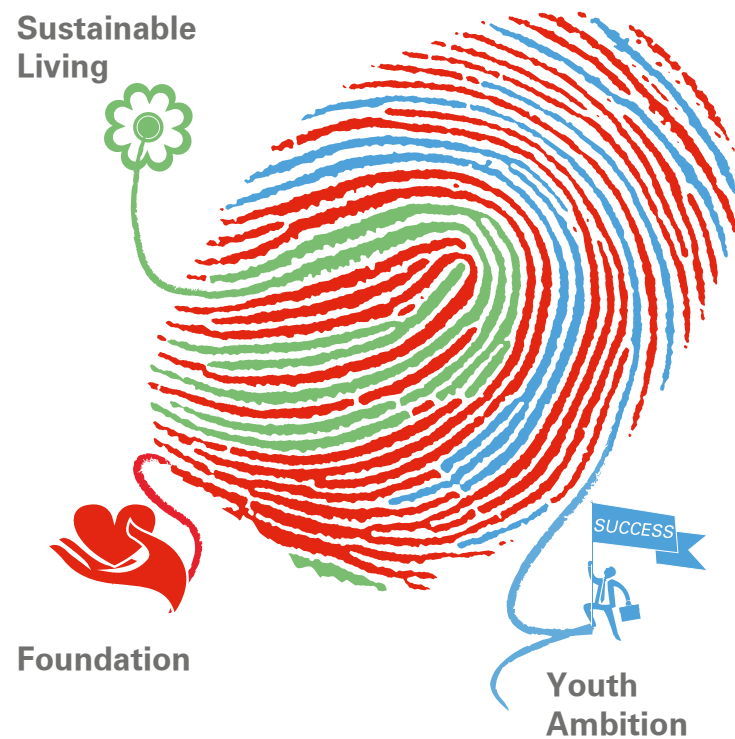


Making a Mark

SABB leaves a positive imprint
on Saudi society



SABB Approach to CSR



There's more to being a successful business than simply making profit. It's also about making a real impression – and having a positive impact on society.

At SABB, we've always aimed to play an active role in Saudi life. After all, we can only grow and prosper if we win the trust of those communities in which we operate.

So far, our Corporate Social Responsibility (CSR) programs have been extensive and highly successful, even award-winning. But to further improve their effectiveness – after researching best practices around the world – we decided to develop a brand new structure.

Our CSR programs will be organised under three generic pillars: Foundation, Sustainable Living and Youth Ambition.



「Youth Ambition」



Youth Ambition

With 60% of Saudis aged under 30, it's no surprise that SABB has chosen to prioritise youth – always seeking ways in which it can help the Kingdom's young people achieve their ambitions and reach their full potential.

Our Money Saving program Riyali provides tips and advice on how to manage finances smartly – helping to make the next generation more financially literate. SABB Academy eases new graduates into the world of work, with career support opportunities within SABB available to participants. Also the TAQADAM program offers guidance for SME on planning and risk assessment, to help young people build their own successful small businesses.

Let's look at those three Youth programs in more detail:

TAQADAM Program

SABB presented cash prizes to the winning teams in the second edition of the «TAQADAM» program to support entrepreneurship projects, for a total amount of SR 2.5 million.

The 6 winning teams have received 375000 SAR each in addition to three participation prizes granted to several other teams. Those prizes will serve as a motivator to turn the ideas into actual projects and companies. It is worth mentioning that the “advance” program is in partnership with the King Abdullah University of Science and Technology and is part of the major initiatives that SABB promotes to support Vision 2030. This also is a perfect example of how a bank can support the small and medium development sector, which is one of the pillars of the economic growth of the kingdom. This sector will contribute to the upbringing of a promising new generation that will lead the future of the kingdom in the business, manufacturing, education and technical fields. The “advance” program has received several projects and 24 were chosen by a panel of experts. According to the program plan, each team has received the financial support in addition to the required skills and knowhow through various workshops that lasted for 6 months. Afterwards, various tests were made to evaluate the work of each team and accordingly 6 teams of young entrepreneurs were chosen and were dubbed as the champions of the second edition of the “Advance” program. The winners received the grand prize which is an additional financing for their ideas, initiatives and promising projects.



SABB Academy

SABB Academy celebrated the 3rd graduation wave of 150 male and female trainees from different regions of the Kingdom. So far 394 have graduated from the “SABB Academy”.

This training program lasted for 3 months. In addition, a job fair was organized to help them secure jobs based on their competencies, whereas several banks and local corporations were invited to recruit our graduates.

The academy has received a tremendous positive feedback from its graduates as well as positive reviews from several recruiting and hiring experts. The academy will persevere in providing the training programs that the job market requires.



Riyali

The Riyali program is considered one of the most important joint initiatives between SABB and the SEDCO group. This program aims to reinforce finance literacy amongst people and to guide them to take the right financial decisions.

SABB has signed with the SEDCO group the introduction to the financial literacy program, as a first step to their partnership aiming to expand the horizons of the Riyali program, in reach the biggest number of Saudis and equip them with the right financial skills to face their financial responsibilities. Through this partnership the horizons of the Riyali program will be expanded to reach three main targets, the youth category (including high school students and college students), the cubs category (including school students aged between 9 and 11 years old and finally the middle schoolers. This program is endorsed by the ministry of education, promoted in schools and universities, and aims to introduce future generations to the financial knowhow to improve their skills and have the knowledge to face their life responsibilities. This program has already reached 400 thousand people and is aiming to reach 2 million by 2020.



The background is a solid red color with a pattern of thin, white, wavy lines that resemble topographical lines or ripples. Scattered throughout the background are several faint, white line-art icons: a heart held in a hand at the top center, a heart held in a hand in the middle right, a medical professional standing next to a patient on a gurney on the left, and a heart at the bottom center.

Foundation



Foundation

An umbrella term for our sponsorships and initiatives in the charity, health and education fields, creating an identity through which, we can promote and raise a wider awareness of our community work.

But our real mission is to go one step further, ensuring that people's hopes and dreams are fulfilled and realised.

University students

As part of its series of programs, SABB offers several summer training and internship programs for university students. Those programs are praised and welcomed, and are in partnership with several universities and educational establishments throughout the kingdom.

Master's students

In order to further develop the skills of university graduates from all majors, SABB, in collaboration with several international institutions has granted several English learning scholarships across the kingdom in order to help the Islamic Sharia students to improve their skills to be able to engage in Islamic banking globally.

The Arwa School bag Initiative for orphans

Small initiatives can lead to great learning opportunities.

Within the framework of SABB initiatives in social responsibility, the bank has launched in cooperation with a number of orphanage in the Kingdom the «Arwa» program, which provides more than 5,000 school bags equipped with the necessary tools in conjunction with the start of the school year. The Bank has been keen to expand the beneficiaries of the program to include orphans in various regions of the Kingdom through cooperation with the Charitable Society for the Care of Orphans (Benaa), Charity Committee for Orphan Care (Ensan), (Kafel) for Orphans Care in Makkah, (Albir) society in Jeddah, Charitable Society for Orphans Care in Najran Region (Rufaqaa), Albir Charity Association in Hafr Al-Batin, Albir Charity Association in Sarrat Obaidah, and Albir Charity Association in Ibn Shraim Village. SABB's involvement stems from its strong belief in its social responsibility, and humanitarian duty towards the community of orphans, and the need to provide support to the charitable societies that incubate them. The aim of this program is to achieve positive and effective communication by integrating orphans with the community, giving them an opportunity to highlight their talents and abilities, and enhance their self-confidence and encourage them to study and benefit from their skills.

Autism

SABB has partnered with the ministry of labor and social development to launch a pioneering social project which aims to establish autism centers equipped with the latest international technologies. Those centers will be located in Riyadh, Dammam and Jeddah.



Supporting Children with special needs

Children who are particularly in need of care including orphans, the disabled, cancer fighters, and those who suffer from Autism or Down Syndrome. SABB champions the rights of such children and provides support through a number of official agencies and charity organisations. We aim to use rehabilitation and recreation to reduce suffering and instil hope for the best possible life.



The “Tarmeem” Project: A project to rebuilt and renovate the houses of families in need

Through the “Tarmeem” project, SABB has supported the reconstruction and renovation of houses of families in need across the kingdom. This initiative is about preparing the houses of the families in need. In addition this initiatives aims to provide the families with support including the necessary tools and electronic devices to help them overcome the difficult conditions they are in. This initiative relies on the principle of civil duty in partnership with bank employees and a team specialized in finding families in need of assistance and offering them the proper help.



Khayrat Association

SABB has provided 5 buses for transportation and food storage for charities. This initiative is part of the strategic partnership with the concerned parties in order to improve the living conditions of the people in need across the kingdom.



Ramadan Basket

A number of SABB staff members participated in the «Ramadan Basket» initiative which was launched by the Bank on the occasion of the holy month of Ramadan as part of SABB community service programs and in cooperation with the SABB Employee Donation Matching Program.

Winter Gift

In addition, the employees took part in the “winter gift” initiative from SABB. Through this initiative, 15 thousand bags containing various winter supplies were handed out for people in need. The management from the middle, east and west region, as well as SABB employees from all across the kingdom gathered to distribute winter wraps for people in need. This initiative concurred with the international volunteer day and the beginning of winter in the kingdom.

The Blind

SABB has offered a series of programs for blind people such as the establishment of the “Prial Sense Polaris” factory in the Blind charity association in Jizan in order to train, equip and prepare them for the job market. In addition, the SABB training center for the blind was founded under the supervision of the Blind Charity Association in Riyadh and which provides a series of training programs that include practical workshops for modern technologies in addition to the SABB prototype talking kitchen from the Blind Charity association in Medina. Those initiatives represent pioneering steps toward the enlightenment of the durable support of the Blind. This also serves to reinforce the value of their work in order to secure their future autonomy.

Qaderoon

SABB has supported the national strategy to integrate people with special needs in the job market in collaboration with the Qaderoon Business disability network, which is an initiative launched by the ministry of labor and social development in order to integrate people with special needs amongst the labor force. This initiative also aims to shed the light on the mutual benefits of integrating people with special needs in the labor force and offer the guidance, training and best practices to grow a durable work environment and the culture of adjustment facilities for people with special needs. This will occur through the adoption of a series of programs, a series of development, training, and cultural initiatives as well as through the establishments of protocols aiming to integrate people with special needs into the labor force.



الحياة المستدامة

[Sustainable Living]





Sustainable Living

SABB is committed to make a significant difference.

To succeed, we have to go beyond just good intentions and take practical everyday steps. At SABB, we have pledged to help protect the environment by implementing an ever-evolving range of programmes and initiatives.

In-house, we have taken concrete measures to reduce paper, water and power usage. Indeed, environmentally friendly features and smart re-cycling techniques are built into our facilities, right from the design and construction stages.

Beyond the workspace, we contribute to reducing climate change by avoiding business travel wherever possible – promoting video-conferencing for our business meetings.

And looking further afield, we are involved in wildlife protection, conservation of natural flora. The sustainability of the environment is, of course, a global issue – which is why we also actively support international initiatives such as 'Earth Hour' and "World Environment Day".

A Sustainable Life

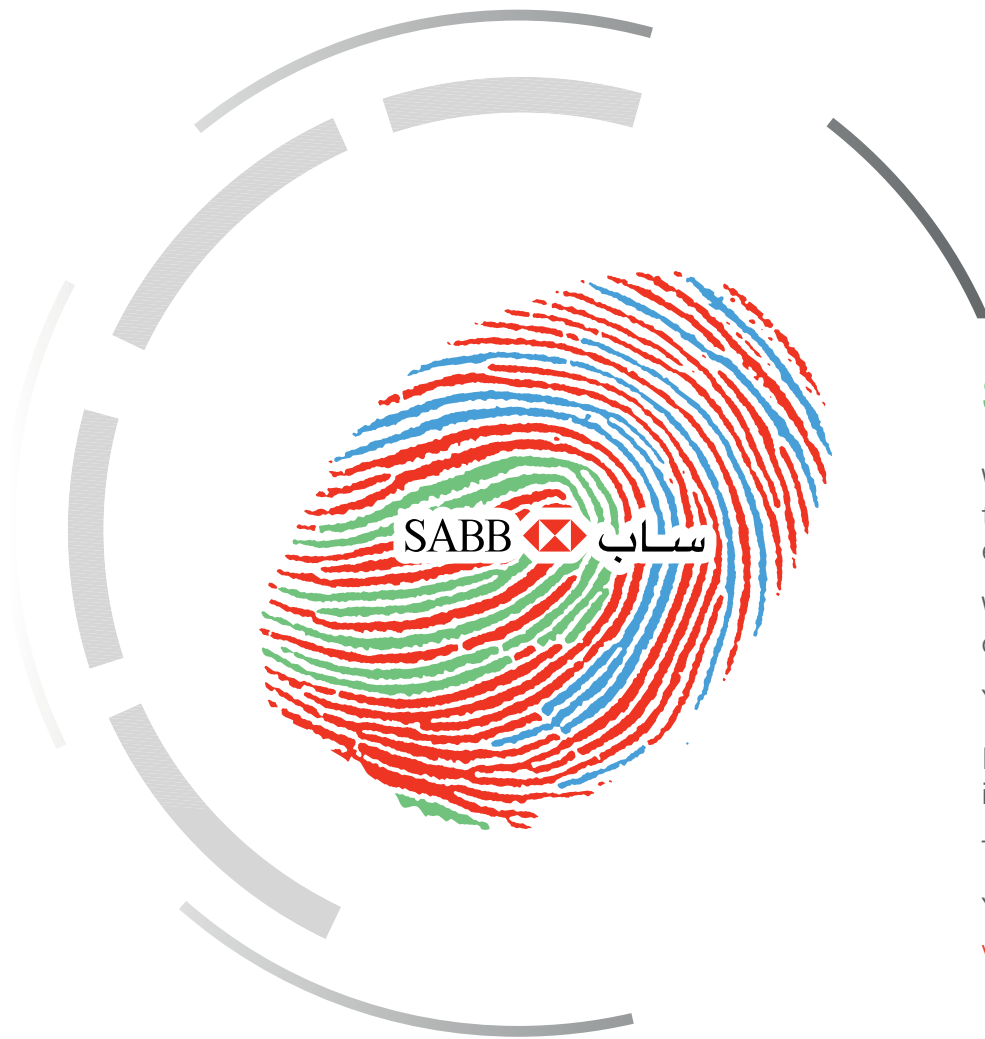
We all realize the pressing need to take urgent actions towards the several environmental issues. But while the government enacts the policies and laws, it is our role to maintain the sustainability of life.

SABB's green mark is formed by adopting several initiatives and activities to support sustainability, by focusing on protecting the environment and the quality of life.

For instance, the bank contributes to limit environmental harm by reducing litter, pollution and the waste of energy. In addition, SABB contributes to health preservation by discouraging smoking and enforcing diabetes awareness campaigns.

Last but not least, SABB ensures to implement those activities with the employees, since most of the initiatives that SABB endorses are completed by SABB employee volunteers that donate their time and energy to help our dear environment, be it the desert or the beaches.





Sustainable Living

We hope you have been informed and inspired by this brief introduction to the wide range of programs and initiatives in which SABB is actively engaged.

We trust you now have a clear understanding of the new three-pillars within our CSR:

Youth Ambition, Foundation and Sustainable Living.

In each of these areas, we aspire to make a mark – always leaving a positive imprint on Saudi society.

Together, we can really make a difference.

You can find out more about SABB's CSR activities by visiting our microsite at www.sabb.com