

Investment Opportunity

A Strong Platform for Sustainable, Innovation-Driven Growth

Bank Albilad continues to offer a compelling investment opportunity grounded in financial strength, customer-centric innovation, and a commitment to ethical and sustainable banking. Guided by a long-term strategy that aligns with Vision 2030, the Bank has built a resilient foundation capable of delivering value across economic cycles.

A Solid and Resilient Financial Profile

The Bank's financial performance in 2025 reflects consistent momentum and disciplined growth. Revenue increased by 9% during the year, reaching **ﷲ 6,192 million**, while profitability indicators such as EPS continued their upward trajectory. A diversified income base, spanning retail, corporate, investment, and treasury services, strengthens stability and reduces exposure to market fluctuations. This balanced portfolio enables Bank Albilad to navigate evolving market conditions while sustaining long-term value creation.

Driving Innovation Through Strategic Investments

Innovation remains a central pillar of Bank Albilad's strategic direction. The Bank continues to advance its digital-first model, supporting national initiatives such as the Financial Sector Development Program. Through platforms like the Horizons Innovation Centre, the Bank accelerates collaboration with fintechs and innovation partners, expanding its capacity to design and deploy next-generation financial solutions. These investments reinforce Bank Albilad's competitive edge and position it as a leading driver of digital transformation in the Saudi banking sector.

Expanding and Strengthening a Loyal Customer Base

Bank Albilad's ability to attract and retain a growing customer base is rooted in its focus on tailored, customer-centric financial solutions. From advanced digital channels to specialized offerings across key segments, the Bank's approach enhances client experience and supports sustainable expansion. The Bank continues to record strong engagement metrics and healthy growth in customer base, demonstrating increasing trust in its services and brand.

A Leader in Shariah-Compliant Financial Solutions

As one of the Kingdom's prominent Shariah-compliant banks, Bank Albilad offers a comprehensive suite of innovative products aligned with evolving customer expectations and market demand.

The Bank is strategically positioned to benefit from the continued expansion of the Saudi economy, especially as demand for Shariah-compliant finance grows across retail, corporate, and treasury.

Commitment to Sustainability and Responsible Banking

Sustainability principles are deeply embedded in the Bank's operating model and governance practices. Ongoing enhancements to ESG frameworks reinforce Bank Albilad's commitment to responsible banking, environmental stewardship, and social impact. Initiatives across community development, ethical financing, and operational excellence reflect the Bank's ambition to contribute positively to society while maintaining long-term business resilience.

A Compelling Proposition for Long-Term Investors

With its strong financial fundamentals, digital innovation strategy, and leadership in Shariah-compliant and sustainable banking, Bank Albilad offers an attractive long-term investment opportunity. The Bank's continued focus on growth, resilience, and responsible value creation positions it well to deliver sustainable returns in the years ahead.

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