

INTERNAL CONTROL MECHANISMS

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

SERVICE LEVEL AGREEMENTS (SLAs)

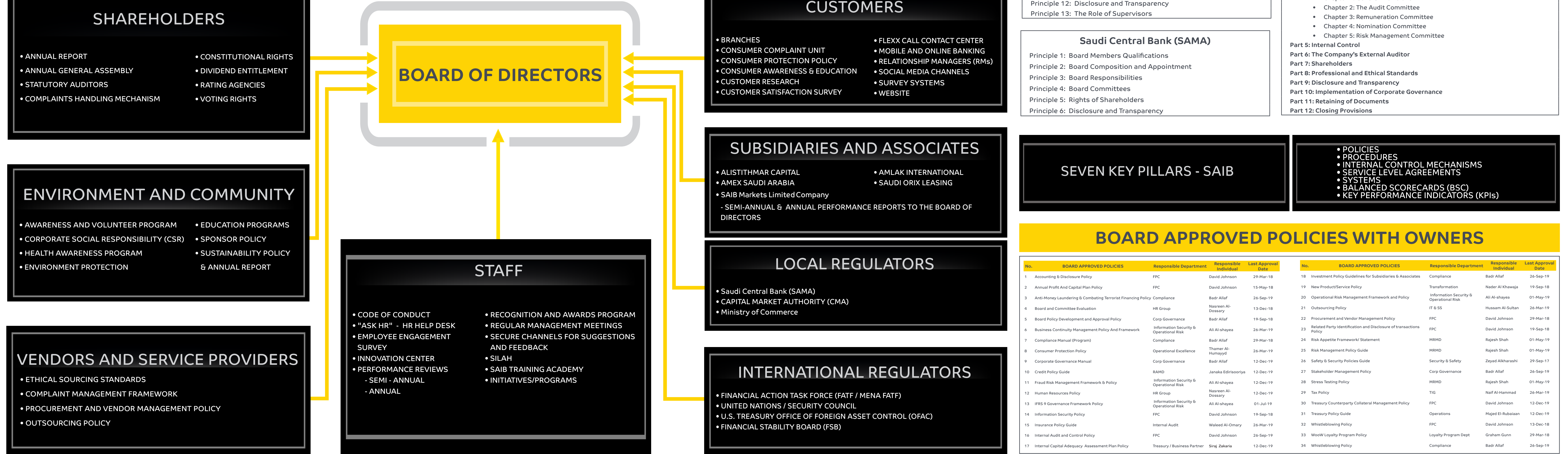
No.	Group	Risk Name
1	Compliance Group	Anti Money Laundering SLA.1.6
2	Compliance Group	SAMA Desk SLA.1.9
3	Corporate Banking Group	Cash Management SLA.1.5
4	Corporate Banking Group	Commercial Business Banking 1.1
5	Corporate Banking Group	Corporate Banking SLA.1.6
6	Corporate Banking Group	Corporate Services Department SLA.1.1
7	Corporate Governance and Legal Affairs Group	Legal Affairs SLA.1.1
8	Corporate Governance and Legal Affairs Group	Special Credit Unit SLA.1.5
9	Financial Planning and Control Group	Financial Planning and Control SLA.1.7
10	Financial Planning and Control Group	IFC - HQ SLA.1.1
11	Financial Planning and Control Group	IFC Management Reporting Unit SLA.1.1
12	Financial Planning and Control Group	Regulatory Reporting Unit 1.1
13	Human Resources Group	HR Operations SLA.1.3
14	Human Resources Group	HR Talent Acquisition SLA.1.8
15	Human Resources Group	Learning and Development Unit SLA.1.9
16	Information Security Group	Information Security SLA.1.4
17	IT and Operations Group	Branch Support Unit SLA.1.3
18	IT and Operations Group	Cash Center SLA.1.1
19	IT and Operations Group	Central Customer Resilience Department SLA.1.4
20	IT and Operations Group	Central Verification Unit SLA.1.1
21	IT and Operations Group	Clearing Unit SLA.1.7
22	IT and Operations Group	Drop Pay Operations Unit SLA.1.4
23	IT and Operations Group	Electronic Banking Department 1.7
24	IT and Operations Group	Information Technology SLA.2.2
25	IT and Operations Group	Mail and Document Management SLA.1.4
26	IT and Operations Group	Personal Lending Unit SLA.1.3
27	IT and Operations Group	Pressures and Maintenance Support Services SLA.1.4
28	IT and Operations Group	Procurement Department SLA.1.2
29	IT and Operations Group	Procurement Department SLA.1.2
30	IT and Operations Group	Procurement Department SLA.1.8
31	IT and Operations Group	SAFE Payments SLA.1.1
32	IT and Operations Group	SAFE Payments SLA.1.4
33	IT and Operations Group	Trade Products Department SLA.1.3
34	IT and Operations Group	Treasury and Investment Operations SLA.1.3
35	IT and Operations Group	SAFE Payments SLA.1.5
36	Other SLAs	Alstithmar Capital (ICAP)
37	Other SLAs	Alstithmar Capital (ICAP)
38	Other SLAs	IGAP and SIB Loans through alstithmar Finance LSP
39	Other SLAs	Point of Sale - POS
40	Other SLAs	MIDAS
41	Personal Banking Group	Central Center SLA.1.8
42	Personal Banking Group	Corporate Communication - Marketing SLA.1.2
43	Personal Banking Group	Corporate Communication - Operations SLA.1.1
44	Personal Banking Group	Corporate Communication (Equality) 1.1
45	Personal Banking Group	Point of Sale - POS
46	Personal Banking Group	Segregation Unit SLA.1.1
47	Personal Banking Group	Customer Care Unit SLA.1.3
48	Quality Group	Operational Excellence SLA.1.3
49	Quality Group	Operational Excellence SLA.1.3
50	Quality Group	Research and Reporting SLA.1.1
51	Quality Group	Voice of Customer SLA.1.1
52	Risk Management Group	Compliance Department SLA.1.2
53	Risk Management Group	Credit Administration and Controls 1.4
54	Risk Management Group	Credit Risk Management SLA.1.6
55	Risk Management Group	Operational Risk Management Department 1.1
56	Risk Management Group	Operational Risk Management Department 1.1
57	Risk Management Group	Operational Risk Management Department 1.1
58	Risk Management Group	Operational Risk Management Department 1.1
59	Risk Management Group	Operational Risk Management Department 1.1
60	Treasury and Investments Group	Financial Institutional SLA.1.4
61	Treasury and Investments Group	Treasury and Investment SLA.1.5

Other Control Levers

420	PMS & SAM	113	WCOW Points Algorithm
142	SAIB Application Inventory	368	External Forms
431	SAIB SMS Messages	414	Internal Forms
221	SOAPs	1739	Authority Statements

BUSINESS ENVIRONMENT

STAKEHOLDERS



CORPORATE GOVERNANCE PILLARS

GOVERNANCE PILLARS - REGULATING AGENCIES

- BASEL III**

Principle 1: Board's Overall Responsibilities
Principle 2: Board Qualifications and Composition
Principle 3: Board's Own Structure and Practices
Principle 4: Senior Management
Principle 5: Governance of Group Structures
Principle 6: Risk Management
Principle 7: Risk Identification, Monitoring, and Controlling
Principle 8: Risk Communication
Principle 9: Compliance
Principle 10: Internal Audit
Principle 11: Compensation
Principle 12: Disclosure and Transparency
Principle 13: The Role of Supervisors
- Capital Market Authority (CMA)**

Part 1: Preliminary Provisions
Part 2: Rights of Shareholders

 - Chapter 1: General Rights
 - Chapter 2: Rights Related to the Meeting of the General Assembly

Part 3: The Board of Directors

 - Chapter 1: Formation of the Board
 - Chapter 2: Responsibilities and Competencies of the Board
 - Chapter 3: Competencies of the Chairman and the Board Members
 - Chapter 4: Procedures of the Board Activities
 - Chapter 5: Training, Support and Assessment
 - Chapter 6: Conflicts of Interest

Part 4: Company Committees

 - 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 Auditor
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
- Saudi Central Bank (SAMA)**

Principle 1: Board Members Qualifications
Principle 2: Board Composition and Appointment
Principle 3: Board Responsibilities
Principle 4: Board Committees
Principle 5: Rights of Shareholders
Principle 6: Disclosure and Transparency

- SEVEN KEY PILLARS - SAIB**

Principle 1: Board Members Qualifications
Principle 2: Board Composition and Appointment
Principle 3: Board Responsibilities
Principle 4: Board Committees
Principle 5: Rights of Shareholders
Principle 6: Disclosure and Transparency
- 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	24-Mar-18
2	Annual Profit And Capital Plan Policy	IFC	David Johnson	15-May-18
3	Anti-Money Laundering & Combating Terrorist Financing Policy	Compliance	Basit Alfai	26-Sep-17
4	Board and Committees Evaluation	HR Group	Nayana Al-Dewairy	13-Sep-18
5	Board Policy Development and Approval Policy	Corp Governance	Basit Alfai	18-Sep-18
6	Business Continuity Management Policy And Framework	Information Security & Operational Risk	Basit Alfai	26-Mar-19
7	Compliance Manual (Program)	Compliance	Basit Alfai	20-Mar-18
8	Consumer Protection Policy	Operational Excellence	Thamer Al-Humayri	26-Mar-19
9	Corporate Governance Manual	Corp Governance	Basit Alfai	12-Dec-19
10	Credit Policy Guide	RAMD	Janika Edinborough	12-Dec-19
11	Fraud Risk Management Framework & Policy	Information Security & Operational Risk	Basit Alfai	12-Dec-19
12	Human Resources Policy	HR Group	Nayana Al-Dewairy	12-Dec-19
13	IFC Governance Framework Policy	Information Security & Operational Risk	Basit Alfai	01-Jul-19
14	Information Security Policy	IFC	David Johnson	19-Sep-18
15	Insurance Policy Guide	Internal Audit	Walid Al-Dewairy	26-Sep-17
16	Internal Audit and Control Policy	IFC	David Johnson	24-Sep-18
17	Internal Capital Adequacy Assessment Plan Policy	Treasury / Business Partner	King Zakaria	13-Dec-19
18	Investment Policy Guidelines for Subsidiaries & Associates	Compliance	Basit Alfai	26-Sep-19
19	New Product/Service Policy	Transformation	Basit Alfai	19-Sep-18
20	Operational Risk Management Framework and Policy	Information Security & Operational Risk	Basit Alfai	01-May-19
21	Outsourcing Policy	IFC	Nayana Al-Dewairy	26-Mar-19
22	Procurement and Vendor Management Policy	IFC	David Johnson	26-Mar-18
23	Related Party Identification and Disclosure of Transactions Policy	IFC	David Johnson	19-Sep-18
24	Risk Appetite Framework/ Statement	IFC	David Johnson	01-May-19
25	Risk Management Policy Guide	IFC	David Johnson	01-May-19
26	Safety & Security Policy Guide	Security & Safety	Zayed Alshahrani	26-Sep-17
27	Stakeholder Management Policy	Corp Governance	Basit Alfai	26-Sep-19
28	Stress Testing Policy	IFC	David Johnson	01-May-19
29	Tax Policy	TIS	Naif Al-Hammad	26-Sep-19
30	Treasury Counterparty/Collateral Management Policy	IFC	David Johnson	12-Dec-19
31	Treasury Policy Guide	Operations	Maged El-Rubaban	12-Dec-19
32	Whistleblowing Policy	IFC	David Johnson	19-Sep-18
33	Workforce Quality Program Policy	Quality Program Dept.	Osman Gann	26-Mar-18
34	Whistleblowing Policy	Compliance	Basit Alfai	26-Sep-19

STANDARD OPERATING AND ACCOUNTING PROCEDURES

(Manuals)	Owner	"LATEST CREATION/REVISION DATE"	(Manuals)	Owner	"LATEST CREATION/REVISION DATE"	(Manuals)	Owner	"LATEST CREATION/REVISION DATE"			
1	Account Holds	Operations	Mar-19	68	Environmental Management	IT & Operations	Nov-18	132	Prepaid EduPay Student Card	Personal Banking	Apr-17
2	Agent Banking Management	IT & Operations	Nov-16	69	Equity Mutual Funds, Hedge Funds and Private Equity Funds	Treasury and Investment	Aug-16	133	Private Banking Services	Personal Banking	Aug-16
3	Annual Review of Credit Facilities at Corporate Banking	Operations	Jun-19	70	Ezraw Accounts	IT & Operations	May-17	134	Processing Credit Facilities for Personal Banking Clients	Personal Banking	Jan-17
4	Anti-Money Laundering and CTF Procedure	Compliance	Apr-18	71	E-Trade Service	IT & Operations	Dec-16	135	Procurement	IT & Operations	Jul-19
5	Approving Employers	Personal Banking	Jan-18	72	Export Letter of Credit	IT & Operations	Dec-18	136	Proofs and Controls	Financial Planning and Control	Nov-18
6	Article	IT & Operations	Oct-18	73	Financial Institutions	Treasury and Investment	Apr-17	137	Property Management and Administration Services Department	IT & Operations	Mar-17
7	Asset Program	Marketing	Feb-19	74	Financial Reporting	Financial Planning and Control	Oct-17	138	Property Mortgage	Risk	Feb-17
8	ATM Acquiring, Settlement and Reconciliation	Operations	Nov-16	75	Fixed Income, Repo and Reverse Repo	Treasury and Investment	Mar-18	139	Prospecting and Booking New Clients - Corporate Banking	Corporate Banking	Sep-16
9	ATM Card Instant Issuance at Branches	Personal Banking	Feb-16	76	Flexa Business (CB)	IT & Operations	Oct-18	140	Q17 - Capital Adequacy Reporting	Financial Planning and Control	Oct-17
10	Authorized Signatories	Operations	Aug-18	77	Flexa Transfer	IT & Operations	Jan-18	141	Q-Matic System	Personal Banking	May-18
11	Automated Teller Machines	Information Technology	Jan-16	78	Flexibike	Marketing	May-17	142	Real Estate Loans for Individuals (IJARAH)	Personal Banking	Aug-18
12	Balance Orders	Operations	Dec-18	79	Foreign Currency Notes (Stock)	Operations	Jan-15	143	Real Estate Murabaha Financing - Commercial	Corporate Banking	Jun-18
13	Bank Authorized Signatories in the Chambers of Commerce	Corporate Governance	Dec-18	80	Foreign Exchange	Treasury and Investment	Jul-19	144	Reconcilable Accounts	Financial Planning and Control	Jul-18
14	Banking Committees Under the Supervision of SAMA	Corporate Governance	Oct-17	81	Fraud Monitoring Prevention and Investigation	Operations	Apr-17	145	Regulatory Compliance	Compliance	May-17
15	Bill Payment Through SADAD	Operations	Apr-19	82	Funds Transfer Pricing	Operations	Jun-18	146	Regulatory Reporting	Financial Planning and Control	Jul-17
16	Budget Planning and Control	Financial Planning and Control	Apr-19	83	Goods Murabaha Financing	Operations	Mar-18	147	Relationship Management Application	Treasury and Investment	Jan-18
17	Business Continuity Plan	Risk	Dec-18	84	Hedge Accounting	Financial Planning and Control	Jun-17	148	Retail Risk Management	Risk	Jun-16
18	Business Continuity Plan Senior Management	Human Resources	Dec-18	85	Human Resources	Human Resources	Mar-18	149	Revaluation of Treasury Products	Financial Planning and Control	May-17
19	Business Deviation and Sponsorship	Marketing	Feb-19	86	IFRS 9 Standard Operating and Accounting Procedure	Financial Planning and Control	Mar-18	150	Risk Analytics and Monitoring Department	Risk	Dec-17
20	Business Processes and Procedures	Corporate Governance	Nov-17	87	Import Letter of Credit	IT & Operations	Mar-17	151	Safe Deposit Boxes	Personal Banking	Dec-16
21	Business-to-Business Solution	IT & Operations	Mar-17	88	Incoming Customer Transfers (SARIE)	Operations	Jun-16	152	Safes and Vaults, Keys and Combinations	Operations; Personal Banking	Jan-18
22	Cash and Tellers	Personal Banking	Nov-15	89	Initial Public Offering and Rights Issue	Operations	May-17	153	Safety and Security	IT & Operations	Feb-17
23	Cash Collateralized LCs, LGs	Corporate Banking; Personal Banking	Aug-18	90	Insider Information	Financial Planning and Control	Dec-18	154	SAIB - Amex Co-Branded Corporate Card	Corporate Banking	Sep-17
24	Cash Transportation and Management	Operations	Apr-19	91	Interactive Teller Machine	Personal Banking	Jan-19	155	SAIB Business Partners	Treasury and Investment	Mar-19
25	Central Verification Manual	Operations	Oct-19	92	Interest Rate Swap - Investment	Treasury and Investment	Dec-16	156	SAIB Shareholder Relationship Management	Financial Planning and Control	May-18
26	Change Management (ITG)	Information Technology	Mar-18	93	Internal Capital Adequacy Assessment Plan	Financial Planning and Control	Jun-16	157	SABOR and SAIBID Pricing - Customers	Treasury and Investment	Apr-16
27	Change Management (Transformation)	Transformation	Apr-18	94	Internet Banking for Personal Banking Customers	Information Technology	May-19	158	Schedule of Charges - Corporate Banking Group	Corporate Banking	Aug-19
28	Cheque Clearing	Operations	Aug-17	95	Internal Swift Transfers and Messages	Operations	Oct-18	159	Schedule of Charges for Business Customers - Personal Banking	Personal Banking	Nov-17
29	Chequebook Management	Operations	Aug-18	96	Issuance of Offer Letters	Personal Banking	Oct-18	160	Schedule of Charges Personal Banking	Personal Banking	May-17
30	Clean Collections - Cheques	IT & Operations	Mar-16	97	IT Project Management Office and Governance	Information Technology	Mar-16	161	Secured Financing Program - Agricultural Development Fund	Corporate Banking	Jun-17
31	Collection of Loan Delinquencies, Overdraft Accounts and Credit Cards	Risk	May-17	98	Launching New Products Services of PAM SAM CAM	Transformation	Jan-18	162	Service Level Agreement	Transformation	Dec-18
32	Committee Charters	Corporate Governance	Jan-19	99	LC Murabaha Finance	IT & Operations	Nov-18	163	Sharia Secretariat and Control	Personal Banking	Jan-19
33	Commodity Murabaha Finance	Corporate Banking	Jun-18	100	Legal Affairs Department	Risk	Nov-18	164	Shariah Compliant Structured Deposits	Treasury and Investment	Apr-17
34	Compliance Monitoring Program	Compliance	Dec-17	101	Letters of Guarantee	IT & Operations	Oct-19	165	Shariah Compliant Structured Product - Hedging Solution for Clients	Treasury and Investment	Jul-18
35	Compliance Operations	Compliance	Sep-18	102	MADA Settlement and Claims	Operations	Oct-18	166	Signatures of SAIB Correspondent Banks	Operations	May-16
36	Contact Center - Flexa Call Service	Personal Banking	Jun-18	103	Mailroom	IT & Operations	Jan-17	167	Social Media Policy	Marketing	Nov-17
37	Conventional Structured Deposits	Treasury and Investment	Apr-17	104	Management Information System	Financial Planning and Control	Dec-16	168	Special Power of Attorney from SAIB to its Employees	Risk	Jul-19
38	Conventional Structured Products	Treasury and Investment	Apr-18	105	Marketing	Marketing	Aug-19	169	Special Purpose Vehicle	Treasury and Investment	Jul-17
39	Corporate and Commercial Lending	Corporate Banking	Apr-16	106	Merchant Acquiring Settlement and Reconciliation for POS and E-Commerce	Operations	May-18	170	Special Purpose Vehicle	Human Resources	Jul-17
40	Corporate Cash Deposit Card	Personal Banking	Feb-13	107	Money Market	Treasury and Investment	Apr-18	171	Staff Finance	Operations	May-18
41	Corporate Services Department	Risk	Jan-19	108	Monitoring of Accounts -	Operations	Aug-18	172	Standing Orders	Personal Banking	Jan-16
42	Corporate Social Responsibility	Marketing	Sep-19	109	Montage Portfolio Acquisition	Personal Banking	Aug-16	173	Stop Payment Orders	Personal Banking	Jan-16
43	Credit Card Issuance for Customers	Personal Banking	Mar-17	110	Murabaha Commodity Deals	Personal Banking	Apr-16	174	Strategic Plan Dashboard	Top Management	Aug-19
44	Credit Card Issuance for Staff	Human Resources	Nov-15	111	Murabaha Consumer Financing	Personal Banking	Apr-16	175	Sustainability Management Dashboard	Marketing	Mar-19
45	Credit Card Operations Manual	Operations	Dec-17	112	Murabaha Real Estate	Personal Banking	Jan-17	176	Sustainability Program	Marketing	Mar-19
46	Credit Facilities Under Kafalan Program	Corporate Banking	Feb-18	113	My Idea Program	Transformation	Jan-17	177	Telephone Recording System	IT & Operations	Nov-18
47	Credit Rating	Financial Planning and Control	Jul-19	114	Non-Moving Bank Accounts, Relations and Transactions	Compliance	Jan-17	178	Telexales	Personal Banking	May-14
48	Credit Risk Department	Risk	Mar-16	115	Official Cheques, Drafts Issuance and Encashment	Compliance	Sep-17	179	Teller Cash Recycler	Personal Banking	Mar-17
49	Crisis Management Plan	Risk	Dec-15	116	Opening New Branches	Personal Banking	Apr-18	180	Thank You Program	Human Resources	Apr-17
50	Customer Awareness and Education	Top Management	Apr-18	117	Opening of Accounts	Operations	Jun-16	181	Time Deposits	Operations	Jul-18
51	Customer Complaints	Top Management	Jun-16	118	Operational Risk	Risk	Apr-16	182	Transfer Refunds/Property	Risk	Sep-17
52	Customer Letters and Certificates	Risk	Nov-18	119	Operations Control	Operations	Jan-17	183	Travel Card	Personal Banking	Apr-19
53	Customers Power of Attorney	Personal Banking	Jun-16	120	Oral Instructions Processing	Operations	Jan-17	184	Treasury Services - Nostro Transfers	Treasury and Investment	Sep-17
54	Customers Segmentation	Operations	Aug-17	121	Outward Clean Payments - SARIE	Operations	Nov-16	185	Value Added Tax Manual	Financial Planning and Control	Jul-19
55	Customers Signatures (DVS)	Operations	Nov-17	122	Outward Swift Transfers and Messages	Operations	Mar-19	186	Vendor and Contract Management	IT & Operations	Nov-18
56	Dealing with Disabled Persons	Top Management	Dec-16	123	Overdraft Approval - Refer Card	Personal Banking	Sep-18	187	Vista MasterCard (Issuing) Chargebacks	Operations	Nov-16
57	Deferral Extension Memo	Operations	Jun-18	124	Payroll Prepaid and Household Card	Personal Banking	Sep-18	188	Vista MasterCard (Issuing) Settlement Reconciliation	Operations	Oct-16
58	Direct Debits	Operations	Oct-19	125	Petty Cash - الجوالا األل - الجوالا األل	IT & Operations	Oct-17	189	Whistleblowing	Compliance	Mar-18
59	Disclosure of Information	Compliance	Jul-17	126	Petty Cash - الجوالا األل - الجوالا األل	IT & Operations	Oct-17	190	Work Program	Marketing	Mar-18
60	Documentary Collections	IT & Operations	Feb-18	127	POB and ATM Acquiring - Checksbook	Personal Banking	Jan-15	191	Zakat and Taxes		