

BofAML MENA Conference 2019

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Vision

To be the preferred choice of genuine Islamic banking solutions

Mission

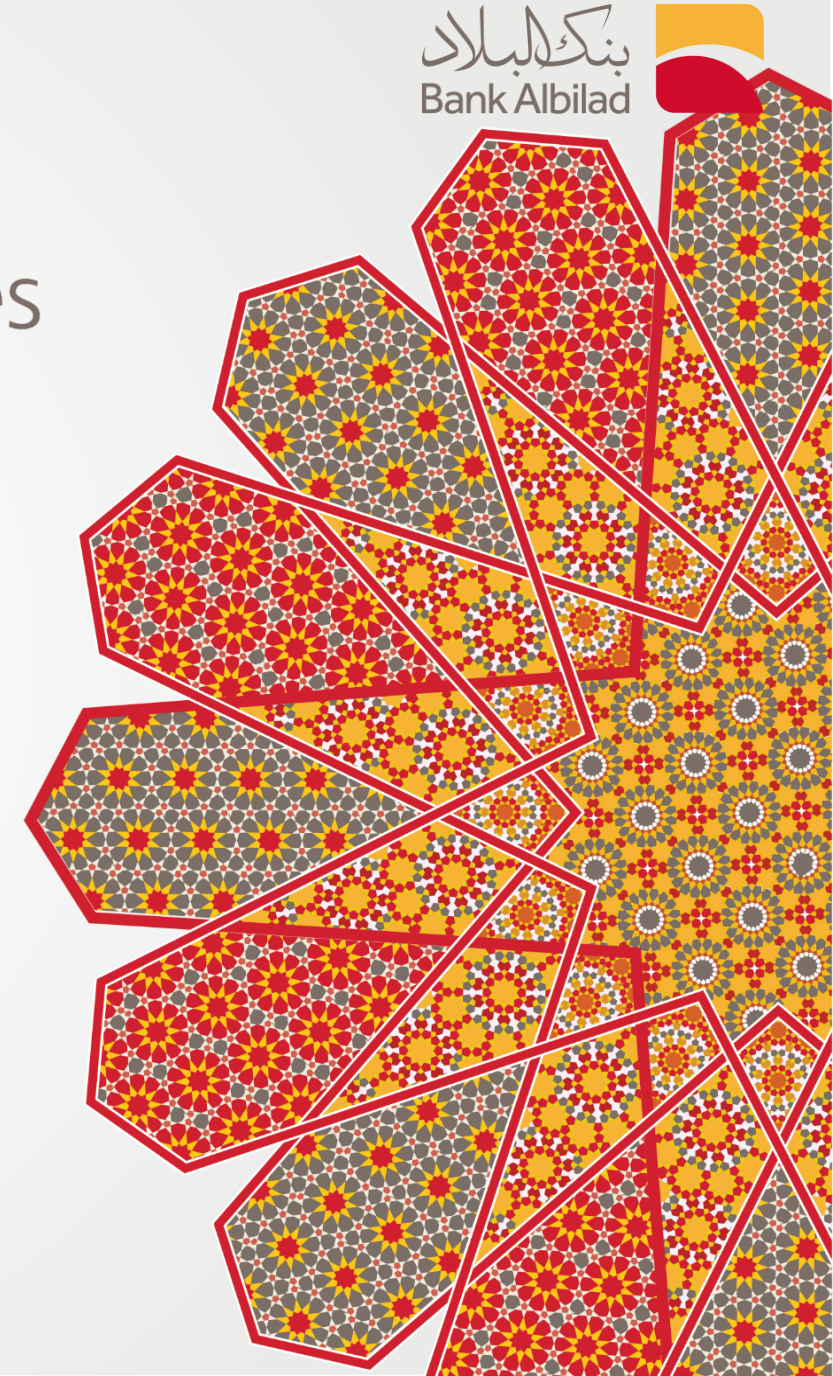
To strive through initiatives and innovation to provide our banking services on a genuine Islamic basis to meet the ambitions of our stakeholders: clients, employees and shareholders

Our Values

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

Banking with Peace of mind

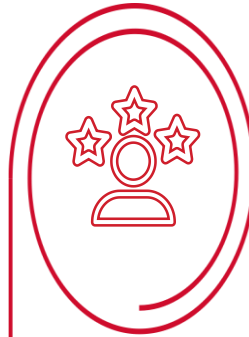
Shariaa compliant products and services





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 (5th widest
coverage in the Kingdom)



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

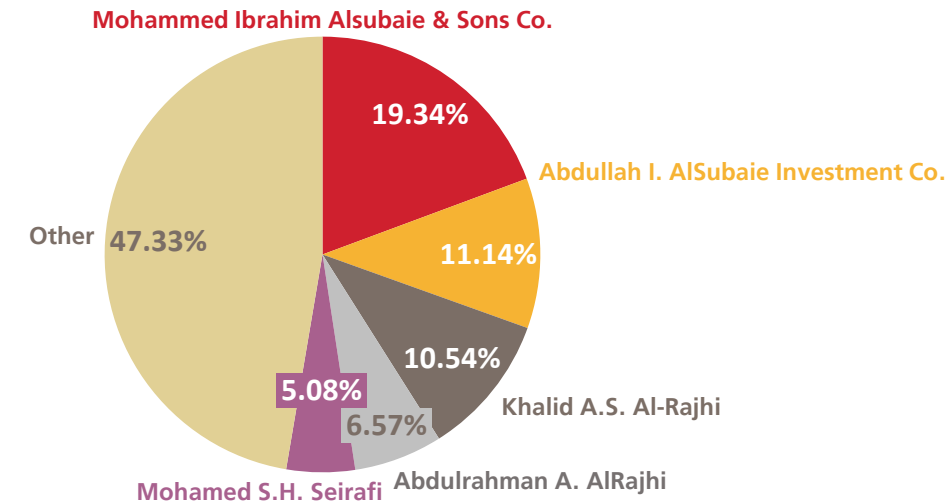


ATMs
940 (7th largest in the
Kingdom)



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

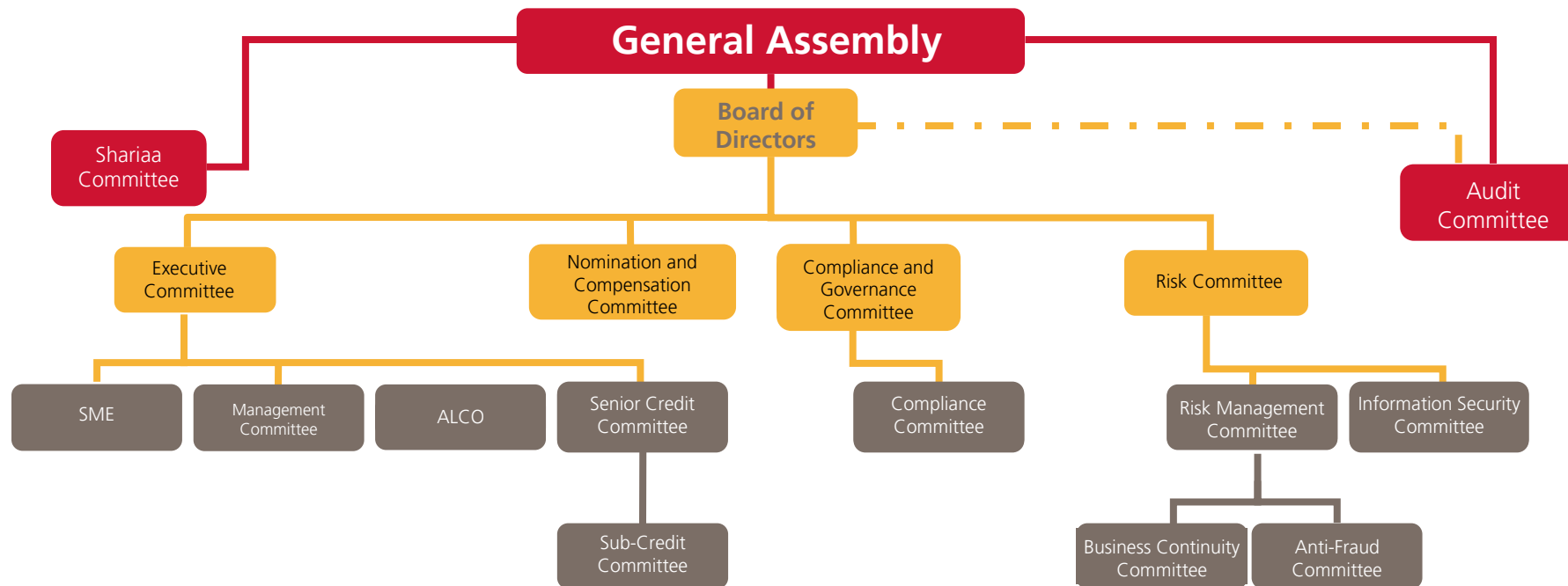


Mr.
Adeeb Mohammed Abanumai
Independent



Mr.
Haytham Suliman AlSuhaimi
Non Executive

Board Committee Structure and Reporting Lines



Executive Management



Abdulaziz Mohammed AlOnaizan
Chief Executive Officer



Saleh Suliman AlHabib
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

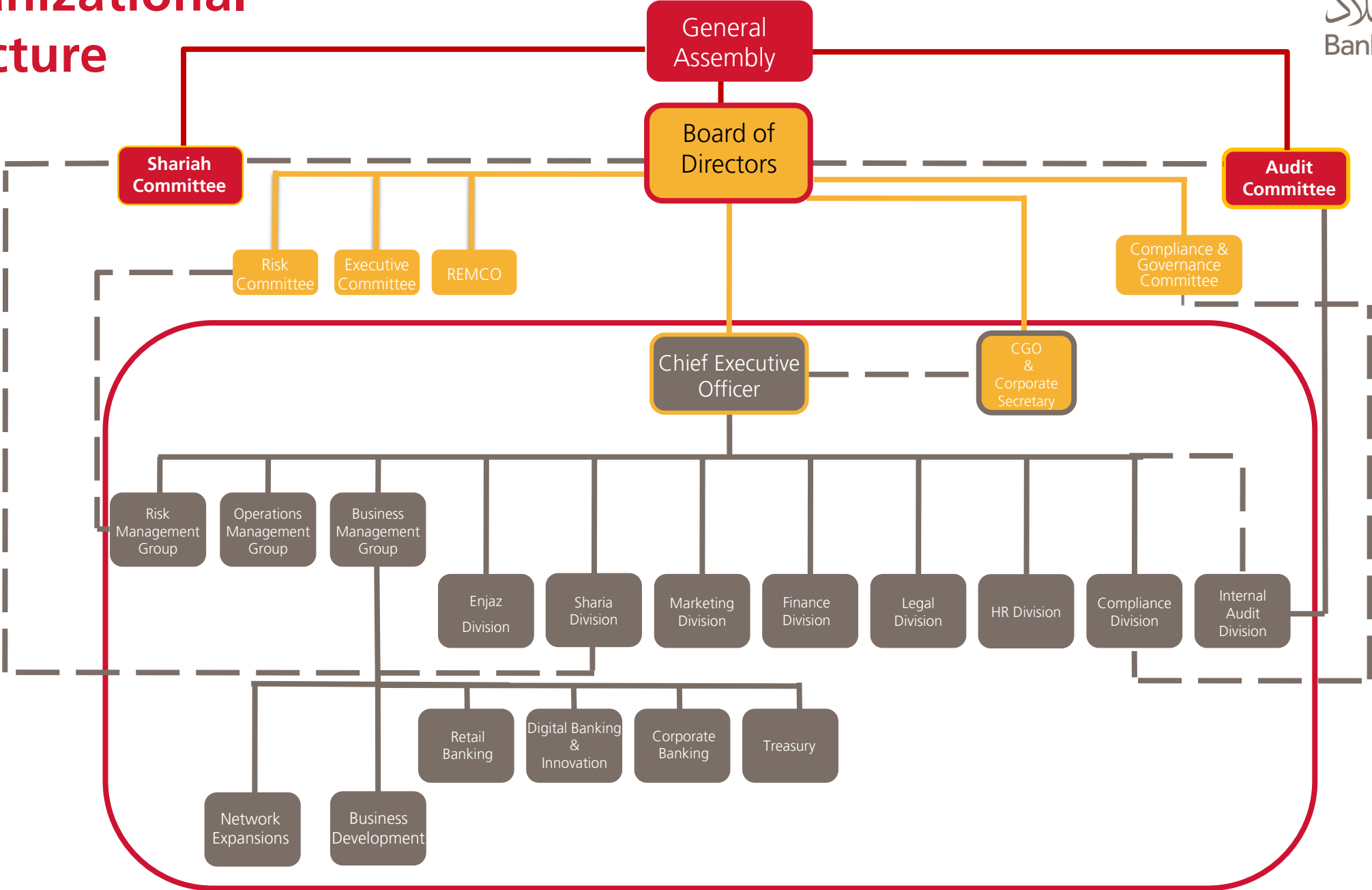


Haitham Medainy AlMedainy
GM Human Resources Division



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

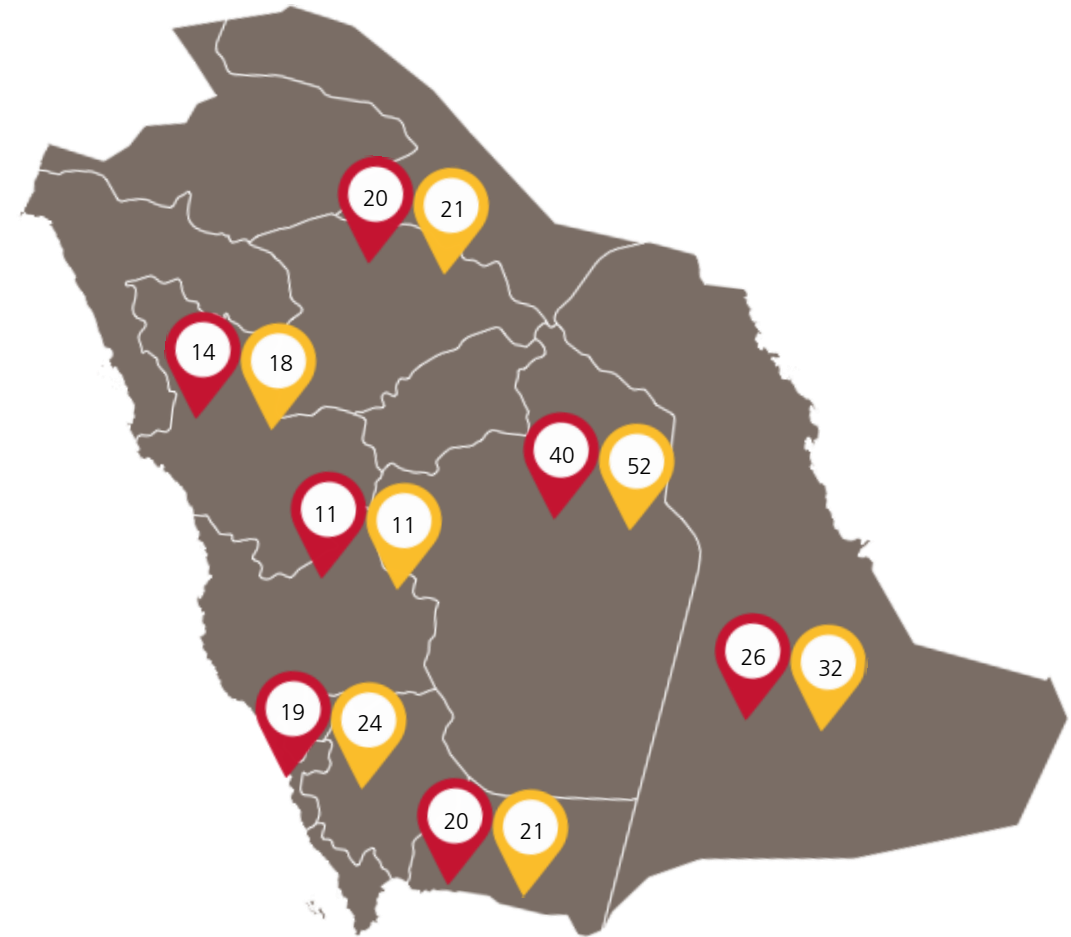
Branch Network - Geographical Distribution

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
Total	144	6	150

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.

Other Channels



Internet Banking & Mobile Devices

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



Internet Social Media

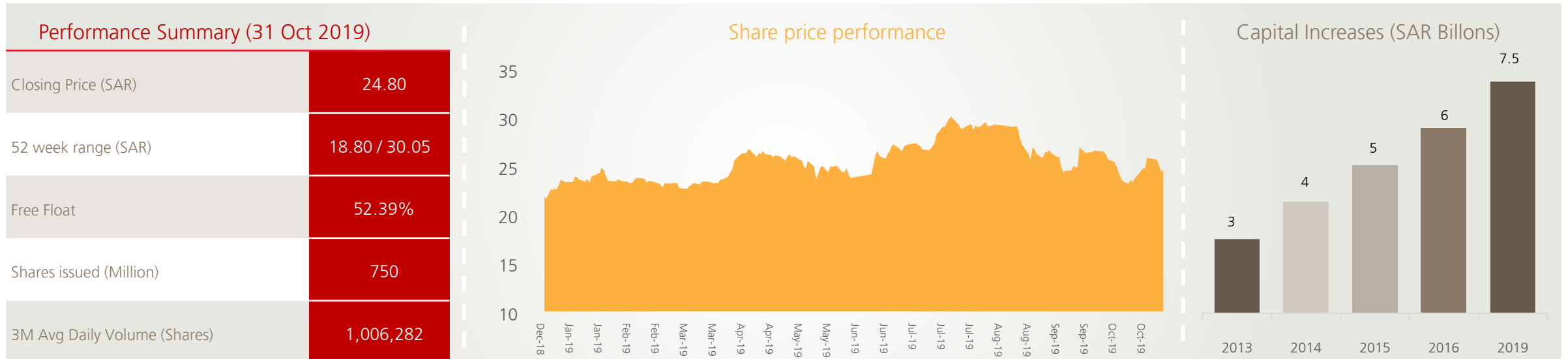
UNDERSTAND... each customer's unique needs and find the right solutions to meet those needs.





Financial Highlights

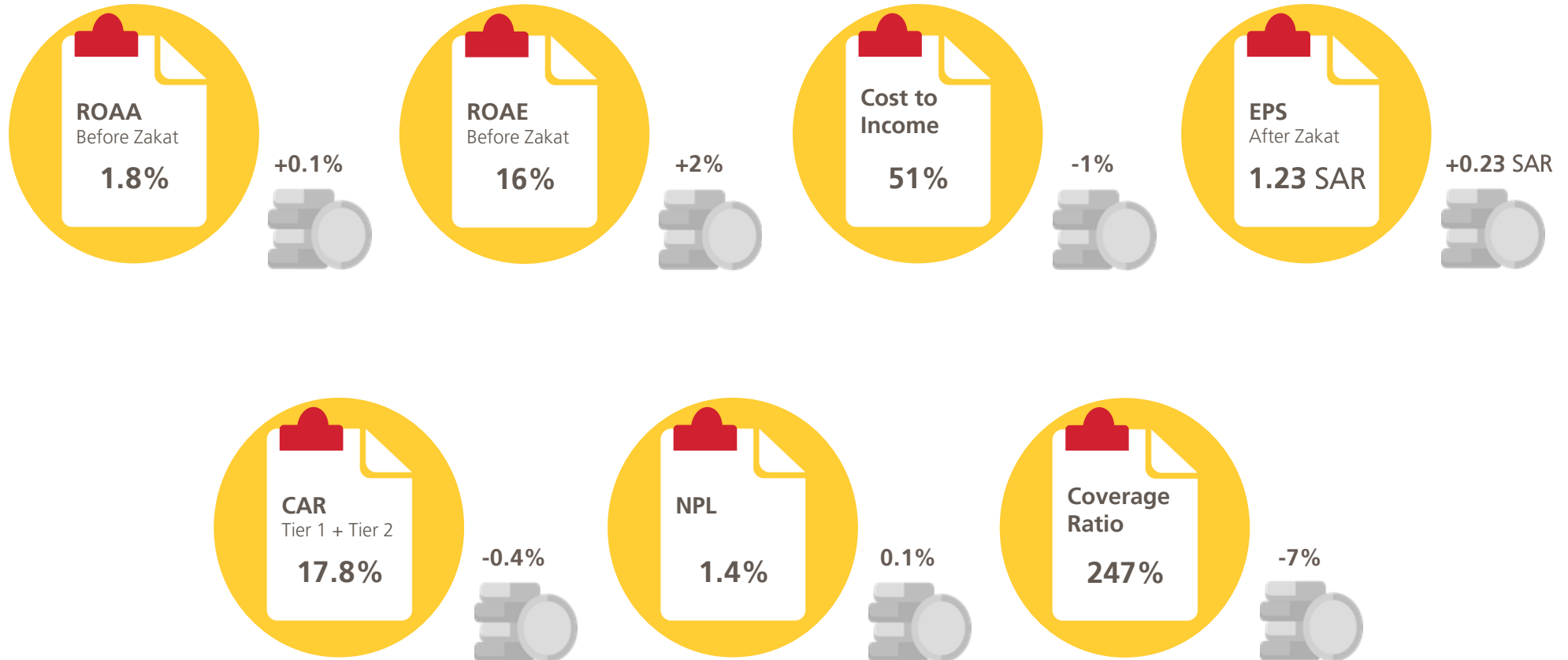
Share Performance



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

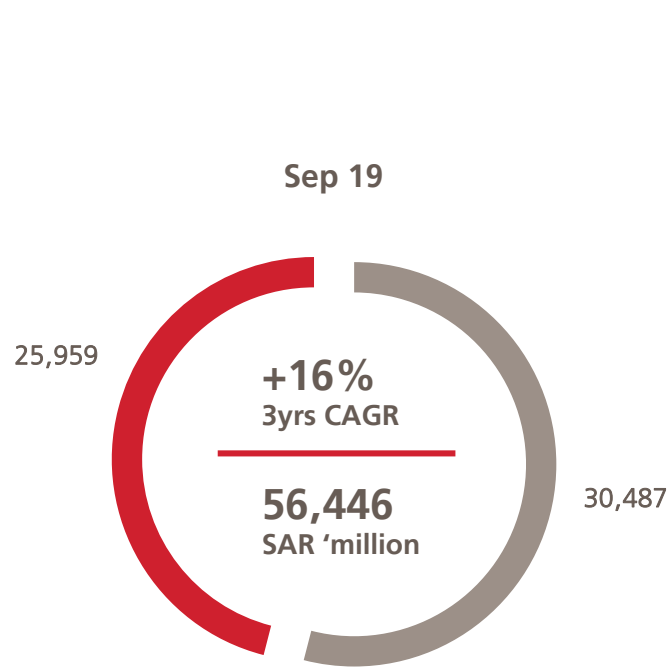
Financial Position	Sep 19	Dec 18	Change %	Sep 18	Change %	Sep 17	3 yrs CAGR
Investments, net	9,991	6,466	55%	6,147	63%	5,872	30%
of which: Sukuk	7,527	4,391	71%	3,999	88%	1,969	95%
Financing, net	56,446	50,593	12%	49,738	13%	41,815	16%
Corporate	30,487	29,447	4%	29,775	2%	27,779	5%
Retail	25,959	21,146	23%	19,963	30%	14,036	36%
Total assets	81,207	73,636	10%	70,707	15%	62,533	14%
Customer deposits	64,058	57,176	12%	54,574	17%	46,402	17%
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%
Total shareholders' equity	9,072	7,833	16%	7,941	14%	7,581	9%

Financing

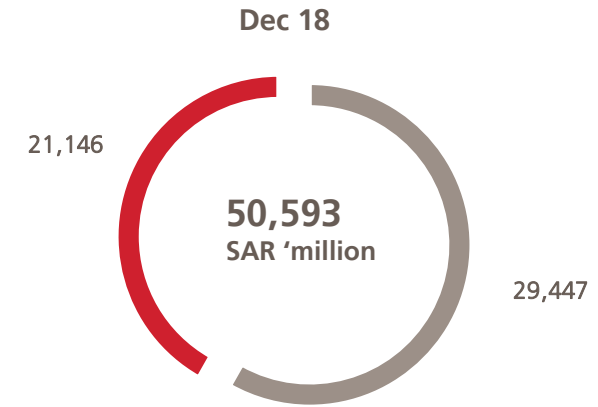
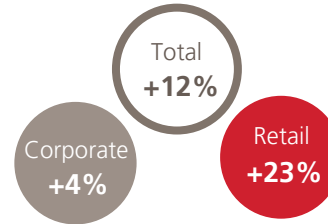
Solid Growth in Financing by +16% since Sep 17

SAR 'million

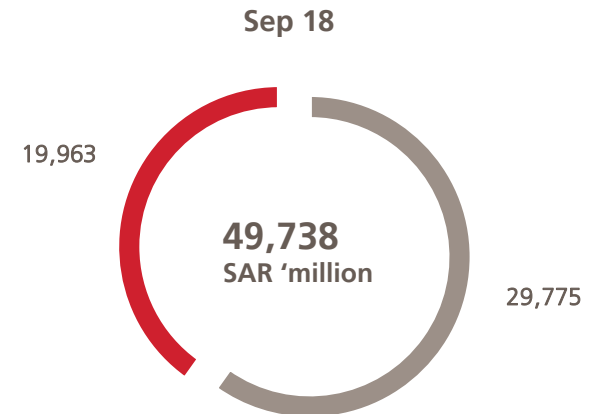
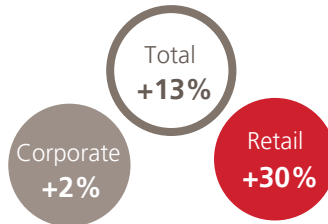
■ Corporate
■ Retail



YoY Growth
Sep 19 vs Dec 18



YoY Growth
Sep 19 vs Sep 18

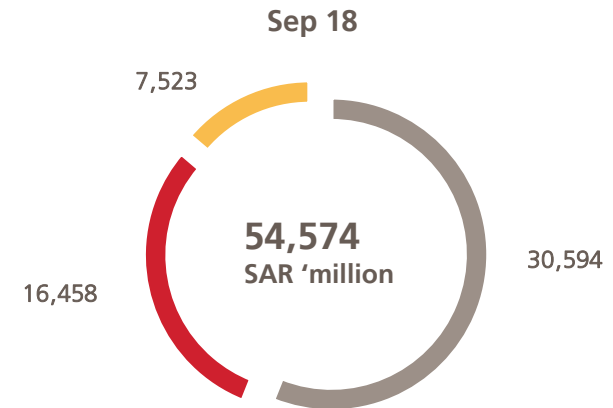
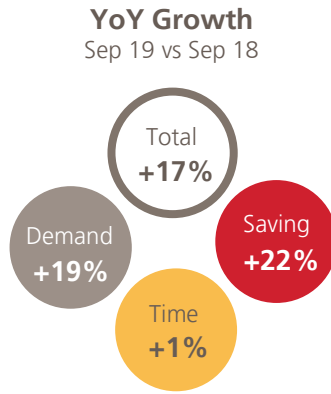
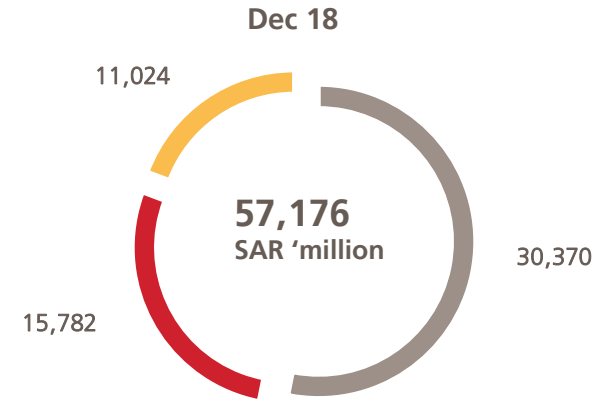
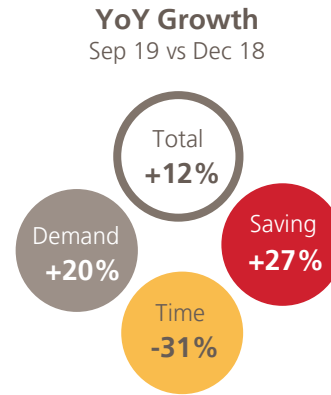
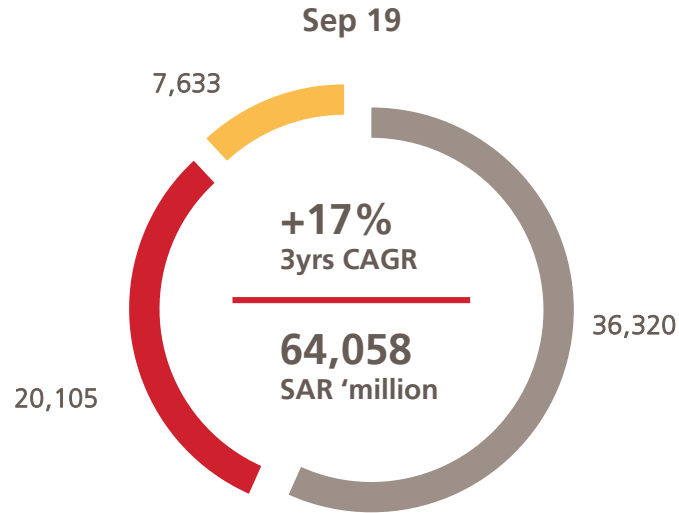


Customer Deposits

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

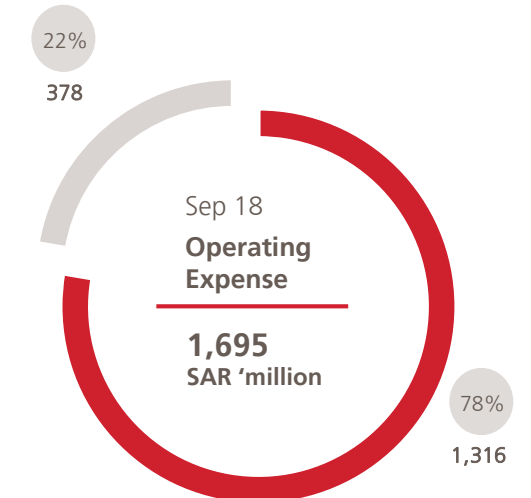
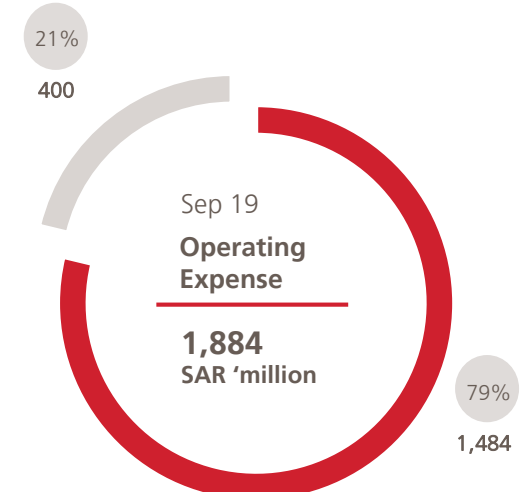
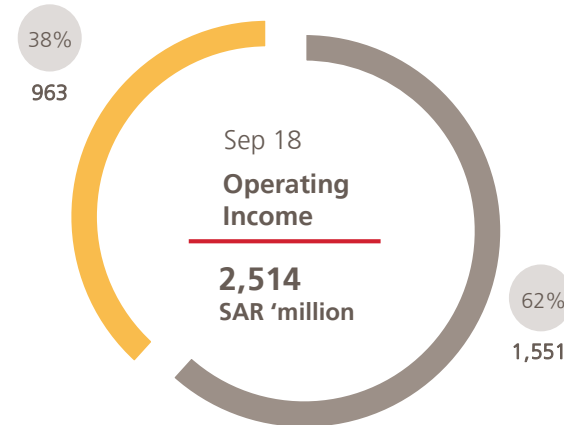
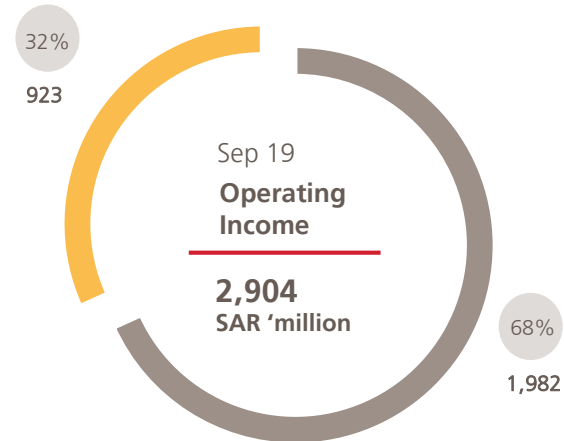
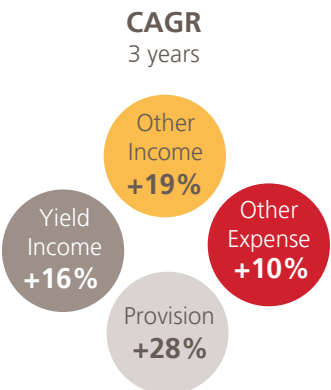
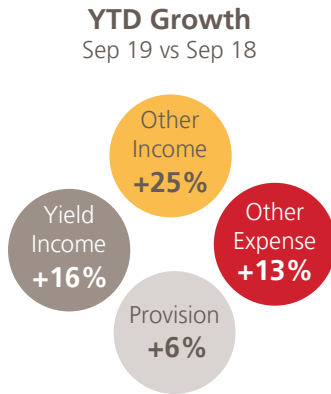
Profit and Loss YTD	Sep 19	Sep 18	Change %	Sep 17	3 yrs CAGR
Net income from investing and financing assets	1,982	1,551	28%	1,272	25%
Other Operating Income	923	963	-4%	903	1%
Total operating income	2,904	2,514	16%	2,175	16%
Operating expenses	1,484	1,316	13%	1,222	10%
Impairment charge for financing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

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

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Investor Relations



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