Operational Summary

Bank Albilad's 2025 performance was driven by tight orchestration across Retail, Corporate, and Treasury, one operating engine, three complementary roles.

Retail deepened customer reach and digital adoption, Corporate advanced client solutions and origination quality, and Treasury safeguarded liquidity and income diversification. Together, they sustained momentum and strengthened the franchise's resilience.

Our execution was underpinned by capable teams, disciplined governance, and a scalable digital backbone. We continued to raise the bar on service quality, process efficiency, and risk management while investing in talent, analytics, and automation to keep pace with client needs and regulatory expectations.

Partnerships remained central to impact. Collaboration with national programs, ecosystem partners, and technology providers helped translate strategy into measurable customer value, supporting inclusion, enterprise growth, and a more seamless banking journey.

Looking ahead, we will keep converting focused execution into future opportunity, elevating customer experience, sharpening operating efficiency, and reinforcing balance-sheet strength as we shape tomorrow's possibilities across the franchise.

Retail Banking

2025 Highlights

- Deposits outpaced market growth across the year
- Real Estate Finance sales +9% vs. market (YTD)
- End-to-end digital sales penetration up YoY for Personal Finance and Credit Cards
- Launched Samsung Pay, Travel Pass, Supplementary Cards, and Installment Program
- Travel Pass named VISA "Best Innovative Product 2025"
- Introduced tiered pricing for Business Return deposits
- Enhanced Wakalah propositions (tiered base pricing, monthly profit feature)
- Enabled SADAD for Auto Lease customers
- Introduced Personal Finance for self-employed customers; executive-office access for UHNW
- Launched REDF additional subsidy for Ministry of Defense employees; continued strong uptake of REDF programs
- Rolled out credit-card limit increase, direct-debit, and automated migration from Tamkeen to Tamkeen+
- Quick Financing Program for private-banking customers and a deferring product for Personal Finance

In 2025, the Retail Banking Group (RBG) remained a primary engine of asset/liability growth and digital adoption at Bank Albilad. Momentum was broad-based: deposits expanded faster than the market, Personal Finance outpaced sector growth, and Real Estate Finance delivered outperformance vs. market (YTD). While still a relatively new player in cards, Albilad scaled its portfolio and features, anchored by Tamkeen+ and the award-winning Travel Pass, and deepened end-to-end (E2E) digital origination across Personal Finance and Credit Cards.

Outperforming the Market

- Deposits ↑ faster than market
- Personal Finance ↑ faster than market
- Real Estate delivered outperformance vs. market

Product Depth, National Alignment

RBG's roadmap balanced growth with national priorities. A significant share of Real Estate sales came through REDF programs, including the additional subsidy for Ministry of Defense employees launched this year, directly supporting the Kingdom's homeownership goals. For everyday banking, the Group introduced a deferring product in Personal Finance and a Quick Financing Program for private-banking customers. Operational ease improved with SADAD enablement for Auto Lease customers.

Deposits & Savings Propositions

Deposit value was sharpened through tiered pricing on the Business Return product, while Wakalah propositions added tiered base pricing, a monthly profit payment feature. Retail deposit products, including Awaed Albilad and Zood Savings, continued to expand their customer base during the year.

Cards & Payments: Launches and Lift

The year saw the launch of Samsung Pay, Travel Pass, Supplementary Cards, and an Installment Program, paired with meaningful feature upgrades, including credit-limit increases and greater repayment flexibility.

Travel Pass Card

Awarded VISA
"Best Innovative Product 2025"

Digital Sales & Experience

End-to-end digital origination rose year-on-year across Personal Finance and Credit Cards, reflecting a deeper push on digital channels and a smoother journey from application to fulfillment, without compromising compliance.

Affluent & UHNW Focus

RBG broadened tailored solutions for premium clients, introducing a Personal Finance product for the self-employed and airport executive-lounge access for UHNW individuals, strengthening relationship depth and service quality at the top end of the franchise.

Corporate Banking

The Corporate Banking Group (CBG) continued to strengthen its role as a pivotal connector between the Bank and its diverse corporate clientele throughout 2025. The Group diligently fostered relationships across various sectors, including large corporates, Medium, Small, and Micro Enterprises (MSMEs), Funds and REITs, and governmental bodies. All operations were maintained in full compliance with Sharia principles while driving forward the Bank's innovative financial solutions.

CBG's strategy in 2025 maintained a significant focus on MSMEs. The Bank views this segment as crucial for client base expansion, supporting their business activities until they achieve large corporate status. This ongoing strategy aims to maximize the benefits derived from increasing the clientele base for both the MSME and large corporate segments.

The Group's activities directly support the national objectives outlined in Vision 2030, reinforcing its core mission of driving institutional revenue and supporting major projects, while remaining key to MSME financing.

Digital Transformation and Innovation

In line with the theme of the year, CBG dedicated significant effort to systemic enhancements and digital product acceleration in 2025.

Launched Initiatives

Automated Processes (Paperless)	Automating the issuance of several products and processes.
Automated Supply Chain Finance	launch a new, fully automated Supply Chain Finance product
Enhancing Syndicated Financing System	CBG is currently enhancing the Syndicated financing system to activate and allow the Agent Bank role.
Corporate Credit Quality	New roles of the Corporate Credit analytical unit to enhance the quality of credit proposals.

Data & Quality Enhancement

The Bank is enhancing its internal processes, including the upgrade of the Syndicated financing system to support the Agent Bank role and the full implementation of new roles within the Corporate Credit analytical unit to boost the quality of credit proposals.

Risk, Governance, and Sustainability

The Bank continually integrates best-practice governance and risk controls into its operational model. In 2025, a critical enhancement took place to embed sustainability considerations within the credit process:

Environmental Risk Assessment
update to the Bank's financing system, by including the assessment of environmental risks within the approval system.

Employee Development and Talent

CBG maintains a deep commitment to enhancing the skillsets and fostering the development of its ambassadors. In 2025, the team of 140 employees engaged in comprehensive professional development programs.

CBG Training and Development 2025

140
Total Employees

425
Total Training Days

3.1
Average Training Days per Employee

2,550
Total Training Hours

18.21
Average Training Hours per Employee

Key Professional Development Focus Areas

Training spanned advanced cash-flow and credit analysis, problem-loan early warning, SPV structures in real-estate financing, Six Sigma, PMP, SIBOS, as well as programs delivered through leading bank academies, building both technical depth and execution discipline across the team.

Treasury

Throughout 2025, the Treasury division reaffirmed its role as a core driver of Bank Albilad's financial resilience and strategic growth.

The division remained central to maintaining a strong liquidity position, managing market exposures, and delivering exceptional returns through balance sheet management, disciplined investment, trading and selling activities.

The year was characterized by transformative economic momentum within the Kingdom and global uncertainties. As national development initiatives advanced, financing requirements expanded across non-oil sectors, creating market conditions in which financing growth outpaced deposit generation. Against this backdrop, Treasury ensured that the Bank maintained a solid liquidity posture by proactively accessing diversified funding markets. The issuance of USD AT1 Sukuk issuance was a defining milestone, allowing the Bank to tap into new investor base while securing competitive funding costs. Treasury launched Certificate of Deposit (CD) program, which increased short to medium term funding market access. These actions strengthened capital, liquidity management resilience and supported responsible balance sheet growth targets.

Strategic Contribution and Income Generation

Treasury delivered a notable performance during the year, supported by consistent execution against well-defined income targets. The Sukuk investment portfolio continued to be the largest contributor towards Treasury asset growth and remained a key component of steady accrual income. Derivative book growth started to contribute towards the bottom-line.

Targeted performance objectives guided strategic decisions across all income categories:

+16%
Sukuk Investment

+3%
Return from Assets

Strengthened Governance and Risk Discipline

Risk management and governance continued to advance as foundational priorities. The Trading Desk Framework, rolled out in 2024, remained instrumental throughout 2025 in enhancing operational transparency, risk infrastructure and regulatory alignment.

Liquidity management resilience and funding market access remained a major focus area.

The introduction of new hedging solutions broadened the Bank's ability to meet the evolving needs of corporate clients seeking to mitigate market exposures.

Capability Building and Talent Empowerment

The division's performance is underpinned by continuous investment in talent and capability development. During the year, Treasury augmented its team's strength with specialists in Debt Capital Markets (DCM) and Asset-Liability Management (ALM), enhancing the Bank's capability to navigate a more sophisticated financial landscape.

Professional development remained an essential pillar of building treasury team's skillset and capabilities:

- All Treasury employees were nominated for functional training to elevate core expertise.
- Leadership and mid-level management participated in programs exploring emerging applications of artificial intelligence in financial markets.
- Treasury leadership encouraged participation in conferences and workshops addressing global macroeconomic themes, market cycles, and fintech innovation.

In 2025, the Treasury division demonstrated resilience, strategic clarity, and disciplined execution.

By bolstering liquidity foundations, expanding funding tools, advancing governance practices, and investing in human capital, Treasury reinforced its integral role within Bank Albilad and strengthened its capacity to support the Bank's long-term ambitions.