

الإبتكار

Innovation



المبادرة

Initiative



المشاركة

Partnership



الإهتمام

Care



المسؤولية

Accountability



الثقة

Trust



قيمنا
Our Values

بنك البلاد
Bank Albilad



Bank Albilad

Investors 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

- Innovation Initiative Partnership Care Accountability Trust

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

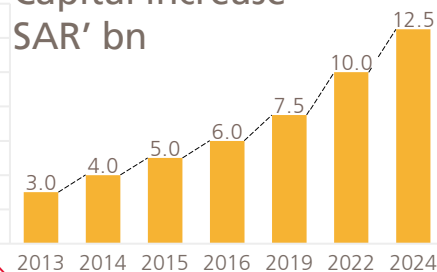
STRATEGIC REVIEW

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 2023 ranking occupying 16th place

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-	A3
Short-term:	F2	P-3
Future overview:	Stable	Positive



Number Of Employees exceeds
2,700

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.
Adeb Abanumai
Vice Chairman – Independent Member



Mr.
Nasser AlSubeiae
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

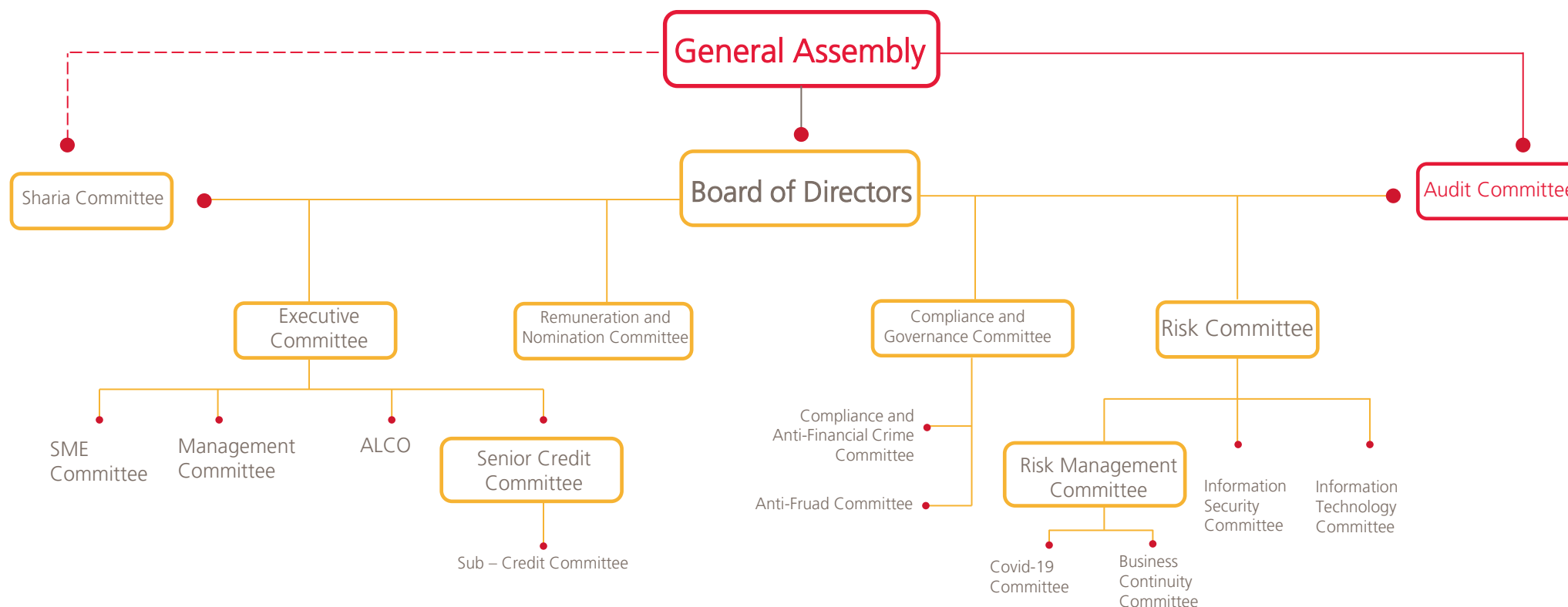


Mr.
Khalid Al-Rajhi
Non-Executive Member



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 Ibrahim Al Drees
EVP Corporate Banking



Haitham AlMedainy
EVP Human Resources

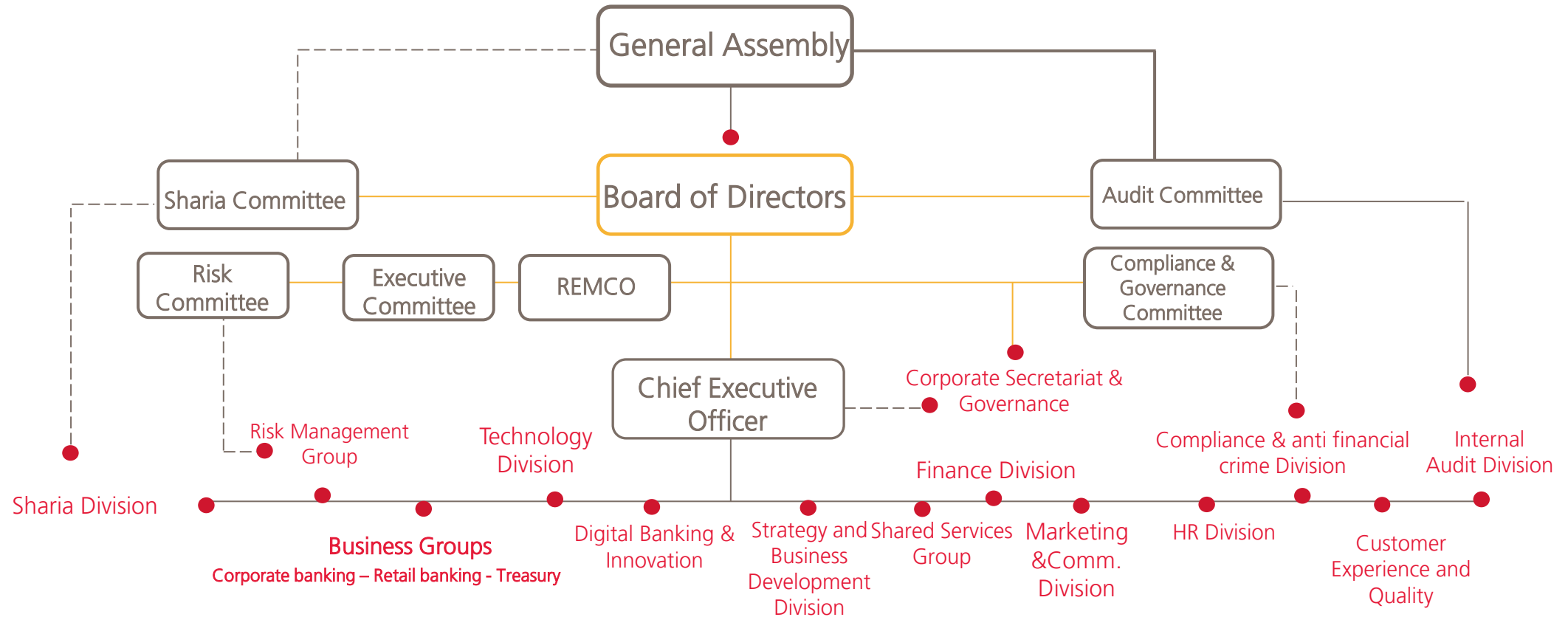


Abdullah AlRuweis
EVP Retail Banking



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:

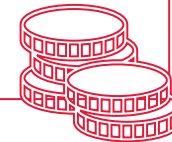
- Providing deposits – based services
- Saving, remittance and exchange services
- Personal and mortgage financing
- Credit cards



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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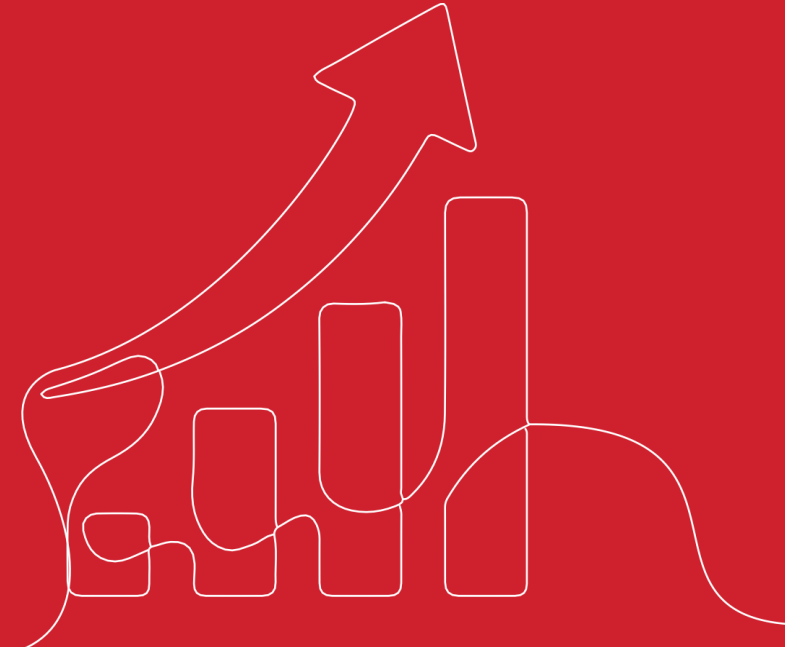


قيمنا
Our Values

بنك البلاد
Bank Albilad



Financial Performance

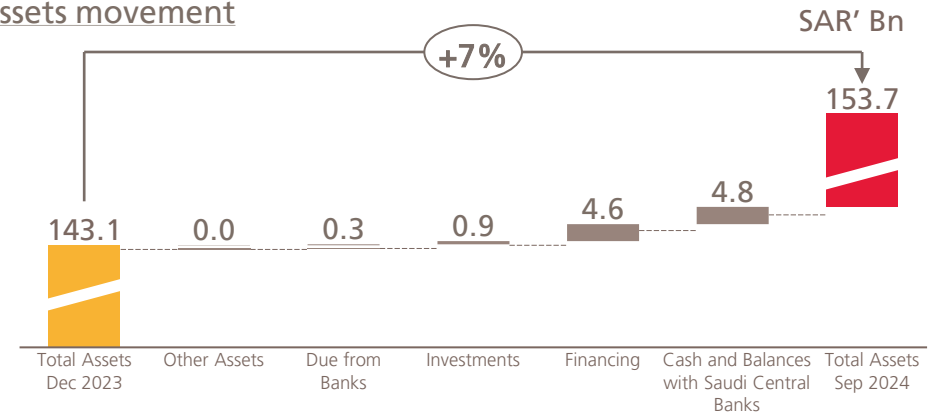


Financial Performance | Balance Sheet Highlights

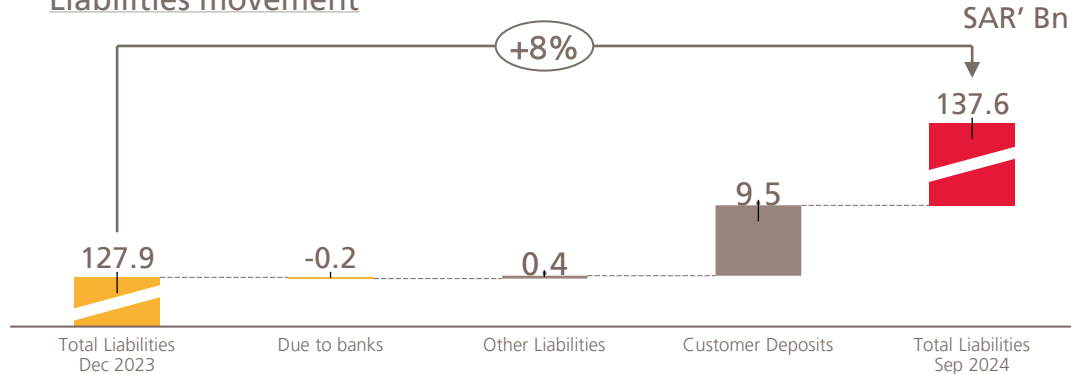
Steady growth in Financing, Investment and Deposits

SAR' Mn	Sep 2024	Dec 2023	YTD%
Due from banks and other FIs	8,444	8,170	3%
Investments	23,000	22,080	4%
Financing	106,695	102,080	5%
Total assets	153,722	143,106	7%
Due to banks, SAMA and FI	4,108	4,274	-4%
Customers' deposits	122,342	112,831	8%
Total liabilities	137,590	127,848	8%
Total equity	16,132	15,258	6%

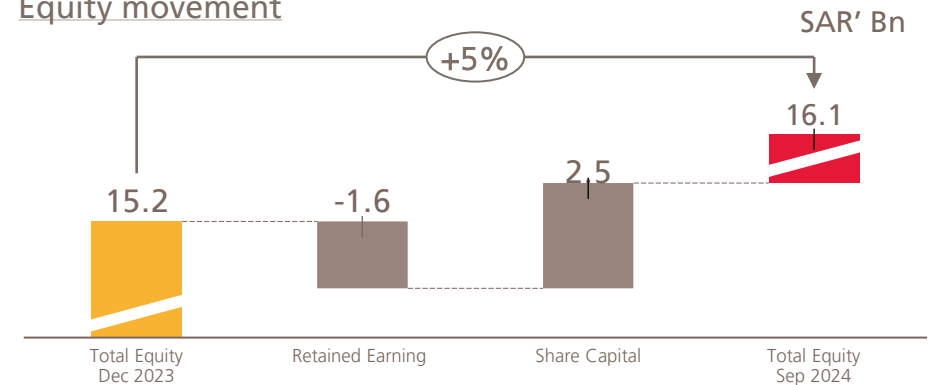
Assets movement



Liabilities movement

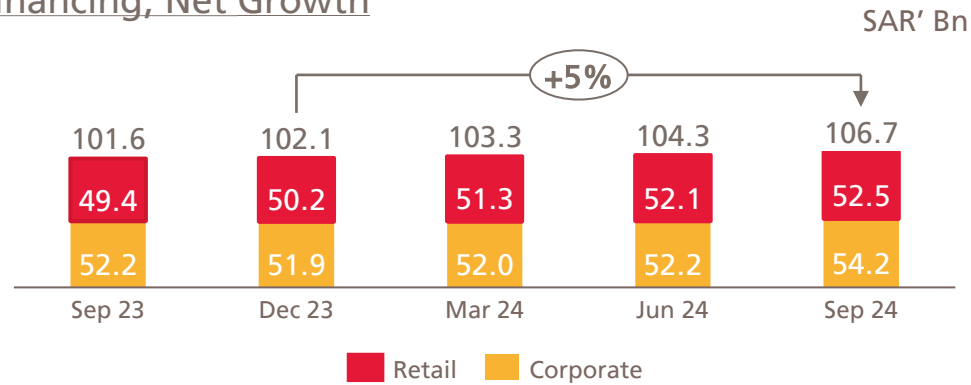


Equity movement

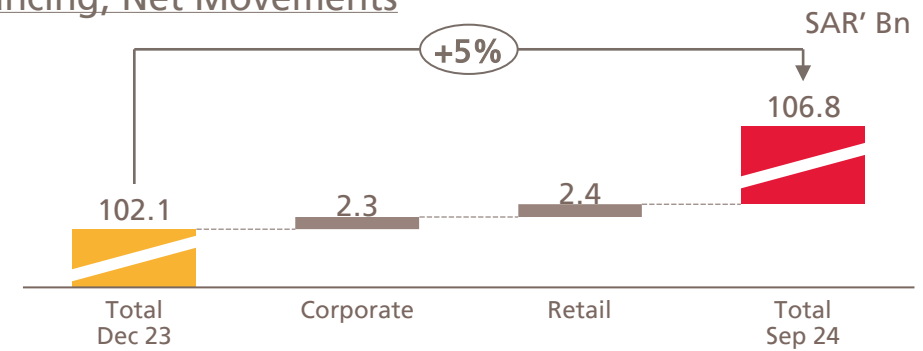


Financial Performance | Financing and Investments

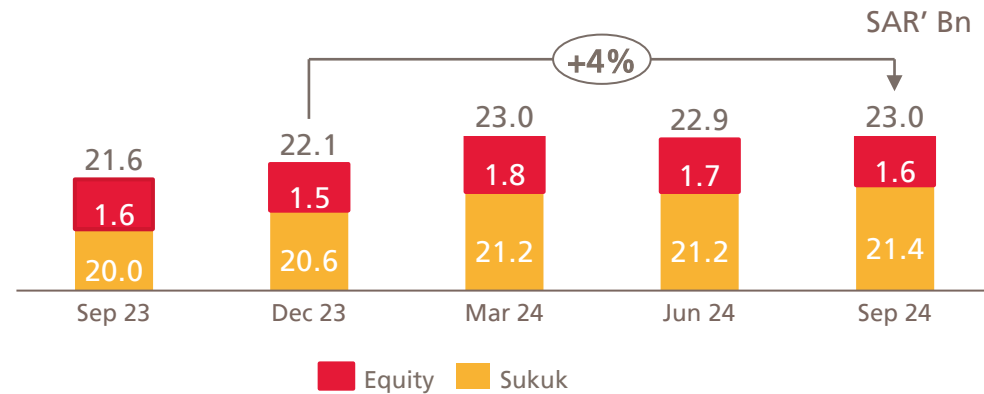
Financing, Net Growth



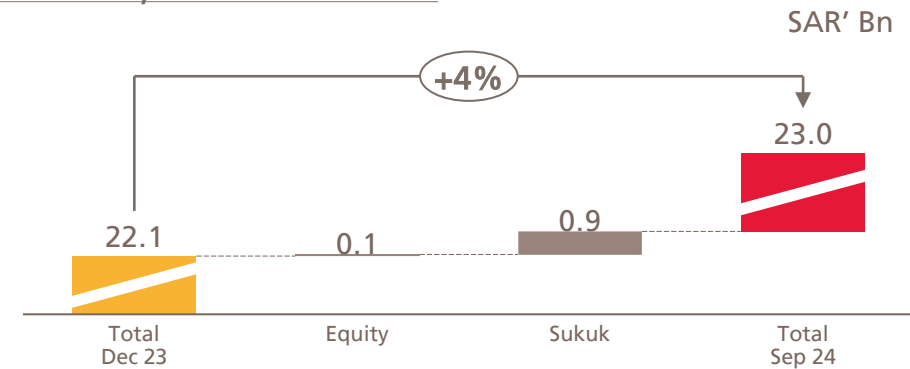
Financing, Net Movements



Investments, Net Growth



Investments, Net Movements

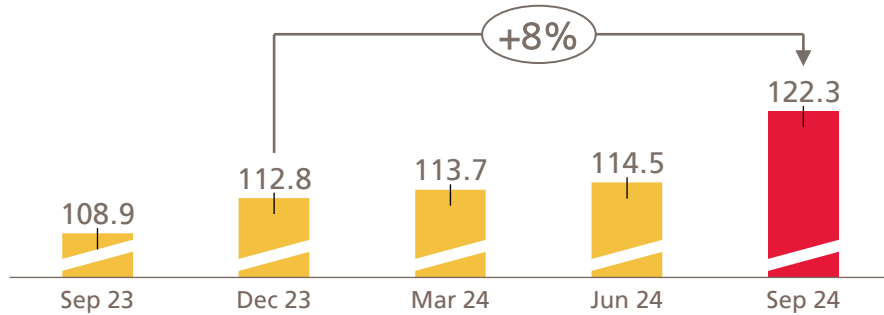


Financial Performance | Customers' Deposits

Steady growth in total deposits driven by CASA

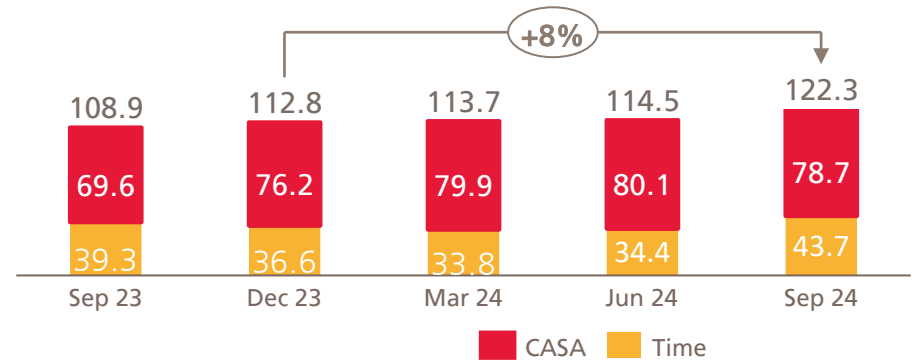
Total Customers' Deposits

SAR' Bn



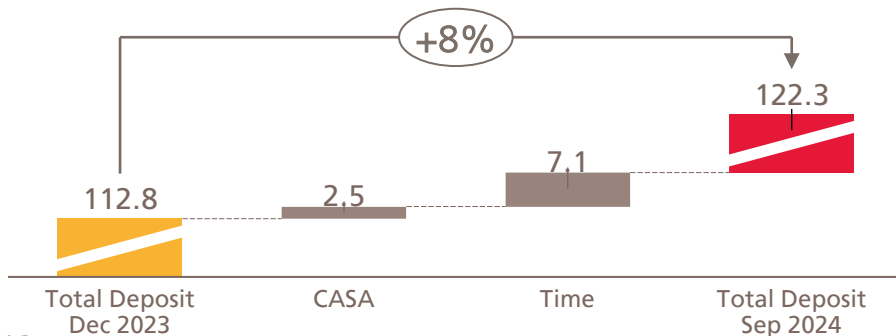
Customers' Deposits by Type

SAR' Bn

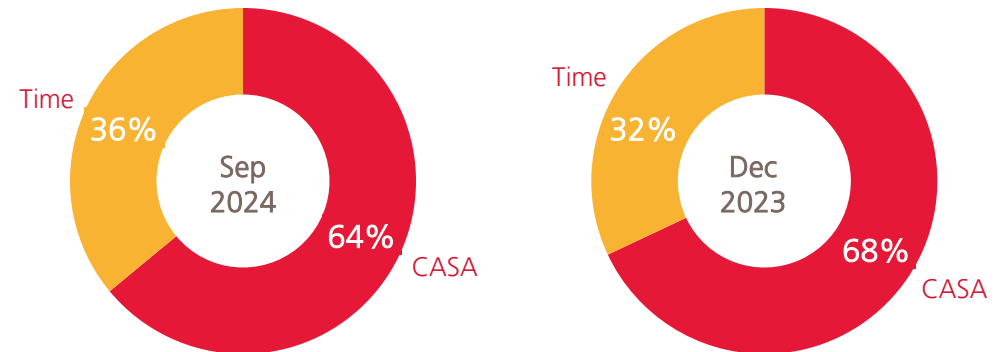


Customers' Deposits Movement

SAR' Bn



Customers' Deposits Composition



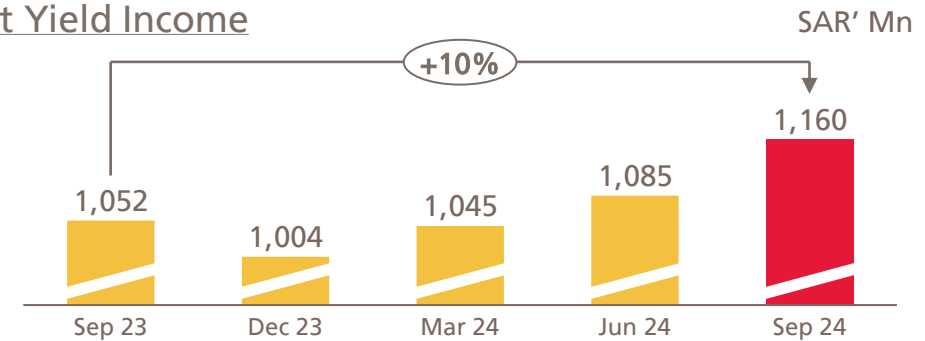
Financial Performance | Net Income Highlights

Strong net income growth boosted by higher Net Yield Income

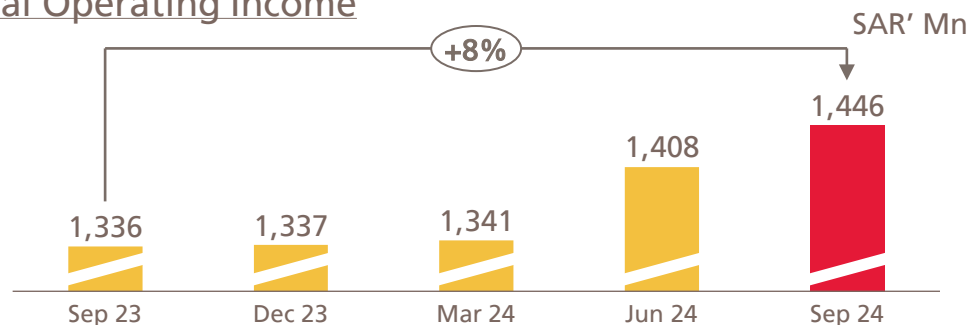
SAR' Mn	Sep 2024	Sep 2023	Change	%
Net yield income	1,160	1,052	108	10%
Non yield income	286	284	2	1%
Operating income	1,446	1,336	110	8%
Operating Expenses	609	576	33	6%
Impairment charge	54	73	(19)	-26%
Total Operating Expenses	663	649	14	2%
Net income before zakat	783	687	96	14%
Zakat charge	81	71	10	14%
Net income after zakat	703	616	87	14%

- Net income grew by 14% Y-o-Y
- Operating income increased by 8% Y-o-Y
- Net yield income grew 10% Y-o-Y

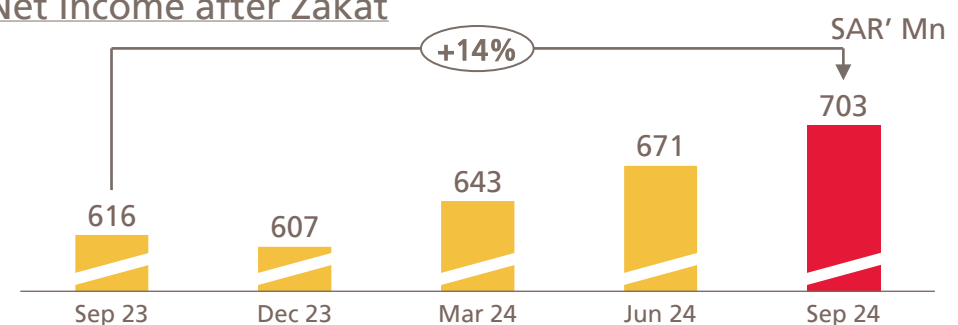
Net Yield Income



Total Operating Income



Net Income after Zakat

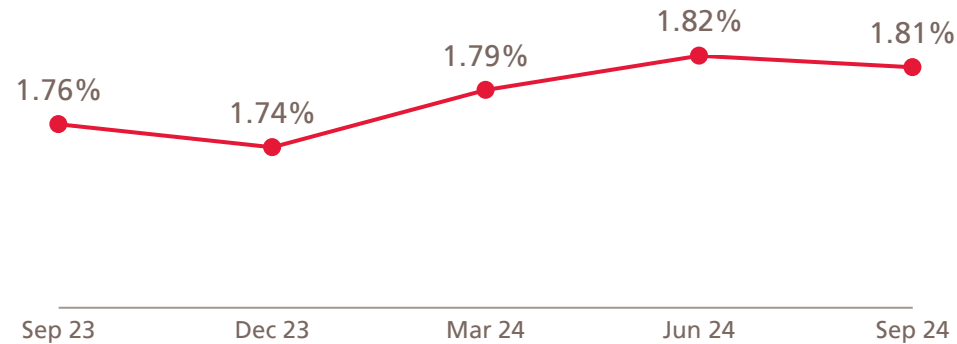


Financial Performance | Return Indicators

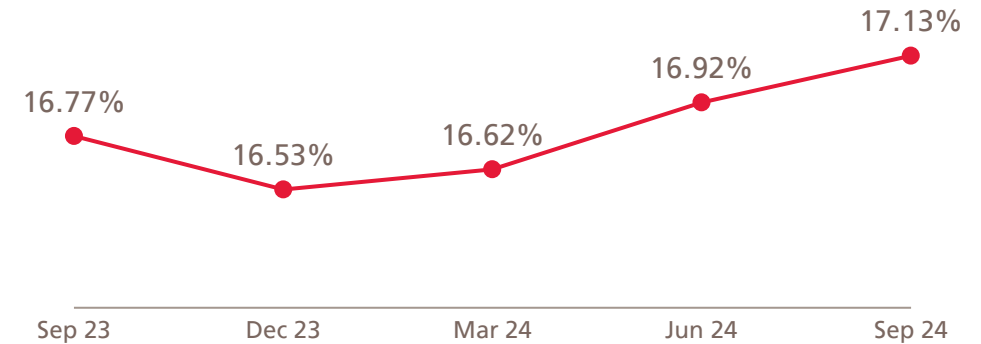
Strong and stable return indicators

- Steady ROAA and ROAE at 1.81%, 17.13% respectively.

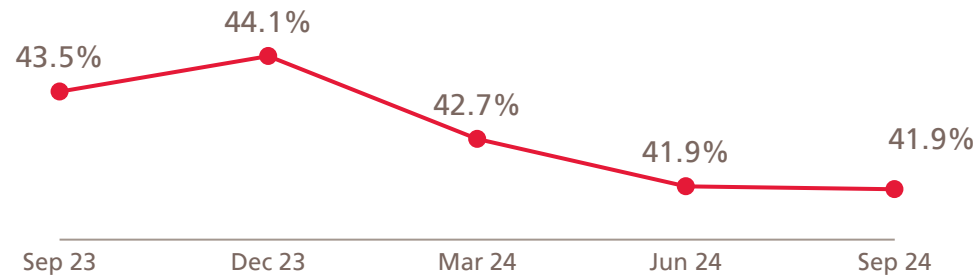
Return on Average Assets (%)



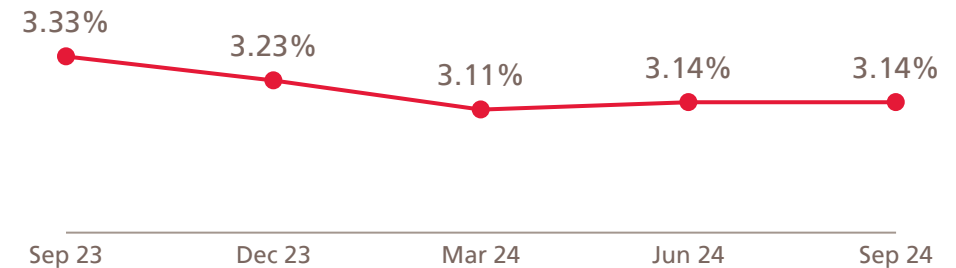
Return on Average Equity (%)



Cost to Income Ratio (%)

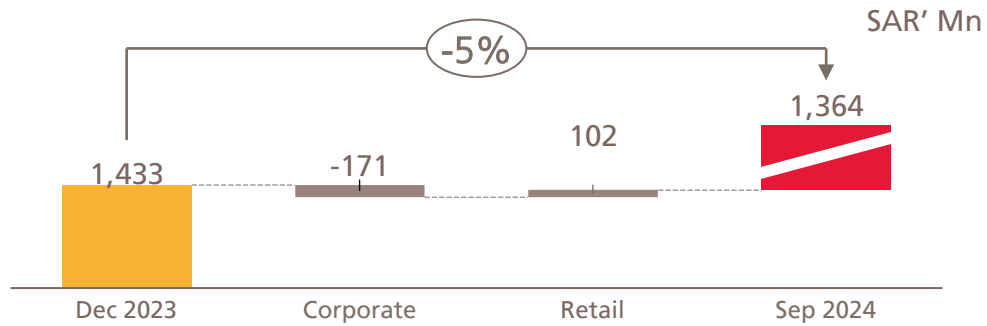


Net Profit Margin(%)

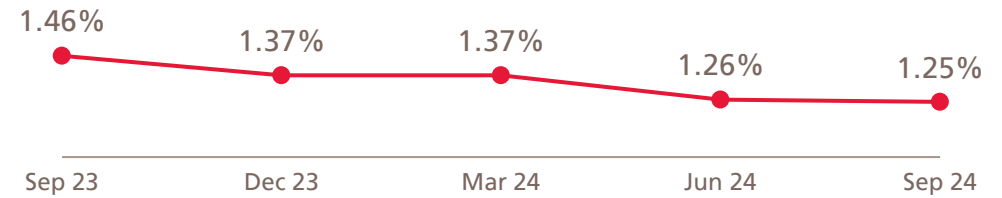


Financial Performance | Asset quality

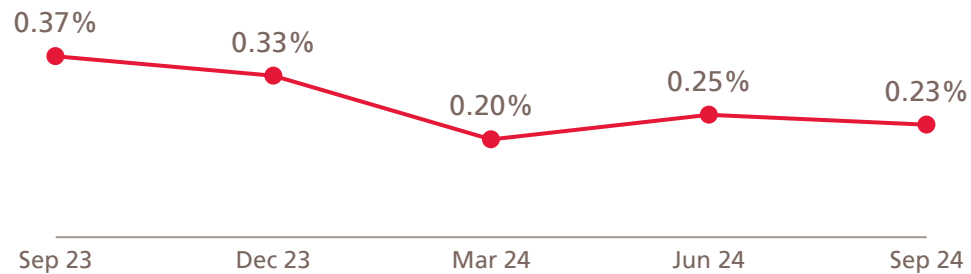
Movement in NPL



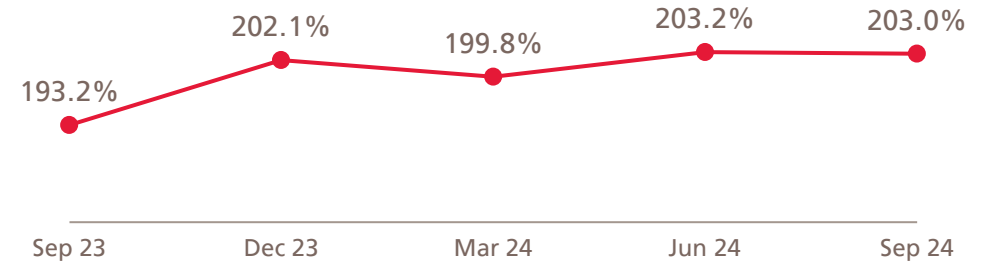
NPL Ratio (%)



Cost of Risk (%)

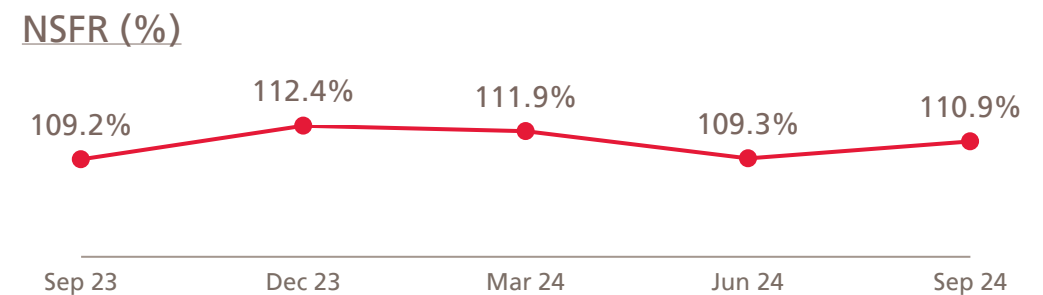
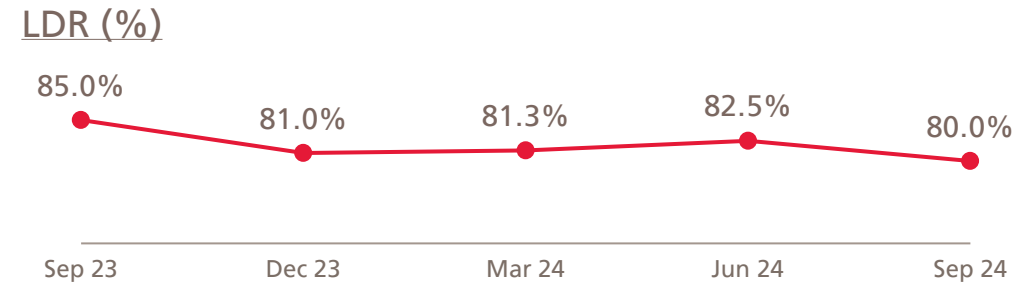
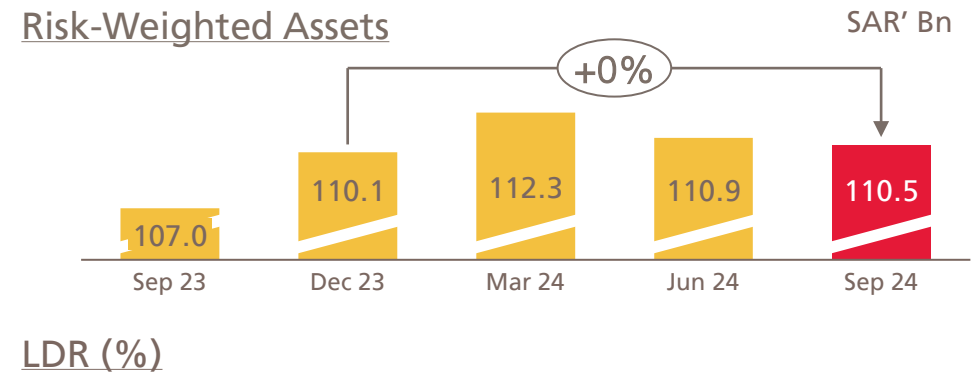
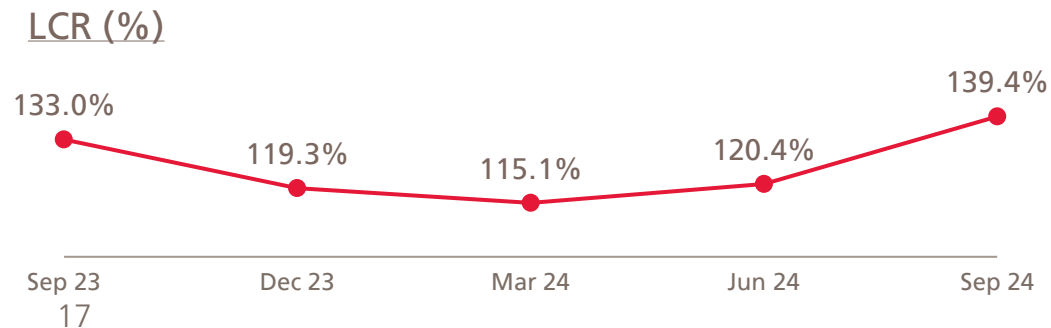
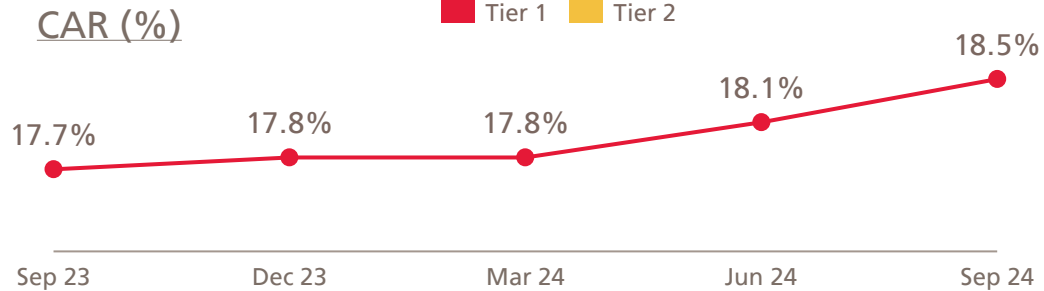
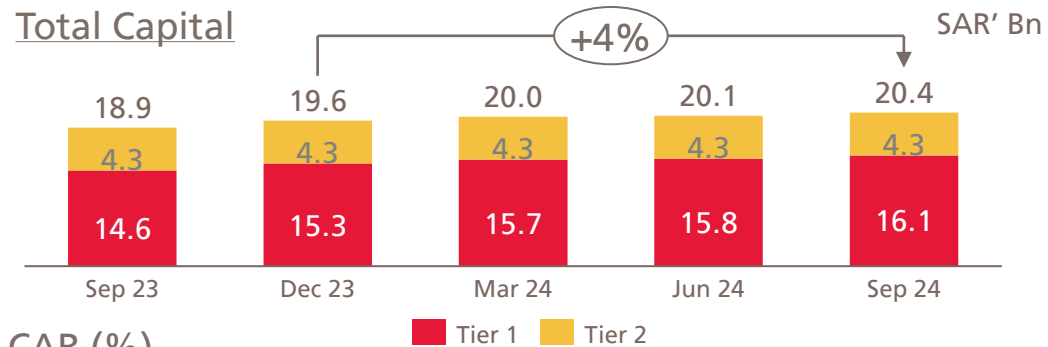


NPL Coverage Ratio (%)



Financial Performance | Capitalization & Liquidity

Capital and Liquidity ratios maintained well above regulatory requirements



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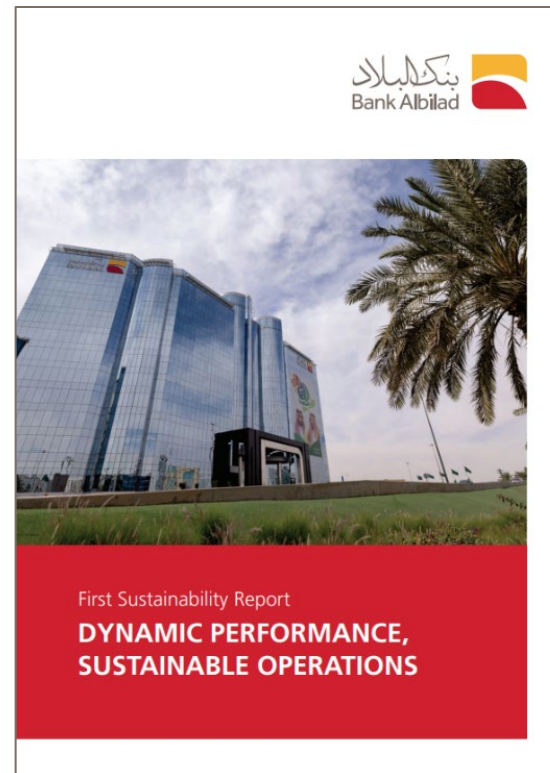
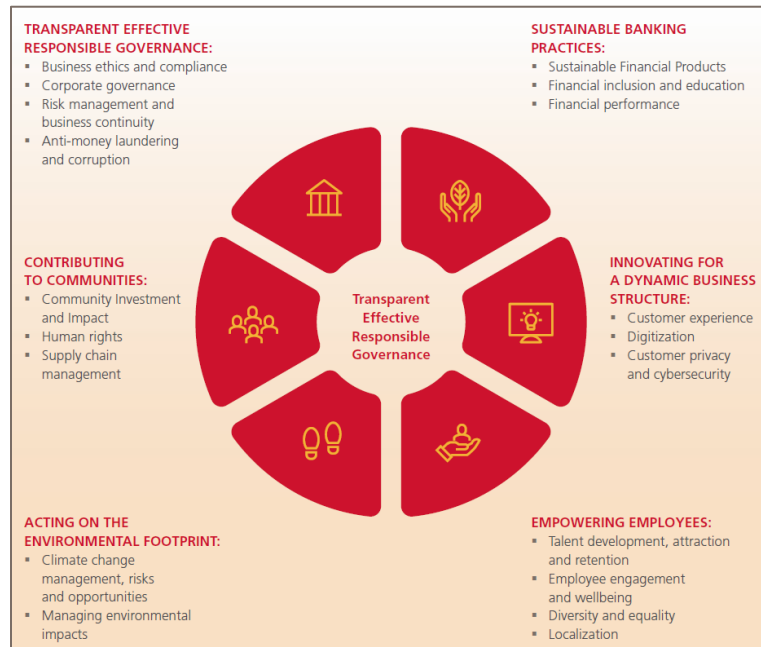


قيمنا
Our Values

Appendix




















































Bank Albilad's Sustainability Framework

Bank Albilad is in the process of formalizing its approach to promoting sustainable development throughout the Kingdom and beyond. Below is the Bank's sustainability framework, which defines what sustainability means for the Bank and highlights the material ESG issues the Bank is committed to addressing:



[Link to ESG Report](#)

Program & Initiative 90

 Donate participation On the Ihsan platform	 Association support Thank you for the food bank	 Collaboration with the Financial knowledge center Affiliated to the Ministry of Finance	 House Renovation Initiative	 Islamic Banking Dictionary	 Organizing visits for academics interested in Islamic Banking	 Support Cancer Patients	 Traffic Awareness campaign	 Supporting the government social fund	 Fathkuroni App.	 Environment sustainability & food security research chair	 Financial and savings awareness curriculum initiative	 Hackathon Albilad Islamic Banking Hosting Albilad Hackathon for Islamic Banking	 Contribution to the home care program of Tabeel Association Program support home health care for 50 beneficiaries and rehabilitation
 Lifestyle Savings Initiative	 Wadi Al-Quraina Afforestation Initiative	 The initiative to finance King Khalid University students for postgraduate studies in easy installments and a profit margin of 0%	 Support and development of the gastroenterology center unit at Al-Rass Hospital	 Establishing Snoezelen room at Jizan Autism center	 Solar energy at Albilad head office	 Water recycling project for mosques afforestation	 Support Masjeduna Society with cars	 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	 Donation to Ihsan platform	 Bank Albilad organized a go-karting experience for kids with disabilities in Formula 1 event
 King Salman Oasis Support Initiative	 AI The Development Empowerment initiative with the Restoration Charity Association	 Sponsoring a Walking Marathon in Rabigh	 Al Khobar Corniche Afforestation Initiative	 Support the establishment of the Excellence Autism Center	 Supporting the government Health Endowment Fund	 Supporting the treatment of Rheumatism	 Pilgrim Services	 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	 Sponsoring Eid Al-Fitr celebration in Al-Rass	 Albilad volunteer campaign for environmental awareness
 Sponsorship of Al Baraha Festival in Qatif	 Sponsorship of Princess Noura Award for Women's Excellence	 Marathon Initiative for Down Syndrome	 Sponsorship of International Day Activities for multiple sclerosis	 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	 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		
 Support Mubadharah program For physical therapy clinics with the Association of Children with Disabilities	 A partnership with the Rheumatology Association to support joint replacement surgeries for rheumatoid patients	 Albilad Volunteer Campaign for environmental awareness (Pawadit Umm Al Shuyoukh)	 Bank Albilad donated 10 million riyals to the Jeddah Charitable Housing Platform	 Depth on us Initiative to clean Jeddah's Sea front underwater	 Annual Participation in the Earth Hour	 Educational campaign for real estate financing	 Establishing (Ensan) Society Portal	 Support of Medicine supply in Makkah	 Support Tarahum Society	 Scholarship Programs	 Supporting patients in needs		
 Ejaz Ramadan basket	 Lifestyle Savings Initiative (phase three)	 Waste recycling initiative in Albilad Tower	 Sponsoring the Mowasatuh App that seeks to empower people with disabilities	 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	 Aijal food conservation campaign	 Albilad Ramadan basket	 Alwasiyah App.	 The Marathon for people with disability initiative		
 Supporting the Madina Vision Association: An audio book device with 275 devices was provided to the blind students and students	 Support of Imarah Association Supporting Imarah Association in producing a promotional video for the association to contribute to spreading awareness about the importance of clean places	 Institutional Excellence Partner Sponsorship Agreement for Tarmam Association	 Under water cleaning initiative An initiative aimed to collect more than half a ton of waste from the seabed in the Eastern Province	 House Saving Initiative	 Risk Program Initiative Finance in cooperation with the University King Faisal	 Awareness approach initiative Financial and culture Savings (Ministerial Track)	 E-Commerce research chairs	 Leading women crafts training	 Medical Equipment for Musa'afa Program	 Medical Equipment for Musa'afa Program	 Social & Medical Equipment for the blind		

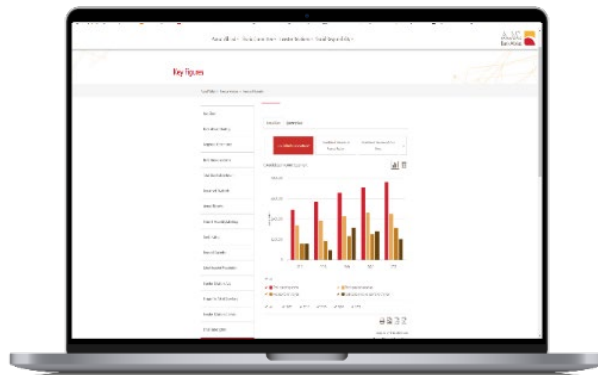
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IR App



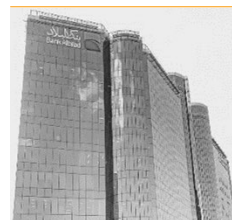
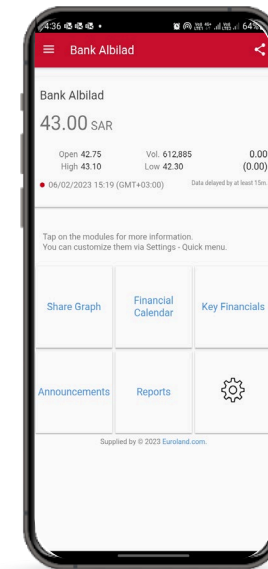
Albilad App



Enjaz App



Albilad Tadawul



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