

Bank Albilad invites its Shareholders to attend the Extraordinary General Assembly which includes the Capital Increase by Means of Modern Technology (First Meeting)

Explanation	Close
Does the Meeting agenda contain the cash dividend that has not yet qualified? *	No
Capital change type *	Increase
Announcement is for *	Bonus
Number of invitations for the General Assembly's Meeting *	First Meeting
Announcement Title *	Bank Albilad invites its Shareholders to attend the Extraordinary General Assembly which includes the Capital Increase by Means of Modern Technology (First Meeting)
Introduction	The Board of Directors is pleased to invite the Bank's shareholders to participate and vote in the Extraordinary General Assembly Meeting (First Meeting) to be held, at 06:30 pm on Monday 16-10-1446H corresponding to 14-4-2025G, at the Bank's Head Office in Riyadh by means of modern technology.
City and Location of the General Assembly's Meeting	Riyadh- by means of modern technology.
Hyperlink of the Meeting Location	https://login.tadawulaty.com.sa/ir/user/login.xhtml
Date of the General Assembly's Meeting	2025-4-14 Corresponding to 1446-10-16
Time of the General Assembly's Meeting	18:30
Methodology of Convening the General Assembly's Meeting	Via modern technology means
Attendance Eligibility, Registration Eligibility, and Voting End	Each shareholder registered in the bank's shareholder register at the Securities Depository Center (Edaa) by the end of the trading session preceding the General Assembly meeting is entitled to attend the meeting in accordance with the applicable laws and regulations. The shareholder has the right to delegate whomever other than the members of the board of directors. The right to register attendance for the General Assembly meeting ends at the time of the meeting's commencement. Additionally, the right to vote on the agenda items for attendees expires once the ballot counting committee completes the vote counting process.

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<p>Quorum for Convening the General Assembly's Meeting</p>	<p>The Extraordinary General Assembly meeting shall be valid if attended by shareholders representing at least half of the capital. In the event that the legal quorum is not met in the first meeting, a second meeting will be held one hour after the scheduled time of the first meeting. The second meeting shall be considered valid if attended by shareholders representing at least one-quarter of the capital.</p>
<p>Meeting Agenda</p>	<ol style="list-style-type: none"> 1) Review and discuss the Board of Directors' report for the fiscal year ending on December 31, 2024. 2) Vote on the auditors' report for the fiscal year ending on December 31, 2024, after discussion. 3) Review and discuss the financial statements for the fiscal year ending on December 31, 2024. 4) Vote on the appointment of the bank's external auditors from among the nominated candidates, based on the recommendation of the Audit Committee, to examine, review, and audit the bank's financial statements for the second and third quarters, the annual financial statements for the fiscal year 2025, and the first quarter of the fiscal year 2026, and determine their fees. 5) Vote on the discharge of the Board of Directors from liability for the fiscal year ending on December 31, 2024. 6) Vote on the Board of Directors' recommendation to increase the bank's capital by granting bonus shares to the bank's shareholders as follows: <ol style="list-style-type: none"> a. The total increase amount is SAR 2,500 million. b. The capital before the increase is SAR 12,500 million, and after the increase, it will be SAR 15,000 million, representing a 20% of increase. c. The number of shares before the increase is 1,250 million shares, and after the increase, it will be 1,500 million shares.

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| | <p>d. This capital increase aims to enhance the bank’s financial solvency and retain its resources in operational activities.</p> <p>e. The increase will be implemented by capitalizing SAR 1,500 million from retained earnings and SAR 1,000 million from the statutory reserve, granting one bonus share for every five shares.</p> <p>f. If approved, the eligibility to bonus shares will be for shareholders who own shares on the date of the Extraordinary General Assembly meeting and are registered in the bank’s shareholder register at the Securities Depository Center (Edaa) at the end of the second trading day following the eligibility date. In the event of fractional shares, they will be collected in a single portfolio for all shareholders, sold at market price, and the proceeds will be distributed to eligible shareholders within 30 days from the date of determining the entitled shares.</p> <p>g. Amend Article 7 of the bank’s Articles of Association related to capital. (Attached)</p> <p>7) Vote on the election of Board members from among the nominated candidates for the upcoming term, which will commence on April 17, 2025, for a period of three years, ending on April 16, 2028. (Candidates’ resumes attached)</p> <p>8) Vote on authorizing the Board of Directors to distribute interim dividends to the bank’s shareholders on a semi-annual or quarterly basis for the fiscal year 2025.</p> <p>9) Vote on the disbursement of remuneration to the Board members in the amount of SAR 3,200,000, at SAR 320,000 per member, for the fiscal year ending on December 31, 2024.</p> |
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	<p>10) Vote on authorizing the elected Board of Directors with the powers of the Ordinary General Assembly as stipulated in paragraph (1) of Article 27 of the Companies Law, for a period of one year from the date of the General Assembly's approval or until the end of the authorized Board's term, whichever comes first, in accordance with the controls and conditions based on the Implementing Regulations of the Companies Law related to listed joint-stock companies regarding transactions and contracts in which a Board member has a direct or indirect interest. (Attached)</p> <p>11) Vote on authorizing the elected Board of Directors with the powers of the Ordinary General Assembly as stipulated in paragraph (2) of Article 27 of the Companies Law, for a period of one year from the date of the General Assembly's approval or until the end of the authorized Board's term, whichever comes first, in accordance with the controls and conditions based on the Implementing Regulations of the Companies Law related to listed joint-stock companies regarding engaging in competing business activities. (Attached)</p> <p>12) Vote on amending Article 19 of the bank's Articles of Association related to Board Committees. (Attached)</p> <p>13) Vote on amending the Audit Committee Charter. (Attached)</p> <p>14) Vote on amending the Corporate Social Responsibility Policy. (Attached)</p>
<p>Proxy Form</p>	<p>N/A</p>
<p>The shareholder right in discussing the assembly agenda topics, asking questions, and exercising the voting right</p>	<p>Shareholders have the right to discuss the topics listed on the General Assembly's agenda and to raise questions. Additionally, shareholders registered in the Tadawulaty services can vote electronically on the assembly's agenda items remotely.</p>
<p>Details of the electronic voting on the Assembly's agenda</p>	<p>Shareholders registered in Tadawulaty services can vote electronically on the General Assembly's agenda items remotely, starting from 1:00 AM on Thursday, 12</p>

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	<p>Shawwal 1446H (according to the Umm Al-Qura calendar), corresponding to April 10, 2025, until the end of the assembly meeting. Registration and voting through Tadawulaty services will be available and free of charge for all shareholders via the following link:</p> <p>https://login.tadawulaty.com.sa/ir/user/login.xhtml</p>
<p>Method of Communication in Case of Any Enquiries</p>	<p>Please be informed that the General Assembly meeting will be broadcast live through the link available on the Tadawulaty system. Shareholders will also have the opportunity to submit their questions and inquiries during the meeting.</p> <p>For any inquiries, please contact Investor Relations through: Phone: +966 11 479 8585 Email: Shareholders@bankalbilad.com</p>
<p>Additional Information</p>	<p>Regarding the nomination for Board membership under Agenda Item (7) of the General Assembly, the bank would like to clarify the following to shareholders and nominees:</p> <p>In accordance with the key governance principles for financial institutions regulated and supervised by the Saudi Central Bank and the Corporate Governance Regulations of the Capital Market Authority, the number of independent members must not be less than one-third of the Board, which equates to four (4) independent members for the bank.</p> <p>Accordingly, during the vote counting process and the selection of elected Board members by the General Assembly, it will be ensured that at least four (4) independent members are included. The top 11 candidates receiving the highest votes will be considered elected, provided that at least four (4) of them are independent members. However, if the list of the top 11 candidates includes fewer than four (4) independent members, the non-independent candidates with the lowest votes will be replaced by the independent candidates with the highest votes until the required number of independent members is met.</p>

المستندات المؤيدة لبنود اجتماع الجمعية العامة غير العادية المتضمنة زيادة رأس المال

Supporting Documents for the Agenda Items of the Extraordinary General
Assembly Meeting Which Includes Capital Increase

14 April 2025

Documents

- Audit Committee Annual Report to the General Assembly for 2024
- Table of Amendments to the Articles of Association – Article 7 related to capital
- Candidates' resumes - Form no. (1)
- Controls for the Delegation to the BoD for Authorizing a Board Member with a Direct or Indirect Interest 2025
- Controls for the Delegation to BoD for Authorizing a Member to Engage in Competitive Activities 2025
- Table of Amendments to the Articles of Association – Article 9 related to Board Committees
- Amendments to Audit Committee Charter
- Amendments to the CSR Policy

المستندات

- تقرير لجنة المراجعة السنوى للجمعية العامة 2024
- جدول تعديلات نظام الاساس (المادة 7) والمتعلقة برأس المال
- السير الذاتية للمرشحين - نموذج رقم (1)
- ضوابط وشروط تفويض الجمعية العامة العادية لمجلس الإدارة بالترخيص لعضو المجلس بالمصلحة المباشرة وغير المباشرة 2025م
- ضوابط وشروط تفويض الجمعية العامة العادية لمجلس الإدارة بالترخيص بأعمال المنافسة 2025م
- جدول التعديلات النظام الاساس (المادة 19) والمتعلقة بلجان المجلس
- تعديل لائحة لجنة المراجعة
- تعديل سياسة المسؤولية المجتمعية

Audit Committee Annual Report to the General
Assembly for the fiscal year 2024

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1. Introduction

The Audit Committee is an independent committee formed by a decision from the Bank's Ordinary General Assembly, with the objective of enhancing the bank's Shareholders and other stakeholders' confidence in the fairness of the bank's financial statements and enhancing the bank's control environment. The bank's Corporate Governance Charter requires the Audit Committee to prepare an annual report to the bank's General Assembly detailing its activities that has been taken to satisfy its roles and responsibilities as stated in the committee charter. Accordingly, the Audit Committee prepared this report to the General Assembly of the bank with the aim to provide the bank's shareholders and other stakeholders with an overview of the Audit Committee's key activities that has been undertaken within the scope of its set roles and responsibilities.

2. Committee Meetings

The Audit Committee held seven meetings during 2024 and submitted its minutes of meetings and quarterly activities reports to the Board of Directors to provide reasonable assurances on the effectiveness of bank's control environment.

3. Committee 's Activities during 2024

The audit committee performed its activities in accordance with its charter and implemented all the items of its annual plan for 2024, and the following is a summary of the audit committee key activities during the year:

a) Financial statements

According to its responsibilities regarding the bank's financial statements the audit committee undertook this role by reviewing the bank's quarterly and annual financial statements, discussing the important matters with the bank's Finance Division and External Auditors, ensuring that the financial statements disclosures are adequate and in line with accounting policies and standards, ensuring external auditors independence. Accordingly, and upon external auditors confirmation that there were no material misstatements in the Bank's consolidated financial statements, as well as reasonable assurances from external auditors and the Finance division on the fairness of those financial statements, the Committee articulate its opinion and recommendations to the Board of Directors on it.

b) External auditors

The Audit committee overseen the external auditors work, monitored their performance and ensured their independence. Below is a summary of the audit committee's activities in this regard:

- Recommending to the Board of Directors the appointment of the bank's external auditors based on its study of the financial and technical analysis of the offers submitted by the nominated offices.
- Review and approve the external auditors' yearly audit plan.
- Verify the independence of external auditors in accordance with professional regulations and standards.
- Evaluating the performance of external auditors in accordance with the evaluation criteria adopted by the Committee.
- Discussing the external auditors annual management letter and ensuring that Internal Audit is following up the implementation of the corrective plan submitted by the relevant departments in accordance with the set target dates.

c) Internal audit

The Audit committee directly supervised the work of the internal audit division and ensured its objectivity, independence, effectiveness of its working practices, as well as availability of the resources required by the division to carry out its functions effectively. The Committee's key activities that relate to internal audit division include the following:

- Approval of the annual Internal Audit Plan 2025 that considers the Bank's strategic plans, Governance and compliance requirements, and the risks associated with the Bank's business.
- Monitoring Internal Audit Divisions activities through the Internal audit periodic progress reports, Audit reports, and reported audit issues.
- Follow-up on the progress in closing the Internal Audit reported observations contained in their reports. As a result of such follow-up good progress in closing audit observations and non-existence of any overdue issues were reported, which contributed to the strengthening of the Bank's Internal control environment.
- Evaluating the performance of the Chief IA for 2024, and approval of his KPIs for 2025.
- Approval of the budget of the internal audit Division.
- Support the Audit division value-added initiatives and actives that have contributed to the improvement of the bank's performance and compliance levels.

d) Sharia audit

Monitoring the Sharia audit work, and the committee's work included the following:

- Approval of the annual Sharia Audit Plan 2025.
- Follow up on the progress in implementing the Sharia audit plan through periodic reports, which include a detailed presentation of the extent of progress in implementing the plan the Sharia audit reports issued and the most prominent observations contained therein.
- Follow up on the progress in closing the observations contained in the Sharia audit reports.

e) Compliance

The Committee contributed to improving the Bank's level of compliance with relevant roles, regulations, policies and procedures by providing its comments and recommendations on the received reports from the Compliance and Anti-financial Crime Division. The committee's key activities that relate to compliance include the following:

- The Committee discussed with the Chief Compliance Officer the periodic reports received from Compliance & Anti-Financial Crime Division which include the bank's compliance activities, Anti Money Laundering activities, penalties and violations, actions taken by the bank to address the root causes of penalties & violation and improve the level of compliance by the bank.
- Review reports received from the Central Bank and follow up on the progress in closing the observations contained in those reports.
- In accordance with the requirements the Corporate Governance Charter, Review the proposed contracts and transactions with related parties that have been referred to the Committee and provide their opinions to the Board of Directors.

4. Opinion of Audit Committee on internal control system

The Bank's executive management is responsible for creating an appropriate and effective internal control system that includes development of policies and procedures under the supervision of the Board of Directors to achieve the Bank's strategic objectives. Accordingly, the bank has established an integrated internal control system as recommended by regulatory bodies within the kingdom of Saudi Arabia. This system starts by setting

the general governance framework that sets the roles, authorities, and responsibilities to the board of directors and its sub committees as well as the bank's management committees to ensure existence of the required monitoring at the bank's overall level. In addition, all the bank's Divisions and Departments are working continuously to improve the internal control environment within the bank through continues review and update of its policies and procedures to fix any discovered issues in the bank's internal control environment. Taking in consideration, internal audit reports, regulatory bodies reports, meetings with external auditors and the bank's executive management, as well as other topics discussed during the Committee's meetings, the Audit Committee considers that the current internal control environment is adequately designed, functions effectively, regularly monitored and that there is no fundamental weakness in the Bank's internal control system for fiscal year 2024. However, its is worth to mention that any internal control system regardless of its design and effectiveness cannot provide an absolute assurance.

Chairman of the Audit Committee



Adeb Mohammed Abanumai

Proposed amendments to the Articles of Association - 2025

Article No.	Article before Amendment according to the Current System	Article after the Proposed Amendment	Reasons for Amendments
Article 7 - Capital:	The company's capital is twelve thousand five hundred million Saudi Riyals (12,500,000,000 SAR), divided into one billion two hundred fifty million (1,250,000,000) ordinary shares of equal value. The nominal value of each share is ten (10) Saudi Riyals, fully paid, granting equal rights and obligations to all shareholders.	The company's capital is fifteen thousand million Saudi Riyals (15,000,000,000 SAR), divided into one billion five hundred million (1,500,000,000) ordinary shares of equal value. The nominal value of each share is ten (10) Saudi Riyals, fully paid, granting equal rights and obligations to all shareholders .	Enhance the bank's financial solvency and retain its resources in operational activities

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Nasser Mohammed Ibrahim Alsubeaei					
Nationality	Saudi	Date of birth	1959			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor business administration	accountant	1980	King Saud University		
C) Work Experience of the Nominated Member						
Period		Areas of Experience				
1980-Now		Business management in all banking, financial and real estate fields				
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	Mohammed Ibrahim Al-Subaie and Sons Company	financial	non-executive	In person	Vice Chairman of the Board and member of the Executive Committee	a closed shareholding
2	Al-Argan Real Estate Projects Company	Real Estate	non-executive	In person	Chairman of the Board and member	a joint stock company
3	Thakher Real Estate Company	Real Estate	non-executive	In person	Chairman of the Board and member	limited responsibility
4	Akwan Real Estate Company	Real Estate	non-executive	In person	Member of the Board of Directors	a closed joint stock company
5	The General Authority of Certified Residents, real estate	Real Estate	non-executive	In person	Member of the Board of Directors	Governmental

6	The Higher Education Fund is	financial	non-executive	In person	Member of the government investment committee	Governmental
7	King Fahd University of Petroleum and Minerals	financial	non-executive	In person	Member of the government investment committee	Governmental
8	Infath – Entrustment & Liquidation	financial	non-executive	In person	Member of the Board of Directors and member of the Executive Committee	Governmental
9	King Salman Charitable Housing Society, real estate	financial	non-executive	In person	Member of the Executive Committee, Chairman of the Rewards and Nominations Committee, and Finance Supervisor	Governmental

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Adeeb Mohamed Abdulaziz Abanumi					
Nationality	Saudi	Date of birth	12/2/1390			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Master	Accounting	1998	Miami		
2	Bachelor	Accounting	1992	King Saud University		
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
1/2010-till date	Abanumi CPA					
7/2008-12-2009	Capital Market Authority- Advisor continuous Disclosure					
3/2005-6/2008	Capital Market Authority - Senior officer continuing disclosure					
8/1999-6/2004	The Saudi Fund for Development (SFD)-Saudi Export Program					
2/1992-7/1999	The Saudi Fund for Development (SFD)-Researcher-Accounting analyst					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	Abdullah Bin Saedan and Sons Company	Real Estate	independent	Personal	Board of Directors and Chairman of Audit committee	Joint Stock Company Closed

2	Budget	Transport	independent	Personal	Audit Committee	Joint Stock Company
3	ALMather REIT	Real estate	independent	Personal	Board of Directors	closed-ended real estate investment traded fund
4	Knowledge University	education	independent	Personal	Board of Directors and Chairman of Audit committee	Joint Stock Company Closed
5	Al-Watania Poultry	Poultry	independent	Personal	Audit Committee Member and Board Member	Joint Stock Company Closed
6	Bank ALbilad	Banking	independent	Personal	Board of Directors and Chairman of Audit committee	Joint Stock Company
7	Southern Province cement co	cement	independent	Personal	Audit Committee	Joint Stock Company

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Abdulaziz Mohammed Ali AlOnaizan					
Nationality	Saudi	Date of birth	16 Oct-1966			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor's Degree	Research Methodology and Quantitative Methods	1987	King Saud University College of Business Administration		
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
2016 - present	Chief Executive Officer, Bank Albilad					
2014-2016	Chief Business Officer, Bank Albilad					
2008 - 2014	General Manager, Treasury Investments and Financial Markets, Alinma Bank					
2004 - 2008	General Manager, Treasury Investments and Financial Markets, Arab National Bank					
1991 - 2004	Assistant General Manager, Treasury, SAMBA Financial Group					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder))	Committees Membership	Legal form of the company
1	Albilad Capital	Investment Banking advisory, Corporate Finance, Custody and	Non-Executive	In personal capacity	Vice-Chairman of the Board of Directors and Member of the	Saudi Closed Joint Stock Company

		Brokerage Asset Management			Executive Committee	
2	Enjaz Payment Services Company	Technology in Financial Services	Non-Executive	In personal capacity	Chairman of the Board of Directors	Saudi Closed Joint Stock Company
3	Zakat, Tax and Customs Authority (ZATCA)	Governmental	Independent	In personal capacity	Member of the Advisory Committee	Governmental
4	Real Estate Development Fund (REDF)	Governmental	Independent	In personal capacity	Board Member and Chairman of Governance and Cybersecurity	Governmental
5	Human Resources Development Fund (HRDF)	Governmental	Independent	In personal capacity	Board Member and Chairman of the Executive Committee	Governmental
6	Buna (Arab Regional Payments Clearing and Settlement Organization)	Cross-border Payment System	Saudi Arabia's Representative	In personal capacity	Board Member	Owned by the Arab Monetary Fund

Form No. (1) Resume

A) Personal information of the Nominated Member

Full name	Khalid Abdulrahman Saleh Al Rajhi		
Nationality	Saudi	Date of birth	01/05/1391H

B) Academic Qualifications of the Nominated Member

#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity
1	Bachelor	Finance	02/07/1994	King Fahad University of Petroleum and Minerals (KFUPM)

C) Work Experience of the Nominated Member

Period	Areas of Experience
01/01/2002 – 13/12/2004	Saudi Marine Shipping Co – Member of the BoD, the Executive Committee, and the Audit Committee
01/01/2004 – 31/12/2012	Saudi Cement Company - Member of the BoD
01/04/2009 – 31/12/2012	Saudi Cement Company - Member of the Audit Committee
17/04/2005 – 17/04/2010	Bank Al Bilad - Member of the Remuneration and Rewards Committee
11/04/2006 – 11/04/2012	Saudi Telecommunication Company (STC) – Member of the Board
11/04/2009 – 11/04/2012	Saudi Telecommunication Company (STC) – Chairman of the Audit Committee and Member of the Investment Committee
06/05/2007 – 21/05/2019	Wala Cooperative Insurance Company – Member of the BoD and the Risk Committee and Chairman of the Investment Committee
22/11/2010 – 25/09/2018	Takween Advanced Industries – Chairman of the BoD
01/01/2006 – 31/12/2008	Nass Company (Bahrain) - Member of the BoD
01/08/2008 – 01/08/2012	DanaGas Company (UAE) – Member of the BoD and the Audit Committee
07/10/2003 – 07/04/2005	Bank Al Bilad – Member of the Founding Committee
01/01/2004 – 11/04/2005	Al Rajhi Trading Establishment - CEO

D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:

#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment	Committees Membership	Legal form of the company
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				under the Company's articles of association, nominated by shareholder)		
1	Bank Al Bilad	Banking Services	Nonexecutive	Personal Capacity	BoD and Executive Com.	Joint Stock
2	Saudi Cement Company	Cement	Nonexecutive	Personal Capacity	Chairman of BoD and Executive Com.	Joint Stock
3	Abdulrahman Saleh Al Rajhi and Partners CO	Investments	Executive	Personal Capacity	Chairman	Limited Liability
4	Tanami Arabia Company	Real Estate	Nonexecutive	Personal Capacity	Chairman	Closed Joint Stock
5	Ektimal Sports Company	Sports Gyms	Non-Executive	Personal Capacity	Chairman	Closed Joint Stock
6	Medad Office Solutions	Office Spaces	Non-Executive	Personal Capacity	Chairman	Closed Joint Stock

Form (1) Resume

A) Personal information of the Nominated Member:				
Full name	Nasser Sulaiman Abdullah AlNasser			
Nationality	Saudi	Date of birth	16-02-1972	
B) Academic Qualifications of the Nominated Member				
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity
1	Bachelor of Engineering	Electrical engineering	1995	King Saud University
C) Work Experience of the Nominated Member				
Period	Areas of Experience			
2025 to present	Qassim University Council Member			
2024 to present	Specialized by stc – Board memebr			
2024 to present	Mohammed Ibrahim alSobaiee and sons foundation (Ghorous)- Member of the Board of Trustees			
2024 to present	King Fahad National Library Fund-Board memebr			
2024	The Solutions founding Board (NHC)-Board member			
2023 to present	Fay Foundation- Member of the Board of Trustees			
2023 to present	Takaful Foundation- Member of the Board of Trustees			
2023 to present	Education & Training Evaluation Commission-board memebr			
2023 to present	Abdulaziz and Saad AlMoajil Holding-Execom member then board memebr			
2022 to present	Bank Albilad 2022-Board memebr			
2018 -2021	STC Group CEO			

2015 –2018	SVP/ Technology& Operations -STC
2012 –2015	COO - Mobily
2009-2012	CTO - Mobily
2015-2019	Chairman - Board of Directors - Solution
2015-2018	Board Member - Turk Telecom & Avea
2017-2017	Board Member - Saphire
2019 -2021	Board member - GSMA
2018-2021	Chairman - SAMENA

D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:

#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	Specialised by stc	communication	independent	personal	Excom, NRC	LLC
2	Abdulaziz and Saad AlMoajil Holding	Trade and investment	Independent	personal	Excom	Joint stock
3	Albilad bank	banking	independent	personal	Excom	listed

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name		Mohammed Abdulrahman Abdulaziz AL Rajhi				
Nationality		Saudi	Date of birth		10 Jun 1972	
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications		Name of Awarding Entity	
1	BACHELOR	BUSINESS ADMINISTRATION	1998		KING ABDUL AZIZ UNIVERSITY	
C) Work Experience of the Nominated Member						
Period		Areas of Experience				
(1988 – 2006)		ALRAJHI COMMERCIAL FOREIGN EXCHANGE BANK - Acting Chief Executive Officer				
(2007 – 2013)		BANK ALJAZIRA - DIVISION MANAGER				
(2013 – PRESENT)		ALRAJHI INVESTMENT FUND - DIVISION MANAGER				
(17/04/2022 – PRESENT)		BANK ALBILAD - Board Member and Risk Committee Member				
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	-	-	-	-	-	-

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Haitham Muhammed Abdulrhman Alfayez					
Nationality	Saudi	Date of birth	1977/07/25			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Master	Business Administration	2004	Imperial College London		
2	Bachelor's degree	Information Systems	2000	King Fahd University of Petroleum & Minerals		
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
2018 - Present	CEO- Awqaf Investment Company					
2015-2017	Executive Director Local Investment - Kingdom Holding					
2013-2015	Head Of Direct Investment Department - Saudi Aramco Investment Department					
2008-2013	Director Proprietary Investment - Jadwa Investment					
2006-2008	Economic Policy Associate- United Nations Development Programme					
2002-2006	Senior Credit Analyst - Saudi Industrial Development Fund					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	Bank Albilad	Banking Services	Independent	Personal Capacity	-Board Member	

					-Chairman of Nomination And Remuneration Committee -Risk Committee Member	
2	Kidana Development Company	Real Estate Development	Independent	Personal Capacity	-Board Member -Nomination and Remuneration Committee Member	A closed joint stock company with one Saudi partner
3	Umm Al Qura Development & Construction	Real Estate Development	Not Independent	Representative of legal person/ General Authority For Awqaf	Board Member	A closed joint stock company with one Saudi partner
4	Ekhaa Charity Of Orphans Care Foundation	Charity	Independent	Personal Capacity	-Board Member -Investment Committee Member	A Saudi charitable association
5	Arriyadh Holding Company	Real Estate Development	Independent	Personal Capacity	-Executive Committee Member	A closed joint stock Company with one Saudi partner

6	The Education and Training Evaluation Commission (ETEC)	Education	Independent	Personal Capacity	-Member of the Resource Development Committee	legal independent body financially and administratively
7	Special Logistics Zone	Logistics	Independent	Personal Capacity	-Nomination and Remuneration Committee Member	launched by His Excellency the Minister of Transport and Logistics
8	Riyadh Infrastructure Projects Center	PMO	Independent	Personal Capacity	-Nomination and Remuneration Committee Member	government
9	Ades Holding	oil and gas drilling services	Independent	Personal Capacity	Board -Member	A Saudi charitable association
10	Ehsan	Charity	Independent	Personal Capacity	-Member of the Endowment Committee	government
11	Riyadh Development Company	Real Estate Development	Independent	Personal Capacity	-Investment Committee Member	A closed joint stock company with one Saudi partner

Form No. (1) Resume

A) Personal information of the Nominated Member:						
Full name	Muadh Abdulrahman Hasan Alhusaini					
Nationality	Saudi	Date of birth	17 – 03 – 1405 H			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor's Degree	Management Information System (MIS)	2008	King Fahad University of Petroleum and Minerals		
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
Now– 2017/10/4	Managing Director and Board Member – Ehata Financial Company					
– 2013/8/27 2017/10/3	Co-Head of Derivative and Financial Solutions Middle East & Africa – Deutsche Bank					
2013/8/22 – 2008/3/1	Senior Treasury Risk Advisor – SABB Bank					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	The Saudi Company for Mining Services	Mining services and inspection	independent	personal capacity	Board and Executive Committee	Closed joint-stock
2	Basiqat AlKhalij	Investment	independent	personal capacity	Investment Committee	Limited Liability

3	Mohammed Ibrahim Alsubaei & Sons Investment Company (MASIC)	Investment	independent	personal capacity	ALCO Committee	Closed joint- stock
4	Imam Turki bin Abdullah Royal Nature Reserve Development Authority	Nature Reserve	independent	personal capacity	Board	Established by a Royal Decree
5	Jeddah Development and Urban Regeneration Company (JDURC)	Real estate Development	independent	personal capacity	Audit Committee	Closed joint- stock
6	Bank Albilad	Banks	independent	personal capacity	Board / Risk / Compliance & Governance Committees	Public joint- stock
7	Ehata Financial Company	Consultancy	Executive	personal capacity	Board and Managing Director	Limited Liability
8	Awqaf Investment Company	Awqaf	independent	personal capacity	Board / Risk and Compliance Committee	Closed joint- stock
9	Drahim App for Investment	Fintech	independent	personal capacity	Board	Closed joint- stock

Form No. (1) Resume

A) Personal information of the Nominated Member:						
Full name		Haytham Suliman Abdulaziz Alsuhaيمي				
Nationality		Saudi		Date of Birth	24/12/1407 H	
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Master's Degree	Investment & Risk Finance	2015	University of Westminster, UK		
2	Bachelor's Degree	Business Administration	2011	Al Ghurair University, UAE		
C) Work Experience of the Nominated Member						
Period		Areas of Experience				
Mar 2020 - present		Chief Business Development Officer, Albilad Capital				
Feb 2019 - Feb 2020		Business Development Director - Head of Wealth Management, Albilad Capital				
Dec 2018 - Jan 2019		Business Development Vice President, Albilad Capital				
Sep 2016 - Nov 2018		Private Equity & Investment Banking Analyst, Albilad Capital				
Dec 2015 - Jul 2016		Cross Division Rotational Program at Investment Banking and Assets Management and Research Departments, Jadwa Investment				
May 2012 - May 2014		Sales and Marketing Executive in SABIN - UAE				
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association,	Committees Membership	Legal form of the company

				nominated by shareholder)		
1	Bank Albilad	Banking sector	Non-executive	In personal capacity	Board member	Joint stock company
2	Bank Albilad	Banking sector	Non-executive	In personal capacity	Member of the Risk Committee	Joint stock company
3	Capital Market Institutions Committee	Regulatory	Independent	In personal capacity	Member	
4	IT for Sharing Solutions	Computer Programming systems	Non-executive	In personal capacity	Board member	A limited liability company
5	Nusaned Fund	Petrochemicals	Non-executive	In personal capacity	Board member	Closed Fund
6	Telad Investment Company	Public construction and renovation of residential, non- residential and government buildings	Non-executive	In personal capacity	Board member	Closed joint stock company
7	Merak Technology Ventures Fund	Investing in startup companies	Non-executive	In personal capacity	Member of the Advisors Committee	Closed fund

Form No. (1) Resume

A) Personal information of the Nominated Member

Full name	Moteb Ali Abdullah AlGunaisi		
Nationality	Saudi	Date of birth	01-05-1984

B) Academic Qualifications of the Nominated Member

#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity
1	Bachelor's degree	Educational	2007	Qassim University
2	Master's degree	Management	2011	University of Wollongong - Australia
3	Master's degree	Strategic Human Resource Management	2012	University of Wollongong - Australia

C) Work Experience of the Nominated Member

Period	Areas of Experience
) – 2023(Up to date	Human Resources Executive Director at Human Resources Development Fund
2023 - 2020	Group HR and Internal Communication Director at Abunayyan Group
2020 - 2018	OD & Talent Management Director at National Gas and Industrial Company
2018 - 2017	Human Resources Business Partner Manager at Riyadh Airports
2017 - 2015	Human Resource Manager at SIMAH

D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:

#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of	Committees Membership	Legal form of the company
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				association, nominated by shareholder)		
1	Al Hassan Ghazi Ibrahim Shaker Co.	Manufacturing air-conditioners of all types (Window ACs, split ACs, Ducted Split, Ceiling Concealed Duct, etc.) As well as, related spare parts. Wholesale and retail for Air-Conditioners, Home Electrical Appliances.	Independent member	Individual in his own	NRC Member	Listed Joint Stock Company

Form No. (1) Resume

A) Personal information of the Nominated Member				
Full name	Bader Ali Ahmad Alrabiah			
Nationality	Saudi	Date of birth	02/12/1981	
B) Academic Qualifications of the Nominated Member				
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity
1	Executive Masters	Business Administration - EMBA	2024	Mohammed Bin Salman College
2	Masters of Science	Project Management	2009	Boston University
3	Bachelors of Science	Mechanical Engineering	2005	California State University
4	Professional Certificate	Company Direction	2024	Institute of Directors
5	Professional Certificate	Project Management Professional	2012	Proj. Management Institute
C) Work Experience of the Nominated Member				
Period	Areas of Experience			
Feb 2023 to Present	CEO, Development Company (a PIF subsidiary), a seaside destination to develop real estate tourism and culture			
December 2017 to Present	Board members, and advisory committee member in several PLC, LLC companies, and none for profit entities			
Aug 2020 to Feb 2023	Deputy Project Director, Public Investment Fund, local real estate project management			
Feb 2020 to Feb 2023	CEO, Baa Foundation, focused to support environmental, cultural, and national support initiatives			
Nov 2019 to Oct 2021	Executive Director, Royal Commission of AlUla, executive office for HH the governor			
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:				

#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committ ees Member ship	Legal form of the company
1	Gulf Insurance Group (GIG)	Insurance and reinsurance	Independent	Personal capacity	NRC	PLC
2	Filing & Packing Material (FIPCO)	Materials	Independent	Personal capacity	BIC	PLC

Form No. (1) Resume

A) Personal information of the Nominated Member				
Full name	Dr Ahmed Sirag Abdulrahman Khogeer			
Nationality	Saudi Arab	Date of birth	November 14, 1968	
B) Academic Qualifications of the Nominated Member				
No	Qualifications	Specialization	Date of the awarded degree	Name of Awarding Entity
1	PhD (Doctorate)	Chemical Engineering (GPA 4.0/4.0) First Honor	2005	Colorado State University, USA
2	MBA	Business Administration (GPA 3.7/4.0) Honor	2004	Colorado State University, USA
3	Certificate in Finance	Finance and investment (GPA 4.0/4.0) First Honor	2005	Colorado State University, USA
4	MSe Masters of Science in Engineering	Chemical Engineering (GPA 4.0/4.0) First Honor	1998	University of Tulsa, USA
5	BSe Bachelor of Science in Engineering	Chemical Engineering (GPA 3.15)	1990	King Abdulaziz University
6	Fellowship (First Arab in History)	Chemical Engineering	2017	American Institute of Chemical Engineers AIChE, USA
7	Advanced Project Management certificate	Project management, six courses, PMI recognized	2004	Colorado State University, USA
8	Process Management certificate	Eight courses in process management	2004	Colorado State University, USA
9	PE, Licensed Professional Engineer	Chemical Engineering	2006	Texas board of Professional Engineers, USA
10	PMP, Project Management Professional	Project Management	2010	Project Management Institute PMI, USA

11	CE, Consultant Engineer	Chemical Engineering	2010	Saudi Council of Engineers
12	Certified Arbitrator	International arbitration	2020	GCC Commercial Arbitration Centre(Dar Al-Qarar)
13	Certified Aramco trainer	Technical and professional courses	2000&2017	Aramco
14	More than 150 courses and conferences	Technical, managerial, project management, leadership	1990-2021	Top institutions Worldwide

C) Experiences of the Nominated Member

Period	Areas of Experience
A- Board of Director/ EXCOM membership	
March 2024-Present	<p>Saudi Kayan, a Sabc affiliate, publicly listed:</p> <ul style="list-style-type: none"> • Member, Board of Directors • Member, Audit committee • Member, Risk committee
August, 2022-Present	<p>Najran Cement, publicly listed:</p> <ul style="list-style-type: none"> • Member, Board of Directors • Chair, NRC committee
July 2024-present	<p>Tabuk Agriculture Development Company TADCO, publicly listed:</p> <ul style="list-style-type: none"> • Vice Chairman of board • Member, Executive Committee
July 2021- July 2024	<p>Naseej International trading company, publicly listed:</p> <ul style="list-style-type: none"> • Vice Chairman of board • Past Chair, Executive Committee • Member, Audit committee
April, 2022-Present	<p>Gulf General Cooperative Insurance Company, publicly listed:</p>

	<ul style="list-style-type: none"> • Member, Board of Directors • Member, Audit Committee • Member, NRC committee
September, 2023- Present	<p>Arab Sea Information System, publicly listed:</p> <ul style="list-style-type: none"> • Member, Board of Directors • Chair, Audit Committee
October 23, 2024- Present	<p>East Asia Agriculture Development and Investment company:</p> <ul style="list-style-type: none"> • Member, Board of Directors
2024-Presnt	Khogeer Trading: Founder and CEO
2010-now	<p>American Institute of Chemical Engineers AIChE</p> <ul style="list-style-type: none"> • Director 2010-2014 and 2014-2017 (two terms) for four years term (First Arab Director in history). • Chair and Member, Fellows council 2017-2011 and 2011-present two terms as the <u>first one in history from outside USA</u> for more than 110 years. • Chair, Fuels and petrochemicals division as the <u>first one in history from outside USA</u> for more than 110 years. • Member, Societal impact operating Council SIOC (First Arab). • Member, Global Societal Initiatives council (First Arab).
	<p>King Abdulaziz university</p> <ul style="list-style-type: none"> • Member, Financial Sustainably league • Member, External partnership committee • Member, College of Engineering Advisory board • Member, Chemical Engineering department Advisory Board • Member, Chemical Engineering department Rabigh Branch Advisory Board
2018-2020	Saudi Building Code 2018 , Founding Member
B- Aramco and affiliates, 31 years (1990-2020) as described below	
2009-2020 12 years	<i>Founder: King Abdullah University of Science and Technology KAUST project</i>
<i>April -Oct 2020</i>	<i>Aramco Advanced R&D Center at King Abdullah University of Science and Technology KAUST project</i>

	<p>Joined Saudi Aramco Research & Development center R&DC project management to capitalize on my experience in managing mega projects to assist in the completion of the state of the art R&D center at KAUST. -Responsible for the transformation of the center theme from traditional research to IR4 and AI driven theme working with world class contractors and designers such as Wipro, Jacobs and DAR. Was also responsible for other complicated commissioning issues.</p>
<p><i>Jan 2011 - March 2020</i></p>	<p><i>Aramco: King Abdullah University of Science and Technology KAUST projects management</i></p> <p>Having both the technical knowledge and project management skills, I was requested to assist in the KAUST project from the project management side by Saudi Aramco project management business line. led teams of engineers and supports staff and was the primary responsible person for design, construction and commissioning of:</p> <ul style="list-style-type: none"> • 30+ Advanced Research centers and specialized research labs at KAUST Mega project. • KAUST premiere security system project including ditch, intrusion detection systems, sonars, radars, vessels barriers, IDAS, and crash rated fences with all control systems. • Thuwal town development projects including schools, roads, full utilities systems, mosques, public areas, sewage treatment plant, and heritage convention center. • Project Controls & Support including closeouts, HSE, KPIs, scheduling, IT, and interfaces management. • Construction of KAUST National Guard housing complex project consisting of 500 villas, Grand mosque, four local mosques, seven schools, clinic, fire station, full infrastructure, , sewage treatment, with complete services such as fire water system irrigation, security, retail, all fully equipped and furnished. • Passed through many claims, disputes, change orders, additional funding, approvals, contractor financial difficulties and bankruptcy, labor strikes and other issues, schedule extension and crashing.
<p><i>Jan 2009 - Nov 2010</i></p>	<p><i>Aramco: King Abdullah University of Science & Technology KAUST mega Project (founding member)</i></p> <p>I am proud of being a Founder for King Abdullah for Science and Technology KAUST, where I led a team from Saudi Aramco, designer HOK, faculty, and contractors working on the project. I was responsible for the advanced research labs including state of the art equipment such as the Nano fabrication labs, clean room, proteomics and genomics, and clean combustion center. I had the responsibility to represent KAUST interests in front of Aramco PMT, Bin laden, Saudi Oger & Oger international, HOK, and other stakeholders</p>
<p><i>Aug 2006-Dec 2008</i></p>	<p><i>Saudi Aramco New Business Development, Aramco/ ConocoPhillips YASREF export refinery Mega project Houston, USA</i></p>

	<p>Joined a team from Saudi Aramco, Conoco Phillips and their contractor Kellogg Brown & Root KBR in Houston, TX working on the design of a \$ 10 b state-of-the-art Joint Venture Yanbu Refinery complex. Worked at the main office in Houston on the refinery's design, configuration, feasibility study, layout, plot plan, specifications, profitability, economics, and synergies with other Aramco, Sabic and private sector industries. In addition, I was responsible of the whole gasoline processing complex and part of the configuration team, licensors selection technical and commercial teams. Participated in the bid evaluation and award processes for the whole complex. Was an instrumental member in deciding the project product slate and profitability.</p>
<p><i>Mar 2000 - Jul 2006</i></p>	<p><i>Saudi Aramco Research & Development R&D Center (Mar 2000 - Jul 2006)</i></p> <p>Was responsible for research and new technology development in order to enhance the profitability and decrease the running cost of the refining processes. Was leading a team of scientists and engineers for pilot plants testing, catalyst characterization, desulphurization, refinery optimization, fuels & engine performance, High olefins FCC technology. Was the main advisor for the selection of deep catalytic cracking technology for high yield of plastics that was constructed in PetroRabigh. Gave technical courses to Saudi Aramco engineers. Was sponsored to pursue my PhD in USA.</p>
<p><i>Aug 1999 - Feb 2000</i></p>	<p><i>Saudi Aramco Facilities Planning Dept.</i></p> <p>FPD is responsible for preplanning of all Aramco capital projects and planning all Saudi Aramco's facilities, capital projects and business plan. These facilities include oil production, refineries, petrochemicals, roads, residential, infrastructure, recreation, utilities, and IT. I was participated in Kingdom Refineries Upgrade program, refineries master plan, refinery excess oil utilization and profitability enhancement.</p>
<p><i>Nov 1995 - Jul 1996</i></p>	<p><i>Saudi Aramco Jeddah/Riyadh Refining Vice President Planning staff (Nov 1995 - Jul 1996)</i></p> <p>Technical Advisor & Capital Project Coordinator responsible for all technical issues regarding capital projects, Operating &, Business plans, issuing accountability reports for Jeddah & Riyadh refineries and Jeddah Administrative area. Served as a consultant to the VP.</p>
<p><i>Oct 1990 - July 1999</i></p>	<p><i>Petromin/ Samarec/Saudi Aramco Jeddah Oil Refinery (Oct 1990 - July 1999)</i></p> <p>Process & Operation Engineer for all Jeddah refinery process units. First Saudi Specialized in FCC field. Participated in engineering, construction and commissioning in two major Revamp Projects</p>

	and 20 refinery turnarounds projects. Invented new procedures for cleaning vessels to avoid plugging saving time and money. Made necessary engineering for numerous projects and modifications. Mentored many new engineers. Invented a new program which can do daily and monthly reports, and give MIS type information way before advanced computers were available. Was selected as the presenter of the refinery deficiencies to Aramco's corporate management Committee. Was nominated for the MS degree in USA and high level assignment with the VP.
Mar-Oct 1990	<i>Petromin Lubricating Oil Company (Petrolube), Jeddah (Mar-Oct 1990)</i> Started my career working on Lube & grease formulations, specifications and production. Obtaining performance certificates from international firms (Mobil, API, GM, Rolls-Royce, and SAE). Had important role to advise Saudi customs whether imported lubes and lube additives meet Saudi specs and if they can be locally manufactured or not to waive import custom duties
2010-now	International management experience by holding several high positions in the American Institute of Chemical Engineers AIChE for more than 15 years including Division Chair, Director, Committee Chair, regional liaison, technical sessions' chair, and keynote.
2009-now	Renewable and Clean Energy International experience projects from being a founder KAUST responsible for clean energy advanced research labs KAUST founder, engaging in AIChE for 15 years with world top companies and national research labs such as NREL, DOW in addition to working in Aramco R&D center
1980-2010	Working in Haj family business for 30 years gaining valuable experience in crowd and people management and logistics.
2016-2018	Saudi building code 2018 review committee member
2016-2024	Member of the board of college of engineering, King Abdulaziz university Rabigh

D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:

NO	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the	Membership of Committees	Legal form of the company

				Company's articles of association, nominated by shareholder)		
1	Saudi Kayan, a Sabic affiliate	Materials	Independent	Nominee as a shareholder	<ul style="list-style-type: none"> Member, Board of Directors Member, Audit committee Member, Risk committee 	Publicly listed
2	Najran Cement	Basic Materials	Independent	Nominee as a shareholder	<ul style="list-style-type: none"> Member, Board of Directors Chair, NRC committee 	Publicly listed
3	Tabuk Agriculture Development Company	Food and beverages	Non Executive	Nominee as a shareholder	<ul style="list-style-type: none"> Vice Chairman of Board of Directors Member, Executive Committee Member, Strategy and Investment Committee 	Publicly listed
4	Gulf General Cooperative Insurance Company	Financials-Insurance	Independent	Nominee as a shareholder	<ul style="list-style-type: none"> Member, Board of Directors Audit Committee NRC committee 	Publicly listed
5	Arab Sea information system	Software & Services	Independent	Nominee as a shareholder	<ul style="list-style-type: none"> Member, Board of Directors Chair, Audit Committee 	Publicly listed
6	East Asia Agriculture Development and Investment	Food and beverages	Non Executive	Nominee from a shareholder	<ul style="list-style-type: none"> Member, Board of Directors 	Closed Joint stock
7	Khogeer Trading:	Trading	Executive	Nominee as a shareholder	<ul style="list-style-type: none"> Founder and CEO 	Private establishment
8	American Institute of Chemical Engineers AIChE	International scientific society	Independent	Personal	<ul style="list-style-type: none"> Chair, Fellows council as the first one in history from outside USA for more than 110 years. 	International scientific society

Form No. (1) Resume

A) Personal information of the Nominated Member				
Full name	Saleh Mugbel Abdulaziz Alkhalaf			
Nationality	Saudia Arabia	Date of birth	01/07/1390 H	
B) Academic Qualifications of the Nominated Member				
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity
1	B.S.	Accounting	1992	King Saud University
2	SOCPA	SOCPA	1996	Saudi Organization Certified Public Accountant
3	CPA	Certified Public Accountant	1999	The Institute of Certified Public Accountants (AICPA), USA
C) Work Experience of the Nominated Member				
Period	Areas of Experience			
February 2016 until Now	Partner and founder at Khabeer Company for Accounting Consultancy, Partner, Providing Internal and External Audit work, Zakat , Tax and accounting and control services.			
December 2008 until February, 2016	Chief Internal Audit. Internal Audit Department, National Water Company (NWC)			
October 2001 to February, 2008	Policies& procedures Director, Internal Audit Manager, Saudi Telecom Co, (STC)			
June 1993 to February, 2001	Senior Internal Auditor. Saudi Industrial Development Fund (SIDF)			
October 2021 till now	Audit committee member Islamic corporation the development of private sector (ISDB)- Islamic development fund			
Jan 2015 to Sep 2020	Board and Committee member at Suliman Alrajhi int. investment company as independent, investment and agriculture.			
Apr 2016 to Dec 2017	Audit committee member at SAMBA group as independent			
Jan 2012 to Sep 2017	Audit committee member at SAMBA capital as independent			
Jun 2016 to Jun 2023	Audit committee member at Herfy Food Services as independent			

D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:

#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Member ship	Legal form of the company
1	Industrial production services Co	Infrastructure	Independent	Nominated by a shareholder	Audit com. Chairman	Closed Stock
2	Jabal Omar Co.	Real estate	Not Applicable	Not Applicable	Audit com. member	Joint stock
3	Arriyadh Development Co.	Real Estate	Not Applicable	Not Applicable	Audit com. member	Joint stock
4	Methanol Chemicals Co.	Materials	Not Applicable	Not Applicable	Audit com. member	Joint stock
5	King Salman Bin Abdulaziz Royal Reserve Development Authority	Royal Authority	Not Applicable	Not Applicable	Audit com. member	Royal Authority
6	Mohammed I. Alsubaei & sons investment Co. (Investment	Not Applicable	Not Applicable	Audit committee chairman	Closed stock

	MASIC)					
7	Sedco Holding	Investment	Not Applicable	Not Applicable	Audit com. member	Closed stock
8	Dar Al Tamleek Co.	Financing	Not Applicable	Not Applicable	Audit com. member	Closed stock
9	Tharwat Tawiq for Financial Co.	Asset Management	Not Applicable	Not Applicable	Audit com. Chairman	Closed stock

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Zaid Abdulrahman Abdullah AlGwaiz					
Nationality	Saudi	Date of birth	18/11/1963			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor	Financial Accounting	1987	King Saud University		
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
2003 - 2007	Deputy Managing Director - HSBC Saudi Arabia					
1990 - 2003	Several positions – Saudi British Bank (SABB)					
1987 - 1990	Sr. Accountant - King Faisal Specialist Hospital					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	Awj Holding Company	Real Estate	Independent	Personal Capacity	Audit & Risk Committee	Closed Joint Stock
2	GIB Capital	Investment	Independent	Personal Capacity	Audit & Risk Committee	Closed Joint Stock

3	Mohammed I. AlSubaei & Sons Investment Co (MASIC)	Investment	N/A	Personal Capacity	ALCO	Closed Joint Stock
4	Bupa Arabia for Cooperative Insurance	Insurance	N/A	Personal Capacity	Audit committee/ Risk Committee	Listed
5	Saudi Logistics Services	Transportation	N/A	Personal Capacity	Audit Committee	Listed
6	NAJM Ins. Services	Insurance	N/A	Personal Capacity	Audit Committee	Closed Joint Stock

Form No. (1) Resume

A) Personal information of the Nominated Member				
Full name	Mohammed Siddiq Abdulrahman Mohammed Siddiq Qassab			
Nationality	Saudi	Date of birth	2nd September 1970	
B) Academic Qualifications of the Nominated Member				
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity
1	Bachelor of Administrative Science (B. Sc)	Accounting	1993	King Saud University
2	Developing Digital Transformation Strategies	Strategy	2024	Institute for Management Development (IMD)
3	Organizational Design for Digital Transformation	Strategy	2023	Sloan School of Management (MIT), USA
4	Digital Business Strategy: Harnessing Our Digital Future	Strategy	2023	Sloan School of Management (MIT), USA
5	Strategic Change Management	Strategy and Management	2021	Kellogg School of Management, USA
6	Fintech	Financial Technology	2020	Harvard X (Harvard), USA
7	Artificial Intelligence: Implications for Business Strategy	Strategy	2019	Sloan School of Management (MIT), USA
C) Work Experience of the Nominated Member				
Period	Areas of Experience			
2024 - Present	Raya Financing Company – Chairman of Credit and Risk Administration committee			
2010 - Present	Rayat Consultation (Part of Rayat Group) - Chairman			
2016 - Present	Rayat Marketing (Part of Rayat Group) - Chairman			
2017 - Present	Rayat Technology (Part of Rayat Group) – Board Member			
2019 - 2020	Al Rajhi Bank - AGM - Operational Risk & organization resilience			
2017 - 2019	AlYusr Leasing and Financing Company - Chief Risk Officer			
2014 - 2017	Abdul Lateef Jameel United Real Estate Finance Co. Ltd. - Audit Committee Board Member			
2010 - Present	Rayat Group, KSA, Egypt - Founder & Chief Executive Officer			

2008 - 2010	Saudi Credit Bureau - Chief Operating Officer
2005 - 2008	The Saudi British Bank – HSBC - Chief Risk Officer
2003 - 2005	The Arab National Bank - Head of Credit Portfolio Management
1997 - 2003	The National Commercial Bank- Head of Credit Portfolio Management
1995 - 1997	Saudi Fransi Bank - Asst. Manager – Corporate Planning
1993 - 1995	WM & Co. Ernst & Young - Asst. Auditor – Audit Dept.

D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:

#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	Raya Financing Company	Financing	Not applicable	Not applicable	Credit and Risk Management committee	Closed Joint Stock
2	Rayat Consultation company	Strategic Consultations	Nonexecutive	Nominee as a shareholder	Not applicable	Limited Liability
3	Rayat Marketing Company	Marketing Solutions	Nonexecutive	Nominee as a shareholder	Not applicable	Limited Liability
4	Rayat Technology company	Technology Solutions	Nonexecutive	Nominee as a shareholder	Not applicable	Limited Liability

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	BADER MOHAMMED HAMAD ALEISA					
Nationality	SAUDI	Date of birth	1978			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor	FINANCIAL MANAGEMENT	2004	King Saud University		
2	MBA	FINANCIAL MANAGEMENT	2008	CALIFORNIA U.		
3	CONSULTANT	MANAGEMENT	2011	M.O.COMMERCE		
4	CONSULTANT	FINANCIAL MANAGEMENT	2016	M.O.COMMERCE		
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
2006 – 2004	BANKER AT SAMBA FINANCIAL GROUP					
2009 -- 2006	BROKER AT RIYAD BANK					
2025 – 2010	MEMBER OF BOD & AUDIT COMMITTEE SEVERAL LISTED COMPANIES					
2025 – 2011	MANAGEMENT CONSULTANT					
2025 – 2016	FINANCIAL MANAGEMENT CONSULTANT					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	BURUJ	INSURANCE	INDEPENDENT	PERSONAL	AUDIT	LISTED

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Abdulaziz Abdul Hamid Albassam					
Nationality	Saudi	Date of birth	11/06/1989			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor's degree	Business Administration; Finance and Entrepreneurship; Finance concentration and Economics	2012	Northeastern University, USA		
2	CFA	Finance analytics	2015	CFA Institute, USA		
3	Master's	MBA	2017	Harvard University, USA		
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
2023- Up to now	Group CEO- AL Jomiah Holding					
2019-2023	Chief Executive Officer - Abdullah Ibrahim Al Subaie Investment Company, Jeddah					
2020- Up to now	Member of the Board of Directors of Sulaiman Al Rajhi Endowments Company					
2018-2019	Jadwa Company, Investment Advisor - Riyadh					
2007-2015	Aramco, Dhahran					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Appointment Method (A nominee as a shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)	Committees Membership	Legal form of the company
1	ANB Capital	Investment	Independent	in personal capacity	Investment committee	Closed contribution

					And member of NRC	
2	AL Awwal Capital	Investment	Independent	in personal capacity	member of NRC	Closed contribution
3	Itqan Capital	Investment	Independent	in personal capacity		Closed contribution
4	AL Lujen	Industrial projects	Independent	in personal capacity		General contribution
5	Reinsurance	Insurance	Independent	in personal capacity		General contribution

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Mohammed Abdul Mohsen Saud Alassaf					
Nationality	Saudi	Date of birth	25 / 11 / 1974			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor	Accounting	1996	King Saud University		
2	SOCPA	SOCPA	2006	CPA		
3	membership	AMA	2009	American Management Association		
4	membership	IMA	2012	Association of Accountants and Financial Professionals in Business		
5	membership	FEI	2014	Financial Executive International		
6	membership	BDI	2019	GCC Board Directors institutes		
C) Work Experience of the Nominated Member						
Period		Areas of Experience				
Feb 21 - Present		Business Finance VP - STC				
Jul 17 - Feb 21		Chief Financial Officer - STC Kuwait				
Jan 14 – Jul 17		GM Business Finance - STC				
Jul 10 – Dec 13		Chief Executive Officer - JAWA ICT				
Feb 09 – Jul 10		Chief Financial Officer - STC Bahrain				
Feb 08 – Feb 09		STC – Director of Financial Planning Department				
Jul 04 – Feb 08		Director Financial Planning Director Finance (EBU) - STC				
Mar 02 – Jul 04		Supervisor Auditor - Deloitte – KSA Office				
Sep 00 – Mar 02		Experience Senior Auditor - Deloitte – USA Office				
Sep 96 – Sep 00		Auditor - Deloitte – KSA Office				
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive,	Appointment Method (A nominee as a	Committees Membership	Legal form of the company

			nonexecutive, independent)	shareholder, appointed by a shareholder who enjoys the right of appointment under the Company's articles of association, nominated by shareholder)		
1	Alfakhera Co (KSA)	Retail	Independent	Personal Capacity	Board Member Head of Audit Committee	Joint Stock Company
2	IoT Squared (KSA)	Technology	Non-Executive	Representative of Legal Entity	Board Member Remuneration and Nomination committee member Audit Committee Member	LLC
3	Mohammed Abdul-Aziz Alhabib Charity Foundation	Charity	Independent	Personal Capacity	Audit	Charity EST
4	Abdullah Ibrahim Alsubaie Charity EST.	Charity	Independent	Personal Capacity	Audit	Charity EST
5	Abdullatif Aleisa Charity EST.	Charity	Independent	Personal Capacity	Audit	Charity EST

Controls and Conditions for the Delegation of the Ordinary General Assembly to the Board of Directors
for Authorizing a Board Member with a Direct or Indirect Interest – 2025

Based on the provisions of the Executive Regulations of the Companies Law applicable to listed joint-stock companies, as issued by the Capital Market Authority, and in accordance with the Companies Law, the updated Corporate Governance Regulations, and the Key Principles of Governance in Financial Institutions issued by the Saudi Central Bank, as well as best practices, the following are the controls and conditions governing the delegation of the Ordinary General Assembly to the Board of Directors for authorizing a board member with a direct or indirect interest:

1. The total value of the transaction or contract, or the aggregate value of transactions and contracts within the financial year, must not exceed 1% of the revenues according to the latest audited financial statements, provided that it does not exceed ten (10) million Saudi Riyals. The board member with the interest shall bear the responsibility of calculating the value of such transactions within a single financial year.
2. The transaction or contract must fall within the bank's ordinary business activities.
3. The transaction or contract must not include preferential terms for the board member and must be conducted under the same conditions and terms applied by the bank to the general clientele and contracting parties.
4. The transaction or contract must not fall under advisory services provided by the board member under a professional license in favor of the bank, in accordance with Article 8 of the Executive Regulations of the Companies Law.
5. The authorization shall be valid for a maximum period of one year from the date of approval by the Ordinary General Assembly or until the end of the term of the authorized Board of Directors, whichever comes first.

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Controls and Conditions for the Delegation of the Ordinary General Assembly to the Board of Directors
for Authorizing a Board Member with a Direct or Indirect Interest – 2025

6. Any board member is prohibited from voting on the authorization or its revocation during the Ordinary General Assembly meeting.
7. The board member with a direct or indirect interest is not entitled to participate in any discussions or voting related to the matter.
8. The Board of Directors may add or remove any of these conditions and controls included in this authorization in the event of the issuance of amended statutory or regulatory provisions, provided that such amendments are presented to the General Assembly for approval at its next meeting.

Controls and Conditions for the Delegation of the Ordinary General Assembly to the Board of Directors for Authorizing a Board Member to Engage in Competitive Activities – 2025

In compliance with the provisions of the Companies Law, its Executive Regulations applicable to listed joint-stock companies, the updated Corporate Governance Regulations, and relevant principles and guidelines, if a board member wishes to engage in an activity that competes with the bank or in any branch of its business, the following must be observed:

1. The competition must not be prohibited by any law, regulation, or binding regulatory rule, such as a board member holding a board position at another bank in violation of the Banking Control Law, the Key Principles of Governance in Financial Institutions issued by the Saudi Central Bank, or any equivalent regulation.
2. The competition must not be substantial in a way that negatively affects the banking group or makes it difficult or impossible to manage conflicts of interest arising from it, as determined by the Board of Directors.
3. The board member must notify the Board of Directors of the competing activities they wish to engage in, and this notification must be recorded in the minutes of the board meeting.
4. The existence of competing activities must be reviewed and verified annually.
5. The board member with an interest in the competing activity must not participate in voting on any decision related to this matter.
6. The authorization period shall be a maximum of one year from the date of approval by the Ordinary General Assembly or until the end of the term of the authorized Board of Directors, whichever comes first.
7. No board member is allowed to vote on the authorization or its revocation during the Ordinary General Assembly meeting.

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Controls and Conditions for the Delegation of the Ordinary General Assembly to the Board of Directors for Authorizing a Board Member to Engage in Competitive Activities – 2025

8. The Board of Directors may introduce any additional standards or conditions that serve the best interests of the bank, its investors, and stakeholders, provided that they do not conflict with statutory rules or regulatory instructions issued by supervisory and regulatory authorities.
9. The Board of Directors may amend or remove any of these conditions and guidelines in the event of modifications to statutory or regulatory provisions, provided that such changes are presented to the General Assembly for approval in its next meeting.
10. The Board of Directors shall handle cases of competition based on these conditions and guidelines, as well as in accordance with the conflict-of-interest management policy and related documents. If the Board rejects the request for authorization of a competing activity, the board member must choose one of the following options:
 - a. Cease the competing activities or adjust their position in accordance with the Companies Law and its Executive Regulations within a period specified by the Board.
 - b. Submit their resignation within the period specified by the Board; otherwise, their board membership shall be considered terminated at the end of that period.

Proposed amendments to the Articles of Association - 2025

Article No.	Article before Amendment according to the Current System	Article after the Proposed Amendment	Reasons for Amendments
<p>Article 19 - Board Committees and Audit Committee:</p>	<p>Board Committees and the Audit Committee:</p> <p>The Board of Directors forms several committees to assist in fulfilling its role and responsibilities, in accordance with the regulations and rules issued by the General Assembly or the Board, as applicable, and in compliance with relevant laws and regulatory requirements. These committees may be composed of Board members and/or external members, provided that each committee is chaired by a Board member. Additionally, obtaining the Saudi Central Bank’s non-objection for the appointment of committee members and chairs is required.</p> <p>The Audit Committee is formed, and its charter is approved by a resolution of the Ordinary General Assembly—after obtaining the Saudi Central Bank’s non-objection for the nominated members—in accordance with the provisions of the Companies Law, its regulations, and the relevant governing rules and regulations.</p> <p>The Chairman of the Board shall provide the Saudi Central Bank with a list of all Board committees, including their responsibilities, working procedures, and the names of its members.</p>	<p>Board Committees:</p> <p>The Board of Directors forms several committees in accordance with applicable laws, regulations, and the regulatory requirements of supervisory authorities, as well as best practices. Written non-objection from the Saudi Central Bank must be obtained for the appointment of committee members and chairs.</p>	<p>Amendment and deletion</p> <p>According to the updates of the Companies Law and its Executive Regulations</p> <p>Corporate Governance Regulations</p> <p>Main principles of governance</p>

Table of Proposed Amendments to Audit Committee Charter - February 2025

Text before modification	Text after modification	Justification for the amendment
<p>Composition of the Committee and Considerations for its Formation</p> <p>1-4-1-1 The Audit Committee shall be formed by a resolution of the Ordinary General Assembly of the Bank – based on a proposal from the Board of Directors from three independent members, and none of them shall have a fiduciary relationship with the Bank in his name or in the name of one of his relatives, or in any capacity with the Bank, its Board members or its executive staff, and that one of them is a member of the Board of Directors appointed as Chairman of the Committee, and two external members, who have The academic qualifications and appropriate professional experience required in the member of the Committee, as well as the requirements and conditions of appointment stipulated in these regulations, the policies and mechanisms of appointment and replacement of the members of the Board of Directors and its affiliated committees, and the relevant laws and regulations, provided that the Chairman of the Board of Directors is not a member of the Committee, and in the event that the Chairman of the Committee loses the membership of the Board of Directors for any reason, he loses the chairmanship of the Committee.</p>	<p>Composition of the Committee and Considerations for its Formation</p> <p>- The Audit Committee shall be formed by a decision of the Board of Directors from a number of not less than three and not more than five independent members, provided that the members from outside the Board are more than members from within the Board, and that the members have the appropriate scientific qualifications and professional experience required for membership of the Committee, as well as the requirements and conditions of appointment stipulated in these regulations, the policies and mechanisms of appointment and replacement of members of the Board of Directors and its committees, and the relevant laws and regulations, provided that the Chairman of the Board of Directors is not a member of The Committee, and in the event that the Chairman of the Committee loses the membership of the Board of Directors for any reason, he loses the chairmanship of the Committee.</p>	<p>In line with the updates of the Corporate Governance Regulations and the main principles of governance in financial institutions under the supervision of the Saudi Central Bank 8 May 2025, and best practices Taking into account that the details of the concept of independence and the symptoms of independence are detailed in the Bank's relevant policies, especially the "Form of Statement of Independence Status and Availability of Membership Conditions for the Board of Directors and its Committees" which is sent to members annually in accordance with regulatory requirements.</p>

Table of Proposed Amendments to Audit Committee Charter - February 2025

Text before modification	Text after modification	Justification for the amendment
<p>1-4-1-2 The chairman/member of the committee is obligated to refrain from everything that affects his independence, and the conditions of his membership in the committee, and in the event that the chairman / member of the committee loses his independence for any reason, he loses the membership of the committee.</p> <p>1-4-1-3 The Chairman and members of the Committee shall be appointed for a period of three years, renewable for two additional terms, in accordance with the nomination and appointment mechanism specified in the policy of the rules and controls of nomination and appointment in the Board of Directors and its committees, and the relevant laws, regulations, policies and procedures.</p> <p>1-4-1-4 In the event of a vacancy in the position of Chairman / Member of the Committee, the Board of Directors shall appoint, upon the recommendation of the Nomination and Remuneration Committee, an alternative member in the vacant position who meets the requirements and conditions of appointment stipulated in these Bylaws, the policies and mechanisms of appointment and replacement of the members of the Board of Directors and its affiliated committees, and the relevant laws and regulations, and the new member shall complete the term of his predecessor, provided that the</p>	<p>- The chairman and member of the committee are obligated to refrain from everything that affects his independence, and the conditions of his membership in the committee, and in the event that the chairman or member of the committee loses his independence for any reason, he loses the membership of the committee according to a decision issued by the Board of Directors.</p> <p>delete</p> <p>delete</p>	<p>The two paragraphs were moved as separate items with rewording in accordance with updates on key principles of governance in financial institutions, and best practices</p> <p>In line with the updates of the Corporate Governance Regulations and best practices</p>

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Table of Proposed Amendments to Audit Committee Charter - February 2025

Text before modification	Text after modification	Justification for the amendment
<p>appointment/replacement is presented to the General Assembly of the Bank at its first meeting for approval. With obtaining no prior objection from the Central Bank in all cases.</p> <p>New</p>	<p>- Subject to the provisions of competition and the symptoms of independence, a member of the Audit Committee shall not be a member of audit committees in more than five joint stock companies listed on the Capital Market at the same time.</p>	
<p>New</p>	<p>Term of Membership of the Committee: The term of membership of the Committee is three years or the term of the Board of Directors or the remainder thereof, whichever is less.</p>	<p>Moved from paragraph 1.4.1.3 with rewording in line with updates of the key principles of governance in financial institutions under the supervision of the Saudi Central Bank 8 May 2024 and best practices</p>
<p>New</p>	<p>Provisions for the termination and termination of the membership of the Committee and the replacement of its members: - The process of termination and termination of the membership of the Committee and the replacement of its members is subject to the Bank's Articles of Association, the Bank's policy and mechanism of replacement and in accordance with the regulatory requirements and regulations of the relevant regulatory authorities.</p>	<p>Moved from paragraph 1.4.1.4 with rewording in line with best practices compliant with relevant rules and regulations and Bank documents</p>

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Table of Proposed Amendments to Audit Committee Charter - February 2025

Text before modification	Text after modification	Justification for the amendment
	<p>- In the event of termination or termination of the membership of the committee member, the Saudi Central Bank and other regulatory and supervisory authorities must be notified on the specified dates and in accordance with the relevant laws, regulations, controls and regulatory instructions.</p> <p>1-3-1-1 The appointment or replacement shall not take place until after obtaining a prior no-objection from the Saudi Central Bank, and the new member completes the term of his predecessor.</p>	
<p>Sharia Supervision:</p> <p>Review and approve the annual Shari'a audit plan recommended by the Shari'a Committee, and any amendments thereto, follow up on its implementation, evaluate the methodology on which that plan was prepared, verify that it covers the scope of the Bank's work and high-risk aspects, ensure alignment with the Bank's strategy and objectives, Sharia governance framework and internal audit standards, and verify that high-risk areas are covered.</p> <p>- Evaluate the extent of the commitment of the Sharia Supervisory Department to review the bank's business in accordance with the requirements of the Sharia Governance Framework issued by the Central Bank as well as the bank's policies and procedures.</p>	<p>Sharia Review:</p> <p>Review and approve the strategic and annual Shari'a audit plan recommended by the Shariah Committee, and any amendments thereto, follow up on its implementation, evaluate the methodology on which that plan was prepared, verify that it covers the scope of the Bank's work and high-risk aspects, ensure alignment with the Bank's strategy and objectives, Sharia governance framework and internal audit standards, and verify that high-risk areas are covered.</p> <p>- Evaluate the extent of the commitment of the Sharia Review Department to review the bank's business in accordance with the requirements of the Sharia Governance Framework issued by the Central Bank as well as the bank's policies and procedures.</p>	<p>Best practices compliant with relevant laws, regulations and documents</p>

Table of Proposed Amendments to Audit Committee Charter - February 2025

Text before modification	Text after modification	Justification for the amendment
<p>Review the periodic and annual reports issued by the Compliance and Financial Crimes Committee of the Department regarding the Bank's compliance status, including any deficiencies and the steps taken to correct them.</p>	<p>Review the periodic and annual reports related to compliance and combating financial crimes regarding the bank's compliance status, including any deficiencies and the steps taken to correct them.</p>	<p>Best practices compliant with relevant laws, regulations and documents</p>
<p>Committee Reports:</p> <p>-</p> <p>The Committee submits a quarterly and annual report to the Board of Directors that includes a summary of the Committee's work, recommendations and internal audit activities.</p> <p>- Prepare a report for the committee that includes details on the performance of its competencies and tasks stipulated in the Companies Law and its regulations, provided that it includes its recommendations and opinion on the adequacy of the internal control system, and on other work it has done within the scope of its competence, provided that the Board of Directors deposits copies of the report of the Audit Committee at the Bank's head office and that it is published on the Bank's website and the market's website when the invitation for the General Assembly is published. At least twenty-one days before its convening, to provide each of the shareholders with a copy thereof, and the summary of the report shall be read during the General Assembly.</p>	<p>Committee Reports:</p> <p>-</p> <p>- The Committee shall submit a quarterly and annual report to the Board of Directors that includes the most prominent work of the Committee during the reporting period , its recommendations and internal audit activities.</p> <p>- The Committee shall submit a summary report to the General Assembly that includes details on the performance of its competencies and tasks stipulated in the Corporate Governance Regulations and related controls, as well as its recommendations and opinion on the adequacy of the internal control system, provided that the Board of Directors deposits copies of the report at the Bank's head office and is published on the Bank's website and the market's website when the invitation for the General Assembly is published to enable the shareholders who wish to obtain A copy of it, and the summary of the report will be read during the General Assembly.</p>	<p>Best practices compliant with relevant laws, regulations and documents</p>

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Table of Proposed Amendments to Audit Committee Charter - February 2025

Text before modification	Text after modification	Justification for the amendment
<p>Committee Meetings:</p> <p>The Audit Committee shall meet periodically and shall not hold less than four meetings during the Bank's financial year, including its annual meeting with the Board of Directors.</p>	<p>Committee Meetings:</p> <p>The Audit Committee shall meet periodically and shall meet at least four meetings during the Bank's financial year in addition to its annual meeting with the Board of Directors.</p>	<p>Best practices compliant with relevant laws, regulations and documents</p>
<p>Remuneration and compensation of the Chairman and members of the Committee:</p> <p>The remuneration and compensation of the Chairman and members of the Committee shall be subject to the provisions related to the Companies Law, the regulatory controls and procedures issued in implementation of the Companies Law for Listed Joint Stock Companies, the Corporate Governance Regulations issued by the Capital Market Authority and the Bank's Articles of Association.</p> <p>The remuneration of the Chairman and members of the Committee shall be determined in accordance with the policy and mechanism of remuneration of the members of the Board of Directors and its committees, approved by the Board of Directors, the General Assembly and the relevant resolutions. In the event of absence from attending the meetings of the Committee, an amount shall be deducted from the remuneration of the absent member prescribed for him as chairman or member of the Committee commensurate with the percentage of his absence.</p>	<p>Remuneration and compensation of the Chairman and members of the Committee:</p> <p>The remuneration and compensation of the Chairman and members of the Committee shall be subject to the provisions related to the Companies Law and its Executive Regulations for Listed Joint Stock Companies, the Corporate Governance Regulations issued by the Capital Market Authority and the Bank's Articles of Association.</p> <p>The remuneration of the Chairman and members of the Committee shall be determined in accordance with the policy and mechanism of remuneration of the members of the Board of Directors and its committees, approved by the Board of Directors, the General Assembly and the relevant resolutions.</p>	<p>In accordance with the updates of the Companies Law and its Regulations</p> <p>Best practices compliant with relevant laws, regulations and bank documents</p> <p>It is sufficient to refer to what is contained in the policy</p>

Table of Proposed Amendments to Audit Committee Charter - February 2025

Text before modification	Text after modification	Justification for the amendment
<p>Amendment to the Regulation: These Bylaws shall be updated or amended by a resolution of the General Assembly upon the recommendation of the Board of Directors, based on the recommendations of the Audit Committee and the Compliance and Governance Committee in accordance with the relevant procedures and mechanisms of the Bank.</p>	<p>Amendment to the Regulation: These Bylaws shall be reviewed and updated by a resolution of the General Assembly upon the recommendation of the Board of Directors, based on the recommendations of the Audit Committee and the Compliance and Governance Committee in accordance with the relevant procedures and mechanisms of the Bank.</p>	

Proposed amendments to the CSR Policy - March 2025

Article / Paragraph	Before modification	After the proposed amendment	Reasons for modification
1.17.1 Introduction	<ul style="list-style-type: none"> – Believing in its role and duty towards society and in application of its moral, religious and legal commitment stemming from the principles and provisions of Islamic Sharia, Bank Albilad is keen on its constant commitment to serving its community in various fields to contribute to achieving and protecting the interests of its members, increasing its progress and well-being, preserving and maintaining the environment, contributing to achieving comprehensive and sustainable development throughout the country, and activating its role and duty as a citizen bank. – The Bank has not only taken social responsibility as a key pillar for its orientations, policy-making, plans and strategic decisions, but also seeks to include in its daily operations and activities, by enhancing internal awareness among its employees of social responsibility, its importance and objectives, and 	No modification	

Proposed amendments to the CSR Policy - March 2025

Article / Paragraph	Before modification	After the proposed amendment	Reasons for modification
	<p>seeking to follow the best practices to apply it, so that social responsibility becomes within the bank's culture and commitment environment. Which best reflects the image of Bank Albilad As a leading and committed community Islamic bank by offering and supporting community, environmental and sustainable development initiatives, programs and projects , and its endeavor to adopt ethical and socially responsible investment.</p>		
2.17.1 Definitions:			
<p>1.2.17.1 Social Responsibility:</p>	<p>An ethical, religious and legal commitment by the Bank towards the community to achieve solidarity and cooperation, and to contribute to the maintenance and protection of the interests of its members, increase its progress and well-being, preserve and maintain the environment, and achieve sustainability and comprehensive and sustainable development.</p>	<p>No modification</p>	

Proposed amendments to the CSR Policy - March 2025

Article / Paragraph	Before modification	After the proposed amendment	Reasons for modification
2.2.17.1 Ethical Investing:	It is an ethically motivated investment that takes into account the core values of the bank, and their impact on the investment decision-making process, in a way that aims to serve the community, and does not harm it directly or indirectly.	No modification	
3.2.17.1 Socially Responsible Investing:	It is an investment that takes into account social responsibility and sustainability standards in addition to traditional financial standards.	No modification	
4.2.17.1 Sustainable development:	It is development that meets the needs of the present without prejudice to the capabilities of future generations to meet their needs, or it is an expression of development that is characterized by stability and possesses the factors of continuity and continuity.	No modification	
5.2.17.1 Social Responsibility Initiatives:	Selected programs or activities specifically and clearly customized to meet specific objectives related to social responsibility.	No modification	
6.2.17.1 Community elements	People, environment and development	No modification	

Proposed amendments to the CSR Policy - March 2025

Article / Paragraph	Before modification	After the proposed amendment	Reasons for modification
7.2.17.1 Corporate Citizenship/ Corporate Citizenship:	It means the responsibilities and obligations of the Bank towards the country, citizens, and all elements of society, through the development and implementation of strategies that include the values and mission of the Bank, which govern its work and influence its decisions related to its socially responsible activities. As a company, the bank is not considered a good and socially responsible legal citizen except by its active participation - not only in charitable work - but also in educational, health and development programs and programs related to protecting the environment, improving the conditions of the community in which it operates, as well as working in accordance with the principles of transparency and responsibility. and matter.	delete	
3.17.1 Policy Scope	The scope of this policy includes Bank Albilad Group , including members of the Board of Directors, all members of the executive management, all employees	The scope of this policy includes Bank Albilad, including members of the Board of Directors, all members of the executive management, all	

Proposed amendments to the CSR Policy - March 2025

Article / Paragraph	Before modification	After the proposed amendment	Reasons for modification
	of the Bank, its subsidiaries, its boards of directors and employees.	employees of the Bank, subsidiaries, their boards of directors and employees.	
4.17.1 Policy Objectives:	<p>– The social responsibility policy aims to:</p> <ol style="list-style-type: none"> 1. Develop a methodology and institutional framework for the social responsibility of Bank Albilad, disseminate its culture in the bank and its subsidiaries, and make community service within the bank's culture 2. Urging and motivating the bank's employees, regardless of their positions and positions, to develop their skills and sense of social responsibilities and create a spirit of cooperation, solidarity and integration towards society in all its elements and categories. 3. Establish basic frameworks for identifying, evaluating, developing and supporting community programs and initiatives. 	No modification	

Proposed amendments to the CSR Policy - March 2025

Article / Paragraph	Before modification	After the proposed amendment	Reasons for modification
	<p>4. Maximizing the positive aspects of community satisfaction, and addressing the negative aspects in the specific topics/programs according to what is extracted from the results of questionnaires and others.</p> <p>– In addition to the above-mentioned main objectives, there are other secondary goals that are no less important, and this policy seeks to achieve them, the most important of which are:</p> <ol style="list-style-type: none"> 1. Improving the organization of the relationship with stakeholders, and building greater trust with the public in order to enhance the image and reputation of the bank, its brand, sales and customer loyalty. 2. Increasing employee loyalty and morale, improving health and safety factors, positively impacting the Bank's ability to recruit, motivate and retain employees, and the consequent increase in productivity, quality, efficiency and effectiveness. 	<p style="text-align: center;">No modification</p> <ol style="list-style-type: none"> 1. Increasing employee loyalty and morale, improving health and safety factors, positively impacting the Bank's ability to recruit, motivate and retain employees, and the consequent increase in productivity, quality , efficiency and effectiveness. 	

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	3. Improving the reliability and integrity of transactions and the consequent financial savings by increasing productivity and resource efficiency, reducing energy and water consumption, and reducing waste	No modification	
5.17.1 Principles of Social Responsibility	- Bank Albilad and its subsidiaries, once exercising their social responsibility, seek to serve the community and increase its contribution to sustainable development, in accordance with the principles and provisions of Islamic Sharia, the regulations of the Kingdom of Saudi Arabia and the best practices and principles of social responsibility , namely:	No modification	
1. Transparency:	The Bank is committed to disclose in an appropriate, clear and accurate manner the policies, procedures, decisions and activities and their known and potential effects on the elements of society, and that the Bank adopts the approach of separating and delegating powers to everyone involved in the preparation, issuance or adoption of decisions, through gradualism	No modification	

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	in powers. It also adopts transparency and disclosure in the disclosure of financial statements, And relevant important information in accordance with the best practices of corporate governance approved by the Bank's Board of Directors.		
2. Ethical Behavior:	Bank Albilad bases its behavior and actions on the ethics of honesty , integrity , justice and integration towards all elements of society and commitment to achieving the interests of the concerned parties.	The Bank builds its behavior and actions on the ethics of honesty, integrity, justice and integration towards all elements of society and commitment to achieving the interests of the concerned parties.	
3. Respect for the interests of stakeholders	The Bank takes into account the relationship between the interests of the parties involved, the larger expectations of society in general and sustainable development in particular, as well as the nature of their relationship with the Bank. As well as taking into account the views of these parties that may be affected by a decision.	No modification	

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4. Respect for regulations:	In addition to its commitment to the relevant principles and provisions of Islamic Sharia, the Bank and all its employees are committed to all relevant state regulations and regulations issued by the regulatory and regulatory government authorities, as well as respecting international standards and norms of conduct , agreements, executive regulations, declarations, charters and international decisions approved and ratified by the State.	In addition to its commitment to the relevant principles and provisions of Islamic Sharia, the Bank and all its subsidiaries and employees are committed to all relevant state laws and regulations issued by the regulatory and regulatory government authorities, as well as respecting international standards and norms of conduct, agreements and executive regulations, declarations, charters and international decisions approved and ratified by the state.	
6.17.1 Dimensions of Social Responsibility:	Social responsibility includes several dimensions within which the bank will work and will choose its programs from among its topics, namely:	Social responsibility includes several dimensions within which the bank will operate and will choose its programs from among its topics, namely:	
17.1.6.1 Legal dimension:	The Bank is committed to the laws, regulations and all legal rules issued by the various supervisory and regulatory authorities, which aim to maintain a balance between the rights of the Bank and the rights of other	No modification	

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	stakeholders, such as respecting human rights, preventing discrimination, protecting customers, achieving justice, improving working conditions, and providing job opportunities for people with special needs. Environmental protection and conservation and development of natural resources.		
2.1.6.17.1 Economic dimension.	The economic dimension of CSR does not refer to profit as an aspect of business, but rather to the Bank's commitment to practices such as corporate governance, combating fraud, bribery and corruption, and ethical investing. As well as commitment to applying the principles of social responsibility:	No modification	
1.1.1.6.17.2.1 Corporate Governance:	Governance plays an essential and critical role in the field of social responsibility, as it provides both the Board of Directors and the executive management with the appropriate conditions to achieve the objectives that are in the interest of the Bank, and facilitates the creation	No modification	

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	<p>of an effective monitoring process, which helps to use resources efficiently. Governance also ensures the deconcentration of authority, with the application of the principle of accountability among them, as well as the commitment to apply all principles of social responsibility in decision-making and implementation processes, and the development of evidence. Governance and related policies.</p>		
<p>2.2.1.6.17.1 Protection of the interests of customers and customers:</p>	<p>Social responsibility is linked to fair marketing practices in compliance with the principle of justice and fairness by the bank towards its customers and customers, protecting health and safety, sustainable access to basic services and products, taking the necessary steps to ensure their safety and quality, protecting data, privacy and confidentiality, providing effective and transparent procedures when accepting, studying and disposing of complaints, and settling disputes and compensation.</p>	<p>No modification</p>	

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3.6.17.1 Social and human dimension:	This dimension revolves around everything that contributes to the well-being of the society in which the bank operates, and the most important axes that contribute to this are the following:	No modification	
1.3.6.17.1 Fair Employment and Work Practices:	Employees, as the human capital of the bank, are its most valuable asset and represent a great competitive advantage for it, so the bank is keen to gain their support, not only for the success of its operations and increase its profits, but also for its commitment to the requirements of societal issues, in order to achieve the three pillars of sustainability (economic, social and environmental). Which are integrated with the Bank's higher values. Therefore, the Bank works to apply best practices and provide the most important organizational factors that will contribute to the establishment of a valid and effective work environment that stimulates non-production and everything that develops the spirit of initiative, creativity and innovation, and	No modification	

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	improves the level of performance of employees, such as ensuring the provision of education, training and means of continuous development.		
2.3.6.17.1 Contribution to the local community and observance of ethical standards and social values prevailing in the community:	The identification of areas in which it is possible to contribute depends on many factors, the most important of which are the characteristics, requirements and needs of society such as job creation, local economic development initiatives, expanding education programs, skills development, providing health services, caring for young people through cultural and sports clubs and committing to donate to serve community causes. Taking into account respect for customs, traditions and ethical aspects by focusing on products and services that are compatible with the quality of life in society and what helps to provide its basic needs.	No modification	
4.6.17.1 Environmental dimension.	This dimension means taking into account the environmental impacts that may result from related processes, products, services, activities and decisions,		

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	<p>and making the maximum possible effort to maximize efficiency and productivity from available resources, and avoiding practices that may negatively affect them. This could be done, for example, by placing the Bank among its interests and within its CSR initiatives programs in relation to certain environmental issues. Such as: (reducing waste, efficient and economical use of energy and raw materials such as (paper), water conservation... etc).</p>		
<p>1.17.7 Responsibilities and tasks of policy implementers</p> <p>1.17.7.1 Management Committee</p>	<p>Submit recommendations to the Executive Committee on grants for official and community activities to report on them in accordance with the delegation of authority matrix.</p> <p>Recommending to the Executive Committee the accreditation of the bodies and associations that the Bank will deal with in this field.</p> <p>Adopting the strategy for social responsibility.</p>	<p>delete</p>	

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2.7.17.1 Responsibilities and tasks of the Social Responsibility Unit	<ol style="list-style-type: none"> 1. Managing the Bank's social responsibility activities and following up on their activities, coordinating and scheduling them with the relevant authorities inside or outside the Bank. 2. Preparing/developing/updating the strategy for social responsibility and approving it by the Management Committee. 3. Evaluate and analyze initiatives and submit to the various authorities to obtain the necessary approvals. 4. Representing the bank in everything related to social responsibility internally, regionally and internationally, and holding meetings and meetings with the owners of initiatives, partnerships and programs to highlight the bank's role and achievements in the field of social responsibility. 5. Coordinate efforts with regulators, media committees, local banks and sponsors in order to 	delete	

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	<p>maximize efforts and increase cooperation for the benefit of society and banking awareness in general.</p> <p>6. Follow up the relevant authorities responsible for the initiatives or some of them or their implementation and raise the authority authority in case of default or non-cooperation.</p> <p>7. Preparing social responsibility plans and programs.</p> <p>8. Recommendation on the proposed annual budget for social responsibility programs.</p>		
<p>8.17.1 Basic provisions and controls for the activities and programs of social responsibility initiatives:</p>	<p>– The social responsibility initiatives carried out by the bank's management and its subsidiaries are linked to the bank's general strategy to enhance its societal role, as the bank allocates a percentage of its annual net profits to support the activities and programs of social responsibility initiatives, and the amount is determined by a recommendation by the management committee and approved by the Board of Directors.</p>	<p>1.8.17.1 The social responsibility initiatives undertaken by the Bank's management and its subsidiaries are linked to the general strategy of the Bank to enhance its societal role, where the Bank allocates a percentage of its annual net profits to support the activities and programs of social responsibility initiatives, and the amount is determined by a resolution of the Board of Directors.</p>	

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	<p>– These activities, programs and initiatives are governed by the following basic provisions and controls:</p> <ol style="list-style-type: none"> 1. The activities and programs of the country's community initiatives should not be a cash or in-kind donation only, but extend to contribute to activities and works that serve the community as a whole or the target group in particular. 2. The programs and initiatives should not include providing cash support to any natural or legal person directly except in the narrowest scope and for considerations determined by the work team and not more than 30% of the total annual budget approved for social responsibility. 3. Programs and initiatives should support sustainable development projects and initiatives. 4. The activities should aim to support official and civil bodies, associations, organizations and non-profit 	<p>2.8.17.1 Social responsibility and sustainability activities, programs and initiatives are implemented in accordance with the approved controls and provisions in accordance with the laws, regulations, instructions of regulatory authorities, and this policy.</p> <p>Delete the rest of the paragraphs</p>	

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	<p>institutions with legal personality that are legally licensed to practice their work and enter into partnerships with them to implement programs, initiatives and projects, and that these bodies are approved by the Executive Committee.</p> <p>5. All implemented community programs, initiatives and projects should be subject to evaluation, review and measurement according to specific scientific and professional criteria that include objectives, duration of implementation, beneficiary group, implementation mechanism, financial cost, and method of follow-up and evaluation.</p> <p>6. Focusing on initiatives and programs within the Kingdom of Saudi Arabia, and in the case of participation in initiatives and programs for entities outside the Kingdom of Saudi Arabia, participation in them is not done without the approval of the Executive Committee.</p>		

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	<p>7. As a general policy, it is preferable that the participations and initiatives be with the beneficiaries directly and that their impact be directed to the beneficiaries directly.</p> <p>8. Allocate no more than 20% of the cost of any social initiative for media interaction, provided that the annual total amount does not exceed 10% of the total annual budget allocated to social responsibility.</p> <p>9. Priority should be given to the following community programs, initiatives and projects:</p> <p>I. Innovative qualitative and creative programs and initiatives directed to serve the beneficiaries directly and have an impact on large numbers of community members.</p> <p>II. which enables the recirculation of amounts destined for it.</p>		

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	<p>III. which takes into account geographical distribution and balance.</p> <p>IV. Which aims to develop specific societal groups such as women, children, youth, and people with special needs... etc., in accordance with the principles and values of society.</p> <p>10. Not participating or supporting a community program affiliated with an entity that was previously supported by the Bank during the same fiscal year.</p> <p>11. Not to participate in more than 10% of the total budget assessed for social responsibility programs in one program or initiative except in exceptional circumstances and according to a recommendation submitted to the Board of Directors for approval.</p>		
9.17.1 General Terms and Controls	I. This policy is considered the basis for regulating the social responsibility efforts and activities in	delete	

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	<p>Bank Albilad and cancels all other policies or regulations and procedures that contradict it.</p> <p>II. The social responsibility strategy approved by the bank is complementary to this policy, and those concerned with social responsibility must work to comply with the controls and standards contained therein.</p> <p>III. The Social Responsibility Department/Unit shall carry out the necessary work procedures to control the Bank's social responsibility work in accordance with the frameworks specified in the policy and strategy approved by the Bank.</p> <p>IV. All that is not mentioned in this policy shall be subject to the various policies, rules, regulations and procedures governing the business of the Bank and its employees.</p>		
10.17.1 Policy Development and Modification	This policy shall be updated/amended/developed/changed upon the	delete	

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	recommendation of the Compliance and Governance Committee to the Board of Directors for approval and approval by the Ordinary General Assembly.		
9.17.1 Policy Adoption and Periodic Review:	New	This Policy and any amendment thereto shall be adopted by the General Assembly upon the recommendation of the Board of Directors. On the recommendation of the Compliance and Governance Committee, and is reviewed every three years.	

نموذج التوكيل Proxy Form

Dear Bank Albilad's Shareholders

السادة مساهمي بنك البلاد الكرام

The proxy form is not available as the general assembly meeting will be conducted by means of modern technology. The shareholders can participate in the General Assembly via electronic voting by the using Tadawulaty platform. Noting that the registration and voting in Tadawulaty service is available free of charge for all shareholders.

نموذج التوكيل غير متاح حيث سيتم بالاكْتفاء بعقد اجتماع الجمعية العامة عبر وسائل التقنية الحديثة عن بُعد، ويمكن للسادة المساهمين المشاركة في الجمعية العامة عبر التصويت الإلكتروني باستخدام نظام تداولتي. علماً بأن التسجيل في خدمة تداولتي والتصويت متاح مجاناً لجميع المساهمين.

We would like to inform you that there will be a live broadcast of the meeting through the link available in Tadawulaty system.

ونود الاخطاة بأنه سيكون هناك بث مباشر للجمعية وذلك عن طريق الرابط المتاح في نظام تداولتي.

For any quires please contact Investor Relations Department at:

في حال وجود أي استفسارات يرجى الاتصال على علاقات المستثمرين عن طريق:

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Best Regards

وتقبلوا وافر التحية والتقدير