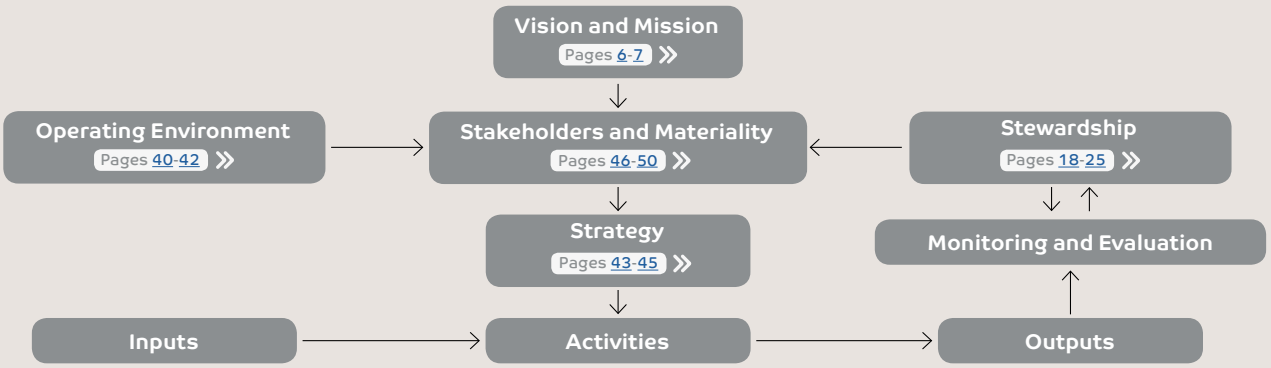
GRI 103-1, 103-2, 103-3

# How We Create Value




### Financial assets
Cash, loans, advances and other receivables

### Systems and procedures
Governance procedures, business processes and cutting-edge technology, policies, values and ethics

### Investor relationships
A loyal pool of investors who takes a long-term view on the Bank

### Proximity to the customer
Being close to the customer, we understand their needs and innovate appropriate products and services

### Leveraging business partnerships
Through links with business partners, we expand our reach and obtain the best possible options for sourcing our needs

### Our people strengths
Our highly motivated staff whose skills we keep upgrading

### Commitment to society and environment
Our social and environmental programmes give value to society and promote our long-term sustainability

### Growing volume profitably
Grow by expanding our channels, both traditional and technology-enabled, as well as by deepening our penetration of priority markets and customer segments.

Pages 52-59

### Developing systems and processes
Increasing internal efficiency and maximizing convenience to customers through process automation.

Pages 57, 66 and 71

### Leveraging relationships
Communicating transparently with our investors and improving our customer service through expansion of communication channels and improved complaint resolution.

Pages 63-69, 71 and 75

### Broadening product and market portfolio
Developing products and services that address the needs of different market segments with an emphasis on digitalization.

Pages 61, 64, 70-71 and 75

### Building people skills
Recruitment policies with an increased focus on promoting diversity and Saudization, developing employees to meet future challenges, and motivating them through long-term benefits.

Pages 74-77

### Serving society and the environment
Fulfilling our social responsibility to help our communities grow and prosper, and minimizing our direct and indirect impact on the environment.

Pages 78-84

### Retail banking
Deposit accounts with focus on growing demand deposits, home loans, vehicle loans, and cards

### Corporate banking
Range of corporate banking services covering the large corporate, mid corporate and MSME sectors including financing, investment services, cards, and real estate financing

### Treasury
Management of foreign exchange transactions, liquidity, and Sukuk issues

### Reach
Increased reach and accessibility through traditional and non-traditional channels

### New products
New and innovative digital applications increasing customer convenience

### Security
Increased security of operations especially from cyber threats and other IT-related risks

### Staff
More motivated staff able to provide higher level of customer service

### Diversity
Higher percentage of women and youth in workforce

### Brand
Greater brand recognition

### Environmental impact through value chain
Targeting a percentage of lending for environment friendly activities

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**Value delivered**

Improved performance in the Bank's primary function which is that of financial intermediation.

Professional development, confidence in career growth and a motivating work culture.

Highly competitive and easily usable products and services Smoother systems that facilitate better customer service and reduce manual intervention.

**Outcomes**

**Value derived**

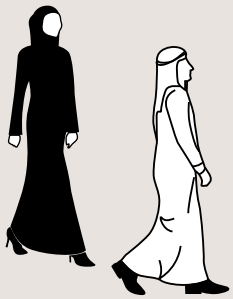
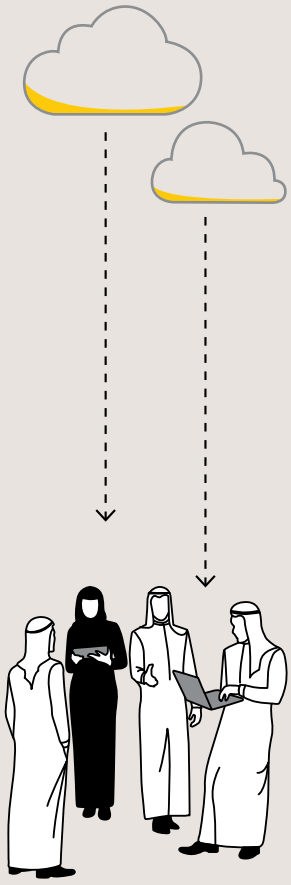
Profitability, shareholder loyalty, and business portfolio growth.

A dedicated and empowered workforce with high rates of staff retention.

Strong brand recognition, customer patronage, and growth in market share.

Brand value and market leadership.

**Impact**

Move the Bank towards becoming one of the leading digital banks in the Kingdom.

Be a key player in the development of a thriving financial sector and promoter of the economic and social development of the Kingdom as well as being key enabler of the Kingdom's Vision 2030 by offering services to support private sector growth.