

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 recognize individual contribution and we support individual development.
- We enhance team spirit, which allows us to collectively build the smartest solutions.

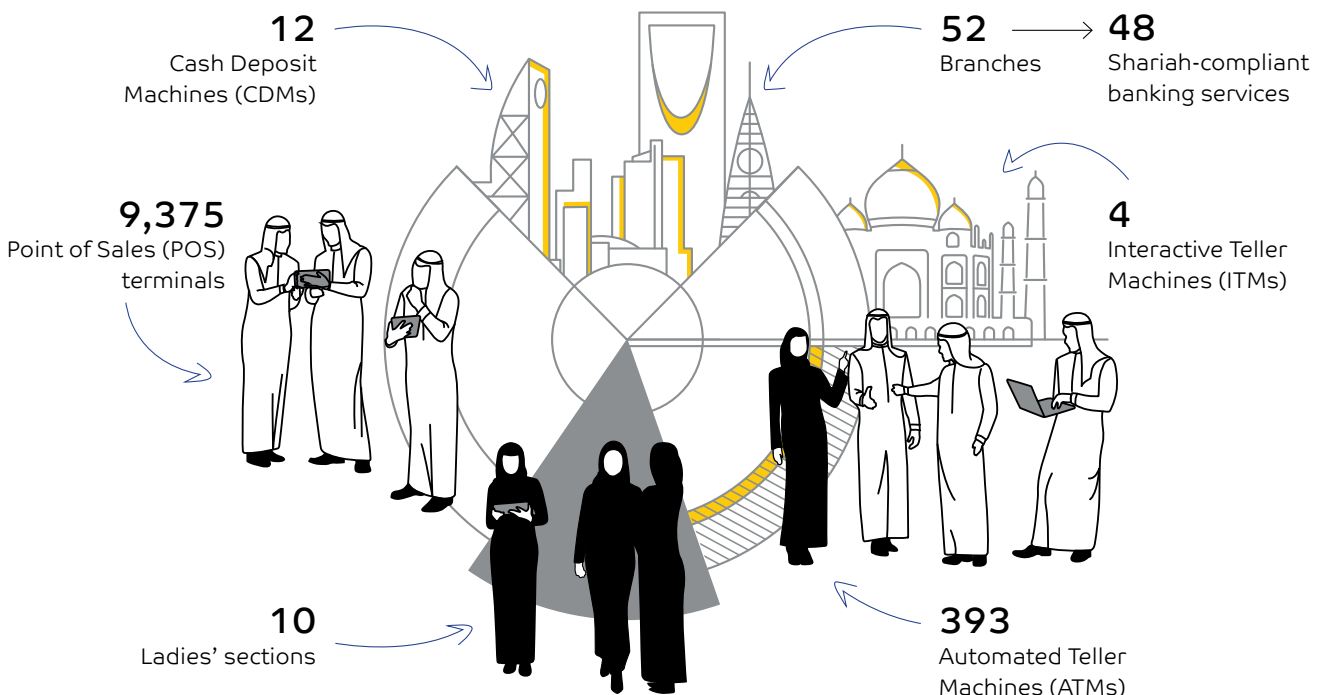
Our history and operations

The Bank commenced operations in 1977 pursuant to a Royal Decree dated June 22, 1976. It concentrated on medium-term financing of industrial projects. In 1983, the Bank adopted the SAIB name and moved into full commercial banking. The Al Asalah Islamic Banking brand, through which the Bank provides Shariah-compliant products and services, was launched in 2006. Islamic principles lie at the heart of all the Bank's operations and our Shariah Committee assure adherence to Shariah principles in our product development.

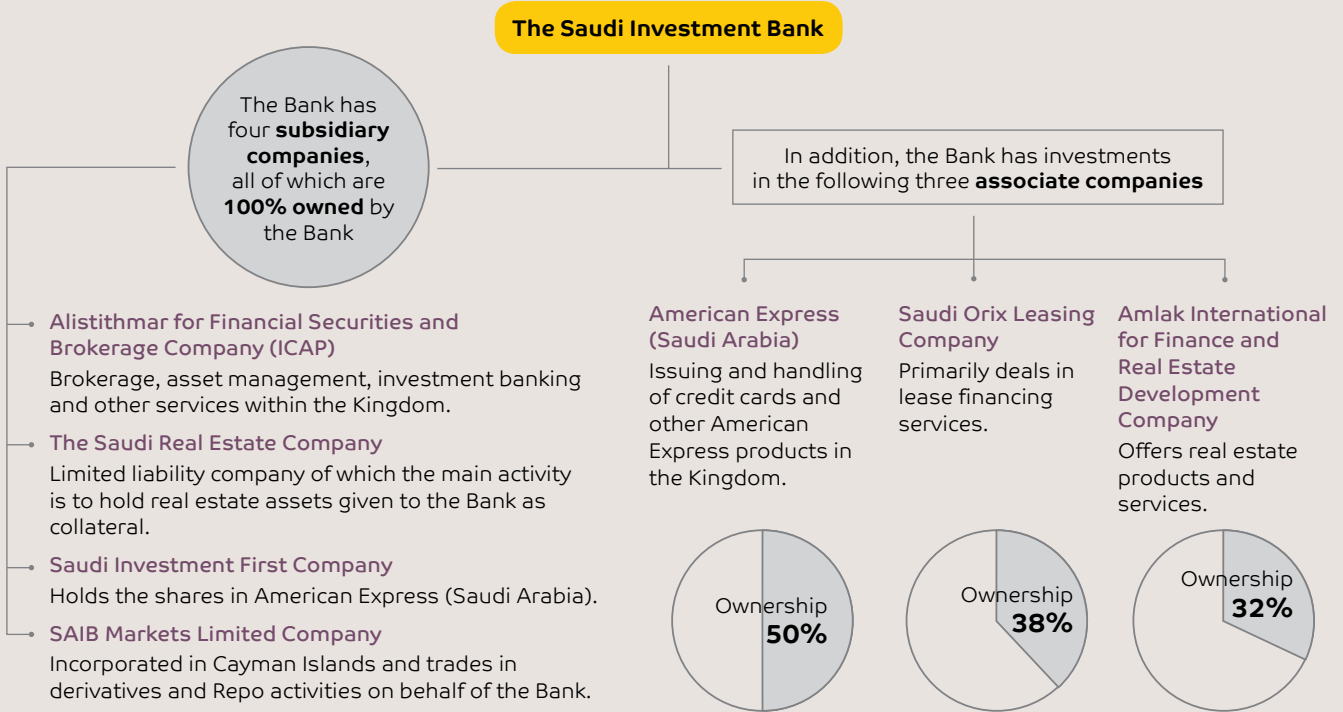
SAIB provides wholesale, retail, and commercial banking products in the Kingdom of Saudi Arabia, both Shariah-compliant and traditional. In addition to personal banking, the Bank services the government, quasi-government, corporate, and MSME sectors. Our finance operations offer a range of non-interest-bearing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

Our joint ventures and subsidiaries expand our range of products and services to include investment banking, share trading, asset management, leasing finance, mortgage finance, brokerage services, corporate finance services, and credit card services.

The Bank's network includes 52 branches, 48 of which offer Shariah-compliant banking services and 10 ladies' sections. As of December 31, 2019, the Bank operated a network of 393 ATMs and over 9,300 POS terminals.



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.

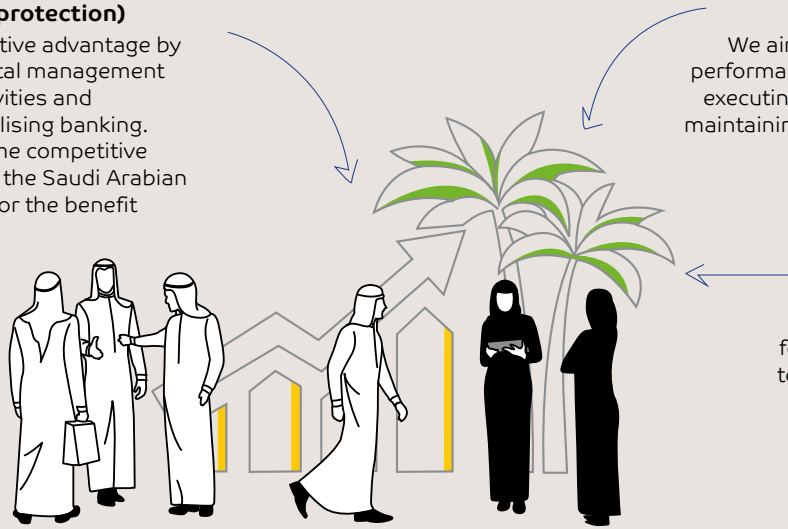
Awn (Helping others)

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 recognized 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 framework that drives the aspirations, policies, and plans of the Kingdom today. The Vision is founded upon three themes: a vibrant society, a thriving economy, and an ambitious nation. Many of the goals of Vision 2030 are either directly connected with finance or have a financial implication and thus, SAIB plays a role in the Vision with its contributions.



A vibrant society

Vision goals

Moderation, tolerance, excellence, discipline, equity and transparency

Receiving 30 million Umrah visitors a year

40% of citizens to exercise once a week

Three KSA cities among top 100 in the world

Resource efficiency, pollution reduction, and nature conservation

5% increase in home ownership by 2020

Empowering educational, cultural, and entertainment institutions

SAIB contribution

▷ The Islamic principles of Hifth, Nummow, Re'aya, Takleef, and Awn

▷ Financing of general infrastructure and tourism infrastructure

▷ Fitness club memberships, promoting sports teams, awareness campaigns, "Flexx Bike", and promoting healthy diet

▷ Urban infrastructure project finance

▷ GHG emissions tracking, evaluate EMS, UNPRI, and Building Management System

▷ Al Asalah home finance, and key strategic target focusing on retail mortgages

▷ Community investment, Kidzdomm, and Kidzania activities for children





A thriving economy

Vision goals

Reduce unemployment to 7%

Small businesses contribute 35% to GDP, financial institutions allocate up to 20% funding to SMEs

30% female employment

Improve living and working conditions for non-Saudis

Increasing environmental friendliness in oil and gas, mining, tourism and leisure; digitalization of economy, 75% localization of oil and gas, 9.5 GwH renewable energy

Private sector to contribute 65% of GDP, FDI 5.7% of GDP, within top 10 in Global Competitiveness Index

Rank 25 in logistics performance index, invest in infrastructure

SAIB contribution

▷ Youth employment programmes such as Fast Track, Graduate programme and young hires

▷ Focus on increasing lending

▷ 20.9% female employees, 40.8% of new hires women

▷ Expatriate personal finance

▷ A targeted 10% of loan portfolio for financing of environmentally friendly, low carbon activities

▷ Specialised products and services, ICAP a signatory to the United Nations Principles for Responsible Investment, GRI Community member, signatory to the UN Global Compact

▷ Infrastructure project finance guided by equator principles



An ambitious nation

Vision goals

Reach top 5 in E-government Index

Interactive online and smart engagement methods

Households save 10% of income leading to greater financial independence

Corporate social responsibility

1/3 of NPO projects have deep and measurable social impact; one million volunteers by 2020

SAIB contribution

▷ Ranked 7th in Hawkamah ESG Pan Arab index in 2017 for disclosure of ESG issues

▷ Focus on promoting cashless transactions, efficient e-commerce services, contributions with Fintechs to improve customer journey and product offering, annual and sustainability reporting

▷ Murabaha Deposit, awareness campaigns via the Bank's social media channels

▷ Health, financial literacy, charity events, WooW Alkhair programme, etc.

▷ Community investment, active volunteer programme and volunteering policy