



THE SAUDI INVESTMENT BANK

Our Vision

To offer the simplest and most accessible products and services to each of our customers.

Our Mission

Towards our customers

- We make banking simple and accessible for each of our customers.
- We are flexible, adaptive and responsive to deliver what suits our customers.
- We listen to our customers and understand their needs and preferences in order to evolve and improve.

Towards our employees

- We value ideas, inputs, and initiatives.
- We empower our staff to bring out their best and go the extra mile.
- We recognise individual contribution and we support individual development.
- We enhance team spirit, which allows us to collectively build the smartest solutions.

Our history and operations

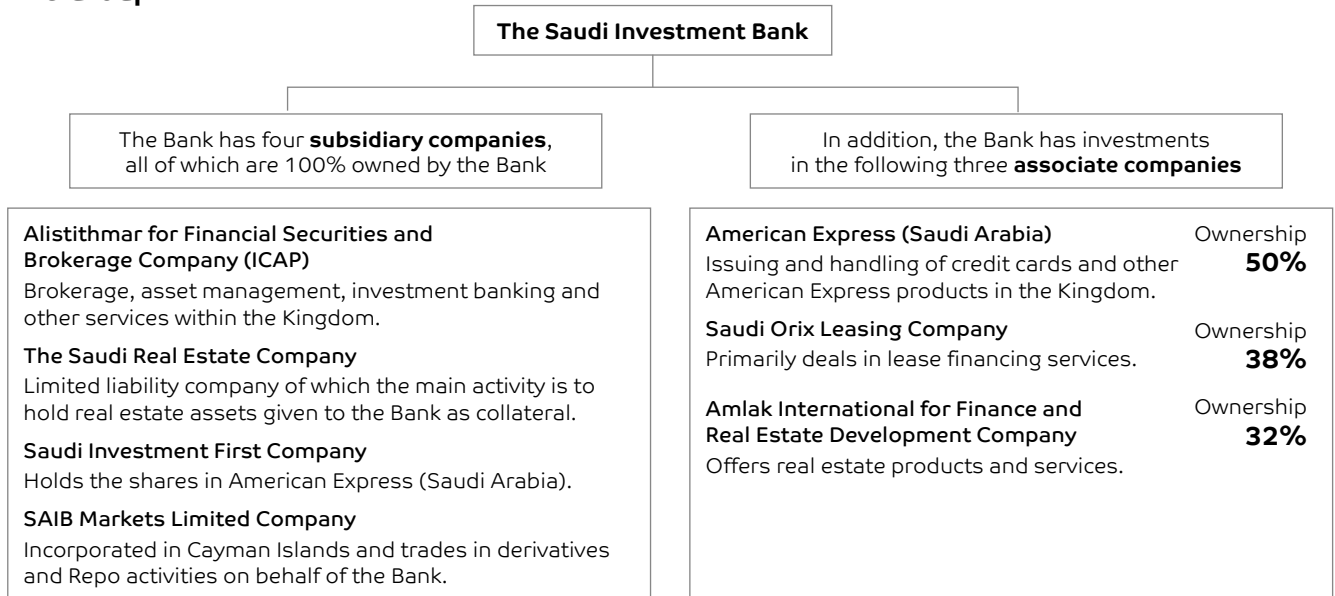
The Bank commenced business in 1977, pursuant to a Royal decree dated June 22, 1976. It concentrated on medium-term financing of industrial projects. In 1983, with the adoption of the SAIB name, the Bank moved into full commercial banking. The ALASALAH Islamic Banking Brand, through which the Bank provides Shariah compliant products and services was launched in 2006. Islamic principles are at the heart of all our operations. Adherence to Shariah principles in product development is assured by our Shariah Committee.

SAIB provides wholesale, retail and commercial banking products in the Kingdom of Saudi Arabia, both Shariah-compliant and traditional. In addition to personal banking, the Bank services the government, quasi-government, corporate and MSME sectors. Our finance operations offer a range of non-interest-bearing banking products including Murabaha, Istisna'a and Ijarah. Our product portfolio also includes several treasury and investment banking products.

An even wider range of products and services is provided through our joint ventures and subsidiaries, such as investment banking, share trading, asset management, leasing finance, mortgage finance, brokerage services, corporate finance services and credit card services.



The Group



Our sustainability framework

SAIB has a sustainability framework including five Islamic principles which have been crafted to integrate our commercial responsibilities with our social and environmental responsibilities. They also reflect Islamic principles of good governance and management.

Hifth (Environmental protection)

SAIB will build a competitive advantage by embedding environmental management into the Bank's core activities and continuously de-materialising banking. SAIB will be a model of the competitive environmental practices the Saudi Arabian Government is seeking for the benefit of the Kingdom.

Nummow (Growth)

We aim to deliver strong financial performance for our shareholders by executing our growth strategy while maintaining a disciplined approach to financial stability.

Re'aya (Workforce)

SAIB will be the most sought-after Bank to work for, owing first and foremost to its clear transparency and accountability to both its employees and society.

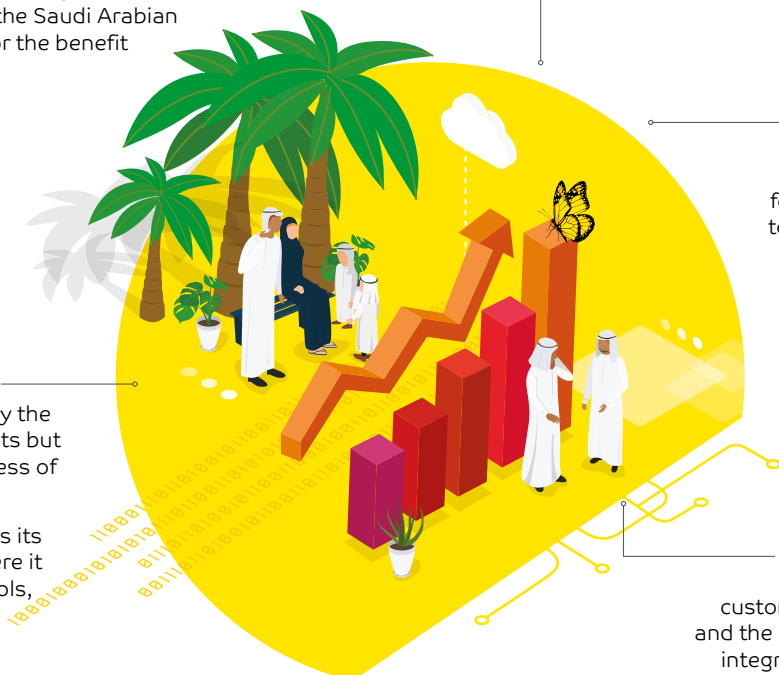
Awn (Helping others)

SAIB will measure not only the amount of money it invests but the extent and effectiveness of its impact.

SAIB will narrow and focus its investments in areas where it can contribute money, tools, and expertise.

Takleef (Responsibility)

SAIB will be recognised by customers, investors, employees and the public as the most genuine, integrity based, value driven, and accountable Bank in Saudi Arabia.



Our commitment to Vision 2030

Vision 2030 is the overarching framework which drives the aspirations, policies and plans of the Kingdom today. The Vision is founded on three themes – a vibrant society, a thriving economy and an ambitious nation. Since many of Vision 2030 goals either are directly connected with finance or have a financial implication, SAIB has a tremendous contribution to make.

The detailed goals and SAIB's contribution are listed below:

A vibrant society



Vision goals	SAIB contribution
Moderation, tolerance, excellence, discipline and transparency	▷ The Islamic principle of Takleef, Nummow, Re'aya, Hifth and Awn
Receiving 30 million Umrah visitors a year	▷ Financing of general infrastructure and tourism infrastructure
40% of citizens to exercise once a week	▷ Fitness club memberships, promoting sports teams, awareness campaigns, "Flexx Bike" and promoting healthy diet
3 KSA cities among top 100 in the world	▷ Urban infrastructure project finance
Resource efficiency, pollution reduction and nature conservation	▷ GHG emissions tracking, evaluate EMS, UNPRI and Building Management System
5% increase in home ownership by 2020	▷ Al Asalah home finance
Empowering educational, cultural and entertainment institutions	▷ Community investment, Kidzdomm and Kidzania activities for children

A thriving economy



Vision goals	SAIB contribution
Reduce unemployment to 7%	▷ Youth employment programmes such as Fast Track, Graduate programme and young hires
Small businesses contribute 35% to GDP, financial institutions allocate up to 20% funding to SMEs	▷ MSME specific products
30% female employment	▷ 19.1% female employees, 25% of new hires women
Improve living and working conditions for non-Saudis	▷ Expatriate personal finance
Increasing environmental friendliness in oil and gas, mining, tourism and leisure; digitalisation of economy, 75% localisation of oil and gas, 9.5 GwH renewable energy	▷ A targeted 10% of loan portfolio for financing of environmentally friendly, low carbon activities
Private sector to contribute 65% of GDP, FDI 5.7% of GDP, within top 10 in Global Competitiveness Index	▷ Specialised products and services, ICAP a signatory to the United Nations Principles for Responsible Investment, Global Reporting Initiative Gold Member, signatory to the UN Global Compact
Rank 25 in logistics performance index, invest in infrastructure	▷ Infrastructure project finance guided by equator principles



An ambitious nation



Vision goals	SAIB contribution
Reach top 5 in E-government Index	▷ Ranked 7th in Hawkamah ESG Pan Arab index in 2017 for disclosure of ESG issues
Interactive online and smart engagement methods	▷ E-services, online banking, annual and sustainability reporting
Households save 10% of income leading to greater financial independence	▷ Murabaha Deposit, awareness campaigns via the Bank’s social media channels
Corporate social responsibility	▷ Health, financial literacy, charity events, WooW Alkhair programme, etc.
1/3 of NPO projects have deep and measurable social impact; one million volunteers by 2020	▷ Community investment, active volunteer programme and volunteering policy

Signatory to the United Nations Global Compact (UNGC)

Our policies, products, services and operations are not developed from a strictly commercial perspective only. We have demonstrated the much broader approach we take by becoming a signatory to the United Nations Global Compact (UNGC). The UNGC conducts advocacy for the adoption of principles of human rights, environmental protection, labour rights and anti-corruption by commercial and non-profit organisations. As required by our commitments as a signatory, SAIB has communicated description of the relevance of the above four themes and concrete actions we have taken regarding them to UNGC. We have also communicated the methodology of monitoring and evaluating performance as well as the outcome of the measurements.

Our HR Policy Code lays down the standards of behaviour that are expected of our employees. Alistithmar Capital (ICAP), our investment and brokerage subsidiary, is also a signatory to the United Nations Principles for Responsible Investment (UNPRI). This is noteworthy, since there is only one other entity in Saudi Arabia that has taken this step. Of the six principles which are the core of the United Nations Principles for Responsible Investment (UNPRI), three are related to environment, social and governance issues. The others are principles,

