

Our Stakeholders

Stakeholder	Modes of Engagement	Interests
Customers	<ul style="list-style-type: none">BranchesService centersCall centerOnline bankingSocial mediaBank websitePublic events	<ul style="list-style-type: none">Friendly & responsive customer serviceData SecurityData privacyInnovative products & servicesDigital banking services
Business Partners & Suppliers	<ul style="list-style-type: none">Regular engagement & communicationsTendering processSupplier Code of ConductAnnual & public reportsBank website	<ul style="list-style-type: none">Responsible & sustainable procurementDigital innovation & transformationCommunity investmentsAnti-money laundering, bribery & corruptionFinancial stability & systemic risk management
Investors & Shareholders	<ul style="list-style-type: none">General AssembliesAnnual ReportsInvestor conferences & presentationsInvestor relationsPress ReleasesBank website	<ul style="list-style-type: none">Economic performanceSustainable investmentsBusiness ethicsGovernance & complianceESG ratings & indices
Regulators & Government Authorities	<ul style="list-style-type: none">Board of DirectorsEngagement with government authoritiesCompliance reports and associated activitiesAnnual & public reports	<ul style="list-style-type: none">Governance, business ethics & complianceAnti-money laundering, bribery & corruptionEconomic performanceCommunity investment & socioeconomic developmentNationalization
Community	<ul style="list-style-type: none">Volunteering & donation programsEducation programsPartnershipsProducts & servicesSocial mediaPublic eventsBank website	<ul style="list-style-type: none">Financial literacyFinancial inclusion & accessibilityNationalizationGovernance, business ethics & complianceCommunity investments
Employees	<ul style="list-style-type: none">Training & development programsPerformance appraisalsRewards & recognition programsBank eventsAnnual & public reportsBank website	<ul style="list-style-type: none">Fair compensationTalent developmentDiversity & inclusionEmployee wellbeingCustomer satisfaction

Investor Information

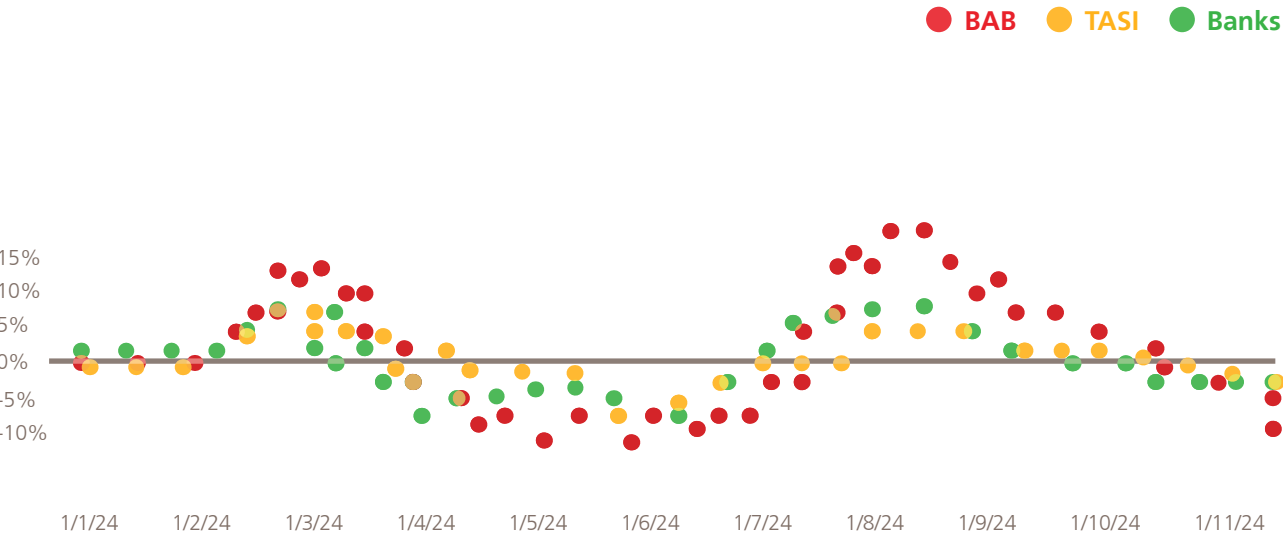
Share Overview

Listing date 2005	Exchange Tadawul	Symbol 1140	ISIN Code SA000A0D9HK3
Currency ﷲ	Industry Banking	Number of shares issued 1,250 million Shares	Market Cap as of 31 December 2024 ﷲ 48.81 billion

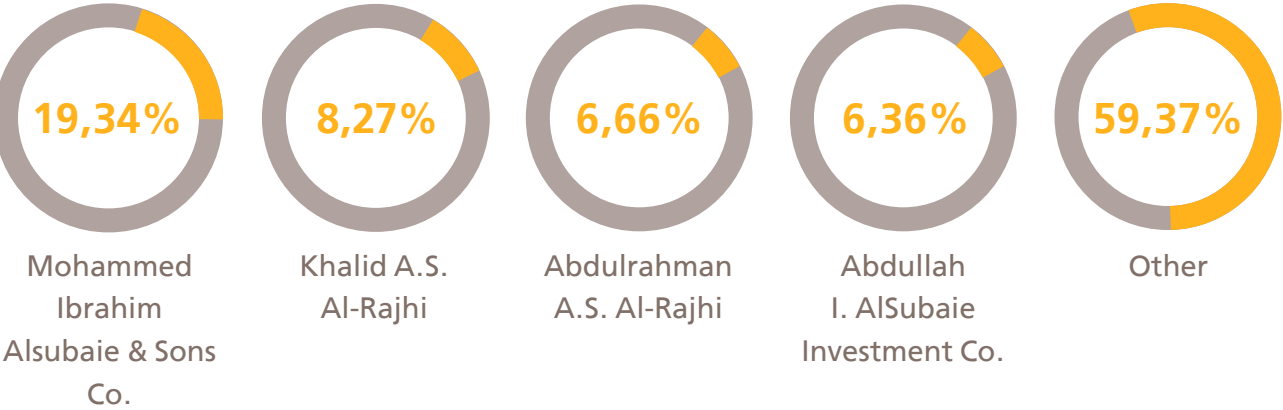
Shareholders by Nationality



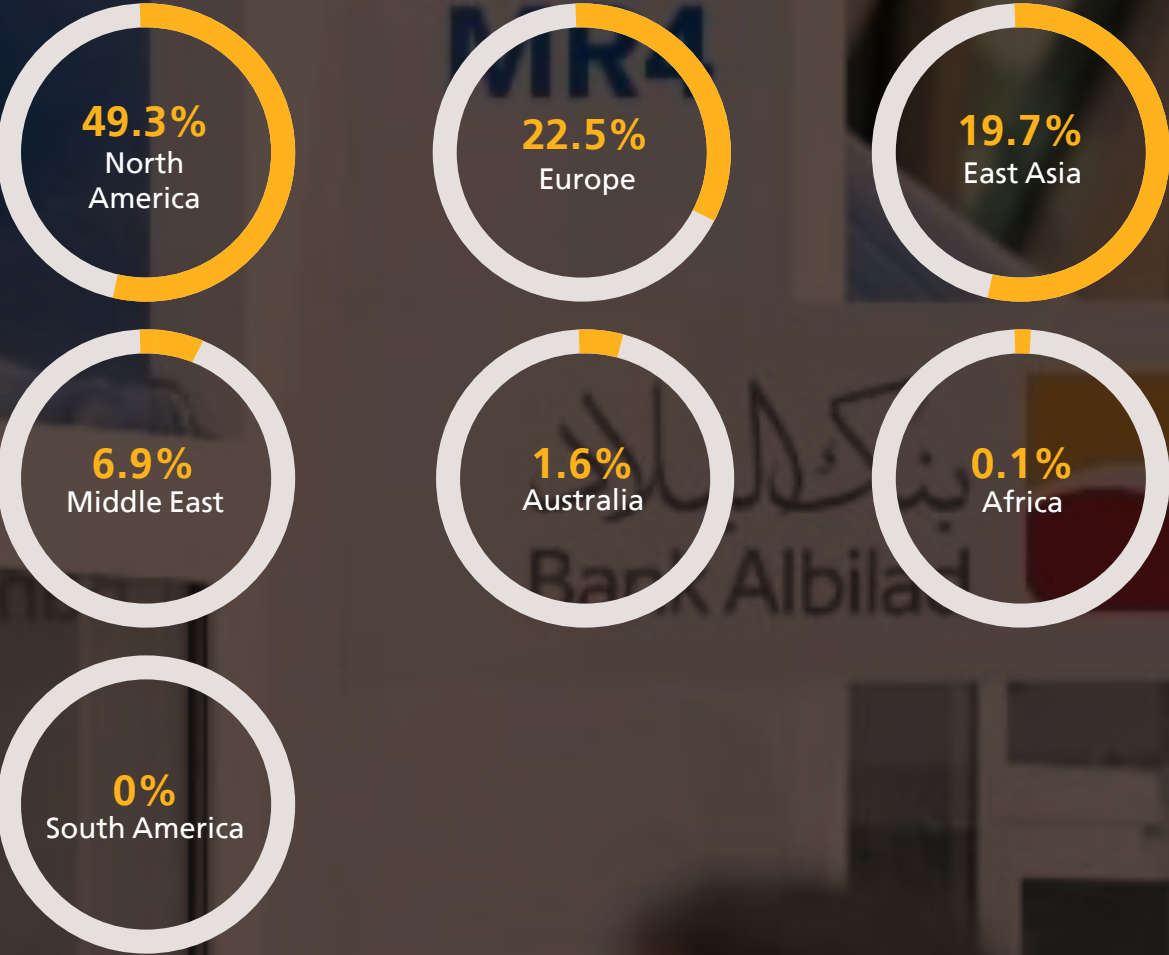
Share Performance 2024



Major Shareholders Share



Foreign Shareholders by Geography



Shareholders by Ownership

Type	Number of Shares	% of Ownership
1 – 50,000	144,699,263	11.58%
50,000 – 100,000	26,901,758	2.15%
100,000 – 500,000	72,570,184	5.81%
500,000 – 1,000,000	34,991,376	2.80%
1,000,000 – 5,000,000	169,542,588	13.56%
5,000,000 – 10,000,000	98,371,398	7.87%
10,000,000 Above	702,923,433	56.23%
Total	1,250,000,000	100%



Communication with Shareholders

The bank is committed to strengthen its relationship with shareholders, all investors and customers, and believing in the principle of transparency and disclosure of information, the bank's board of directors works on an ongoing basis, in accordance with the principles of governance that work to ensure fair dealing for all shareholders and determine the responsibility of the board of directors towards the bank and its shareholders, and the bank follows in this the regulations, standards and guidelines of the Saudi Central Bank, the Capital Market Authority, the recommendations of the Basel Committee and others on corporate governance, as the bank provides comprehensive and adequate information on all its activities and business, which is guaranteed and published in the annual report and summary financial statements, and on the Saudi Exchange website, as well

as its participation in investor conferences inside and outside the Kingdom, as well as in the bank's website (www.bankalbilad.com), which contains in addition to that additional information and news about the bank such as capital increases, as well as dividends of shares that have been distributed to shareholders, inquiries about unreceived profits and other tools, as well as responding to all inquiries raised by shareholders, and encouraging shareholders to participate in annual general assembly meetings.

The bank continues focusing on developing the bank's website and the communication mechanisms with shareholders and investors.

Actions taken by the Board of Directors to inform its members of shareholders' feedback about the Bank and its performance

The bank is committed to protecting the rights of all stakeholders, particularly shareholders. This commitment is reflected in the bank's articles of association, relevant policies, manuals, and procedures. One of the key rights is the ability to attend ordinary and extraordinary general assembly meetings, participate in discussions on the agenda, ask questions to the board,

auditors, and executive management, and submit proposals and feedback on the bank's performance. The specific mechanisms for exercising these rights are communicated to the board of directors, and any proposals received from shareholders are presented during the first board meeting and included in the meeting minutes.



Voting shares interests

There are no interest rights in the category of voting shares for individuals who informed the Bank of these rights (except for the Bank’s Board Members, Senior Executives and their spouses and minor children)



Waiver of the Interests rights of the Shareholders, Board Members or Senior Executives

- There are no arrangements or agreements with any one of the Board Members or the Senior Executives for the waiver of salaries, remunerations, or compensations.
- There are no arrangements of agreements with any of the shareholders for the waiver of profit rights.

Number of Bank’s requests for shareholders’ registration with dates and reasons

#	Property File Date	Reasons for the request
1	02/01/2024	Corporate Procedures
2	04/02/2024	Corporate Procedures
3	04/03/2024	Corporate Procedures
4	04/02/2024	Corporate Procedures
5	28/04/2024	Other
6	29/04/2024	General Assembly
7	02/05/2024	Corporate Procedures
8	03/06/2024	Corporate Procedures
9	02/07/2024	Corporate Procedures
10	04/08/2024	Corporate Procedures
11	02/09/2024	Corporate Procedures
12	02/10/2024	Corporate Procedures
13	04/11/2024	Corporate Procedures
14	02/12/2024	Corporate Procedures
15	02/01/2025	Corporate Procedures

Dividend Policy

The Bank distributes its net annual profits, as determined after deducting all general expenses, other costs, and establishing necessary reserves to address doubtful debts, investment losses, and contingent liabilities deemed necessary by the Board of Directors in accordance with the provisions of the Banking Supervision Law, the Companies Law, the bank's bylaws, and the directives of the Saudi Central Bank, as follows:

1. The Bank determines the necessary amounts to cover zakat imposed on shareholders and ensures timely payment to the competent authorities.
2. A minimum of twenty-five percent (25%) of the residual net profits, after the deduction of Zakat, is allocated to the statutory reserve. This allocation continues until the reserve equals at least the paid-up capital.
3. From the remaining profits, after accounting for the statutory reserve and zakat, a minimum of 5% of the paid-up capital is set aside for distribution to shareholders. This distribution is contingent upon the proposal by the Board of Directors and approval by the General Assembly. If the remaining profit portion allocated for shareholders is insufficient to cover this amount, shareholders are not entitled to demand its payment in subsequent years. Furthermore, the General Assembly is prohibited from approving a distribution exceeding the amount proposed by the Board of Directors.
4. Any remaining amounts after allocations in paragraphs 1, 2, and 3 are utilized as proposed by the Board of Directors and approved by the General Assembly.



Primary Shareholders

The primary shareholders of the Bank are those who possess a minimum of 5% ownership of the bank’s shares at the end of December 31, 2024. The ownership distribution is as follows:

#	Shareholder Name	Percentage (%)
1	Mohammed Ibrahim AlSubeaei & Sons Company	19.34
2	Abdullah Ibrahim AlSubeaei Investment Company	6.36
3	Khalid Abdulrahman Saleh AlRajhi	8.27
4	Abdulrahman Abdulaziz Saleh AlRajhi	6.66

General Assemblies held during the year 2024

The bank organized an extraordinary general assembly for its shareholders in the fiscal year 2024. This assembly marked the fourteenth extraordinary assembly on Shawwal 20, 1445 AH, corresponding to April 29, 2024.

a) Attendance log for the Board of Directors members and committee chairs at the Extraordinary General Assembly meeting in 2024

The assembly's meeting was conducted using modern technologies, and the Board of Directors' members were in attendance as follows:

#	Name	Attendance Record
1	Mr. Nasser bin Mohammed AlSubeaei (Chairman)	✓
2	Mr. Adeeb Mohammed Abanumai (Vice Chairman)	✓
3	Dr. Zeyad Othman Alhekail	✓
4	Mr. Abdulaziz Mohammed AlOnaizan	✓
5	Mr. Khalid bin Abdulrahman bin Saleh AlRajhi	✓
6	Mr. Nasser bin Sulaiman Al-Nasser	✓
7	Mr. Mohammed Abdulrahman Abdulaziz AlRajhi	✓
8	Mr. Haitham Mohammed Al-Fayez	✓
9	Mr. Muadh Abdulrahman Al-Husseini	✓
10	Mr. Haitham Sulaiman AlSuhaimi	✓

Names of the Chairmen of the Committees Present at the General Assembly's Meeting:

#	Name	Attendance Record
1	Mr. Nasser Mohammed AlSubeaei (Chairman of the Executive Committee)	✓
2	Dr. Abdullah Ibn Musa Al-Amar (Chairman of the Shariah Committee)	✓
3	Dr. Zeyad Othman Alhekail (Chairman of the Compliance and Governance Committee)	✓
4	Mr. Adeeb Mohammed Abanumai (Chairman of the Audit Committee)	✓
5	Mr. Haitham Mohammed Alfayez (Chairman of the Nomination & Remuneration Committee)	✓
6	Mr. Muath Abdulrahman AlHussaini (Chairman of the Risk Committee)	✓



b) Following a vote on the General Assembly's clauses, the following outcomes were obtained

- 1

The Board of Directors’ report for the fiscal year ending on 31 December 2023 was viewed and discussed.
- 2

Approved the external auditor’s report for the fiscal year ending on 31 December 2023 after discussed.
- 3

The Financial Statements for the fiscal year ending on 31 December 2023 were viewed and discussed.
- 4

Approved on reappointment of Ernst & Young (EY) with the amount of 1,950,000 excluding VAT and Price Water House Coopers (PwC) with the amount of 1,950,000 excluding VAT (as the Bank external auditors among the candidates based on the Audit Committee’s recommendation, to examine, review and audit the (second, third) quarter and annual financial statements of the fiscal year 2024, and the first quarter of the fiscal year 2025, and approved their fees.
- 5

Approved on releasing the members of the Board of Directors from their liabilities for the fiscal year ending on 31 December 2023.

- 6

Approved on the Board of Directors recommendation to increase the capital by way of issuing bonus shares as follows:

—

Total amount of increase
AED 2,500 Million

—

Capital before increase
AED 10,000 Million

Capital after increase
AED 12,500 Million

Increase percentage
25%

—

Number of shares before increase
1,000 Million shares

—

Number of shares after increase
1,250 Million shares

- 6
 - This recommendation aims to enhance the Bank's financial solvency and retain its resources in operational activities.
 - The capital increase will be made through the capitalization of ₪ 2,500 Million from the retained earnings by granting one share for every four shares.
 - In the event of stock fractures, the fractions will be grouped into a single portfolio for all shareholders and sold at the market price and then distributed to the shareholders entitled to the grant each according to their share within 30 days of the date of the determination of the shares due to each shareholder.
 - In case the Bank's shareholders approved in the extraordinary general assembly on the increase of the capital, the shareholders registered in the Bank's shareholders' register with the Securities Depository Center Company (Edaa) by the end of the second trading day following the date of the Extraordinary General Assembly meeting, will be eligible for the bonus shares.
 - Voting to amend Article No. 7 relating to Capital, of the Articles of Association of the Bank.
- 7 Approved on delegating the Board of Directors to distribute interim dividends on a semi-annual or quarterly basis for the fiscal year 2024.
- 8 Approved on paying an amount of (₪ 3,200,000) as remuneration to the Board members by (320) thousand riyals for each member for the fiscal year ending on 31 December 2023.
- 9 Approved on the recommendation of the Board of Directors to distribute cash dividends to shareholders for 2023 with ₪ (0.5) per share representing (5%) of the nominal value of the share, with a total amount of ₪ (500) million, noting that the eligibility of dividend shall be for the bank's shareholders who own shares at the end of the trading day of the general assembly meeting and who are registered in the bank's shareholders register at Securities Depository Center Company (Edaa) at the end of the second trading day following the general assembly meeting noting that the dividends distribution commences on 16 May 2024.
- 10 Approved on delegating to the Board of Directors the authorization powers of the General Assembly stipulated in paragraph (1) of Article 27 of the Companies Law, for a period of one year starting from the date of the approval by the General Assembly or until the end of the delegated Board of Directors' term, whichever is earlier, in accordance with the conditions set forth in the Implementing Regulation of the Companies Law for Listed Joint Stock Companies.

- 11 Approved on delegating to the Board of Directors the authorization powers of the General Assembly stipulated in paragraph (2) of Article 27 of the Companies Law, for a period of one year starting from the date of the approval by the General Assembly or until the end of the delegated Board of Directors' term, whichever is earlier, in accordance with the conditions set forth in the Implementing Regulation of the Companies Law for Listed Joint Stock Companies.
- 12 Approved on the amendment of the remuneration policy for members of the Board of Directors, its committees, and senior management.
- 13 Approved to amend Article No. (10) of the bank's Articles of Association related to share trading.
- 14 Approved to amend Article No. (13) of the bank's Articles of Association related to increasing the capital.
- 15 Approved to amend Article No. (14) of the bank's Articles of Association related to decreasing the capital.
- 16 Approved to amend Article No. (16) of the bank's Articles of Association related to member of the board of directors.
- 17 Approved to amend Article No. (17) of the bank's Articles of Association related to termination of membership and replacement.
- 18 Approved to amend Article No. (18) of the bank's Articles of Association related to powers and specialty of the board of directors.
- 19 Approved to amend Article No. (19) of the bank's Articles of Association related to Board Committees and Audit Committee.
- 20 Approved to amend Article No. (20) of the bank's Articles of Association related to rewards.

21

Approved to amend Article No. (21) of the bank's Articles of Association related to board chairman, vice chairman, managing director, chief executive officer and secretary.

22

Approved to amend Article No. (23) of the bank's Articles of Association related to quorum of meetings.

23

Approved to amend Article No. (26) of the bank's Articles of Association related to the constituent assembly and its terms of reference.

24

Approved to amend Article No. (29) of the bank's Articles of Association related to general assemblies of shareholders.

25

Approved to amend Article No. (34) of the bank's Articles of Association related to resolutions.

26

Approved to amend Article No. (35) of the bank's Articles of Association related to agenda.

27

Approved to amend Article No. (36) of the bank's Articles of Association related to presiding over assemblies.

28

Approved to amend Article No. (37) of the bank's Articles of Association related to appointment.

29

Approved to amend Article No. (38) of the bank's Articles of Association related to powers and responsibilities of the auditor.

30

Approved to amend Article No. (40) of the bank's Articles of Association related to financial documents.

31

Approved to amend Article No. (44) of the bank's Articles of Association related to losses of the company.

32

Approved to amend Article No. (46) of the bank's Articles of Association related to Companies Law and related regulations.

33

Approved to amend the bank's Articles of Association to comply with the new Companies Law, and rearranging the articles and numbering them to be compatible with the proposed amendments.

Investors Calendar

04-Feb-2024

Announcement of the Board’s recommendation to increase capital through the issuance of bonus shares

07-Feb-2024

Release of the year-end financial results for 2023

18-Feb-2024

Sponsorship of the Saudi Capital Market Forum F24

27-Mar-2024

The 2023 Annual Report was published

14-Mar-2024

Announcement of results of Purchase for its Shares (Multiple phases)

05-Mar-2024

Participation in the EFG Hermes One on One Investor Conference in Dubai

29-Apr-2024

- Announcement of the Q1 2024 interim financial results
- Conveying of the Extraordinary General Assembly Meeting

11-Jun-2024

Announcement regarding the deposit of proceeds from the sale of fractional shares resulting from the capital increase into shareholders’ portfolios

05-Aug-2024

Release of the Q2 2024 interim financial results

09-Sep-2024

Participation in the EFG Hermes One on One Investor Conference in London

08-Sep-2024

Participation in the Goldman Sachs Annual CEEMEA Financials Symposium

05-Sep-2024

The board of director’s resolution to distribute Interim cash dividends for the first Half of 2024 announcement

23-Oct-2024

Release of the Q3 2024 interim financial results

15-Dec-2024

- Announcement of the opening of the Nomination for Membership of the Board of Directors for the upcoming term
- The 2023 Sustainability Report was published



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