

الابتكار

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.

Bank Strategy

is rightly positioned to capture the potential while addressing challenges

VISION

To be the preferred choice of innovative Islamic banking solutions

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

OUR STRATEGIC OBJECTIVES

Sustainable Growth



- Maintain and improve profitability
- Maximize legacy business growth
- Enhance cards product portfolio
- Sustain home finance market share
- Innovate with PF products

Innovative Islamic Banking for SMEs



- Strengthen product offering for transaction banking Leadership in digital offering
- Introduce various financing programs for MSMEs
- Expand corporate finance offerings
- Increase utilization of existing clients

Digital Leadership



- Build digital value proposition for Retail & Corporate clients
- Improve time to market
- Optimize physical and digital channels
- Improve customer service and sales

OUR VALUES



- Initiative and Innovation
- Care and Partnership
- Trust and Accountability

Bank Albilad

is a full-fledged Islamic banking services provider

Key Highlights

Bank Albilad is among

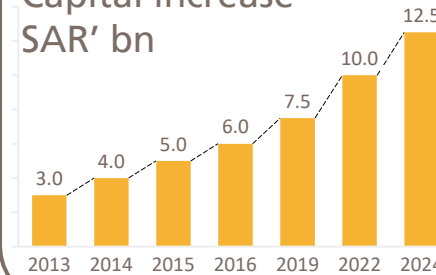
**the largest banks
in the Middle
East**

in terms of market value
according to Forbes 2023
ranking occupying 16th place

5% proposed cash dividend for 2023,
at SAR 0.50 per share after Zakat,

**Total Dividend
SAR 500 million**

Capital increase
SAR' bn



Number Of Employees
+3,700

البلاد المالية
Albilad Capital



انجاز
enjaz

البلاد العقارية
Albilad Real Estate



Bank
subsidiaries

**Credit Rating
by Moody's:**

Long-term: **A3**
Short-term: **P-2**
Future overview: **Positive**

**Credit Rating
by Fitch:**

Long-term: **A-**
Short-term: **F2**
Future overview: **Stable**

The Bank operates over

108 branches

across the Kingdom of Saudi Arabia

BOARD OF DIRECTORS



Mr.
Nasser Mohammed AlSubeaie
Chairman – Non-Executive Member



Mr.
Adeeb Mohammed Abanumai
Vice Chairman – Independent Member



Mr.
Abdulaziz Mohammed Alonaizan
Executive Member – Chief Executive Officer



Mr.
Haytham Suliman AlSuhaimi
Non Executive Member



Mr.
Muadh Abdulrahman Alhusaini
Independent Member



Mr.
Haitham Mohammad Alfayez
Independent Member



Mr.
Mohammed Abdulrahman AL Rajhi
Non Executive Member



Mr.
Nasser Sulaiman AlNasser
Independent Member

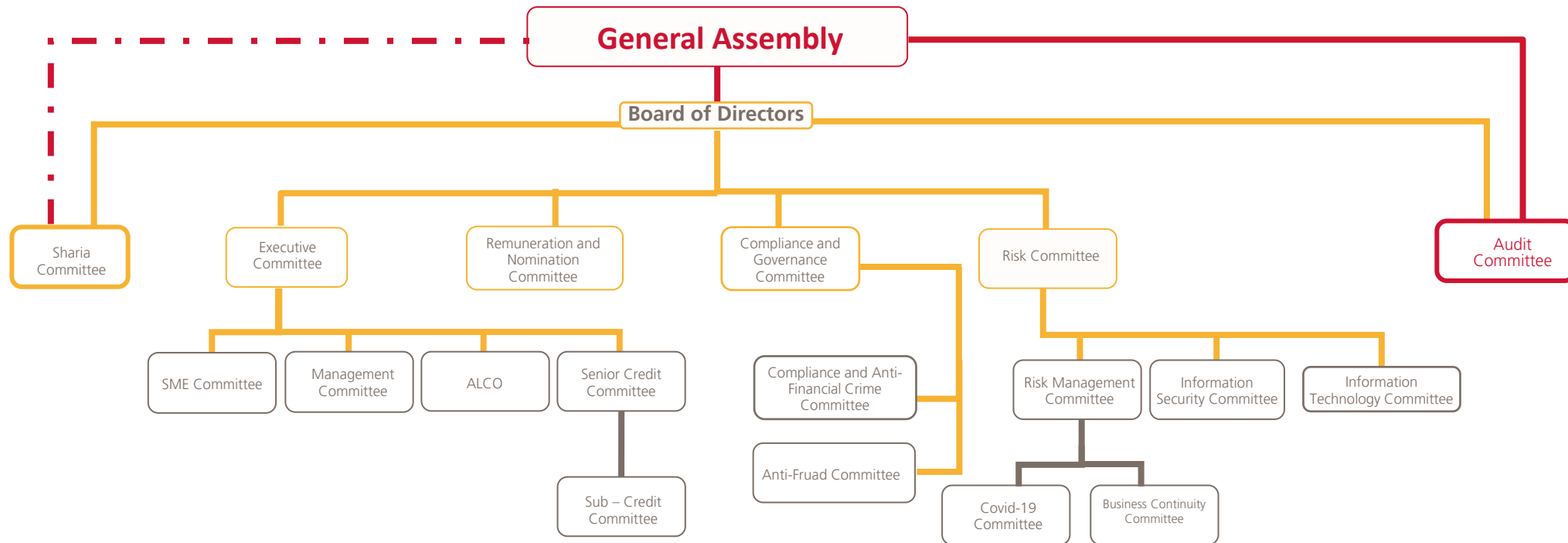


Mr.
Khalid Abdulrahman Al-rajhi
Non Executive Member



Dr.
Zeyad Othman Alhekail
Independent Member

Board Committee Structure and Reporting Lines



EXECUTIVE MANAGEMENT



Mr. Abdulaziz Mohammed AlOnaizan
Chief Executive Officer



Mr. Bashaar Yahya Alqunaibit
Senior EVP Business



Saleh Suliman AlHabib
EVP Shared Services



Abdullah Mohammed Alarifi
EVP Risk Management



Hisham Ali AlAkil
EVP Finance



Samer Mohammed Farhoud
EVP Treasury



Saad Ibrahim Al Drees
EVP Corporate Banking



Haitham Medainy AlMedainy
EVP Human Resources

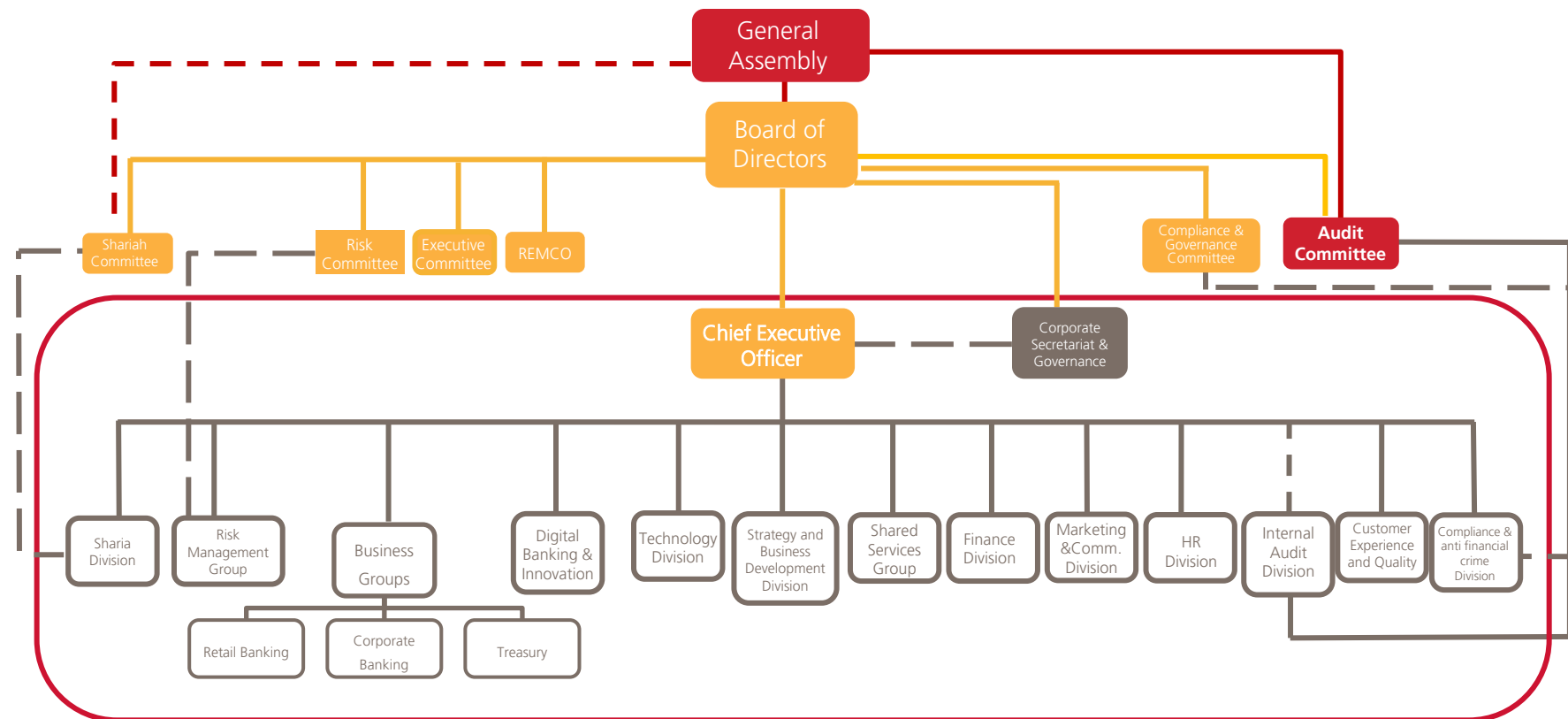


Abdullah Saad AlRuweis
EVP Retail Banking



Abulaziz Saleh AlGhufaili
Chief Technology Officer

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



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

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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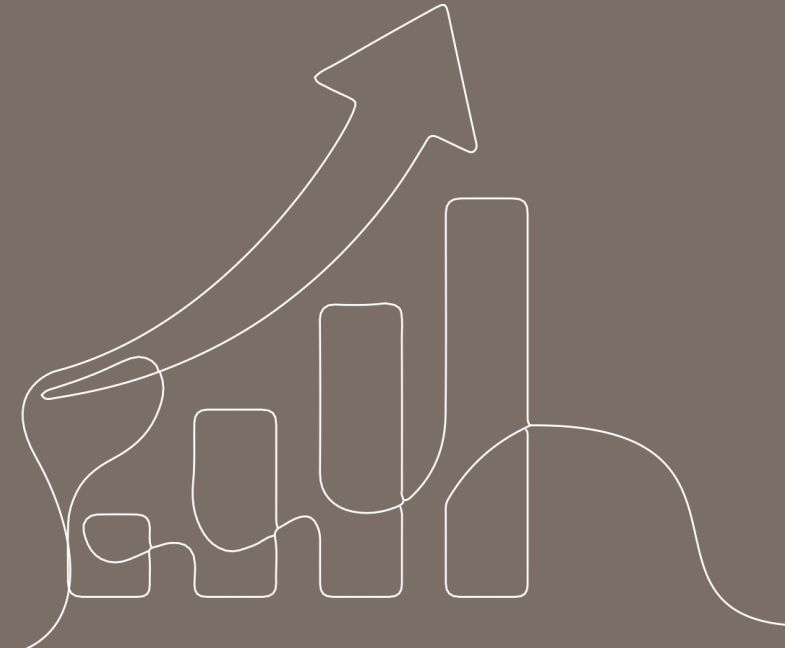


قيمنا
Our Values

بنك البلاد
Bank Albilad



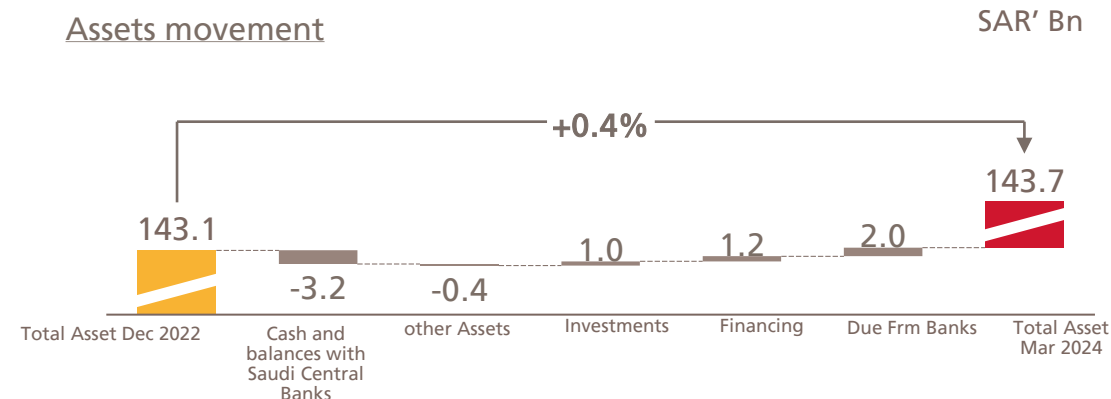
Financial Performance



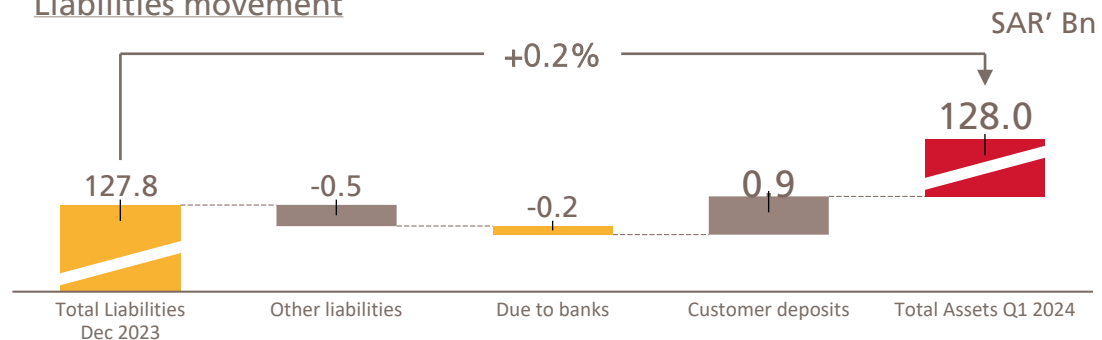
Financial Performance | Balance Sheet Highlights

Steady growth in Financing, Investment and Deposits

SAR' Mn	Mar 2024	Dec 2023	YTD%
Due from banks and other FIs	4,954	8,170	-39%
Investments	23,011	22,080	4%
Financing	103,306	102,080	1%
Total assets	143,700	143,106	0%
Due to banks, SAMA and FI	4,030	4,274	-6%
Customers' deposits	113,741	112,831	1%
Total liabilities	127,999	127,848	0%
Total equity	15,701	15,258	3%



Liabilities movement

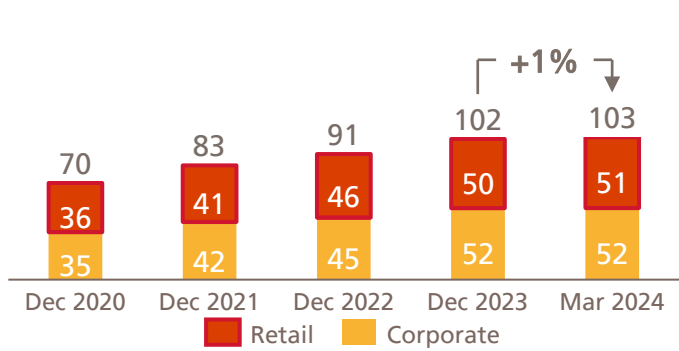


Equity movement

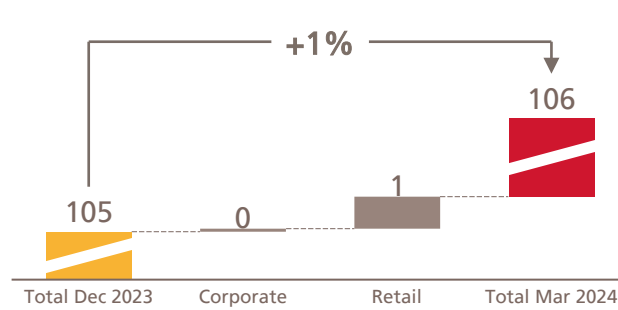


Financial Performance | Financing and Investments

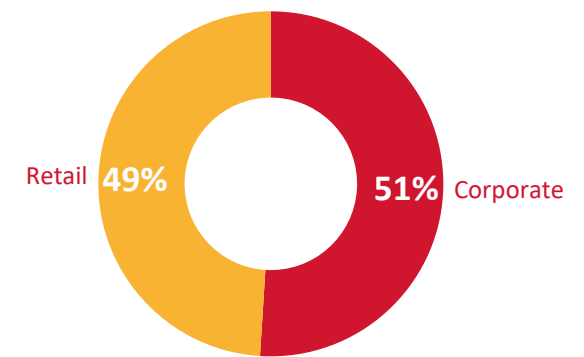
Financing, net growth SAR' Bn



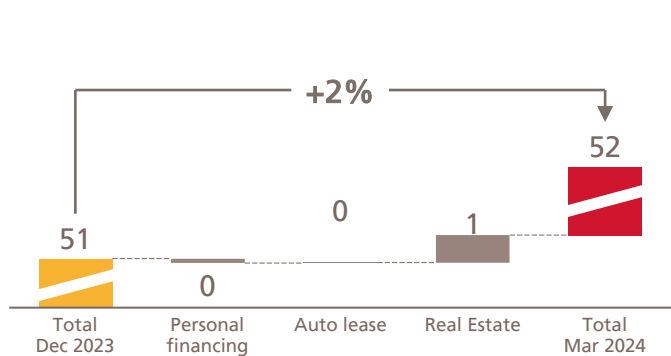
Financing, Gross Movements SAR' Bn



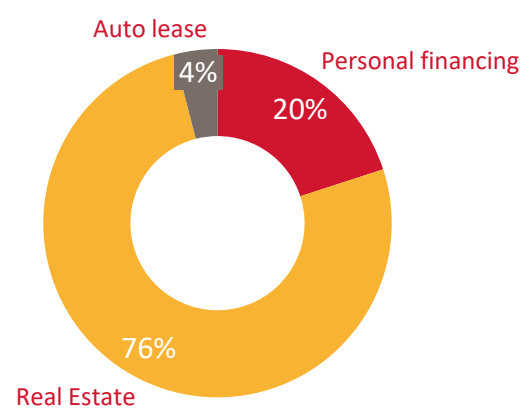
Financing, Net Composition Q1



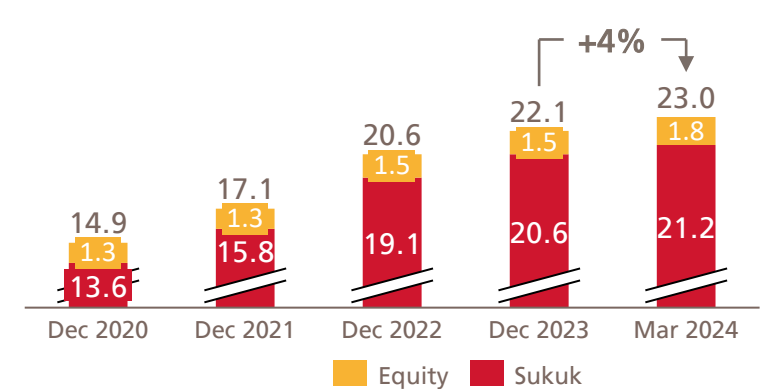
Retail gross financing movements SAR' Bn



Retail financing Composition Q1



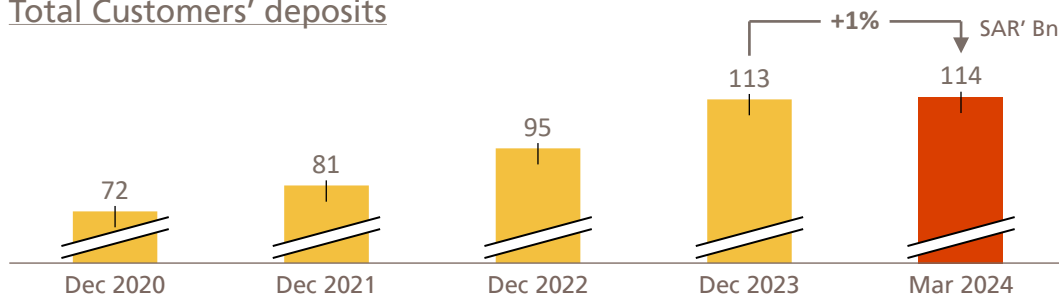
Investment, net growth SAR' Mn



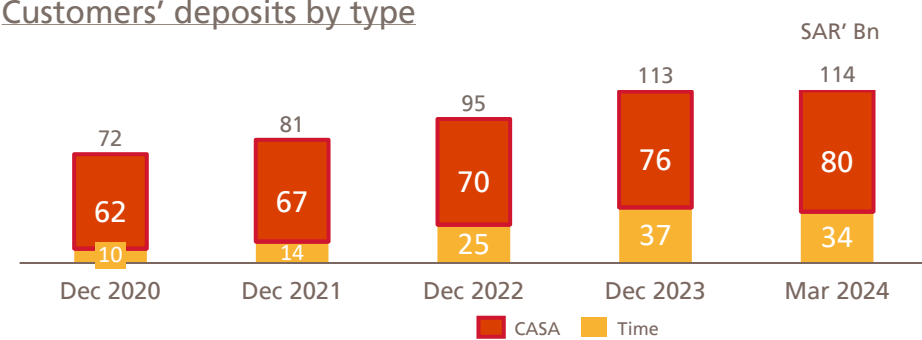
Financial Performance | Customers' Deposits

Strong growth in total deposits driven by Time deposits and CASA

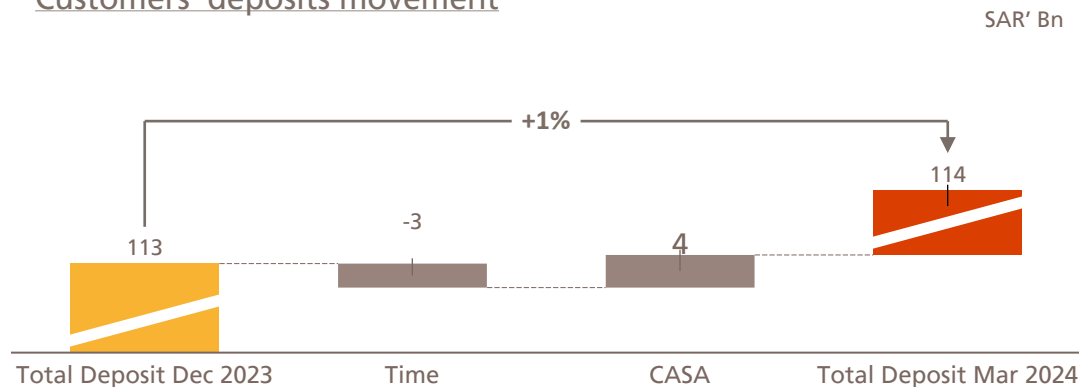
Total Customers' deposits



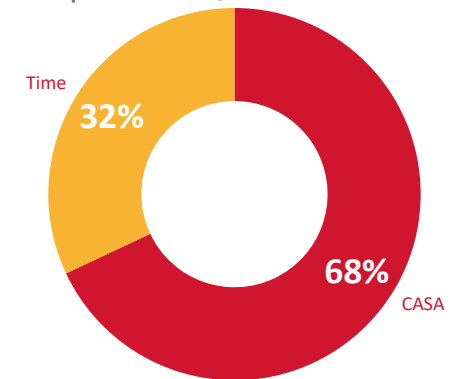
Customers' deposits by type



Customers' deposits movement



Customers' deposits Composition Q1



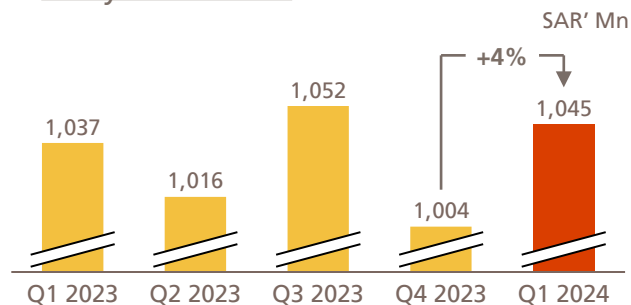
Financial Performance | Net Income Highlights

Strong net income growth boosted by higher Net Yield Income

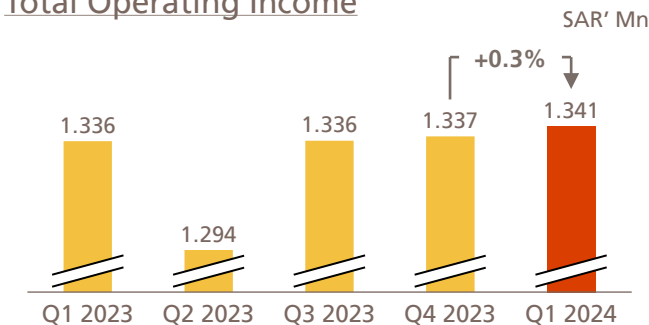
SAR' Mn	Mar 2024	Mar 2023	Change	%
Net yield income	1,045	1,037	8	1%
Non yield income	297	298	(1)	-0%
Operating income	1,341	1,336	6	0%
Operating Expenses	573	583	10	-2%
Impairment charge	52	129	(77)	-60%
Total Operating Expenses	624	711	(87)	-12%
Net income before zakat	717	624	92	15%
Zakat charge	74	64	10	16%
Net income after zakat	643	560	83	15%

- Net Income grew by 15% Y-o-Y
- Operating Expenses decreased by 12% Y-o-Y
- Net yield income grew 1% Y-o-Y

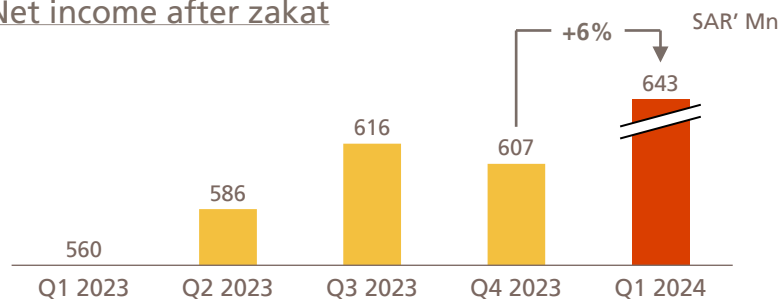
Net yield income



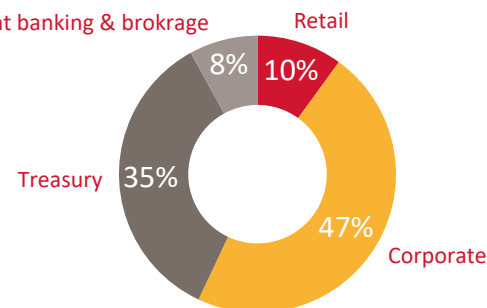
Total Operating Income



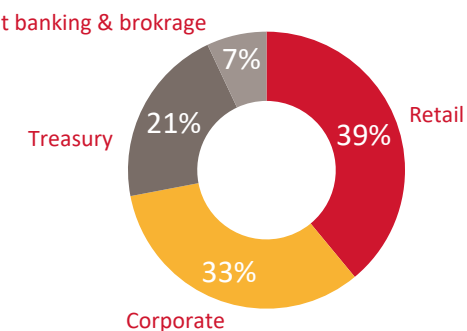
Net income after zakat



Net Income by Segments



Total Operating Income by Segments

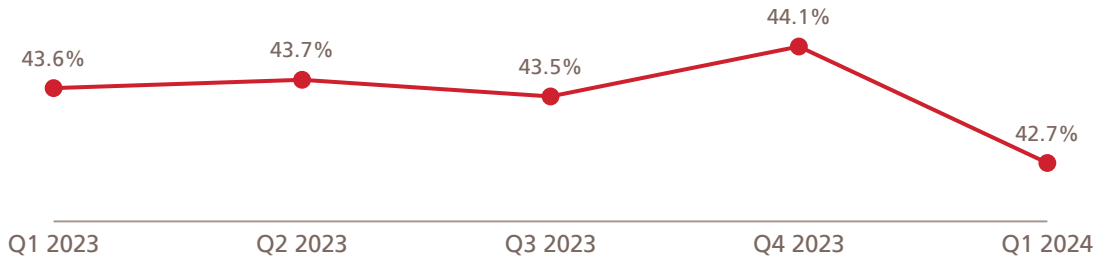


Financial Performance | Operating Expenses

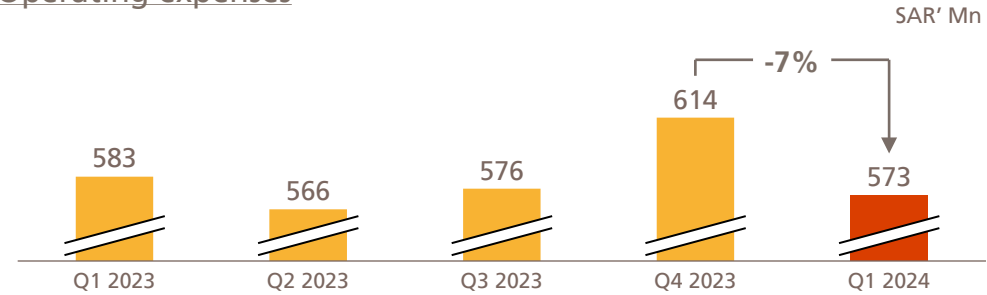
Lower cost to income ratio achieved through higher total operating income and cost control

- Operating expenses decreased by 2% Y-o-Y
- Continuous focus on efficiency improved cost to income ratio by 2% Y-o-Y

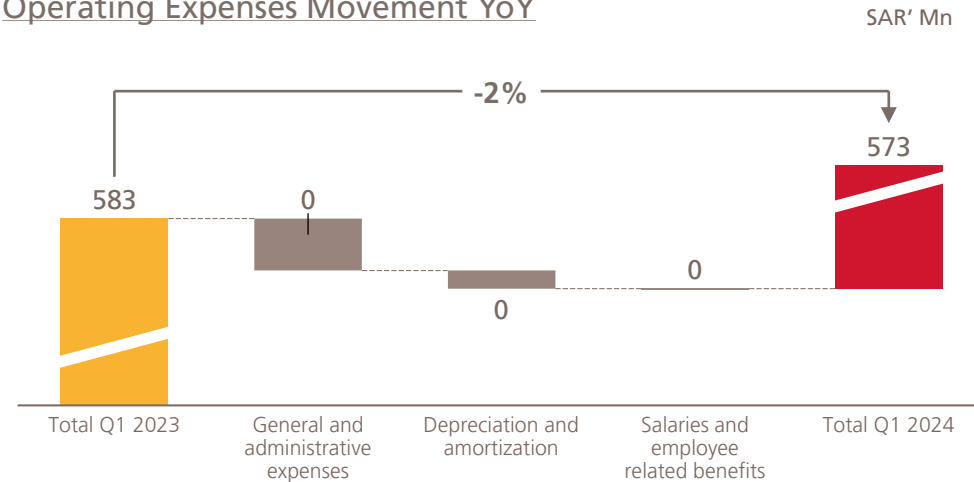
Cost to income ratio (%)



Operating expenses



Operating Expenses Movement YoY

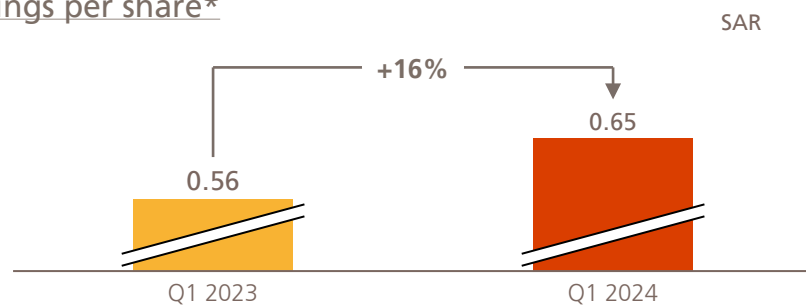


Financial Performance | Return Indicators

Strong and stable return indicators

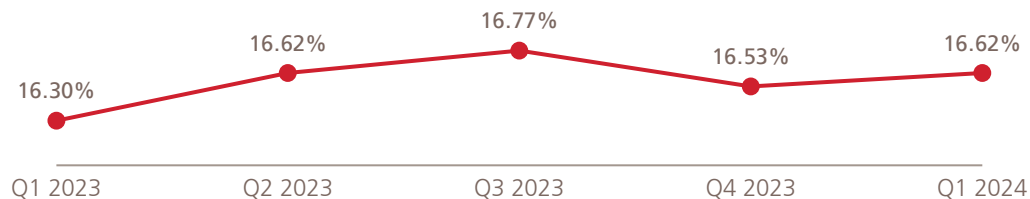
- SAR 0.29 growth in earning per share YoY.
- Steady ROAA and ROAE at 1.79%, 16.62% respectively.

Earnings per share*

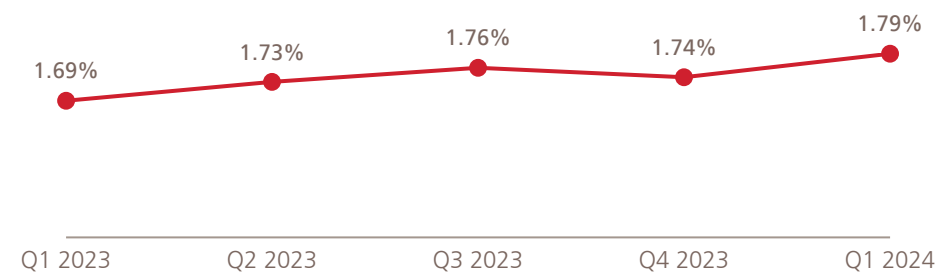


* EPS has been calculated by dividing the net income by the diluted shares of 995 million shares.

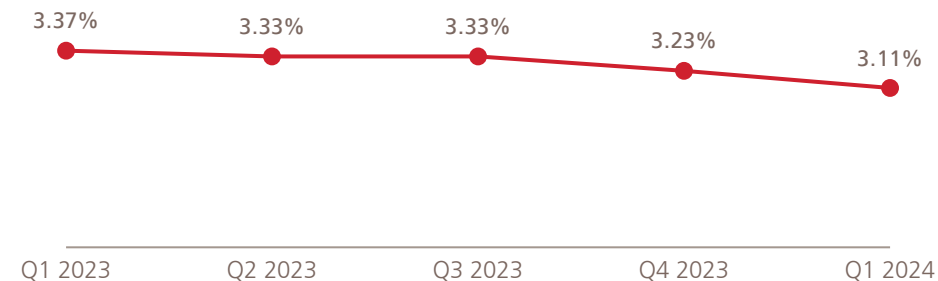
Return on average equity (%)



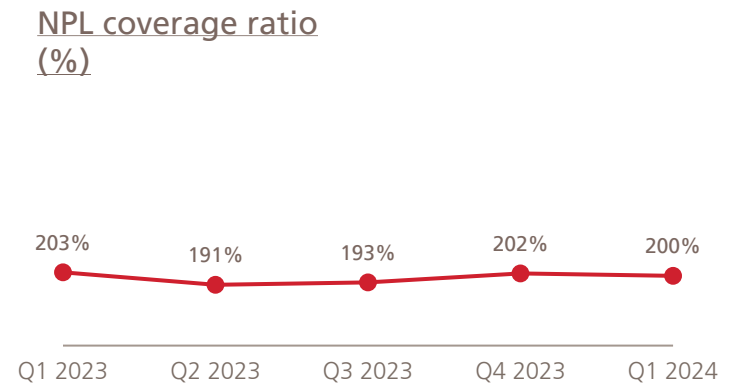
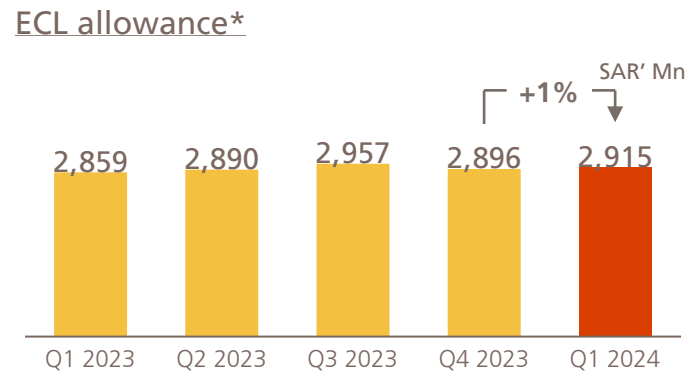
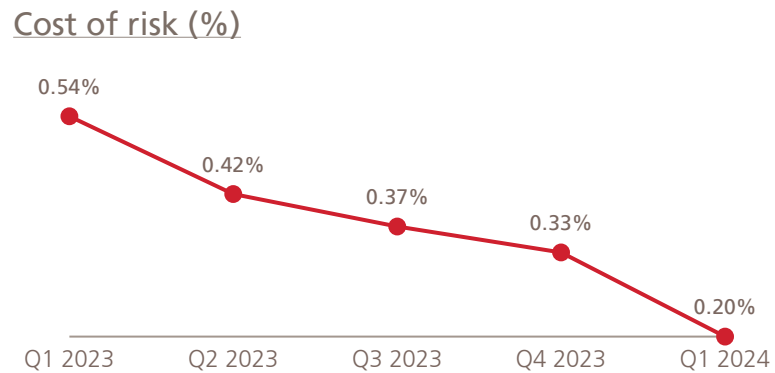
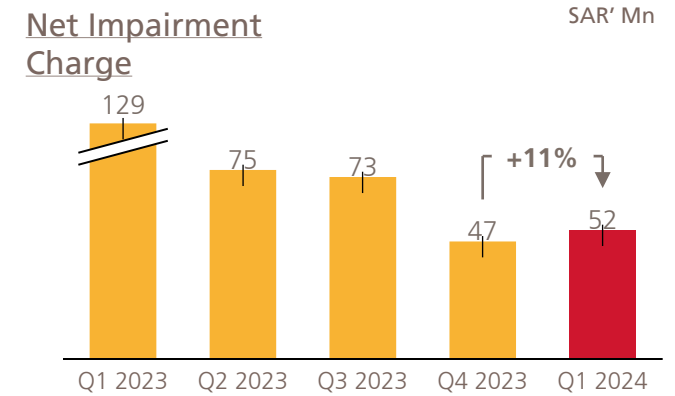
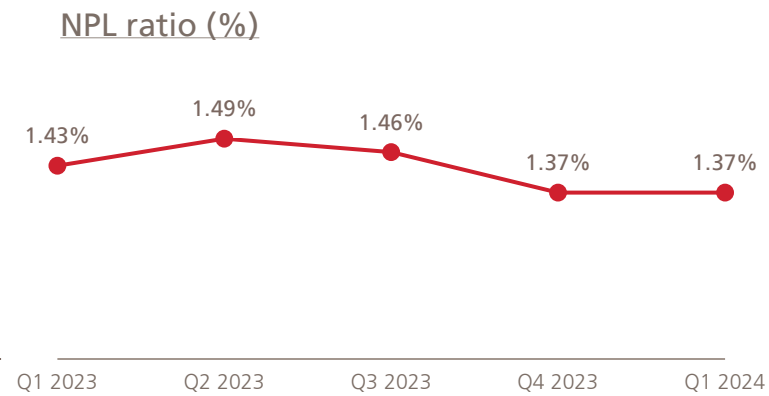
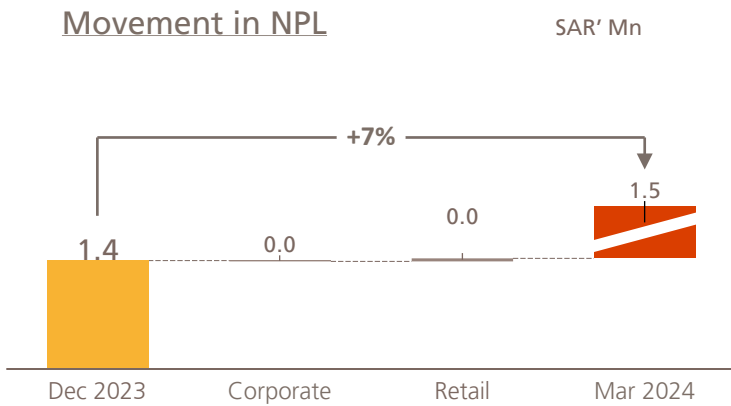
Return on average assets (%)



Net Profit Margin



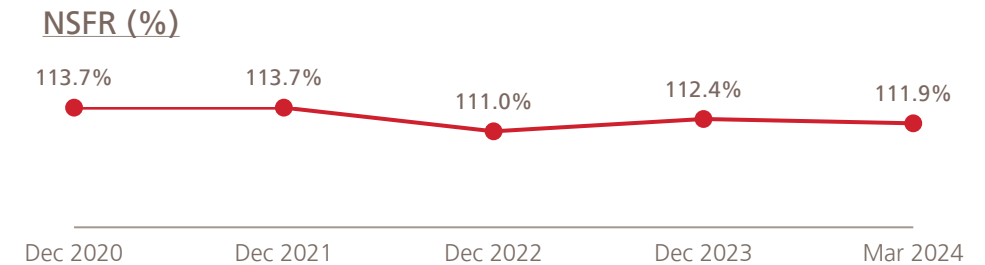
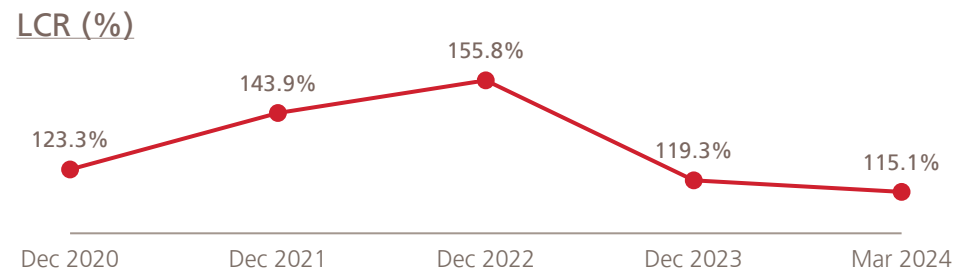
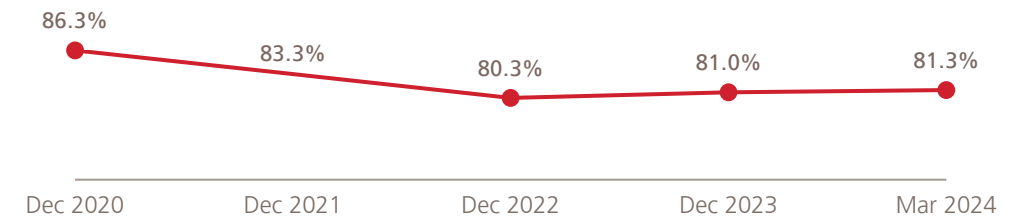
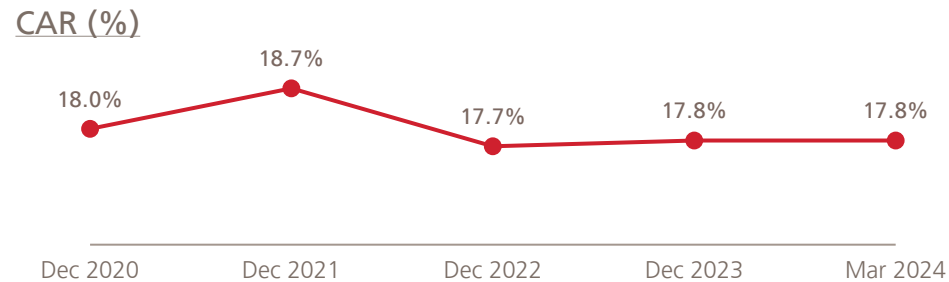
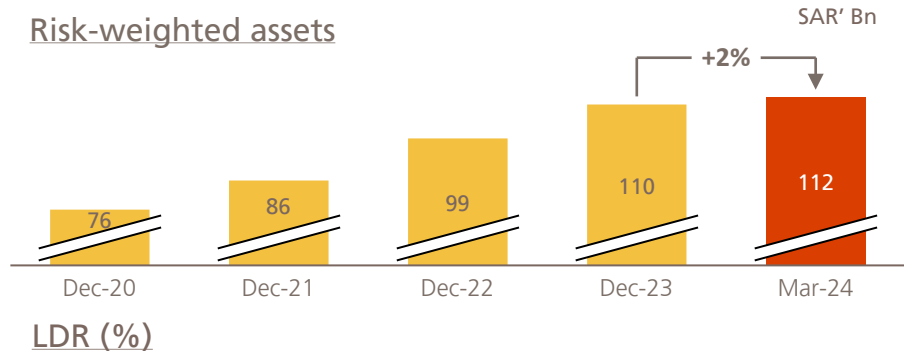
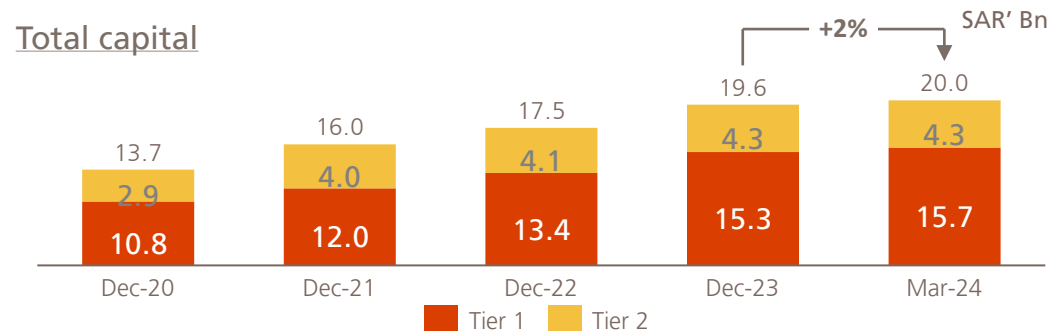
Financial Performance | Asset quality



* Represent the ECL allowance balance against financing exposure.

Financial Performance | Capitalization & Liquidity

Capital and Liquidity ratios maintained well above regulatory requirements



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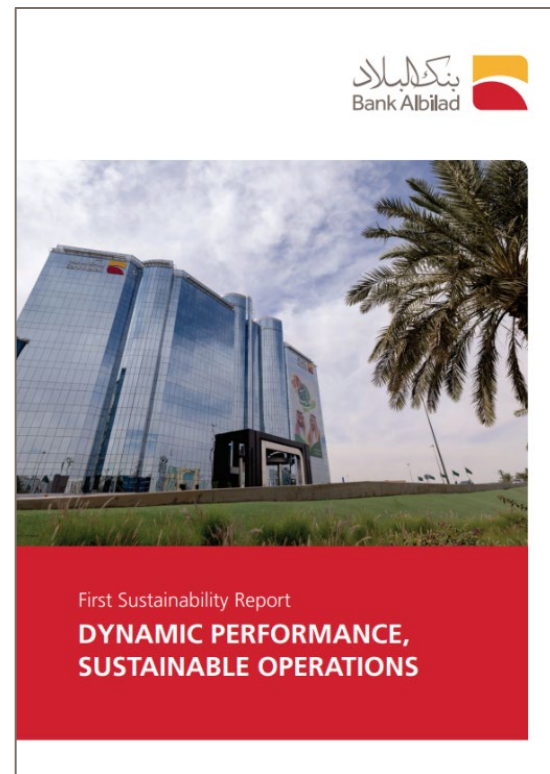
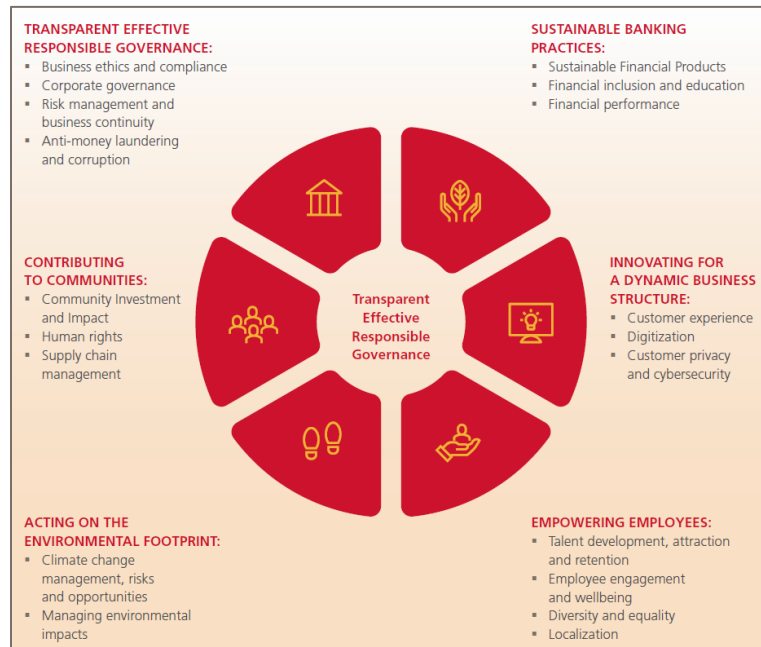


قيمنا
Our Values

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	 Fathkuroil 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 instalments 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	 Ihsan Donation to Ihsan platform	 Bank Albilad organized a go-karting experience for kids with disabilities in Formula 1 event
 King Salman Oasis Support Initiative	 Al-Balad 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 Mowasat 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	 Ajyal 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		

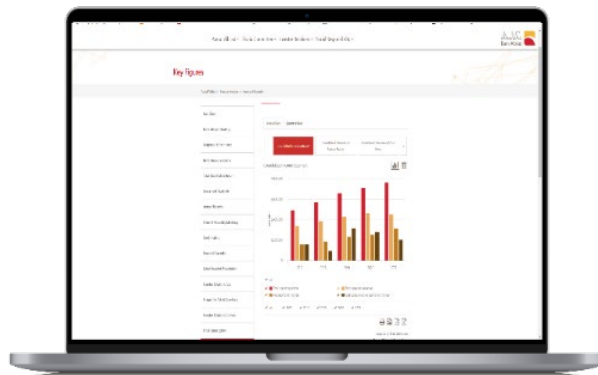
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[Investor Relations Webpage](#)



IR App



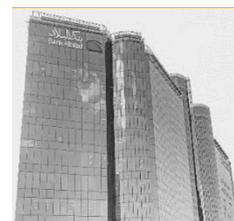
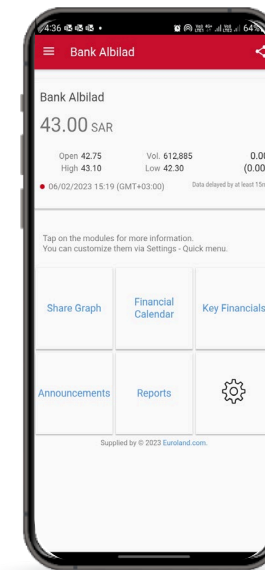
Albilad App



Enjaz App



Albilad Tadawul



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