

# Bank Albilad

Corporate Profile

# Disclaimer

This document is prepared for information purposes only. It should not be construed as an offer to sell or a solicitation of an offer to purchase or subscribe to any investment in the Bank. The information contained in this document may contain certain forward-looking statements and should be considered as good faith estimates. Actual results may differ materially from those in the forward-looking statements due to future events, uncertainties and other risks. To the extent permitted by applicable laws and regulations in the Kingdom of Saudi Arabia, neither Bank Albilad nor any of its affiliates, their directors, officers and employees will be liable or have any responsibility of any kind for any loss or damage that may be incurred as a result of using the information contained in this document.

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## **Vision**

To be the preferred choice of genuine Islamic banking solutions

## **Mission**

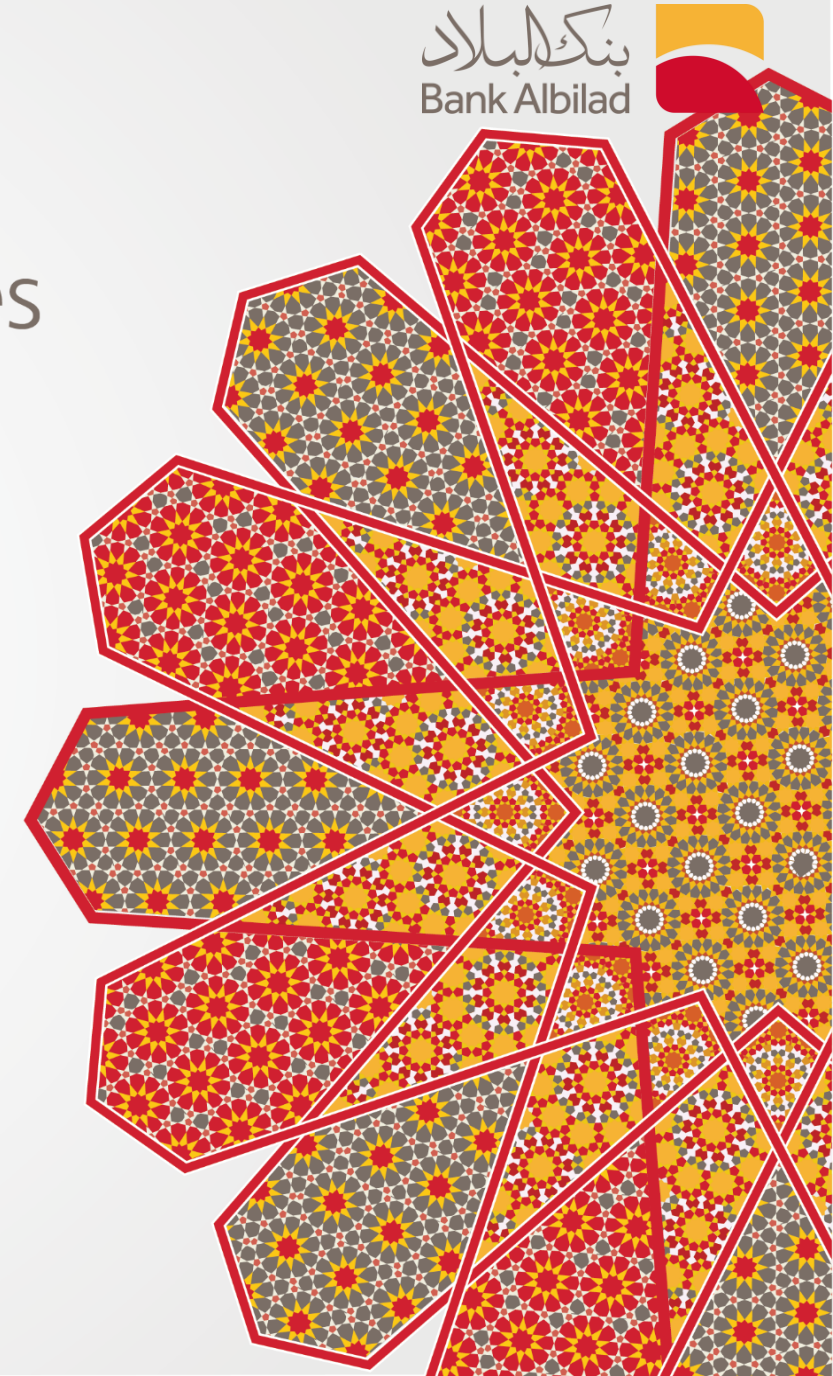
To strive through initiatives and innovation to provide our banking services on a genuine Islamic basis to meet the ambitions of our stakeholders: clients, employees and shareholders

## **Our Values**

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

# Banking with Peace of mind

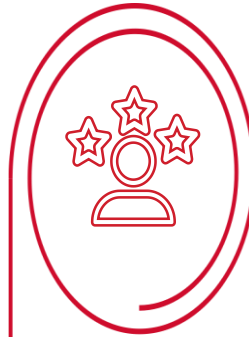
Shariaa compliant products and services





### Solid & Sustainable Growth

Maximize and sustain growth by boosting & diversifying revenue streams, manage cost, improve productivity, establish ROI driven-culture, elevate corporate governance, top in class compliance and risk management.



### Transformative Customer Experience

Increase customer loyalty by understanding their needs, provide tailored value proposition, innovative banking solutions and digital transformation. Leverage analytics capability and excel in after sales services.



### Adoptive & Healthy Operating Environment

Highly adaptable structure to accommodate evolving operating model, increase operations reliability and enhance employee engagement. Attract and retain best talent to carry out the implementation of the strategy.

# Quick Facts About Bank Albilad

Bank Albilad is a full-fledged Islamic banking services provider



**Established**  
November 4, 2004



**Joint Stock Company**



**Licensed by**  
Saudi Arabian  
Monetary  
Authority



**Capital**  
SAR 7.5 Billion



**Head Office**  
Riyadh, KSA



**Employees**  
+ 3,500  
employees



**150 Branches**  
144 Branches + 6 Sales  
Centers (5<sup>th</sup> widest  
coverage in the Kingdom)



**179 Remittance  
Centers**  
2<sup>nd</sup> largest in the  
Kingdom

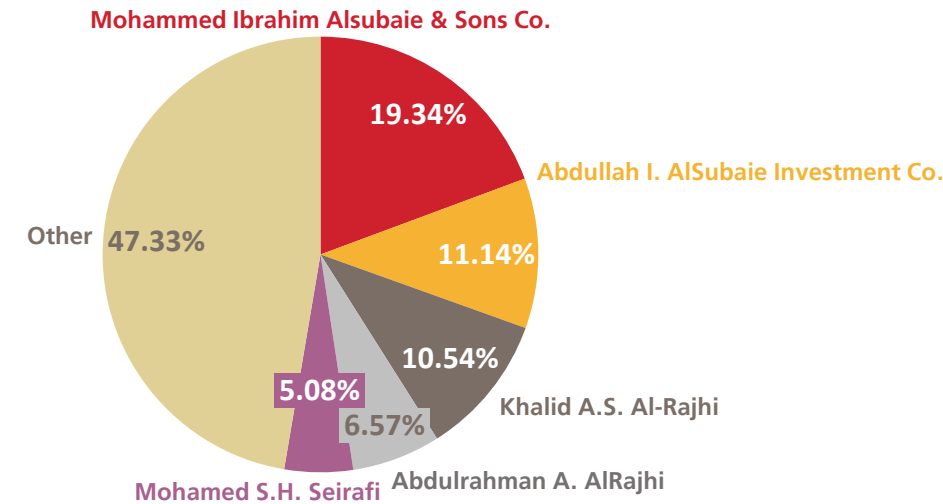


**ATMs**  
940 (7<sup>th</sup> largest in the  
Kingdom)



**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

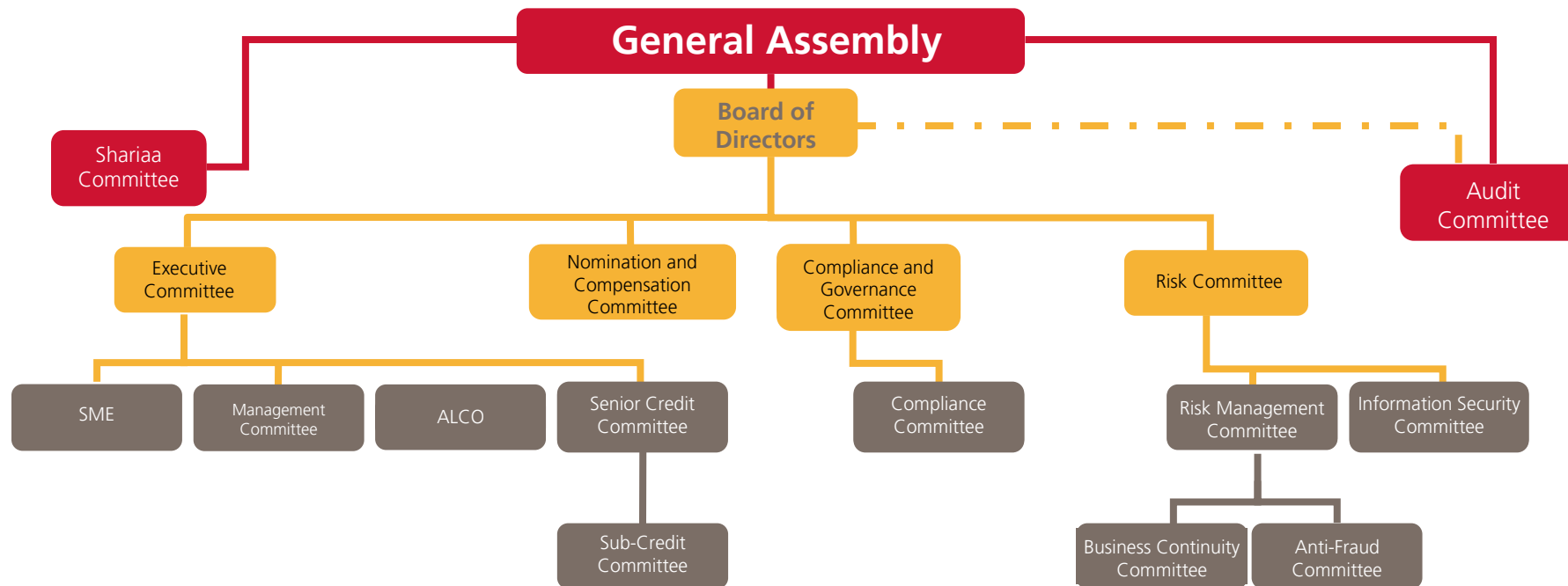


Mr.  
**Adeeb Mohammed Abanumai**  
Independent



Mr.  
**Haytham Suliman AlSuhaimi**  
Non Executive

# Board Committee Structure and Reporting Lines



# Executive Management



**Abdulaziz Mohammed AlOnaizan**  
Chief Executive Officer



**Saleh Suliman AlHabib**  
Chief Operations Officer



**Yousef Mohammed AlKhelewi**  
Chief Governance Officer & Corporate Secretary



**Abdullah Mohammed Alarifi**  
Chief Risk Officer



**Hisham Ali AlAkil**  
GM Finance Division



**Samer Mohammed Farhoud**  
GM Treasury Division



**Ehab Mohammed Hassoubah**  
GM Retail Banking Group



**Jameel Nayef Alhamdan**  
GM Corporate Banking Group



**Omar Abdulrahman AlHussain**  
GM Enjaz Division



**Hamad Ibrahim AlEssa**  
GM Compliance & AML Division

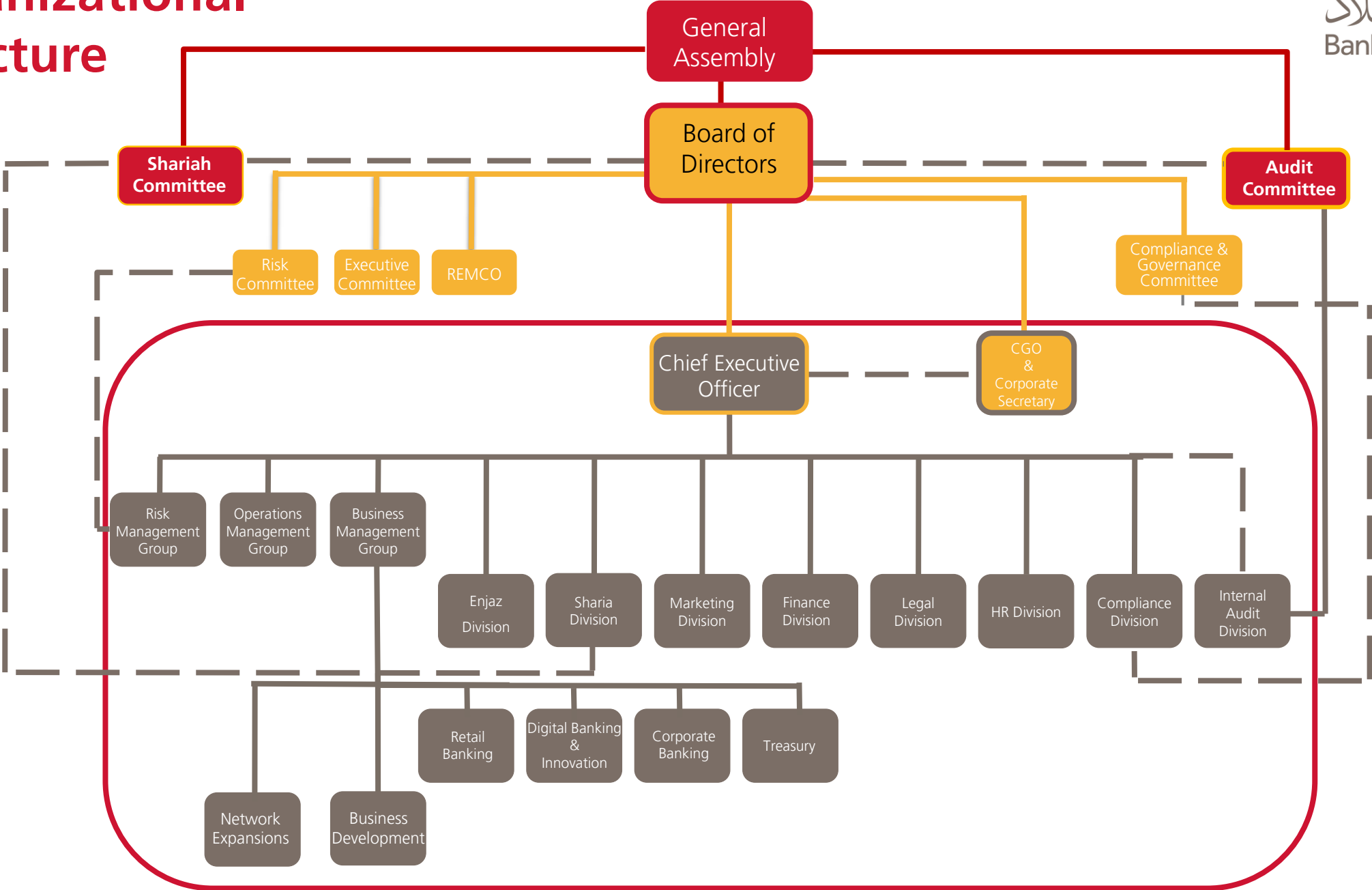


**Haitham Medainy AlMedainy**  
GM Human Resources Division



**Abdullah Mohammed AlFehaid**  
GM Internal Audit Division

# 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

## Treasury



### 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

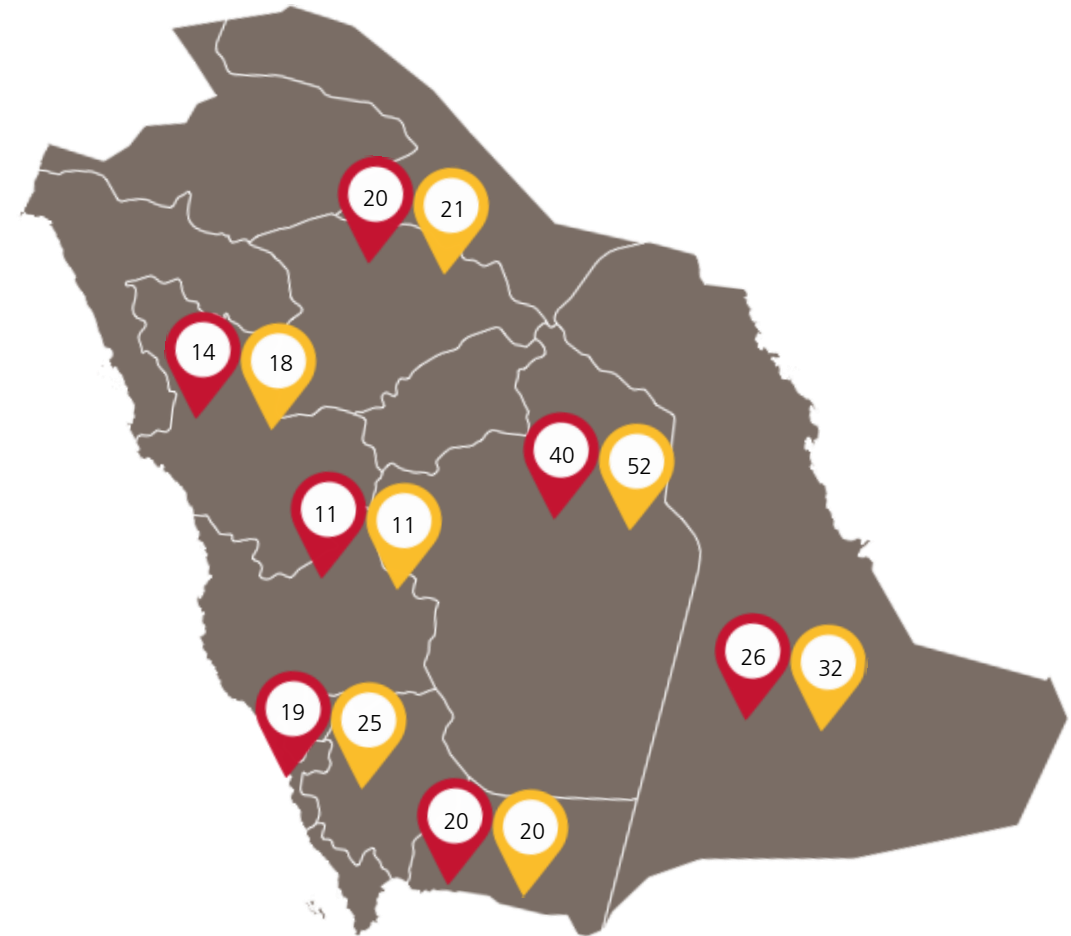
# Branch Network - Geographical Distribution

## Branch Network

Region	Branches	Sales Center	Total
Riyadh	38	2	40
Makkah & Taif	11	0	11
Eastern	24	2	26
Qassim	20	0	20
Southern	20	0	20
Jeddah	18	1	19
Madina/Yanbu/Tabuk	13	1	14
<b>Total</b>	<b>144</b>	<b>6</b>	<b>150</b>

## Enjaz Network

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



# 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

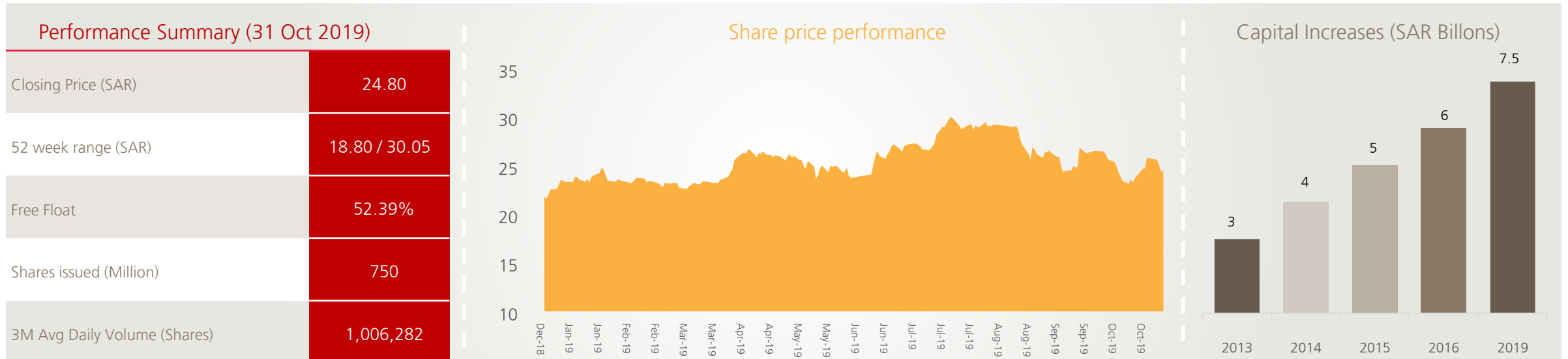






# Financial Highlights

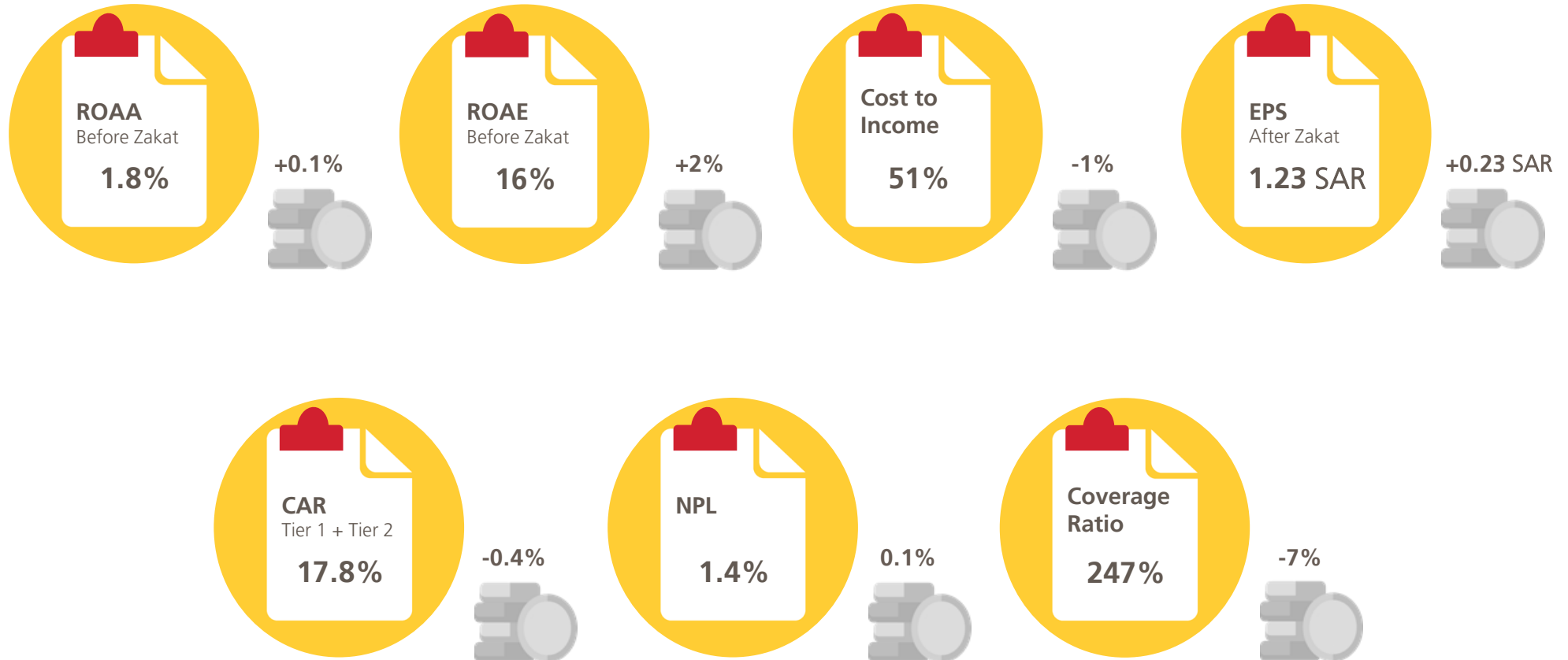
# Share Performance



# Key Financial Indicators

Sustainable Profitability, Efficiency and Capital Ratios

Sep 19 vs Sep 18



# Financial Position

Strong Growth in Assets by +14% since Sep 17

SAR 'million

Financial Position	Sep 19	Dec 18	Change %	Sep 18	Change %	Sep 17	3 yrs CAGR
<b>Investments, net</b>	<b>9,991</b>	<b>6,466</b>	<b>55%</b>	<b>6,147</b>	<b>63%</b>	<b>5,872</b>	<b>30%</b>
of which: Sukuk	7,527	4,391	71%	3,999	88%	1,969	95%
<b>Financing, net</b>	<b>56,446</b>	<b>50,593</b>	<b>12%</b>	<b>49,738</b>	<b>13%</b>	<b>41,815</b>	<b>16%</b>
Corporate	30,487	29,447	4%	29,775	2%	27,779	5%
Retail	25,959	21,146	23%	19,963	30%	14,036	36%
<b>Total assets</b>	<b>81,207</b>	<b>73,636</b>	<b>10%</b>	<b>70,707</b>	<b>15%</b>	<b>62,533</b>	<b>14%</b>
<b>Customer deposits</b>	<b>64,058</b>	<b>57,176</b>	<b>12%</b>	<b>54,574</b>	<b>17%</b>	<b>46,402</b>	<b>17%</b>
Demand	36,320	30,370	20%	30,594	19%	27,830	14%
Saving	20,105	15,782	27%	16,458	22%	10,971	35%
Time	7,633	11,024	-31%	7,523	1%	7,601	0.2%
<b>Total shareholders' equity</b>	<b>9,072</b>	<b>7,833</b>	<b>16%</b>	<b>7,941</b>	<b>14%</b>	<b>7,581</b>	<b>9%</b>

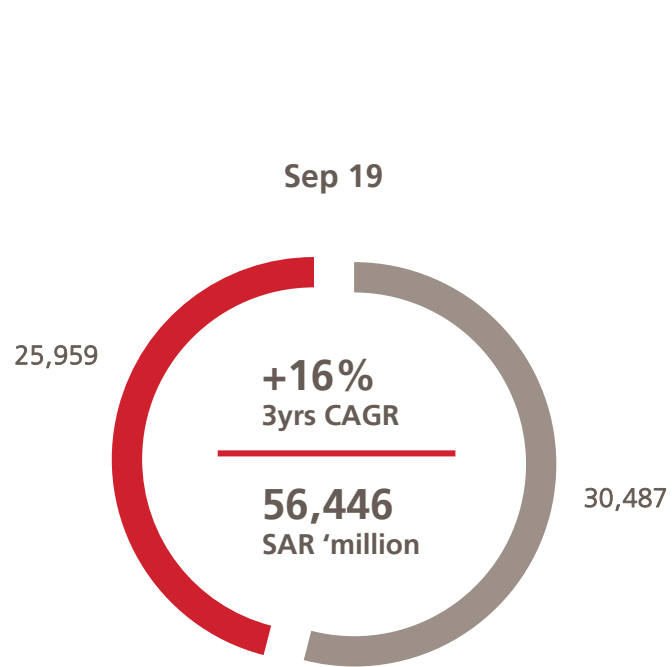


# Financing

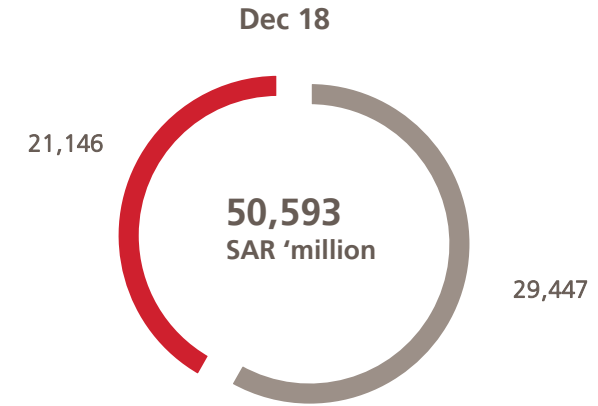
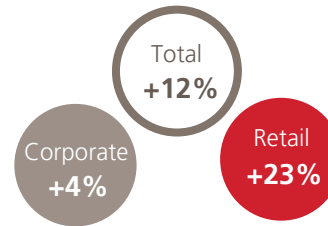
Solid Growth in Financing by +16% since Sep 17

SAR 'million

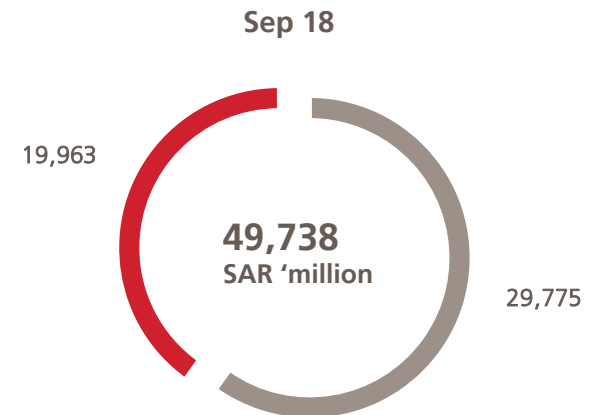
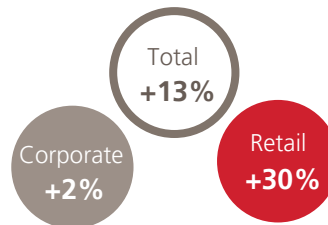
■ Corporate  
■ Retail



**YoY Growth**  
Sep 19 vs Dec 18



**YoY Growth**  
Sep 19 vs Sep 18

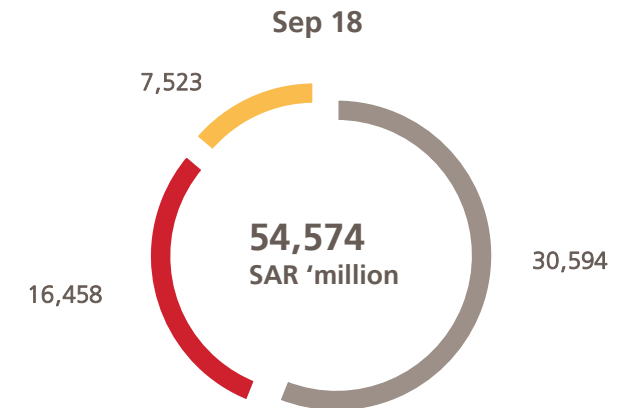
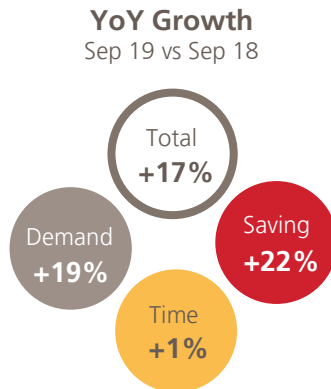
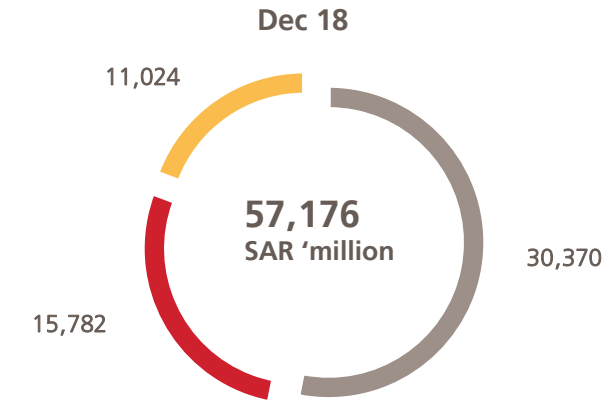
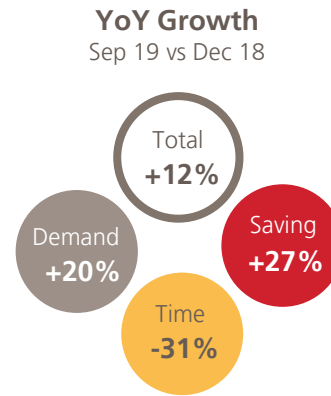
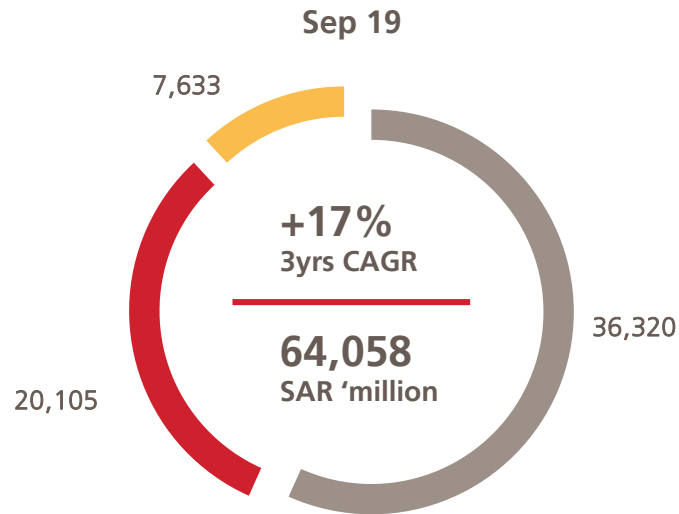


# Customer Deposits

Continuous Customer Deposits Growth by +17% since Sep 17

SAR 'million

- Demand
- Saving
- Time



# Profit and Loss

Net Income Before Zakat increased by +25% in comparison to Sep 18

SAR 'million

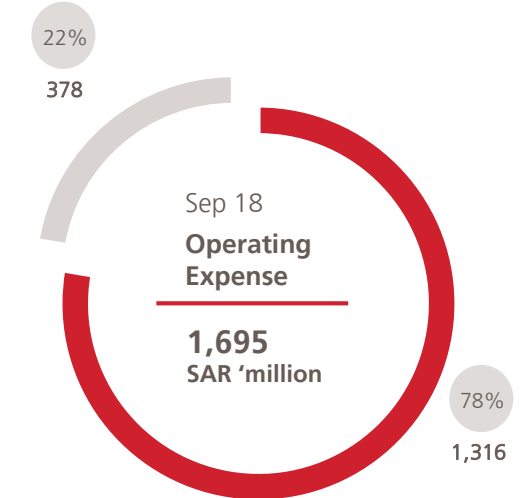
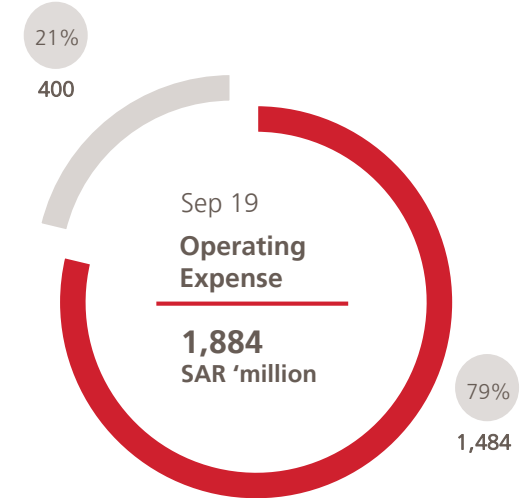
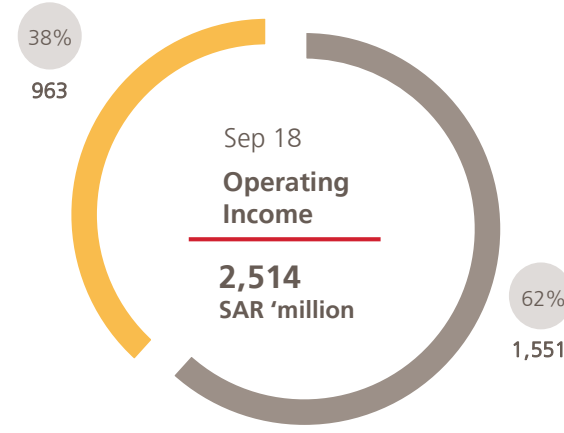
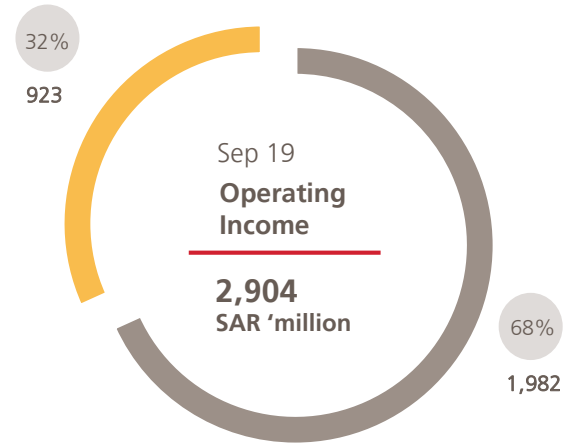
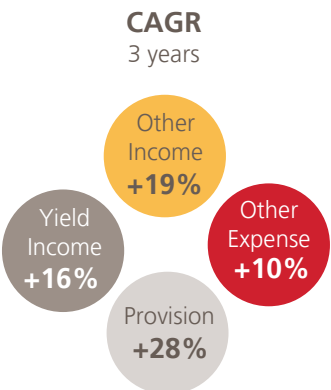
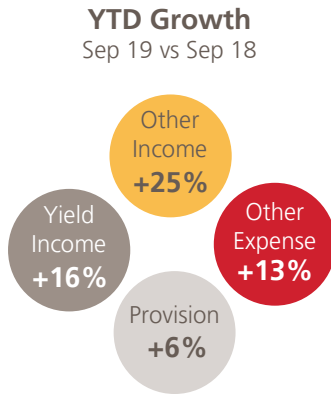
Profit and Loss YTD	Sep 19	Sep 18	Change %	Sep 17	3 yrs CAGR
Net income from investing and financing assets	1,982	1,551	28%	1,272	25%
Other Operating Income	923	963	-4%	903	1%
<b>Total operating income</b>	<b>2,904</b>	<b>2,514</b>	<b>16%</b>	<b>2,175</b>	<b>16%</b>
<b>Operating expenses</b>	<b>1,484</b>	<b>1,316</b>	<b>13%</b>	<b>1,222</b>	<b>10%</b>
Impairment charge for financing and other financial assets	400	378	6%	243	28%
<b>Net income before Zakat</b>	<b>1,020</b>	<b>819</b>	<b>25%</b>	<b>716</b>	<b>19%</b>

# Income and Expense Breakup

Income Growth Driven by the Growth in Financial Position

SAR 'million

- Yield Income
- Other Income
- Provision
- Other Expense





# Awards

# Awards

- Best Foreign Commodity Dealer , Bursa Malaysia 2015
- Top 100 Brands in Saudi Arabia, 2015
- Best Banking Operations Quality Award – JP Morgan, 2015
- Strongest Islamic Retail Bank – KSA, 2015
- Best Performing Islamic Bank – KSA, 2016
- Best Digital Bank in Saudi Arabia, Global Business Outlook, 2018
- Top 10 CEOs, Shariah-Compliant Bank in GCC, The Top CEO Conference & Awards, 2019
- Best Digital Product , Middle East Financial Technology Conference (MEFTECH) Awards, 2019
- Excellence in Digital Banking Excellence, Finnovex Awards, 2019





# Corporate Social Responsibility Programs and Initiatives





Pilgrim services



Sign language banking dictionary



Organizing academic visits for those interested in Islamic banking



Support cancer patients



providing pilgrims with water



Provide winter clothing for students in Northern region



Ajyal food conservation campaign



Albilad Ramadan basket



Alwasiyah App.



Fathkuroni App.



Support Masjeduna Society with cars



Environment awareness and cleaning campaign at Swdah Aseer Park



Traffic awareness campaign



Support Tarahim Society



Scholarship programs



Supporting the development of AlSabalah district



Real-estate financing awareness campaign



Printing and publishing Sharia banking standards book



Entertainment activities for children of the martyrs



Bank Albilad e-commerce research chairs



Support Al Ta'akhi Society for the elderly



Establishing an electronic portal for Ensan Society



Leading women crafts training



Environment awareness and cleaning campaign at Swdah Aseer Park



Printing and publishing Islamic economy researches



Support "Medicine Providing Society" in Makkah



Greetings for the injured in the South frontier



Support Ibn Ghunaim research chair at Al Imam university



Disabled Accessible branch



Support Syrians refugee



Medical devices for Mua'afa program



Social & medical equipment for the blind



Blood donation



Entertainment activities for orphaned children



Martyrs Championship



Supporting Rheumatism patient medicine

# 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

\* Terms & condition apply

# Investor Relations



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