

Corporate Social Responsibility Report





Our Corporate Social Responsibility program "Bukra" is a core pillar to our future growth as well our day to day business.

Despite the impact of the COVID-19 pandemic we strived to apply the standards of Environmental, Social and Governance (ESG) in order to develop initiatives and programs aligned with Saudi Vision 2030 and the United Nation's Sustainable Development Goals while also following Riyad Bank's 2025 Strategy.

Our initiatives are based on four key pillars: Knowledge, Economy, Community, and Environment. These pillars generated innovative and unique initiatives, which resulted to effective solutions for multiple social, socio-economic and environmental issues.

This report outlines the initiatives that have been implemented and have been realized under "Bukra" program for year 2021. The report also showcases the milestone achievements highlighted by the remarkable figures to support, which we are highly proud to share with the community and the stakeholders.

At Riyad Bank, we envision "Bukra" to be at the forefront in the social development field and to create more sustainable initiatives for a better and brighter future, because "Today's Investments are Tomorrow's Hope".

Kindest regards.



Eng. Abdullah Mohammed Al-Issa Chairman of the BoardRiyad Bank

Bukra Strategy





To be a leading member of sustainable practices that would add value to employees, customers, stakeholders and the whole community of Saudi Arabia.



To deliver quality corporate social responsibility practices of impactful values and benefits in alignment with the bank's strategy and operations, the United Nations Sustainable Development Goals (SDGs), and the Kingdom's 2030 Vision.













Blood Donation Initiative

This year Riyad Bank collaborated with different organizations to activate 2 blood donation campaigns in different cities and regions around the Kingdom.

- **Prince Mohammed** Bin Abdulaziz Hospital
- 2 King Abdu Hospital King Abdul-Aziz
- Blood Banks in different regions

- King Faisal Specialist Hospital & ResearchCentre
- 5 Red Crescent

Riyad Bank employees had the chance to donate blood and be part of the campaign we developed during the months of June and September.

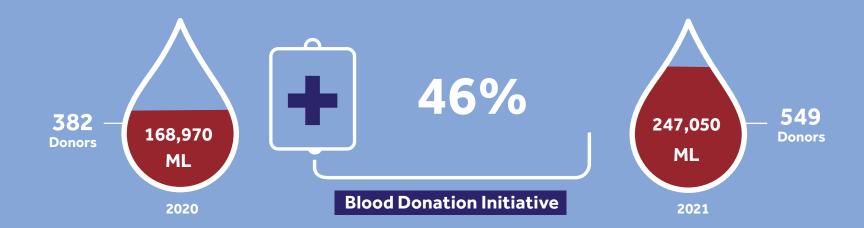






549 **Donors** 247,050 ML





Our blood donation campaigns contributed to saving around

 $1\sqrt{647}$ Lives

* Red Crescent Organization





In Ramadan, in collaboration with Saudi Food Bank (إطعام) we distributed 100,000 meals in 5 main cities.

100₉000



In collaboration with مؤسسة ركائز التفاؤل we distributed **10,000** food baskets to **62** charity organizations around the Kingdom

10₀000

FOOD BASKETS



We shared a video for Ramadan campaign on Riyad Bank social media and internal broadcast email.

30.8M Total **15.8M** Trend impressions

7.45MTweet **14.0M** Uses of impressions #





Educational Awareness Broadcasts were sent to the employees which aimed at raising awareness about several international days such as Alzheimer, Breast Cancer, Autism Awareness, International Day for Persons with Disabilities etc., in both Arabic and English Languages.

BROADCASTS



To raise awareness about cancer, we shared educational internal broadcasts about types of cancer. Each ribbon represents a type of cancer, gathered to form a message that aims at raising awareness of cancer. Ribbons were distributed to all employees in the Head and Regional Offices. Riyad Bank employees volunteered to prepare gift items for cancer patients in collaboration with ومعية تفاؤل Al-Ahsaa, which included (Oxygen machines, thermometers, blood oxygen monitors, blood pressure monitors).

40

Oxygen machines

100

Thermometers

100

Blood oxygen monitors

30

Blood pressure monitors





To raise awareness about the importance of saving energy, we shutdown all the lights in the head offices and main buildings. Our employees volunteered to implement this activity.



To raise awareness about Alzheimer's Month, we collaborated with the Saudi Alzheimer's Disease Association by featuring awareness messages through internal channels. in addition, a booth that simulates the life of Alzheimer's patients has been set up at Heart of Riyad.



To raise awareness about Breast Cancer, we provided free consultation in a booth at the Head Office and a workshop at Heart of Riyadh. We also offered free examination in collaboration with Oxyhealth clinic.





Water Day

To raise awareness about the importance of saving water, we installed stickers on toilet mirrors in the Head Offices reminding employees to use less water.

We also shared an email broadcast asking the employees to share their best daily practices to save water.



Braille Day

We activated Braille Day by engaging our employees in a friendly contest aiming at raising awareness of this day.

+3000 Number of views

中**5**00 Number of participants

中500 Number of screenshots



World Health Day











World Autism Awareness Day

We activated World Autism Awareness Day by sharing a employees to benefit from services of the two Autism centers sponsored by the bank.

Riyad Bank employees contacted CSR department and cases were referred to the Autism Center of Excellence.



Our employees activated World Environment Day by volunteering to clean a beach in Dahran - Eastern Region.



We encouraged our employees to participate in packaging 1,000 gifts for orphans for Eid Al-Adha in collaboration with مؤسسة ركائز التفاؤل In 3 main cities:

Riyadh

Jeddah

Dammam





We launched Organ Donation Campaign to encourage our employees to register on the national organ donation platform and share their donation card with CSR.

Registered Employees



We activated International Day of Charity by the following initiatives:

- Back to school campaign
- Marketing charity donation accounts
- **■** Clothes donation



We launched Back to School Campaign as part of International Day of Charity in collaboration with وكائز التفاؤل:

- 2000 School Bags
- Charity organizations in 10 different cities around the Kingdom
- 68 Volunteers





Bukra Ambassadors

We launched Bukra Ambassadors initiative to encourage Riyad Bank employees to participate in volunteering.

1,342

Registered Employees

Through Riyad Bank's different social responsibility initiatives, our employees was able to volunteer in different cities and regions around the Kingdom.

2020



32 Volunteers



103
Hours

2021



395 Volunteers



811 Hours





First non-profit hospital in the Kingdom

Riyad Bank has signed an agreement with Bab Al-Khair Medical Services Company to establish the first non-profit hospital in the Kingdom



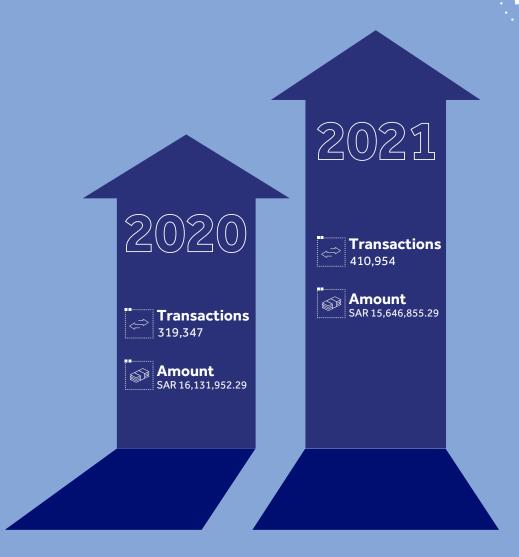
Gulf Sustainability Awards 2021

We received an award for Best Sustainability Education and Awareness Program



CharityDonations

Donation accounts of various charity organizations were opened with Riyad Bank.









Recycling Initiative

Riyad Bank continued its recycling project and encouraged all employees to continue recycling.

The campaign continued placing two Recycling Bins in each division and 10 branches (One for Paper, One for Plastic).



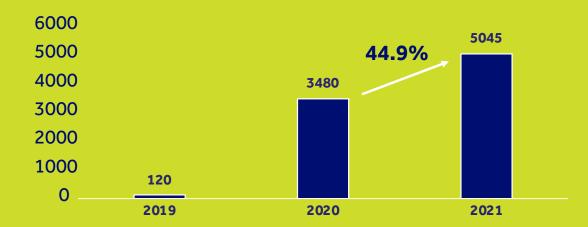




Recycling Initiative

In the middle of 2021, we made a major milestone in our sustainability efforts by expanding the recycling program and included 10 branches as a pilot project. A step that set Riyad bank pioneer of office sustainability practices and office zero waste goals.

Recycling Data KG/Year









Recycling Initiative



35,315

Gallons of Water



85.7

Trees



11.6

Cubic Meters of Landfill



20.18

Tons of CO2



20,180 KW

Saved energy

















Recycling Initiative

We continued promoting the idea of the "Recycling Ecosystem"





5,050 kg



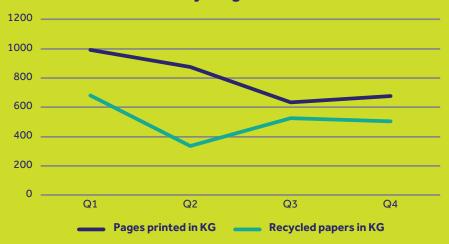
	Paper Consumption and Cost		
	Amount in Paper	Cost SAR	
2	45,855,000	946,599.50	

2021

Reduction in cost

Q1	Q2	Q3	Q4	2021	
	Pages printed in KG				
990.6	872.88	634.14	676.6	3,174.22	
Recycled papers in KG					
619	396	462	332	1,809	
Percentage					
62%	45%	73%	49%	57%	

Recycling in HO









Electricity Saving

Riyad Bank Buildings: Main Buildings and Warehouses

A smart timer has been installed to reduce electricity consumption by controlling AC units operation schedule in HOR in addition to a thermostat control based on employee's working hours. It was fully optimized recently by April 2021.

2020	2021	
SAR 11,355,281.20	SAR 8,990,599.25	
KW 35,7 7 30,720.67	KW -24,692,324.21	

	7	
2020	2021	
30% Consumption 20% Cost		

Electricity Saving Initiative

Al Quds Branch 239

A smart timer has been installed to reduce electricity consumption by controlling AC units operation schedule only, based on working hours of branch. It was fully operational since March 2019

2018	2021	
SAR 145,538.75	SAR 85,500.00	
KW 461,353.93	KW 289,830.51	



41.2% Saved







Beach Cleaning

On December 31st, we collaborated with A community group to clean Salman Bay in Jeddah

Riyad Bank employees and their families have volunteered to support this initiative.



54 KG

Plastic









Electronic Recyling Initiative

Riyad Bank collaborated with Ertiqa Organization to recycle PC-hardware items

Device	Quantity	
Computer PC	226	
LCD Screen	235	
Printer	22	
Scanner	5	
Total	488	













Environment	્ર ⁸ ે Social	Governance	Diversity
Green & Renewable Projects 28 Projects Cost: SAR +52 Billion RB financing: SAR 7.4	87 Registered Organ Donors	Cyber security ISO/IEC 27001:2013	19 new Employees with Disabilities
Billion	Donation Accounts: 410,954 transactions with the Amount of SAR 15,646,855.29	(PCI DSS) Certification	7.45% Growth in female employees since 2015
Electricity consumption: HOR saved 30% of electricity consumption / Saved 41.2% of	Blood donation: 549 donors 247,050 ML	ISO business Continuity. ISO22301:2019	26.8% Total percentage of female employees
Recycling: Total recycled 5,050 KG plastic and paper, Saved: 35,315 gallons of water, 86 trees, 12 cubic meters of landfill, 20.18	16 ABA Graduates in 2021 total 37 graduates	3 Independent Board Directors	+2,500 customers with disabilities
	395 Volunteers - 811 Volunteering Hours	8 Sharia Meetings, 8 Fatwas in 2021/total 143	
tons of CO2, and 20,180 KW of energy	22,657 Total Training Days	55 Policies, 21 Committee Charters and 384	
	SAR 48 M total Donation and philanthropy	processes	
	SAR 117,082.10 M in financing SME, Ranked #1 in number of entities financed by all participants (Banks and Non-Banks) and in volume of loans granted to SMEs through KAFLAH		
	7 Accessible branches (in progress)		





Green and RenewableBanking



In line with Riyad Bank strategy 2025 to be the best bank in Saudi Arabia, and as part of our social responsibility towards the environment, Riyad Banklaunched "Green and Renewable Energy Banking Initiatives" to measure the bank's support in financing related projects in accordance with the launching of the Saudi Green Initiative.

Z8 **Financed Projects**

中52 Billion Projects value

Billion Riyad Bank'sfinancing contribution







Riyad Bank signed an MOU with SPARK to establish and develop المستقبل للحاضر initiatives

The MOU aims to developing different initiatives through innovative business models designed to support the business enablers of activities related to the targeted sectors of Saudi Vision 2030



Riyad Bank contributed to the Saudi Green initiative and renewable energy through the launch of 10 programs as part of the Green and Renewable Banking Programs to align with the Saudi Vision 2030.

- Smart Green Buildings
- Green Supply Chains
- Green International Investments
- Green SMEs
- Green Industries
- Green Energy
- Green Land
- Green Transportation
- Green FinTech





Green and Renewable Banking

Riyad Bank signed an agreement with Desert Technologies to support renewable energy projects

- Company sales from green and efficient energy products
- Special offers related to the program



The program contributes to:

- Enterprises support to transform to green and efficient energy products
- Support Saudi initiative related to renewable and efficient energy
- Support the producers and manufacturers of green and efficient products and services
- Acceleration of usage of green and efficient energy products and services









WSL Platform



Riyad Bank launched "WSL Platform" an Open Innovation Platform to enable entrepreneurs and developers to access the testing environment simulating real local banking data easily and safely, By launching WSL, Riyad Bank is transforming the FinTech industry and will have a pioneering role to accelerate the innovation in the financial sector in accordance with Saudi vision 2030.



Number of registered innovators







Business Initiatives & Enablers Development Center

As part of the Bank's continued efforts to support the Kingdom's vision 2030, Riyad Bank launched the first Center in the Kingdom specialized in designing and developing the Initiatives of Business Enablers support for government entities and business sector through:

- Designing initiatives to achieve the maximum goals of 2030 Saudi Vision, G20 recommendations, and Kingdom indices in Global competition and ease of business.
- The possibility of joining governmental entities to "Cross-Success" program in order to enhance the integrative between entitie's initiatives and programs of business enablers support.
- Speed and quality in launching, implementing and reduce costs for initiatives and beneficiaries.







Riyad Bank has signed an agreementwith The National Industrial Development and Logistics Program (NIDLP) to enable businesses in the industrial & logistics sector.















2 Initiatives " نستثمر لتصنع" & "نسول لتصنع" worth SAR 6 billion launched with NIDLP to support and localization products manufacturing.



Token, the Kingdom's first mobile banking and financial literacy platform for kids, launched to teach children healthy banking and money practices: to encourage the next generation of spenders and savers to learn about the value of finances, Retail Banking launched the Kingdom's first standalone children's mobile application, 'Token Junior Banking'.



Riyad Bank values being a key partner with TRSDC in social and environmental sustainability, a groundbreaking partnership in Green financing with SAR 2.95 billion participation in the Red Sea Development's syndicated facility









SMEs Support

Riyad Bank Won the "SMEs Best Bank" award from:

- **EUROMONEY**
- Kafala
- Asia Money

- Monsha'at
- IFS

Riyad Bank holds the Highest Portfolio of SMEs, and the Largest Loan Book for SMEs.





We also expanded our operations for smaller businesses by adding 29 dedicated centres across the Kingdom, while fully digitising the lending process for SMEs.

Enhanced the Bank's workforce capacity and capabilities to better serve SMEs by:

- Increasing the number of employees dedicated to serving SMEs.
- Expanding the number of dedicated SME centres across the Kingdom,
- Increasing the man-days of training provided to SME staff.
- Investing in training SME customers to improve their business capabilities, and initiating workshops held for SMEs and entrepreneurs.









Tourism Development Fund

Tourism Partners Program launched with Tourism Development Fund (TDF) with financing of up to SAR 2 billion to support tourism projects.





Franchise Finance Program "Monsha'at"

Riyad Bank signed an agreement with the General Authority for Small and Medium Enterprises "Monsha'at" to launch the Franchise Finance Program, The program offers medium-term financing products for the purpose of financing commercial concessions, and short-term financing products for commercial concession operations, amounting to 3 Millions riyals for micro and small enterprises, and 5 Millions riyals for medium enterprises.







Economy





Jadeer E-service empowers small and medium enterprises, by facilitating their access to the existing purchasing opportunities of service partners in the public sector and major companies in the private sector.



Saudi Corporate Social Responsibility Center (مبادرة الخزنة)

Riyad Bank collaborated with the Saudi Cooperate Social Responsibility Center through a sponsorship of مبادرة الخزنة to increase the financial literacy of the community by providing training courses and workshops in savings field for 3 months.

30

Training courses and workshops

123,255

Total Number of Attendees







Knowledge

Knowledge





Riyad Bank collaborated with Madac Academy to sponsor establishing robotics educational laboratory.

육1,000 Expected beneficiaries annually



Riyad Capital delivered a lecture to Prince Sultan University students.



4110 Attendees



Title: Capital Market and Investment **Products**



The program targets sons, daughters and siblings of RB employees who are high school and/or college students to equip them with the necessary tools for career development.















Philanthropy

Philanthropy



King Faisal
Specialist Hospital
Center for Autism
Research





Riyad Bank renewed the agreement with King Faisal Specialist Hospital to fund the Center for Autism Research for 1 Year with the amount of SAR 10,000,000.

This fund supports the Center's Operations, Research, and Development.



8,496 Beneficiaries



4,926



3,419
Diagnosing and Intervention Sessions





Philanthropy





Autism Center of Excellence

In 2018, Riyad Bank signed an agreement with the Ministry of Human resources and Social Development to fund Autism Center of Excellence for 5 Years.

This fund supports the Center's Operations, Research, and Development.

- Provide specialized rehabilitation services for people with Autism Spectrum Disorder (ASD).
- Participate & conduct scientific and applied research in the field of ASD. Provide training for therapists in the field of ASD.
- Provide the community and families of ASD with support through awareness programs.



108 Volunteers



6,635 Hours



78
Trained teachers



2,255 Sessions
314 Beneficiaries
I train my child program













Purple Saturday

This year, Riyad Bank was the only bank participated in Purple Saturday initiative launched by the Authority for Persons with Disabilities.

Special offers on bank products were shared with customers with disabilities on social media.







بکرت

Mowaamah Gold Certificate



This year, Riyad Bank received:

Mowaamah Gold Certificate for Best standards and practices in creating work environment suitable for persons with disabilities.

We hired 19 new employees with disabilities

We ensured Accessibility in Technology by installing live transcriptions to WebEx meetings for our employees who are Deaf/Heard of hearing.

We installed text-to-speech software to enable our employees who are Blind/ with visual disability to access written data.



This year, we ensured accessibility of 7 branches around the Kingdom to meet all needs of customers and employees with disabilities.

- Riyadh Al-Madinah Dammam
- Jeddah Makkah

ATMs with accessible software features will be installed in 5 model branches to ensure financial independence of our customers with disabilities.





International Day of Sign Language

We activated the International Day of Sign Languages in correspondence with the National Day by sharing a video of the song in sign language.



Awareness

The etiquette of dealing with persons with disabilities was listed as a mandatory course for all Riyad Bank's employees.

The course explains how to deal with persons with physical, hearing and visual disabilities and features important information of different types of disabilities as well as accessibility and reasonable accommodations for persons with disabilities.



 $5_{2}050$ Trained employees









International Day of Persons with Disabilities

On December 5th, we activated the International Day of Persons with disabilities in collaboration with King Absulaziz Public Library by inviting over 70 people with different disabilities children\adults and ensured activating knowledge and community pillars.



- In the International Day of Persons with Disabilities, we provided special offers on Riyad Bank products for custmers with disabilities.
- Special offers on bank products were shared with customers with disabilities on social media







Accessibility in Family Day

We ensured all of our colleagues and guests have the accessibility to all event`s areas and zones in Riyadh and Dammam.

We offered Special busses that serves wheelchair users.











Partnerships



Partnerships





The stage

In collaboration with "The Stage", Riyad Bank sponsored an initiative to deliver enrichment content virtually and live.

live shows discussing different topics including: entrepreneurship, empowering people with disabilities, economy and financial management, saving and investment, SMEs support, and financial technology.

Attendees

Speakers

Impressions

Posts

Episodes

700

20

12M

70

14

















Sustainable Procurement



Sustainable Procurement



Riyad Bank Procurement & Contribution Dept. in local content

The Procurement Department at Riyad Bank has worked in Sustainable Methods and Systems which allows Riyad Rank to purchase, select vendors, and manage purchases in more sustainable ways, environmentally\friendly, responsible and ethical way. Conducted training sessions and certification with SMES suppliers to qualify them in Banking Procurement Services and Goods.

- %58 of the Bank suppliers from SMEs in 2021
- 714M of the Bank procurement from SMEs till 2021
- 365 suppliers engaged in 2021
- Engaged suppliers led by females

One of the first companies signed in פבע Service to Support the SMEs

- Engaged strategic suppliers & other entities for sustainable social responsibility Initiatives
- Trained and certified SMEs suppliers to qualify them in Banking Procurement Services and Goods





Co-op Trainings & Internships





54

In 2021, Riyad Bank trained more than 190 students within Internships and Co-op Trainings Programs for a period of 3-6 months within the Branches, Departments and Divisions of the Bank.



