

Investment Opportunity

A Future Built on Strength and Innovation

1. Bank Albilad boasts a robust financial profile

With consistent profitability and growth over the past years as it currently presents the best investment opportunity around while it has managed to grow EPS continuously, and growing revenue by 7% compared to previous year to reach **SR** 5,672 million. Bank Albilad has a diversified revenue base, with income from a variety of sources, including retail banking, corporate banking, investment banking, and treasury services. This diversification helps to reduce the bank’s risk exposure and makes it more resilient to economic downturns.

2. Proactively leading & co-creating innovative solutions

Bank Strategy is focused on embracing innovation as a core value. The bank launching a new Horizons Innovation Centre to promote cooperation with fintech companies and innovation partners as this will lead to the incubation of new innovative financial services in support of the Financial Sector Development Program under Vision 2030. Innovation will remain a core element of our future growth strategy, driving us forward to even greater achievements.

3. Attract a sizable customer base

Bank Albilad has been offering customized financial solutions to support business growth. This approach has helped the bank attract a sizable customer base and increase its long-term sustainable revenue. As the bank has exciting prospects, driven by its innovative approach and commitment to staying ahead in the digital era, with cutting-edge digital solutions and customer-centric service, and the strong track record of innovation is well-equipped to meet the needs of its customers.

4. Shariah-compliant products & services

Bank Albilad is a leading provider of Sharia-compliant banking products and services in Saudi Arabia as it offers a variety of Sharia-compliant products and services and is well-positioned to benefit from the continued growth of the Saudi economy. These factors make it an attractive investment for investors who are looking for a Sharia-compliant investment with strong potential for growth.

5. Incorporated multiple sustainable principles

Bank Albilad’s Strategy has fundamentally incorporated multiple sustainable principles and continue to regularly review and enhance the governance system. The bank is committed to environmental, social, and governance (ESG) practices and their dedication to such initiatives reflects their commitment to making a positive impact. Overall, the bank has promoted sustainable banking practices, as well as offering its customers with a range of innovative solutions that continue to meet customer needs and preferences.

Bank Albilad is a well-managed and financially sound bank with a strong track record of performance. With its strong financial performance, focus on digital banking solutions and expanding customer base Bank Albilad is a compelling investment opportunity that should be on the radar of any discerning investor.