

INTERNAL CONTROL MECHANISMS

- 1. Anti-Money Laundering (AML)
- 2. Compliance Monitoring/Inspection
- 3. Internal Audit Monitoring
- 4. Quality Control
- 5. Risk Management Framework

SERVICE LEVEL AGREEMENTS (SLAs)

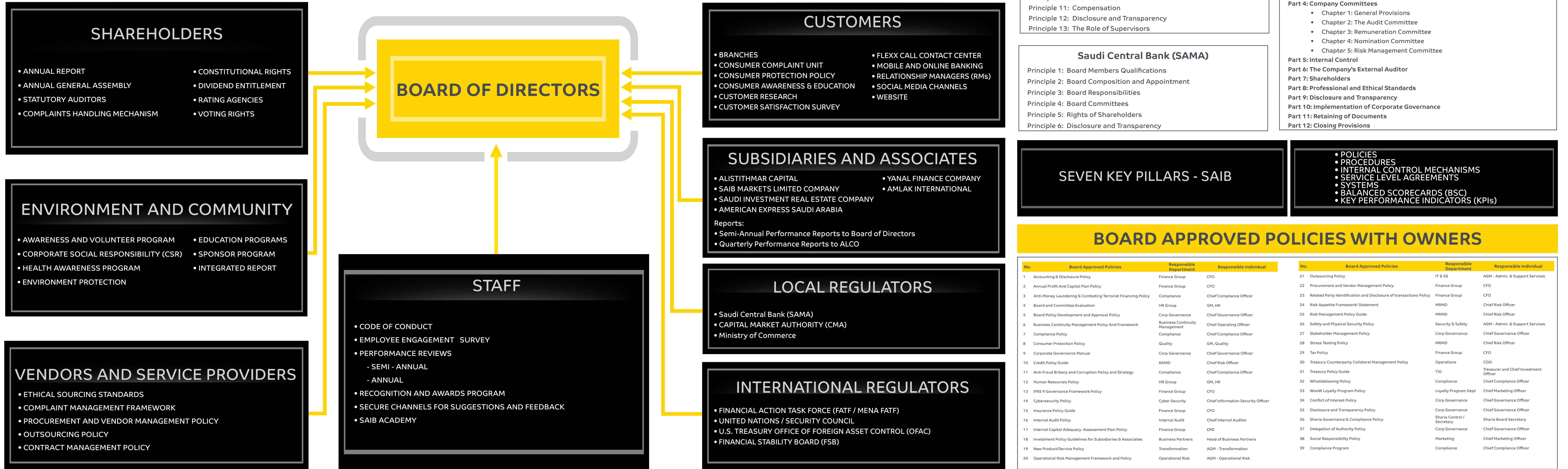
No.	Group	SLA Name
1	Compliance Group	Anti-Money Laundering SLA 1.6
2	Compliance Group	SAMA Desk SLA 1.3
3	Corporate Banking Group	Cash Management SLA 1.5
4	Corporate Banking Group	Commercial Business Banking SLA 1.1
5	Corporate Banking Group	Corporate Banking SLA 1.6
6	Corporate Banking Group	Corporate Services Department SLA 1.2
7	Corporate Governance and Legal Affairs Group	Legal Affairs SLA 1.1
8	Corporate Governance and Legal Affairs Group	Special Credit SLA 1.5
9	Financial Planning and Control Group	Financial Planning and Control SLA 1.7
10	Financial Planning and Control Group	Finance Group - HRD SLA 1.1
11	Financial Planning and Control Group	Finance Group - Management Reporting Unit 1.1
12	Financial Planning and Control Group	Regulatory Reporting Unit 1.1
13	Human Resources Group	HR Operation SLA 1.2
14	Human Resources Group	HR Talent Acquisition 1.8
15	Human Resources Group	Learning and Development Unit 1.9
16	Information Security Group	Information Security SLA 1.6
17	IT and Operations Group	Branch Support Unit SLA 1.3
18	IT and Operations Group	Cash Center SLA 1.1
19	IT and Operations Group	Customer Experience Department SLA 1.4
20	IT and Operations Group	Central/Verification Unit SLA 1.1
21	IT and Operations Group	Premises and Maintenance Support Services SLA 1.6
22	IT and Operations Group	Procurement Department SLA 1.2
23	IT and Operations Group	Procurement Department SLA 1.2
24	IT and Operations Group	Safety and Security Department SLA 1.9
25	IT and Operations Group	Smart Payments SLA 1.2
26	IT and Operations Group	SWFT Payments SLA 1.4
27	IT and Operations Group	Treasury and Investment Operations SLA 1.3
28	IT and Operations Group	Clearing Unit SLA 1.3
29	IT and Operations Group	Easy Pay Operations Unit SLA 1.6
30	IT and Operations Group	Electronic Banking Department 1.7
31	IT and Operations Group	Information Technology SLA 1.2
32	IT and Operations Group	Mail and Document Management SLA 1.4
33	IT and Operations Group	Personal Lending Unit SLA 1.3
34	IT and Operations Group	Treasury Products Department SLA 1.3
35	Other SLA's	Albatross Capital (ICAP)
36	Other SLA's	ICAP and SAIB Loans through Albatross Capital (ICAP)
37	Other SLA's	SAIB SLA
38	Other SLA's	ATM SLA with SAMA
39	Personal Banking Group	Contact Center SLA 1.9
40	Personal Banking Group	Corporate Communication - Operation SLA 1.1
41	Personal Banking Group	Corporate Communication - Marketing SLA 1.2
42	Personal Banking Group	Point of Sale 1.3
43	Personal Banking Group	Netel Services 1.2
44	Personal Banking Group	Segmentation Unit SLA 1.1
45	Quality Group	Customer Care Unit SLA 1.3
46	Quality Group	Operation Excellence SLA 1.3
47	Quality Group	Voice of Customer SLA 1.1
48	Quality Group	Research and Reporting SLA 1.1
49	Risk Management Group	Consumer Collection Department 1.3
50	Risk Management Group	Corporate Services Department SLA 1.2
51	Risk Management Group	Credit Administration and Controls 1.9
52	Risk Management Group	Credit Risk Review Department SLA 1.1
53	Risk Management Group	Market Risk Management 1.4
54	Risk Management Group	Retail Risk Management Department SLA 1.0
55	Risk Management Group	Credit Risk Management SLA 1.6
56	Risk Management Group	Fraud Prevention Detection and Investigation (FDPI) 1.1
57	Risk Management Group	Operational Risk Management Department 1.7
58	Treasury and Investments Group	Financial Institutions SLA 1.4
59	Treasury and Investments Group	Treasury and Investment SLA 1.5

Other Control Levers

371	PMS & SAM	62	WCOW Points Algorithm
274	SAIB Application Inventory	303	External Forms
406	SAIB SMS Messages	330	Internal Forms
171	SOAPs	1739	Authority Statements

BUSINESS ENVIRONMENT

STAKEHOLDERS



SHAREHOLDERS

- ANNUAL REPORT
- ANNUAL GENERAL ASSEMBLY
- STATUTORY AUDITORS
- COMPLAINTS HANDLING MECHANISM
- CONSTITUTIONAL RIGHTS
- DIVIDEND ENTITLEMENT
- RATING AGENCIES
- VOTING RIGHTS

CUSTOMERS

- BRANCHES
- CONSUMER COMPLAINT UNIT
- CONSUMER PROTECTION POLICY
- CONSUMER AWARENESS & EDUCATION
- CUSTOMER RESEARCH
- CUSTOMER SATISFACTION SURVEY
- FLEX CALL CONTACT CENTER
- MOBILE AND ONLINE BANKING
- RELATIONSHIP MANAGERS (RMs)
- SOCIAL MEDIA CHANNELS
- WEBSITE

SUBSIDIARIES AND ASSOCIATES

- ALISTITHMAR CAPITAL
- SAIB MARKETS LIMITED COMPANY
- SAUDI INVESTMENT REAL ESTATE COMPANY
- AMERICAN EXPRESS SAUDI ARABIA
- YANAL FINANCE COMPANY
- AMLAK INTERNATIONAL

Reports:

- Semi-Annual Performance Reports to Board of Directors
- Quarterly Performance Reports to ALCO

ENVIRONMENT AND COMMUNITY

- AWARENESS AND VOLUNTEER PROGRAM
- CORPORATE SOCIAL RESPONSIBILITY (CSR)
- HEALTH AWARENESS PROGRAM
- ENVIRONMENT PROTECTION
- EDUCATION PROGRAMS
- SPONSOR PROGRAM
- INTEGRATED REPORT

LOCAL REGULATORS

- Saudi Central Bank (SAMA)
- CAPITAL MARKET AUTHORITY (CMA)
- Ministry of Commerce

INTERNATIONAL REGULATORS

- FINANCIAL ACTION TASK FORCE (FATF / MENA FATF)
- UNITED NATIONS / SECURITY COUNCIL
- U.S. TREASURY OFFICE OF FOREIGN ASSET CONTROL (OFAC)
- FINANCIAL STABILITY BOARD (FSB)

VENDORS AND SERVICE PROVIDERS

- EITHER SOURCING STANDARDS
- COMPLAINT MANAGEMENT FRAMEWORK
- PROCUREMENT AND VENDOR MANAGEMENT POLICY
- OUTSOURCING POLICY
- CONTRACT MANAGEMENT POLICY

STAFF

- CODE OF CONDUCT
- EMPLOYEE ENGAGEMENT SURVEY
- PERFORMANCE REVIEWS
- SEMI - ANNUAL ANNUAL
- RECOGNITION AND AWARDS PROGRAM
- SECURE CHANNELS FOR SUGGESTIONS AND FEEDBACK
- SAIB ACADEMY

CORPORATE GOVERNANCE PILLARS

GOVERNANCE PILLARS - REGULATING AGENCIES

BASEL III

Principle 1: Board's Overall Responsibilities

Principle 2: Board Qualifications and Composition

Principle 3: Board's Own Structure and Practices

Principle 4: Senior Management

Principle 5: Governance of Group Structures

Principle 6: Risk Management

Principle 7: Risk Identification, Monitoring, and Controlling

Principle 8: Risk Communication

Principle 9: Compliance

Principle 10: Internal Audit

Principle 11: Compensation

Principle 12: Disclosure and Transparency

Principle 13: The Role of Supervisors

Capital Market Authority (CMA)

Part 1: Preliminary Provisions

Part 2: Rights of Shareholders

- Chapter 1: General Rights
- Chapter 2: Rights Related to the Meeting of the General Assembly

Part 3: The Board of Directors

- Chapter 1: Formation of the Board
- Chapter 2: Responsibilities and Competencies of the Board
- Chapter 3: Competencies of the Chairman and the Board Members
- Chapter 4: Procedures of the Board Activities
- Chapter 5: Training, Support and Assessment
- Chapter 6: Conflicts of Interest

Part 4: Company Committees

- Chapter 1: General Provisions
- Chapter 2: The Audit Committee
- Chapter 3: Remuneration Committee
- Chapter 4: Nomination Committee
- Chapter 5: Risk Management Committee

Part 5: Internal Control

Part 6: The Company's External Auditor

Part 7: Shareholders

Part 8: Professional and Ethical Standards

Part 9: Disclosure and Transparency

Part 10: Implementation of Corporate Governance

Part 11: Retaining of Documents

Part 12: Closing Provisions

Saudi Central Bank (SAMA)

Principle 1: Board Members Qualifications

Principle 2: Board Composition and Appointment

Principle 3: Board Responsibilities

Principle 4: Board Committees

Principle 5: Rights of Shareholders

Principle 6: Disclosure and Transparency

SEVEN KEY PILLARS - SAIB

- POLICIES
- PROCEDURES
- INTERNAL CONTROL MECHANISMS
- SERVICE LEVEL AGREEMENTS
- SYSTEMS
- BALANCED SCORECARDS (BSC)
- KEY PERFORMANCE INDICATORS (KPIs)

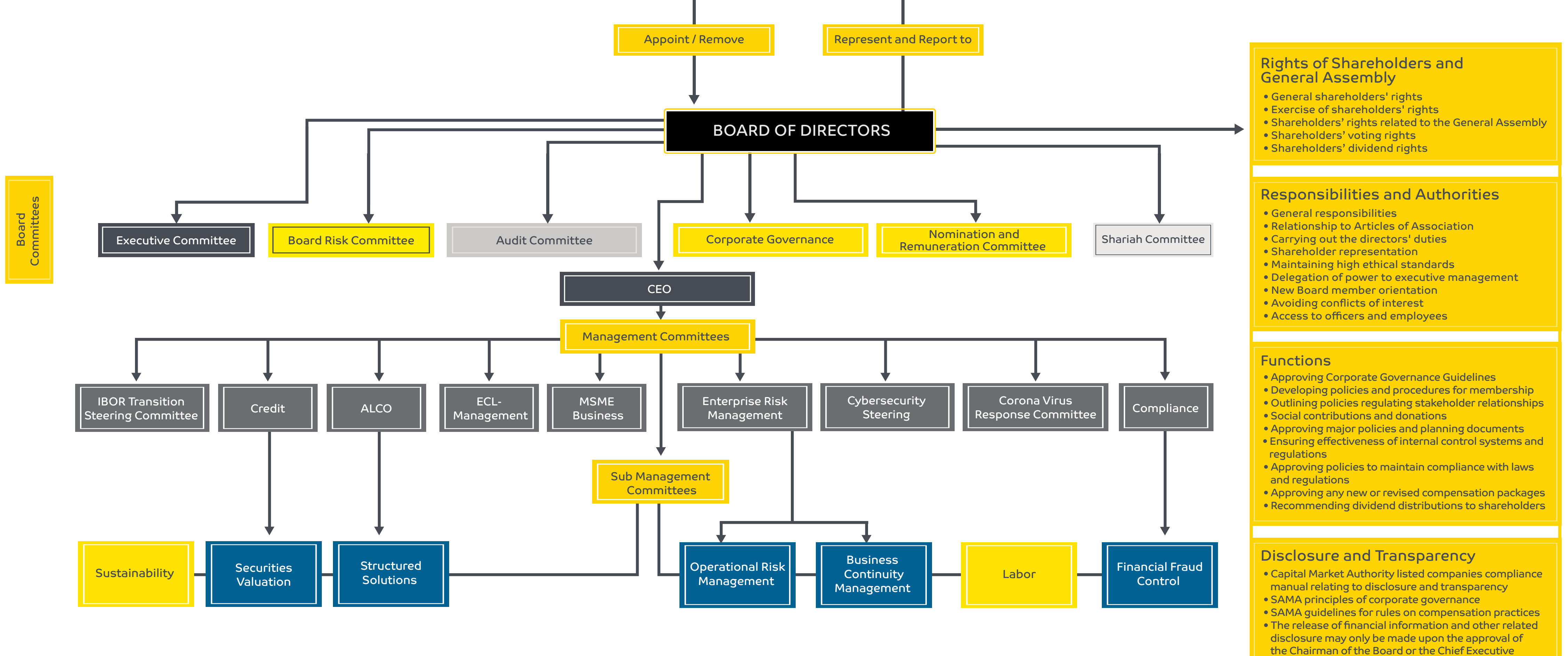
BOARD APPROVED POLICIES WITH OWNERS

No.	Board Approved Policies	Responsible Department	Responsible Individual	No.	Board Approved Policies	Responsible Department	Responsible Individual
1	Accounting & Disclosure Policy	Finance Group	CFO	11	Outsourcing Policy	IT & IS	AGM - Admin. & Support Services
2	Annual Profit And Capital Plan Policy	Finance Group	CFO	22	Procurement and Vendor Management Policy	Finance Group	CFO
3	Anti-Money Laundering & Combating Terrorist Financing Policy	Compliance	Chief Compliance Officer	23	Related Party Identification and Disclosure of Transactions Policy	Finance Group	CFO
4	Board and Committee Evaluation	HR Group	GM/HR	24	Risk Appetite Framework/Statement	HRMD	Chief Risk Officer
5	Business Continuity Management and Business Policy	Corp Governance	Chief Governance Officer	25	Risk Measurement Policy Guide	HRMD	Chief Risk Officer
6	Business Continuity Management Policy And Framework	Business Continuity Management	Chief Operating Officer	26	Safety and Physical Security Policy	Security & Safety	AGM - Admin. & Support Services
7	Compliance Policy	Compliance	Chief Compliance Officer	27	Stakeholder Management Policy	Corp Governance	Chief Governance Officer
8	Consumer Protection Policy	Quality	GM/Quality	28	Stress Testing Policy	HRMD	Chief Risk Officer
9	Corporate Governance Manual	Corp Governance	Chief Governance Officer	29	Tax Policy	Finance Group	CFO
10	Credit Policy Guide	HRMD	Chief Risk Officer	30	Treasury Counterparty Collateral Management Policy	Operations	CDO
11	Anti-Fraud Bribery and Corruption Policy and Strategy	Compliance	Chief Compliance Officer	31	Treasury Policy Guide	HRMD	Treasurer and Chief Investment Officer
12	Annual Resources Policy	HR Group	GM/HR	32	Whistleblowing Policy	Compliance	Chief Compliance Officer
13	BIS & Governance Framework Policy	Finance Group	CFO	33	Work/Loyalty Program Policy	Loyalty Program Dept	Chief Marketing Officer
14	Information Security Policy	Cyber Security	Chief Information Security Officer	34	Conflict of Interest Policy	Corp Governance	Chief Governance Officer
15	Insurance Policy Guide	Finance Group	CFO	35	Disclosure and Transparency Policy	Corp Governance	Chief Governance Officer
16	Internal Audit Policy	Internal Audit	AGM	36	Share Governance & Compliance Policy	Share Governance & Compliance	Shareholder Secretary
17	Internal Capital Adequacy Assessment Plan Policy	Finance Group	CFO	37	Delegation of Authority Policy	Corp Governance	Chief Governance Officer
18	Investment Policy Guidelines for Subsidiaries & Associates	Business Partners	Head of Business Partners	38	Securities Lending Policy	HRMD	Chief Marketing Officer
19	New Product/Service Policy	Transformation	AGM - Transformation	39	Compliance Program	Compliance	Chief Compliance Officer
20	Operational Risk Management Framework and Policy	Operational Risk	AGM - Operational Risk				

STANDARD OPERATING AND ACCOUNTING PROCEDURES

Manual Title (Total Number 171)	Owner / Group	Issue / Complete Review Date	Manual Title (Total Number 171)	Owner / Group	Issue / Complete Review Date	Manual Title (Total Number 171)	Owner / Group	Issue / Complete Review Date
1	Opening of Accounts	Operations	60	Interactive Teller Machine	Personal Banking	117	Archive	IT & Operations
2	Stop Payment Orders	Personal Banking	61	E-Trade Service	IT & Operations	118	Q17 - Capital Adequacy Reporting	Financial Planning and Control
3	Balance Orders	Operations	62	Customer Letters and Certificates	Risk	119	Credit facilities Under Kafalan Program	Corporate Banking
4	Account Holds	Operations	63	Corporate Cash Deposit Card	Personal Banking	120	Foreign Exchange	Treasury and Investment
5	Reconcilable Accounts	Financial Planning and Control	64	Murabaha Consumer Financing	Personal Banking	121	Property Mortgage	Risk
6	Check Book Management	Operations	65	Contact Center - Flexx Call Service	Personal Banking	122	Overdraft Approval - Refer Card	Corporate Banking/Personal Banking/Operations
7	Telephone Recording System	IT & Operations	66	Travel Card	Personal Banking	123	Conventional Structured Products - Hedging Solutions for Clients	Treasury and Investment
8	Foreign Currency Notes (Stock)	Operations	67	ATM Card Instant Issuance at Branches	Personal Banking	124	Teller Cash Recycler	Personal Banking
9	Safe Deposit Boxes	Personal Banking	68	Banking Committees Under the Supervision of SAMA	Corporate Governance	125	Conventional Structured Deposits	Treasury and Investment
10	Check Clearing	Operations	69	Property Management and Administration Services	IT & Operations	126	Whistleblowing	Compliance
11	Letters of Guarantee	IT & Operations	70	Goods Murabaha Financing	Operations	127	Shariah Compliant Structured Hedging Solutions	Treasury and Investment
12	Safes and Vaults, Keys and Combinations	Operations/Personal Banking	71	SAIB Business Partners	Treasury and Investment	128	Insider Information	Compliance
13	Documentary Collections	IT & Operations	72	Real Estate Murabaha Financing - Commercial	Corporate Banking	129	SAIB Shareholder's Dividend Management	Financial Planning and Control
14	Import Letter of Credit	IT & Operations	73	Customer Awareness and Education	Top Management	130	Financial Institutions	Treasury and Investment
15	Export Letter of Credit	IT & Operations	74	Prepaid EduPay Student Card	Personal Banking	131	Operational Risk	Risk
16	Treasury Services - Nostro Transfers	Treasury and Investment	75	Sustainability Program	Marketing	132	Corporate Services Department	Risk
17	Murabaha Commodity Deals	Personal Banking	76	My Idea Program	Quality	133	Enterprise Help Desk	Information Technology
18	Clear Collections - Cheques	IT & Operations	77	Committee Charters	Corporate Governance	134	Mailroom	IT & Operations
19	Petty Cash	IT & Operations	78	EasyShopping Card	Personal Banking	135	Shariah Compliant Structured Deposits	Treasury and Investment
20	Authorized Signatories	Operations	79	Payroll Processing	Operations	136	Mortgage Portfolio Acquisition	Personal Banking
21	Business Continuity Plan	IT & Operations	80	Credit Rating	Financial Planning and Control	137	Human Resources	Human Resources
22	Real Estate Loans for Individuals (Ijara)	Personal Banking	81	Commodity Murabaha Finance	Corporate Banking	138	Secured Financing Program - Agricultrure	Corporate Banking
23	Annual Review of Credit Facilities at Corporate Banking	Corporate Banking	82	IT Project Management Office and Governance	Information Technology	139	Development Fund	Personal Banking
24	Customer Complaints	Top Management	83	Funds Transfer Pricing	Financial Planning and Control	140	Retail Risk Management	Risk
25	Prospecting and Booking New Clients - Corporate Banking	Corporate Banking	84	IC Murabaha Finance	IT & Operations	141	Safety and Security	IT & Operations
26	Prizes/Project Management	IT & Operations	85	Issuance of Offer Letters	Personal Banking	142	Change Management (ITG)	IT & Operations
27	E-Mail Guidelines for Employees	Human Resources	86	Escrow Accounts	IT & Operations	143	Special Purpose Vehicle	Treasury and Investment
28	Business Continuity Plan for Senior Management	Human Resources	87	Official Cheques - Drafts/Issuance and Encashment	Personal Banking	144	Business Process and Procedures	Corporate Governance
29	Cash Collateralized LCLs/Gs for Customers	Corporate Banking/Personal Banking	88	Anti-Money Laundering and Combating Terrorist Financing	Compliance	145	Dealing with Disabled Persons	Top Management
30	Internal Capital Adequacy Assessment Plan	Financial Planning and Control	89	Premium Products Referral	Personal Banking	146	Legal Affairs Department	Risk
31	Transferring - Retaining Ownership of Real Estate Property	Risk	90	Bank Authorized Signatories in Chamber of Commerce	Corporate Governance	147	Management Information Systems	Financial Planning and Control
32	Entertainment Policy Guide for Personal Banking and Sales	Personal Banking	91	Flex Transfer	IT & Operations	148	Compliance Operations	Compliance
33	Service Level Agreement	Quality	92	Corporate Social Responsibility	Marketing	149	Change Management - Transformation	Quality
34	Cash Transportation and Management	Operations	93	Processing Credit Facilities for Private Banking Clients	Personal Banking	150	Agent Banking Management	IT & Operations
35	Automated Teller Machines (ATMs)	Information Technology	94	Marketing	Marketing	151	Private Banking Services	Personal Banking
36	Initial Public Offering and Rights Issue	Operations	95	Operating New Branches	Personal Banking	152	Anti-Fraud Management	Compliance
37	Social Media Policy	Marketing	96	Crash Instructions Processing	Operations	153	Sharia Secretariat and Control: اللجنة الشرعية للعمليات	Personal Banking
38	Customers' Segmentation	Personal Banking	97	Business-to-Business Solution	IT & Operations	154	Risk Analytics and Monitoring Department	Risk
39	Disclosure of Information	Compliance	98	Cash and Tellers	Personal Banking	155	Regulatory Reporting	Financial Planning and Control
40	Bill Payment Through Saib	Operations	99	Operations Control	Operations	156	Financial Reporting	Financial Planning and Control
41	Point of Sales	Personal Banking	100	Launching New Products Services and Issuing of SAM/SAM CAM	Corporate Governance	157	Proofs and Controls	Financial Planning and Control
42	Time Deposits	Operations	101	E-Commerce Payment Gateway Flexipay	Personal Banking	158	Credit Cards - البطاقات الائتمانية	Personal Banking
43	Interest Rate Swap - Investment	Treasury and Investment	102	Economic Capital	Risk	159	Cards Operations - عمليات البطاقات	Operations
44	Direct Debits	Operations	103	Special Credit Unit	Risk	160	Fees and Charges - الرسوم والتكاليف	Corporate Banking/Personal Banking/Treasury and Investment
45	Flex Business	IT & Operations	104	SAIBOR and SAIBID Pricing	Treasury and Investment	161	Regulatory Compliance	Compliance
46	Customer's Power of Attorney	Operations	105	Corporate and Commercial Lending	Corporate Banking	162	Auto Lease Financing - التمويل للسيارات	Personal Banking
47	Special Power of Attorney Issued by SAIB	Corporate Governance	106	Equity, Mutual Funds, Hedge Funds and Private Equity Funds (Investments)	Treasury and Investment	163	Taxes	Financial Planning and Control
48	Credit Card Issuance for Staff	Human Resources	107	Fixed Income, Repo and Reverse Repo	Treasury and Investment	164	Monitoring and Maintenance of Accounts - مراقبة الحسابات	Operations
49	SAIB - Anea Co-Branded Corporate Card	Personal Banking	108	Credit Administrations	Risk	165	Guidelines of Dealing with COVID 19 Pandemic	IT & Operations
50	Internet Banking for Personal Banking Customers	Personal Banking	109	Revaluation of Treasury Products	Risk	166	Expected Credit Losses and Hedge Accounting	Operations
51	Payroll/Prepaid and Household Card	Personal Banking	110	Premises Maintenance, Hospitality and Janitorial Services	IT & Operations	167	Loyalty Programs	Marketing
52	Approving Employers	Personal Banking	111	Standing Orders	Operations	168	SARIE Transfers	Operations
53	Murabaha Real Estate Financing	Personal Banking	112	Money Market	Treasury and Investment	169	Treasury Counterparty Collateral Management	Treasury and Investment
54	Credit Risk Department	Risk	113	Environmental Management	IT & Operations	170	Procurement and Vendor Management	IT & Operations
55	Collection of Loan Delinquencies and Overdraft Accounts	Risk	114	Budget Planning and Control	Financial Planning and Control	171	Swift Transfers and Messages	Operations
56	Staff Finance	Human Resources	115	Thank You Program	Human Resources			
57	Central Verification Manual	Operations	116	Q-Matic System	Personal Banking			
58	Compliance Monitoring Program	Compliance						

SHAREHOLDERS ANNUAL MEETING



Rights of Shareholders and General Assembly

- General shareholders' rights
- Exercise of shareholders' rights
- Shareholders' rights related to the General Assembly
- Shareholders' voting rights
- Shareholders' dividend rights

Responsibilities and Authorities

- General responsibilities
- Relationship to Articles of Association
- Carrying out the directors' duties
- Shareholder representation
- Maintaining high ethical standards
- Delegation of power to executive management
- New Board member orientation
- Avoiding conflicts of interest
- Access to officers and employees

Functions

- Approving Corporate Governance Guidelines
- Developing policies and procedures for membership
- Outlining policies regarding stakeholder relationships
- Social contributions and donations
- Approving major policies and planning documents
- Ensuring effectiveness of internal control systems and regulations
- Approving policies to maintain compliance with laws and regulations
- Approving any new or revised compensation packages
- Recommending dividend distributions to shareholders

Disclosure and Transparency

- Capital Market Authority listed companies compliance manual relating to disclosure and transparency
- SAMA principles of corporate governance
- SAMA guidelines for rules on compensation practices
- The release of financial information and other related disclosure may only be made upon the approval of the Chairman of the Board or the Chief Executive

OBJECTIVES

- EQUAL CONCERNS FOR STAKEHOLDERS
- ROLE OF KEY PLAYERS
- BALANCED OBJECTIVES
- DECISION-MAKING PROCESS
- ETHICAL APPROACH
- CLEAR ACCOUNTABILITY AND TRANSPARENCY

ACHIEVEMENTS

RECOGNITIONS AND CERTIFICATIONS

Best Digital Transformation Bank Saudi Arabia 2021 International Finance Magazine	Best Travel Card Saudi Arabia 2021 International Business Magazine	Best Cashback Card Middle East 2021 International Business Magazine	Best Cash Management Offering Saudi Arabia 2021 International Business Magazine	
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