

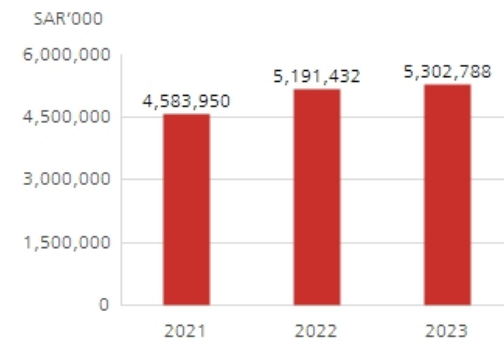
Bank Albilad is a Saudi joint stock company formed pursuant to Royal Decree No. M/48 dated 21/09/1425H (04/11/2004) and Ministerial Resolution No.(258) dated 18/09/1425H (01/11/2004), and in accordance with Saudi Company Regulations issued under Royal Decree No. M/6 dated 22/3/1385H, Banking Control Regulations and other applicable laws and regulations in force in the Kingdom. Bank Albilad Head office is located in Riyadh. CR # (1010208295) dated (10/03/1426H).

The objectives of the Bank are to provide all Islamic Sharia compliant banking services. The bank has, as part of its organizational structure, Sharia Department to be in charge of the follow-up and monitoring of the implementation of the Sharia decisions issued by the Sharia Committee.

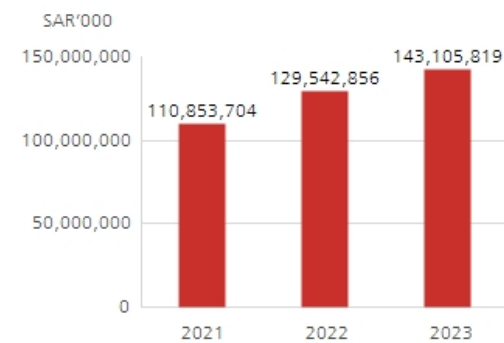
Bank Albilad



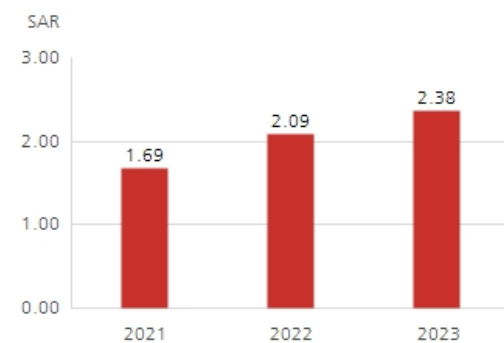
Total operating income



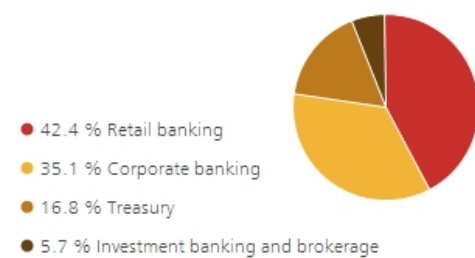
Total assets



Earning per share



Total operating income by segment 2023



Share data		03/07/2024
Currency	SAR	Volume 1,412,344
Previous Close	32.00	Number of Shares mn 1,250.00
Quotes (%)	0.00	Market Cap mn 40,000.00

Key figures	2021	2022	2023
Consolidated Income Statement (SAR'000)			
Total operating income	4,583,950	5,191,432	5,302,788
Total operating expenses	2,703,753	2,870,709	2,661,831
Net income for the year	1,880,197	2,320,723	2,640,957
Total comprehensive income for the year	1,230,493	1,409,192	2,446,684

Consolidated Balance Sheet (SAR'000)			
Total assets	110,853,704	129,542,856	143,105,819
Total equity	11,980,090	13,398,948	15,258,110
Total liabilities	98,873,614	116,143,908	127,847,709

Consolidated Cash Flow (SAR'000)			
Net cash generated from operating activities	2,599,113	8,835,660	1,340,261
Net cash used in investing activities	-2,848,958	-3,046,267	-2,438,538
Net cash used in financing activities	813,177	-235,673	-1,056,027
Cash and cash equivalents at end of period	3,470,061	9,023,781	6,869,477

Key indicators			
Earnings per share (SAR)	1.69	2.09	2.38