

CORPORATE GOVERNANCE FRAMEWORK 2020

INTERNAL CONTROL MECHANISMS

1 Anti-Money Laundering (AML) 2 Compliance Monitoring / Inspection 3 Internal Audit Monitoring

47 Personal Banking Group

48 Quality Group

49 Quality Group

50 Quality Group

51 Quality Group

52 Risk Management Group

53 Risk Management Group

57 Risk Management Group 58 Risk Management Group

59 Risk Management Group

60 Treasury and Investments Group

54 Risk Management Grou 55 Risk Management Group 4 Quality Control 5 Risk Management Framework

SERVICE LEVEL AGREEMENTS (SLAs)

Compliance Group Anti Money Laundry SLA.1.6 3 Corporate Banking Group Cash Mangment SLA 1.5 4 Corporate Banking Group Commercial Business Banking 1.1 5 Corporate Banking Group Corporate Banking SLA 1.6 6 Corporate Banking Group Corporate Services Department SLA.1. 10 Financial Planning and Control Group FPC - MIS Unit1.1 11 Financial Planning and Control Group FPC Management Reporting Unit) 1. 12 Financial Planning and Control Group Regulatory Reporting Unit 1.1 13 Human Resources Group HR Operation SLA 1.3 14 Human Resources Group HR-Talent Acquisition SLA.1.8 5 Human Resources Group Learning and Development Unit SLA. 1. 16 Information security Group Information Security SLA.1.4 17 IT and Operations Group Branch Support Unit SLA.1.3 18 IT and Operations Group 19 IT and Operations Group Central Customer Mandate Department SLA.1.4 20 IT and Operations Group 21 IT and Operations Group 22 IT and Operations Group Easy Pay Operations Unit SLA.1.4 23 IT and Operations Group Electronic Banking Department 1.7 24 IT and Operations Group Information Technology SLA 2.2 25 IT and Operations Group Mail and Document Management SLA.1.4 26 IT and Operations Group 27 IT and Operations Group 28 IT and Operations Group Procedures Department SLA.1.2 29 IT and Operations Group 30 IT and Operations Group Safety and Security Department SLA.1.8 31 IT and Operations Group 32 IT and Operations Group SWIFT Payments SLA.1.4 33 IT and Operations Group Trade Products Department SLA.1.2 35 IT and Operations Group SARIE Payments SLA.1.5 36 Other SLA's Allstithmar Capital (ICAP) 37 Other SLA>s ATM SLA with SAMA 38 Other SLA>s 39 Other SLA's Point of Sale – POS 40 Other SLA>s SADAD SLA 41 Personal Banking Group Contact Center SLA .1.8 42 Personal Banking Group Corporate Communication – Marketing SLA.1.2 43 Personal Banking Group 45 Personal Banking Group 46 Personal Banking Group Retail Banking 1.9

Other Control Levers

Segmentation Unit SLA.1.1

Customer Care Unit SLA.1.3

Voice of Customer SLA.1.1

Operation Excellence SLA.1.2

Research and Reporting SLA.1.1

Consumer Collection Department 1.3

Credit Administration and Controls 1.9

Operational Risk Management Department 1.7

Retail Risk Management Department SLA 1.0

Financial Institutions

Jan-18

153 Profit Rate Swaps

76 Financial Institutions

77 Fixed Assets

SAIB# 3216 Corporate Governance Framework 2020.indd 1

Financial Institutional SLA. 1.4

424 PMS & SAM **WCOW** Points Algorithm SAIB Application Inventory External Forms SAIB SMS Messages Internal Forms 1739 Authority Statements SOAPs

BUSINESS ENVIRONMENT

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

SAUDI ARABIAN MONETARY AUTHORITY (SAMA)

Principle 1: Board Members Qualifications

Principle 2: Board Composition and Appointment

Principle 4: Board Committees Principle 5: Rights of Shareholders

Principle 3: Board Responsibilities

Principle 6: Disclosure and Transparency

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

Part 1: Preliminary Provisions

Part 2: Rights of Shareholders

Part 3: The Board of Directors

Part 4: Company Committees

Chapter 1: General Rights

• Chapter 1: Formation of the Board

• Chapter 6: Conflicts of Interest

Chapter 1: General Provisions

Chapter 2: The Audit Committee

• Chapter 3: Remuneration Committee

Chapter 4: Procedures of the Board Activities

Chapter 5: Training, Support and Assessment

SEVEN KEY PILLARS - SAIB

• POLICIES INTERNAL CONTROL MECHANISMSSERVICE LEVEL AGREEMENTS BALANCED SCORECARDS (BSC)KEY PERFORMANCE INDICATORS (KPIs)

Capital Market Authority (CMA)

• Chapter 2: Rights Related to the Meeting of the General Assembly

• Chapter 3: Competencies of the Chairman and the Board Members

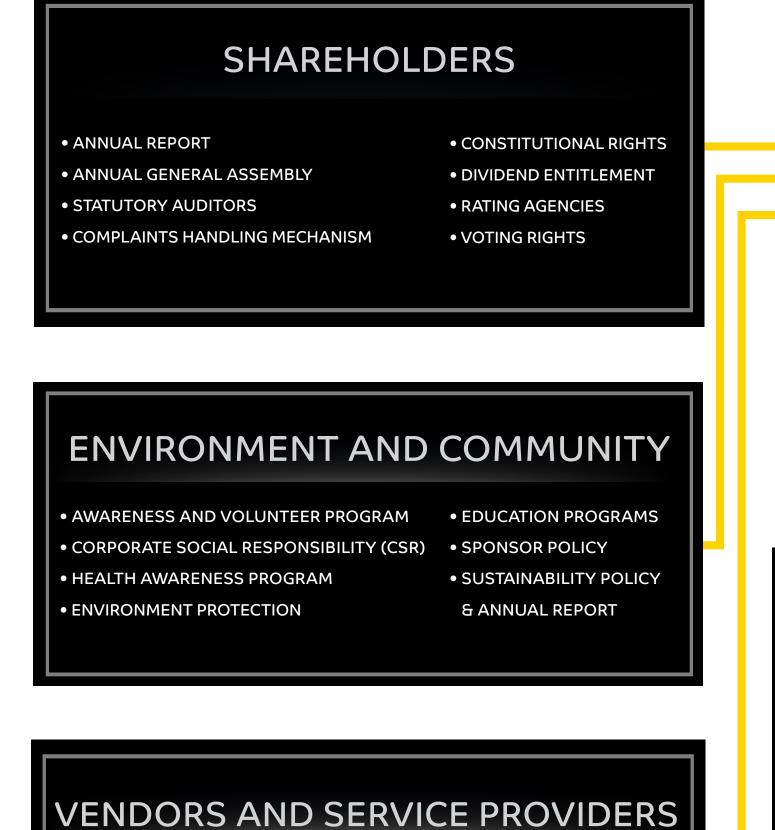
• Chapter 2: Responsibilities and Competencies of the Board

BOARD APPROVED POLICIES WITH OWNERS

No	. BOARD APPROVED POLICIES	Responsible Department	Individual	Date	No.	BOARD APPROVED POLICIES	Responsible Department	Individual	Date
1	Accounting & Disclosure Policy	FPC	David Johnson	29-Mar-18	18	Know Your Customer (KYC) & Customer Acceptance Policy	Compliance	Badr Allaf	26-Sep-19
2	Annual Profit And Capital Plan Policy	FPC	David Johnson	15-May-18	19	New Product/Service Policy	Transformation	Nader Al Khawaja	19-Sep-18
3	Anti-Money Laundering & Combating Terrorist Financing Policy	/ Compliance	Badr Allaf	26-Sep-19	20	Operational Risk Management Framework and Policy	Information Security & Operational Risk	Ali Al-shayea	01-May-19
4	Board and Committee Evaluation	HR Group	Nasreen Al- Dossary	13-Dec-18	21	Outsourcing Policy	IT & SS	Hussam Al-Sultan	26-Mar-19
5	Board Policy Development and Approval Policy	Corp Governance	Badr Allaf	19-Sep-18	22	Procurement and Vendor Management Policy	FPC	David Johnson	29-Mar-18
6	Business Continuity Management Policy And Framework	Information Security & Operational Risk	Ali Al-shayea	26-Mar-19	23	Related Party Identification and Disclosure of transacations Policy	FPC	David Johnson	19-Sep-18
7	Compliance Manual	Compliance	Badr Allaf	29-Mar-18	24	Risk Appetite Framework/ Statement	MRMD	Rajesh Shah	01-May-19
8	Consumer Protection Policy	Operational Excellence	Thamer Al- Humayyd	26-Mar-19	25	Risk Management Policy Guide	MRMD	Rajesh Shah	01-May-19
9	Corporate Governance Manual	Corp Governance	Badr Allaf	12-Dec-19	26	Safety & Security Policies Guide	Security & Safety	Zeyad Alkharashi	29-Sep-17
10	Credit Policy Guide	RAMD	Janaka Edirisooriya	12-Dec-19	27	Stakeholder Management Policy	Corp Governance	Badr Allaf	26-Sep-19
11	Fraud Risk Management Framework & Policy	Information Security & Operational Risk	Ali Al-shayea	12-Dec-19	28	Stress Testing Policy	MRMD	Rajesh Shah	01-May-19
12	Human Resources Policy	HR Group	Nasreen Al- Dossary	12-Dec-19	29	Treasury Policy Guide	TIG	Naif Al-Hammad	26-Mar-19
13	Information Security Policy	Information Security & Operational Risk	Ali Al-shayea	01-Jul-19	30	Tax Policy	FPC	David Johnson	12-Dec-19
14	Insurance Policy Guide	FPC	David Johnson	19-Sep-18	31	Treasury Counterparty Collateral Management Policy	Operations	Majed El-Rubaiaan	12-Dec-19
15	Internal Audit and Control Policy	Internal Audit	Waleed Al-Omary	26-Mar-19	32	IFRS 9 Governance Framework Policy	FPC	David Johnson	13-Dec-18
16	Internal Capital Adequacy Assessment Plan Policy	FPC	David Johnson	26-Sep-19	33	Woow Loyalty Program Policy	Loyalty Program Dept	Graham Gunn	29-Mar-18
17	Investment Policy Guidelines for Subsidiaries & Associates	Treasury / Business Partner	Siraj Zakaria	12-Dec-19	34	Whistleblowing Policy	Compliance	Badr Allaf	26-Sep-19

STAKEHOLDERS

BOARD OF DIRECTORS



STAFF CODE OF CONDUCT RECOGNITION AND AWARDS PROGRAM "ASK HR" - HR HELP DESK EMPLOYEE ENGAGEMENT AND FEEDBACK URVEY SILAH SAIB TRAINING ACADEMY INNOVATION CENTER • PERFORMANCE REVIEWS - SEMI - ANNUAL - ANNUAL

 REGULAR MANAGEMENT MEETINGS COMPANY INTERNAL MAGAZINE • SECURE CHANNELS FOR SUGGESTIONS "CREATIVE MORNINGS" SESSION (DIRECT CEO-EMPLOYEE ENGAGEMENT PROGRAM

STANDARD OPERATING AND ACCOUNTING PROCEDURES

ETHICAL SOURCING STANDARDS

OUTSOURCING POLICY

COMPLAINT MANAGEMENT FRAMEWORK

PROCUREMENT AND VENDOR MANAGEMENT POLICY

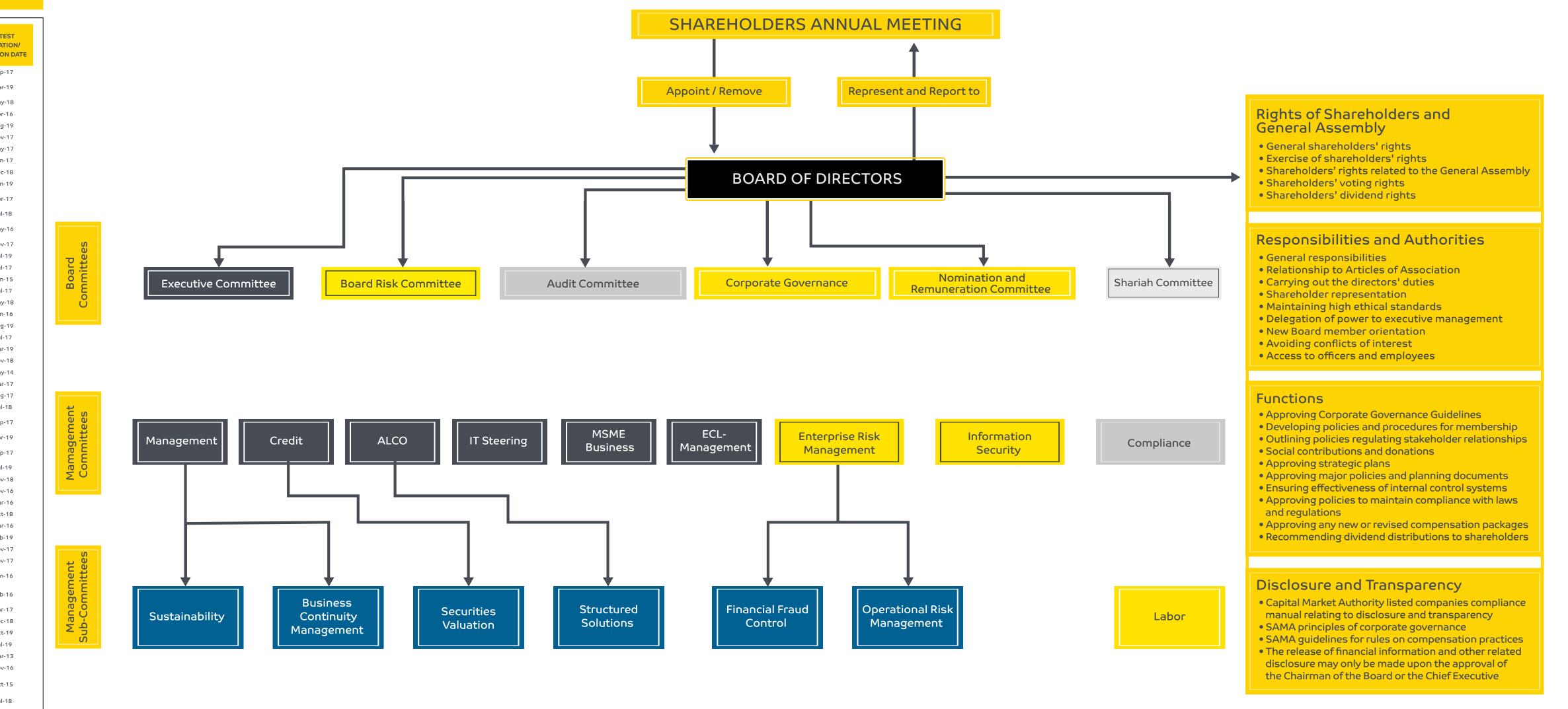
ľ	lo.	STANDARD OPERATING AND ACCOUNTING PROCEDURES [SOAPs]	GROUP/OWNER	LATEST CREATION/ REVISION DATE	No.	STANDARD OPERATING AND ACCOUNTING PROCEDURES [SOAPs]	GROUP/OWNER	LATEST CREATION/ REVISION DATE	No.	STANDARD OPERATING AND ACCOUNTING PROCEDURES [SOAPs]	GROUP/OWNER	LATEST CREATION REVISION DA
	1 .	Account Holds	Operations	Mar-19	78	Fixed Income, Repo and Reverse Repo	Treasury and Investment Group	May-17	154	Proof Sheet Control	FPC	Sep-17
		Annual Review of Credit Facilities at Corporate Banking	CBG	Nov-16	79	Flagging Rescheduled/Restructured Loans	Risk / Credit Risk	Jan-15	155	Property Management and Administration Services Department	Administration Department	Mar-19
		Anti-Money Laundering and CTF Procedure	AML Unit PBG	Jun-19 Apr-18	80	FLEXXbike	Marketing and Corporate Communications	Jul-19	156	Property Mortgage	Special Credit Unit	May-18
		Approving Employers Archiving	Archiving	Jan-18	81	FLEXXTransfer	PBG	Арг-17	157	Prospecting and Booking New Clients - Corporate Banking	CBG	Apr-16
		Aseel Program	Marketing	Oct-18	82	Foreign Currency Notes (Stock)	Operations	Jun-18	158	Q17 – Capital Adequacy Reporting	FPC	Aug-19
	7	ATM Acquiring Settlement and Reconciliation	Operations	Feb-19	83	Foreign Exchange	Treasury	Mar-18	159	·	PBG	Nov-17
	8	ATM Card Instant Issuance at Branches	PBG	Nov-16	84 85	Forms Development and Management Fraud Investigations	Operations / Procedures Fraud Department (FPDD)	Jun-17 Mar-18	160 161	Quarterly Real Estate Collateral Security Report Real Estate Loans for Individuals - Ijarah	Risk - Credit Administration PBG	May-17 Jun-17
		Authorized Signatories	Operations	Feb-16	86	Fraud Prevention, Detection, and Monitoring	Fraud Department (FPDD)	Mar-18	162	Real Estate Murabaha Financing - Commercial	CBG	Dec-18
		Automated Teller Machines (ATMs) Balance Orders	PBG Operations	Aug-18 Jan-16	87	Functioning of the Digital Banking Department	ITG / Digital Banking	Mar-17	163	Reconcilable Accounts	Operations	Jan-19
		Bank Authorized Signatories in the Chamber of Commerce	Operations	Dec-18	88	Funds Transfer Pricing	FPC	Jun-16	164	Registering Trademarks	Marketing and Corporate	Apr-17
		Banking Committees Under the Supervision of SAMA	Compliance Department	Dec-18	89	Goods Murabaha Financing	CBG	May-17	165	Related Party Transactions Report Preparation and Procedures	Communications FPC	Jul-18
		Budget Planning and Control - FPC	FPC	Oct-17	90	Handling and Processing Customer Complaints	Quality Group	Dec-18			Treasury and Investment Group	
	15	Business Continuity Plan - Crisis Management Plan	Risk	Арг-19	91	Handling Regulatory Circulars Handling SAMA Requests for Customer Documents	Compliance Department Compliance Department	Jan-19 Dec-16	166	. 3	/FI	May-16
		Business Continuity Plan (BCP)	Risk	Арг-19	93		FPC	Jun-16	167 168	Reports Creation Retail Risk Management	Quality Group	Nov-17 Jul-19
	17	Business Continuity Plan For Senior Management	HR	Dec-18	94		HRD	May-19	169	Revaluation of Treasury Products	Risk Management FPC	Jul-19 Jul-17
	18	Business Donation and Sponsorship	Marketing and Corporate Communications	May-19	95	IFRS 16 Leases	FPC	Mar-19	170	SADAD (Bill Payment Through SADAD)	Operations	Jun-15
	19	Business-to-Business Solution	CBG	Feb-19	96	IFRS 9 Standard Operating & Accounting Procedure	FPC	Oct-18	171		Operations	Jul-17
:		Capacity Planning Process Re-Engineering	Procedures	Nov-17		Import Letter of Credit	Operations	Mar-16	172	Safe Deposit Box	Operations	May-18
:		Cash and Tellers	PBG	Mar-17	98	Incoming Customer Transfers (Sarie)	Operations	Jan-18	173	Safes and Vaults, Keys and Combinations	Operations	Jan-16
:	,,	Cash Collateralized LCs/LGs for Commercial and Retail Customers	CBG	Nov-15	99 100	Information Classification Policy Information Classification Procedure	Information Security Information Security	Nov-18 Nov-18		Safety and Security	Safety and Security	Aug-19
:	23 (Cash Transportation and Management	Operations	Aug-18		Initial Public Offering and Rights Issue	Operations	Oct-19	175	SAIB - Amex Co-Branded Corporate Card SAIB Business Partners	CBG	Jul-17
:	24 (Central Verification Manual	Operations	Арг-19		Insider Information	FPC	Oct-18	176 177	SAIB Shareholder Relationship Management	Business Partners FPC	Mar-19 Nov-18
		Change Management (ITG)	ITG	Oct-19	103	Interactive Teller Machines	PBG	Jan-17	178	SAIB Staff Financing	Human Resources Department	May-14
		Cheque Book Management	Operations	Mar-18	104	Interest Rate Derivatives (Renamed Swap)	Treasury and Investment Group	Dec-16	179	SAIBOR and SAIBID Pricing	Treasury and Investment Group	Mar-17
:		Cheque Clearing Clean Collections - Cheques	Operations Operations	Apr-18 Aug-17	105	Internal Capital Adequacy Assessment Plan	FPC	Aug-19	180	SAMA Reporting	FPC	Aug-17
		Collection of Loan Delinquencies and Overdraft Accounts	Collection - Risk Group	Aug-18	106		PBG	May-18	181	SAMAnet	Quality Group	Jul-18
:	30	Committee Charters	Strategic Transformation	Mar-16	107	Inward Swift Transfers and Messages Issuance of Offer Letters	Operations PBG	Apr-18	182	Schedule of Charges - Commercial and Corporate Banking Customers	CBG	Sep-17
:	31 (Commodity Murabaha Finance	CBG	May-17		Issuing Letters to Customers	Risk - Credit Administration	Aug-18 Aug-16	183	Schedule of Charges - Personal Banking	PBG	Apr-19
:		Compliance Monitoring Program	Compliance Department	Jan-19	110	Launching New Products Services and Issuing of PAM SAM	Quality Group	Mar-17	184	Schedule of Charges for Business Customers - Personal	PBG	Sep-17
		.,		Jun-18		CAM			185	Banking Secured Financing Program – Agricultural Developmen Fund	CBG	Jul-19
		Contact Center - Flexx Call Service Conventional Structured Deposits	PBG	Dec-17 Sep-18	111	LC Murabaha Finance Legal Affairs Department - Legal Opinion and Consulting	Operations	Арг-16 Jan-17	186	Segmentation Program	PBG	Nov-18
		Conventional Structured Products - Hedging Solutions for	Treasury -			Legal Affairs Department - Litigation Handling	Legal Legal	Jan-17	187		Quality Assurance & Service	Nov-16
	0	Clients	Treasury	Jun-18	114	Legal Affairs Department - Review of Documents and		Jan-17	188	Sharia Secretariat	PBG	Mar-16
		Corporate and Commercial Lending	CBG	Арг-17		Contracts	Legal		189	Shariah Compliant Structured Hedging Solutions	Treasury and Investment	Oct-18
:	38 (Corporate Cash Deposit Card	PBG Madrating and Corporate	Маг-18		Letter of Guarantee MADA Claims and Settlements	Operations	Sep-18 Feb-19	190	Shariah Control	PBG	Mar-16
:	39 (Corporate Gifts Administration	Marketing and Corporate Communications	Арг-16		Mailroom	Operations ITG	Jan-19	191	Shariah-Compliant Structured Deposits	Treasury and Investment	Feb-19
4	10	Corporate Internet Banking (CIB)	CBG	Feb-13		Manual Payroll Processing	Operations	Арг-16	192 193	SIGNATURES OF SAIB CORRESPONDENT BANKS SIMAH Required Reports for National Data Pooling Project	Operations Risk - Credit Administration	Nov-17 Nov-17
•	11 (Corporate Services Department	CBG	Jan-19	119	Marketing	Marketing and Corporate	Jan-17			Marketing and Corporate	
4	12	Corporate Social Responsibility	Marketing and Corporate Communications	Sep-19	,	-	Communications	33.1.7	194	SMS Management	Communications	Jun-16
	13	Credit Card Issuance for Customers (Visa/MasterCard)	PBG	Mar-17	120	Merchant Acquiring Settlement and Reconciliation for POS and E-Commerce	Operations	Nov-16	195	Social Media Policy	Marketing and Corporate Communications	Feb-16
4	14	Credit Card Issuance for Staff (Visa/MasterCard)	Human Resources Department	Nov-15	121	Micro, Small, and Medium Enterprise Report	FPC	Mar-19	196	Special Credit Unit	Special Credit Unit	Apr-17
		Credit Card Operations Manual (Visa/MasterCard)	Operations	Dec-17		Money Market	Treasury and Investment Group	Aug-17	197	Special Power of Attorney from SAIB to its Employees	Special Credit Unit	Dec-18
		Credit Facilities Under Kafalah Program	SME Banking	Feb-18		Monitoring of Accounts	Operations	Jun-18	198	Special Purpose Vechicle	Treasury and Investment Group	Oct-19
		Credit Rating Credit Risk Review	Strategic Planning Group Risk - CRRD	Jul-19 Mar-16	124	Monthly Accruals and Amortization Mortgage Portfolio Acquisition	FPC PBG	Sep-18 Mar-19	199	, , ,	Operations / Procedures	Jul-19
		Customer Awareness and Education	Quality Group	Dec-15		Murabaha Commodity Deals	PBG	Oct-17	200	Standing Orders Stop Payment Orders	Operations PBG	Mar-13 Nov-16
	50	Customer's Power of Attorney	Operations	Apr-18	127	Murabaha Consumer Financing	PBG	Jan-15			FBG	
	51 (Customers' Signatures (SVS)	Operations	Jun-16	128	Murabaha Real Estate Financing	PBG	Nov-18	202	Strategic Plan Dashboard	Strategic Planning Group	Oct-15
!	52	Data Analytics - Reviews and Controls	PBG	Nov-18	129	My Idea Program	Quality Group	May-17	203	Sustainability Dashboard Management	Strategic Planning Group	Jul-18
		Deferral/Extension Memo	Risk - Credit Administration	Jun-16	130	Mystery Shopper	Quality Group	May-18	204	Sustainability Program	PBG / Corporate Social Responsibility	Apr-17
		Depositor's Protection Fund Under SAMA Guidelines	FPC	Aug-17	131	Non-Moving Bank Accounts, Relations and Transactions, and Communicating with Customers Policy	Compliance Department	Арг-17	205	Telephone Recording System	ITG	Oct-17
		Development of Researches Direct Debits	Quality Group Operations	Nov-17 Dec-16	132	Nostro Accounts Reconciliation	FPC	Арг-17	206	Telesales	PBG	Nov-13
		Disclosure of Information	Compliance Department	Jun-18	133	Official Cheques/Drafts Issuance and Encashment (Replaces Retail Connect Cheque Issuance)	PBG	Aug-16	207	Teller Cash Recycler	PBG	Jul-18
		Documentary Collections	Operations	Oct-19	134	Opening New Branches	PBG	Jan-17	208	Thank You Program	Human Resources Department	Nov-17
!	59	Documentation Custody, Control and Review	Risk - Credit Administration	Jul-17		Opening of Accounts	Operations	Jul-19	209	Time Deposits	Operations / TILO	Mar-16
	50	EasyShopping Card	PBG	Feb-18	136	Operational Risk	ORMD	Nov-18	210	Tracking Customers (Through ANTS) Prior to Opening New Accounts or Dealings with Customers	AML Unit	Oct-15
•		-Commerce Merchant Registration	PBG	Apr-19	137	Operations Control	Operations	Mar-17	211	Transferring/Retransferring Ownership of Real Estate Property	Risk - Credit Administration	Jul-14
		Economic Capital Procedures	Market Risk Management	Mar-17	138	Oral Instructions Processing	PBG	Feb-17	212	Travel Card	PBG	Jul-17
		E-Mail Guidelines for Employees Enterprise Help Desk	Human Resources Department	Jan-18 Jan-19		Outward Clean Payments (Sarie) Bilingual	Operations	Sep-16	213	Treasury Services - Nostro Transfers	Treasury and Investment Group	Nov-18
		Enterprise Project Management	ITG	Jul-17	140	ű	Operations	Oct-17		Value Added Tax Manual	FPC	Jan-18
		Entertainment Policy Guide for Personal Banking and Sales	PBG	May-18		Overdraft Approval - Refer Card Payroll Prepaid and Household Card	CBG & PBG & Operations PBG	May-18 Aug-18				
	57	Environmental Management	Administration Department	Oct-17						Vendor and Contract Management	ITG & Shared Services	Jul-17
	58 I	Environmental Policy	PBG / Corporate Social	Nov-18	143	Pots and ATM Acquiring Chargebacks (Visa MasterCard	ITG / Procurements	Jun-18	216	Visa/MasterCard (Issuing) Chargebacks	Operations	Oct-16
	59 I	Equation Standing Data Maintenance	Responsibility FPC	Aug-16	144	POS and ATM Acquiring Chargebacks (Visa, MasterCard, Maestro and Amex)	Operations	Jul-18	217	Visa/MasterCard (Issuing) Settlement and Reconciliation	Operations	Nov-15
		Equity, Mutual Funds, Hedge Funds, and Private Equity Funds	Treasury and Investment Group	May-17		POS Merchant Registration	PBG / CBG - Cash Management	May-17	218	Whistleblowing	Human Resources Department	Sep-18
		Escrow Accounts	CBG / Cash Management	Dec-16		Premises Maintenance, Hospitality and Janitorial Services	ITG & Shared Services	Jul-17	219	Whistleblowing Policy	Human Resources Department	Jul-18
	72	E-Trade Service	CBG	Dec-18		Premises Project Management Premium Products Referral Program	ITG PBG	Jan-18	220	WooW Program	Marketing and Corporate Com-	Feb-19
	73	Events Management	Marketing and Corporate Communications	Jul-19		Premium Products Referral Program Prepaid Student Card	PBG PBG	Jun-16 May-18			munications	
	74	ExCom Presentation	Risk / Credit Risk	Oct-17		Process Improvement	Quality Group	Dec-17	221	Zakat and Taxes	FPC	Dec-17
	75	Export Letter of Credit	Operations	Mar-18	151	Processing Credit Facilities for Personal Banking Clients	PBG	Dec-16				
	76	-inancial Institutions	Financial Institutions	Oct-18	152	Procurement	ITG and Shared Services	lan-18				

Jan-18

Feb-17

ITG and Shared Services

Treasury and Investment Group



ACHIEVEMENTS

RECOGNITIONS AND CERTIFICATIONS



CUSTOMERS

SUBSIDIARIES AND ASSOCIATES

- SEMI-ANNUAL & ANNUAL PERFORMANCE REPORTS TO THE BOARD OF

LOCAL REGULATORS

INTERNATIONAL REGULATORS

CONSUMER COMPLAINT UNIT

CUSTOMER RESEARCH

ALISTITHMAR CAPITAL

AMEX SAUDI ARABIA

• SAIB Markets Limited Company

• SAUDI ARABIAN MONETARY AGENCY (SAMA)

MINISTRY OF COMMERCE AND INVESTMENT (MOCI)

• FINANCIAL ACTION TASK FORCE (FATF / MENA FATF)

• U.S. TREASURY OFFICE OF FOREIGN ASSET CONTROL (OFAC)

CAPITAL MARKET AUTHORITY (CMA)

UNITED NATIONS / SECURITY COUNCIL

FINANCIAL STABILITY BOARD (FSB)

CONSUMER PROTECTION POLICY

CUSTOMER SATISFACTION SURVEY

• FLEXX CALL CONTACT CENTER

MOBILE AND ONLINE BANKING

SOCIAL MEDIA CHANNELS

AMLAK INTERNATIONAL

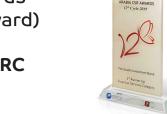
SAUDI ORIX LEASING

WEBSITE

• VOICE OF CUSTOMER UNIT

• RELATIONSHIP MANAGERS (RMs)

2018 IR (7 Awards and a Grand Award) International ARC Awards



2nd Runner Up Place (in the

Financial Services Category) **Arabia CSR Network**



Corporate Governance Award Alfaisal University



Corporate Governance Excellence Award 2019 Alfaisal University



Best Bank for Social Media Channels in KSA 2019 Global Banking and



SAIB Multi-Currency Travel Card (Best in class in MENA and Middle Europe) Visa Inc.



2018 USD Operational Excellence Award Deutsche Bank

OBJECTIVES

EQUAL CONCERNS FOR STAKEHOLDERS

ROLE OF KEY PLAYERS

BALANCED OBJECTIVES

DECISION-MAKING PROCESS

ETHICAL APPROACH

CLEAR ACCOUNTABILITY AND TRANSPARENCY

Finance Review

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