

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.

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 interests of our clients, employees, shareholders and the communities we serve

Our Values

- Initiatives and Innovations
- Care and Partnership
- Trust and Accountability

Quick Facts About Bank Albilad

Bank Albilad is a full-fledged Islamic banking services provider



105 Branches
(5th widest coverage in the Kingdom)



Employees
+ 3,500 employees



Capital
SAR 10 Billion



152 Remittance Centers
2nd largest in the Kingdom

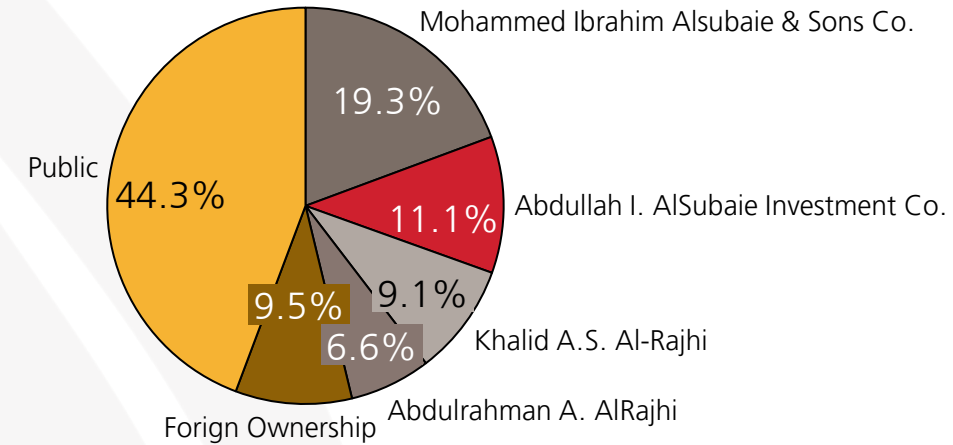


ATMs
941

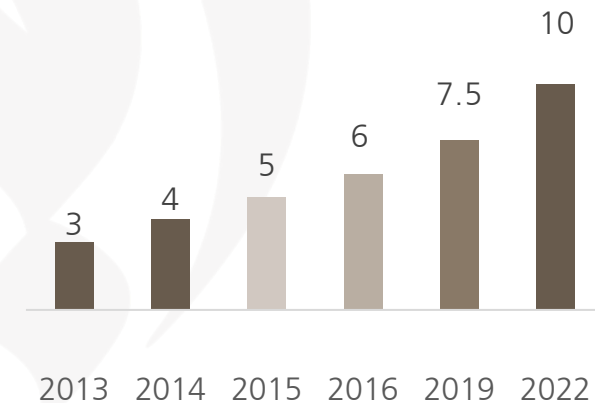
MOODY'S

A3

Shareholders Structure



Capital Increases (SAR Billions)



Board of Directors



Mr.
Nasser Mohammed AlSubeaie
Chairman - Non Executive



Mr.
Adeeb Mohammed Abanumai
Deputy Chairman - Independent



Mr.
Abdulaziz Mohammed Alonaizan
Executive



Mr.
Haytham Suliman AlSuhaimi
Non Executive



Mr.
Muadh Abdulrahman Alhusaini
Independent



Mr.
Haitham Mohammad Alfayez
Independent



Mr.
Mohammed Abdulrahman AL Rajhi
Non Executive



Mr.
Nasser Sulaiman AlNasser
Independent

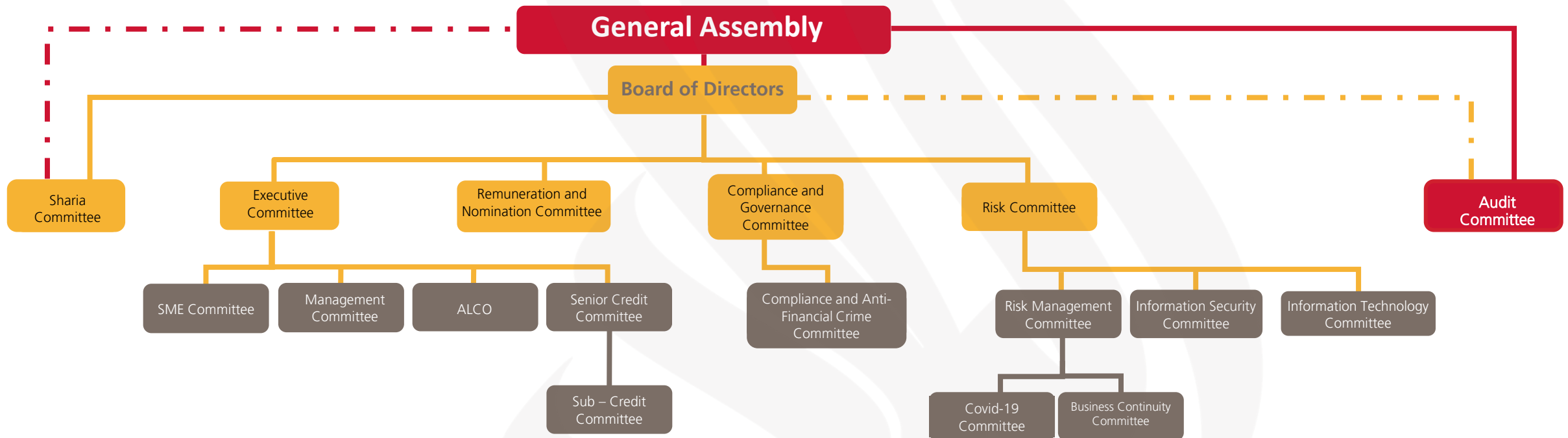


Mr.
Khalid Abdulrahman Al-rajhi
Non Executive



Dr.
Zeyad Othman Alhekail
Independent

Board Committee Structure and Reporting Lines



Executive Management



Abdulaziz Mohammed AlOnaizan
Chief Executive Officer



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

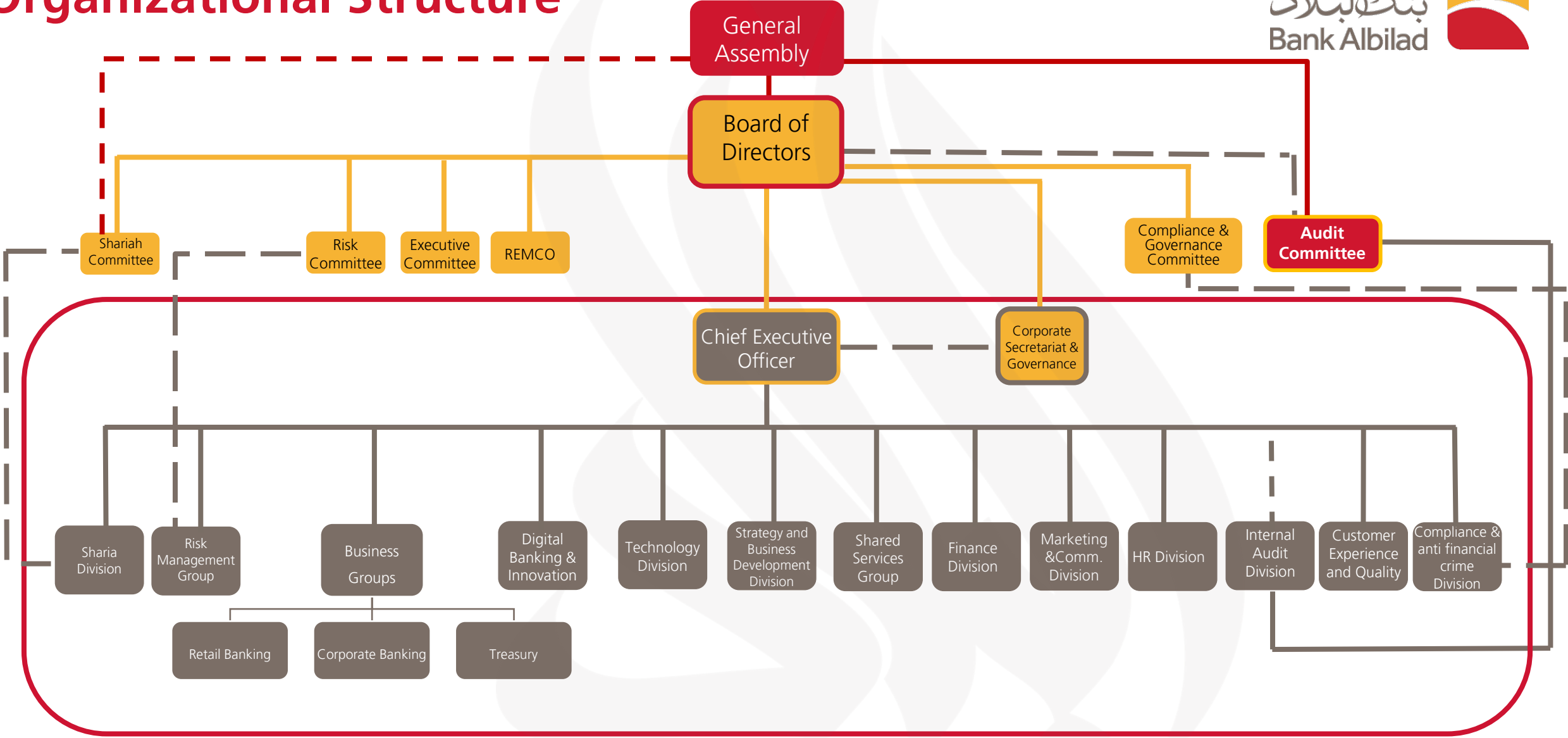


Abdullah Saad AlRuwaish
EVP Retail Banking



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

- 1 Investment Banking
- 2 Asset Management
- 3 Securities Services
- 4 Research and Advisory
- 5 Brokerage



Mortgage and Real Estate assets management



Remittance Services, Major Electronic Money Institution



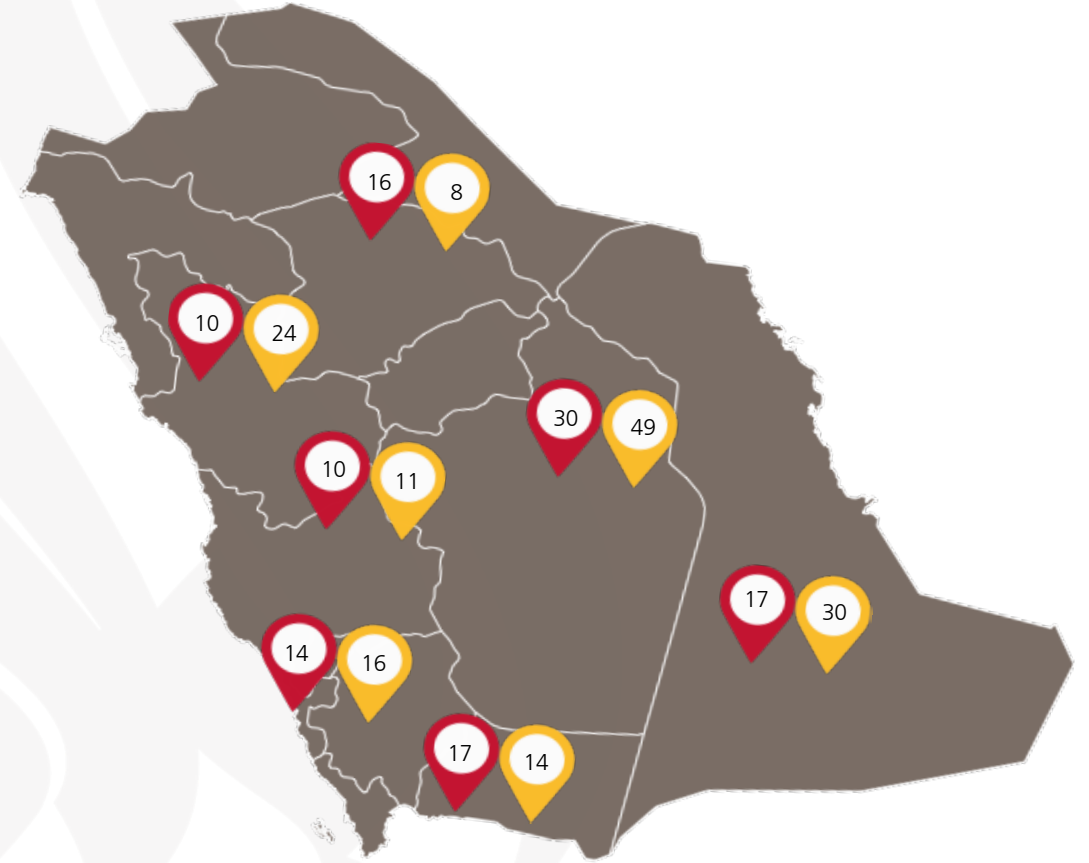
Branch Network - Geographical Distribution

Branch Network

Region	Total
Riyadh	30
Makkah & Taif	10
Eastern	17
Qassim	16
Southern	17
Jeddah	14
Madina/Yanbu/Tabuk	10
Total (including Female sections)	114

Enjaz Network

Region	Total
Riyadh	49
Makkah & Taif	11
Eastern	30
Qassim	8
Southern	14
Jeddah	16
Medina/Tabuk/Aljouf	24
Total	152

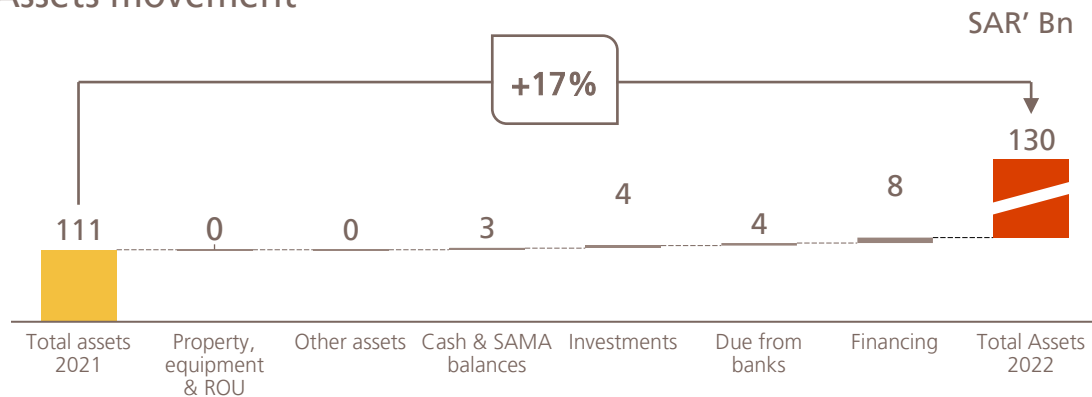


Financial Position Highlights

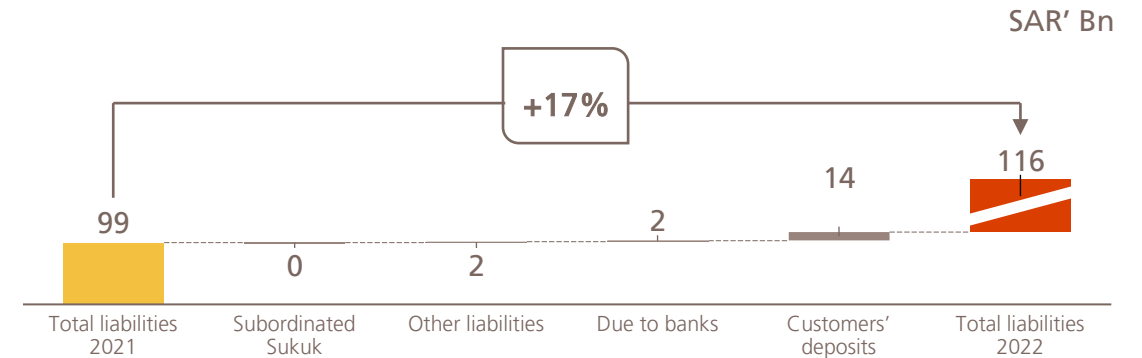
Assets expanded by 17% boosted by growth in Financing while liabilities also improved significantly due to increase in deposits

SAR' Mn	Dec-22	Dec-21	YoY	YoY%
Investments	20,600	17,092	3,508	21%
Financing	91,179	82,933	8,246	10%
Total assets	129,543	110,854	18,689	17%
Due to banks, SAMA and FI	10,621	8,777	1,844	21%
Customers' deposits	94,843	81,110	13,733	17%
Total liabilities	116,144	98,874	17,270	17%
Total equity	13,399	11,980	1,419	12%

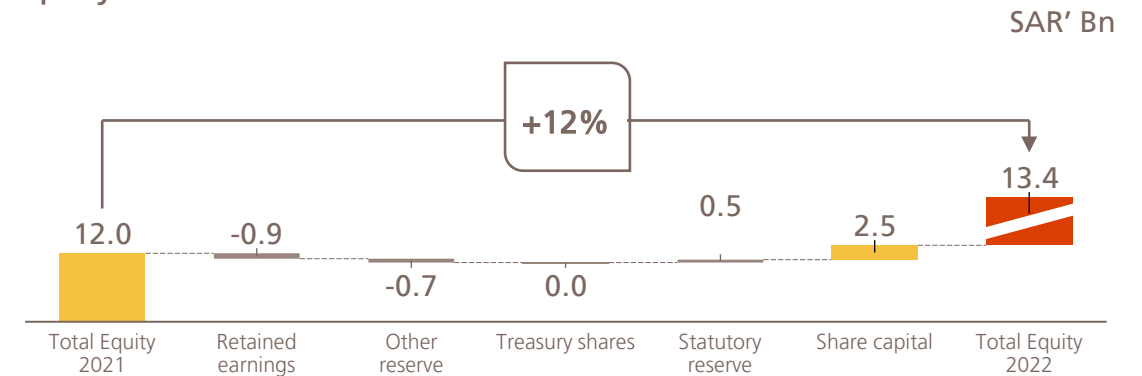
Assets movement



Liabilities movement



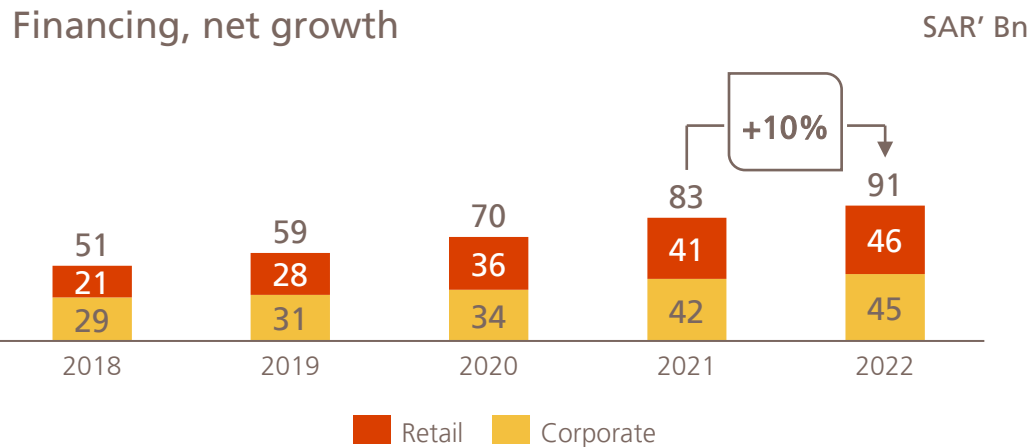
Equity movement



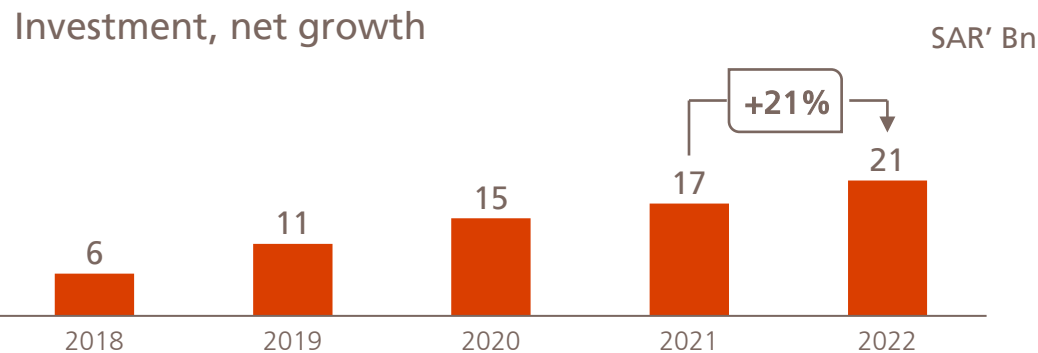
Financial Position Highlights



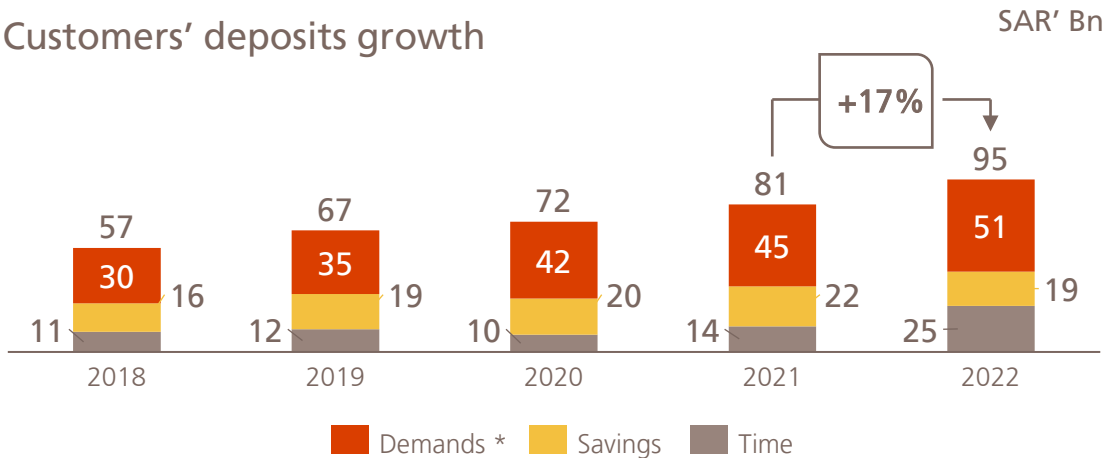
Healthy growth in Financing as Corporate and Retail segments posted strong gains



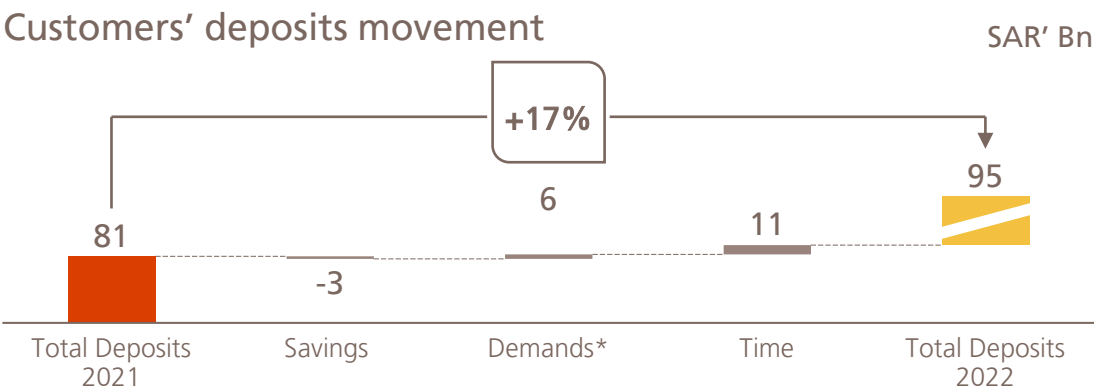
While Investments also grew mainly from increase in Sukuk



Total Deposits jumped 17% driven by the growth in Demand and Time deposits



* Demand deposits include other deposits.

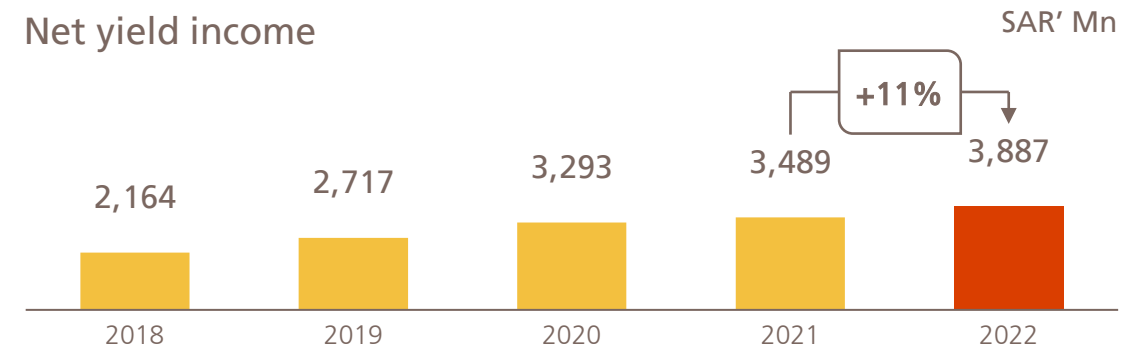
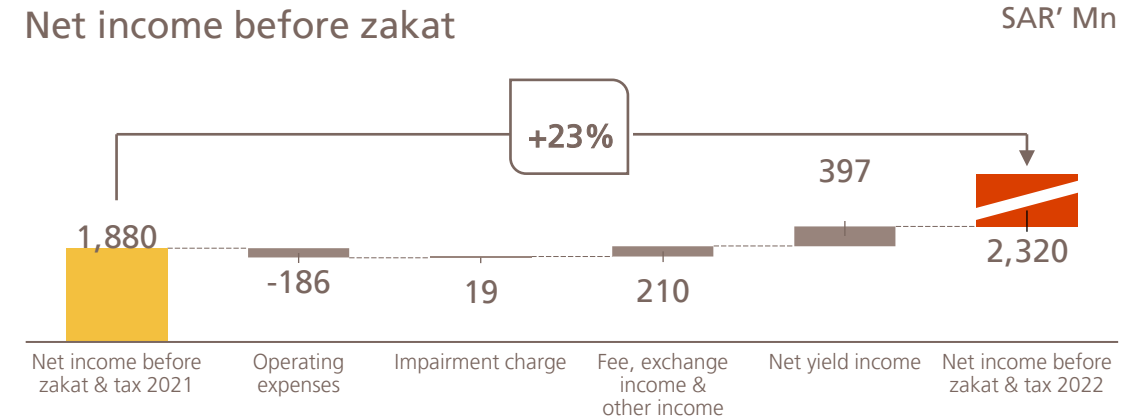


* Demand deposits include other deposits.

Statement of Income Highlights

Strong net income growth boosted by higher Net Yield Income underpinned by the expansion of financing book

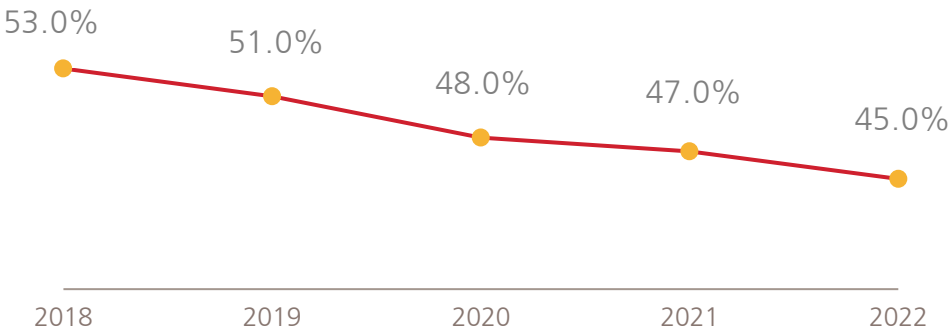
SAR' Mn	2022	2021	YoY	YoY%
Net yield income	3,887	3,490	397	11%
Fee and other income	1,304	1,094	210	19%
Operating income	5,191	4,584	607	13%
Operating expenses	(2,320)	(2,134)	(186)	9%
Impairment charge	(551)	(570)	19	-3%
Total operating expenses	(2,871)	(2,704)	(167)	6%
Net income before zakat	2,320	1,880	440	23%
Zakat charge	(239)	(194)	(45)	23%
Net income after zakat	2,081	1,686	395	23%



Cost to Income

Lower cost to income ratio achieved through higher total operating income and prudent cost management

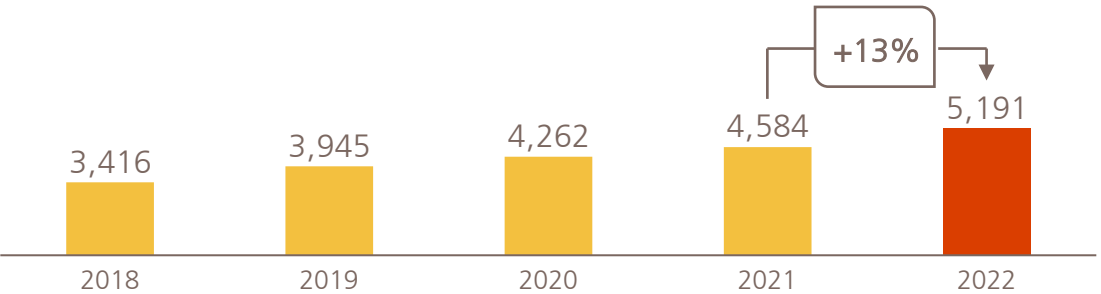
Cost to income ratio (%)*



* cost to income ratio has been calculated based on YTD income and expenses.

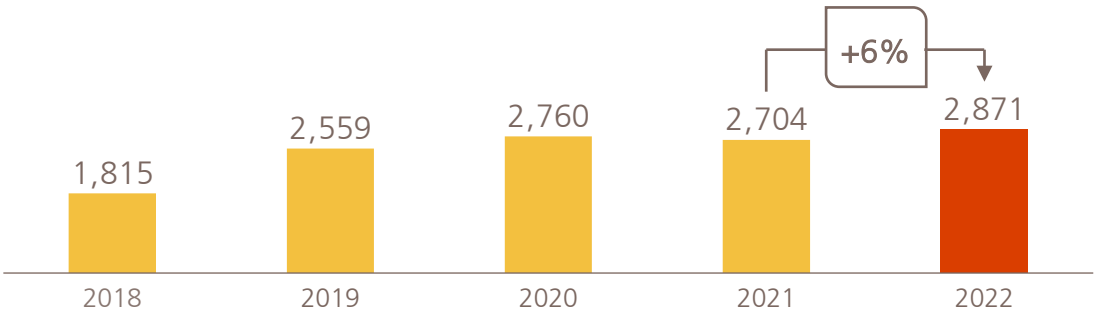
Operating income trend

SAR' Mn



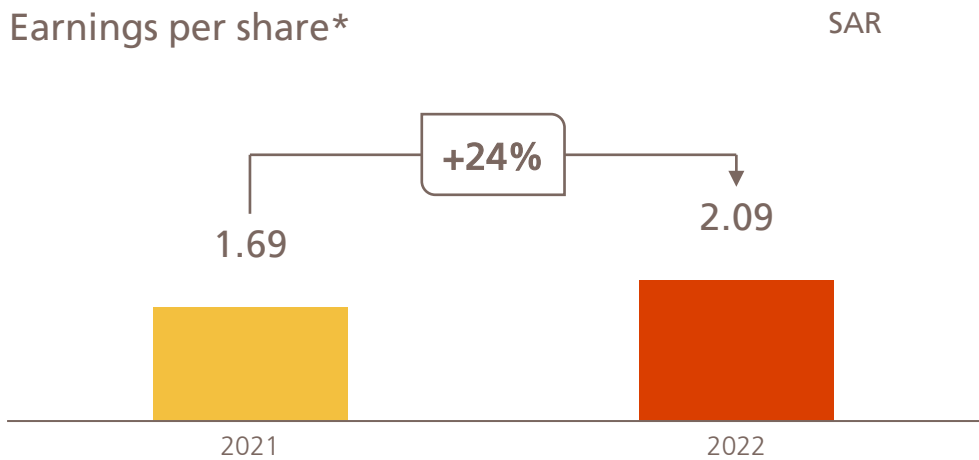
Operating expenses trend

SAR' Mn



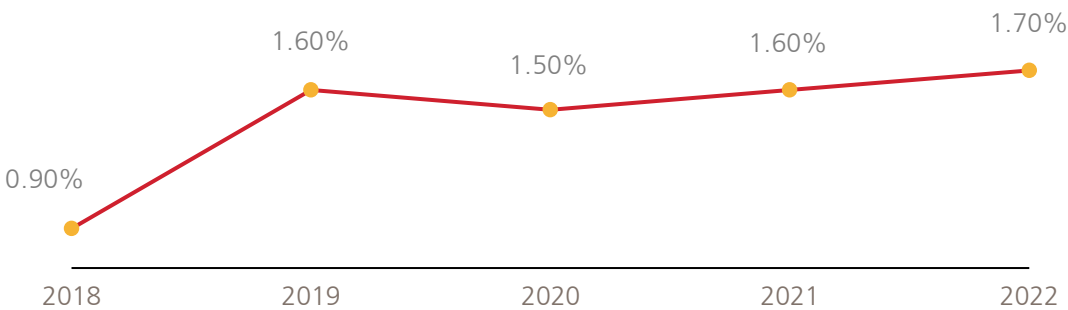
Return Indicators

Continued strong and stable return indicators



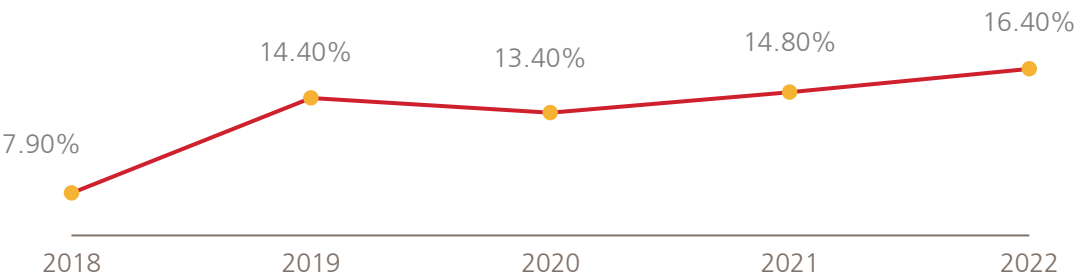
* EPS has been calculated by dividing the net income by the diluted shares of 996 million shares.

Return on average assets (%)*



* ROAA has ben calculated based on net income after zakat.

Return on average equity (%)*

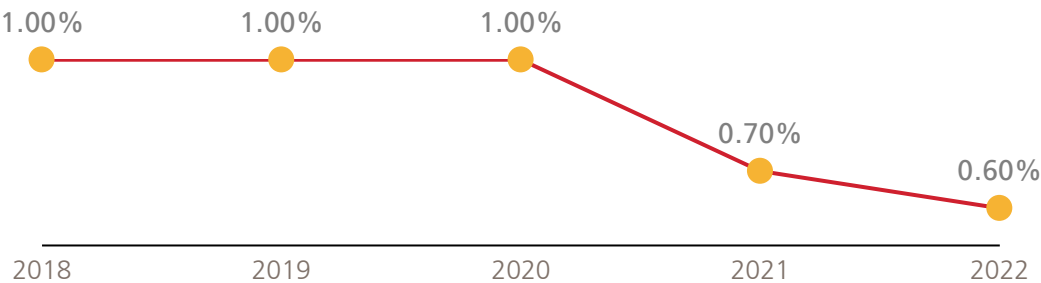


* ROAE has ben calculated based on net income after zakat.

Asset Quality

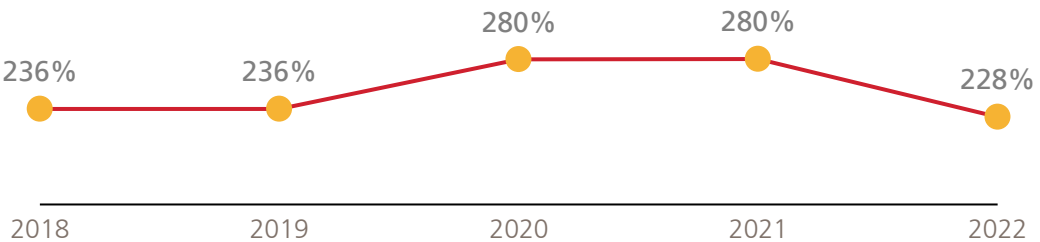
Cost of risk (%) - YTD

Cost of risk ratio improved as a result of financing growth, prudent management of provisions and other asset quality improvements



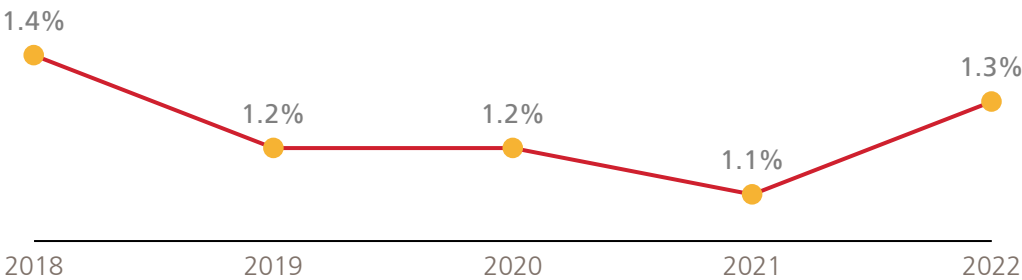
NPL coverage ratio (%)

NPL coverage ratio remains healthy and well managed

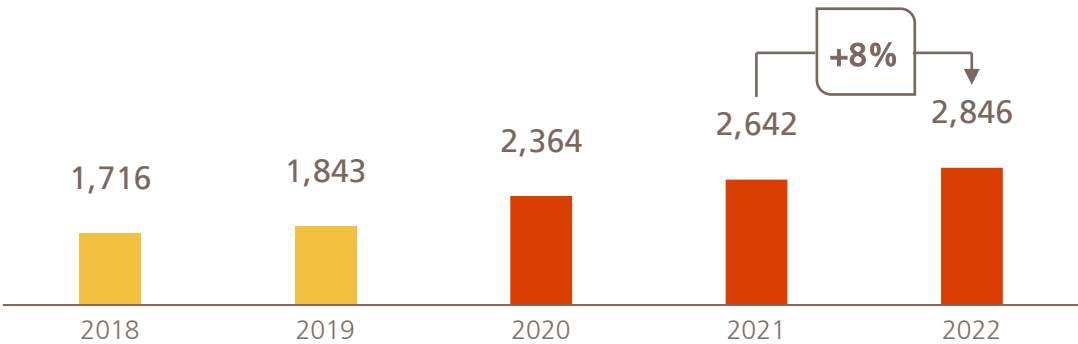


NPL ratio (%)

NPL ratio remains at acceptable level



ECL allowance*



* Represent the ECL allowance balance against financing exposure.

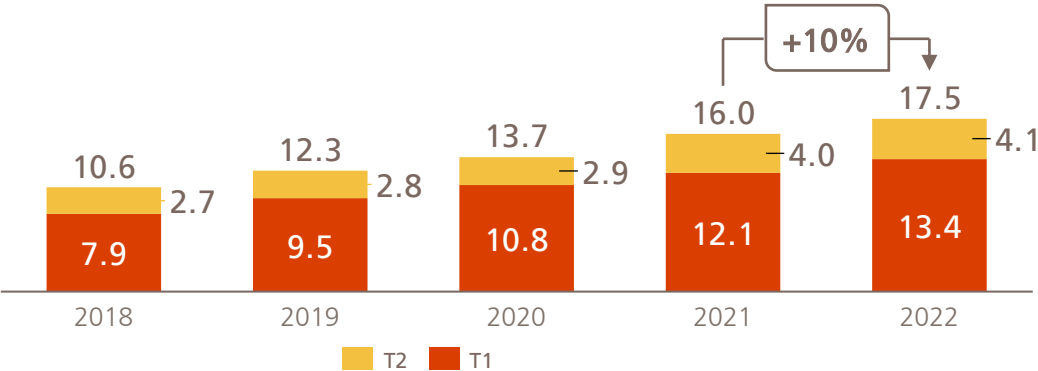
Capital Adequacy and Liquidity

Capitalization and liquidity well-maintained



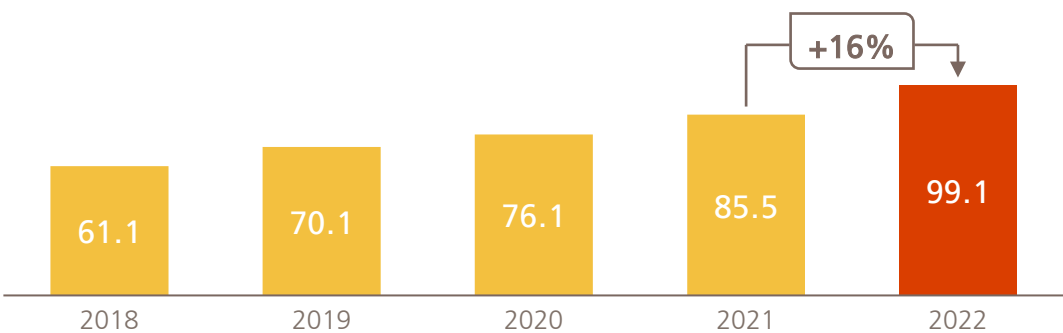
Total capital

SAR' Bn

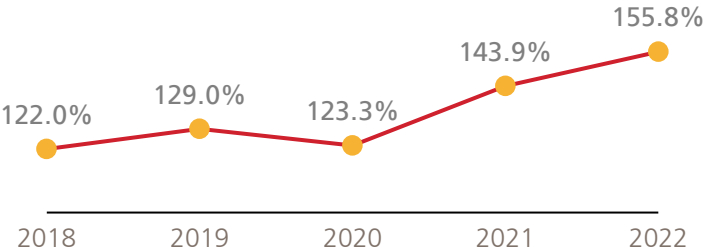


Risk-weighted assets

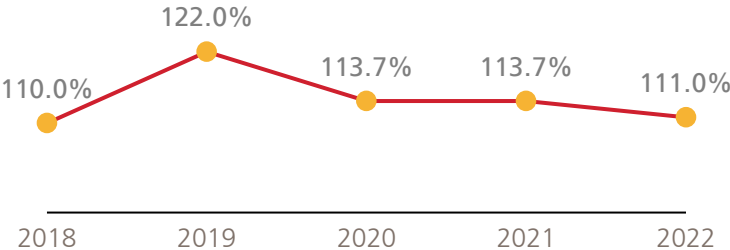
SAR' Bn



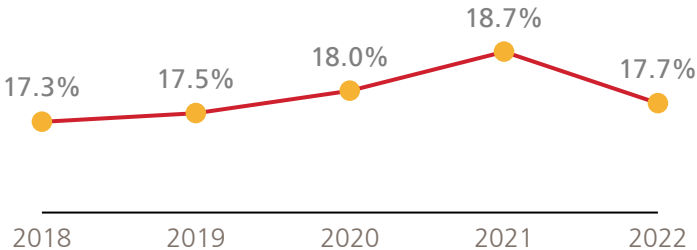
LCR (%)



NSFR (%)































































CAR (%)



Program & Initiative

73

											
Financial and savings awareness curriculum initiative	Environment sustainability & food security research chair	Fathkuroni App.	Supporting the government social fund	Supporting the government Health Endowment Fund	Support the establishment of the Excellence Autism Center	Supporting patients in needs	Scholarship Programs	Support Tarahum Society	Support of Medicine supply in Makkah	Pilgrim Services	Supporting the treatment of Rheumatism
											
Providing bank forms in Braille language for people with Visual Impairment	Awareness videos for people with disability	Wheelchairs for disability sport athletes	Supporting the development of AlSabalah district	Alignment of ATM pathways to suit people with disability	ATMs Adaptation for Visual impairment	The Marathon for people with disability initiative	Alwasiyah .App	Albilad Ramadan basket	Ajyal food conservation campaign	Provide winter clothing for students in Northern region	Grand Mosque Pilgrims Service Project
											
Support Al Ta'akhi Society for the elderly	Supporting afforestation initiatives and seminars	Entertainments for the Sons of Martyrs	Printing and publishing Sharia Banking Standard book	Annual Participation in the Earth Hour	Depth on us Initiative to clean Jeddah's Sea front underwater	Social & Medical Equipment for the blind	Medical Equipment for Mua'afa Program	Medical Equipment for Mua'afa Program	Leading women crafts training	Establishing Society (Ensan) Portal	Educational campaign for real estate financing
											
Support Ibn Ghunaim research chair at Al Imam university	Eid give aways for the injured in the South Frontier	Martyrs Tournament	Entertainment Activity for Orphans	Blood Donation	Al-Suda Park environmental and awareness campaign	Traffic Awareness campaign	Support Cancer Patients	Organizing visits for academics interested in Islamic Banking	Islamic Banking Dictionary	Disabled Accessible Branch	Sponsoring the printing and publishing of the Sharia Standards Studies of Islamic economy.
											
Support Masajeduna Society with cars	Water recycling project for mosques afforestation	Solar energy at AlBilad head office	Establishing Snoezelen room at Jizan Autism center	E-Commerce research chairs	Financial awareness and culture Initiative Savings (Ministerial Track)	Risk Program Initiative Finance in cooperation with the University King Faisal	Savings initiative In the dorm	Restoration initiative Homes	Collaborate with the center Financial knowledge Affiliated to the Ministry of Finance	Association support Thank you for the food bank	Donate participation On the Ihsan platform
											
Support and development of a center unit Digestive at Al Rass Hospital	University Student Funding Initiative King Khaled for Postgraduate Studies In easy installments and 0% profit margin	Afforestation initiative Wadi Al-Qurainah	savings initiative Lifestyle	King Salman Oasis Support Initiative	& The Development Empowerment Initiative with the Restoration Charity Association	Sponsoring a Walking Marathon in Rabigh	Al Khobar Corniche Afforestation Initiative	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
											
Support Mubadaraty program For physical therapy clinics with the Association of Children with Disabilities											

Investor Relations Contact

Email: IR@bankalbilad.com

Click below to visit our webpage:
[Investor Relations Webpage](#)

IR App



Albilad App



Enjaz App



Albilad Tadawul

