Corporate Social Responsibility

2024 Highlights

Awarded the Gold Award for

Ranked Among Top 10 brands for CSR in Saudi Arabia and top 50 in the Middle East by Forbes

Achieved LEED certification for the Bank Albilad Tower

Received the Mowaamah Gold Certificate

Over 31,000 hours of Volunteer Work

Assisted **29,000** People in

Recycled Over 5 Tons of Waste.



In 2024, the Corporate Social Responsibility (CSR) department at Bank Albilad has actively pursued initiatives that support the community, enhance environmental sustainability, and enable people with disabilities.

Our efforts this year have significantly contributed to the bank's reputation as a socially responsible entity and have aligned closely with our goals of supporting the health sector and fostering a sustainable environment.

Impact Through Volunteering

This year, we elevated our commitment to environmental sustainability through the Al-Bilad Voluntary Campaign for Environmental Awareness, held in King Salman Park.

This campaign successfully united community partners and volunteers to collect over 1 ton of waste, enhancing local environmental health.

Furthering our sustainability agenda, Bank Albilad implemented advanced recycling initiatives within our headquarters. We introduced specialized recycling machines linked to a rewards system application, encouraging active participation in recycling efforts. These efforts collectively resulted in over 8 tons of waste being recycled since the recycling initiative started in 2020, demonstrating our proactive approach to reducing the environmental impact of our operations. This effort also led to substantial resource conservation: saving 141 trees, preserving 57,855 gallons of water, reducing CO2 emissions by over 20.88 tons, saving 47,722 kilowatts of energy, and conserving additional valuable natural resources.

Financial literacy and savings were promoted vigorously through the Albilad Saving Hackathon and the Savings Lifestyle Initiatives. These programs, designed by accredited academics and trainers, reached 45,000 beneficiaries, enhancing their financial awareness and fostering a culture of saving among employees from various government and private sectors. The Hackathon, in particular, engaged over 1,300 participants in crafting innovative financial planning solutions, underscoring our commitment to increasing household savings in line with national economic goals.

Our dedication to inclusivity was highlighted by "Our Summer Together" in Asir, an initiative that made parks and farms more accessible to individuals with disabilities all while providing enriching experiences for these individuals, promoting greater societal inclusivity.

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During the 2024 Hajj season, we launched "Albilad Pilgrims Gift" initiative, providing sunshades for pilgrims at key locations, thereby enhancing their comfort and safety and reaffirming our commitment to supporting religious hospitality obligations.

Community support was robust, particularly through our substantial donation of ⅓ 1,000,000 to the Ehsan platform and the distribution of the Albilad Ramadan Basket, which aided over 29,000 individuals in need.

Our health-focused initiatives included a successful blood donation campaign that saw participation from over 140 individuals, highlighting the collective effort of our employees and reinforcing the importance of health within the community.

These initiatives were recognized nationally and internationally, garnering prestigious accolades such as the Gold Award for Corporate Social Responsibility from the Ministry of Human Resources and Social Development, placing Bank Albilad among the top 10 brands in CSR in Saudi Arabia and among the top 50 in

the Middle East as per Forbes. Additionally, the LEED certification of Bank Albilad Tower and the Mowaamah Gold Certificate emphasized our commitment to sustainability and inclusive employment practices, further establishing our leadership in transforming the banking industry towards greater corporate responsibility.

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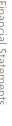
Tech-Driven Advancements

The CSR department has also embraced technology to enhance our initiatives and outreach. The Fathkroony application was notably improved to offer users enhanced features like important religious occasions, a Qur'an reading tracker, and the nearest mosque locator. These features have not only improved user experience but also fostered greater engagement with the app's religious content.

Additionally, our team was keen to integrate direct feedback from users to continuously refine the app. We receive direct emails from customers suggesting improvements, ensuring that the application evolves in response to actual user needs. Moreover, we actively collaborate with charities to provide more sustainable and innovative initiatives, furthering our commitment to community support and environmental sustainability.



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Albilad Verse

A cornerstone of our efforts this year was the inauguration of Albilad Verse, an innovative center focused on financial education for youth. Albilad Verse, launched as part of the "Albilad Mubadara," marks a significant milestone in our ongoing efforts to enhance community engagement and education. The center is the first of its kind in the Middle East and reflects the bank's proactive approach to

contributing valuable educational resources to the community.

This initiative provides a valuable opportunity for companies and educational institutions to play a pivotal role in enhancing financial literacy among young people, thereby laying the foundation for a more advanced and future-oriented financial system.

Albilad Verse aims to instill a deep understanding of financial management in children aged 8 to 15.

Through a series of interactive workshops and activities, the center educates young participants about the fundamentals of banking and savings. The initiative is designed to increase financial literacy and cultivate a generation aware of their economic environment, capable of making informed financial decisions as they grow.

184 185 The program at Albilad Verse includes a comprehensive introduction to the banking sector, provided through an engaging theatrical presentation. Children then visit a simulated bank branch, where they interact with banking equipment and role-play as customers and bankers, gaining hands-on experience. The curriculum culminates in practical exercises where children engage in decision-making scenarios that emphasize the importance of savings and prudent financial management.

This educational initiative is part of Bank Albilad's broader strategy to support Vision 2030's objectives of raising the quality of life and enhancing social development. By investing in the financial education of children, we are laying the groundwork for a more knowledgeable and economically conscious generation.

Moreover, Albilad Verse has been integrated with our corporate social responsibility (CSR) efforts, significantly impacting the community by broadening our social engagement and reinforcing our commitment to sustainable development. The center not only educates but also actively involves children in understanding and practicing sustainability, aligning with our environmental goals.

Through Albilad Verse and other initiatives under the Albilad Mubadara program, Bank Albilad reaffirms its commitment to adding value to our society, supporting the Kingdom's vision for a sustainable and prosperous future.

This commitment to community and educational development has garnered recognition and accolades, further motivating us to continue our efforts in CSR and community support.

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