

# Serving the Society and the Environment

Social responsibility and environmental responsibility constitute two of SAIB's sustainability pillars. The Bank has a social responsibility to support the communities it is a part of and help the disadvantaged. Moreover, the Bank believes that continued long-term value creation is dependent on conserving natural resources and minimizing its environmental footprint.



### Environmental policies and systems

SAIB is conscious of protecting the environment and is keenly aware of how it impacts the environment it operates in; it is one of the Bank’s five sustainability pillars, Hifth (environmental protection). The importance placed on the environment by the Bank is reflective of its commitment to Vision 2030 and the United Nations Sustainable Development Goals.

The Bank’s impact on the environment occurs directly through its operations and indirectly through its value chain. The ISO 14000 standard was adopted by the Bank for the implementation of an Environmental Management System (EMS) to measure its environmental impact and improve upon it. The EMS covers a wide range of environmental issues, including protecting the environment by minimizing and mitigating adverse impact, mitigating the environment’s impact on SAIB, fulfilling compliance obligations, realizing financial and operational benefits from environmentally sound alternatives, and communicating environment-related information.

The Bank has developed a Standard Accounting and Operating Procedure (SAOP) that facilitates the EMS implementation by:

- Defining the needs and expectations of stakeholders concerned with the environment
- Identifying environmental conditions that affect the Bank
- Identifying the environmental impact of SAIB’s activities
- Defining the risks and opportunities that need to be considered for the management of environmental issues
- Designing a framework to implement SAIB’s environmental policies and objectives
- Identifying key performance indicators (KPIs) for measuring SAIB’s environmental performance

The Bank contributes to the wider issue of combatting global climate change by being a signatory to the United Nations Global Compact and regularly submits its Communication on Progress (COP) to qualify for the Global Compact Active level.

SAIB recognizes the importance of sustainability and continuously assesses new sustainable business opportunities. It proactively supports sustainable initiatives through the financing of environmentally friendly projects that centre around renewable energy, recycling, water treatment, wastewater treatment, hazardous waste disposal, and other environmental services.

### Energy usage and emissions

SAIB’s direct environmental impact stems from its energy consumption in its service facilities, technical infrastructure, and fuel consumption. The environmental impact can be quantified by CO<sub>2</sub> emissions generated by electricity and fuel consumption.

**251 tonnes CO<sub>2</sub>e**

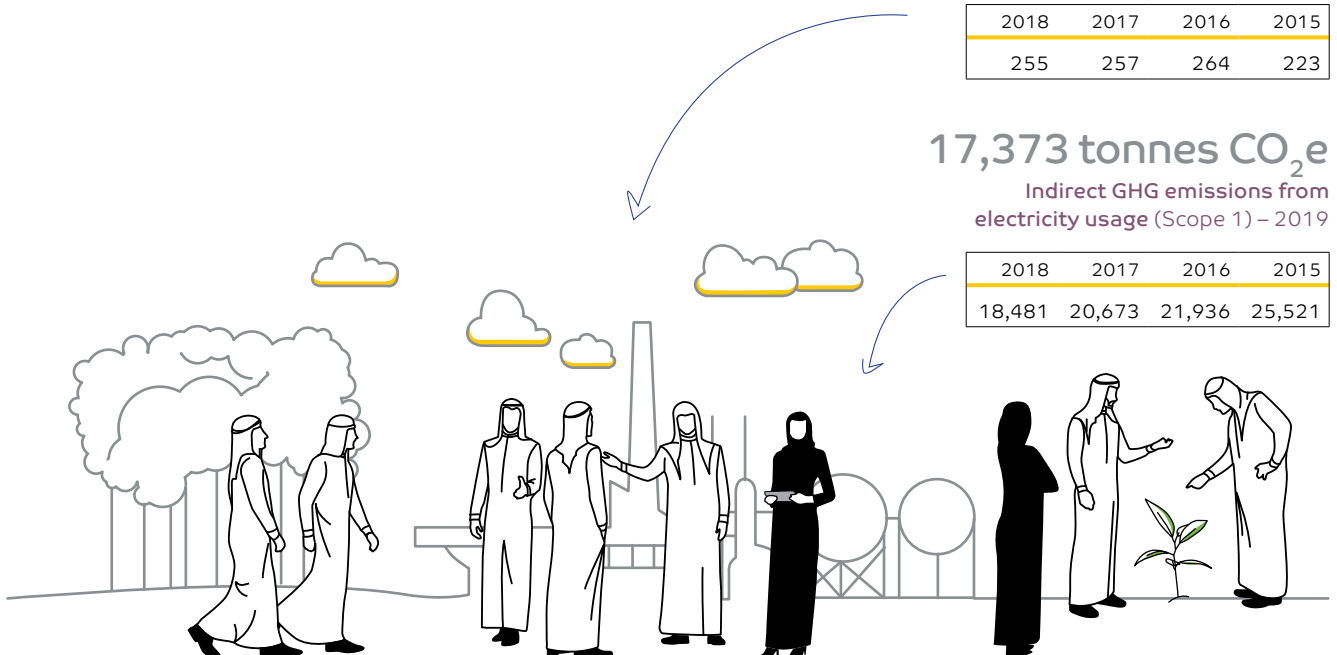
Direct GHG emissions from fuel usage (Scope 1) – 2019

2018	2017	2016	2015
255	257	264	223

**17,373 tonnes CO<sub>2</sub>e**

Indirect GHG emissions from electricity usage (Scope 1) – 2019

2018	2017	2016	2015
18,481	20,673	21,936	25,521

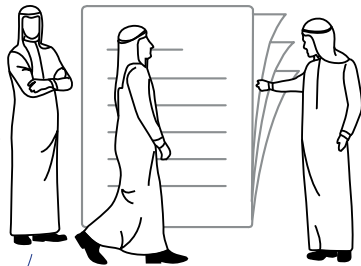




### Paper usage/recycling

Total paper consumption  
**46,325 kg**  
 (2018 – 68,770 | 2017 – 73,995)

Paper consumption/employee  
**35 kg**  
 (2018 – 46 | 2017 – 49)



Paper recycled  
**8,007 kg**  
 (2018 – 48,384 | 2017 – 9,676)

Plastics recycled  
**3,735 kg**  
 (2018 – 10,788 | 2017 – 1,194)

Electronics recycled  
**5,560 kg**  
 (2018 – 14,620 | 2017 – 2,010)

Clothing recycled  
**600 kg**  
 (2018 – 624)



### Social responsibility

The sustainability pillar of Awn (helping others) is part of SAIB's philosophy that it has a social responsibility to support the communities it is a part of and to help the disadvantaged. The Bank also strives to influence its stakeholders to adopt sustainable practices that will benefit the economy, society, and the country.

**161**  
**Volunteers**  
 (2018 – 133 | 2017 – 126)

**525**  
**Hours volunteered**  
 Up by 56% over 2018



**32%**  
**Female volunteers – 52**

**68%**  
**Male volunteers – 109**

The Bank was the 2nd runner-up in the Financial Services category at the 2019 Arabia CSR Awards. The award recognizes SAIB's continued demonstration of responsible sustainable practices and its leadership position in this field. The Bank's staff participated in many social programmes conducted during the year.

### Water expenditure

Expenditure (SAR '000)  
**558**  
 (2018 – 489 | 2017 – 580)





الاتحاد السعودي للدراجات  
Saudi Cycling Federation



البنك السعودي للاستثمار  
The Saudi Investment Bank

### WooW Alkhair programme



Under the WooW loyalty programme, the Bank’s loyalty customers are given the option of donating the points they earn to charitable causes. A total of SAR 409,965 was donated through the WooW Alkhair programme to 45 participating organizations.

### Cooperative opportunities for students

SAIB is collaborating with various universities and colleges to provide their students with cooperative opportunities to develop their skills through training and real-world work experience. Four candidates were hired through the programme during the year.

### Blood donation



The Bank held a quarterly blood donation event for staff. 249 staff and volunteers donated 112,050 ml of blood.

### Awareness exhibition on obesity

SAIB invited the Charitable Society for Combatting Obesity (Kayl) to its head office to raise awareness about the severity of obesity and its impact on cancer. Staff were provided with individual consultations by a health specialist.

### World Tree Day



SAIB supported World Tree Day by making 200 trees available to staff to collect and plant. 22 volunteers participated in the activity that also supported the Green Riyadh Project and the UN Sustainable Development Goals of “Life on Land” and “Climate Action”.

### Sanad Children’s Cancer Support Association



The Bank was honoured by Princess Adela bint Abdullah bin Abdulaziz, president of Sanad Children’s Cancer Support Association for its continued support of the Association as its Annual Charity event.

### Down Syndrome event



The Bank hosted 30 children from the Down Syndrome Society at Kidzdom to coincide with the International Day of Down Syndrome.

### Cancer patients at King Fahad Medical City

A Senior Management team visited cancer patients at King Fahad Medical City. The team provided the patients with gifts and food vouchers as part of a Ramadan initiative.

### Rifqa project

SAIB supported the Rifqa project by supporting needy families with Alzheimer’s. The Bank provided food vouchers and staff volunteered over 150 hours in Riyadh, Jeddah, and Al Khobar.

### Benaa Association

The SAIB Volunteer Team organized an entertainment trip in the Eastern Region to Billy Beez in cooperation with Benaa. Over 30 children attended the event and received a meal and SAIB giveaways.

### Al Mawadda Association

The SAIB Volunteer Team organized an entertainment trip in the Western Region to Kidzania in cooperation with Al Mawadda. Over 30 children attended the event and received a meal and SAIB giveaways.

### World Cancer Day



The SAIB Volunteer Team supported the Saudi Cancer Association at their World Cancer Day event held at Riyadh Park Mall. The hours contributed by the volunteers was registered on the Ministry of Labour and Social Development Volunteering Platform to support Vision 2030 in reaching 1,000,000 volunteers by 2030.

### Earth Hour

The Bank participated in Earth Hour by switching off lights at the Riyadh headquarters and regional offices in Jeddah and Al Khobar for one hour.

### Awareness of Alzheimer’s Disease



SAIB held an internal awareness activity to raise awareness amongst employees about Alzheimer’s Disease. The Bank cooperated with the Saudi Society for Alzheimer’s Disease to conduct the event.

### Support for needy families

During the year, SAIB volunteers partnered with charity associations across the Kingdom to provide 2,500 school kits and 2,500 winter kits to needy families. For Ramadan, 1,500 vouchers were provided to needy families in partnership with 15 charity associations.

### Breast cancer awareness

In support of Breast Cancer Awareness month, the Bank invited Zahra Breast Cancer Association to raise awareness about the disease amongst staff. The Bank also posted awareness messages on social platforms and ATMs across the country.

### United Nations Global Compact status and Communication on Progress

The United Nations Global Compact (UNGC) is a voluntary initiative for organizations to implement sustainable and socially responsible policies to demonstrate their commitment to responsible behaviour in aspects such as human rights, labour, environment, and anti-corruption. The UNGC consists of 10 principles that span the four aforementioned aspects; the principles are based on the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, and the Rio Declaration on Environment and Development. By integrating these principles into an organization’s policies, strategies, and procedures, the organization can establish an environment that encourages socially and environmentally conscious behaviour that acknowledges and upholds its responsibilities to society and the planet.

SAIB renewed its Communication on Progress (COP) with the UNGC for the next 12 months, in alignment with the Bank’s commitment to the UN Sustainable Development Goals and the goals of Saudi Arabia’s Vision 2030.

A summary of the community activities and sponsorships carried out by the Bank are listed below:

Activity/event	Value of sponsorship (SAR)
2,000 pieces of winter kits for needy families	66,862.49
GRI membership fees	32,746.86
Needy children’s events at Kidzania	4,143.10
Needy children’s event at Billy Beez (Eastern Province)	2,638.00
Flexxbike activation activity	3,362.97
UN Global Compact Membership fee	20,520.00
2,500 Children’s school kits	211,409.44
Ramadan gift cards for needy families	301,958.25
International Volunteers Day	4,386.48
Financial literacy merchandise for children	11,592.84