

الابتكار

Innovation



المبادرة

Initiative



المشاركة

Partnership



الإهتمام

Care



المسؤولية

Accountability



الثقة

Trust



قيمنا
Our Values

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 3clients, employees, and shareholders.



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

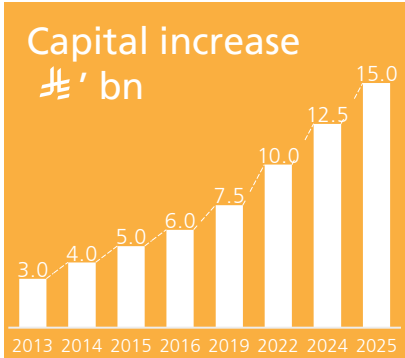
- Sustainable Growth
- Innovative Islamic Banking for SMEs
- Digital Leadership



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 2024

Distribute Interim cash dividends for
the first Half of 2025
Total Dividend
ب.م 675 million

Proposed Interim cash dividends for
the second Half of 2025
Total Dividend
ب.م 825 million



Total Number Of Employees
+3,650

**Bank
subsidiaries**



البلاد المالية
Albilad Capital

انجاز
enjaz

البلاد العقارية
Albilad Real Estate

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




CREDIT RATING

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



BOARD OF DIRECTORS



Mr.
Adeb Abanumai
Vice Chairman – Independent Member



Mr.
Nasser AlSubeaie
Chairman – Non-Executive Member



Mr.
Abdulaziz Alonaihan
Executive Member – Chief Executive Officer



Mr.
Abdulaziz Albassam
Independent Member



Mr.
Haytham AlSuhaimi
Non-Executive Member



Mr.
Muadh Alhusaini
Independent Member



Mr.
Haitham Alfayez
Independent Member



Mr.
Mohammed Abdulrahman
Abdulaziz Alrajhi
Non-Executive Member



Mr.
Nasser AlNasser
Independent Member

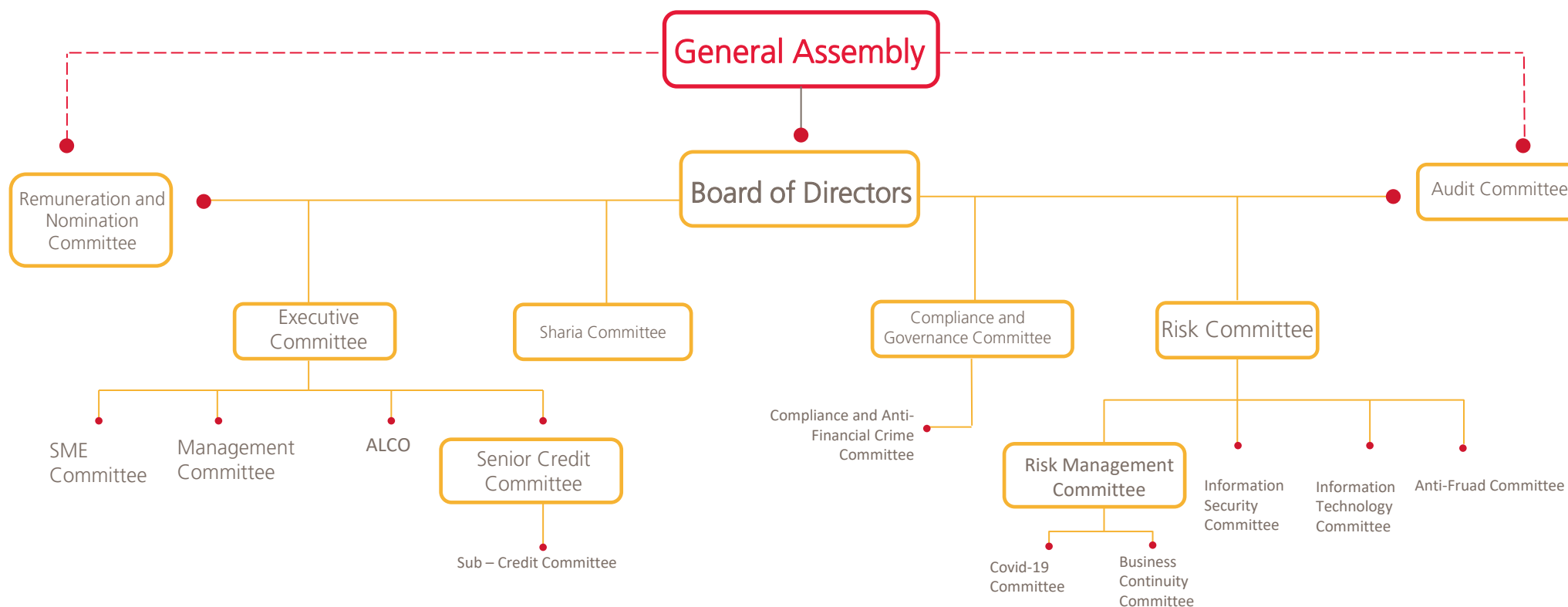


Mr.
Khalid Abdulrahman
Saleh Alrajhi
Non-Executive Member



Mr.
Zaid Algwaiz
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



Mishal Alshorihy
EVP Finance



Samer Farhoud
EVP Treasury



Saad Al Drees
EVP Corporate Banking



Haitham AlMedainy
EVP Human Resources



Waleed AlDhubaib
EVP Retail Banking



Abulaziz AlGhufaili
EVP Technology

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

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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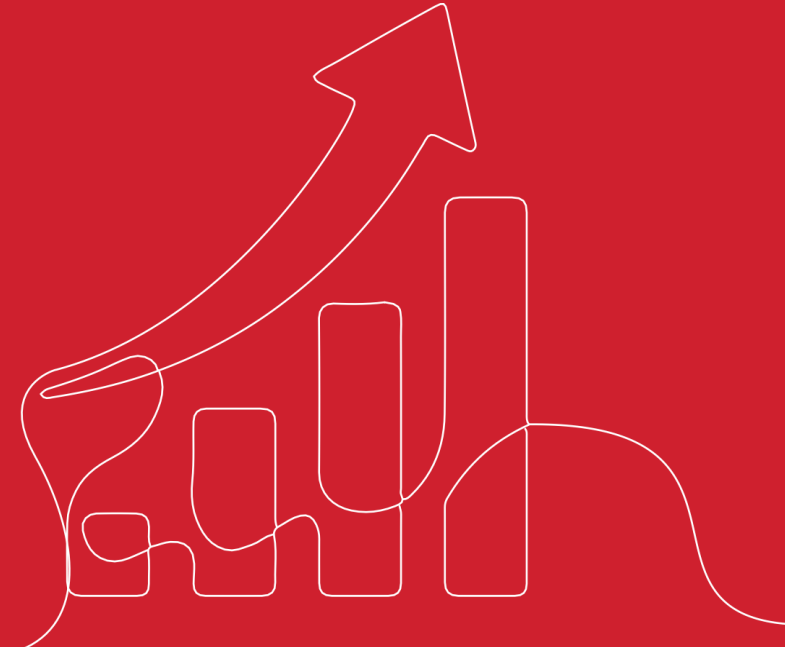


قيمنا
Our Values

بنك البلاد
Bank Albilad



Financial Performance

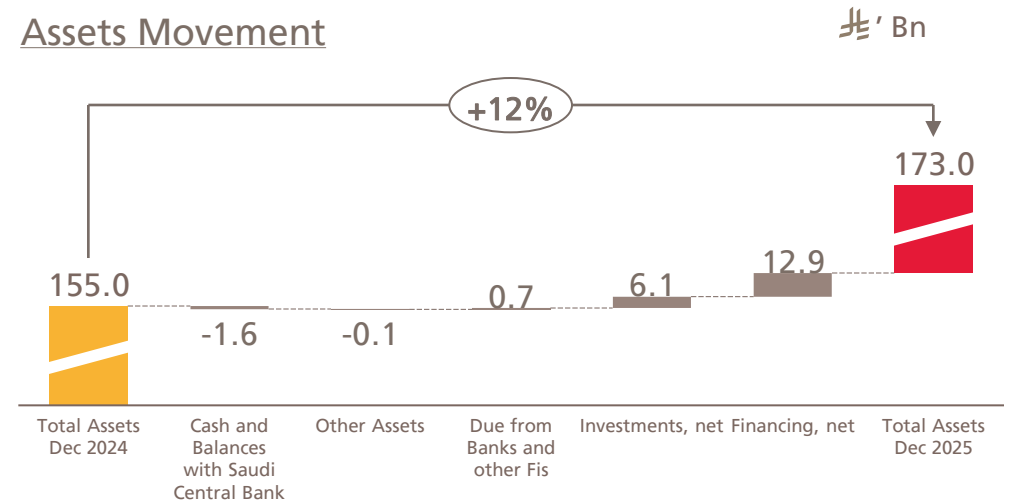


Financial Performance | Balance Sheet Highlights

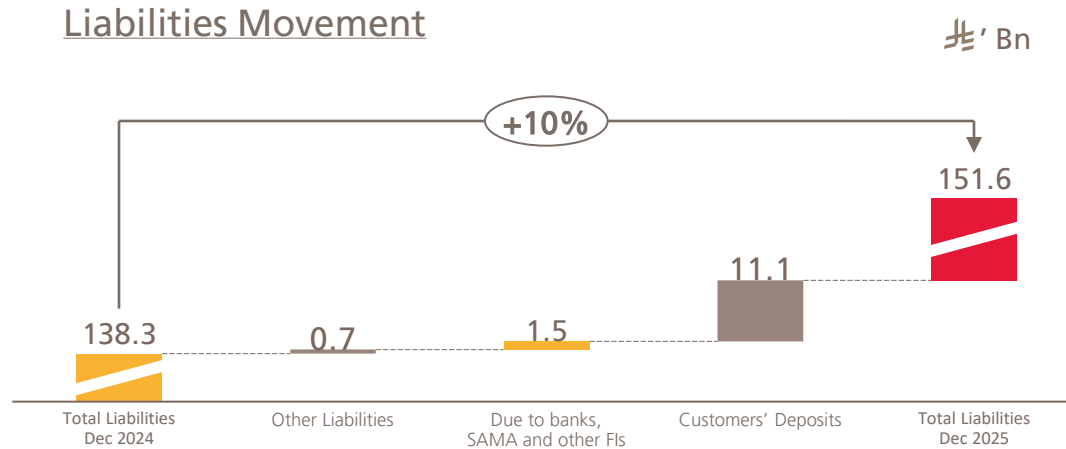
Steady growth in financing, investment and customers' deposits

ﷲ' Mn	Dec 2025	Dec 2024	YTD%
Due from banks and other Fis	5,883	5,099	15%
Investments, net	31,123	25,032	24%
Financing, net	122,188	109,304	12%
Total assets	172,972	154,965	12%
Due to banks, SAMA and other Fis	6,983	5,493	27%
Customers' deposits	132,879	121,776	9%
Total liabilities	151,616	138,272	10%
Equity attributable to the shareholders of the Bank	18,918	16,693	13%
Tier 1 Sukuk	2,438	-	100%
Total equity	21,356	16,693	28%

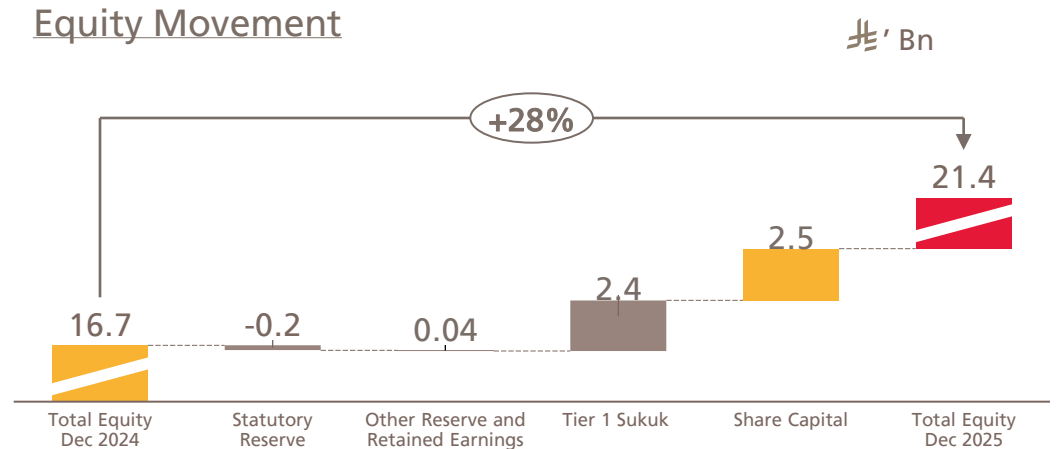
Assets Movement



Liabilities Movement



Equity Movement

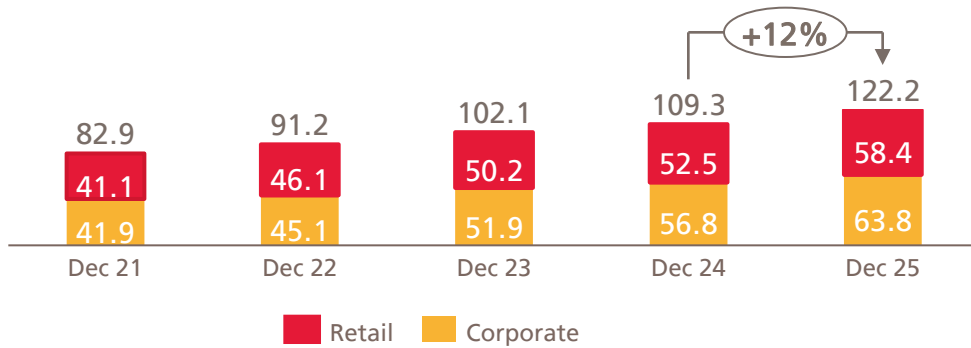


Financial Performance | Financing and Investments



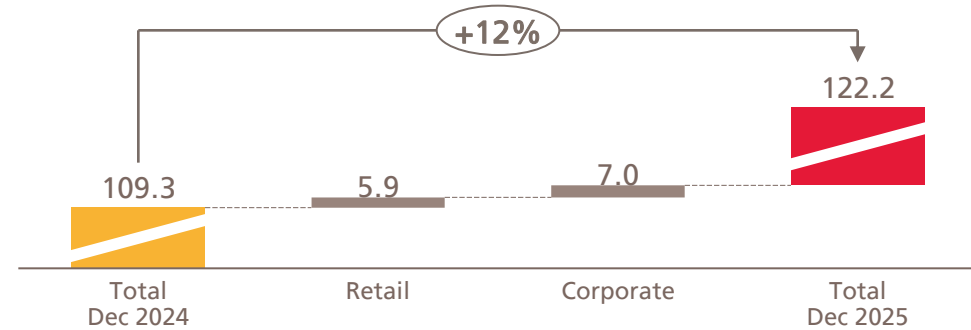
Financing, Net Growth

₹' Bn



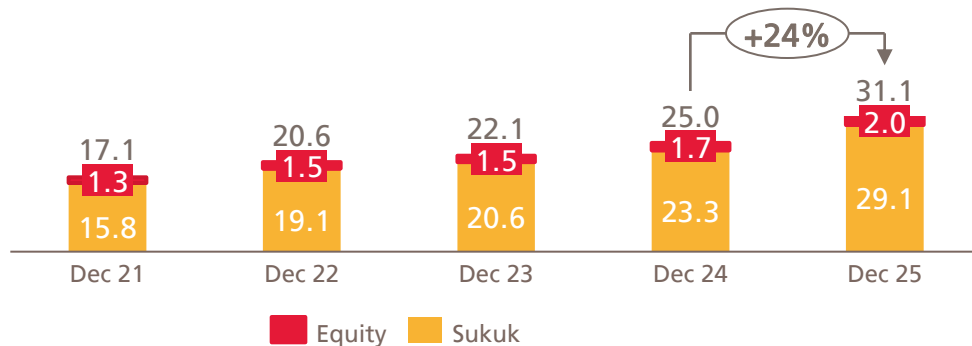
Financing, Net Movements

₹' Bn



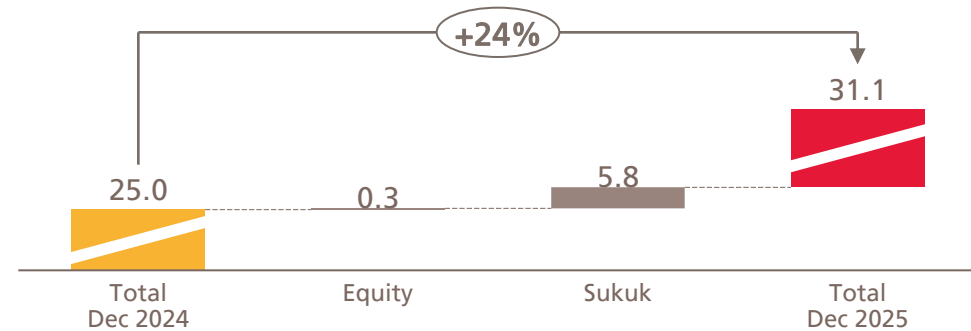
Investments, Net Growth

₹' Bn



Investments, Net Movements

₹' Bn

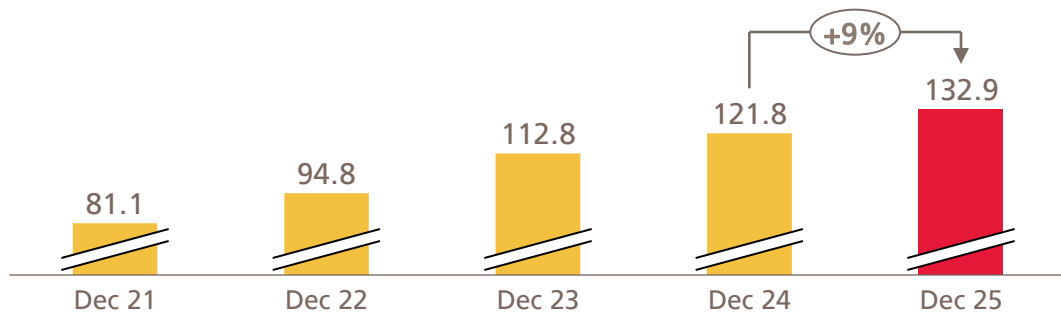


Financial Performance | Customers' Deposits

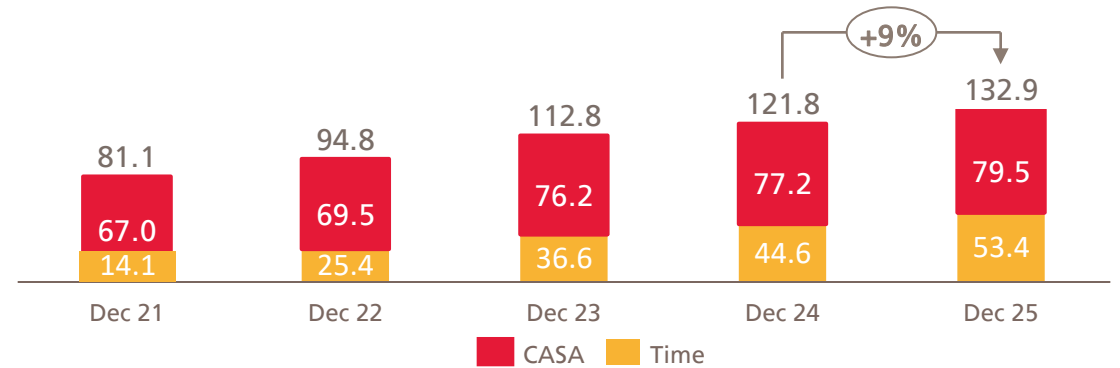
Steady growth in total deposits driven by CASA



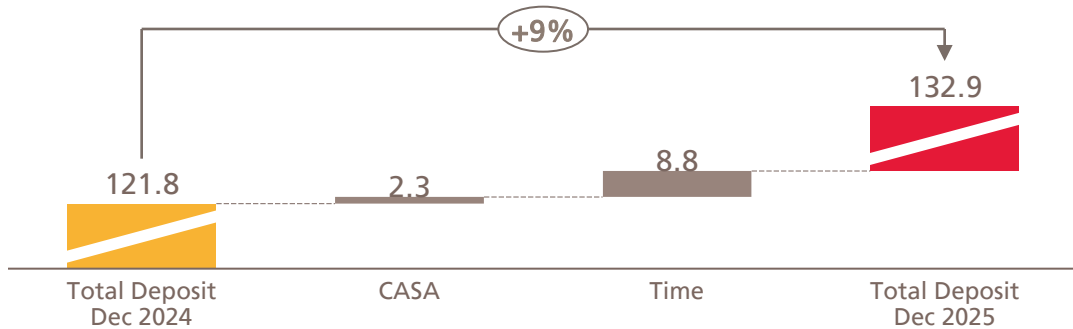
Total Customers' Deposits Bn



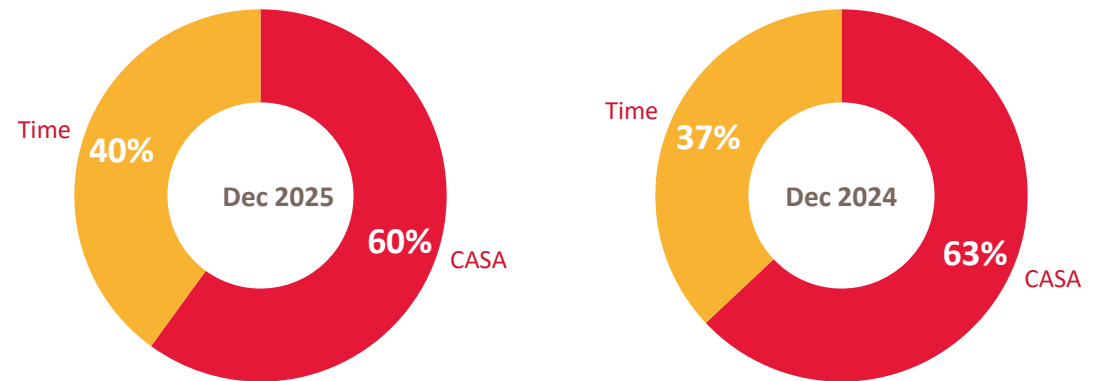
Customers' Deposits by Type Bn



Customers' Deposits Movement Bn



Customers' Deposits Composition



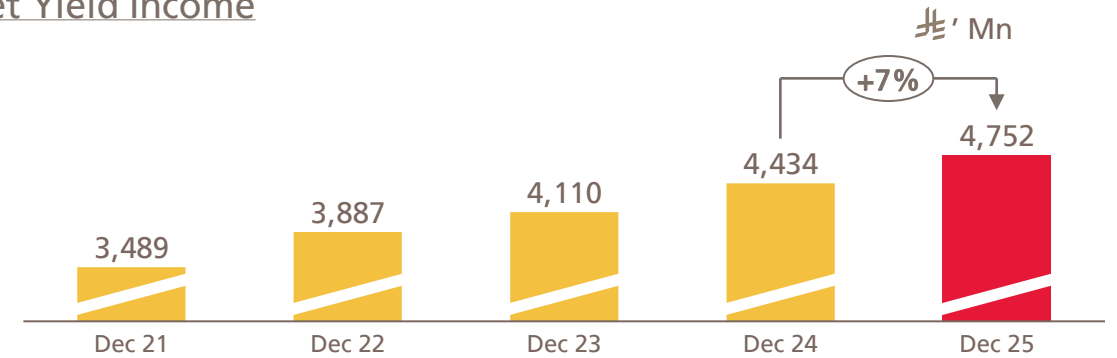
Financial Performance | Net Income Highlights

Strong net income growth boosted by higher net yield income

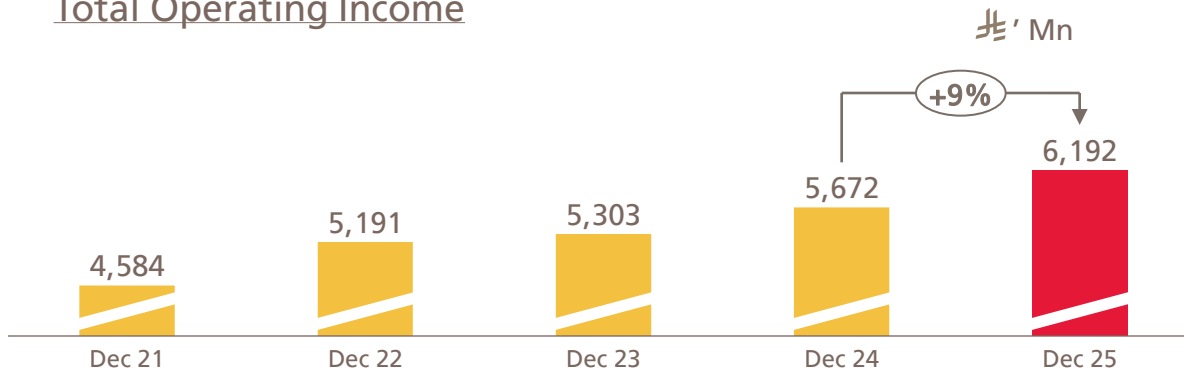


ﷲ ' Mn	Dec 2025	Dec 2024	Change	%
Net yield income	4,752	4,434	318	7%
Non yield income	1,440	1,238	202	16%
Operating income	6,192	5,672	520	9%
Operating Expenses	2,611	2,413	198	8%
Impairment charge	181	130	51	39%
Total Operating Expenses	2,792	2,543	249	10%
Net income before zakat	3,400	3,129	271	9%
Zakat charge	350	322	28	9%
Net income after zakat	3,050	2,807	243	9%

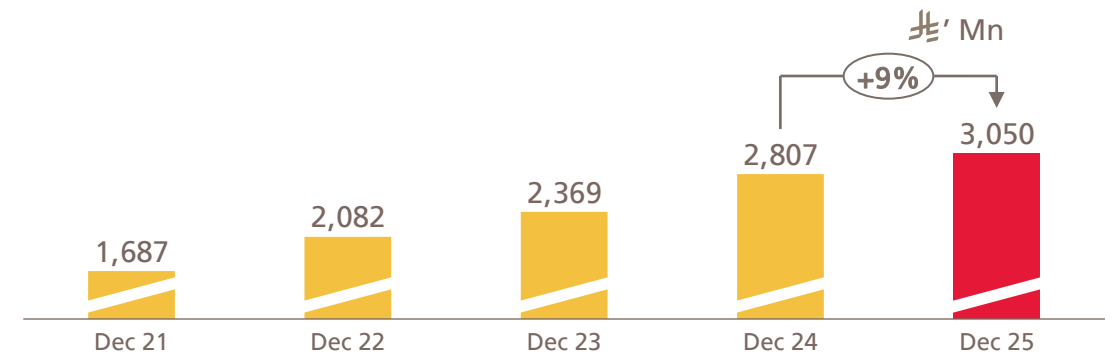
Net Yield Income



Total Operating Income



Net Income after Zakat



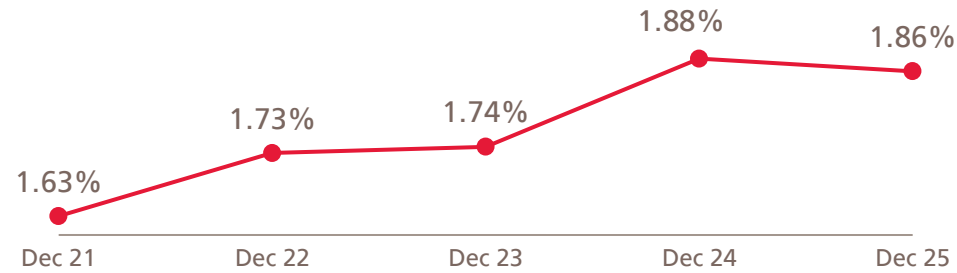
Financial Performance | Return Indicators

Strong and stable return indicators

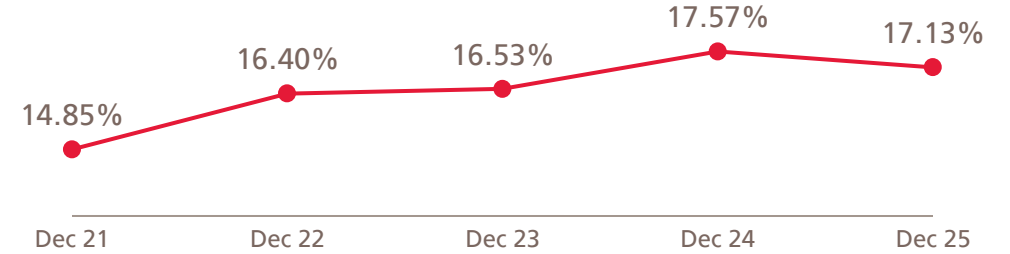


- Steady ROAA and ROAE at 1.86%, 17.13% respectively.

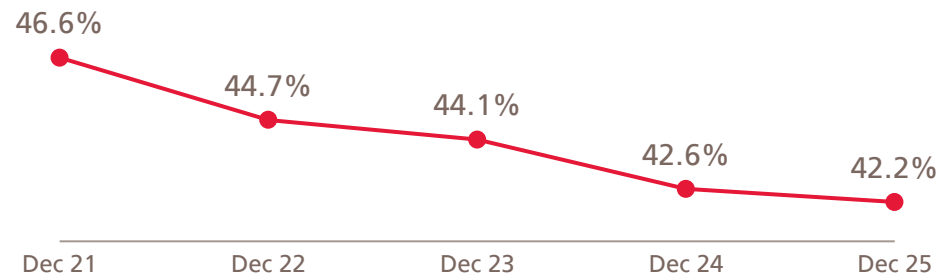
Return on Average Assets (%)



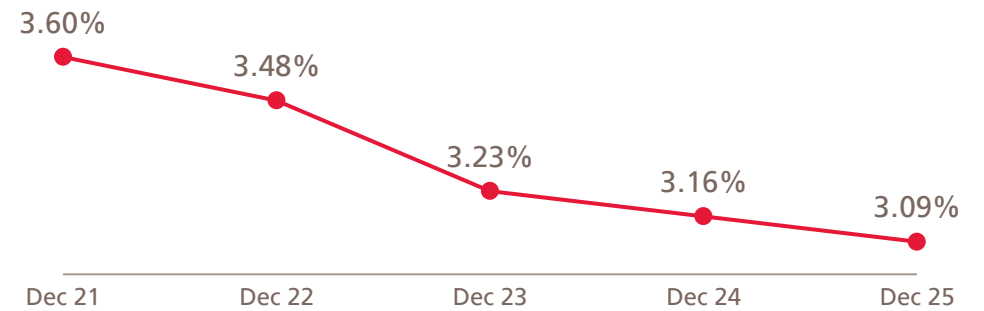
Return on Average Equity (%)



Cost to Income Ratio (%)



Net Profit Margin

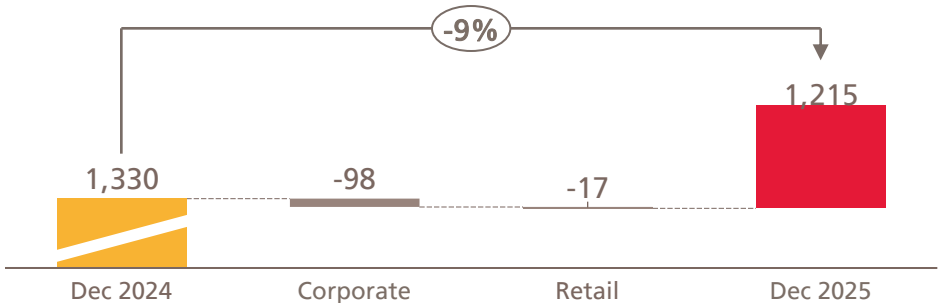


Financial Performance | Asset quality

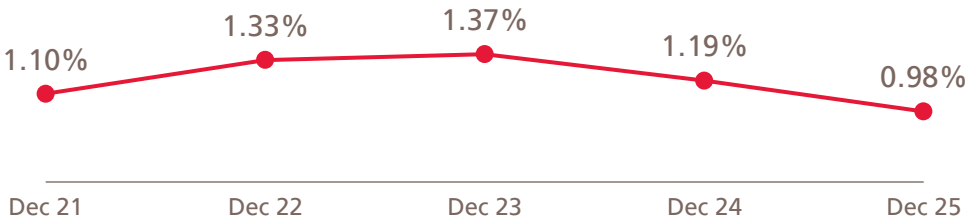


Movement in NPL

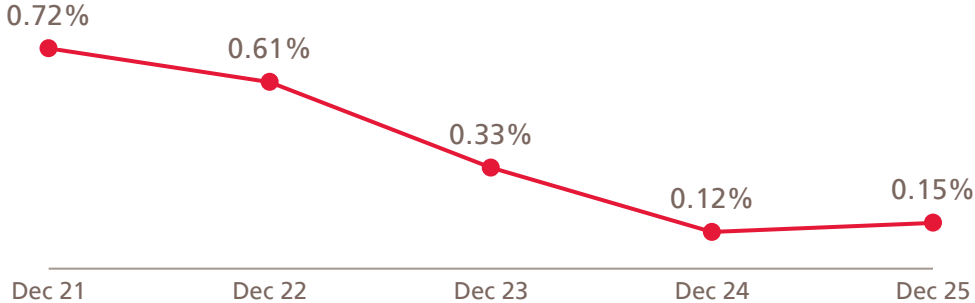
ﷲ ' Mn



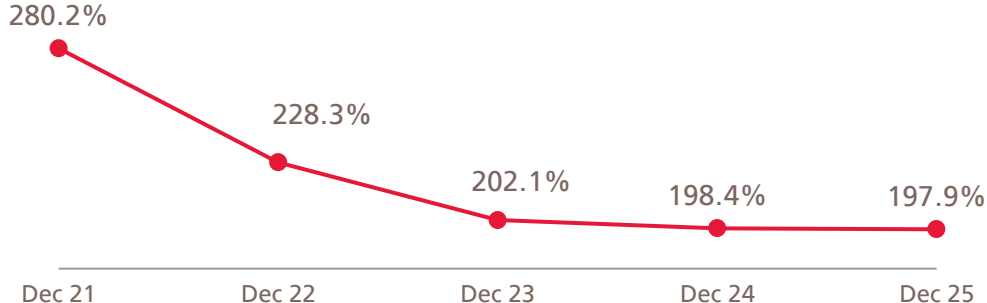
NPL Ratio (%)



Cost of Risk (%)



NPL Coverage Ratio (%)

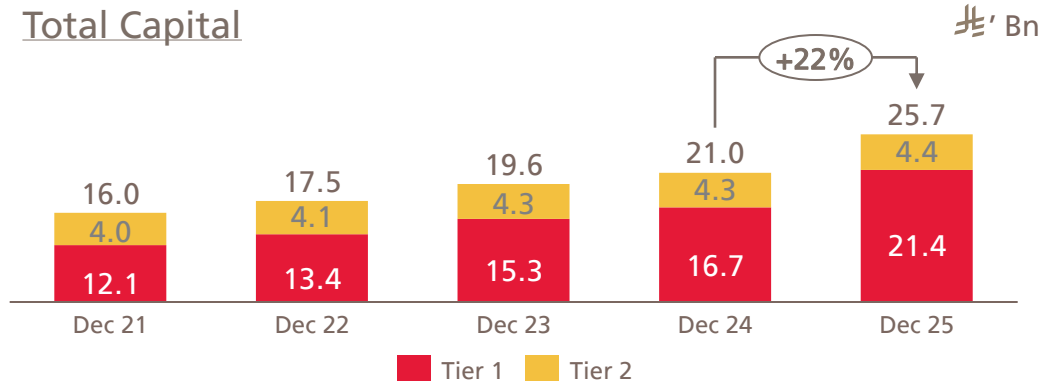


Financial Performance | Capitalization & Liquidity

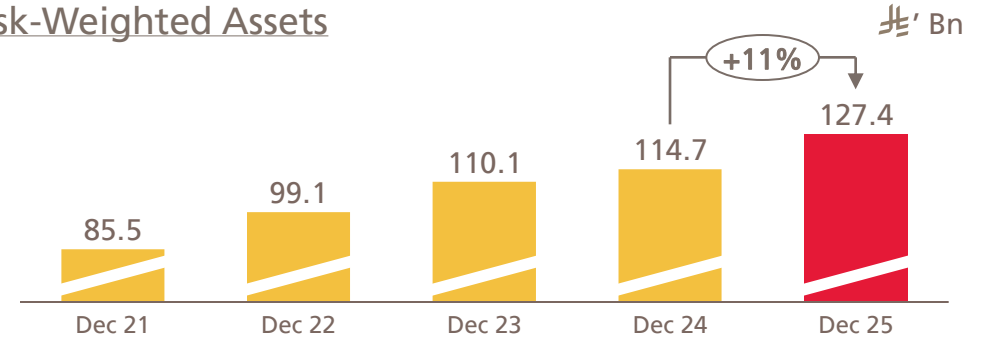
Capital and liquidity ratios maintained well above regulatory requirements



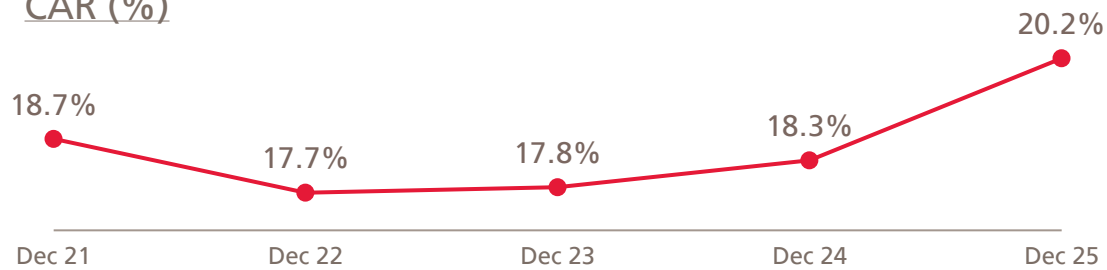
Total Capital



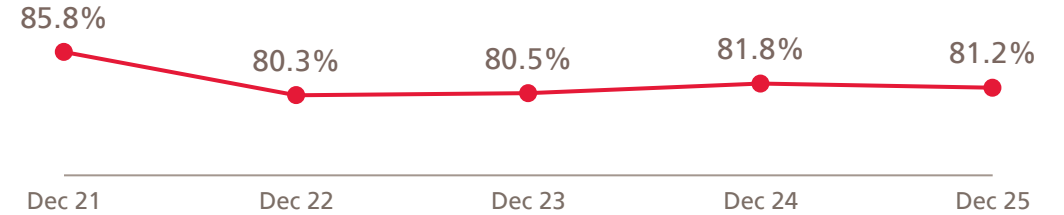
Risk-Weighted Assets



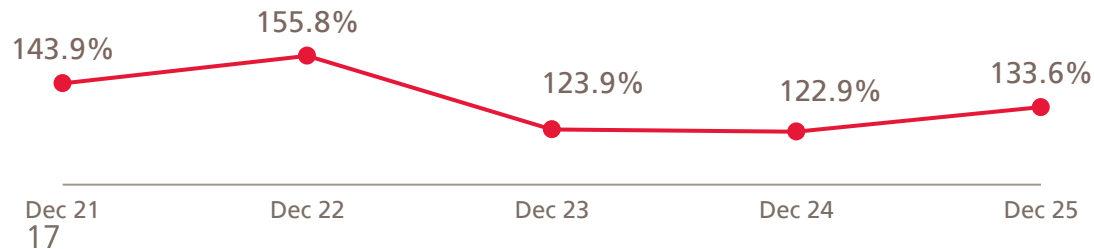
CAR (%)



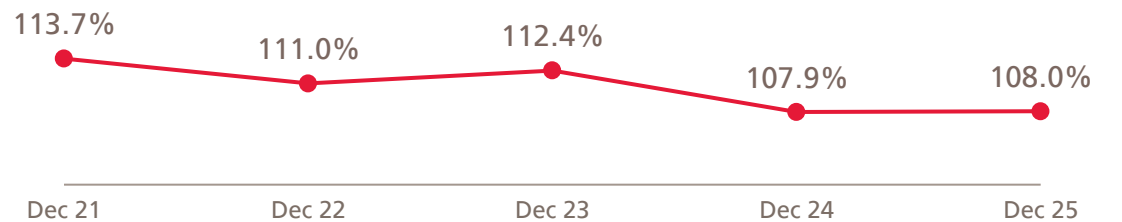
LDR (%)



LCR (%)



NSFR (%)



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Appendix

ESG Highlights

Bank Albilad's Sustainability Framework and Performance



Banks sustainability performance

Transparent effective responsible governance

- Bank Albilad received the Excellence Award in the Corporate Governance Index (CGI)
- 100% attendance for all Board meetings
- Zero fines for non-compliance with environmental laws and/or regulations

Sustainable banking practices

- Multiple program help support SMEs
- Provide financing to renewable energy projects in KSA
- Net income has increased year-on-year since 2018

Acting on the environmental footprint

- Environmentally friendly branch launched; adhering to LEED & Mostadam standards
- +4,550 kg of materials recycled by employees
- Solar energy system installed at Head office

Innovating for a dynamic business structure

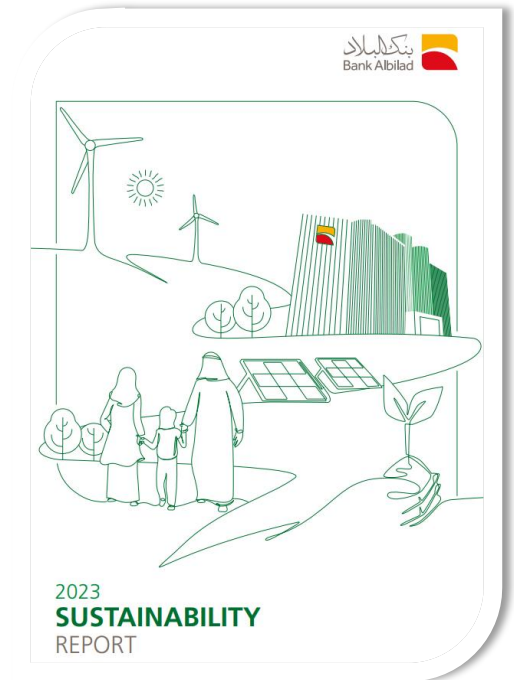
- Significant promotion of digital services
- Increase from 70.80% to +93% in customer satisfaction
- 100% of customer complaints resolved

Empowering employees

- All employees receive a performance review
- Multiple benefits offered to all employees
- Over 93% of workforce accounted for by local nationals.









































































































Contributing to communities

- 1,800 employee volunteers
- An average of SAR 11 million invested annually into local communities
- +94% of total procurement expenditure from local suppliers



[Link to Sustainability Report](#)

Program & Initiative 104

 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 (Bundled Green & Saqeeq)	 The initiative to finance King Khalid University students for postgraduate studies in easy instalments and a profit margin of 0%	 House Renovation Initiative	 Support Al Ta'alqhi 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	 Fathkurooni App.	 Environment sustainability & food security research chair	 Financial and savings awareness curriculum initiative
 Association support Thank you for the food bank	 E-Commerce research chairs	 Sponsorship of Al Barakah Festival in Qatif	 Sponsoring the Mowsohah App that seeks to empower people with disabilities	 Sponsorship of Princess Noora Award for Women's Excellence	 Al Khobar Conside Afforestation Initiative	 Scholarship Programs	 Supporting patients in needs	 Entertainment Activity for Orphans	 Martyrs Tournament	 Eid give aways for the inland 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
 & The Development Empowerment Initiative with the Restoration Charly Association	 Hackathon Albilad Islamic Banking holding Albilad hackathon for Islamic banking	 Enjar Ramadan basket	 Institutional Excellence Partner Sponsorship Agreement for Sameen Association	 Water recycling initiative in Albilad Tower	 Bank Albilad donated 10 million riyals to the Jeddah Charitable Housing Platform	 Medical Equipment for Mu'afa Program	 Medical Equipment for Mu'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 Makkah	 Under water cleaning initiative An initiative aimed to collect more than half a ton of waste from the seabed in the Eastern Province
 A partnership with the Rehabilitation Association to support deaf and hearing impaired people for research projects	 Bank Albilad organized a go-karting experience for kids with disabilities in Formula 1 street	 Sponsoring Eid Al-Fitr celebration in Al-Rass	 Donate participation On the Ihsan platform	 Donation to Ihsan platform	 Albilad volunteer campaign for environmental awareness	 Establishing Snoezelen room at Jazan Autism center	 Solar energy at Albilad head office	 Water recycling project for mosques afforestation	 Support Mawjadduna Society with cars	 Leading women crafts training	 Islamic Banking Dictionary	 Organizing visits for academics interested in Islamic Banking	 Support Cancer Patients	 Traffic Awareness campaign
 Support of Irtahat Association Supporting Irtahat 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 Tahed 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 Mubalazaty 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 (Ersan) 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
 Albilad 5000 Tree-Planting Campaign	 Together for Green Coast Initiative planting 5,000 Mangrove Tree	 Albilad Hackathon for Fintech 2025	 Albilad Hackathon for Fintech 2025	 Albilad Gray Water Initiative in Riyadh	 Albilad Verse Saving Summer Camp	 Protecting Al-Kada Initiative in Unaizah	 Blad 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 services together initiative to provide the people in our province for people with disability	 Pilgrim gift from Bank Albilad	

Investor Relations Contacts

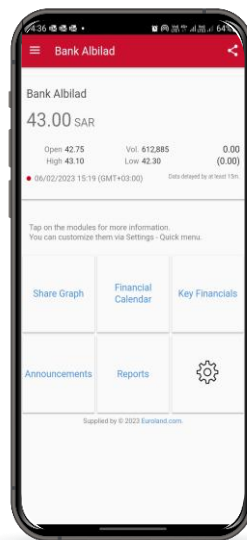
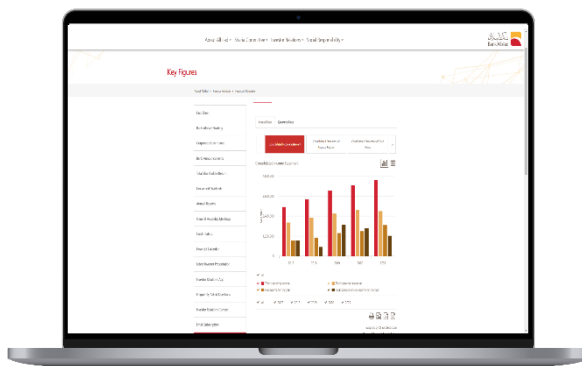


Investor Relations Email

IR@bankalbilad.com

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

[Investor Relations Webpage](#)

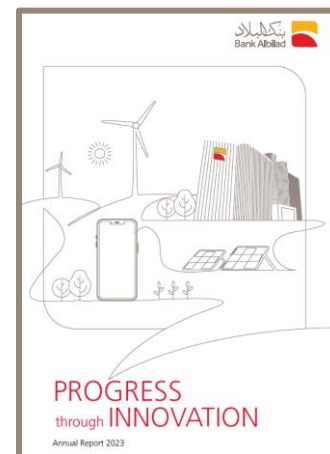


Head Office Address

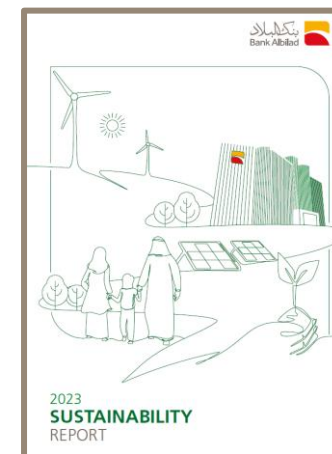
8229 Al Mutamarat, Unit 2, RIYADH 3952- 12711,
Kingdom of Saudi Arabia

Phone: 011-4798888

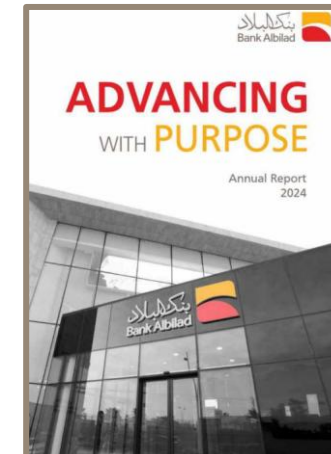
Worldwide Phone: 00966-14798888



[Link to 2023 Annual Report](#)



[Link to 2023 Sustainability Report](#)



[Link to 2024 Annual Report](#)

IR App



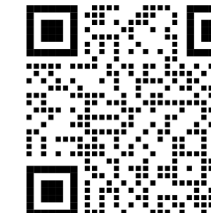
Albilad App



Albilad Tadawul



Enjaz App



Albilad Verse

