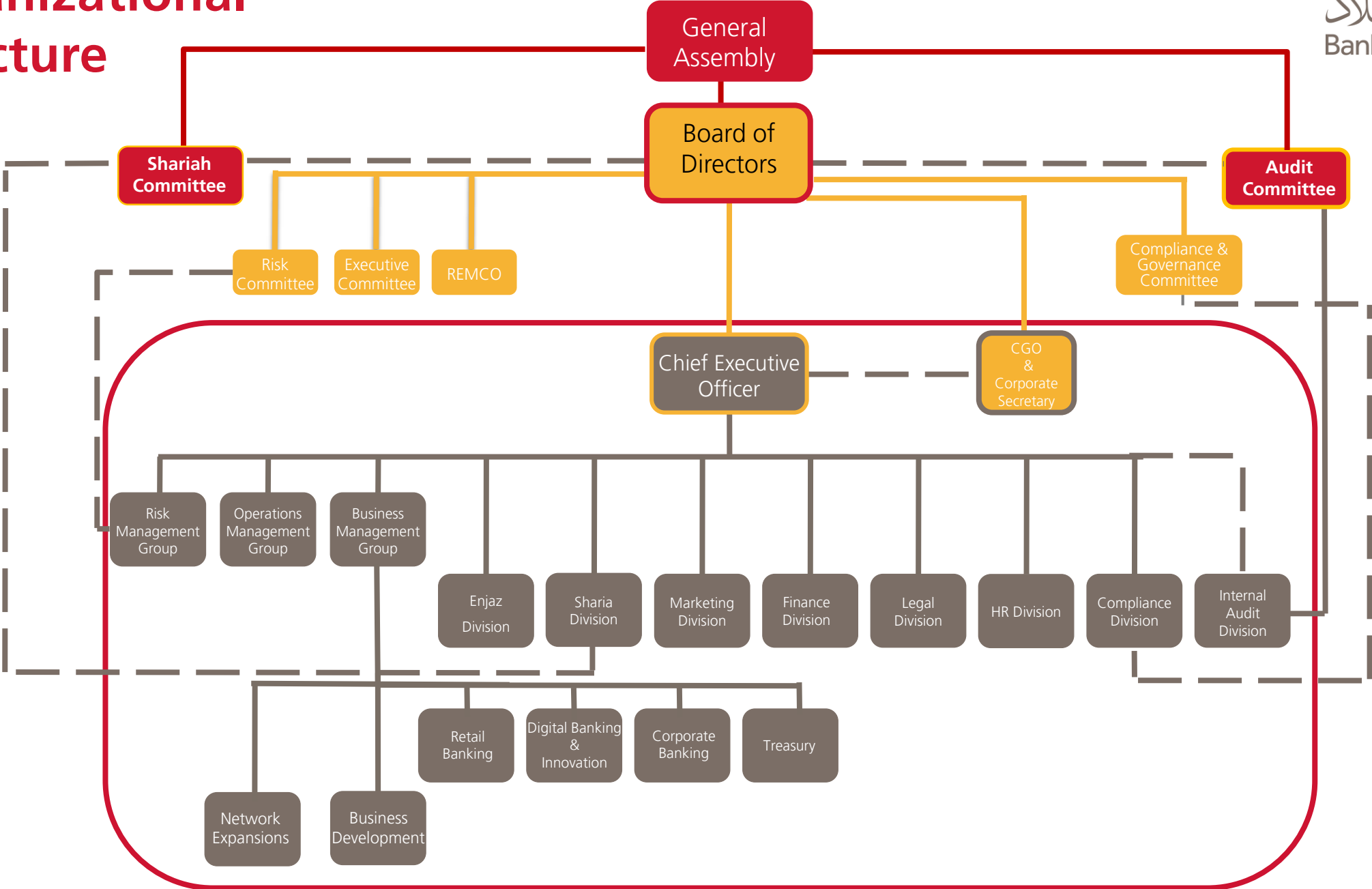


Omar Abdulrahman AlHussain
EVP Enjaz



Haitham Medainy AlMedainy
EVP Human Resources

Organizational Structure



Business Lines and Subsidiaries

Business Lines

Corporate Banking



Focuses on:

- Financing corporates, institutional and public sector markets
- Financing small-and-medium enterprises
- **Financial Institutions, including:**
Banks and non-banks financial institutions
- Payments solutions for trade

Retail Banking



Focuses on:

- Providing deposits – based services
- Saving, remittance and exchange services
- Personal and mortgage financing
- Credit cards



Focuses on:

- Investing in capital markets
- Liquidity and foreign exchange
- Treasury services for branches and customers

Actively exploring opportunities to contribute to the implementation of Vision 2030

○ Increase SME contribution to GDP from 20% to 35%

- Support small and medium enterprises in line with Kingdom's Vision 2030
- Contribute in the SMEs Loan Guarantee Program (KAFALAH).

○ Increase home ownership rate from 50% to at least 70%

Partnership with the Ministry of Housing and REDF for several home loan products

البلاد المالية
Albilad Capital



1

Investment Banking

4

Research and Advisory

2

Asset Management

5

Brokerage

3

Securities Services

البلاد العقارية
Albilad Real Estate



Mortgage and Real Estate assets management



Branch Network And Customer Touchpoints

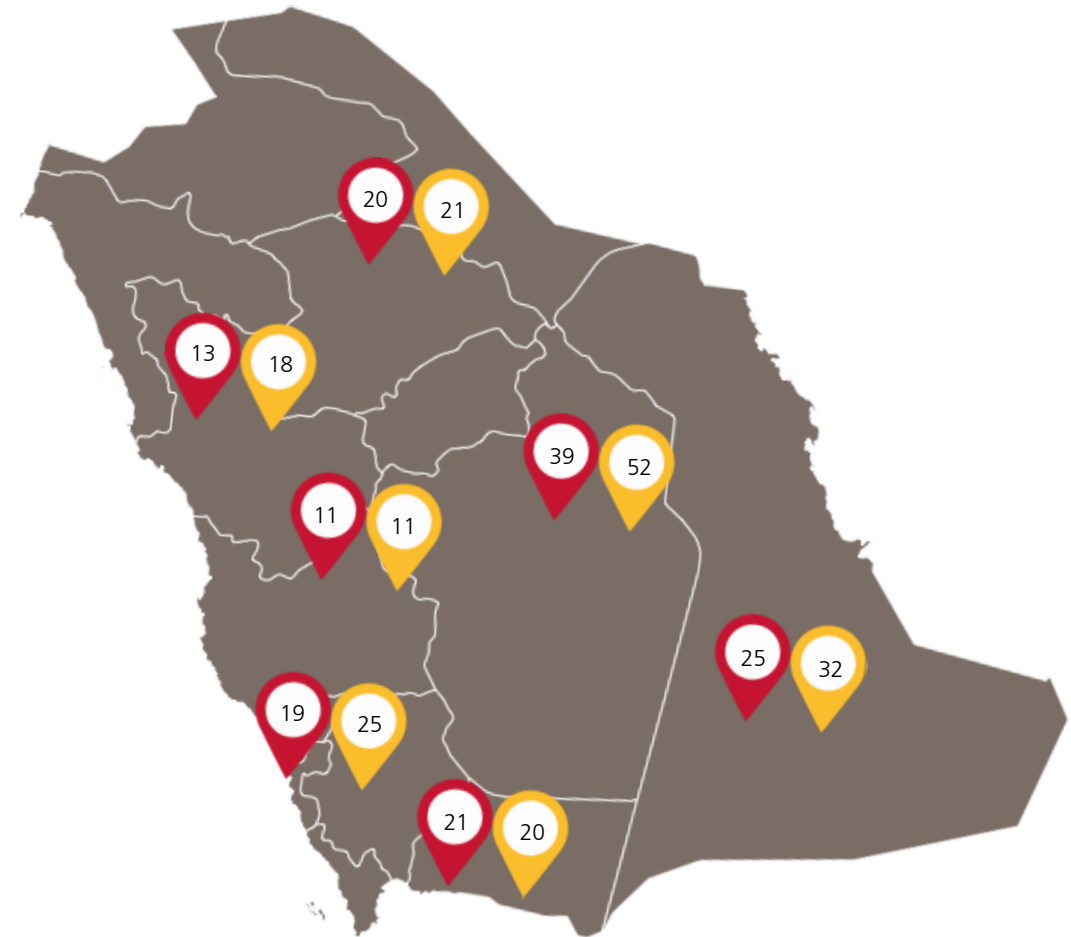
Branch Network - Geographical Distribution

Branch Network

Region	Branches/ Ladies Section	Self-Service Center	Total
Riyadh	37	2	39
Makkah & Taif	11	0	11
Eastern	24	1	25
Qassim	21	0	21
Southern	20	0	20
Jeddah	18	1	19
Madina/Yanbu/Tabuk	12	1	13
Total	143	5	148

Enjaz Network

Region	Total
Riyadh	52
Makkah & Taif	11
Eastern	32
Qassim	21
Southern	21
Jeddah	24
Madina/Yanbu/Tabuk	18
Total	179



Customer Touchpoints



Branches, Enjaz & Sales Centers

ANTICIPATE ...our customers' needs, allowing them to gain maximum value from each contact with customer service.



Contact Center

LISTEN AND RESPOND...to our customers in a timely manner via the channel of their preference.

Internet Banking & Mobile Devices

CONNECT...with each customer, taking advantage of every opportunity to serve.



Internet Social Media

UNDERSTAND... each customer's unique needs and find the right solutions to meet those needs.



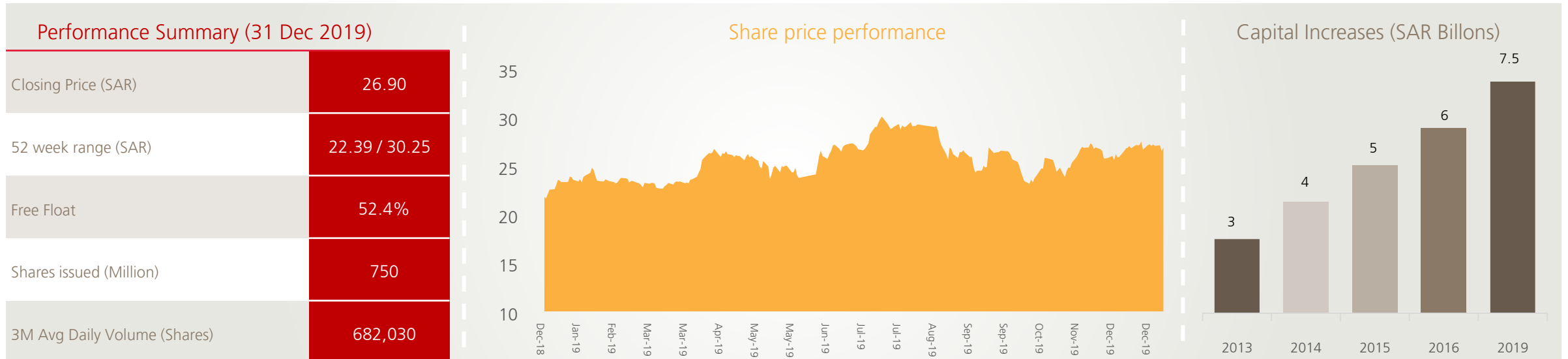
Other Channels





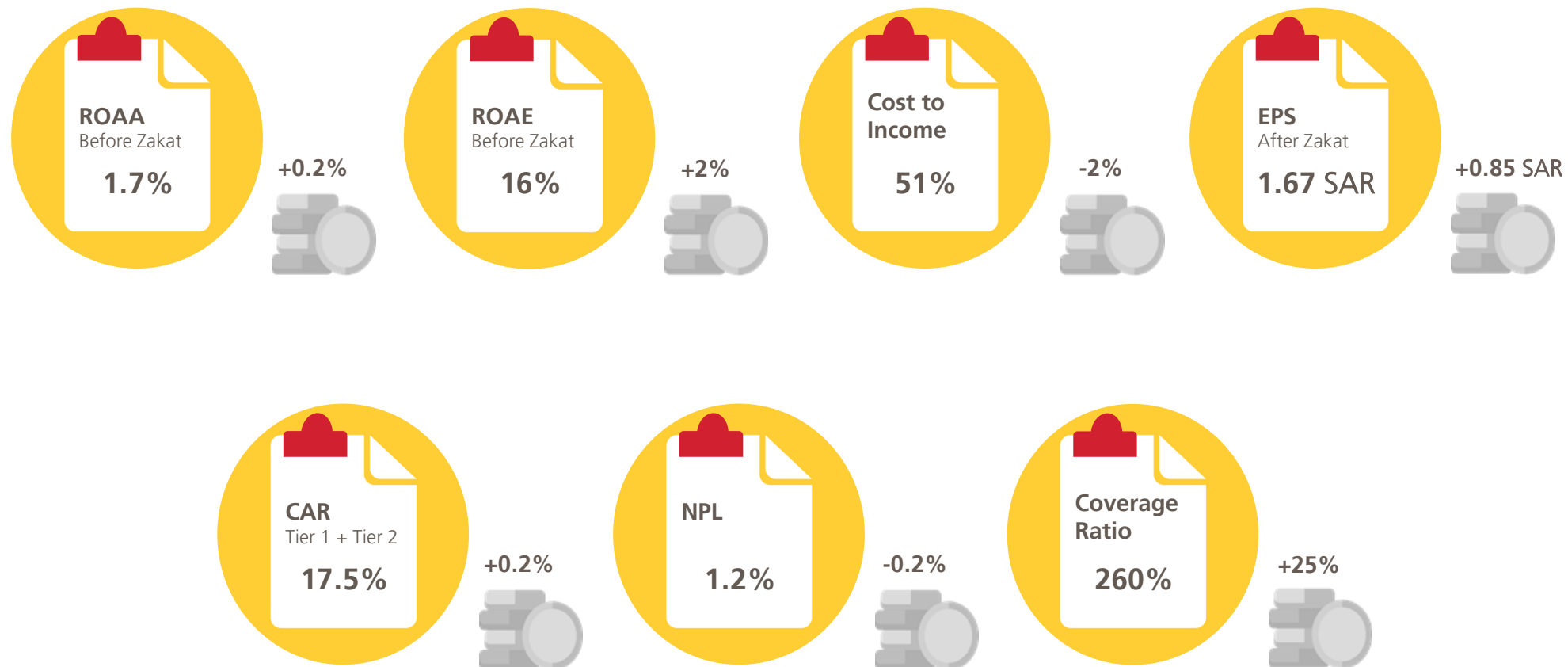
Financial Highlights

Share Performance



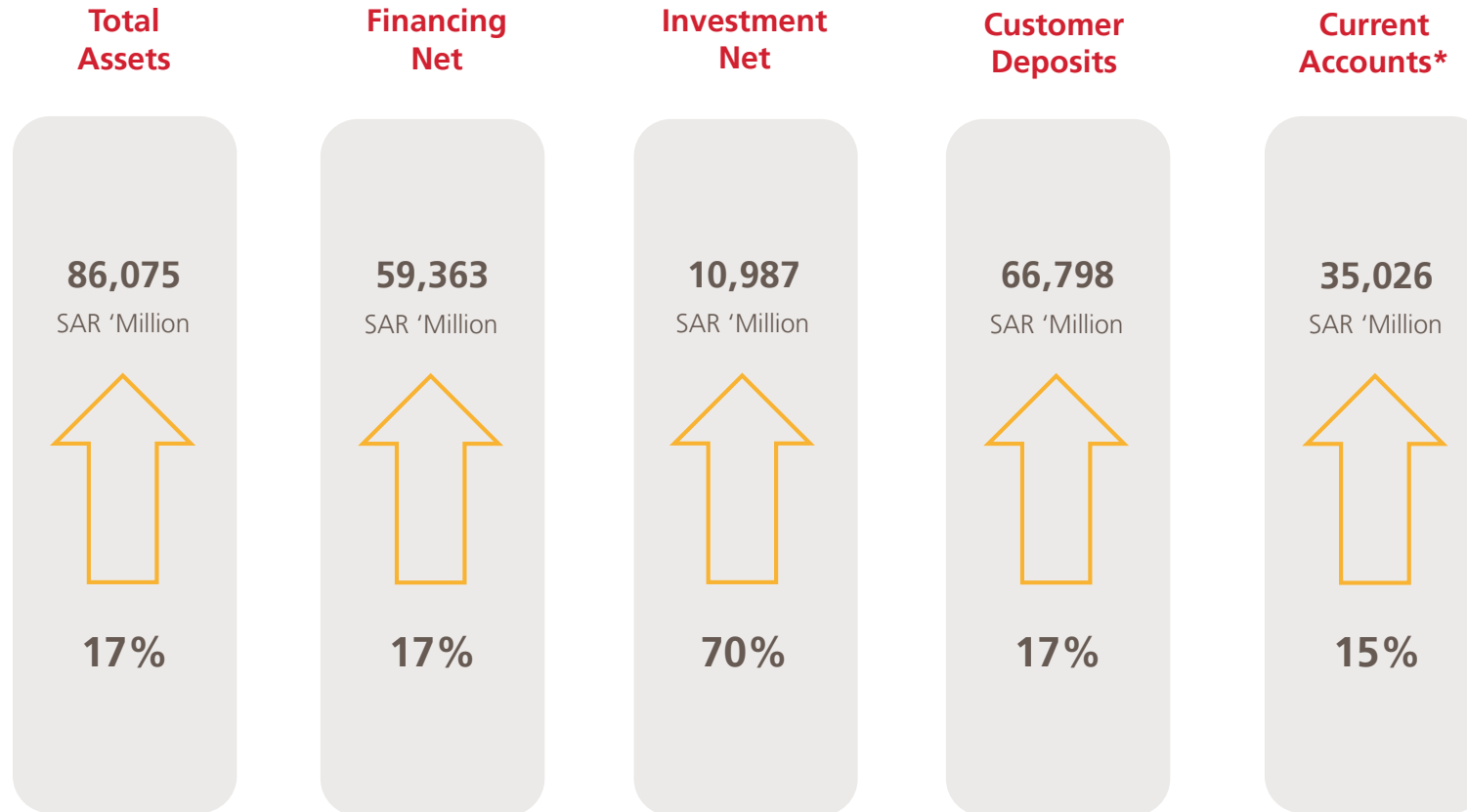
Key Financial Indicators

2019 vs 2018



Financial Position

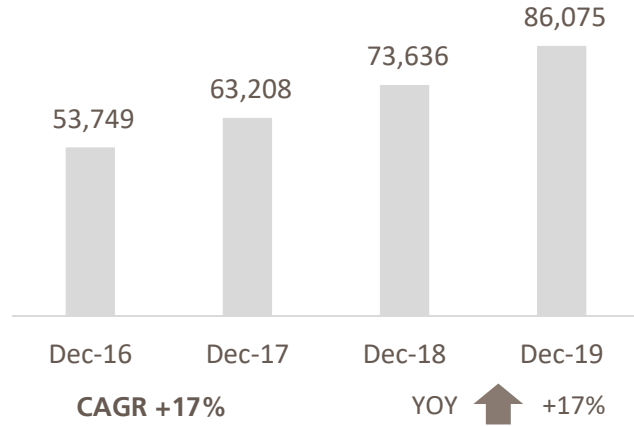
2019 vs 2018



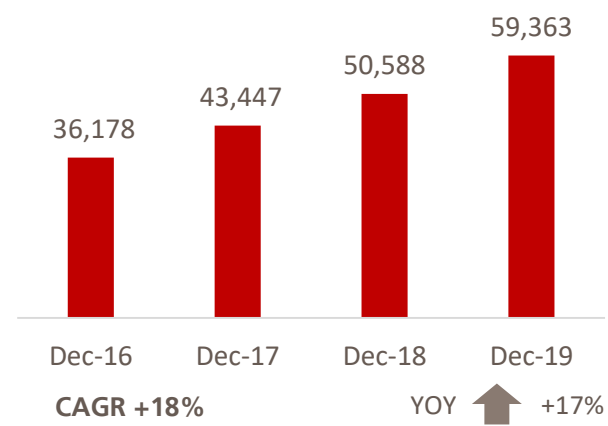
* Including other deposits

Steady Growth

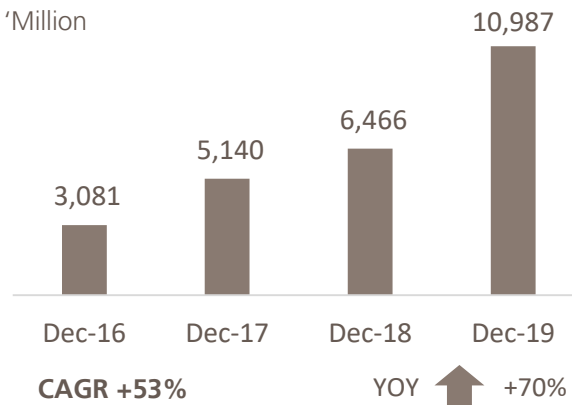
Total Assets
SAR 'Million



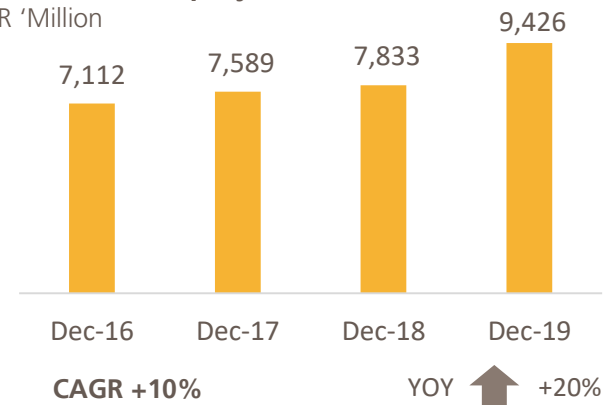
Financing, Net
SAR 'Million



Investments
SAR 'Million



Shareholder's Equity
SAR 'Million

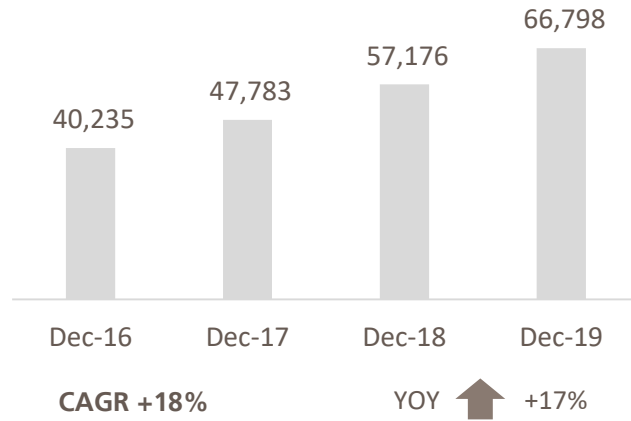


- YOY growth for 2019 vs 2018

Funding Source

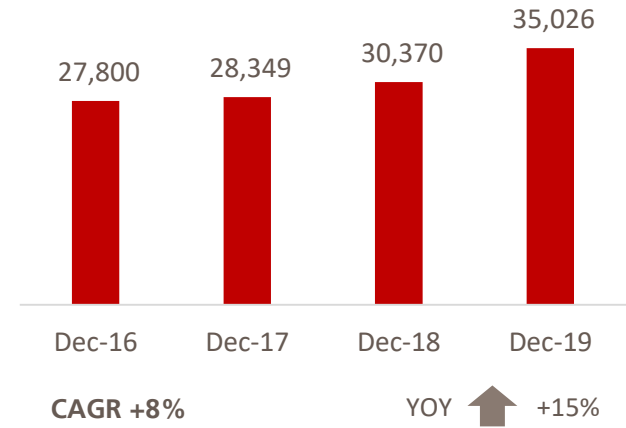
Total Deposits

SAR 'Million



Current Accounts*

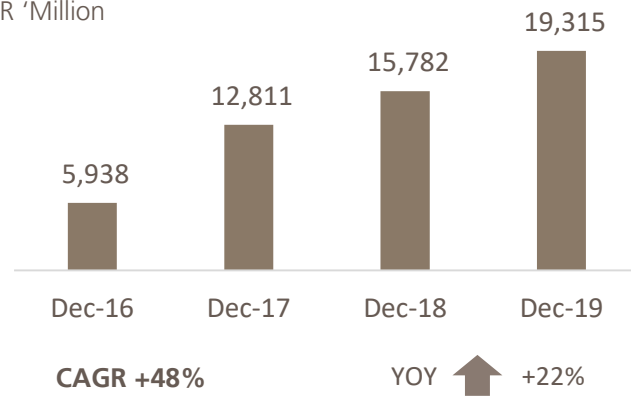
SAR 'Million



* Including other deposits

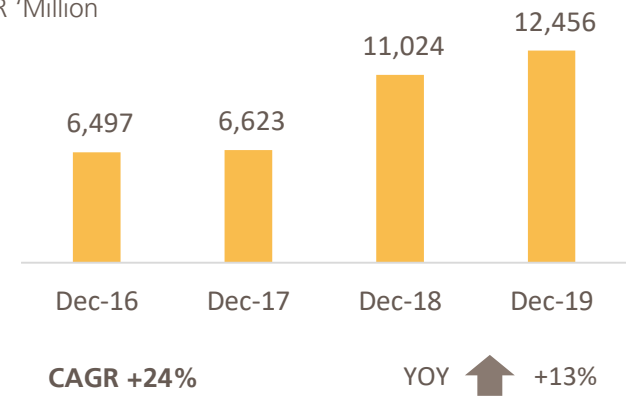
Albilad Account

SAR 'Million



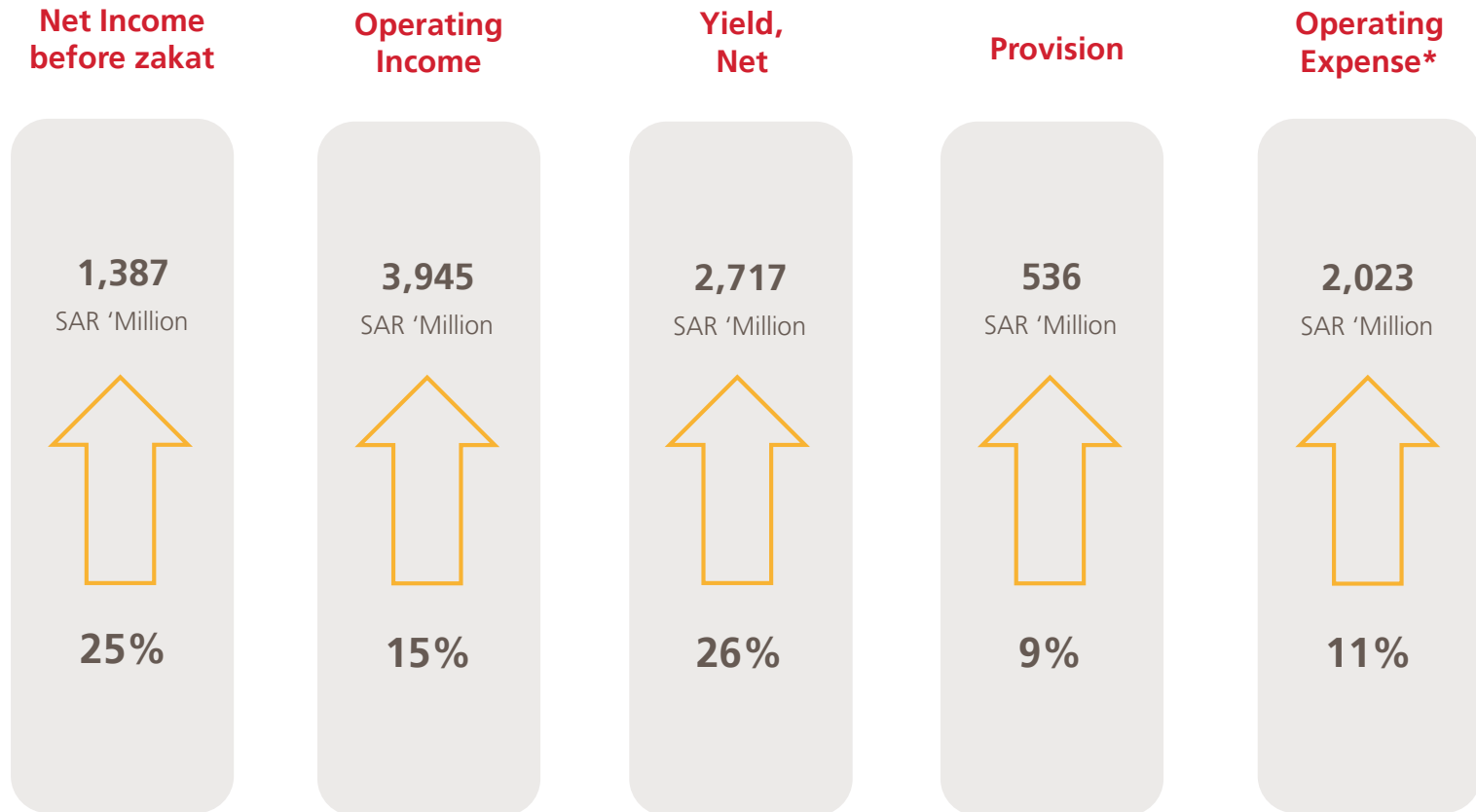
Time Deposits

SAR 'Million



Profit and Loss

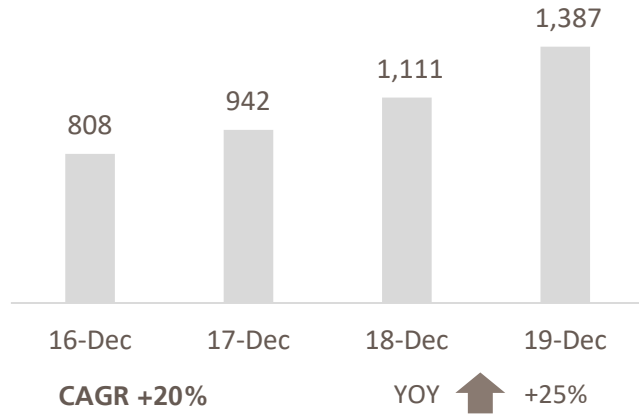
2019 vs 2018



* Operating expenses excluding provision

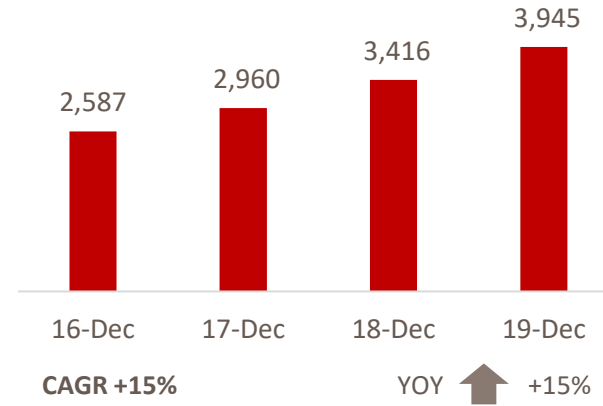
Profit and Loss

Net Income*
SAR 'Million

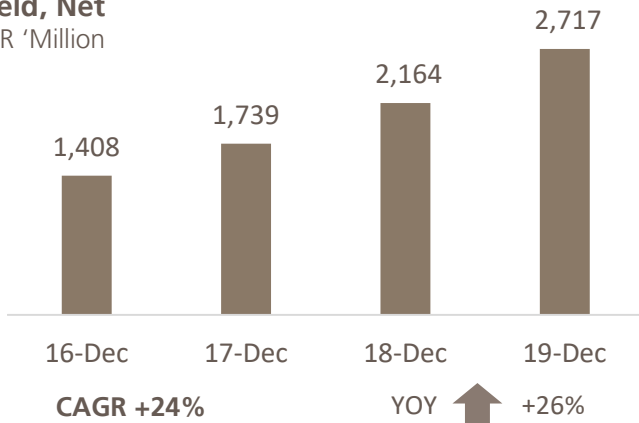


* Net income before zakat

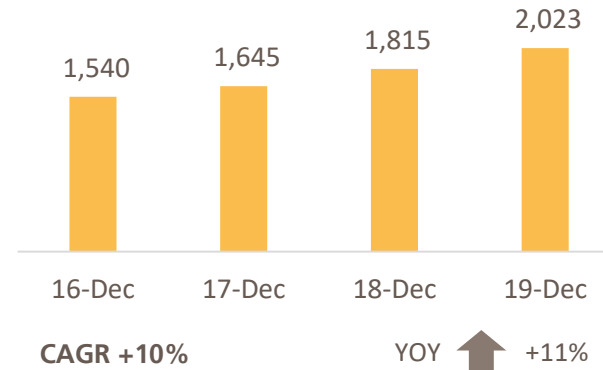
Operating Income
SAR 'Million



Yield, Net
SAR 'Million



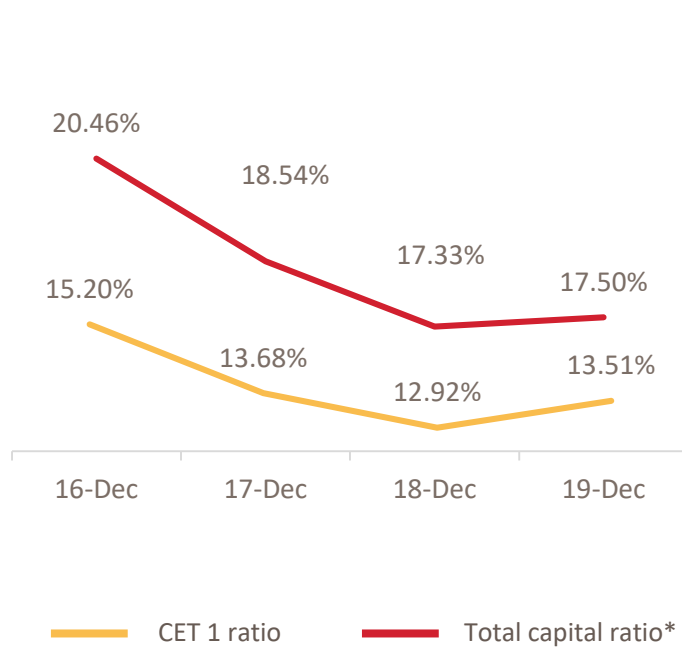
Operating Expenses**
SAR 'Million



** Operating expenses excluding provision

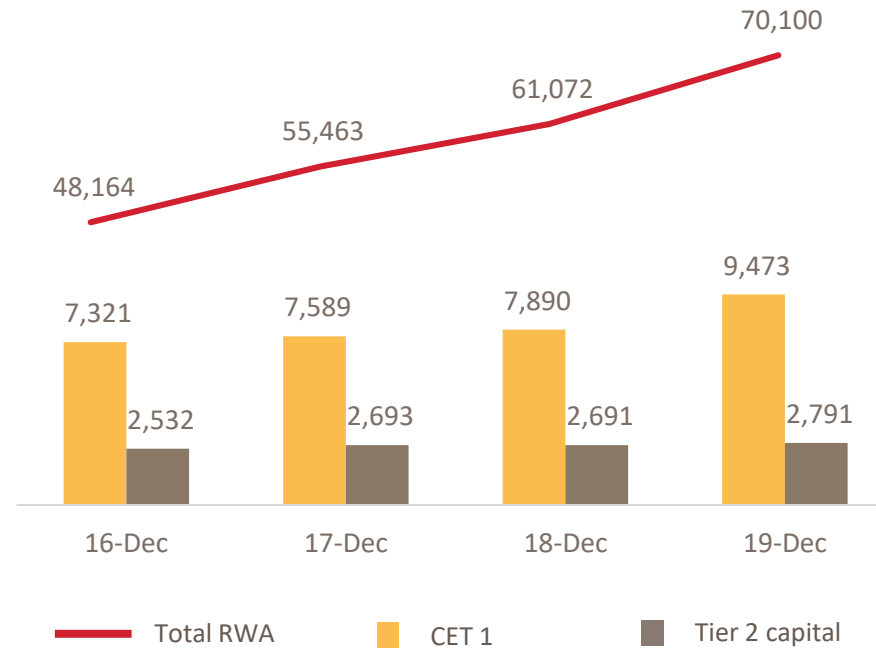
Capital Adequacy

Capital Ratios %



* Tier 1 Capital + Tier 2 capital

Capital and Risk Weighted Assets (RWA)*
SAR 'Million





Awards and Corporate Social Responsibility Initiatives

2019 Distinctions



Best Performing Bank for Real Estate Financing by the Ministry of Housing



Tamkeen Credit Card was recognized the "Most Innovative Credit Card"



Best Digital Bank Award



Best Community Initiative Award – Red Sea Clean-up Drive

Program & Initiative 42

Support Masjeduna Society with cars	Printing and publishing Sharia Banking Standard book	Entertainments for the Sons of Martyrs	E-Commerce research chairs	Support Al Ta'akhi Society for the elderly
Blood Donation	Entertainment Activity for Orphans	Martyrs Tournament	Greeting for the injured in the South Frontier	Support Ibn Ghunaim research chair at Al Imam university
Pilgrim Services	Support of Medicine supply in Makkah	Support Tarahum Society	Scholarship Programs	Supporting the development of AlSabalah district
Provide winter clothing for students in Northern region	Ajyal food conservation campaign	Albilad Ramadan basket	Alwasiyah App.	Fathkurooni App.
Establishing (Ensan) Society Portal	Leading women crafts training	Support Syrians refugee	Medical Equipment for Mua'afa Program	Social & Medical Equipment for the blind
Disabled Accessible Branch	Islamic Banking Dictionary	Organizing visits for academics interested in Islamic Banking	Support Cancer Patients	Traffic Awareness campaign
Support the establishment of the Excellence Autism Center	Establishing Snoezelen room at Jizan Autism center	Solar energy at AlBilad head office	Water recycling project for mosques afforestation	Environment sustainability & food security research chair
ATM adaptation for blind users				

Bank Albilad Investor Relations App is available now

- comprehensive view on Financial Indicators and KPIs
- quarterly and annual reports
- daily and history stock price performance
- Many other features that interest shareholders, investors and analysts



* Under supervision and monitoring of Saudi Arabian monetary Authority

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