

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 choice provider of genuine Islamic banking solutions

Mission

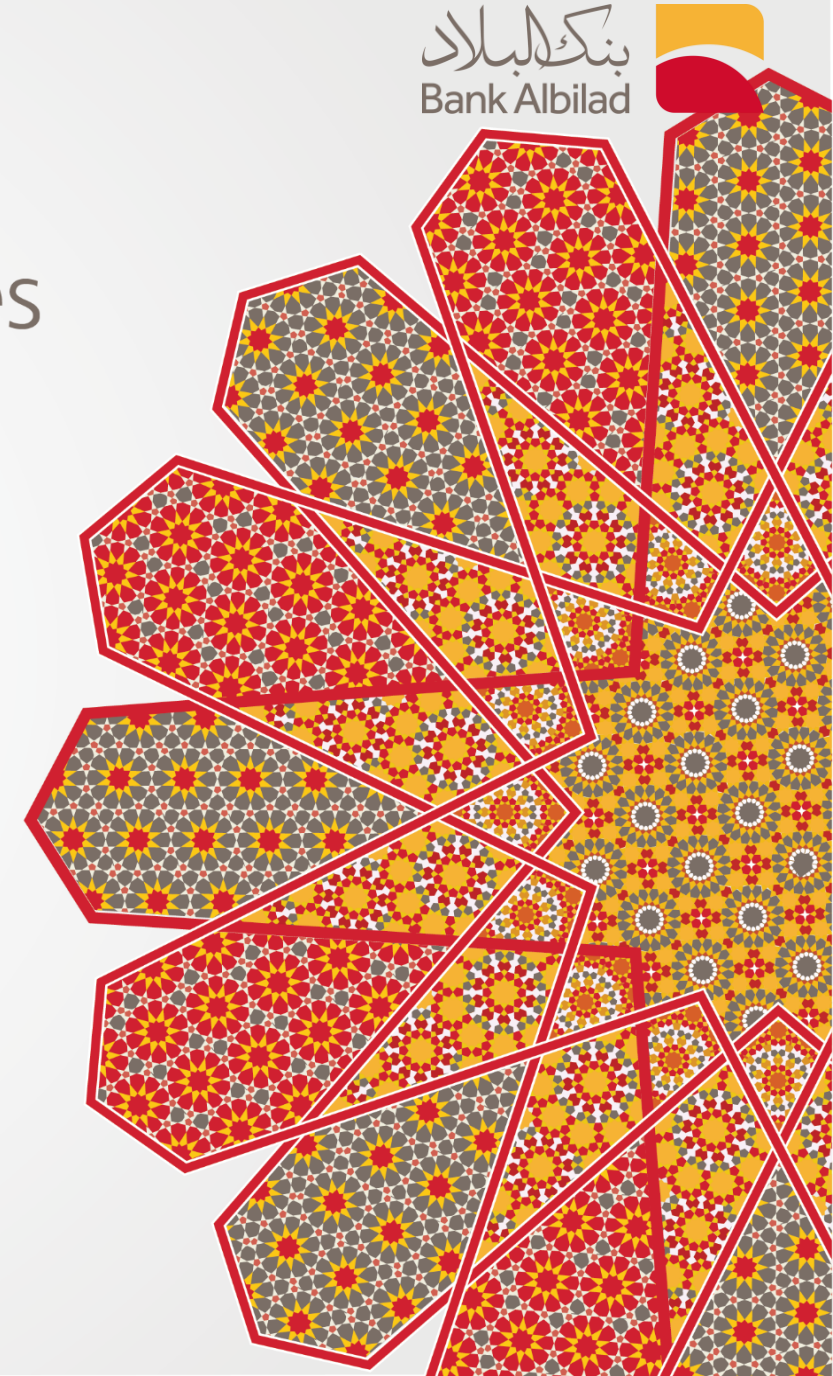
To strive through initiatives and innovations to provide our banking services on a genuine Islamic bases to meet the ambitions of our stakeholders: clients, employees and shareholders

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



144 Branches
+ 6 Sales Centers (5th
widest coverage in the
Kingdom)



Employees
+ 3,500
employees



Capital
SAR 7.5 Billion



**178 Remittance
Centers**
2nd largest in the
Kingdom

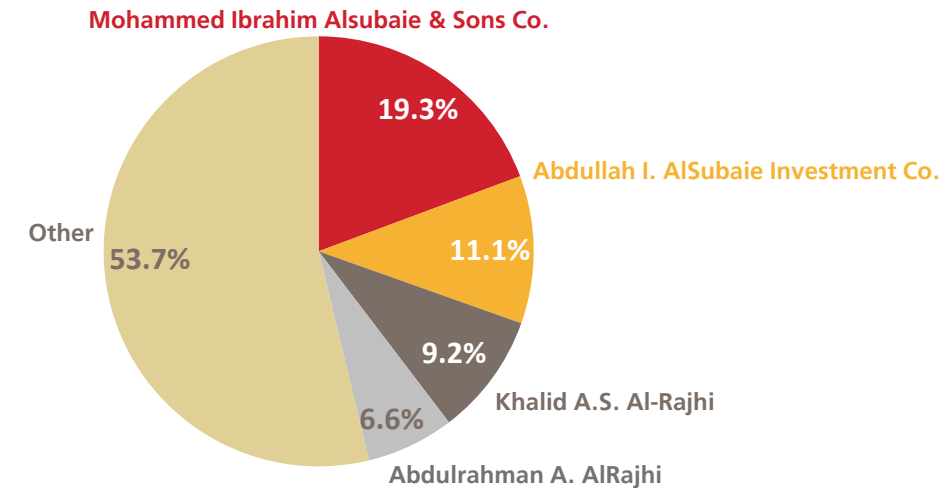


ATMs
985 (7th largest in the
Kingdom)



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

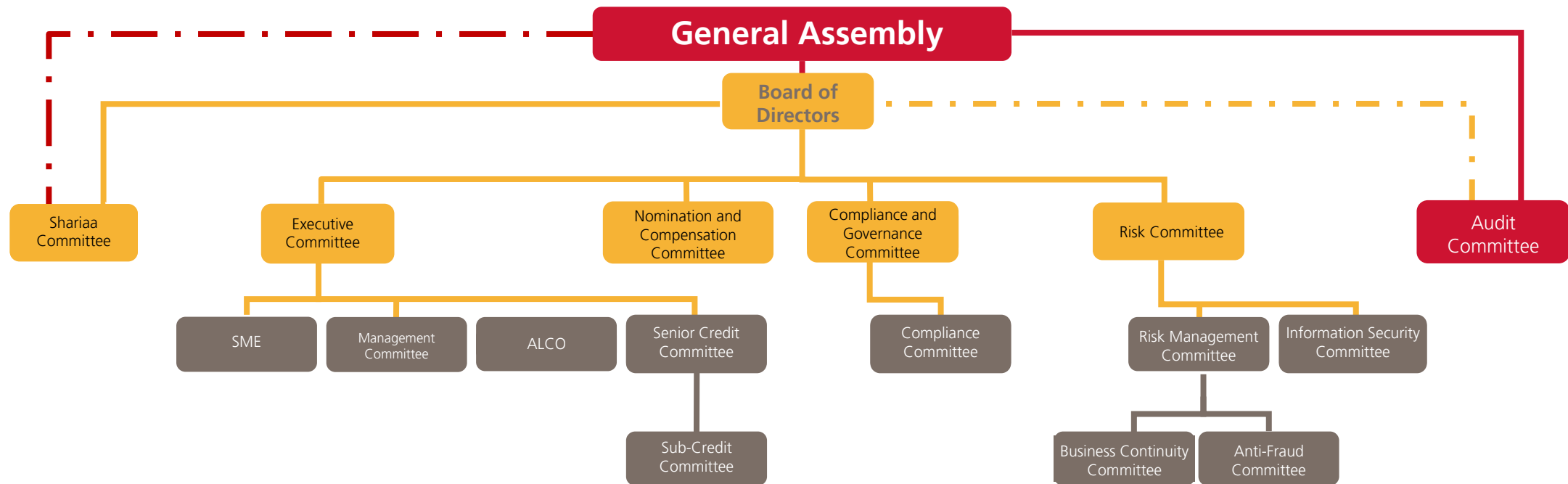


Mr.
Adeeb Mohammed Abanumai
Independent



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

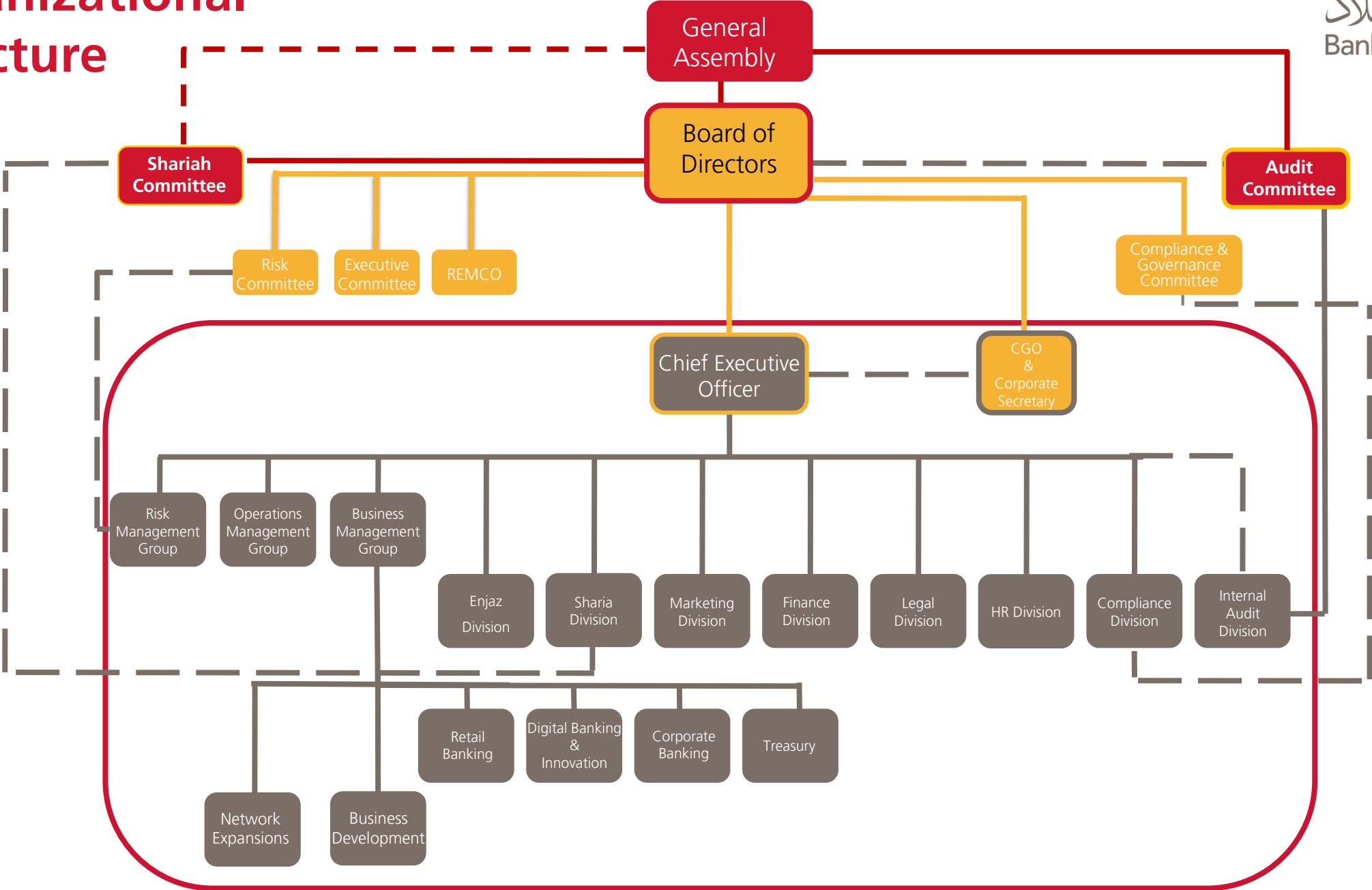


Omar Abdulrahman AlHussain
EVP Enjaz



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

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

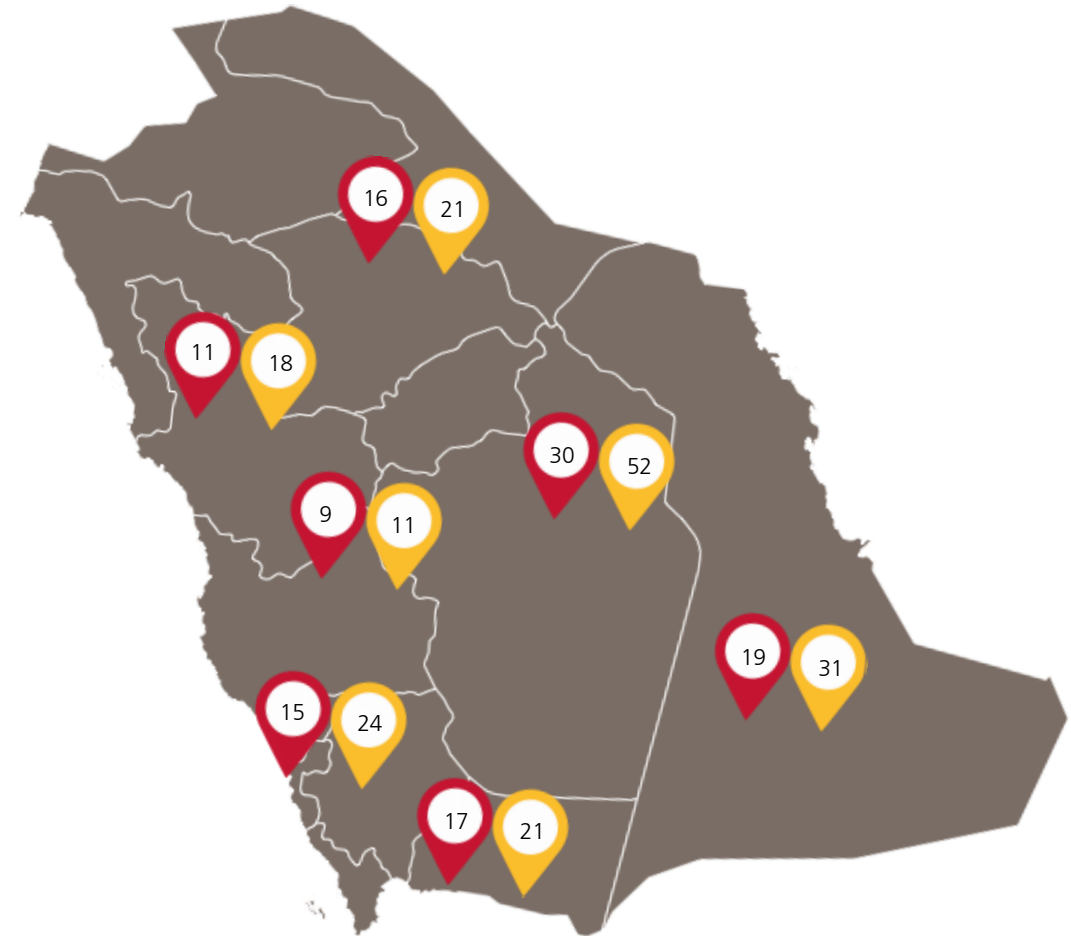
Branch Network - Geographical Distribution

Branch Network

Region	Branches/ Ladies Section	Self-Service Center	Total
Riyadh	28	2	30
Makkah & Taif	9	0	9
Eastern	17	2	19
Qassim	16	0	16
Southern	17	0	17
Jeddah	14	1	15
Madina/Yanbu/Tabuk	10	1	11
Total	111	6	117

Enjaz Network

Region	Total
Riyadh	52
Makkah & Taif	11
Eastern	31
Qassim	21
Southern	21
Jeddah	24
Madina/Yanbu/Tabuk	18
Total	178



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.



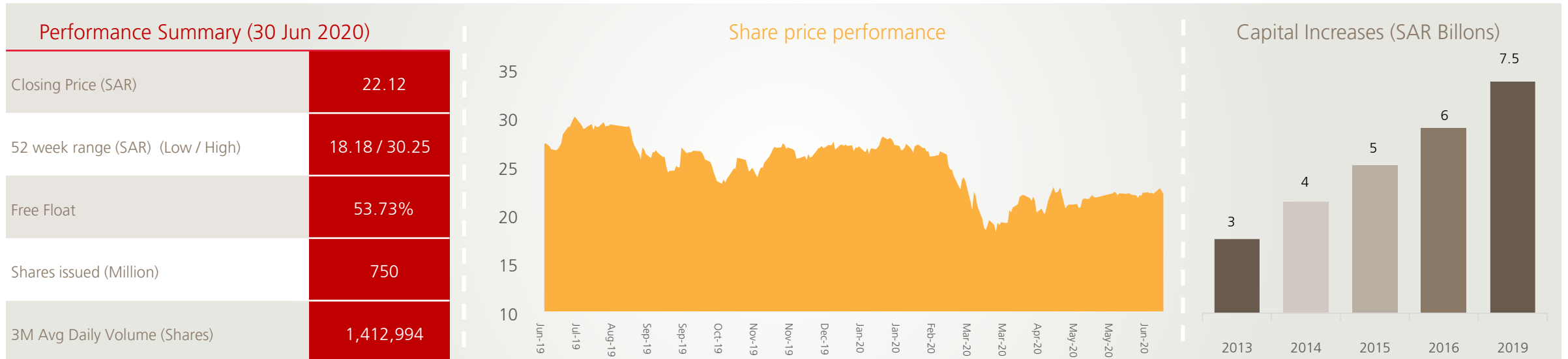
Other Channels





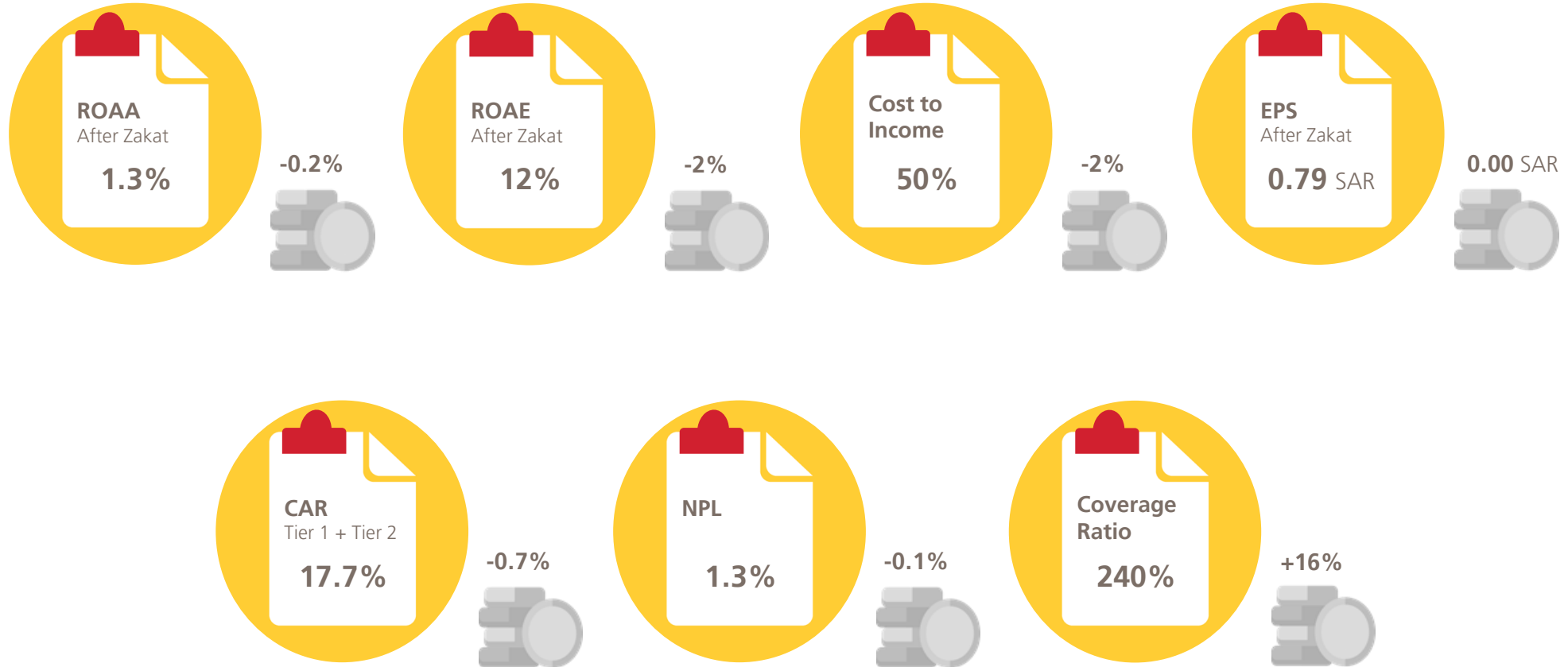
Financial Highlights

Share Performance



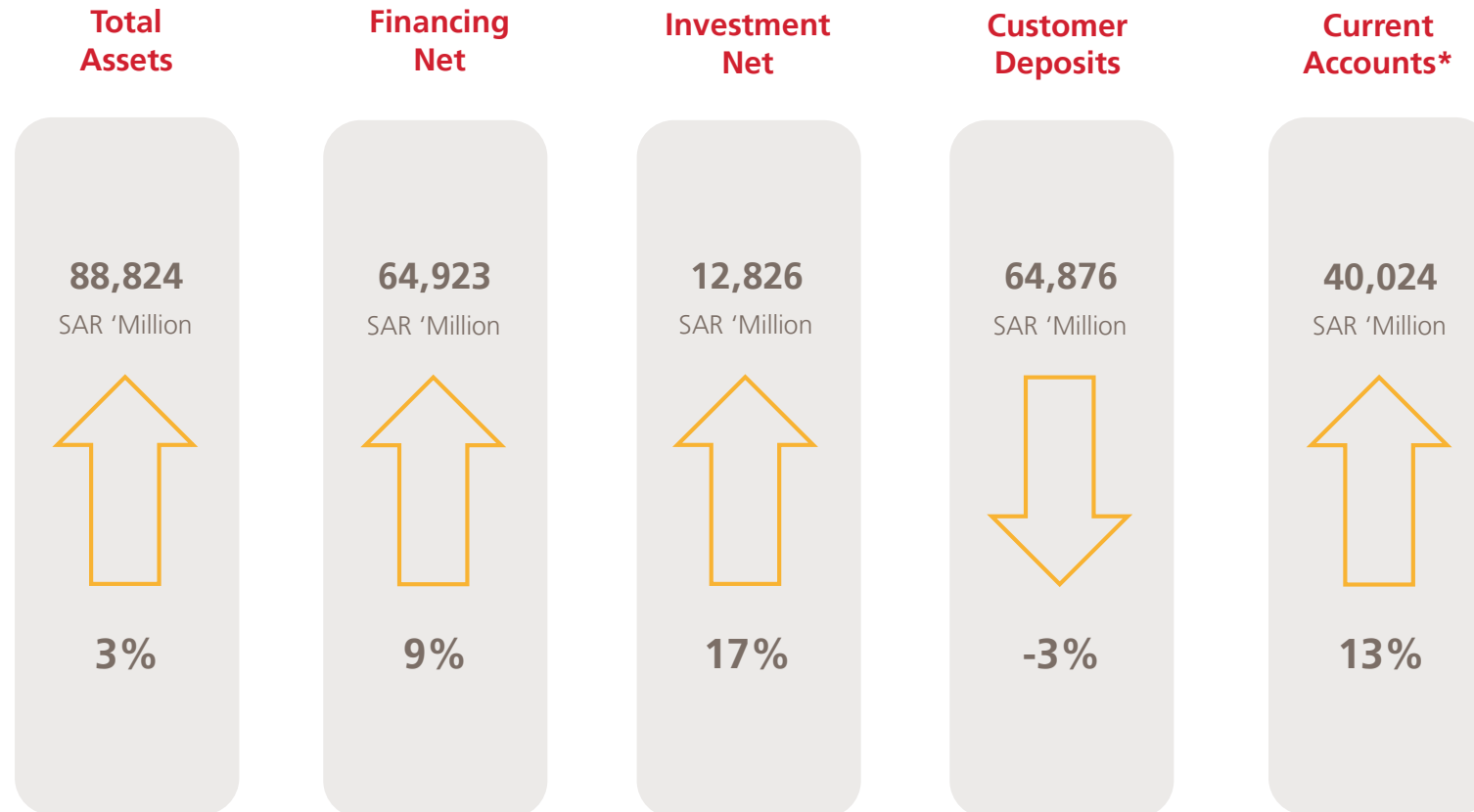
Key Financial Indicators

1H 2020 vs 1H 2019



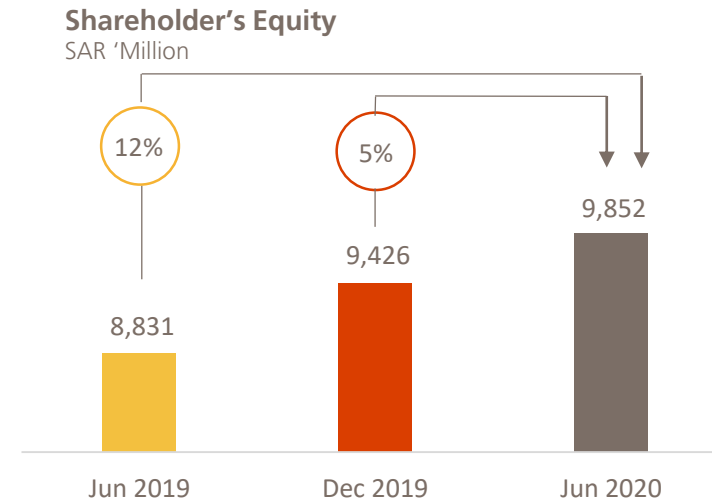
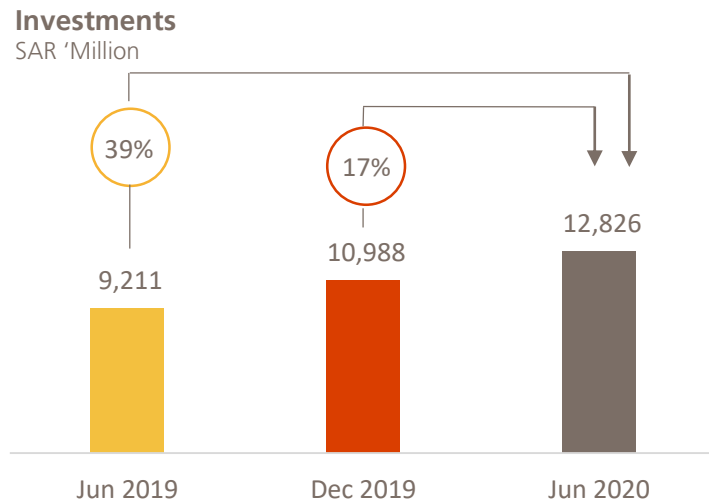
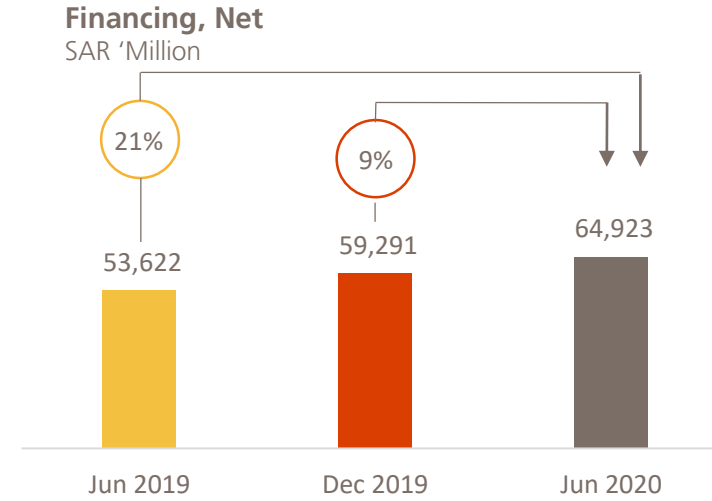
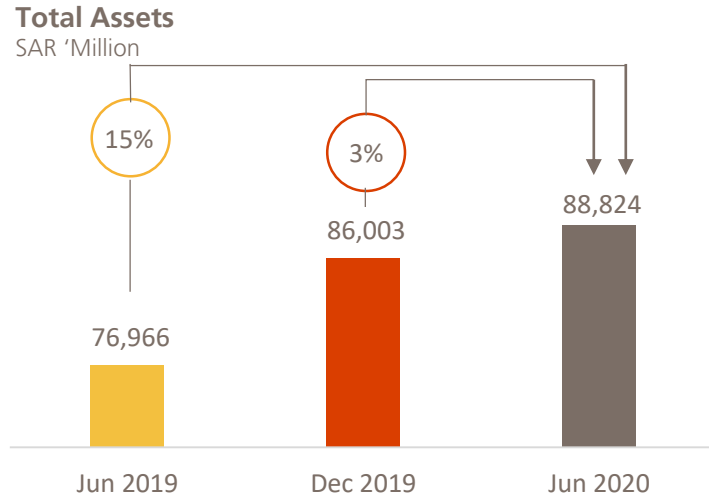
Financial Position

Q2 2020 vs Q4 2019

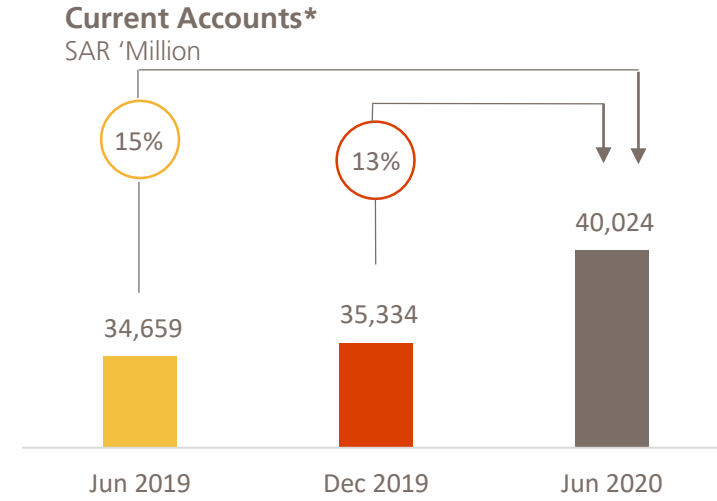
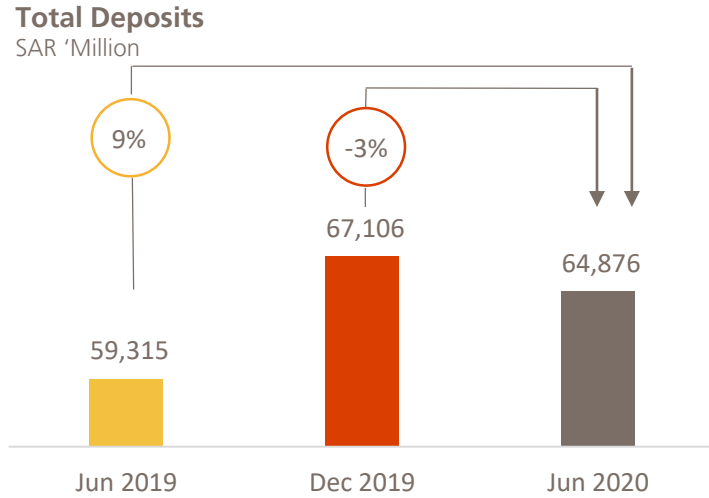


* Including other deposits

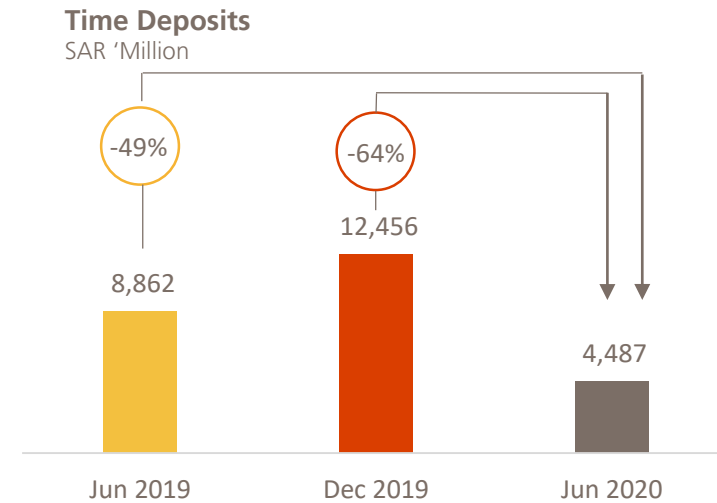
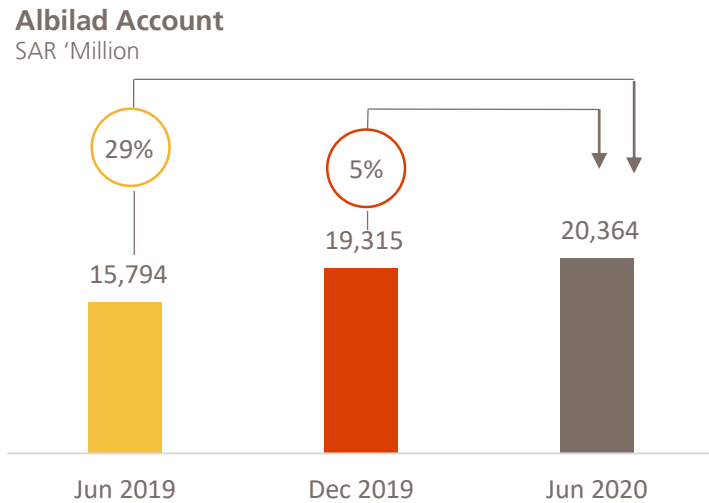
Financial Position



Funding Source

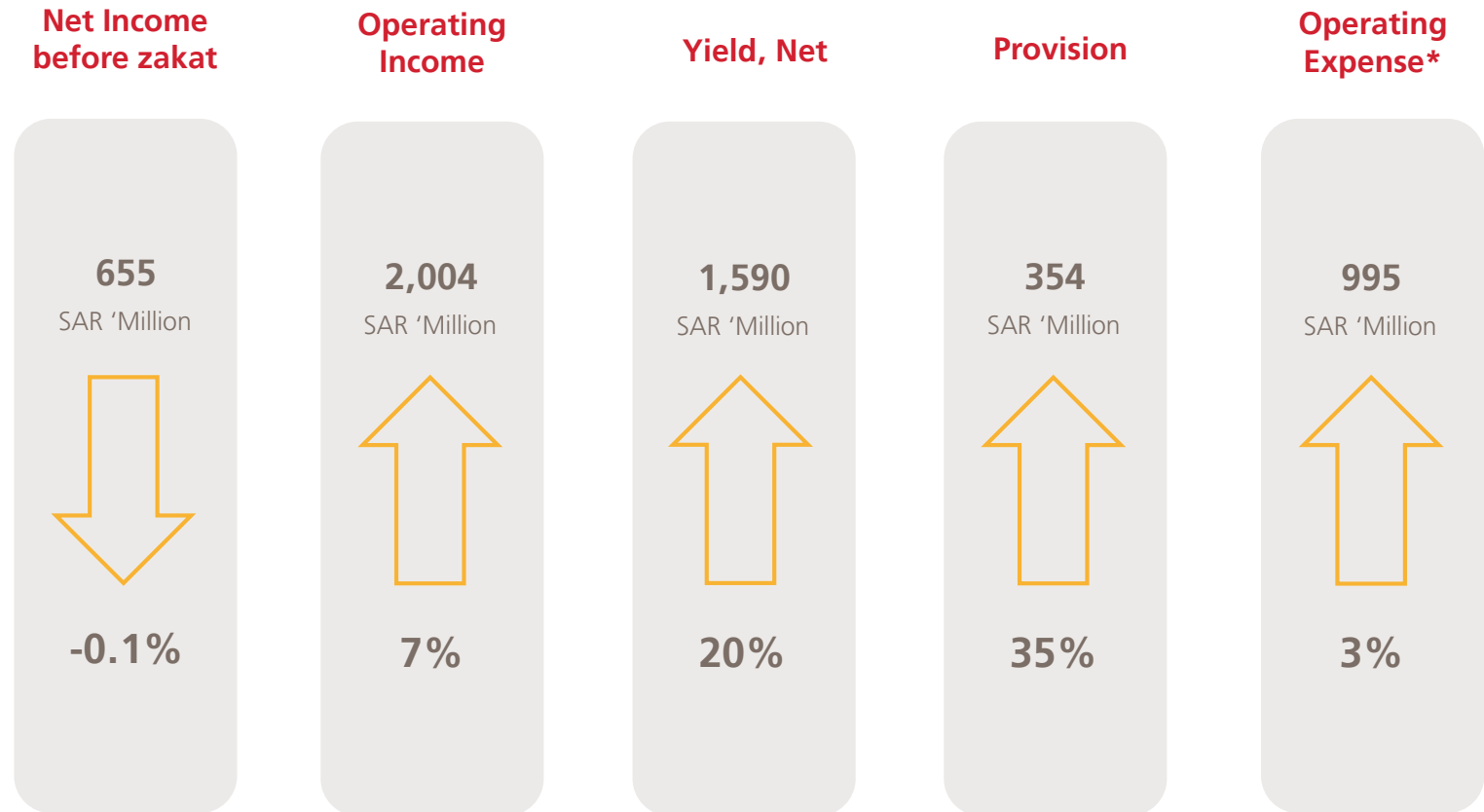


* Including other deposits



Profit and Loss YTD

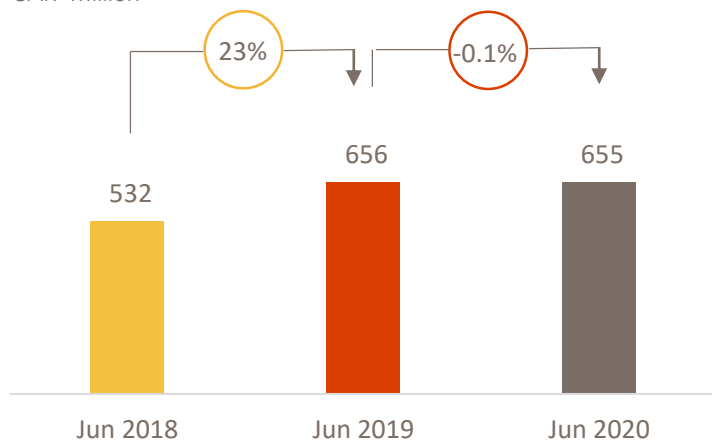
Q2 2020 vs Q2 2019



* Operating expenses excluding provision

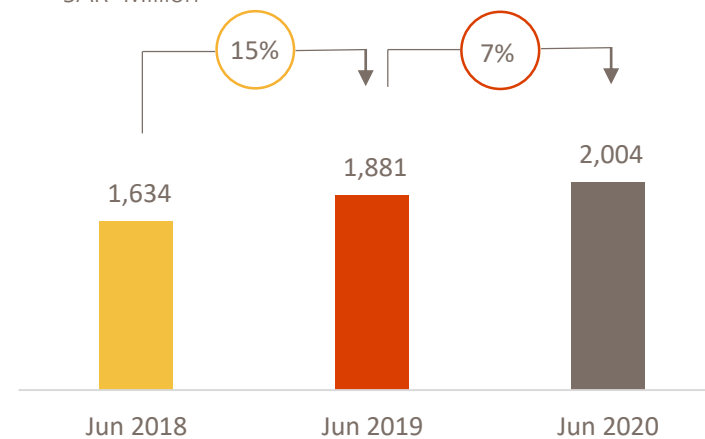
Profit and Loss YTD

Net Income*
SAR 'Million

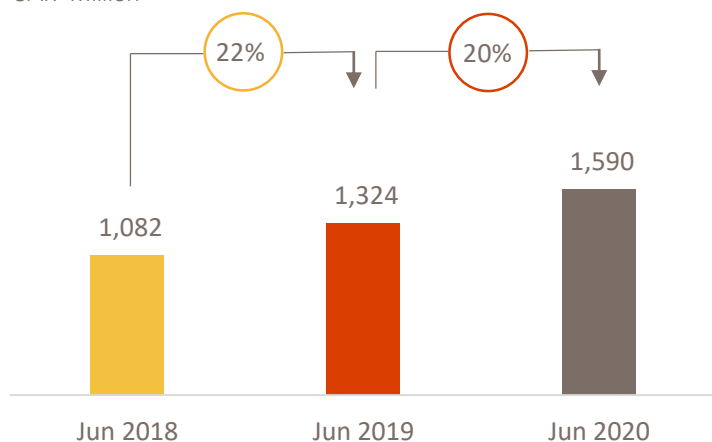


* Net income before zakat

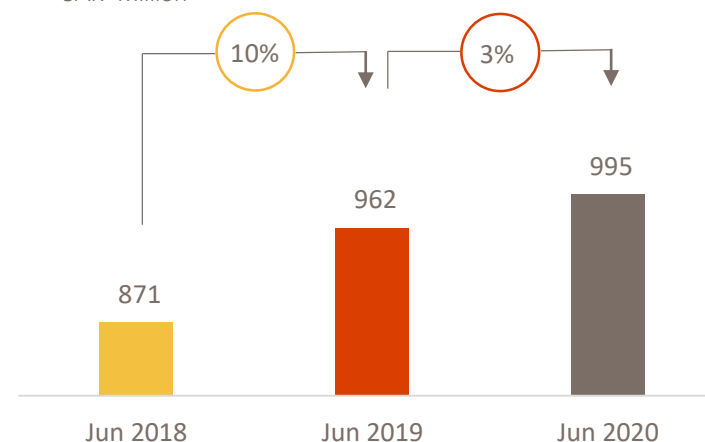
Operating Income
SAR 'Million



Yield, Net
SAR 'Million



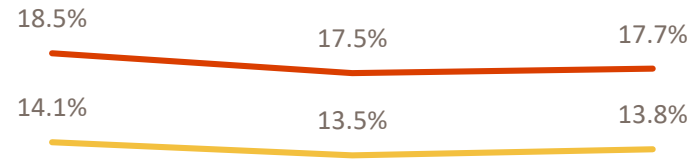
Operating Expense**
SAR 'Million



** Operating expense excluding provision

Capital Adequacy

Capital Ratios %

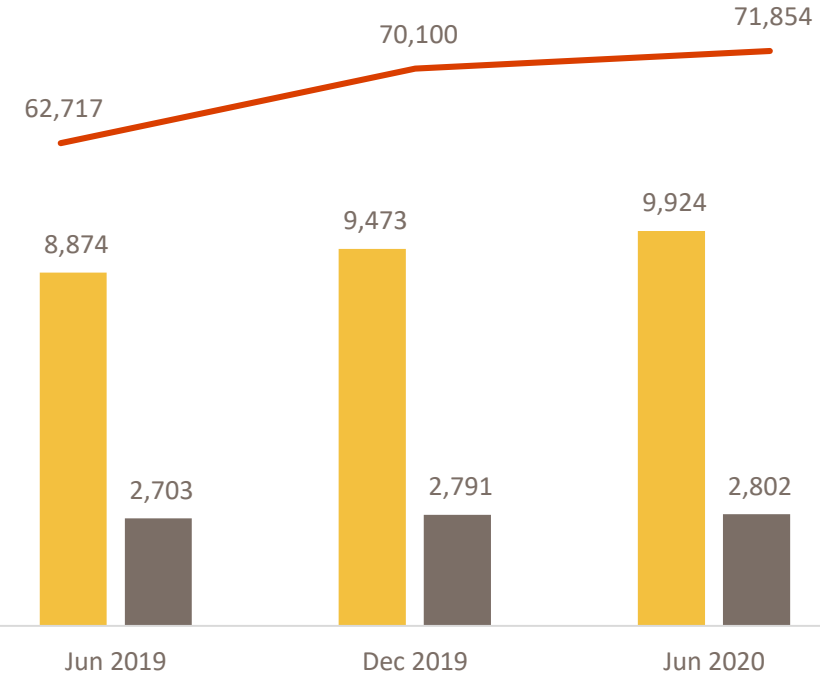


— CET 1 ratio — Total capital ratio*

* Tier 1 Capital + Tier 2 capital

Capital and Risk Weighted Assets (RWA)

SAR 'Million



— Total RWA — CET 1 — Tier 2 capital



Corporate Social Responsibility Initiatives

Social Responsibility Programs

#Albilad_Initiative



53

Program & Initiative

- | | | | | | | | | | | | | | | |
|---|--|---|--|---|--------------------------------------|--|--|--|---|--|--|---|---|--|
| | | | | | | | | | | | | | | |
| Disabled Accessible Branch | E-Commerce research chairs | Support Masajeduna Society with cars | Supporting the treatment of Rheumatism | Pilgrim Services | Support of Medicine supply in Mekkah | Support Tarahum Society | Scholarship Programs | Supporting patients in needs | Support the establishment of the Excellence Autism Center | Supporting the government Health Endowment Fund | Supporting the government social fund | Fathkuroni App. | Environment sustainability & food security research chair | Financial and savings awareness curriculum initiative |
| | | | | | | | | | | | | | | |
| Islamic Banking Dictionary | Establishing the printing room at Jizan Autism center | Water recycling project for mosques afforestation | Grand Mosque Pilgrims Service Project | Provide winter clothing for students in Northern region | Ajyal food conservation campaign | Albilad Ramadan basket | Alwasiyah App. | The Marathon for people with disability Initiative | ATMs Adaptation for Visual impairment | Alignment of ATM pathways to suit people with disability | Supporting the development of ALSabalah district | Wheelchairs for disability sport athletes | Awareness videos for people with disability | Providing bank forms in Braille language for people with Visual impairment |
| | | | | | | | | | | | | | | |
| Organizing visits for academics interested in Islamic Banking | Sponsoring the printing and publishing of the Sharia Standards Studies of Islamic economy. | Solar energy at AlBilad head office | Educational campaign for real estate financing | Establishing (Ensan) Society Portal | Leading women crafts training | Support Syrians refugee | Medical Equipment for Mua'afa Program | Social & Medical Equipment for the blind | Depth on us Initiative to clean Jeddah's Sea front underwater | Annual Participation in the Earth Hour | Printing and publishing Sharia Banking Standard book | Entertainments for the Sons of Martyrs | Supporting afforestation initiatives and seminars | Support Al Ta'akhi Society for the elderly |
| | | | | | | | | | | | | | | |
| Support Cancer Patients | Traffic Awareness campaign | Al-Suda Park environmental and awareness campaign | Blood Donation | Entertainment Activity for Orphans | Martyrs Tournament | Eid give aways for the injured in the South Frontier | Support Ibn Ghunaim research chair at Al Imam university | | | | | | | |

التقرير السنوي Annual Report 2019

For more information please visit this [link](#)

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- 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

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