

بنك البلاد
Bank Albilad

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.



Bank Strategy

VISION

To be the preferred choice of
innovative Islamic banking solutions

STRATEGIC REVIEW

Since our establishment in 2004, Bank Albilad has been at the forefront of modern Islamic financial solutions, guided by a steadfast commitment to innovation and excellence. Our strategic adapt- ability has enabled us to effectively respond to the changing needs of our stakeholders and the broader market, thereby maintaining our compet- itive advantage and fostering consistent growth.

Over the past year, our strategy team has intensified efforts to oversee strategic initiatives, collaborating with support functions to plan and deliver our 2024 strategic objectives. This collaborative approach supports management's decision-making processes by providing comprehensive research, insights, and analyses, enhancing the exceptional value and service we offer clients, employees, and shareholders.

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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

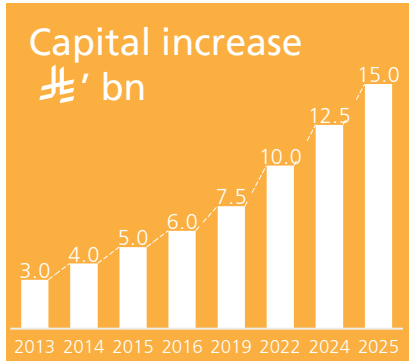
OBJECTIVES

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

VALUES

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

Key Highlights



Bank Albilad is among

the largest banks in the Middle East

in terms of market value according to Forbes 2025

Distribute Interim cash dividends for the second Half of 2025

Total Dividend

﷼ 825 million

Distribute Interim cash dividends for the first Half of 2026

Total Dividend

﷼ 750 million

Total Number Of Employees

+3,717

Main subsidiaries

البلاد المالية Albilad Capital

انجاز enjaz

البلاد العقارية Albilad Real Estate

دفعة DUFAA

The Bank operates over **108** branches across the Kingdom of Saudi Arabia



بنك البلاد Bank Albilad

CREDIT RATING

	Fitch		Moody's
Long-term:	A-	Long-term:	A2
Short-term:	F2	Short-term:	P-1
Future overview:	Stable	Future overview:	Stable

BOARD OF DIRECTORS



Mr.
Abdulaziz Alonaizan
Chairman
Non-Executive Member



Mr.
Nasser AlSubeaie
Vice Chairman
Non-Executive Member



Mr.
Zaid Algwaiz
Independent Member



Mr.
Adeeb Abanumai
Independent Member



Mr.
Khalid Abdulrahman
Saleh Alrajhi
Non-Executive Member



Mr.
Nasser AlNasser
Independent Member



Mr.
Abdulaziz Albassam
Independent Member



Mr.
Muadh Alhusaini
Independent Member



Mr.
Haytham AlSuhaimi
Non-Executive Member

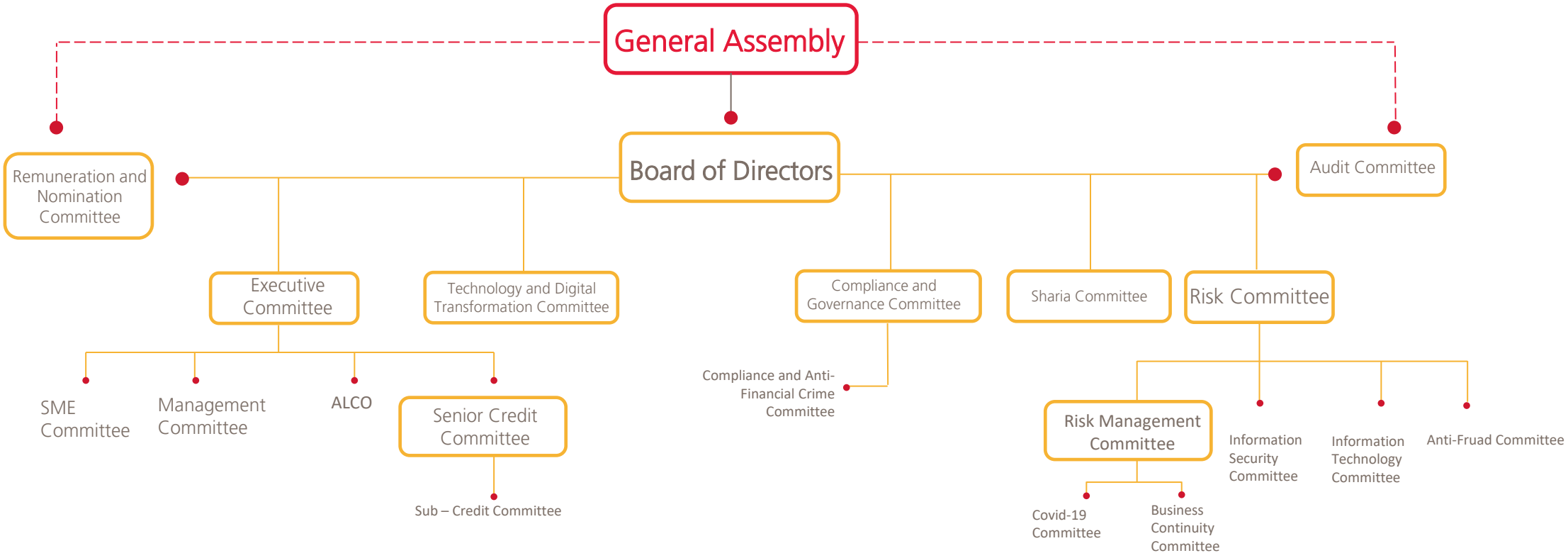


Mr.
Haitham Alfayez
Independent Member



Mr.
Mohammed Abdulrahman
Abdulaziz Alrajhi
Non-Executive Member

Board Committee Structure and Reporting Lines



EXECUTIVE MANAGEMENT



Bashaar Alqunaibit
Chief Executive Officer



Saleh AlHabib
EVP Shared Services



Abdullah Alarifi
EVP Risk Management



Mishal Alshorihy
EVP Finance



Saad Al Drees
EVP Corporate Banking



Haitham AlMedainy
EVP Human Resources

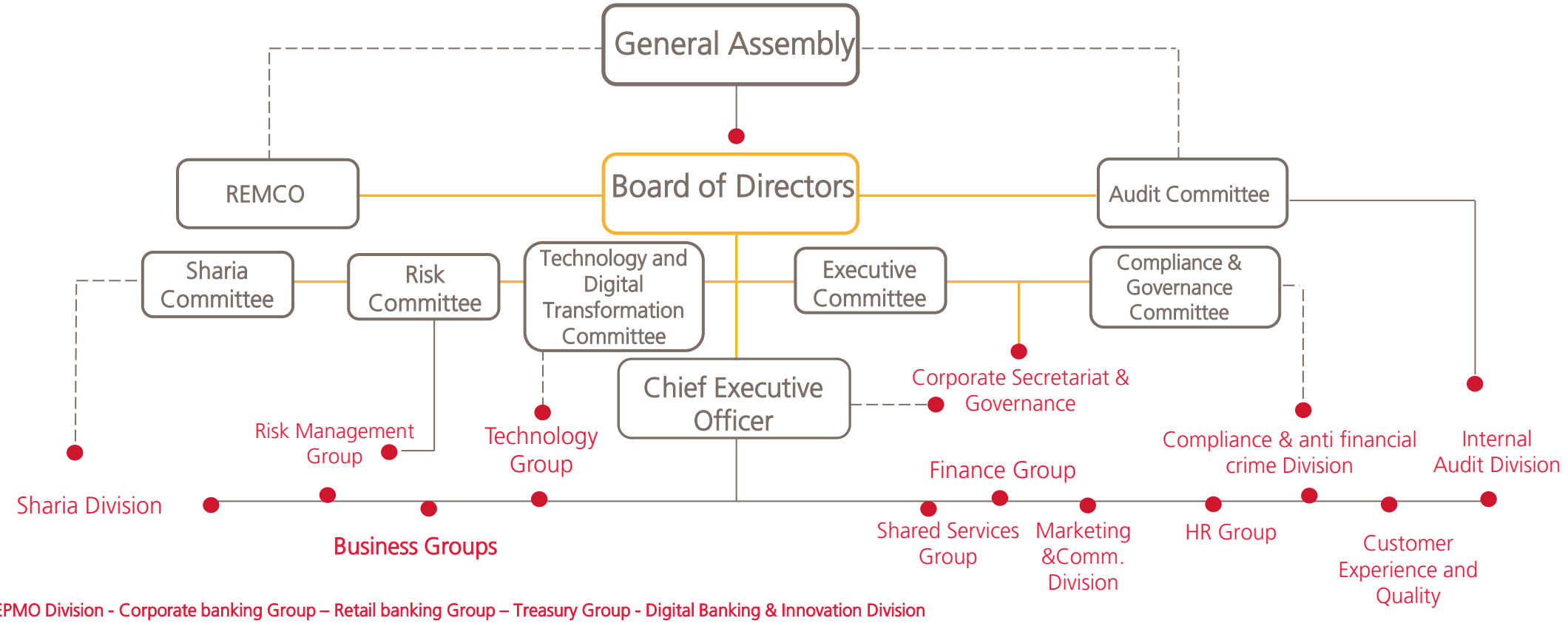


Waleed AlDhubaib
EVP Retail Banking



Abulaziz AlGhufaili
EVP Technology

Organizational Structure



Strategy & EPMO Division - Corporate banking Group – Retail banking Group – Treasury Group - Digital Banking & Innovation Division

BUSINESS LINES & 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
- And more…

Retail Banking

Focuses on:
- Providing deposits – based services
- Saving, remittance and exchange services
- Personal and mortgage financing
- Credit cards
- And more…

Treasury

Focuses on:
- Investing in capital markets
- Liquidity and foreign exchange
- Treasury services for branches and customers
- And more…

Bank Albilad

Albilad Capital

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

Albilad Real Estate

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

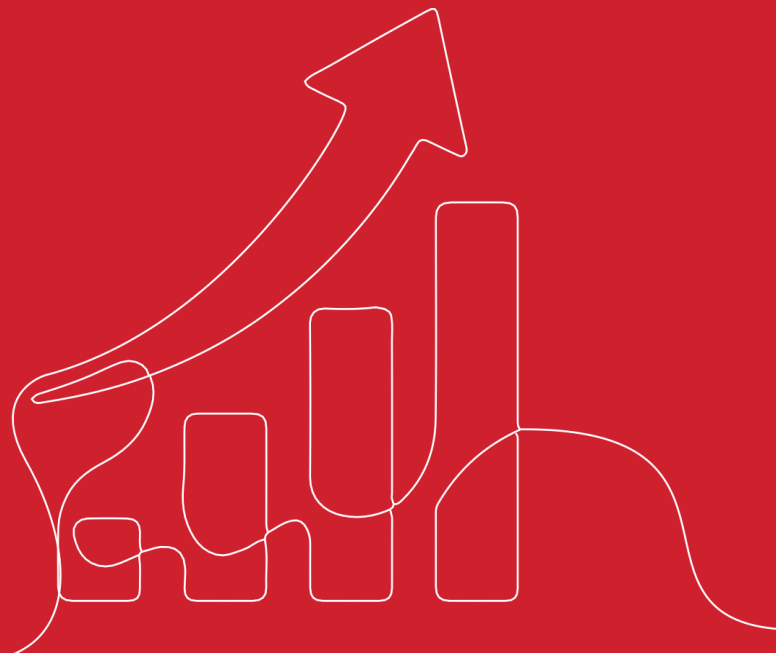
DUFAA

Dufaa is a company specializing in providing Consumer financing activities

enjaz

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

Financial Performance

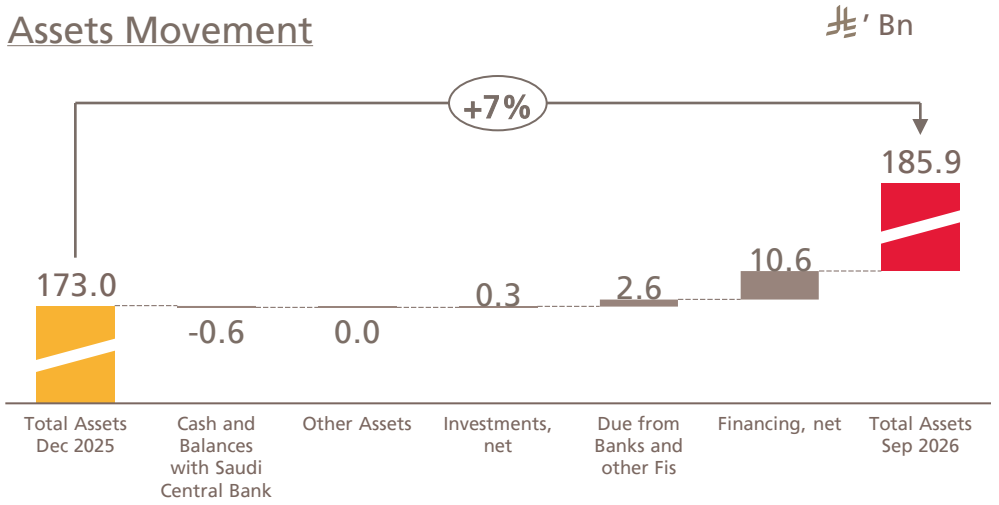


Financial Performance | Balance Sheet Highlights

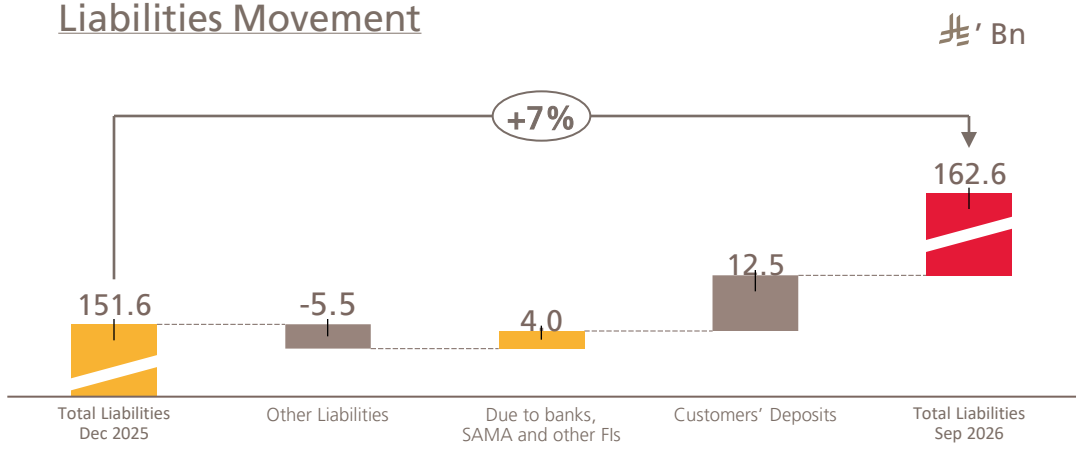
Steady growth in financing, investment and customers' deposits

﷼' Mn	Sep 2026	Dec 2025	Change	YTD%
Due from banks and other Fis	8,475	5,883	2,592	44%
Investments, net	31,439	31,123	316	1%
Financing, net	132,761	122,188	10,573	9%
Total assets	**185,890**	**172,972**	**12,918**	**7%**
Due to banks, SAMA and other Fis	10,966	6,983	3,983	57%
Customers' deposits	145,366	132,879	12,487	9%
Total liabilities	**162,633**	**151,616**	**11,017**	**7%**
Equity attributable to the shareholders of the Bank	**18,944**	**18,918**	**26**	**0.1%**
Tier 1 Sukuk	4,313	2,438	1,875	77%
Total equity	**23,257**	**21,356**	**1,901**	**9%**

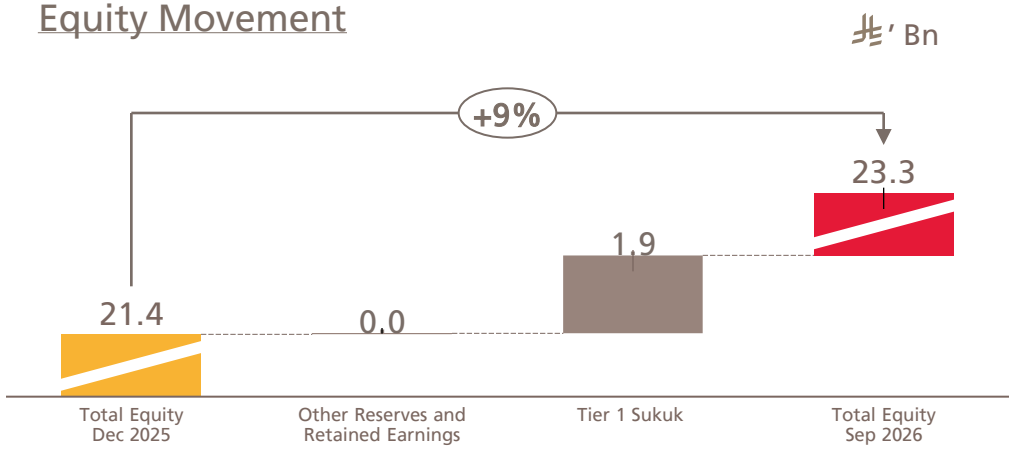
Assets Movement



Liabilities Movement

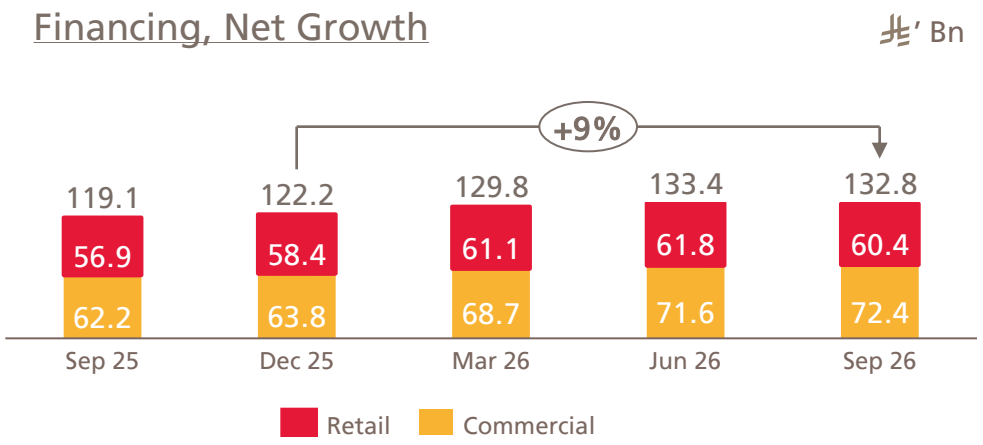


Equity Movement

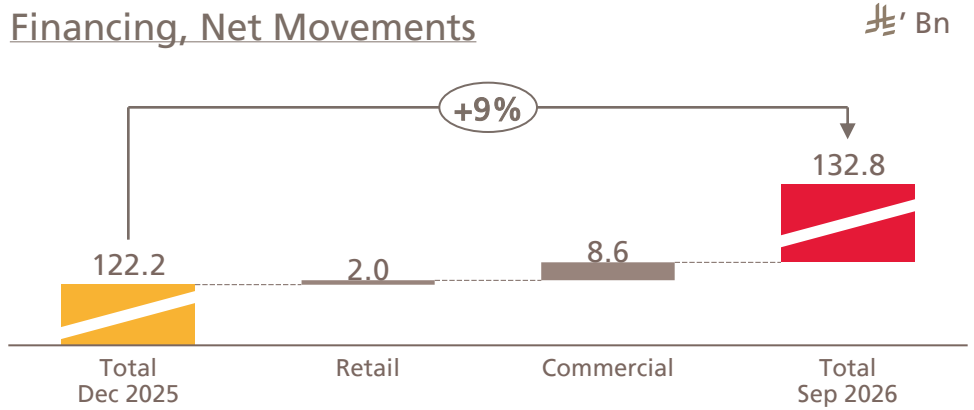


Financial Performance | Financing and Investments

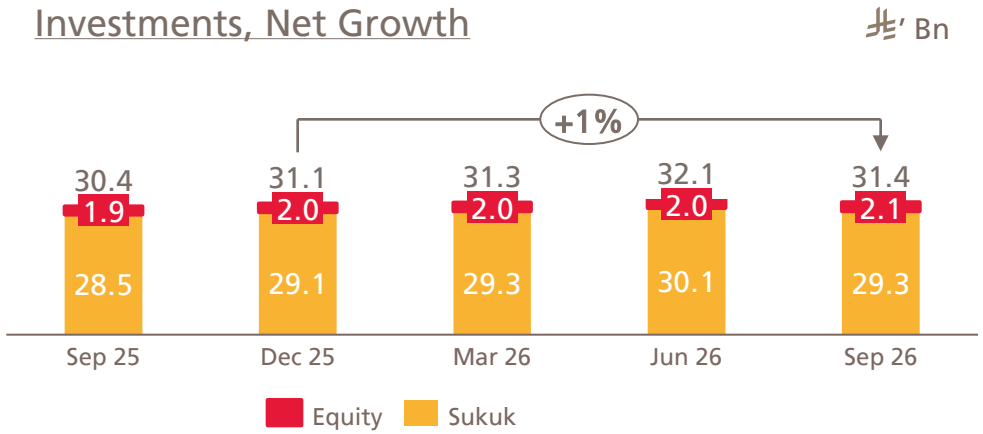
Financing, Net Growth



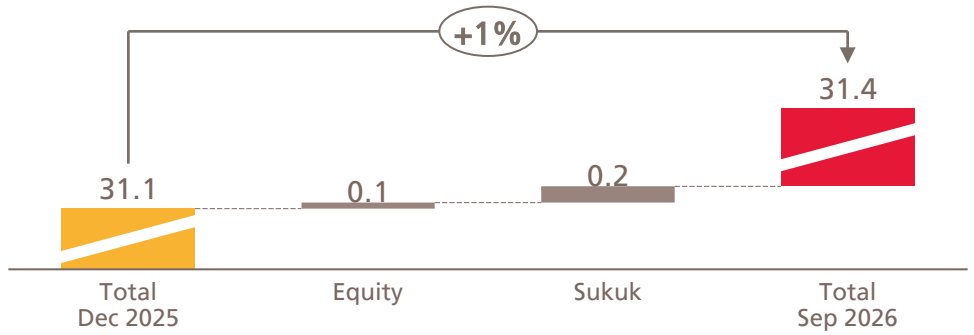
Financing, Net Movements



Investments, Net Growth



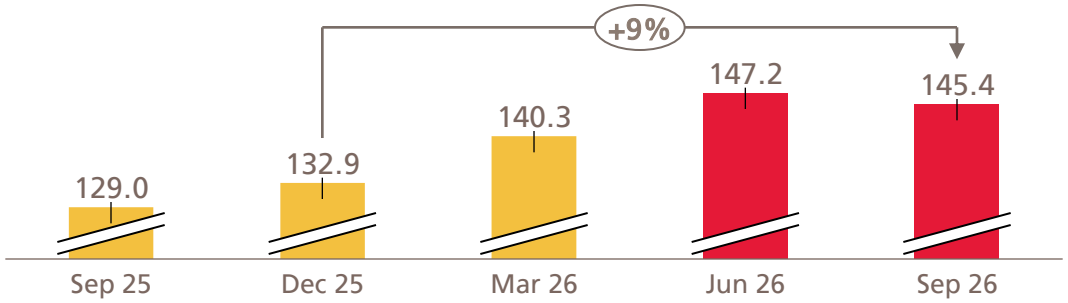
Investments, Net Movements



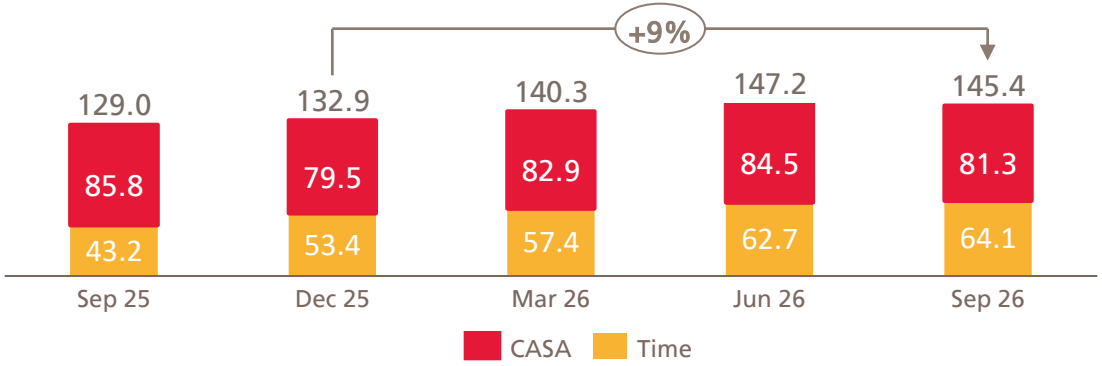
Financial Performance | Customers' Deposits

Steady growth in total deposits driven by time deposits

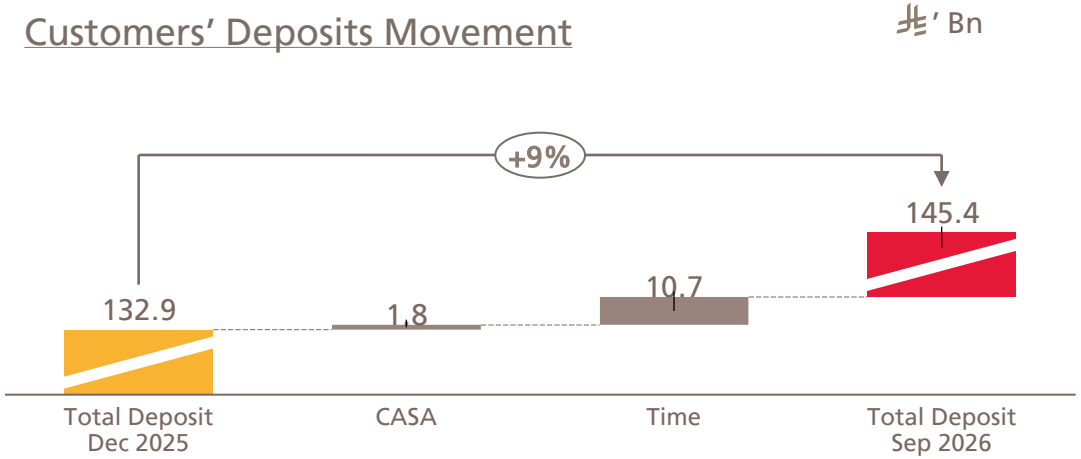
Total Customers' Deposits



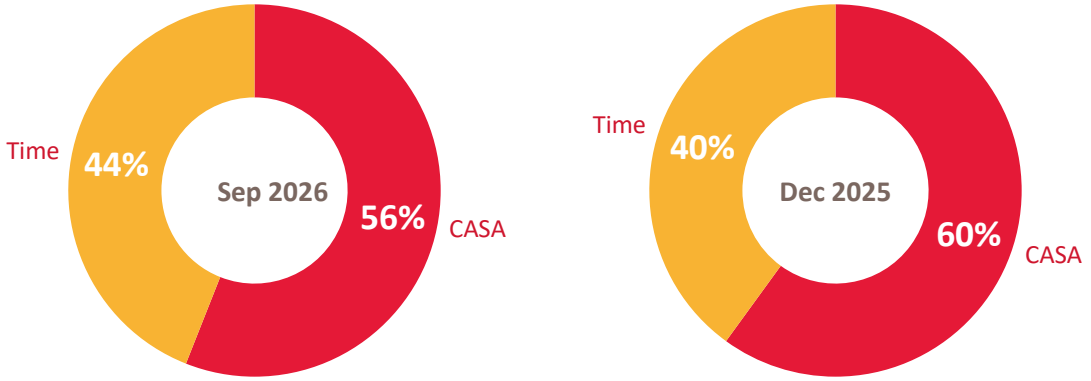
Customers' Deposits by type



Customers' Deposits Movement



Customers' Deposits Composition

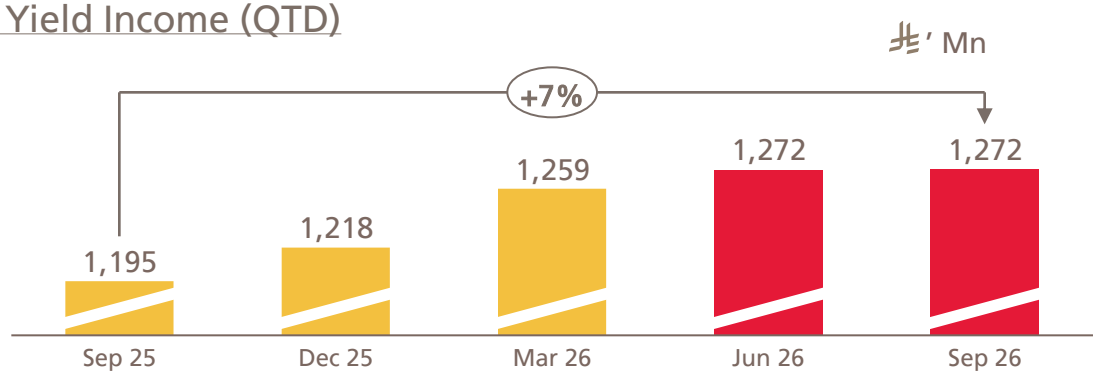


Financial Performance | Net Income Highlights

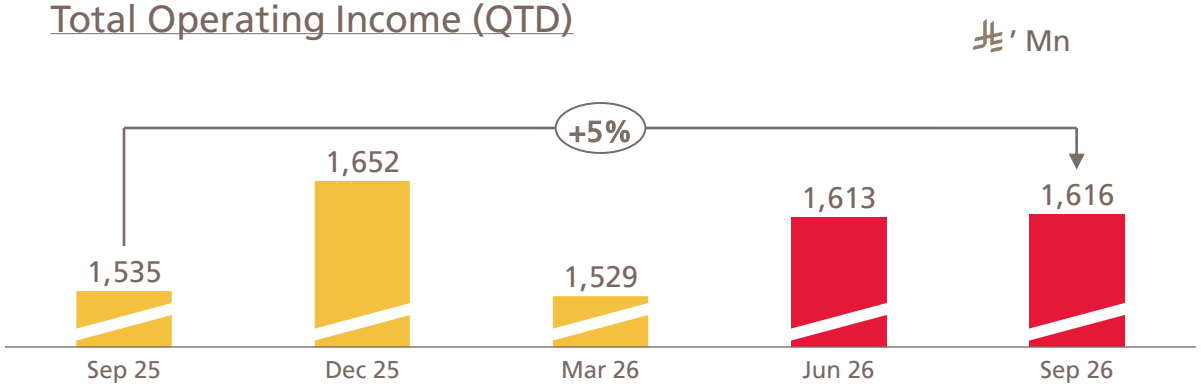
Strong net income growth boosted by higher net yield income

﷼ ' Mn (YTD)	Sep 2026	Sep 2025	Change	%
Net yield income	3,803	3,533	270	8%
Non yield income	956	1,006	(50)	-5%
Operating income	4,759	4,539	220	5%
Operating Expenses	2,021	1,915	106	6%
Impairment charge for ECL	210	135	75	56%
Total Operating Expenses	2,231	2,050	181	9%
Net income before zakat	2,528	2,489	39	2%
Zakat charge for the period	260	256	4	2%
Net income after zakat	2,268	2,233	35	2%

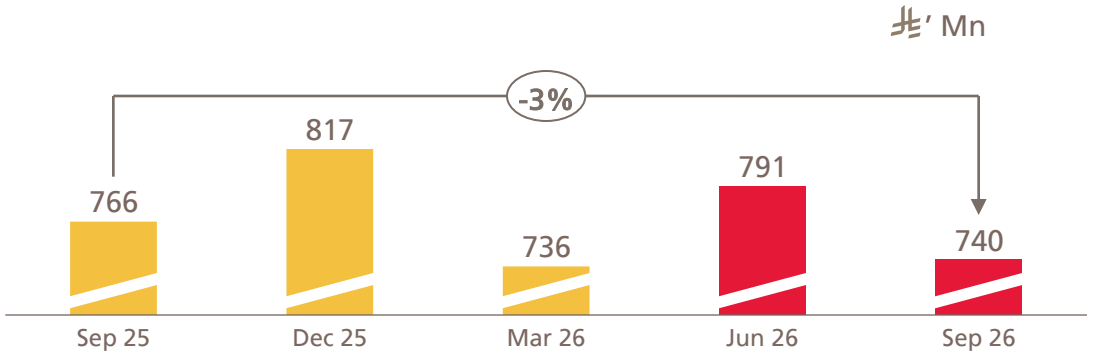
Net Yield Income (QTD)



Total Operating Income (QTD)



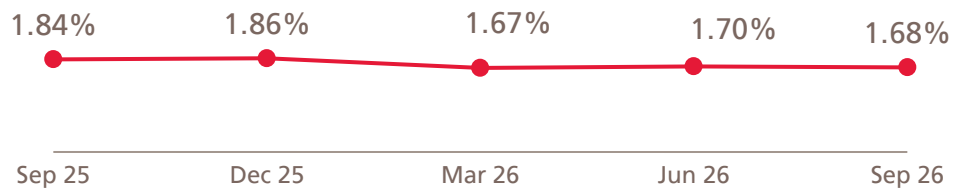
Net Income after Zakat (QTD)



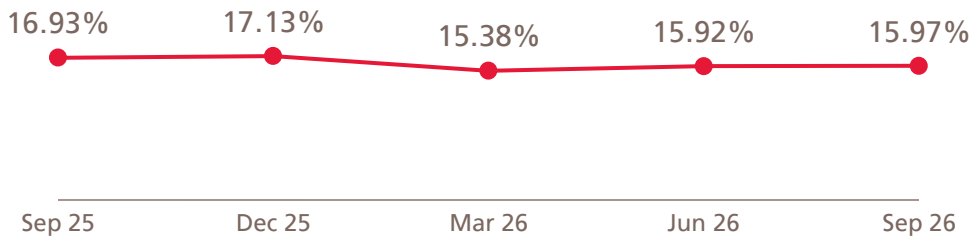
Financial Performance | Return Indicators

Strong and stable return indicators

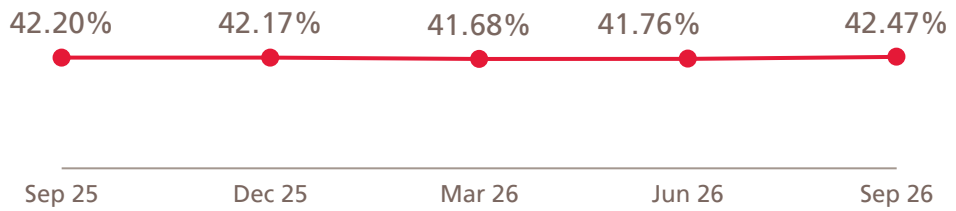
Return on Average Assets (%)



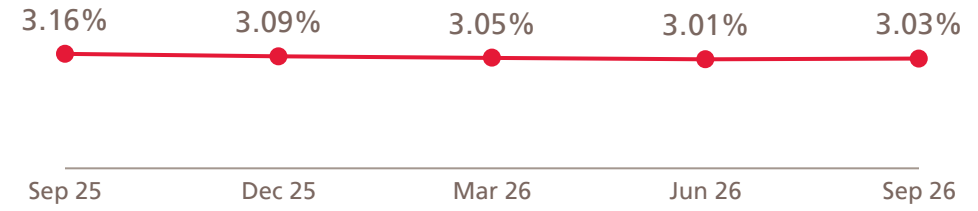
Return on Average Equity (%)



Cost to Income Ratio (%)



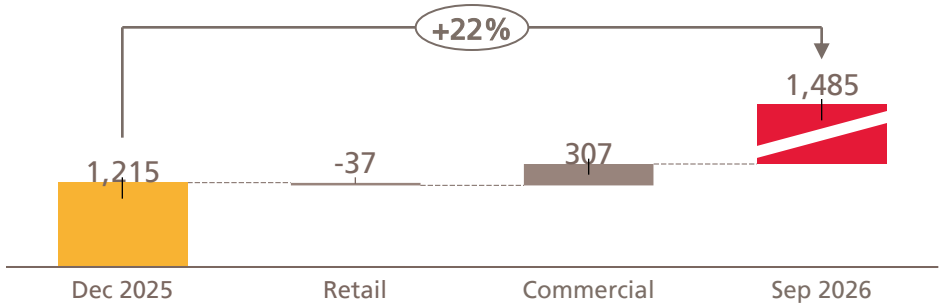
Net Profit Margin



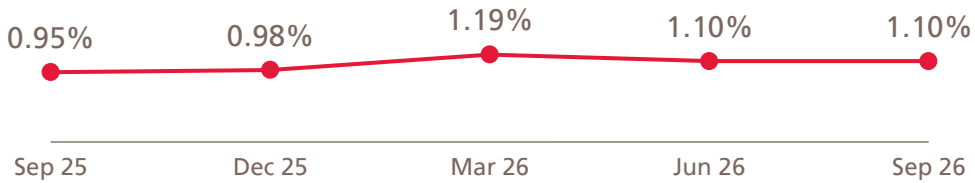
Financial Performance | Asset quality

Movement in NPL

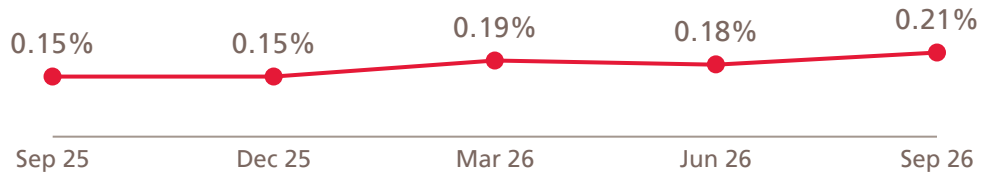
SAR' Mn



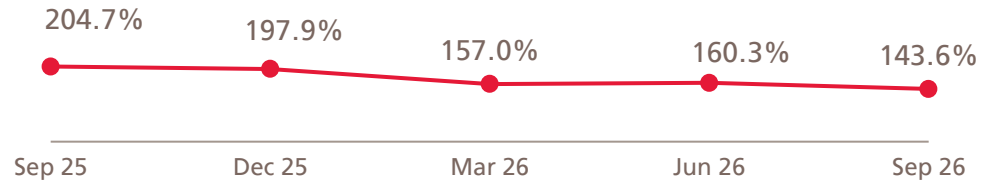
NPL Ratio (%)



Cost of Risk (%)



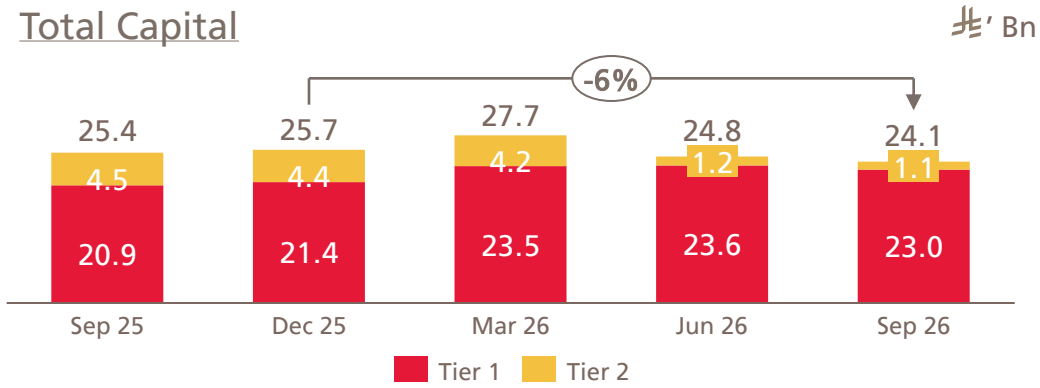
NPL Coverage Ratio (%)



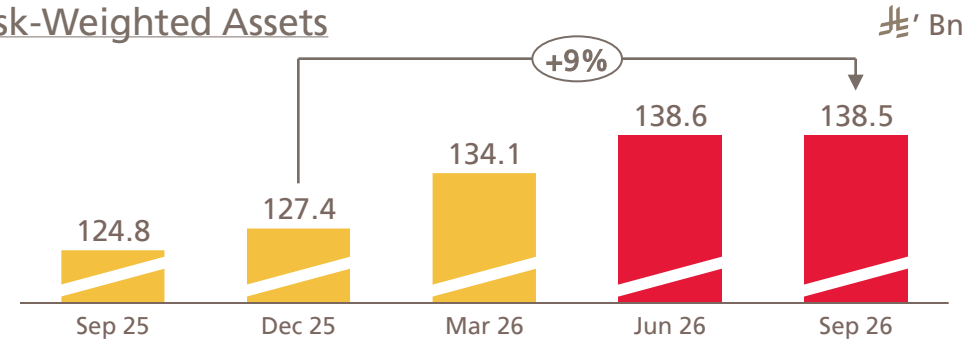
Financial Performance | Capitalization & Liquidity

Capital and liquidity ratios maintained well above regulatory requirements

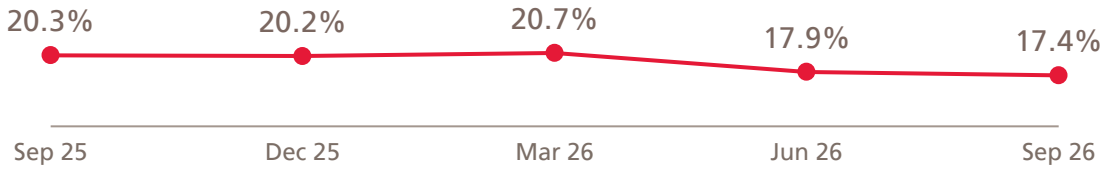
Total Capital



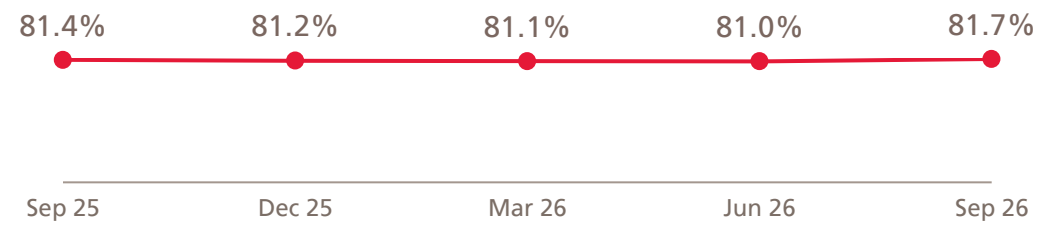
Risk-Weighted Assets



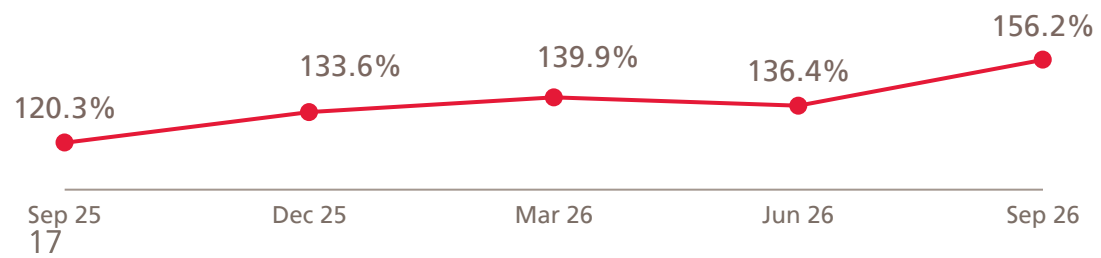
CAR (%)



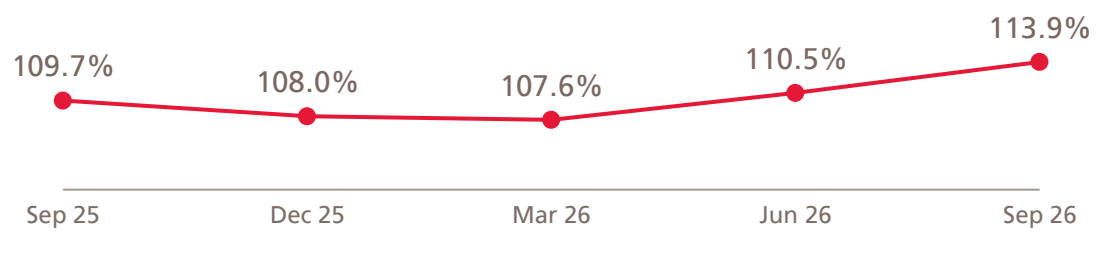
LDR (%)



LCR (%)



NSFR (%)





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Appendix

Bank Albilad's Sustainability Framework and Performance

Bank Albilad is currently formalizing its approach to advancing sustainable development across the Kingdom. Set out below is the Bank's sustainability business model, which defines what sustainability means for the Bank and highlights its material environmental, social and governance (ESG) topics.





Link to 2024 Sustainability Report

#البلاد_مبادرة
برنامج المسؤولية المجتمعية

بنك البلاد
Bank Albilad

Program & Inititative 110


Sustainable Ehram Initiative


Supporting the Medina Vision Association An audio book device with 275 devices 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 (Rawdat Umm Al Shuqoog)


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'akhi Society for the elderly


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


Supporting the government social fund


Fathkuroni App.


Environment sustainability & food security research chair


Financial and savings awareness curriculum initiative


Albilad tree-planting Campaign in Al-Ula

Association support Thank you for the food bank

E-Commerce research chairs

Sponsorship of Al Baraha Festival in Qatif


Sponsoring the Mowaamah App that seeks to empower people with disabilities


Sponsorship of Princess Noura Award for Women's Excellence


Al Khobar Corniche Afforestation Initiative


Scholarship Programs


Supporting patients in needs


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


Printing and publishing Sharia Banking Standard book


Entertainments for the Sons of Martyrs


Supporting afforestation initiatives and seminars


Donation to the 6th National Campaign for Charitable Work via the Ihsan Platform


& The Development Empowerment Initiative with the Restoration Charity Association


Holding Albilad Hackathon for Islamic Banking


Enjaz Ramadan basket


Institutional Excellence Partner Sponsorship Agreement for Tarmeem Association


Waste recycling initiative in Albilad Tower


Bank Albilad donated 10 million riyals to the Jood Charitable Housing Platform


Medical Equipment for Mua'afa Program

Medical Equipment for Mua'afa Program

Social & Medical Equipment for the blind

Ajyal food conservation campaign

Albilad Ramadan basket

Alwasiyah App.

The Marathon for people with disability Initiative

Support of Medicine supply in Mekkah

Under water cleaning initiative An initiative aimed to collect more than half a ton of waste from the seabed in the Eastern Province

Support for the Martyrs, Injured, Prisoners, and Missing Persons Fund

A partnership with the Rheumatology Association to support joint replacement surgeries for rheumatic 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 Ehsan 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 Masajeduna Society with cars

Leading women crafts training

Islamic Banking Dictionary

Organizing visits for academics interested in Islamic Banking

Support Cancer Patients

Traffic Awareness campaign

BAB Ramadan basket 2026

Support of Imatah Association Supporting Imatah Association in producing a promotional video for the association to contribute to spreading awareness about the importance of clean 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 Taheel 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 Mubadarah program For physical therapy clinics with the Association of Children with Disabilities

Sponsorship of International Day Activities for multiple sclerosis

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 (Ensan) 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

Productive Families Kiosks Initiative in Makkah

Albilad Pilgrims Gifts from Bank Albilad

Albilad 5000 Tree-Planting Campaign

Together for Green Coast Initiative plating 5,000 Mangrove Tree

Albilad Hackathon
Fintech

Albilad Hackathon for Fintech 2025

Albilad Gray Water Initiative in Riyadh

Albilad Verse Saving Summer Camp

Protecting Al-Kada Initiative in Unaizah

Bilad Volunteer Campaign for Environmental Awareness in Riyadh

Ramadan basket 2025

Albilad Saving
Hackathon

Plastic Bottle Recycling Machine

Sponsoring Summer Clubs for Children with Down Syndrome

Our success together initiative to develop the parks in Asir province for people with disability

Pilgrim gift from Bank Albilad

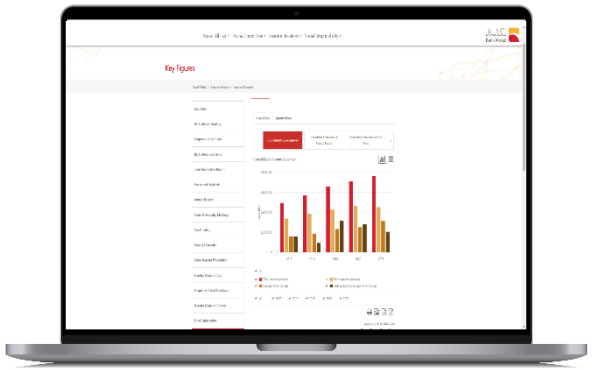
Investor Relations Contacts

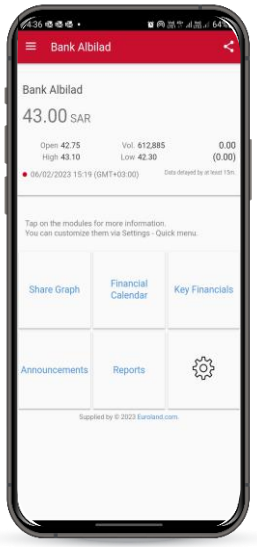
Investor Relations Email

IR@bankalbilad.com.sa

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

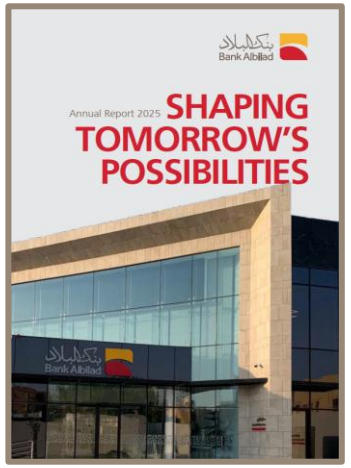
Investor Relations Webpage







Link to 2024 Sustainability Report



Link to 2025 Annual Report

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