

INTERNAL CONTROL MECHANISMS

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|--------------------------------------|-----------------------------|
| 1 Anti-Money Laundering (AML) | 4 Quality Control |
| 2 Compliance Monitoring / Inspection | 5 Risk Management Framework |
| 3 Internal Audit Monitoring | |

SERVICE LEVEL AGREEMENTS (SLAs)

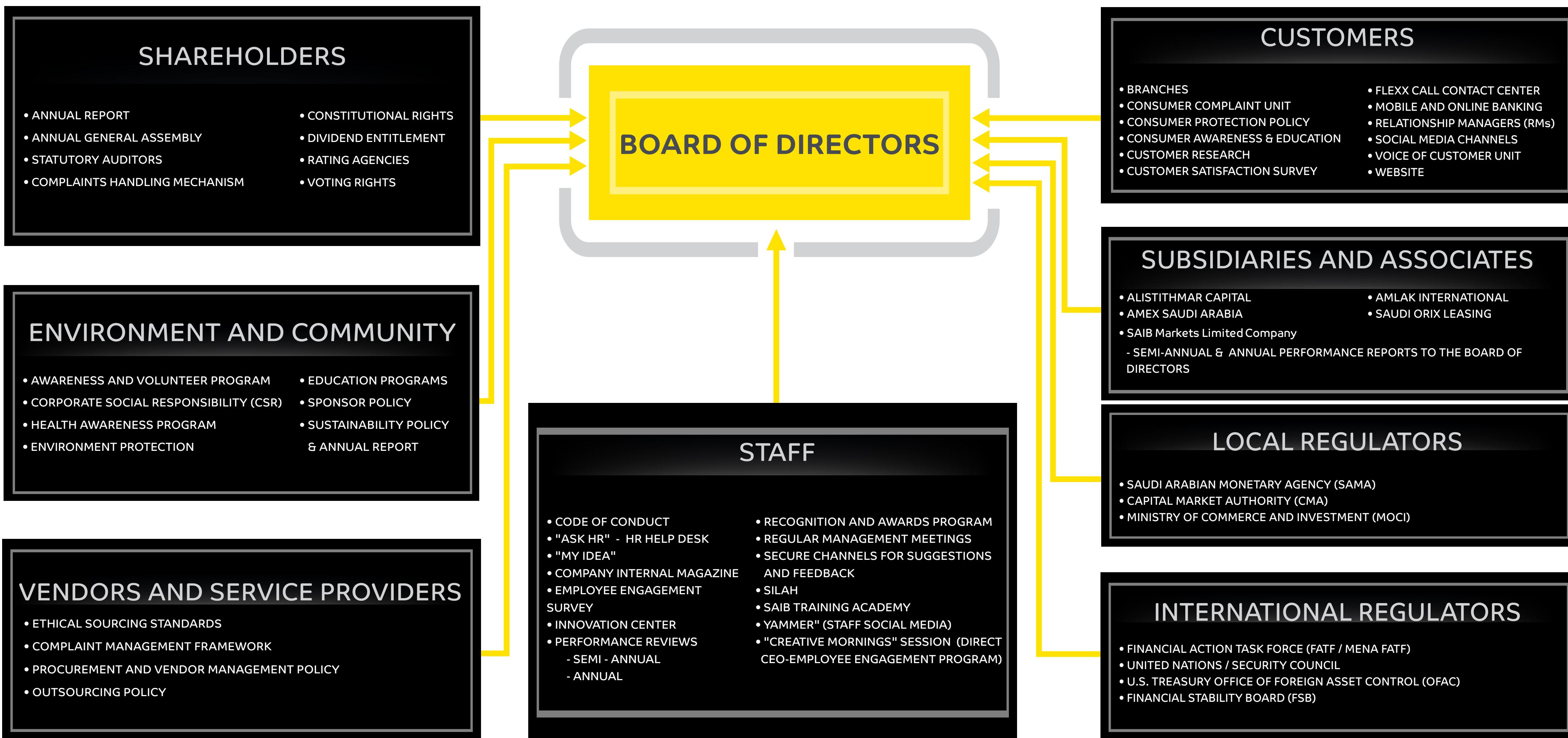
No.	Group	SLA Name
1	Compliance	SAMA Desk
2	Compliance	AML Unit
3	Corporate Banking	Corporate Banking
4	Corporate Banking	Commercial Banking/SH (Commercial)
5	Corporate Banking	Corporate Services Department
6	Corporate Banking	Cash Management
7	Financial Planning & Control	Financial Planning and Control
8	Human Resources	Talent Acquisition
9	Human Resources	Operation
10	Human Resources	Learning & Development
11	Information Technology & Operations Group	Information Security
12	Information Technology & Operations Group	Mail & Document Management
13	Information Technology & Operations Group	Information Technology Department
14	Information Technology & Operations Group	Premises & Maintenance Support Services
15	Information Technology & Operations Group	Procurement
16	Information Technology & Operations Group	IT Helpdesk
17	Information Technology & Operations Group	Cash Center
18	Information Technology & Operations Group	CCMD
19	Information Technology & Operations Group	Control Verification Unit (CVU)
20	Information Technology & Operations Group	Cleaning
21	Information Technology & Operations Group	Treasury and Investment Operations (TIO)
22	Information Technology & Operations Group	Isotropy
23	Information Technology & Operations Group	Electronic Banking Department
24	Information Technology & Operations Group	SAME
25	Information Technology & Operations Group	Branch Support Unit
26	Information Technology & Operations Group	SWIFT
27	Information Technology & Operations Group	Trade Products Department
28	Information Technology & Operations Group	Personal Lending Department
29	Information Technology & Operations Group	Procedures Department
30	Personal Banking	Retail Banking - Branches
31	Personal Banking	Contact Center
32	Personal Banking	Point of Sale
33	Personal Banking	Segmentation
34	Personal Banking	Corporate Communication - Marketing
35	Personal Banking	Corporate Communication - Operation
36	Personal Banking	Corporate Communication - Loyalty
37	Quality	QPS Excellence
38	Quality	Research & Reporting
39	Quality	Customer Care Unit
40	Risk Management	Operational Risk Management
41	Risk Management	Market Risk Management
42	Risk Management	Credit Risk Management Department
43	Risk Management	Credit Risk Recovery Department
44	Risk Management	Credit Administration and Controls (CAD)
45	Risk Management	Financial Protection Detection and Investigation (FPDI)
46	Risk Management	Consumer Collection Unit
47	Corporate Governance & Legal Affairs	Special Credit Unit
48	Corporate Governance & Legal Affairs	Legal Affairs
49	Treasury and Investment	Treasury and Investment
50	Treasury and Investment	Financial Institutional
51	Other SLAs	Abolition of Cash (ACD)
52	Other SLAs	ATM SLA with SAMA
53	Other SLAs	ICAP and SAB Loans through Shuraa Finance LSF
54	Other SLAs	Hour of Use - HOS
55	Other SLAs	SADAD SLA

Other Control Levers

318	PMS & SAM	96	WCOV Points Algorithm
303	SAIB Application Inventory	348	External Forms
377	SAIB SMS Messages	389	Internal Forms
214	SOAPs	1739	Authority Statements

BUSINESS ENVIRONMENT

STAKEHOLDERS



CORPORATE GOVERNANCE PILLARS

GOVERNANCE PILLARS - REGULATING AGENCIES

BASSEL III	Capital Market Authority (CMA)
Principle 1: Board's Overall Responsibilities	Part 1: Preliminary Provisions
Principle 2: Board Qualifications and Composition	Part 2: Right of Shareholders
Principle 3: Board's Own Structure and Practices	Chapter 1: General Rights
Principle 4: Senior Management	Chapter 2: Rights Related to the Meeting of the General Assembly
Principle 5: Governance of Group Structures	Part 3: The Board of Directors
Principle 6: Risk Management	Chapter 1: Formation of the Board
Principle 7: Risk Identification, Monitoring, and Controlling	Chapter 2: Responsibilities and Competencies of the Board
Principle 8: Risk Communication	Chapter 3: Competencies of the Chairman and the Board Members
Principle 9: Compliance	Chapter 4: Procedures of the Board Activities
Principle 10: Internal Audit	Chapter 5: Training, Support and Assessment
Principle 11: Compensation	Chapter 6: Conflicts of Interest
Principle 12: Disclosure and Transparency	Part 4: Company Committees
Principle 13: The Role of Supervisors	Chapter 1: General Provisions
	Chapter 2: The Audit Committee
	Chapter 3: Remuneration Committee
	Chapter 4: Nomination Committee
	Chapter 5: Risk Management Committee
	Part 5: Internal Control
	Part 6: The Company's External Auditors
	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

SEVEN KEY PILLARS - SAIB

- POLICIES
- PROCEDURES
- INTERNAL CONTROL MECHANISMS
- SERVICE LEVEL AGREEMENTS
- SYSTEMS
- BALANCED SCORECARDS (BSC)
- KEY PERFORMANCE INDICATORS (KPIs)

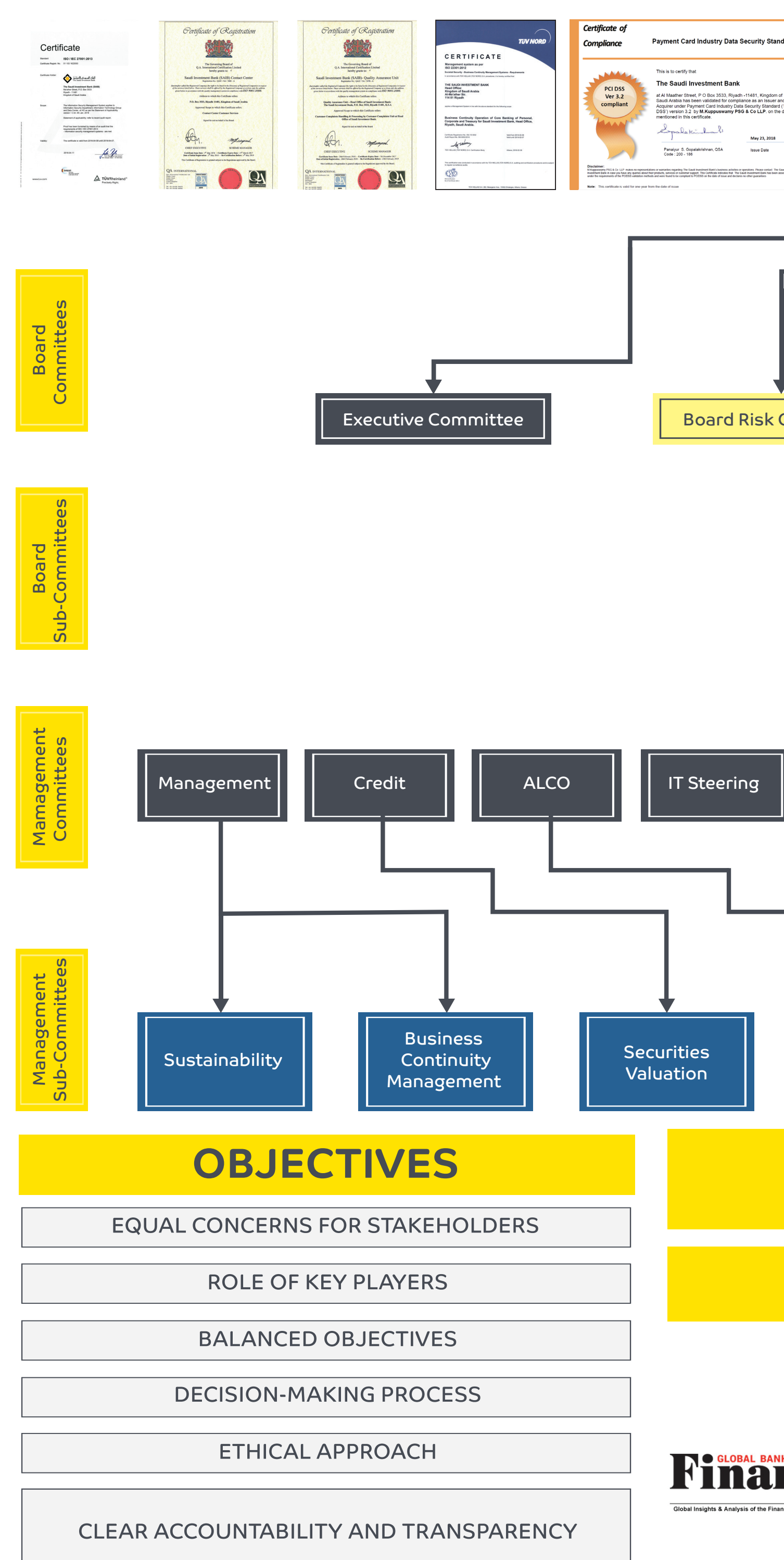
BOARD APPROVED POLICIES WITH OWNERS

No.	BOARD APPROVED POLICIES	Responsible Department	Responsible Individual	Last Approval Date
1	Accounting & Disclosure Policy	IFC	David Johnson	28-Mar-18
2	Annual Profit and Capital Plan Policy	IFC	David Johnson	15-May-18
3	Anti-Money Laundering & Combating Terrorist Financing Policy	Compliance	Badr Alkhatib	26-Sep-18
4	Board and Committee Evaluation	HR Group	Adnan Al-Husayni	11-Dec-17
5	Board Policy Development and Approval Policy	Corp Governance	Gavin Leake	11-Dec-17
6	Business Continuity Management Policy and Framework	Risk	David Korney	29-May-18
7	Compliance Manual	Compliance	Badr Alkhatib	29-May-18
8	Consumer Protection Policy	Quality Assurance	Badr Alkhatib	23-May-17
9	Corporate Governance Manual	Corp Governance	Gavin Leake	11-Dec-17
10	Credit Policy Guide	CCMD	Surendra Banode	11-Dec-17
11	Fraud Prevention and Detection Policy	Risk	Surendra Banode	15-May-18
12	Human Resources Policy	HR Group	Saad Al-Husayni	26-Sep-17
13	Information Security Policy	Information Security	All Al-Husayni	15-May-18
14	Insurance Policy Guide	IFC	David Johnson	11-Dec-17
15	Internal Audit and Control Policy	Internal Audit	Waleed Al-Omari	23-May-17
16	Internal Capital Adequacy Assessment Plan Policy	IFC	David Johnson	26-Sep-17
17	Investment Policy Guidelines	Business Partner	Sing, Sakina	11-Dec-17
18	Know Your Customer (KYC) & Customer Acceptance Policy	Compliance	Badr Alkhatib	26-Sep-17
19	Operational Risk Loss Event & Incident Management Policy	Operational Risk Management Department	Abdullah Johnson	15-May-18
20	Operational Risk Management Framework and Policy	Operational Risk Management Department	Abdullah Johnson	15-May-18
21	Outsourcing Policy	IT & IS	Salman Al-Fayham	23-May-17
22	Procurement and Vendor Management Policy	IFC	David Johnson	29-May-18
23	Related Party Identification and Disclosure of transactions Policy	IFC	David Johnson	01-Oct-18
24	Risk Appetite Framework/ Statement	CCMD	Surendra Banode	15-May-18
25	Risk Management Policy Guide	CCMD	Surendra Banode	15-May-18
26	Safety & Security Policies Guide	Security & Safety	Hagel Al-Qabaili	26-Sep-17
27	Stress Testing Policy	IFC	Salman Al-Fayham	15-May-18
28	Treasury Policy Guide	TIS	Salman Al-Fayham	12-Dec-17
29	Tax Policy	IFC	David Johnson	12-Dec-17
30	Third-Party Counterparty Collateral Management	IFC	David Johnson	26-Sep-18
31	IT & IS Governance Framework Policy	IFC	David Johnson	26-Sep-18
32	Wider Equity Program Policy	Marketing	Isahag Al-Husayni	29-May-18

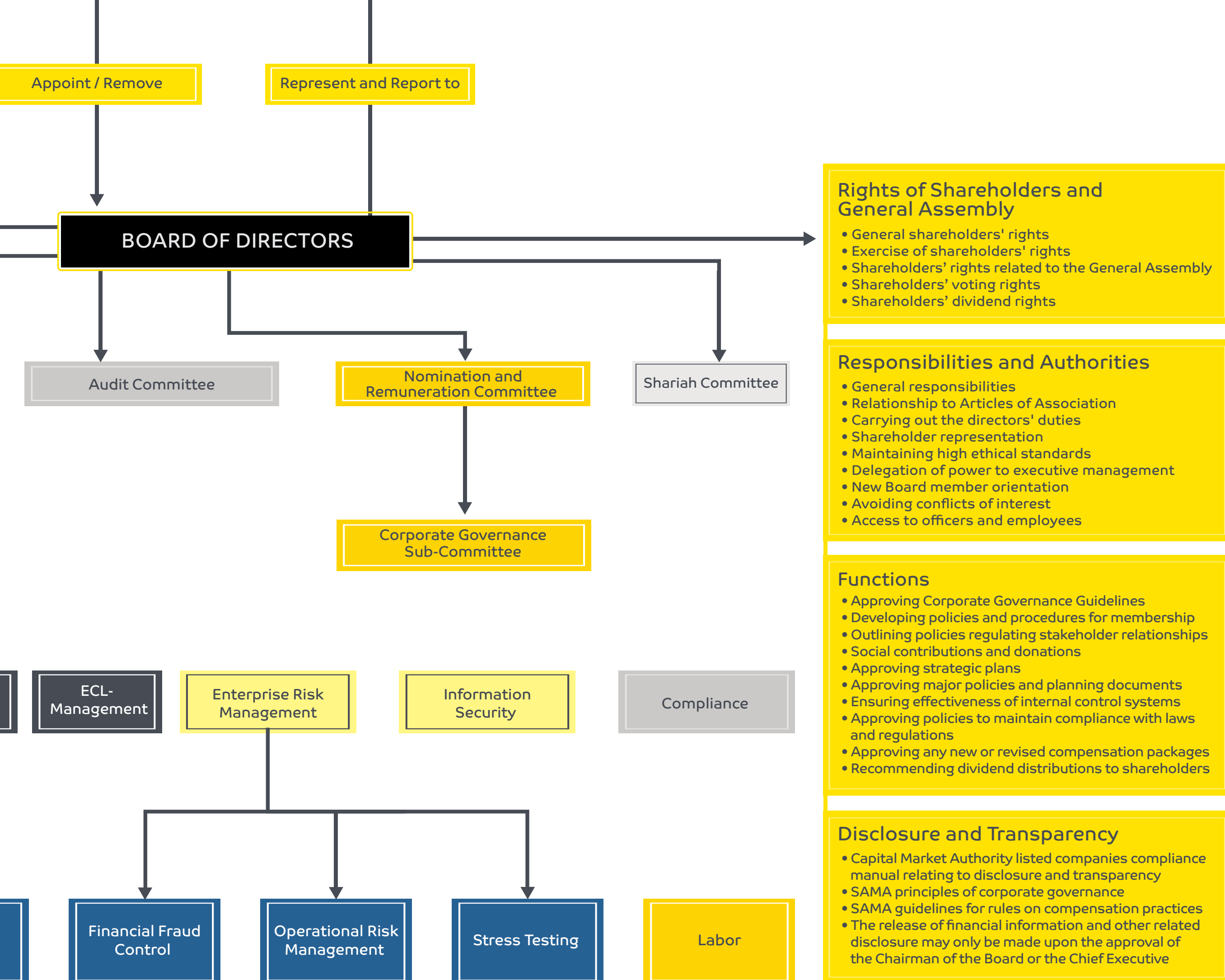
STANDARD OPERATING AND ACCOUNTING PROCEDURES

No.	STANDARD OPERATING AND ACCOUNTING PROCEDURES (SOAPs)	GROUP/OWNER	LATEST CREATION/REVISION DATE
1	Access Management Procedure	IT & Shared Services - Information Security	Nov-2015
2	Account Hold	Operations - CCMD	Mar-2000
3	Additional Real Estate Financing with Corporation of REEF	IFC	Mar-2015
4	Annual Review of Credit Facilities at Corporate Banking	Corporate Banking	Mar-2016
5	Anti-Money Laundering and CTF Procedure	AML Compliance	Aug-2016
6	Appointing Employees	IFC	Mar-2016
7	Archiving	IT & Shared Services	Jan-2016
8	Asset Program	Corporate Communications	Aug-2015
9	ATM Acquiring Settlement and Reconciliation	Operations - Electronic Banking (EB)	Jan-2016
10	ATM Card Issuance at Branches	IFC	Nov-2016
11	ATM KABA Units	Operations - Cash Center	Nov-2017
12	Authorized Signatories	Human Resources Group & Operations - CCMD	Feb-2016
13	Automated Teller Machines (ATM)	IT & Shared Services & Personal Operations - CCMD	Nov-2016
14	Balance Orders	Operations - CCMD	Jan-2016
15	Balance Sheet Process	Strategic Planning	Jan-2016
16	Bank Authorized Signatories in the Chamber of Commerce	Corporate Governance	Oct-2016
17	Bank Policy	IT & Shared Services - Safety and Security	Feb-2016
18	Banking Committee Under the Supervision of SAMA	Compliance	Oct-2017
19	Budget Planning and Control	IFC	Oct-2017
20	Business Continuity Plan (BCP)	Operational Risk	Oct-2016
21	Business Continuity Plan (BCP) - Senior Management Approval Plan	Business Resilience & Corporate Governance	Dec-2015
22	Business In Business Solution - Agent Manager	Corporate Banking	Nov-2017
23	Capacity Planning Process Re-Engineering	Quality	Nov-2017
24	Cash and Telers	IFC & Shared Services - Trade Products	Nov-2015
25	Cash Collection/Collection Calls for Commercial and Retail Customers	IFC & Shared Services - Cash Center	Nov-2016
26	Cash Deposits at ATMs	Operations - CCMD	Nov-2016
27	Cash Management and ATM Replenishment	Operations - CCMD and CCMD	Nov-2016
28	Central Verification Manual	Personal Banking Support	Mar-2016
29	Cheque Book Management	IFC & Shared Services - Payments Dept	Apr-2016
30	Cheque Clearing	IFC & Shared Services - Payments Dept	May-2017
31	Clean Collections - Cheques	IFC & Shared Services - Collections Department	May-2017
32	Collection of Delinquencies and Overdraft Accounts	IFC & Shared Services - Collections Department	May-2017
33	Committee Charters	Strategic Planning	Mar-2016
34	Commodity Murabaha Finance	Personal Banking - Corporate Banking & Operations - TLO	May-2017
35	Compliance Monitoring Program	Compliance	Jan-2016
36	Contact Center - Fax Call Service	Corporate Banking	Dec-2017
37	Corporate and Commercial Lending	Corporate Banking	Apr-2002
38	Corporate Card Request Card	IFC - Cards and POS	Dec-2016
39	Corporate Office Administration	Corporate Communications	Apr-2016
40	Corporate Internet Banking (CIB)	Corporate Banking and Personal Banking	Feb-2013
41	Corporate Social Responsibility	Marketing and Corporate Communications	Dec-2016
42	Credit Card Issuance for Customers (ViaMasterCard)	IFC - Cards and POS & IFC	Mar-2017
43	Credit Card Issuance for Staff (ViaMasterCard)	IFC - Cards and POS & IFC	Feb-2014
44	Credit Card Operations Manual (ViaMasterCard)	IFC - Cards and POS & IFC	Feb-2014
45	Credit Facilities Under Kufam Program	Strategic Planning	Mar-2016
46	Credit Rating Process	Risk Management	Mar-2016
47	Credit Risk Review	Risk Management	Jan-2015
48	Customer Activities Codes	IFC	Mar-2016
49	Customer Awareness and Education	CAD & Operations	Jan-2013
50	Customer's Power of Attorney	IFC & Shared Services	Jun-2016
51	Customer's Signatures (DSD)	Corporate Banking and Personal Banking	Jan-2016
52	Default/Extension Memo	IFC & Shared Services	Jan-2016
53	Director's Protection Fund under SAMA Guidelines	Quality	Aug-2017
54	Development of Reserves	Operations - Payments Department	Nov-2017
55	Direct Debts	Operations - Payments Department	Dec-2016
56	Director's Nomination Procedures for SAB Subsidiaries and Associates	Treasury and Investment Group	Dec-2016
57	Disclosure of Information	Compliance	Jun-2016
58	Document Control - Purchases and Payments	IT & Shared Services	Feb-2010
59	Documentation Collections	Operations - Trade	Mar-2016
60	Documentation Custody - Control and Review	CAD	Jul-2017
61	Employee Card	Personal Banking & POS & Operations - EBO	Feb-2018
62	E-Commerce Merchant Registration	IFC	Apr-2017
63	Electronic Capital Procedures	Risk Management	Mar-2017
64	E-Mail Guidelines for Employees	Human Resources (HR)	Jul-2016
65	Enterprise Project Management	IT & Shared Services	Jul-2017
66	Entertainment Policy Guide for Personal Banking and Sales	IFC	Feb-2016
67	Environmental Management	IFC	Oct-2017
68	Environmental Policy	IFC	Aug-2016
69	Equation Standing Date Guidelines	Treasury and Investment Group	Aug-2016
70	Equity - Mutual Funds - Hedge Funds - and Private Equity Funds	Treasury and Investment Group	May-2017
71	Excess Account - For Real Estate Pre-Sales	Corporate Banking - Cash Management	Dec-2016
72	E-Trade Service	Operations - Trade	Dec-2016

ISO CERTIFICATES



SHAREHOLDERS ANNUAL MEETING



ACHIEVEMENTS

RECOGNITIONS AND CERTIFICATIONS