

الابتكار
Innovation



المبادرة
Initiative



المشاركة
Partnership



الإهتمام
Care



المسؤولية
Accountability



الثقة
Trust



قيمنا
Our Values



Bank Albilad

Investor Presentation

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.

VISION

To be the preferred choice of innovative Islamic banking solutions

OBJECTIVES

- Sustainable Growth
- Innovative Islamic Banking for SMEs
- Digital Leadership

VALUES



MISSION

To leverage digital transformation, network and human capital to deliver the highest levels of customer experience and competitive value propositions in the best interest of our clients, employees, shareholders and the communities we serve

STRATEGIC REVIEW

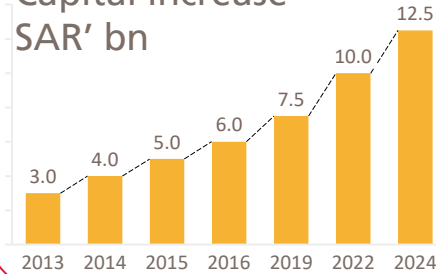
Since our launch in 2004, we have delivered consistent and rapid growth, quickly establishing ourselves as an important leader in modern Islamic financial solutions.

One of the factors underpinning this has been our ability to remain agile, adapting and refining our strategy to respond to the changing needs of shareholders, customers, and wider society.



Key Highlights

Capital increase SAR' bn



Bank Albilad is among
**the largest banks
in the Middle
East**

in terms of market value
according to Forbes 2024

Distribute cash dividend for 2023,
Total Dividend SAR 500 million

Distribute Interim cash dividends for the
first Half of 2024

Total Dividend SAR 625 million



CREDIT RATING

	Fitch	Moodys
Long-term:	A-	A2
Short-term:	F2	P-2
Future overview:	Stable	Stable



Total Number Of Employees

4,615

The Bank operates
over **107** branches
across the Kingdom
of Saudi Arabia



البلاد المالية
Albilad Capital

انجاز
enjaz

البلاد العقارية
Albilad Real Estate

Bank
subsidiaries



BOARD OF DIRECTORS



Mr.
Adeeb Abanumai
Vice Chairman – Independent Member



Mr.
Nasser AlSubeaie
Chairman – Non-Executive Member



Mr.
Abdulaziz Alonaizan
Executive Member – Chief Executive Officer



Mr.
Haytham AlSuhaimi
Non-Executive Member



Mr.
Muadh Alhusaini
Independent Member



Mr.
Haitham Alfayez
Independent Member



Mr.
Mohammed AL Rajhi
Non-Executive Member



Mr.
Nasser AlNasser
Independent Member



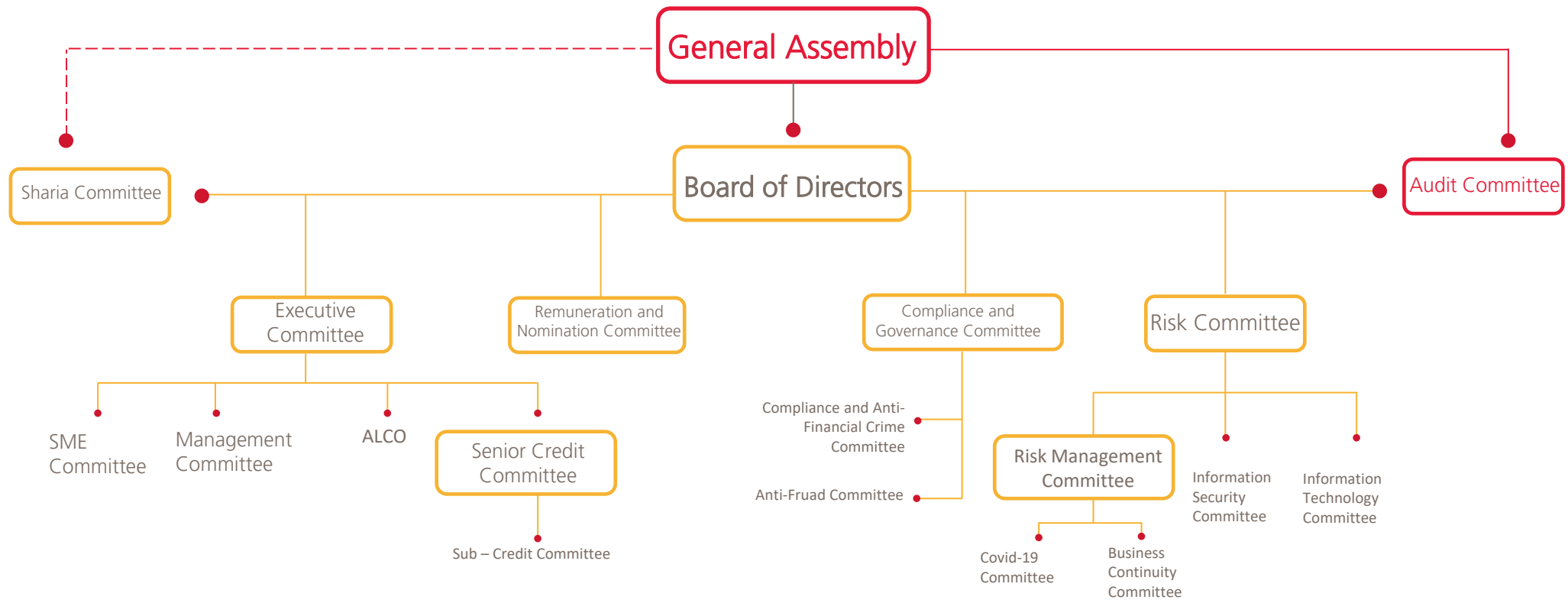
Mr.
Khalid Al-Rajhi
Non-Executive Member



Dr.
Zeyad Alhekail
Independent Member



Board Committee Structure and Reporting Lines





EXECUTIVE MANAGEMENT



Abdulaziz AlOnaizan
Chief Executive Officer



Bashaar Alqunaibit
Senior EVP Business



Saleh AlHabib
EVP Shared Services



Abdullah Alarifi
EVP Risk Management



Hisham AlAkil
EVP Finance



Samer Farhoud
EVP Treasury



Saad Al Drees
EVP Corporate Banking



Haitham AlMedainy
EVP Human Resources

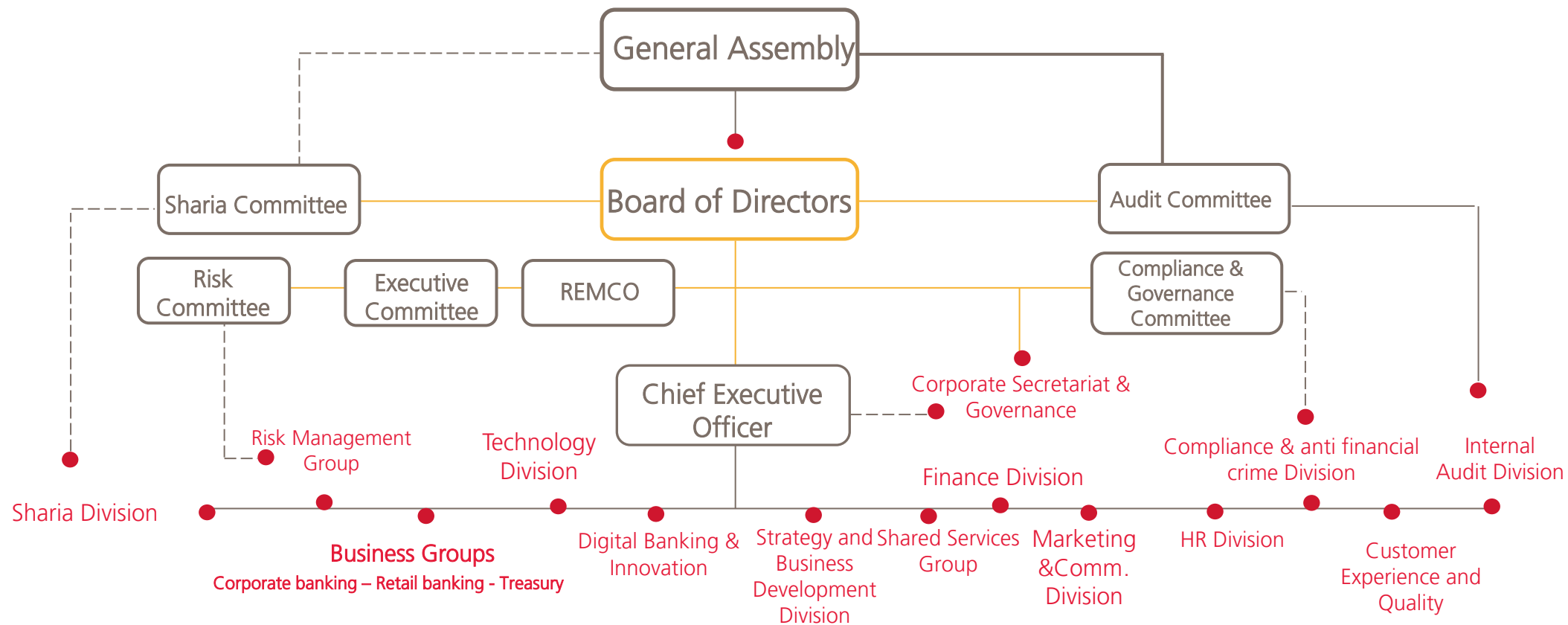


Waleed AlDhubaib
EVP Retail Banking



Abulaziz AlGhufaili
EVP Technology

Organizational Structure



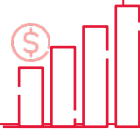


BUSINESS LINES

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



SUBSIDIARIES



- Investment Banking
- Asset Management
- Securities Services
- Research and Advisory
- Brokerage



Albilad Real Estate Company Ltd, which provides real estate-related services for customers



Enjaz Payment Services Company, which is fully licensed by the Saudi Central Bank as a Major Electronic Money Institution.

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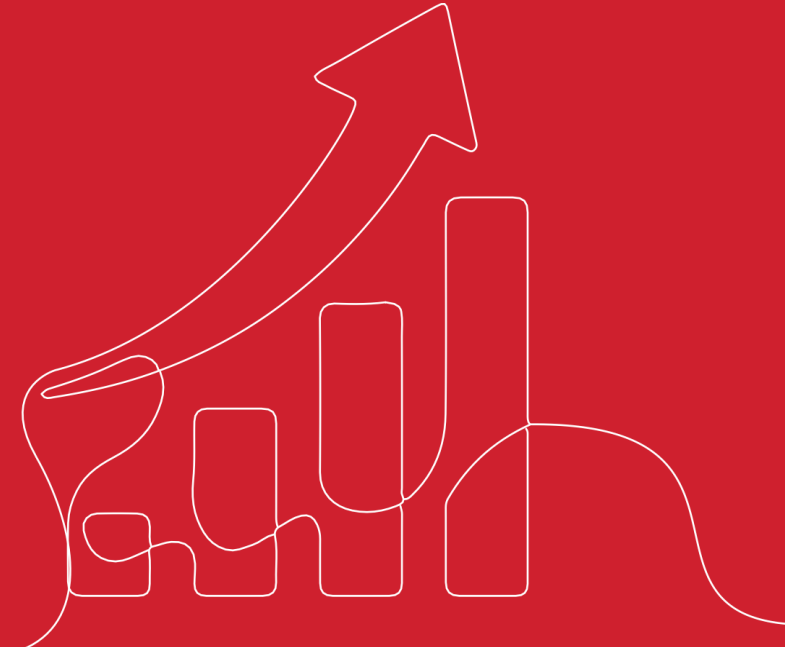


قيمنا
Our Values

بنك البلاد
Bank Albilad



Financial Performance



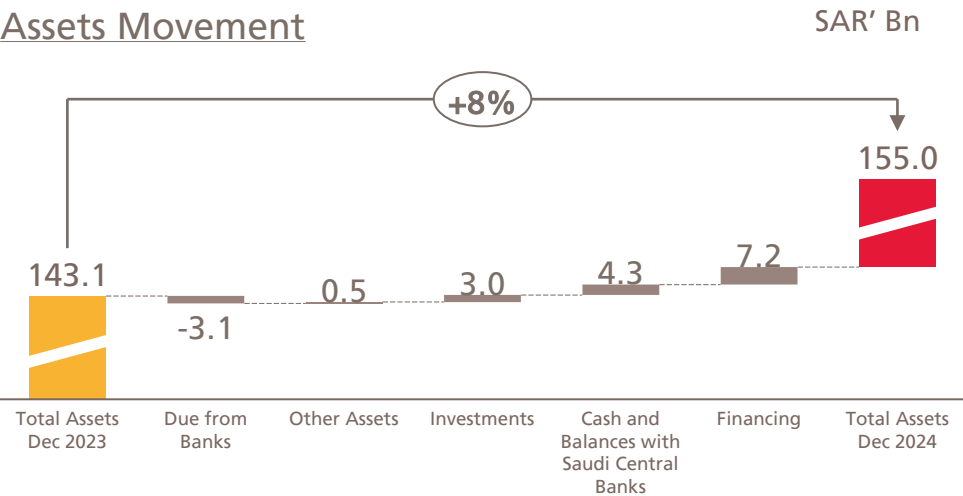
Financial Performance | Balance Sheet Highlights

Steady growth in financing, investment and deposits



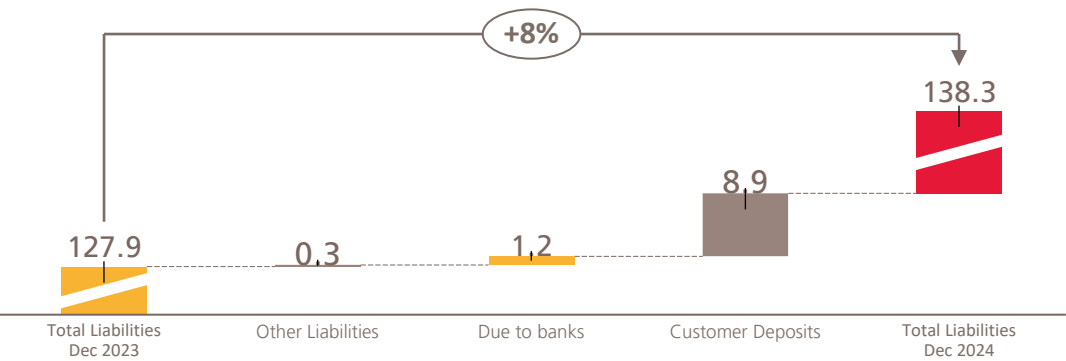
SAR' Mn	Dec 2024	Dec 2023	YTD%
Due from banks and other FIs	5,099	8,170	-38%
Investments	25,032	22,080	13%
Financing	109,304	102,080	7%
Total assets	154,965	143,106	8%
Due to banks, SAMA and FI	5,493	4,274	29%
Customers' deposits	121,776	112,831	8%
Total liabilities	138,271	127,848	8%
Total equity	16,693	15,258	9%

Assets Movement



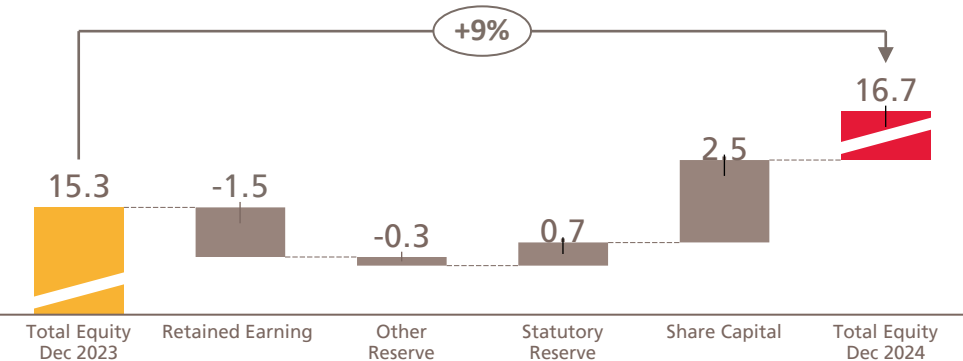
Liabilities Movement

SAR' Bn



Equity Movement

SAR' Bn

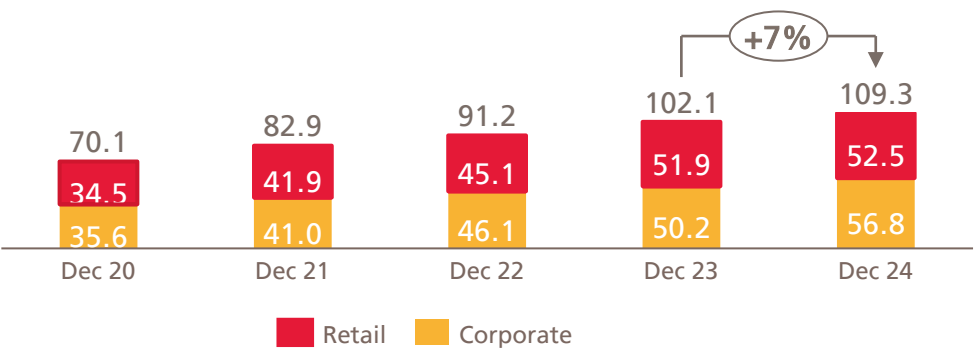


Financial Performance | Financing and Investments



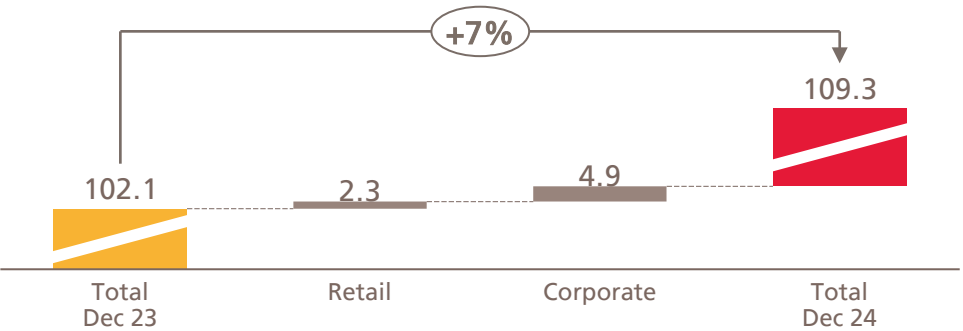
Financing, Net Growth

SAR' Bn



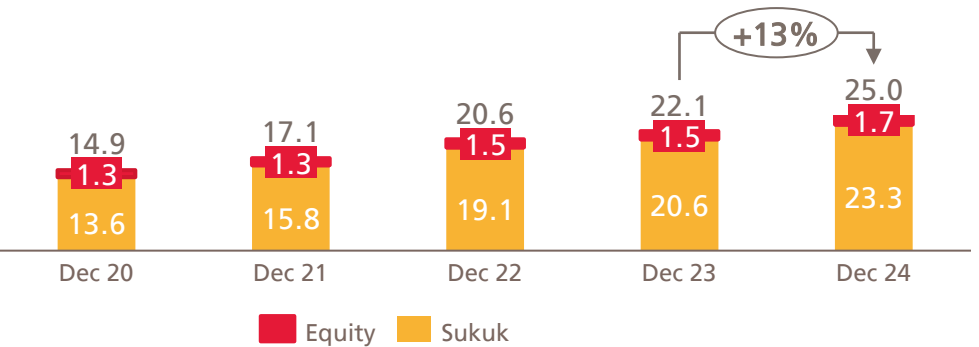
Financing, Net Movements

SAR' Bn



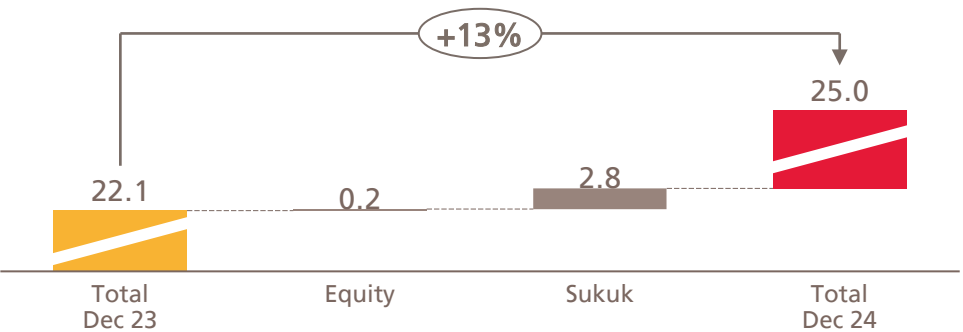
Investments, Net Growth

SAR' Bn



Investments, Net Movements

SAR' Bn

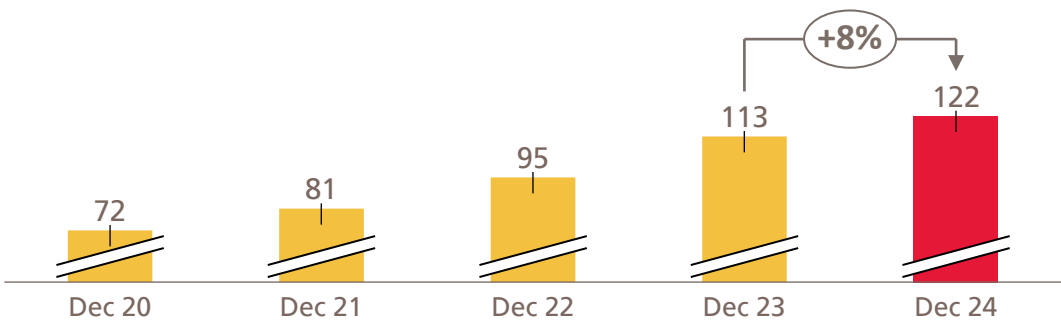


Financial Performance | Customers' Deposits

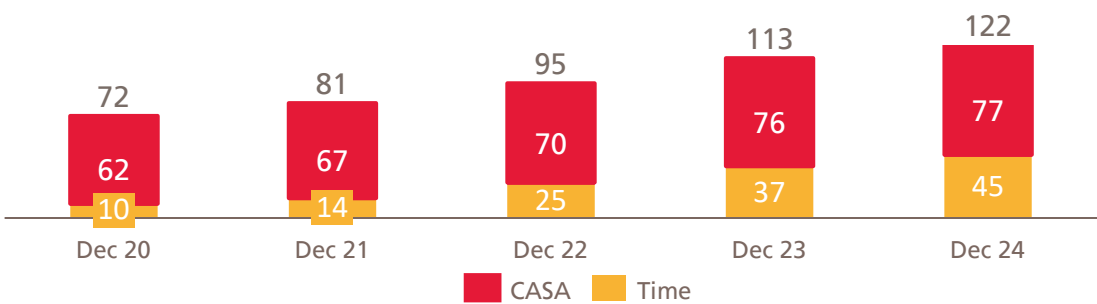
Steady growth in total deposits driven by CASA



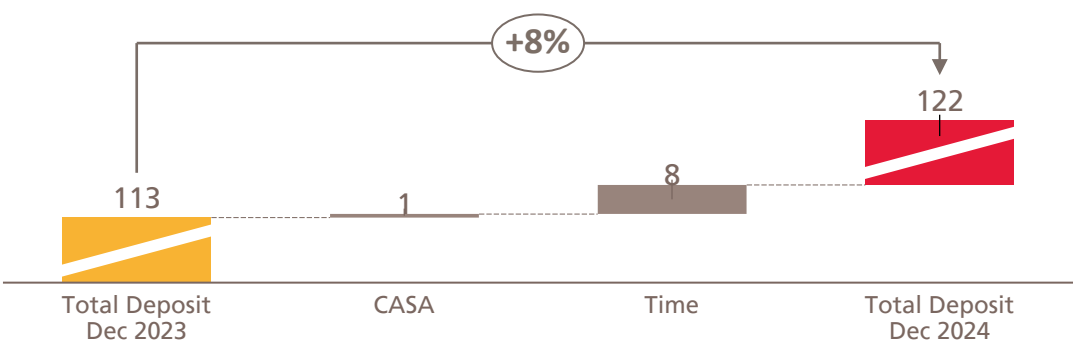
Total Customers' Deposits SAR' Bn



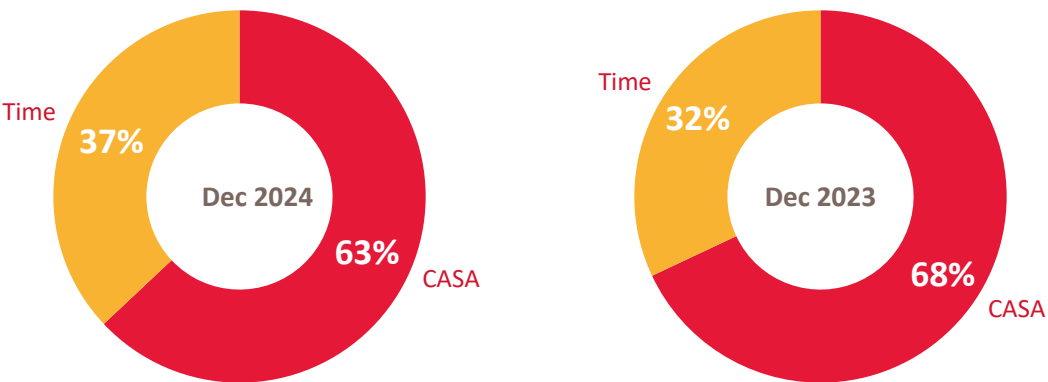
Customers' Deposits by Type SAR' Bn



Customers' Deposits Movement SAR' Bn



Customers' Deposits Composition



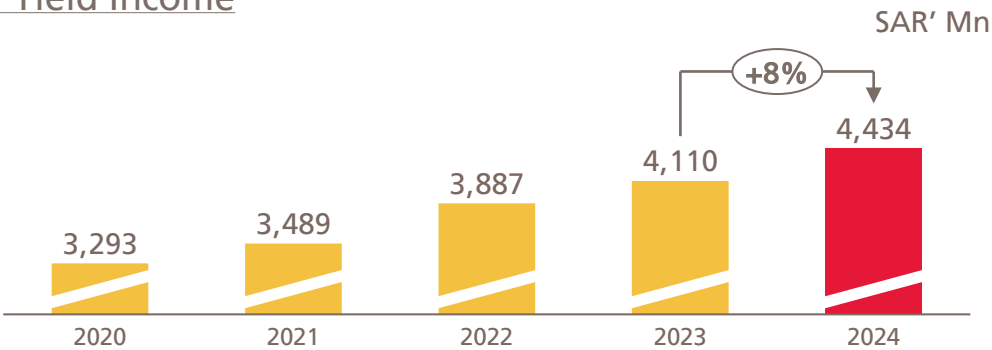
Financial Performance | Net Income Highlights

Strong net income growth boosted by higher net yield income

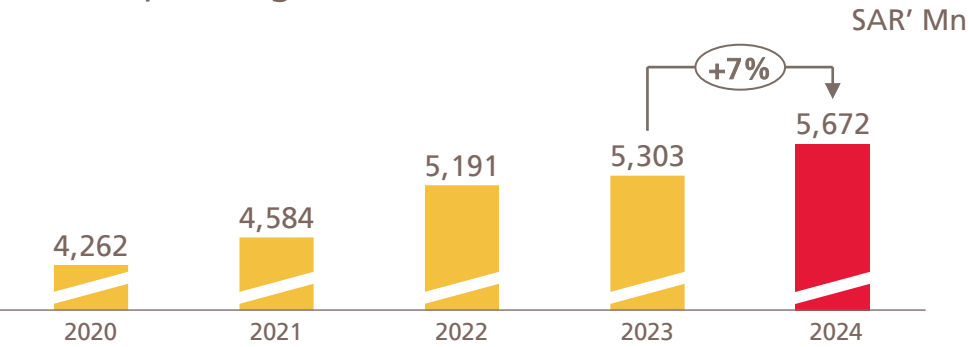


SAR' Mn	Dec 2024	Dec 2023	Change	%
Net yield income	4,434	4,110	324	8%
Non yield income	1,238	1,193	45	4%
Operating income	5,672	5,303	369	7%
Operating Expenses	2,413	2,338	75	3%
Impairment charge	130	324	(194)	-60%
Total Operating Expenses	2,543	2,662	(119)	-4%
Net income before zakat	3,129	2,641	488	18%
Zakat charge	322	272	50	18%
Net income after zakat	2,807	2,369	438	18%

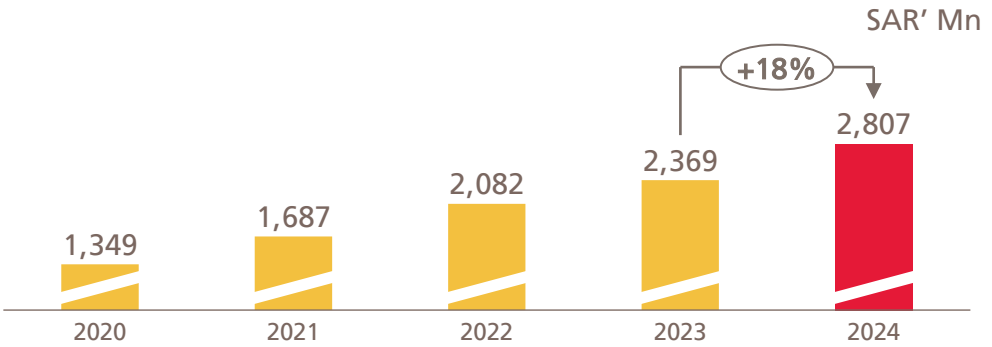
Net Yield Income



Total Operating Income



Net Income after Zakat



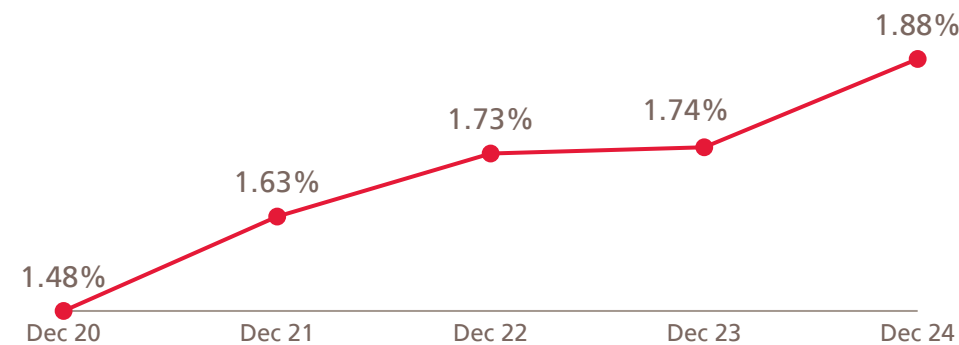
Financial Performance | Return Indicators

Strong and stable return indicators

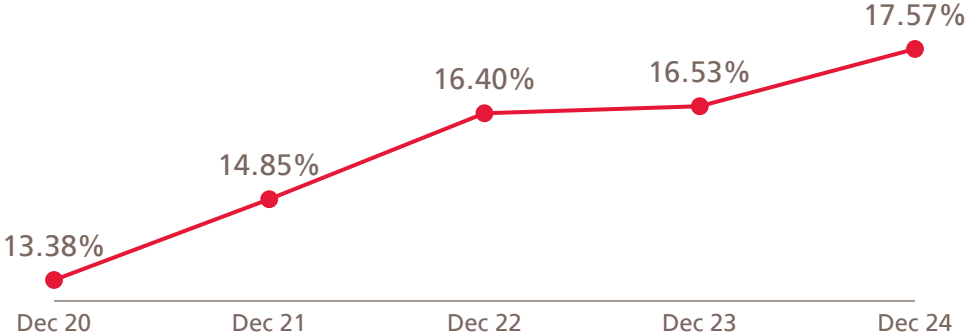


- Steady ROAA and ROAE at 1.88%,17.57% respectively.

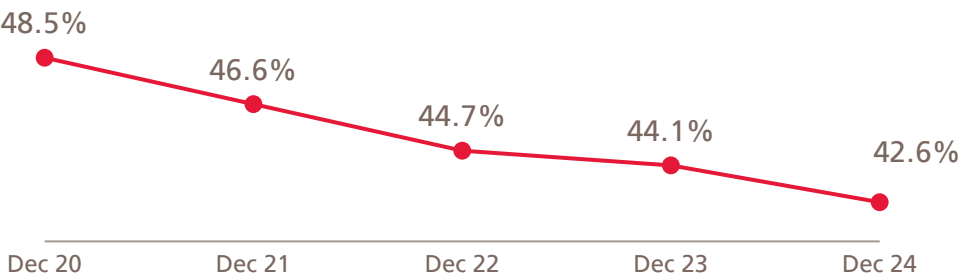
Return on Average Assets (%)



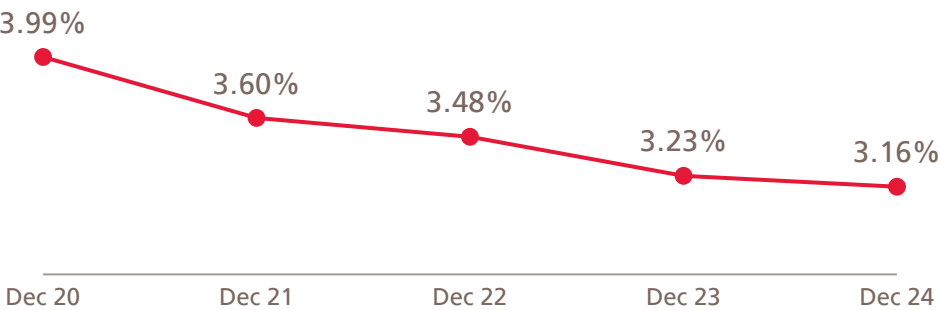
Return on Average Equity (%)

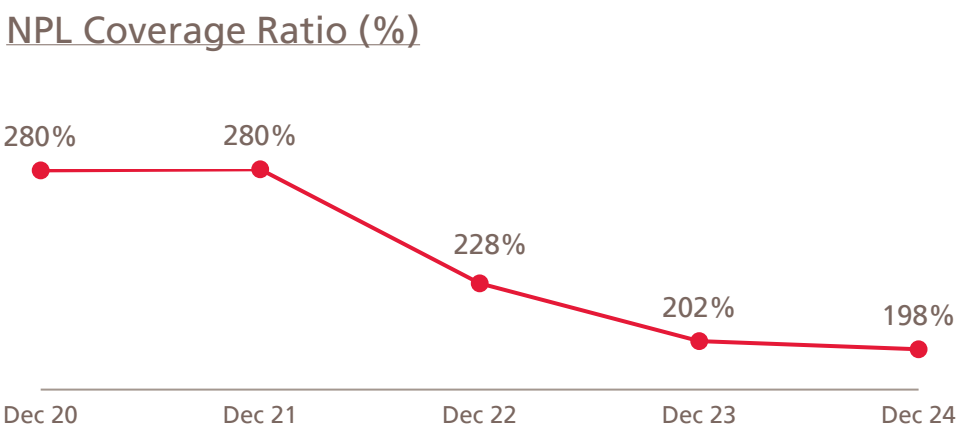
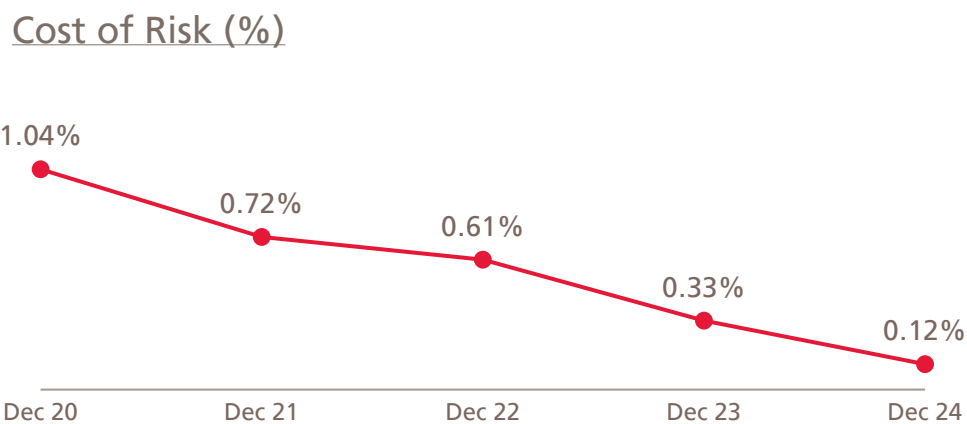
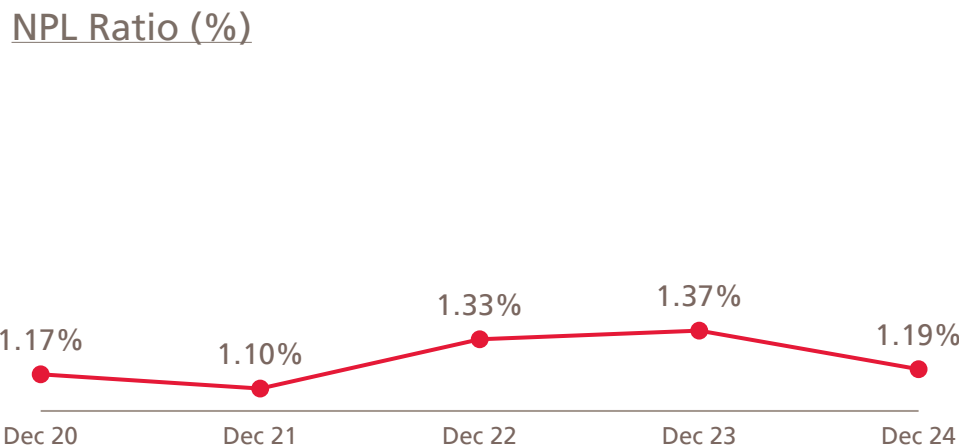
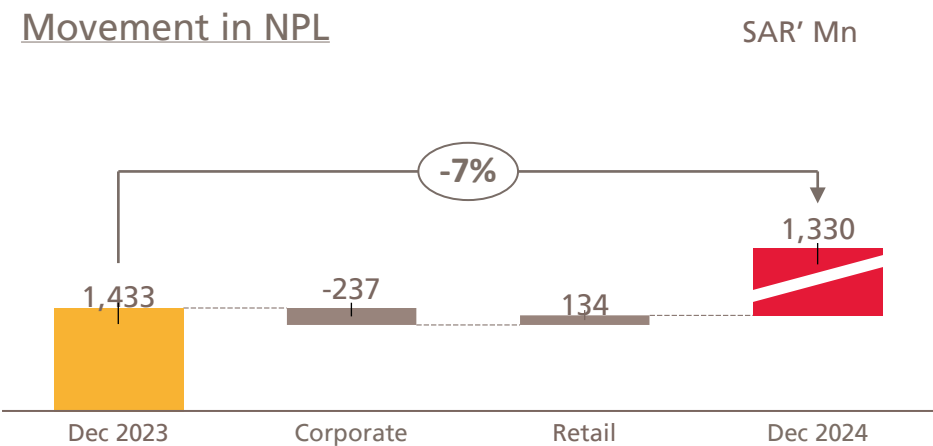


Cost to Income Ratio (%)



Net Profit Margin



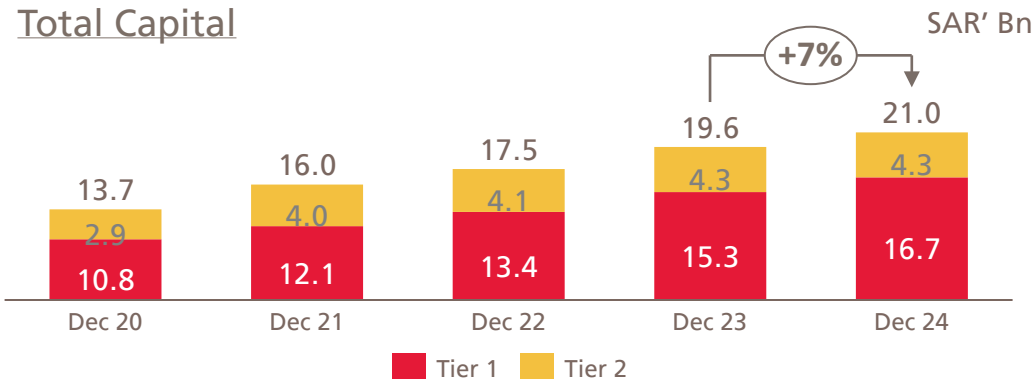


Financial Performance | Capitalization & Liquidity

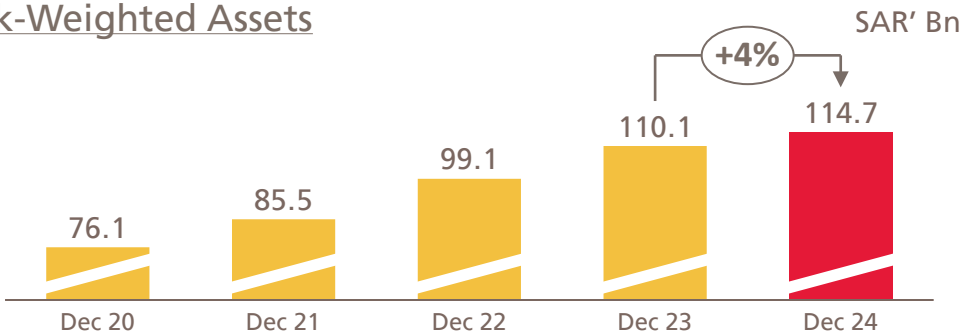
Capital and liquidity ratios maintained well above regulatory requirements



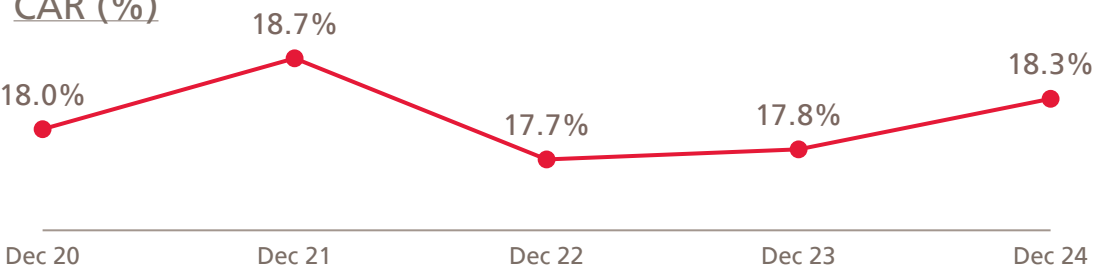
Total Capital



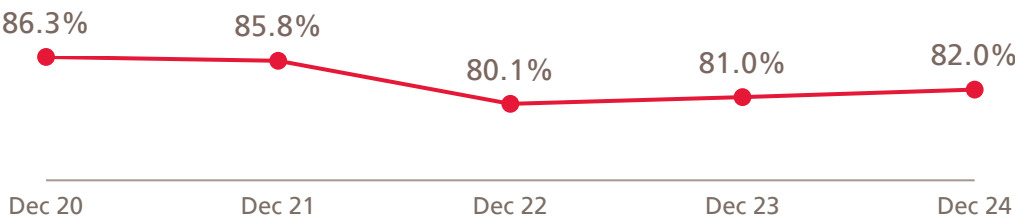
Risk-Weighted Assets



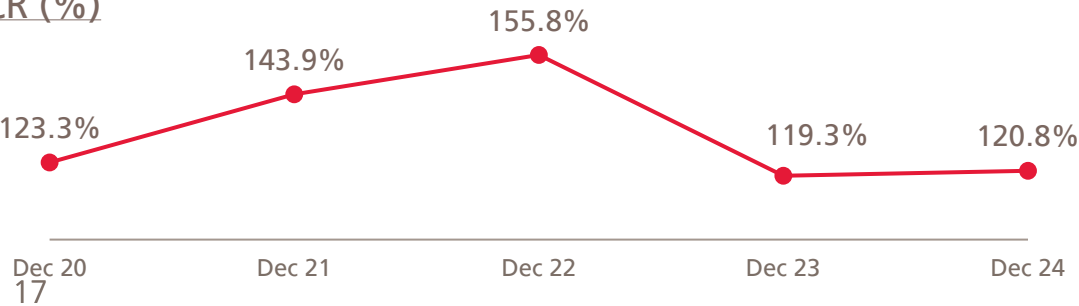
CAR (%)



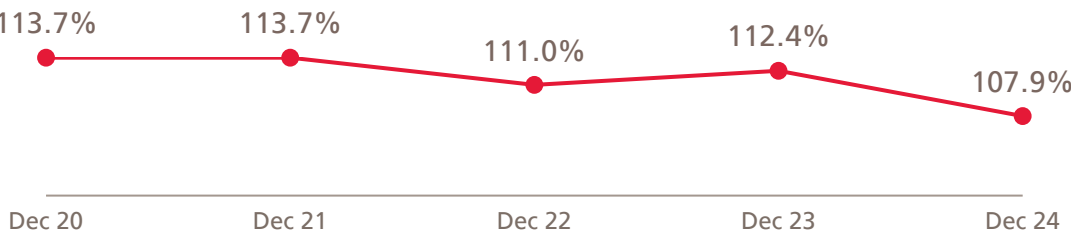
LDR (%)



LCR (%)



NSFR (%)



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Bank Albilad



Appendix

ESG Highlights

Bank Albilad's Sustainability Framework and Performance



Banks sustainability performance

Transparent effective responsible governance

- Bank Albilad received the Excellence Award in the Corporate Governance Index (CGI)
- 100% attendance for all Board meetings
- Zero fines for non-compliance with environmental laws and/or regulations

Sustainable banking practices

- Multiple program help support SMEs
- Provide financing to renewable energy projects in KSA
- Net income has increased year-on-year since 2018

Acting on the environmental footprint

- Environmentally friendly branch launched; adhering to LEED & Mostadam standards
- 4,550 kg of materials recycled by employees
- Solar energy system installed at Head office

Innovating for a dynamic business structure

- Significant promotion of digital services
- Increase from 70.80% to 93.89% in customer satisfaction
- 100% of customer complaints resolved

Empowering employees

- All employees receive a performance review
- Multiple benefits offered to all employees
- Over 93% of workforce accounted for by local nationals.

































































































Contributing to communities

- 1,800 employee volunteers
- An average of SAR 11 million invested annually into local communities
- 94% of total procurement expenditure from local suppliers



[Link to Sustainability Report](#)

Program & Initiative 96

 Supporting the Media Vision Association An audio book device with 25% discount was provided to the blind students and students	 Awareness approach initiative Financial and culture Savings (Ministerial Track)	 Lifestyle Savings Initiative	 Albilad Volunteer Campaign for environmental awareness (Bundled Green Al-Bilad)	 The initiative to finance King Khalid University students for postgraduate studies in easy installments and a profit margin of 0%	 House Renovation Initiative	 Support Al Ta'alibi Society for the elderly	 Supporting the development of Al-Sabalah district	 Wheelchairs for disability sport athletes	 Awareness videos for people with disability	 Providing bank forms in Braille language for people with Visual impairment	 Supporting the government social fund	 Fathkuroni App.	 Environment sustainability & food security research chair	 Financial and savings awareness curriculum initiative
 Association support Thank you for the food bank	 E-Commerce research chairs	 Sponsorship of Al Baraka Festival in Qatif	 Sponsoring the Movement App that seeks to empower people with disabilities	 Sponsorship of Princess Noora Award for Women's Excellence	 Al Khobar Coastal Afforestation Initiative	 Scholarship Programs	 Supporting patients in need	 Entertainment Activity for Orphans	 Martyrs Tournament	 Eid gift ways for the insured in the South Frontier	 Support Ben Ghunaim research chair at Al Imam university	 Printing and publishing Sharia Banking Standard book	 Entertainments for the Sons of Martyrs	 Supporting afforestation initiatives and seminars
 & The Development Empowerment Initiative with the Restoration Charity Association	 Hackathon Albilad Islamic Banking holding Albilad institution for Islamic banking	 Enjoy Ramadan basket	 Institutional Excellence Partner Sponsorship Agreement for Tameem Association	 Waste recycling initiative in Albilad Tower	 Bank Albilad donated 10 million riyals to the Jedd Charitable Housing Platform	 Medical Equipment for Mu'afa Program	 Medical Equipment for Mu'afa Program	 Social & Medical Equipment for the blind	 Aiyal food conservation campaign	 Albilad Ramadan basket	 Alwasilyah App.	 The Marathon for people with disability initiative	 Support of Medicine supply in Makkah	 Under water cleaning initiative An initiative aimed to collect more than half a ton of waste from the seabed in the Eastern Province
 A partnership with the Rehabilitation Association to support and replacement surgery for rheumatoid patients	 Bank Albilad organized a go-karting experience for kids with disabilities in Formula 1 event	 Sponsoring Eid Al-Fitr celebration in Al-Rass	 Donate participation On the Ihsan platform	 Donation to Ihsan platform	 Albilad volunteer campaign for environmental awareness	 Establishing Snoezelen room at Jizan Autism center	 Solar energy at Albilad head office	 Water recycling project for mosques afforestation	 Support Mawajeduna Society with cars	 Leading women crafts training	 Islamic Banking Dictionary	 Organizing visits for academics interested in Islamic Banking	 Support Cancer Patients	 Traffic Awareness campaign
 Support of Irtah Association Supporting Irtah Association in producing a promotional video for the association to contribute to spreading awareness about the importance of Ouar places	 Lifestyle Savings Initiative (phase three)	 Wadi Al-Quraina Afforestation Initiative	 King Salman Oasis Support Initiative	 Support and development of the gastroenterology center unit at Al-Rass Hospital	 Collaboration with the Financial knowledge center Affiliated to the Ministry of Finance	 Depth on us Initiative to clean Jeddah's Sea front underwater	 ATMs Adaptation for Visual impairment	 Alignment of ATM pathways to suit people with disability	 Grand Mosque Pilgrims Service Project	 Provide winter clothing for students in Northern region	 Support the establishment of the Excellence Autism Center	 Supporting the government Health Endowment Fund	 Supporting the treatment of Rheumatism	 Pilgrim Services
 Contribution to the home care program of Thred Association Program support home health care for 50 beneficiaries and rehabilitation	 Collaboration with the Financial knowledge center Affiliated to the Ministry of Finance	 Marathon Initiative for Down Syndrome	 Support Mobility program for physical therapy clinics with the Association of Children with Disabilities	 Sponsorship of International Day Activities for multiple schools	 Sponsoring a Walking Marathon in Rabigh	 House Saving initiative	 Risk Program Initiative Finance in cooperation with the University King Faisal	 Annual Participation in the Earth Hour	 Educational campaign for real estate financing	 Establishing (Ersan) Society Portal	 Al-Suda Park environmental and awareness campaign	 Blood Donation	 Sponsoring the printing and publishing of the Sharia Standards Studies of Islamic economy	 Disabled Accessible Branch
 Albilad Verse center	 Albilad Saving Hackathon	 Plastic Bottle Recycling Machine	 Sponsoring Summer Clubs for Children with Down Syndrome	 The summer together initiative to divert the public to the presence for people with disability	 Pilgrim gift from Bank Albilad									

Investor Relations Contacts

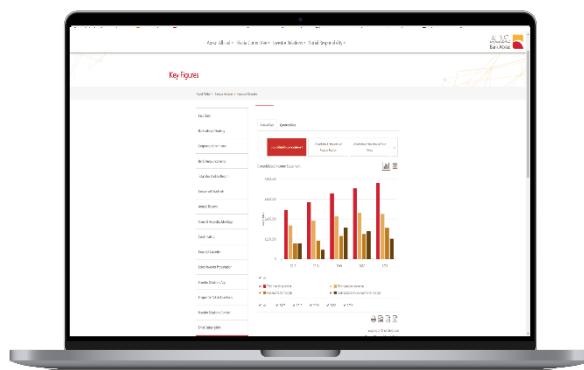


Investor Relations Email

IR@bankalbilad.com

For more information and access to our disclosures, please click below to visit our webpage

Investor Relations Webpage

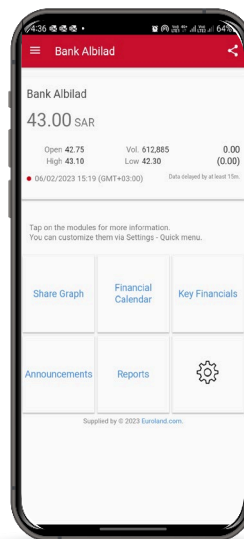


Head Office Address

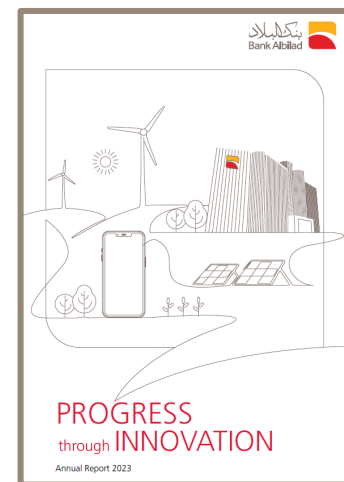
8229 Al Mutamarat, Unit 2, RIYADH 3952- 12711,
Kingdom of Saudi Arabia

Phone: 011-4798888

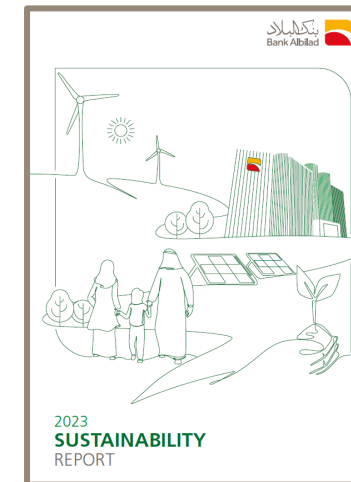
Worldwide Phone: 00966-14798888



IR App



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