



بنك القاهرة عمّان
CairoAmmanBank

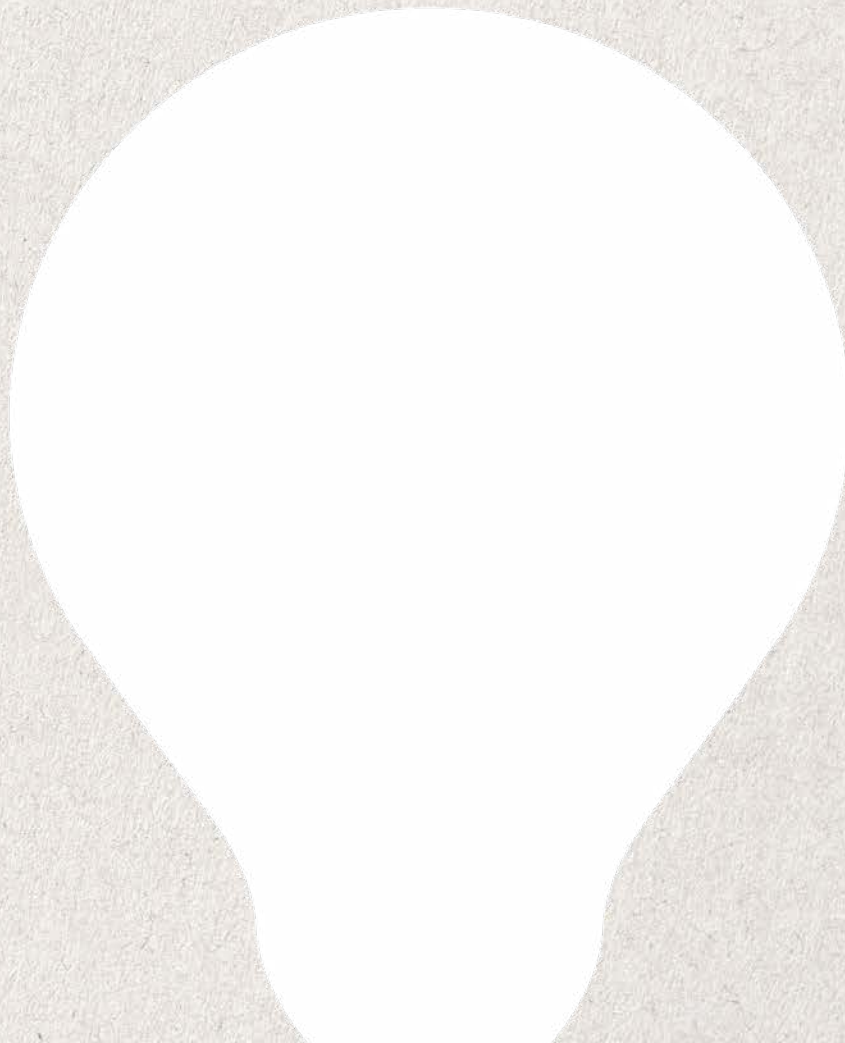


2023

تقرير
الاستدامة

**SUSTAINABILITY
REPORT**

Together We Grow...



Cairo Amman Bank

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About This Report and Reporting Period

This report is Cairo Amman Bank's second sustainability report for the year 2023, covering the period from January 1, 2023, to December 31, 2023.

This report clarifies the Bank's approach to applying sustainability in its activities by providing information about social, environmental, and governance achievements and commitments up to December 31, 2023. This report was prepared to focus on the most critical aspects for internal and external stakeholders, identified through an assessment of the most important topics for the Bank this year. This report concentrates on our activities in the Hashemite Kingdom of Jordan, as it represents the Bank's primary market and the location of its general management. In other cases, the focus is on the consolidated activities of the Bank and its subsidiaries, in line with the reporting policies we adopt. This report also includes the Bank's response to the Sustainable Development Goals (SDGs).

This report has been prepared in accordance with the Sustainability Reporting Principles issued by the Global Reporting Initiative (GRI), in addition to the Sustainability Guidelines of the Amman Stock Exchange (ASE) and in line with the Economic Modernization Vision 2025 and 2030.

Disclaimer

This report covers the Bank's activities in the Hashemite Kingdom of Jordan, Palestine, and Bahrain.

This report includes statements that can be considered forward-looking, reflecting Cairo Amman Bank's intended methods of implementing its activities. Forward-looking terms such as plans, objectives, or certain terminology like "can," "must," "will," "should," etc., can be used to identify these statements.

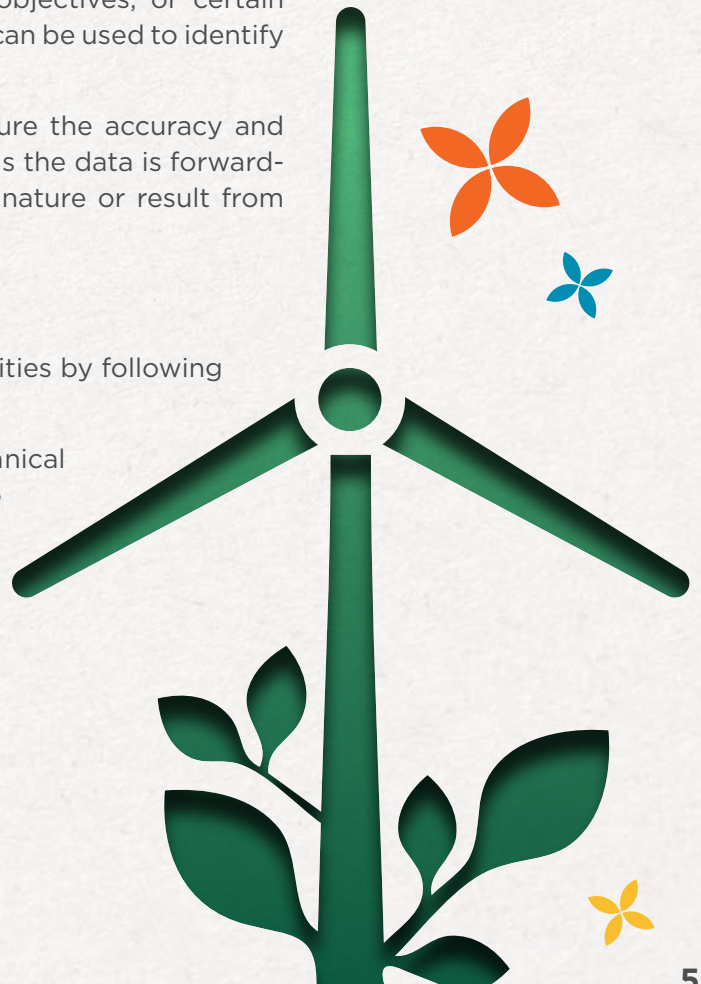
Cairo Amman Bank has made every effort to ensure the accuracy and validity of the information in this report. However, as the data is forward-looking, it may involve some estimates due to its nature or result from risks beyond the Bank's control.

Points of Contact

- You can continuously follow all the Bank's activities by following us on social media platforms.
- Our call center provides the highest technical standards, enabling our valued customers to obtain various banking services directly without having to visit a branch.



CairoAmmanBank



Message from the CEO

Ladies and Gentlemen,

I am pleased to present to you Cairo Amman Bank's second sustainability report, which reflects our continued development of our sustainable approach, corporate social responsibility, and commitment to corporate governance principles. This ensures that we contribute to improving living conditions and human rights and developing work methods and management practices that do not lead to the depletion of our planet's natural resources. We aim to preserve the natural world and use natural resources responsibly, with the goal of developing the Kingdom's economy, serving the community, and meeting their needs to ensure a fairer society and a healthier environment for all our stakeholders. This aligns with the United Nations Sustainable Development Framework for cooperation with the Jordanian government, aiming to achieve three interlinked outcomes.

Enhancing institutions: to make Jordanian institutions more responsive, inclusive, accountable, transparent, and resilient.

Empowering people: People, especially the vulnerable, proactively claim their rights and fulfill their responsibilities to improve human security and resilience.

Enhancing opportunities: Promoting opportunities for the inclusive participation of people living in Jordan in economic, social, environmental, and political spheres.

We are committed to playing a positive role in achieving the referenced outcomes in our decision-making processes. We also seek to encourage innovation and believe that investing in education and equal educational opportunities is key to building a better future. We aim to provide individuals in our community with the skills and knowledge they need to achieve their goals and aspirations. We also contribute to and invest in culture and the arts and always strive to balance the needs of our communities with the SDGs.

At Cairo Amman Bank, we recognize that we operate in a rapidly evolving and complex business environment, facing various challenges that we strive to overcome. We are proud to have adopted a multifaceted plan of action in corporate and individual fields, serving financial inclusion, our relationships with suppliers, and the products and services we offer our clients. This enhances our partnerships with various entities and institutions to increase our community and economic impact and provide long-term, sustainable value for us and our stakeholders.

The Bank seeks to develop innovative technological solutions that contribute to reducing costs and improving services. The Bank will continue to develop the latest electronic and digital applications in the banking field, following best global practices to maintain the Bank's leading position in providing banking solutions to its clients using the best available means.

Finally, I would like to express my gratitude to all the Bank's stakeholders who have supported and enabled our sustainable practices. I hope this report presents a clear picture of these practices, ensuring the rights of stakeholders and benefiting society and the economy in general. We know we have a long way to go, so we will continue to collaborate with our clients and partners to drive the banking sector toward adopting sustainability solutions that align with long-term goals. We will also continue to implement and intensify our sustainability efforts and actively contribute to building a more sustainable future for all. We look forward to your participation in our journey toward achieving our sustainability goals in the coming years.



Dr. Kamal Al-Bakri

Vision

“To be the first banking choice”

Mission

“To provide financial and banking solutions to all segments of society through a distinguished network of branches, an excellent team, a creative executive management, and technical and technological tools that make the customer’s experience with the Bank exceptional”

Corporate Values



- We deal transparently with all clients and the local community.
- We care about our clients and employees and fulfill our commitments.
- We carry out our work using the best methods and practices.
- We keep up with development and change in all our work.
- We aspire to be the primary financial partner for individuals and companies.
- We excel in services and products that meet our clients’ needs.

Strategic Objectives



Mechanisms for Strategic Implementation

Developing the Institutional Culture

- Expanding and strengthening supervisory, communicative, and supportive roles to develop loyalty behavior and the internal environment.
- Investing in talent, enabling creativity, and retaining competencies.
- Improving and developing performance control mechanisms and tools and reinforcing the principle of reward and punishment.

Improving and Developing the Customer Experience and Banking Ecology

- Improving and increasing the efficiency and effectiveness of providing banking services and automating typical customer service processes.
- Enhancing data analysis capabilities, deriving valuable knowledge, and understanding customer behaviors by exploiting various data sources.
- Enhancing the capabilities of advanced technological technologies and expanding the scope of artificial intelligence and knowledge engineering tasks through process automation and reaching customers through various digital channels featuring development and innovation.
- Improving and developing the customer experience and creating a distinctive banking journey through leadership and innovation in providing dynamic banking services and solutions that meet customer desires and needs across diverse digital channels and branch networks that keep pace with development and change.

Sustainable Expansion and Growth

- Protecting independence and maintaining the interests of the Bank's primary components.
- Efficiency and effectiveness in managing financial, material, and human resources and enhancing financial soundness to maintain meaningful and sustainable growth.
- Enabling the Bank to enter different markets and sectors and diversify credit and investment exposures and participate in their growth prospects.
- Efficient and effective risk management, control, and compliance, developing protective tools, mechanisms, and systems related to cyber-security, information security, financial crime prevention, and compliance, and enhancing their capabilities.

Institutional Ambition

The Cairo Amman Bank Group strives to create institutional excellence to build an institutional culture characterized by quality, excellence, leadership, and creativity. We aim for comprehensive and sustainable expansion and growth according to best practices, aligning with the institutional work environment and governance frameworks at various levels, based on the following fundamental axes:

**Governance and
Institutional Culture**

**Environmental
Standards**

**Social
Standards**

Corporate Social Responsibility

Financial Resilience and Business Sustainability

Shareholder Composition of the Bank

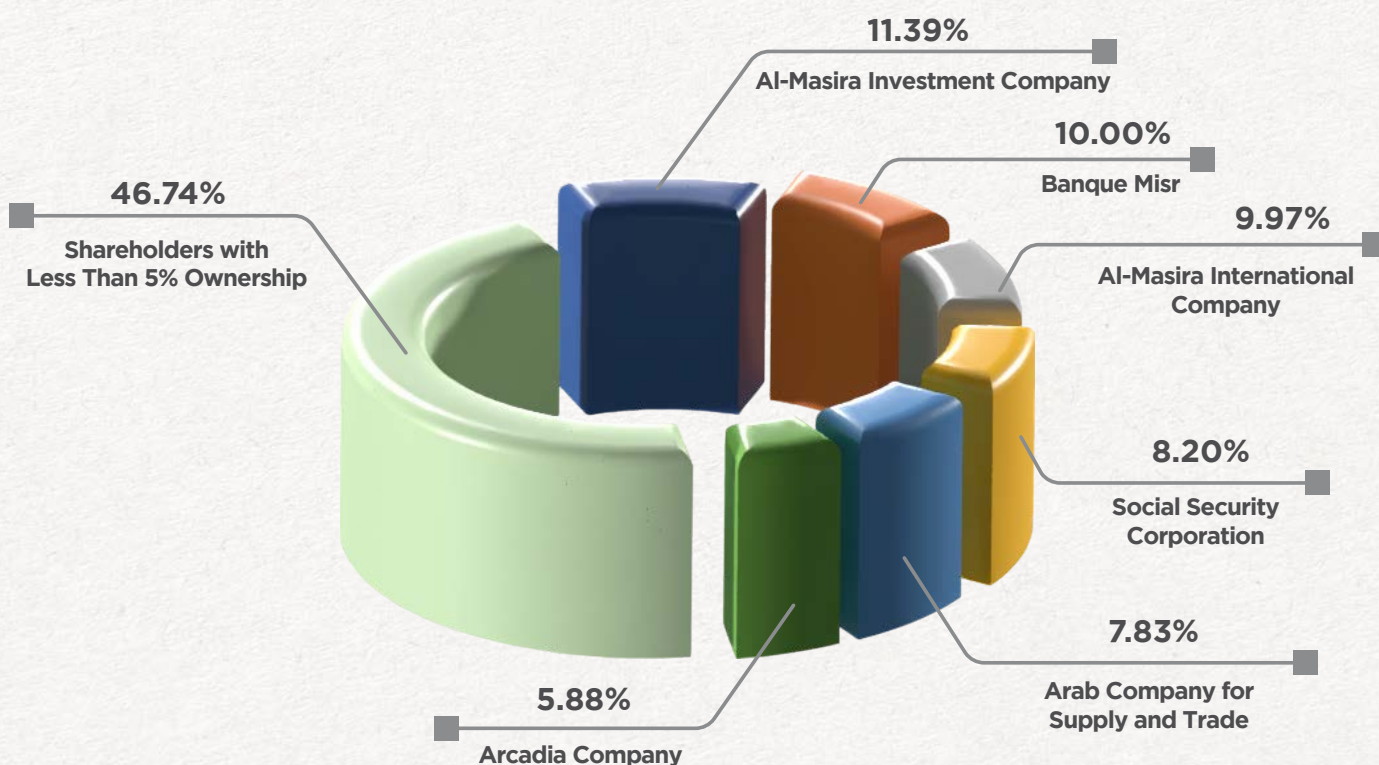
Cairo Amman Bank is a public shareholding company listed on the Amman Stock Exchange with a capital of JOD 190 million. Founded in 1960, its head office is in Amman, Hashemite Kingdom of Jordan, and it operates in three different markets: the Hashemite Kingdom of Jordan, the State of Palestine, and the Kingdom of Bahrain.

Its general management and head office are in the Hashemite Kingdom of Jordan

It conducts its business through its main business sectors:

Individual Sector, Corporate Sector, and Treasury Sector.

The Bank also strives to serve its clients through digital transformation and understanding their needs and requirements.



About the Bank and Its Subsidiaries



About  بنك القاهرة عمان
CairoAmmanBank


Since its establishment in 1960 as a public shareholding company, the Bank has been committed to enhancing social and economic development at the local and regional levels by serving individuals, small and medium-sized enterprises, and large companies across various sectors.

The Bank serves its clients through an extensive network of branches offering innovative banking solutions and providing an integrated set of products, services, and solutions designed to meet their needs.

The Bank's prudent credit policy and risk management practices have contributed to achieving excellent growth rates over the past years, maintaining the quality of the credit portfolio and keeping non-performing loan rates below the market average. Additionally, the bank has sustained a high provision coverage ratio.

Cairo Amman Bank manages 103 branches in Jordan, spread across all governorates of the Kingdom, 22 branches in Palestine, and one branch in Bahrain. Customers can access the Bank's advanced banking solutions through a network of 256 ATMs.

In line with the Bank's vision to establish an effective system for communicating with customers 24/7, an electronic response service called "Ask Labib" was created to answer customers' questions and inquiries around the clock. This ensures that the Bank remains continuously connected with its clients. In addition, a customer contact center is available 24/7 to respond to customers' inquiries, keeping the Bank alongside its clients to provide advice and appropriate services and answer their queries promptly.

24/7 Service
Contact Center 

The Bank has paid special attention to customer data and information, issuing and sending awareness brochures and messages to customers through all communication channels, including text messages, social media, and classified ads. These messages advise customers not to share any confidential data, information, or numbers related to their accounts at Cairo Amman Bank to prevent financial fraud. The Bank has never and will never request any banking information such as national ID, card number, or PIN. If you receive such a message, please ignore and report it.

Cairo Amman Bank aims to provide convenience and comfort to its clients by continuously meeting their financial needs through a wide range of innovative banking solutions.

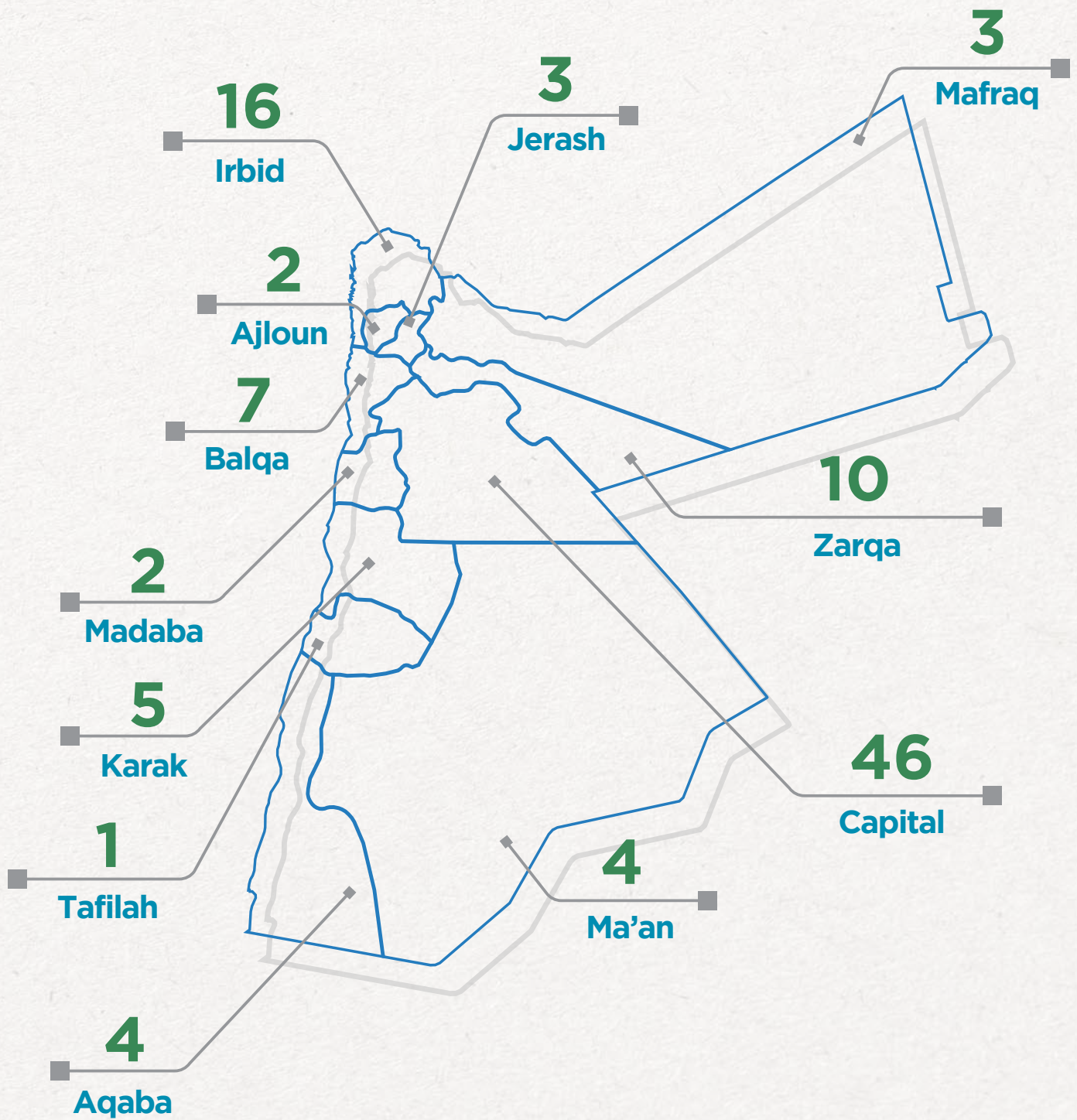
The Bank has two trademarks aiming to meet the financial needs of all targeted segments in the Jordanian market.

SIGNATURE: offers banking solutions focusing on the needs of elite individual clients and companies and currently operates through five branches.

LINC: provides banking products and services to Jordanian youth between 18 and 40 years old and currently operates through seven digital branches in Jordanian universities and places frequented by young people.



Branches and Offices of the Bank in Jordan



Subsidiaries of the Bank



Safa Bank

Safa Bank was established as a public shareholding company in Palestine in 2016 and commenced operations on September 22, 2016, as a financial institution operating according to Islamic Sharia principles through its branches. Cairo Amman Bank owns 51% of the Bank's capital, amounting to USD 75 million.

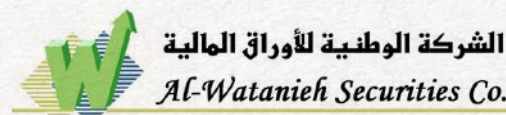
Safa Bank aims to meet the Palestinian market's needs for Islamic banking services and products and engage in financing, investment, and developing means to attract funds and savings toward participating in product investment using banking methods and means that do not contradict Islamic Sharia principles. The Bank operates through nine branches and offices spread across most Palestinian governorates.



Awraq for Investment Company

The National Company for Financial Services "Awraq for Investment" was established as a limited liability company in the Hashemite Kingdom of Jordan in 1992. Cairo Amman Bank owns 100% of the Company's paid-up capital, amounting to JOD 65 million. The Company provides local, regional, and international brokerage services, asset management, and client investment portfolio management. It also establishes and manages investment funds and provides financial and investment advisory services.

Despite intense competition, the Company has achieved a distinguished position in the market, both in terms of trading volume and client base, maintaining a good ranking among companies operating on the Amman Stock Exchange.



Al-Watanieh Securities Co.

Al-Watanieh Securities Co. was established as a private shareholding limited liability company in Ramallah, Palestine, in 1995. The Company acts as an intermediary in the Palestine Securities Exchange (PSE) and began operations with the launch of the stock market. It is a member of the Palestine Exchange and is licensed by the Palestinian Capital Market Authority to provide local, regional, and international brokerage services. Cairo Amman Bank owns the Company's entire paid-up capital of JOD 1.6 million, and its headquarters are in Ramallah.



Tamallak Leasing Company

Tamallak Leasing Company was established on November 12, 2013, and registered as a limited liability company with a capital of JOD 5 million. It is wholly owned by Cairo Amman Bank (100%) and serves as an investment arm in the field of financial leasing services.

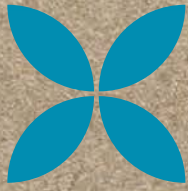
The Company offers a comprehensive range of financial leasing services suitable for the nature of the lessee's activity and cash flows, targeting all economic sectors. Tamallak Leasing aims to raise the level of interest in the services provided to targeted markets to meet their financing needs by promoting the concept of financial leasing, which offers economic and financial advantages to the targeted sectors. The Company serves its clients through its management in Amman and a branch in Irbid.

Memberships of Cairo Amman Bank

The Bank is proud of its membership in a group of high-level organizations and unions:

1	Association of Banks in Jordan	7	Jordan Strategy Forum
2	International Federation of Arab Bankers	8	Association of Traders in Financial Markets
3	Securities Depository Center	9	Edama Association for Energy, Water, and Environment
4	Injaz	10	International Federation of Arab Bankers
5	Securities Commission		

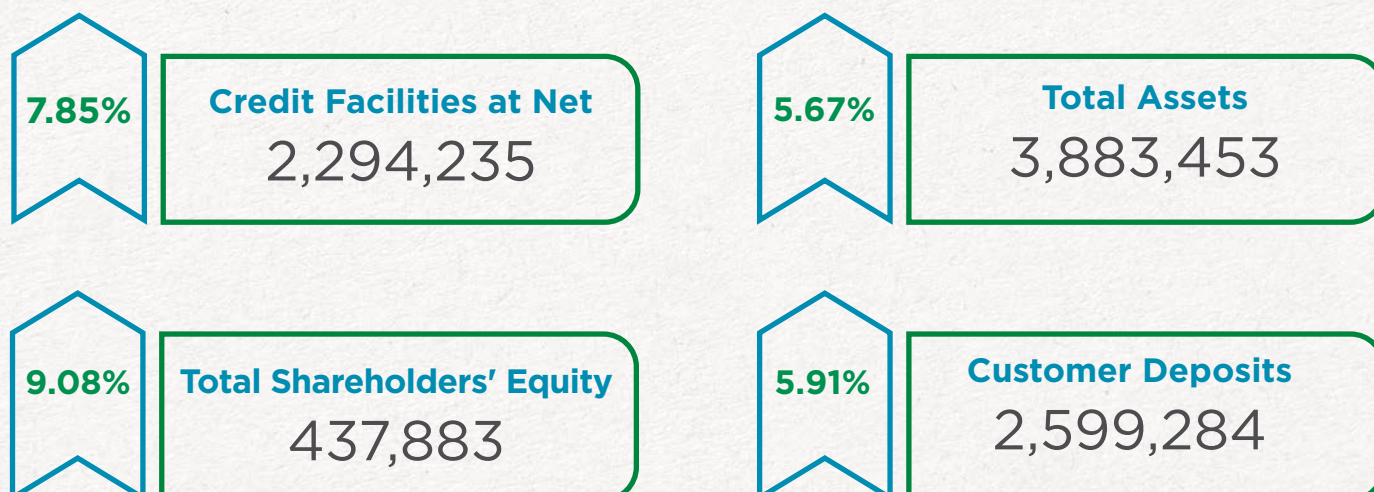




Key Financial Indicators and Ratios and Economic Performance

Key Financial Indicators and Ratios			
Thousand Dinars	2023	2022	Change
Key Items on the Financial Position Statement:			
Total Assets	3,883,453	3,674,974	5.67%
Net Credit Facilities	2,294,235	2,127,194	7.85%
Customer Deposits	2,599,284	2,454,183	5.91%
Total Shareholders' Equity	437,883	401,434	9.08%

Financial Position



Operations Outcome			
Thousand Dinars	2023	2022	Change
Net Interest and Commission Income	158,485	140,938	3.46%
Operating Income (excluding profits from sale and evaluation of financial assets)	175,971	157,387	4.81%
Total Income	176,503	157,920	4.20%
Profit before Taxes	51,451	52,651	2.62%
Profit attributable to the Bank's shareholders after taxes	35,285	34,614	5.53%
Share of Profit per Share (JOD)	0.186	0.182	5.53%

Key Financial Ratios 2023

8.41%**Return on Average Equity****0.93%****Return on Average Assets****15.85%****Capital Adequacy****4.19%****Net Interest and
Commission Income
to Average Assets****5.24%****Net Non-performing
Facilities to Net Facilities****88.26%****Net Facilities to
Customer Deposits****74.74%****Provision Coverage to Net
Non-performing Facilities**

Competitive Position of the Bank

The Bank can face various challenges in the banking industry in general, with total assets of JOD 3.9 billion. It is ranked sixth in total assets and fifth in net facilities among commercial banks in Jordan. The Bank has strengthened its position among Jordanian banks through its achievements during the current and previous years. Its share of total deposits and facilities in Jordan amounts to 3.89% and 4.66%, respectively, while it amounts to 5.24% and 5.379% in Palestine, and an insignificant share in Bahrain.

The Bank has maintained a good credit rating from international rating agencies:

	Strength of Financial Position	Short Long-term Foreign Currency	Future Outlook
Moody's	b1	B1/NP	Positive
Capital Intelligence	bb	B+/B	Positive

Awards Received by the Bank

Gold Award for the Accessible Buildings Competition for People with Disabilities, 2023





Climate Change

We fully understand the importance of the Bank's role as a financier of national development. Therefore, we provide full support to achieve ambitious goals within a strategic plan aimed at protecting and preserving the natural environment for future generations. We are committed to conducting our operations and business activities responsibly and reducing our environmental impact within the framework of our sustainable policy and priorities in environmental, social, and corporate governance factors. We provide guidance to respond to and address key environmental challenges.

The focus during 2023 was on the general topic of the green environment as one of the SDGs, in line with the strategy of the Central Bank of Jordan for green financing and to affirm our role in contributing to the realization of Jordan's vision. This aligns with the Bank's strategy to actively contribute to addressing environmental challenges and preserving environmental resources.

Cairo Amman Bank obtained a loan of USD 10 million to promote climate investments in Jordan and provide loans to small and medium-sized enterprises investing in technologies that help mitigate and adapt to climate change. This is the first financial facility obtained by Cairo Amman Bank under the Regional Green Economy Financing Program – Green Climate Fund in Jordan. With this, Cairo Amman Bank has ushered in a new era of green climate investments in Jordan, in cooperation with the European Bank for Reconstruction and Development (EBRD) and the Green Climate Fund. This financial package will enable the re-lending of funds within the Bank's Green Economy Financing facilities and green technology.

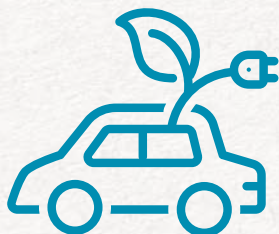
This collaboration and appropriate moral and financial support enable the Bank to strengthen its partnership with the EBRD to continue achieving success stories that have significantly contributed to Jordan's economic growth in the past few decades. Cairo Amman Bank has intensified its activities and events promoting green culture in recent years, taking it upon itself to disseminate and enhance this culture in society.

Financing Environmentally Friendly Products

Cairo Amman Bank has sought to mitigate climate and environmental risks, reduce carbon emissions, and promote environmentally friendly economic activities. In collaboration with our local partners and the EBRD, we provide environmentally friendly products to individuals and companies through special financing and distinctive cash back.



The Bank purchased bicycles for mail distribution and delivery instead of cars.



20% of the Bank's vehicles are hybrid.

Topics Covered by the Bank under the Environmental Conservation Plan



Core Issues



Through a relative importance assessment based on the Global Reporting Initiative, the Economic Modernization Vision 2025-2030, the Executive Program for the Economic Modernization Vision Priorities 2023-2025, the Amman Stock Exchange's guide on preparing sustainability reports, and engaging stakeholders in an organized manner, we have identified the core issues that we prioritize.

Important Topics

1. Customer Satisfaction

We are proud of the increased customer satisfaction rate, achieved by implementing various strategies to enhance the customer experience through the continuous update of our online banking services and mobile banking application.

To ensure our clients receive the highest quality services, we have expedited and simplified our processes through automation and digitization, providing access to a wide range of financial services without the need to visit branches.

The Customer Complaints Unit at Cairo Amman Bank exclusively receives and handles all customer complaints according to approved policies and procedures based on relevant laws and instructions. In 2023, the unit received 874 complaints from various sources, including customer complaint boxes in branches and offices, personal visits, electronic means, and the customer complaint hotline. This helps maintain the Bank's reputation, develop a permanent and effective partnership with our clients, and elevate the banking experience according to regulatory requirements. Our regulatory team received inquiries from the Central Bank of Jordan and ensured immediate responses to all queries.

We are committed to providing the best possible customer experience and continuously improving our services to meet our clients' evolving financial needs.



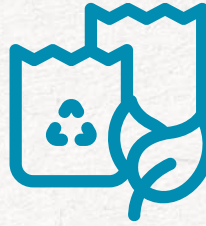
2. Technological Development, Innovation, and Digital Transformation

We believe that innovation and digital transformation enable us to update and develop services and products that meet our clients' needs and the changing requirements of their lives.

The Bank has developed several banking services that contribute to financial inclusion goals. We have signed cooperation agreements with Jordanian universities, including the University of Jordan, Yarmouk University, and Princess Sumaya University for Technology, to convert student, administrative staff, and faculty ID cards into multi-use smart cards. These cards serve as identification and electronic payment cards, enabling users to make payments at all electronic points of sale and online. Thus, the Bank has provided university students access to financial payment services through these cards.

The Bank has also continued its collaboration with various international organizations distributing cash assistance to refugees residing in the Kingdom. Beneficiaries can now receive aid through cash withdrawal cards at ATMs or using the eye-scan system. This improves service levels and ensures aid reaches the intended recipients. Additionally, we have activated the option to print or not print a receipt when using the ATM to reduce paper roll consumption.

**52 tons of paper
were recycled
in 2023**



3. Data Security and Cyber-security

The Bank employs all means to safeguard client data by investing in banking technology and anti-penetration programs, ensuring the safety of customer information.

4. Compliance

The Bank is committed to global standards and practices governing its operations. We provide a suitable work environment, providing appropriate training to all employees and adhering to laws and regulations. The Bank has an effective compliance system and culture and work procedures that align with compliance instructions and anti-money laundering and counter-terrorist financing measures.

5. Risk Management

The Bank is committed to global best practices in risk management, ensuring the identification, anticipation, and management of risks in a proportionate manner, mitigating their impacts. We have a dedicated risk management framework linked to all banking activities through the review of policies and procedures.

6. Transparency and Accountability

We are committed to adopting comprehensive and transparent communication channels with concerned parties, adhering to good governance practices and accountability principles. In addition to reporting our financial performance, we disclose the Bank's performance related to non-financial matters through the publication of sustainability reports for the second consecutive year, raising awareness of sustainability issues.

We believe in the value of transparent communication and fair treatment of customers. Therefore, we adopt a policy of transparency and fairness in dealing with clients, designing products and services suitable for different customer segments, and providing detailed information clearly and comprehensively before, during, and after each stage of the service delivery process.

7. Financial Inclusion

Cairo Amman Bank has supported and adopted the financial inclusion policy of the Central Bank of Jordan, making financial services accessible to various community segments. This has a positive impact on inclusive and sustainable growth, leading to financial, social, and political stability and economic development, as well as consumer protection. In addition to contributing to the community financial culture dissemination project led by the Central Bank of Jordan, the bank continuously develops these services in cooperation with international aid-providing entities. This aims to include as many beneficiaries as possible and disburse aid through the banking system. The Bank benefits from guarantee programs and agreements with several entities regarding the increase in the number and size of guaranteed loans, facilitating access to financing, especially for small and medium-sized enterprises. Several programs have directed lending to the Kingdom's governorates and supported the youth, women, and modern projects sectors, along with targeted economic sectors within the Central Bank of Jordan's medium-term loan program for the industry, energy, tourism, agriculture, and information technology sectors.

**The Bank has
351,763 clients**



**Female client
ratio is 34.3%**



8. Talent Acquisition

We emphasize our commitment to attracting the best talents, offering them employment and training opportunities, and fostering their growth and professional advancement. We also pay significant attention to creating an encouraging work environment that promotes creativity and employee retention.

The Bank strives to enhance employee satisfaction through various reward and incentive plans while fostering a sense of belonging in the workplace by promoting fairness, justice, non-discrimination, and equal opportunities for all employees regardless of gender, race, origin, age, or religion.

9. Employee Development

Through our learning and development policy, we have established a clear plan to implement training programs and organize training courses, supporting our employees' career development and facilitating the achievement of the Bank's strategic objectives. We have a comprehensive program for new employees, providing them with intensive training.

10. Economic Performance

The Bank is committed to providing banking services that support sustainable economic, social, and environmental development, guided by responsible financing practices. Responsible financing reflects our dedication to fulfilling our commitments, acting responsibly, managing risks, and adhering to the highest ethical standards. This enhances our ability to meet evolving needs while maintaining the trust of our clients and shareholders.

The Bank recognizes the impact of procurement processes on our community and is committed to supporting local suppliers, stimulating the economy, and addressing unemployment.



11. Local Community and Environmental Development:

The Bank focuses its activities on several local areas and priorities, including health, poverty alleviation, environmental protection, education, and orphan support.

In line with the Bank's strategic approach, employees participated in various volunteer activities with non-profit institutions, and banking channels were utilized to encourage customer donations, positively impacting sustainable community development.

Stakeholders of the Bank

We maintain constant communication with stakeholders to better understand their needs through all means of communication, reflecting on our work environment, strategy, values, and standards. We are committed to open lines of communication with transparency and clarity. The investor relations window on the Bank's website has been developed to provide contact information and all relevant bank data for stakeholders.

Stakeholder groups have been identified as six main categories:



Sustainable Development Goals and Relationship with the Local Community

Through our community and volunteer initiatives, we adopt a set of key axes and a corporate social responsibility program.

We are committed to playing a positive role in society and considering the environmental and social impacts of our operations by integrating environmental, social, and governance criteria and the SDGs into our decision-making processes. We also seek to encourage innovation and believe that investing in education and equal educational opportunities is key to building a better future. We aim to provide individuals in our community with the skills and knowledge they need to achieve their goals and aspirations, and we contribute to and invest in culture and the arts. Finally, we consider our commitment to sustainability an integral part of our strategy, striving to contribute to a sustainable future aligned with the United Nations SDGs. We always aim to balance the needs of our communities with the SDGs.

Sustainable Development Goals



Our Banking Services



Individual Services

Cairo Amman Bank continued its journey in 2023 to provide products and services that keep pace with banking developments and are based on the behaviors and needs of its customers.

The Bank seeks to enhance its institutional identity and maintain its competitive advantage in the local and regional markets by expanding the scope of loans and offering competitive advantages to various sectors to attract new customers and retain existing ones in the fields of loans, mortgages, and car loans. It also develops various products and services according to customer requirements.

Regarding car loans, special loans have been developed for environmentally friendly cars with unique features, in line with the Bank's goals to support the environment.

Cairo Amman Bank will continue to meet its customers' financial needs and improve their banking experience by providing innovative services and solutions, ensuring the achievement of sustainability goals and supporting all community segments.

Private/Corporate Banking Services Management

In line with the Bank's approach to prioritizing banking services and products for companies and institutions, which are a primary source of the Bank's revenue, plans and objectives are continuously reviewed and achieved. The Special Banking Services Management Department studied various economic sectors and expanded its client base of different companies and institutions. 2023 was marked by attracting a large number of major and medium-sized companies and individual institutions from diverse sectors. Their needs were thoroughly assessed to develop tailored solutions for their business growth and expansion. The Department's strategy aims to build a solid base of distinguished clients through effective marketing tools and mechanisms, creating a high-quality banking experience by offering dynamic, innovative products and solutions that meet client needs and complement the Bank's overall client base.

The Bank is developing its digital services for the Special Banking Services Management Department to expand its scope and better serve companies, entrepreneurs, and individuals with the highest standards of confidentiality, security, and reliability.

Treasury and Development of Financial Resources

Derived from our vision to provide financial and banking solutions to all community segments and our aspirations rooted in our institutional values to be the primary financial partner for individuals and companies, supporting Jordan's economy, Cairo Amman Bank worked in 2023 to integrate environmental, social, and governance criteria into all lending and investment decisions. Attention was given to solidifying and sustaining banking relationships with banks and financial institutions within the working environment and banking ecology in the Hashemite Kingdom of Jordan, enhancing the Bank's partnerships with various entities and institutions to increase its community and economic impact.

Embodiment of our strategy towards sustainability and our commitment to keeping pace with emerging trends in the banking industry and liquidity management through diverse financing solutions, the Bank secured innovative funding sources and directed them towards institutions and companies with a positive impact on local economic development and community investment.

Financial Leasing

Through Tamallak Leasing Company, the Bank offers a comprehensive range of financial leasing services suitable for the nature of the lessee's activity and cash flows, targeting all economic sectors. Tamallak Leasing aims to raise awareness and interest in the services provided to targeted markets, meeting their financing needs by promoting the concept of financial leasing, which offers economic and financial advantages to the targeted sectors.

Investment Services

Through its investment arms, Awraq for Investment Company in Jordan and Al-Watanieh Securities Co. in Palestine, the Bank provides brokerage services in local, regional, and international markets. It also offers asset management services, such as managing client investment portfolios, establishing and managing investment funds with different objectives, and providing financial and investment advisory services and research.

Buna Money Transfer Platform

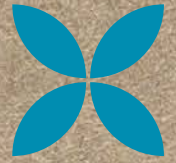
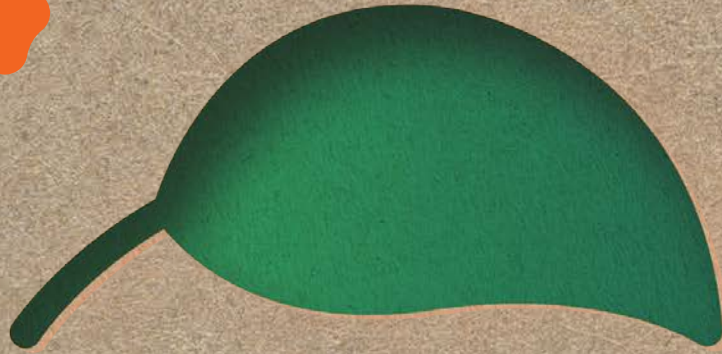


You can now easily send and receive money through the Buni platform at any Cairo Amman Bank branch, benefiting from various advantages, including a low commission rate, same-day transfers, and a choice of six currencies: Jordanian dinar, Emirati dirham, Saudi riyal, Egyptian pound, US dollar, and euro.

afety Deposit Boxes:



Given the high and mutual trust that the banking sector, especially Cairo Amman Bank, enjoys with its distinguished customers, the Bank has provided the safety deposit boxes service to preserve customers' belongings, so that the Bank provides the service in 20 branches distributed over geographical areas and according to customers' need for this service.



Our Staff

The Bank continued its policy of prioritizing the filling of vacancies internally through a fair competition mechanism that gives employees the right to compete for vacant positions, especially administrative and leadership positions. This ensures that employees progress in their career paths and retains qualified personnel. On the other hand, this also ensures that the Bank continues to provide opportunities for knowledge development and enhances the practical experience of employees through temporary replacement, training, education, and development programs. The Bank also considers the need to augment its staff with external expertise that promotes innovative and creative thinking and internal competition among employees, attracting the best talents suitable for the institution's values and environment and job requirements.

Code of Professional Conduct

The Code of Professional Conduct represents the overarching policy that forms the basis for committing to conducting our operations with the highest ethical standards and integrity within the regions we operate. This code is available to all employees for reference.

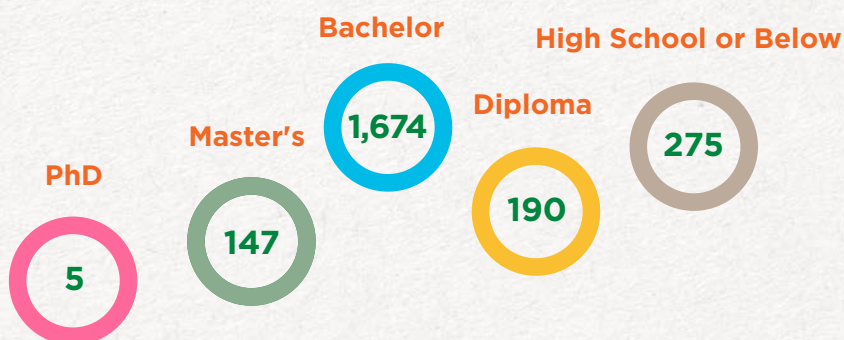
In 2023, there were no incidents or complaints escalated to the Employee Relations Department related to discrimination, harassment, or human rights violations.

Compensation Policy

In line with the corporate governance instructions issued by the Central Bank of Jordan, a policy has been developed to distribute financial rewards to the Bank's employees based on the fundamental principles of corporate governance, applying the principles of justice and transparency in granting financial rewards.

This compensation policy aims to establish objective, fair, and transparent bases and criteria for granting financial rewards to the senior executive management and all Bank employees. It enables the Bank to attract, develop, and retain talented, skilled, and experienced personnel, motivating them and improving their performance. The policy includes adopting a compensation system that links the Bank's profitability and overall performance to the achievement of its strategic objectives. It also encompasses bases and criteria for the performance of different departments and employees.

The total number of employees in the Bank and its subsidiaries is 2,291, classified by academic qualification as follows:



Academic Qualification	The Bank	Awraq Investment	Safa Bank	Tmallak	Watanieh	Total
PhD	5	-	-	-	-	5
Master's	122	4	19	1	1	147
Bachelor	1,499	13	143	11	8	1,674
Diploma	186	1	2	1	-	190
High School or Below	250	1	18	4	2	275
Total	2,062	19	182	17	11	2,291

Talent Management and Performance Evaluation Department

An environment that empowers our employees, benefits them, and helps us as an institution – we strive towards a gender-balanced workplace and providing equal opportunities for people with disabilities.

- **Talent management**, through attracting, developing, and retaining talents, serving our future directions and plans.
- **Diversity and inclusion**, by building a preferred work environment that reflects society as a whole and is inclusive and equitable between genders and for people with disabilities.
- **Employee health**, by inspiring and empowering our employees to build a healthier and more prosperous future for themselves and their families, while providing a healthy work environment.
- **Engaging our employees**, through our commitment to be an institution where employees are treated with mutual trust and fairness and where our employees, at all management levels, feel committed to our goals, values, and principles.
- **Organizational design and change management**, by instilling our cultural values and supporting them with regularly updated policies communicated through our ongoing training for employees.
- **Empowering our employees**, by offering a tailored package of benefits that support their stability.

Distribution of Employees by Marital Status as of the End of 2023

Single		Married		Total	
Male	Female	Male	Female	Male	Female
414	263	1036	578	1450	841

Distribution of Employees by Age as of the End of 2023

Below 25 years		25 - 39		40 - 59		Above 60		Total	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
65	52	818	523	556	264	11	2	1450	841

Employment during 2023

Have Experience		New Graduates		Total	
Male	Female	Male	Female	Male	Female
123	43	687	72	810	115

Rotation rate

	# of Employees	# of Resignations	Rotation Rate %
Rotation Rate 2023	2291	265	11.57%
Rotation Rate 2022	2209	254	11.50%
Rotation Rate 2021	2123	207	9.75%

Resignations and Retirements

Resignations		Retirements		Total
Male	Female	Male	Female	
78	38	2	0	118

Staff expenses

Staff expenses 2023	46,937,362
Staff expenses 2022	45,959,936

Continuous Employee Education Programs

Recognizing the importance of investing in our employees' knowledge and skills, in line with the Bank's directions to increase efficiency and productivity and enhance the effectiveness of employee performance, we have completed the preparation of an electronic learning platform in cooperation with Salalem Company. This platform will offer a wide range of training courses, facilitating access to information and increasing the number of trainees.

Our learning and development framework is based on a multi-dimensional approach to maximize the positive impacts on employees, including:

- **Selection and Orientation of New Employees:** Ensuring that new employees align with our culture and values.
- **Performance Management System:** Analyzing employee learning needs and establishing an effective personal development plan, along with monitoring their competency levels.
- **Career Development:** Ensuring sufficient learning to facilitate mobility between different departments and positions.
- **Leadership Development:** Providing specialized education and development programs for the executive management level.
- **Succession Planning for Leadership Positions:** Preparing future leaders and enabling them to build successful paths towards assuming leadership positions.

Number of Employees Who Participated in Training Courses in 2023:

In the Bank's training centers		In local training centers		In training centers outside Jordan		Electronic training courses	
Male	Female	Male	Female	Male	Female	Male	Female
1232	1022	246	127	2	0	310	214

Schedule of Training Courses for the Year 2023

Field of Training	# of Training Programs	# of Participants	# of Training Hours
Anti-money laundering and terrorist financing	63	916	330,842
Information Technology	28	265	62,947
Employment Service	14	183	23,189
Behavioral Skills	13	190	20,169
Banking Systems	20	342	19,779
Risks	14	153	13,732
Management	7	47	6,777
English Language	2	41	2,624
Credit Facilities	9	74	2,557
Behavioral Skills/Marketing and Sales	4	22	1,936
English Language	2	39	1,872
Legal Aspects of Work	3	52	1,560
Accounting, Finance and Financial Analysis	6	11	1,539
Awareness Workshops	2	39	206
Commercial Financing	1	23	46
Excel Skills	1	3	42
Safety and Occupational Health	2	16	23
Basic Banking Skills and Knowledge	1	7	7
Foreign Account Tax Compliance Act (FATCA)	1	1	3
	193	2,424	489,849

Future Bankers Program

The Future Bankers Program aims to prepare new employees before assigning them to the Bank's various departments, equipping and qualifying them to seamlessly integrate into the live work environment. It offers a comprehensive and detailed overview of the work of all departments through well-planned training programs covering all aspects of the Bank's operations. This includes all sectors and through work papers, practical applications, and carefully studied programs to expand the employee's awareness and expand their experience before integrating into the live and practical environment in the Bank's departments, so that they are aware of the basic things that they will do once they begins work, and are aware of the work of other departments in the Bank and how to communicate with them for the purposes of saving time and effort and reducing mistakes to improve the quality of work and develop a comprehensive picture of all banking concepts that the employee may be exposed to in his/her professional life before starting work. This information should be provided by those with experience and specialization and not from the official who supervises the employee's training, whether in the branch or in the various departments.

It also aims to attract talent from new graduates according to the conditional requirements, which improves the quality of the Bank's employment outcomes and enhances the job environment.

Through intensive training, there will be a high quality of work outcomes that the employee participating in the program will receive and reduce the cost of training in the future, as the program includes the practical and psychological aspects and ways of dealing with the employee.

It offers an opportunity for department managers to meet and directly interact with program participants, assessing their suitability for vacant positions.

What happens previously in the recruitment/training process is that the employee is the one looking for information and a way to work, and the pattern is to work in the traditional way. In this program, the strategy is different, as the trainer is the first person in the administration, meaning what is given is the summary of practical and theoretical experience, which leads to the training being as required by the administration and modern strategies that give the correct information, in the shortest way, and in a scientific and professional form.

Strengthen team spirit through hands-on training through groups before distributing program staff.

Creating a new generation of unconventional leaders in the Bank, equipped with work and practical experience by going beyond traditional thinking and focusing on strategic thinking, creative and deep analysis, and staying away from the uncreative style.

Promoting the comprehensive idea of creative thinking, analysis, problem solving, looking at the problem and not thinking that they are part of the problem, and finding solutions quickly and in an intelligent way to contain the problems.

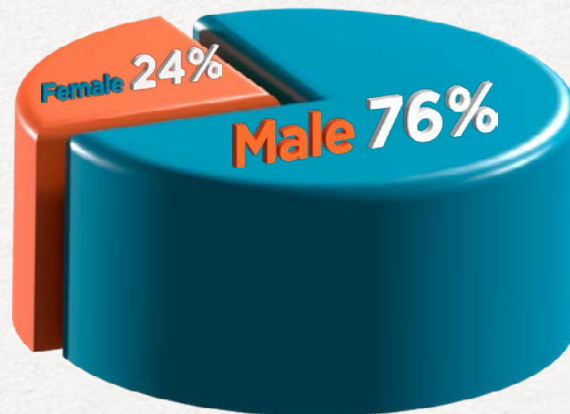
Empowering Women and Their Effective Role at Cairo Amman Bank

Cairo Amman Bank seeks to enhance the role of women and empower them in society through their involvement in a healthy work environment and jobs that suit their efforts, so that the percentage of female employees involved in the Bank’s work environment falls as follows, and their total number is 842 working women.

Distribution of Employees by Academic Qualification and Gender as of the End of 2023

	Female	Male
PhD	1	4
Master’s	51	96
Bachelor	679	995
Diploma	75	115
High School or Below	35	240
Total	841	1450

Executive and administrative Jobs as at the End of 2023



Male	Female	Total
211	68	279

Employee Development and Corporate Social Responsibility

The Human Resources Department played a role in contributing to social responsibility by continuing to provide practical training for students and university graduates on the Bank's work, with the aim of qualifying them and enabling them to engage in the labor market. The Department was also keen to continue participating in career events at various Jordanian universities with the aim of attracting young qualified graduates.

Because of its great impact in supporting the local community, which includes increasing public awareness among the Bank's male and female employees, the Human Resources Department participated in holding a breast cancer awareness event on the occasion of Breast Cancer Awareness Month.

We believe that our employees are the foundation of our success, so we carefully select individuals who share our values and culture to become part of our journey towards growth and success. Our positive energy, teamwork, and harmonious work environment, along with our attractive workplace, are the sources of our success and our ability to attract talented employees.

Employee Benefits:

Our employees are entitled to various types of leave to maintain a positive spirit, including annual leave, sick leave, bereavement leave, Hajj leave, maternity leave, and paternity leave, preventing work-related fatigue.

Total number of employees who took maternity and paternity leave by gender.

According to the maternity and paternity leave policy, female employees are entitled to 10 weeks of paid maternity leave,

Male employees are entitled to three days of paid paternity leave. The Bank also provides comprehensive benefits that enhance the financial security of all employees and their families, including retirement plans, health insurance, and health coverage for mothers, life insurance, accident insurance, car loans, housing loans, and personal loans at preferential interest rates.



Safety and Occupational Health

The Bank gives utmost importance to the health, safety, and well-being of its employees, placing it at the forefront of its priorities. Out of our concern for employee well-being, we follow strict policies and procedures regarding health and safety in all our operational processes and take various precautionary measures to ensure a safe work environment. To implement this, a supervisor is responsible for overseeing the health and safety of our employees and addressing health and well-being issues in the Bank, working alongside different departments to identify potential risks and establish precautionary measures to prevent accidents, and understand the impact of business activities on both the environment and society. This ensures the provision of up-to-date information and knowledge related to sustainability issues to our employees.

As part of the occupational health and safety procedures at Cairo Amman Bank, first aid boxes are available on all floors of the general management building and branches. All offices in the Bank have proper lighting and fresh air, ensuring a healthy work environment. The Human Resources Department verifies accident and injury reports for social security within the legal timeframe.



Mock Evacuation Drills

Cairo Amman Bank conducted a mock evacuation drill with the presence of relevant emergency teams, based on the Central Bank's instructions to perform annual drills. This comprehensive evacuation exercise for all floors of the general management building aimed to ensure compliance with specific instructions during evacuation processes and general safety measures to prevent any consequences.

The drill aimed to train employees on how to handle evacuation in case of an incident, enhance their competency and readiness, and raise their awareness of safety precautions. The evacuation was carried out according to established procedures and within the appropriate timeframe.

Cairo Amman Bank periodically conducts such drills to prepare all its employees to follow instructions precisely when dealing with any future incidents.



Corporate Social Responsibility



The health sector is one of the areas that Cairo Amman Bank prioritizes within its social activities. In addition to the Bank's material support to the King Hussein Cancer Center, it continued for the ninth consecutive year to sponsor the annual summer camp for children with cancer receiving treatment at the King Hussein Cancer Center. This camp is considered one of the most successful programs of the institution, as it is part of the comprehensive treatment for young patients. The Bank's sponsorship aims to encourage and boost the morale of these children, providing them with entertainment and diverse activities, such as magic shows, singing, face painting, and other recreational activities. The Bank will continue its support for the King Hussein Cancer Foundation under its social responsibility umbrella. The Bank was the sole main sponsor of the First Dentistry Specialty Conference at the Ministry of Health, aiming to provide scientific and moral support to the ministry's dentists. The Bank also provided material support to various events and associations working in this field, such as the Friends of Liver Patients Association.

Cairo Amman Bank sponsored this year the 17th annual summer camp for children at the King Hussein Cancer Foundation receiving treatment at the center, bringing joy and entertainment to these children. The Bank distributed gifts to the young cancer patients, encouraging and uplifting their spirits, while the camp included recreational activities to create a joyful atmosphere and help them overcome this challenging phase.





SIGNATURE from Cairo Amman Bank sponsored an event in Ayla Oasis Aqaba, aiming to promote women's health and raise their awareness about healthy practices in nutrition, and fitness. The Bank provided diamond sponsorship for the event, which featured lectures on financial literacy.

In line with its social and national responsibility to address unemployment, and embodying its firm belief in the necessity of empowering youth with decent job opportunities, Cairo Amman Bank participated in the career day held under the patronage of the Minister of Labor at the Arab Open University in Jordan. The Bank also joined the career day at Yarmouk University, witnessing a remarkable turnout from job seekers in the banking and financial sector.

In Palestine, Cairo Amman Bank sponsored various events and activities throughout the year in different governorates, focusing its efforts on supporting young people. The bank sponsored basketball teams for Delasalle Jerusalem Club, the participation of the Palestinian Taekwondo Federation in the Arab Cup, and the participation in the Kickboxing World Championship in Turkey.

The Bank also organized a campaign to distribute Eid al-Adha gifts in Palestinian governorates, specifically to orphanages, autism centers, and hospitals. It sponsored a ceremony honoring high school students in Tulkarm and Qalqilya governorates, in addition to honoring retired teachers in southern Hebron and sponsoring a training course for the Palestinian Association of Certified Public Accountants in Jericho. The Bank also sponsored International Women's Day awards.

Throughout the year, Cairo Amman Bank continued its humanitarian efforts and community service by consistently supporting various charitable associations operating in the Kingdom, targeting different segments of society. The Bank maintained its support for the activities of the Jordanian Hashemite Fund for Human Development, which works with local communities to improve livelihoods and ensure the rights of all, contributing to a healthy and integrated life. The Bank contributed to the Jordan Hashemite Charity Organization's Clothing Bank initiative, launched in 2013, by placing donation boxes for used clothes in several of its branches, encouraging its employees and clients to donate. The Bank participated in sorting and distributing donated clothes to Jordanian families in need as part of this initiative. The Bank's management assigned a number of its employees to participate in this humanitarian event, as a translation of the Bank's policy of moral communication with those in need in Jordan. This initiative, through which Cairo Amman Bank strengthened its orientations in support of the local community, aims to provide appropriate clothing to needy Jordanian families throughout the year. The Bank also continued to support the Development Pioneers Project, which works with disadvantaged communities in the areas of child development, youth organizing and community support. During the year, the Bank provided financial support to a large number of other charitable organizations working in less fortunate areas.

Services for People with Special Needs

The Blind Have a Special Case

The Bank's management is keen to include all community segments in its banking services, including people with special needs. Therefore, the Bank launched an audio-based cash withdrawal service for the visually impaired through ATMs, enabling them to be independent through dedicated control keys with special codes to facilitate their interaction with the ATM.

The Bank's management is committed to including all community segments in its banking services, including individuals with visual, auditory, and mobility disabilities, offering a range of services to enable them to perform their daily banking transactions with ease, security, and privacy. These services provided by the Bank include:

- Braille keypads available at a group of our ATMs to facilitate banking transactions for the blind and visually impaired, including cash withdrawal and balance inquiry services.
- A number of ATMs, branch entrances, and parking spaces for customers with mobility disabilities, ensuring their easy and independent access to the Bank and its various facilities.
- Convenient and accessible safety deposit boxes.
- An audio-based cash withdrawal service for the visually impaired through ATMs, This service has enabled the blind to rely on themselves through the control keys for which special codes have been allocated to facilitate the process of dealing with the ATM for this category.

The branches designated for this purpose are as follows:

- Amman / Shmeisani Branch
- Karak / Al-Thaniya Branch
- Zarqa / Zarqa Mall Branch
- Tafilah / Tafilah Branch
- Ma'an / Ma'an Branch
- Ma'raq / Prince Hassan Street Branch (ATM available for people with special needs)
- Balqa / King Abdullah Street Branch (ATM available for people with special needs)
- Irbid / Bus Complex Branch (ATM available for people with special needs)
- Aqaba / Aqaba Branch
- Ajloun / Ajloun Branch
- Jerash / Jerash Branch
- Madaba / German University Branch

To protect consumers of financial and banking services on an equal basis for all community segments, without any form of discrimination or infringement of the rights of any segment, and to deepen financial inclusion in the Kingdom, allowing all community segments to access financial and banking services, in accordance with the basic principles of financial consumer protection and international best practices and on the basis of equality with others in managing their financial affairs with complete independence, freedom and privacy, the Central Bank issued the Consumer Financial Protection Instructions for Persons with Disabilities No. 2008/18. These instructions emphasize achieving justice and transparency in dealing with customers with disabilities, prohibiting financial service providers from excluding or restricting access to any financial and banking services for any reason or pretext based on disability or because of it without a legal justification for that. The service providers also must not engage in abusive and unfair practices with customers with disabilities, treating them with respect, fairness, and equality with other customers. Customers with disabilities may appoint agents to manage their bank accounts if they wish, and the associated risks should be clarified.

The Bank continues to support the Aman Fund for the Future of Orphans, which aims to educate orphans and provide them with the necessary skills to build a better future after graduating from care homes and to help them become self-reliant. As members of the Board of Trustees and the Board of Directors of Injaz, the Bank provides support to the organization in fulfilling its mission to inspire and prepare young people to become active contributors to their community and the development of the national economy. Several of the Bank's employees and subsidiaries also participated in organization's volunteer programs. During the year, the Bank supported the community financial culture dissemination project led by the Central Bank of Jordan, aiming to raise awareness about financial and banking principles and concepts among various community segments, from school and university students to employees in the workplace and the general public. The Bank also offers several scholarships at Jordanian universities, allocated for specific sectors with which the Bank works, employing beneficiaries of these scholarships after graduation and meeting employment requirements. Annually, the Bank supports the Student Loan Fund at the University of Jordan, in addition to allocating a number of scholarships for its employees and their children for university and intermediate university studies. The Bank provides practical training opportunities for university, college, and school students to complete their graduation requirements. The Bank provided material support to the Jerusalem Student Fund at the University of Jordan, established to assist students from Jerusalem in their university studies.

Investing in the Community

At Cairo Amman Bank, we constantly strive to serve our community by investing in companies that play a significant role in developing the national economy and promoting financial culture and community investment. We adopt best banking and investment practices by directing them towards responsible investments in investment funds with national initiatives that focus on economic development and community and humanitarian initiatives.

Bank's Activities in Sports

We are proud to represent Jordan at the global level after achieving local success by winning the first place in the World Cup for Sustainable Goals, the first of its kind in the Middle East, held in Jordan. Where 19 teams competed to win the cup, and each team took plans to achieve the Sustainable Development Goals.

Leaf a Mark's victory in the Jordan Cup led to their qualification for the (GGWCUP) finals in Iceland in November 2021, and the team also won the Sustainable Development Goals World Cup in Denmark in 2022.

The Bank provided support to several sports teams during the year, in addition to sponsoring basketball and football teams in several schools in Jordan and Palestine. This support falls within the Bank's efforts to build young generations and shape future leaders. The bank also contributed to the rehabilitation of sports facilities in one of the villages in Palestine.



**Third Place in
the Summer
League for
Global Goals
Jordan 2023**



Leaf a Mark



We are proud that Cairo Amman Bank is the official supporter of the **Leaf a Mark** initiative, a group of female employees at the Bank and local community members, aiming to highlight Sustainable Development Goal 15 - Life on Land - from the United Nations' 17 Sustainable Development Goals.

In line with our belief in investing in community initiatives and providing aid in areas that contribute to reducing the impacts of climate change, Cairo Amman Bank has directed this initiative, adopting the slogan "Make Jordan Greener" and setting the strategic goal of planting one million trees by 2030, increasing the percentage of green spaces in the Kingdom, which currently stands at 1%.

Over the past two years, the **Leaf a Mark** team has launched online awareness campaigns, conducted field and school visits to raise awareness among the younger generation and establish the concept of the initiative in them. This resulted in planting thousands of trees, organizing events for groups of children aimed at them planting trees, and organizing crowdfunding campaigns and taking ambitious steps aimed at planting fruit trees for disadvantaged families with the aim of making these trees a permanent source of income for them in the future.

Some of the campaigns and activities undertaken by the initiative include:

- Planting fruit trees for needy families in cooperation with local organizations in various areas in Jordan: Balqa, Madaba, Tafilah, Irbid, Amman, Zarqa, and Ajloun and Jerash.
- An awareness activity with students through planting seeds and talking about the initiative to establish a seed planting activity by involving them from the age of 4-14 years in private and public schools.
- Online campaigns to raise awareness about the importance of trees and environmental conservation, highlighting the percentage of green spaces in Jordan, which is 1%.
- Collecting donations to cultivate the lands of needy families to empower them and create a source of income for them. Each mature tree produces revenues of 50 Jordanian dinars annually from the crop.
- Cooperating with a number of entities working on agriculture, awareness, and volunteering, as shade nets were donated to some farmers in the Jordan Valley due to the heat waves.

- Over 1,750 Instagram followers, with a reach of over 30,000 people since the launch of the initiative.
- Rehabilitating and planting the largest public garden in Deir Alla, serving more than 900 families and 4500 individuals.
- A fundraising campaign with "Malbas" to sell products for tree planting.
- Planting 200 trees in Madaba with the EIR program, involving 200 local and international trainers.
- Planting trees in deforested areas to support needy families in cooperation with local organizations.
- Selling merchandise at August Coffee House and crowdfunding online through the Arab Organization for Nature Protection.
- Presenting **Leaf a Mark** to the International Community of Architects: "Pecha Kucha".



More than
9000 trees
and seeds



More than
10,000
beneficiaries



More than 120
volunteers



More than 18
partnerships

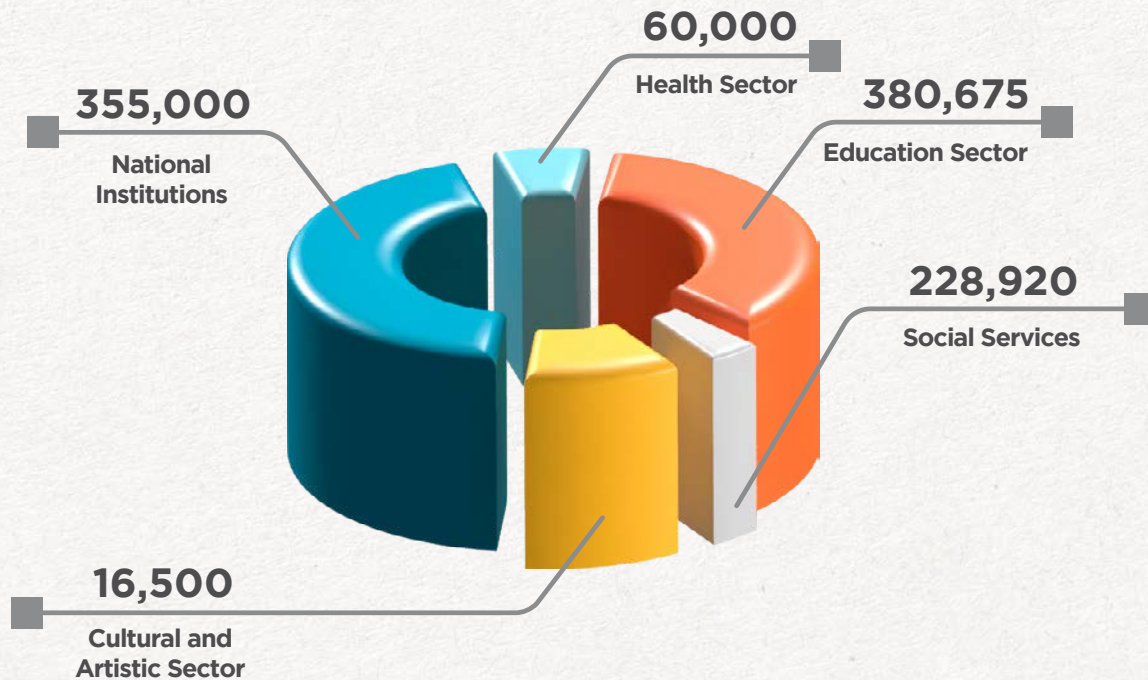


Cairo Amman Bank Gallery

Cairo Amman Bank devotes its support to culture and art as it is the only bank that has a gallery in its general administration building. It is considered a national and Arab incubator for visual artists and a home for young talents competing to win the Bank's annual award, which it allocates to the most beautiful paintings expressing topics related to societal culture.

Donations and Sponsorships

In 2023, we provided support to several local community institutions, non-profit organizations, programs, and community initiatives, with total donations amounting to JOD 1,041,095.



Customer Donations

To achieve the highest level of sustainability, we offer various banking channels for our customers to support the local community through direct donations from their accounts with the Bank to several non-profit organizations. This includes a donation mechanism within some of the Bank's diverse banking channels, focusing on health, poverty alleviation, environmental protection, education, and orphan support.

Improving Environmental Performance

In line with the management's vision of sustainable green buildings and their concept, which aims to design and construct green buildings and convert existing buildings into green buildings by making the necessary improvements to achieve environmental, economic, and social sustainability, this type of conversion is called "green renovation" or "green retrofitting." It involves sustainably using resources and energy by analyzing all aspects related to the building, including its design, composition, equipment, air conditioning, lighting, and other improvements.

Converting existing buildings into green buildings provides many economic benefits, including:

Costs: Converting existing buildings into green buildings can reduce energy, water, maintenance, and operating costs in the long run.

Improving Employee Health: Converting existing buildings into green buildings can improve indoor air quality and reduce exposure to indoor pollutants, thereby enhancing health.

The improvements in the general management building included:

1. Improving Indoor Air Quality:

The building's air conditioning system used chilled water, covering 13 floors with a conditioned area of 8,710 m² served by an energy-inefficient system over 25 years old. It included four air handling units on each floor, served by chillers for cold water and boilers for hot water. Each air handling unit served approximately 25% of the floor area, including several offices, through ducts without separate control for each office. Additionally, the system operated to cover large areas regardless of the number of occupants, using large pumps to lift and push water from the cold or hot water source to the air handling units.

The old system was replaced with a new energy-efficient central air conditioning system with different capacity indoor units distributed across all offices and corridors, along with a central control unit that regulates the air conditioning system serving all parts of the building. This unit adjusts temperatures as needed to minimize energy consumption and maximize comfort and savings, and it enables the estimation of the time required for periodic maintenance of the air conditioning units and other technical matters related to potential malfunctions.

2. Using Smart Lighting Technology:

New smart lighting (LED) was installed instead of the old fluorescent lighting, significantly reducing energy costs and improving employees' vision during work.

3. Rationalizing Water Consumption:

Jordan is among the countries with limited water resources, placing us with a community responsibility to rationalize water use. Water flow regulators have been installed on all sanitary facilities to conserve water, along with periodic maintenance of the water network, wells, and pumps, positively impacting water bills.

In general, transitioning to green buildings can be a profitable investment for the Bank in the long term, as a successful transformation can lead to cost savings, improved efficiency, sustainability, and the provision of a good working environment for employees, positively impacting individual and overall productivity.

Local Suppliers

The Bank relies heavily on local suppliers, supporting economic activity in the Kingdom. The Bank has a wide and sustainable supply chain of local suppliers, selected based on the Bank's previous experiences, technical evaluations, and a study of the company's financial and professional status. They are engaged through tenders or direct purchases, positively impacting the social and environmental spheres. Over 95% of spending is on local suppliers.



بنك القاهرة عمّان
CairoAmmanBank



Corporate Governance

Governance, Risk Management, and Compliance

Cairo Amman Bank has adopted the Corporate Governance Guide, published on the Bank's website, and the annual report, enabling shareholders and stakeholders to read and understand the Bank's commitment to implementing its contents. This aligns with the instructions issued by the Central Bank of Jordan and relevant regulatory authorities and any amendments thereto, in line with leading international practices in this field, as this guide organizes the general framework for implementing corporate governance at Cairo Amman Bank and its foreign branches and subsidiaries, taking into account the protection of the rights of shareholders and stakeholders and determining the nature of the relationships between them. The Corporate Governance Guide (the "guide") aims to document the framework of the Bank's corporate governance, in order to achieve the highest standards of corporate governance based on appropriate leading practices and applicable laws and regulations. This guide also addresses the way in which the Bank's corporate governance framework directs and monitors ensuring commitment and compliance with the instructions issued by the Central Bank of Jordan and the relevant regulatory authorities regarding

Relates to corporate governance and accordingly this guide addresses the following:

- **The Bank's organizational structure.**
- **The roles and responsibilities of the Board of Directors, executive management, and employees.**
- **The role of the Board of Directors' Committees required to be formed based on the instructions of the relevant regulatory and official authorities, including the Audit Committee, Risk Management Committee, Nomination and Remuneration Committee, Corporate Governance Committee, Compliance Committee, Facilities Committee, and Information Technology Governance Committee, along with any other committees formed by the Board.**
- **The relationship between the Board of Directors, executive management, and the Bank's stakeholders and shareholders, and the means to enable shareholders to exercise their rights.**
- **The Bank's policies and mechanisms to address, manage, and mitigate conflicts of interest.**
- **The Bank's disclosure obligations, whether continuous disclosures to the Central Bank of Jordan or other regulatory authorities.**
- **The internal control system.**
- **The general framework for risk management and compliance management.**
- **The Bank's general policies for relations with stakeholders.**

Cairo Amman Bank sponsored the Union of Arab Banks Forum "Governance, Risk, and Compliance" with the participation of Jordanian banks and in cooperation with the Association of Banks in Jordan and the Central Bank of Jordan.

Cairo Amman Bank's sponsorship of the forum stems from the Bank's strategy to keep abreast of the latest developments in the field of the financial system and the strength of banks, ensuring their stability and sustainability of their work, avoiding default or bankruptcy, and adopting leading practices within the framework of "governance, risk and compliance" and through the rules, principles and requirements of governance, disclosure, transparency, responsibility, and the structure of sound governance, social and environmental responsibility and its reports, banking administrative flexibility and improving its ability to work effectively and smoothly and responsively to emerging global changes, whether economic or social,

that the world as a whole is witnessing, as well as various risks, including fraud and financial crimes inherent in the development of technology.

The Bank is committed to working to enhance and develop corporate governance, centered on principles of justice, transparency, accountability, and responsibility, with the aim of strengthening the confidence of depositors and shareholders and all other concerned parties and ensure the continuous monitoring of the bank's compliance with policies and limits and their alignment with its established goals. The Bank is committed to applying the highest standards of professional performance in all its activities, in line with the instructions of the Central Bank of Jordan and regulatory authorities in the countries where the Bank operates, and international best practices. In this context, the Board of Directors has decided to adopt the Corporate Governance Guide.

Having an effective, professional, and independent Board of Directors is among the most critical requirements for effective corporate governance, as the Board is the highest body for corporate governance, responsible for supervising and monitoring all the Bank's activities and its executive management. It ensures that the Bank's operations align with the requirements of the Central Bank of Jordan and all other regulatory authorities, safeguarding the interests of shareholders, depositors, and all other concerned parties.

The Board members are elected by the Bank's General Assembly of shareholders for a four-year term, subject to the approval of the Central Bank of Jordan and the fulfillment of fitness criteria. The Board consists of 11 members elected by the General Assembly, including four independent members, constituting 36.4%, and one female member, constituting 9.1%. The Board members possess diverse and varied expertise and skills that enhance the Board's effectiveness and efficiency. All Board members are non-executive.

The Bank is committed to implementing the contents of the Corporate Governance Guide approved by the Bank and published on its website.

The Bank has an Information and Technology Governance Guide approved by the Board of Directors and published on its website.

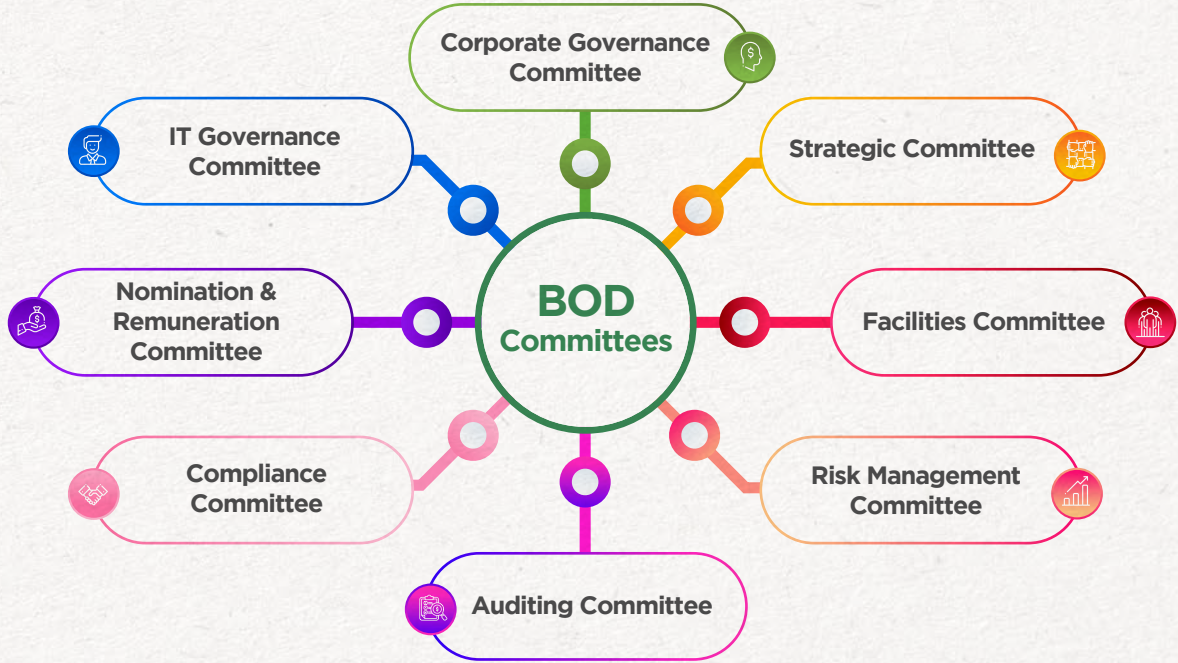
Strategic Priorities at the Board of Directors Level

- Effective strategic planning and balanced supervision commensurate with the work environment to achieve institutional success and organizational and financial performance.
- Implementing effective leadership and management practices to encourage and motivate the workforce, achieve future vision, and ensure the absence of conflicts of interest.
- Ensuring the establishment and practice of fair corporate governance practices to safeguard the interests of the Bank's primary components and maintain their independence.
- Protecting the rights of depositors and maintaining a comfortable level of capital adequacy in line with expansion and growth plans.
- Increasing risk appetite for diversified exposures in line with market risk rates and enhancing the level of dynamism in the work environment.
- Strengthening the principle of disclosure and transparency and achieving added value from information and technology resources.

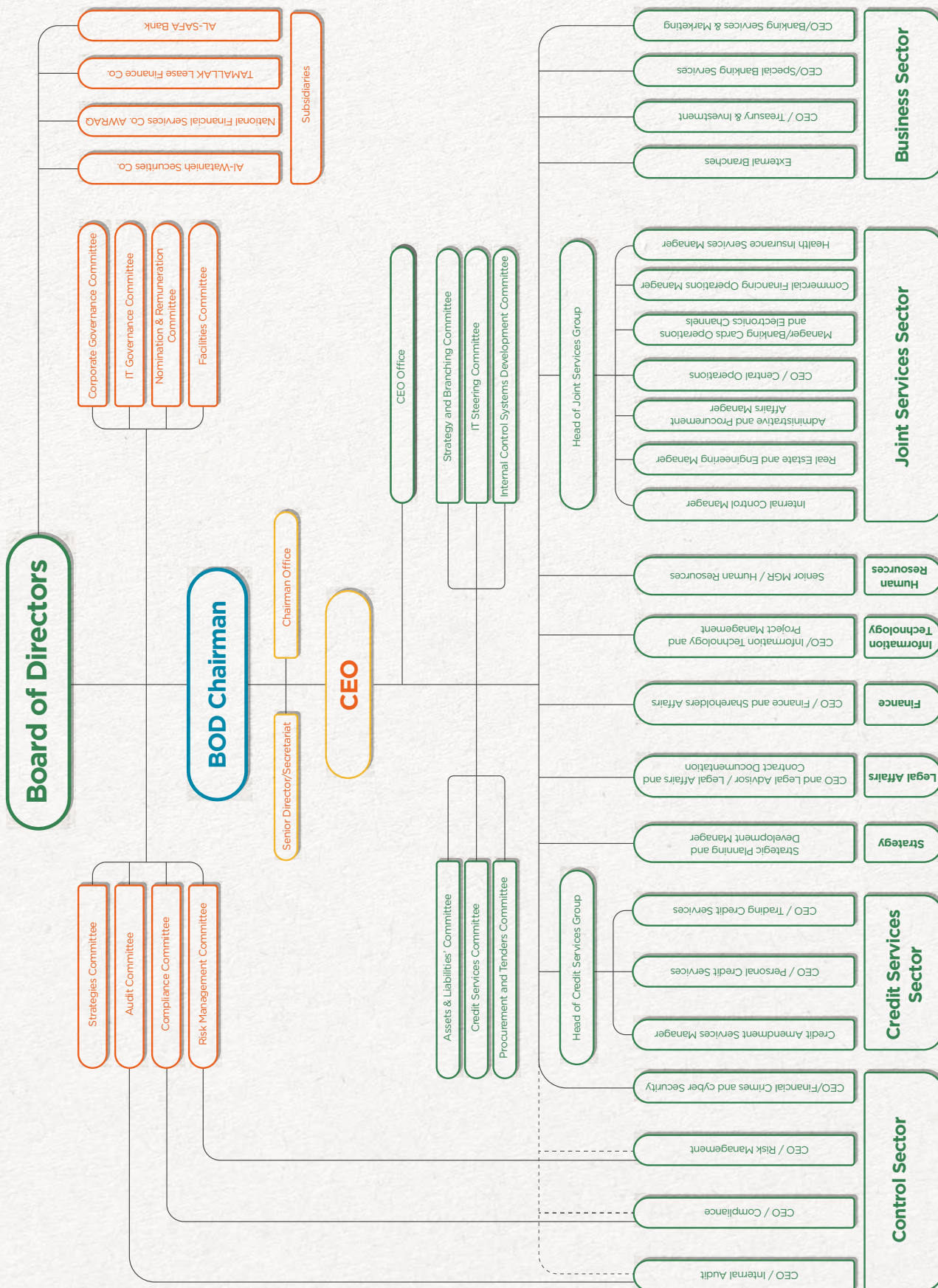
Priorities at the Executive Management Level

- 1) Transforming/developing the business model to become customer-focused** and responding quickly to their requirements and meeting their needs through a central electronic platform that is customer-centric and integrates the human and digital dimensions, in addition to analyzing personal behavior and meeting the needs of each customer individually to enhance the customer's banking experience in parallel while ensuring that a low level is maintained.
- 2) Optimal management of expenses** through the use of financial technology (digital transformation), due to its flexibility, efficiency, and low operating expenses, which requires reconsidering the procedures and technology used. The branches' operating mechanism must also be reconsidered and transformed into self-service branches that serve the customer easily, quickly and accurately around the clock.
- 3) Facilitating and simplifying business models and operations** due to the high customer expectations for the quality of services provided and the increasing requirements of regulatory authorities. As a result, re-engineering business procedures and operations efficiently improves the customer experience and reduces both costs and operational risks.
- 4) Collecting, arranging and structuring data** derived from various sources, especially internal databases, and centralizing its extraction from one system called the Corporate Intelligence System, which leads to extracting valuable knowledge to facilitate the creation of a distinctive experience for the customer, managing the Bank's operations, including revenues, expenses and risks, in an efficient and effective manner, and creating new profit channels.
- 5) Investing in talent and empowering creativity and capabilities** to embrace creative ideas to reach an innovative and pioneering mentality that keeps pace with the contemporary developments.
- 6) Investing in cyber-security, information security, and compliance programs and systems to anticipate events and maintain readiness** to contain risks before they occur and reduce them through the acquisition of modern advanced defensive technologies that rely on artificial intelligence techniques to analyze behavior and criminal patterns with the aim of protecting the Bank's operations in light of a hostile environment marked by financial fraud and other illicit activities.

Board of Directors Committees



Organizational Structure of the Bank



Banking Risk Management

The Bank manages various banking risks through comprehensive risk management policies that define the roles of all concerned parties involved in their implementation, including the Board of Directors and its committees, such as the Risk Management Committee, Compliance Committee, Audit Committee, Corporate Governance Committee, Information Technology Governance Committee, Nomination and Remuneration Committee, Strategy Committee, and Facilities Committee, in addition to the executive management and its committees, such as the Assets and Liabilities Committee, Procurement and Tenders Committee, Internal Control Systems Development Committee, Strategy Committee, and Facilities Committees, in addition to other specialized departments such as Risk Management, Compliance Management, Internal Audit Management, and the Financial Crimes and Cyber-security Department. All the Bank's departments and branches are responsible for identifying risks related to banking operations, adhering to appropriate regulatory controls, and monitoring their continued effectiveness in accordance with the internal control system.

The Bank's risk management process encompasses activities of identification, measurement, evaluation, and management of financial and non-financial risks that could negatively impact the Bank's performance, reputation, or goals, ensuring the optimal return relative to accepted risks. The Bank may be exposed to the following key risks:

Credit Risk

Credit risk arises when the other party fails to fulfill their obligations to the Bank on time, resulting in losses.

The Bank manages credit risk through the implementation and updating of various policies that define and address all aspects of credit granting and maintenance, in addition to setting ceilings for credit facilities granted to customers and the total credit facilities for each sector and geographical area.

The Bank employs several risk mitigation methods, including defining acceptable collateral and its conditions, ensuring no connection between the value of collateral and the client's activity, and following an insurance policy on some portfolios, in addition to building additional provisions as a method of mitigating risk.

The Bank has dedicated several supervisory circles that monitor and follow up on credit and raise reports on any early warning indicators to address and rectify issues.

Market Risk

Market risk refers to the risks the Bank may face due to holding any financial positions within or outside the balance sheet resulting from changes in market prices, such as interest rate movements, exchange rate fluctuations, and stock price volatility.

These risks are monitored according to specific policies and procedures and through specialized committees and departments, measuring market risks and controlling them through several methods such as maturity/re-pricing schedule, stress testing, and stop-loss limits.

Liquidity Risk

Liquidity risk arises from the Bank's inability to provide the necessary funding to fulfill its obligations on time or finance its activities without incurring high costs or suffering losses.

To prevent this risk, the Assets and Liabilities Management Committee manages liquidity risk by diversifying funding sources, avoiding concentration in funding sources, and establishing administrative procedures to provide liquidity in emergency cases, including a recovery plan.



Financial Crimes and Cyber-security

Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal procedures, personnel, or internal systems, or those arising from external events.

As the internal control is one of the most critical tools used to manage this type of risk, the Bank's management gives significant attention to the continuous development of the regulatory environment for all the Bank's activities and operations, adopting a comprehensive operational risk policy that covers all the Bank's departments, branches, external branches, and subsidiaries.

Business Continuity Plan

Recognizing the importance of business continuity, we have established a comprehensive plan to ensure the continuity of our operations during disasters and crises, enabling us to serve our clients without interruption.

These risks have been carefully assessed regarding their potential impact on our operations, and a comprehensive plan has been developed to outline how to deal with disasters, allowing us to restore our services within a defined timeframe, aiming to minimize damages, and maintain the trust and confidence of our clients in our ability to provide uninterrupted services.

Security

Protecting the confidentiality and security of your personal information is of utmost importance to Cairo Amman Bank. We have taken appropriate measures to safeguard your personal information and prevent unauthorized access, as protecting your personal information is the responsibility of every one of our employees. Cairo Amman Bank continuously monitors developments in information protection, updating its processes and procedures to ensure compliance with the leading banking industry practices in this field. Whether you choose to interact with us through our financial centers/branches, ATMs, telephone banking, or internet banking, we are committed to safeguarding your information, whether during collection, use, or sharing.

We have obtained the ISO 27011 certification for information security, making Cairo Amman Bank the first institution in Jordan to achieve this international accreditation. This accreditation has placed Jordan among countries with institutions that have attained this international accreditation, in addition to the benefits it provides.

We have established a comprehensive Information Security framework, adopting continuous processes that lead to the desired protection and continuous development based on an approved methodology.

Indicator of the Bank's commitment at all levels to protect the rights and privacy of customers.

Increasing confidence in the bank is an important competitive point by enhancing customer confidence and their perception of the institution and enhancing the confidence of business partners. The decisive factor to differentiate between competing banks is enhancing awareness of the security and confidentiality of information within the bank.

• Privacy

The privacy and protection of your personal information is important to us, as we at Cairo Amman Bank consider your personal information private and confidential, and therefore we are dedicated to protecting your privacy and providing you with the highest standards of protection.

This policy describes what personal information we collect, how we handle it and how we protect it.

• Personal Protection

Because we take responsibility for your financial protection, please remember that we will never ask you for your personal identification number, password, or PIN via email, phone calls, or text messages.



Do not give your account or PIN information to anyone if someone asks for it.



Do not share your OTP code with anyone or even show it to anyone.



Do not click on any suspicious links.



Do not store your card PIN on your device.

• Personal Information Security at Cairo Amman Bank

We take appropriate and suitable measures and procedures to safeguard your personal information in our possession, ensuring its protection from loss, unauthorized access, misuse, modification, or unauthorized disclosure or sharing.

Among the significant measures implemented by Cairo Amman Bank to protect your personal information are stringent security and technology procedures to prevent unauthorized access to our systems, along with periodic updates to protection procedures and controls that meet or exceed banking industry standards.

• Promoting the Sharing and Dissemination of Information on Information Security among Financial Sector Institutions

We have developed and adopted a methodology for information sharing and exchange mechanisms based on the operational framework issued by the Central Bank, working according to the instructions contained therein and using the MISIP platform to automate the process of sharing and analyzing data on cyber-attacks targeting financial sectors.

• Awareness Role

In line with the Information Security and Cyber-security Policy and Program at the Bank, we regularly emphasize raising the security awareness and culture of both our employees and clients, educating them about the risks associated with improper practices related to cyber-security information through official communication channels or social media platforms, in addition to various other means.

• Testing Technical Projects and Studies

The Financial Crimes and Cyber-security Department at Cairo Amman Bank has studied new projects regarding cyber-security information and conducted security assessments on all new systems during 2022 to ensure their safe implementation according to leading global security practices.

• Conducting Mock Phishing Attacks on the Bank's Email Scope

To assess the level of understanding of cyber-security risks among our employees and measure the effectiveness of training courses, we conducted mock phishing attacks for all Bank employees, to ensure the inclusion of different management levels.

• Conducting Security Gaps and Penetration Testing

We perform security gap assessments and penetration tests to identify cyber-security risks related to the Bank's environment and develop implementation plans to address them promptly, doing so periodically.

• Implementing Specialized Cyber-security Programs

We have implemented several programs specializing in cyber-security and enhancing control and supervision over the Bank's environment.

• Monitoring Security Events

A specialized team continuously monitors all electronic security records 24/7 to analyze them and identify any associated cyber-security risks, taking appropriate steps through the Financial Crimes and Cyber-security Department to limit the impacts of cyber-attacks or unwanted activities.

Anti-Bribery, Corruption, and Fraud

We strive to prevent bribery, corruption, and fraud through all means and methods, as these practices pose a significant risk to our reputation, financial stability, and compliance with laws, regulations, and instructions. The Financial Crimes and Cyber-security Department is responsible for these measures, working according to leading global practices and training employees, disseminating policies to apply the "Ring the Alarm Bell" policy if any of these practices occur.

Compliance

The Bank recognizes the importance of compliance oversight, applying approved policies and procedures of work that align with the Compliance Control Instructions No. 33/2006 issued by the Central Bank of Jordan and international best practices in this field to manage compliance risks at the Cairo Amman Bank Group level, limiting the Bank's exposure to non-compliance risks. The department has an approved compliance control program that oversees compliance with laws, instructions, and regulations governing the nature of the Bank's work and activities, In accordance with the compliance control policy approved by the bank's Board of Directors, as well as an automated compliance management system through which all the department's operations are carried out.

The Customer Complaints Unit, which reports to the Compliance Department, has been established to receive and address all customer complaints according to approved policies and procedures based on relevant laws and instructions and leading banking industry practices in this field, within the following objectives and standards:

1. Having an approved policy and procedures for receiving and handling customer complaints that contribute to achieving the Bank's vision and strategy.
2. Protecting the Bank from the risks of non-compliance with laws and instructions and maintaining the Bank's reputation.

3. Handling customer complaints with high professionalism to ensure the continuity of their relationship with the Bank and using customer complaints as a means to improve the quality of service provided by the Bank's departments, branches, and offices.
4. Developing a permanent and valuable partnership by providing distinctive services that exceed our customers' expectations.
5. Establishing standards for delivering exceptional service and institutionalizing them among all Bank employees, recognizing that a customer's complaint is a right that must be viewed impartially, not from the perspective of the employee.
6. Finding appropriate and radical solutions to customer complaints to prevent their recurrence and continuously working to reduce the number of complaints and the time required for their resolution.
7. Handling all complaints without discrimination or distinction between customers, in a clear and effective manner that ensures fairness.
8. Not imposing any limitations or conditions that hinder the customer's right to lodge a complaint or requiring them to waive any complaint or exerting any direct or indirect influence or pressure, except in cases where the customer voluntarily withdraws the complaint.
9. Not subjecting complaints to any commissions or fees, except in cases stipulated in the applicable instructions.
10. Providing various electronic and non-electronic channels to receive all customer complaints.
11. Adopting a comprehensive and continuous training program to train employees on professionally handling customer complaints.

The Bank has assigned qualified and trained employees to the unit, and during 2023, it received and processed 874 complaints, taking the necessary actions to address and prevent their recurrence in the future, documenting them, and informing customers of the results of their handling according to approved policies and procedures based on relevant laws and instructions.

The department also monitors and follows up on the application of the US Foreign Account Tax Compliance Act (FATCA), adopting internal work policies and procedures to identify American clients, exercise due diligence, and classify and report American clients according to the requirements of the law and the Bank's FATCA Policy.

Additionally, the department has trained and qualified compliance officers and implemented a comprehensive and ongoing training program on compliance control topics to enhance the Bank employees' capabilities in protecting the Bank from non-compliance risks.

The department also continued to contribute to the development and review of the Bank's corporate governance framework, based on the regulations issued by regulatory authorities and leading banking practices in this field. To protect the Bank from non-compliance risks, the bank has, during 2023, generally done the following:

- Implementing the Compliance Control Policy and Plan.
- Applying the department's supervisory program at the Bank level and overseeing peer units in external branches and subsidiaries.
- Following up on the latest regulatory and official developments.
- Assisting the executive management in managing the Bank's non-compliance risks.
- Documenting compliance risks

Anti-Money Laundering Department

Regarding the Bank's work in combating money laundering and terrorist financing operations, the Bank follows approved policies and procedures of work that align with the Anti-Money Laundering and Terrorist Financing Law No. 20 of 2021 and the Anti-Money Laundering and Terrorist Financing Instructions No. 14 of 2018 issued by the Central Bank of Jordan, in addition to international best practices in this field, to limit the risks associated with these operations. This aims to define procedures for handling financial transactions, taking due diligence or special measures to know customers or prospective customers, verifying their personal and legal status, legal standing, and real beneficiary, and continuously staying informed about customers' banking operations throughout their relationship with the Bank.

In this field, the Bank has done the following during 2023:

- In compliance with the Central Bank of Jordan's Anti-Money Laundering and Terrorist Financing Instructions No. 14/2018 and in line with the Anti-Money Laundering and Terrorist Financing Risk Assessment Methodology and Policy adopted by Cairo Amman Bank, the Anti-Money Laundering Department conducted a comprehensive assessment of money laundering and terrorist financing risks to identify, assess, and understand the risks associated with customers, countries, geographical areas, services, products, and service delivery channels. This assessment covered all the Bank's branches operating in the Kingdom, external branches, and subsidiaries.
- The Anti-Money Laundering Department continued to update and develop all work policies and procedures, aligning them with all instructions and circulars issued by the Central Bank of Jordan regarding anti-money laundering and counter-terrorist financing, and making the necessary amendments to banking systems and related forms.
- The Anti-Money Laundering automated system (FCM) has been enhanced to comply with the Central Bank of Jordan's Anti-Money Laundering and Terrorist Financing Instructions 14/2018 and the Risk-Based Approach Methodology, in addition to preparing the system to update and develop alert rules that study the behavior and patterns of financial transactions on customers' accounts.
- Continuing to hold training programs through workshops on anti-money laundering and counter-terrorist financing, covering all new employees, branch and work center employees, and training all Western Union branch sub-agents' risk officers, with a focus on specialized training, according to the job title, tasks, and responsibilities related to anti-money laundering and counter-terrorist financing for all bank employees, along with the updated and issued instructions in this regard.
- Continuing to submit reports on the electronic notification and financial analysis system, go AML, according to the requirements of the Anti-Money Laundering and Terrorist Financing Unit, regarding operations suspected of being linked to money laundering or terrorist financing, which are sent through the go AML system.

We are committed to the Sustainable Development Goals, and in line with our strategic direction, we conduct an internal exercise to link the Bank's strategic objectives with the United Nations' 17 Sustainable Development Goals. This linkage serves as an important reference framework for our priorities and the degree to which they impact our operations and activities, as well as the environment and communities in which we operate.

SUSTAINABLE DEVELOPMENT GOALS



Appendixes

Appendix: 1 GRI Content Index

This report has been prepared according to the Global Reporting Initiative (GRI) Standards for the period from January 1, 2022, to December 31, 2022. The GRI Content Index Indicator below indicates the report's disclosures and where the information can be found:

GRI Standards	Disclosures	Page Number and/ or Explanations and/ or Links	Reasons for non-disclosure
Standard 1: Foundational 2021 No Disclosures General Disclosures			
General Disclosures			
Standard 2 (GRI 2) General Disclosures 2021	1-2 Organization Information	Cairo Amman Bank	
	2-2 Entities Included in the Sustainability Report	Page 5	
	3-2 Reporting Period, Reporting Cycle, and Contact Point	Page 5	
	4-2 Restatements of Information	No material information has been restated	
	5-2 External Auditing	The report was not exposed to external verification	
	6-2 Activities, chain value and other commercial relationships	Page 14	
	7-2 Employees	Page 34	
	8-2 Other Workers	Page 27	
	9-2 Governance Structure and Its Composition	Page 54-56	
	10-2 Nomination and Selection of the Highest Governance Body	Page 54-56	
	11-2 Highest Governance Body Chair	Page 54-56	
	12-2 Role of the Highest Governance Body in Overseeing the Management of Impacts	Page 54-56	
	13-2 Delegation of Responsibility for Managing Impacts	Page 58	
	14-2 Role of the Highest Governance Body in Developing the Sustainability Report	Page 54	
	15-2 Conflicts of Interest	Page 54	
	16-2 Critical Concerns Engagement Mechanism	Page 54-55	
	17-2 Shared Knowledge of the Highest Governance Body	Page 54-56	
	18-2 Highest Governance Body Performance Evaluation	Page 54-56	
	19-2 Wages & Remunerations Policies	Page 36	
	20-2 Process for Determining Wages and Compensation	Page 36	
	21-2 Annual Total Compensation Ratio	Pages 36 + 3	
	22-2 Statement on the Sustainability Development Strategy	Page 27	
	23-2 Policy Commitments	Page 65	
	24-2 Inclusion of Policy Commitments	Page 65	
	25-2 Processes for Managing Negative Impacts	Page 58	
	26-2 Mechanisms for Advice and Concerns	Page 25	
	27-2 Compliance with Laws and Regulations	Page 54	
	28-2 Membership in Associations	Page 15	
	29-2 Stakeholder Engagement Approach	Page 27	
	30-2 Collective Bargaining Agreements	Page 22	

GRI Standards	Disclosures	Page Number and/ or Explanations and/ or Links	Reasons for non-disclosure
Material Topics			
Standard 3 (GRI 3) Material Topics 2021	1-3 Process for Defining Material Topics 2-3 List of Material Topics	Page 24-26	
Economic Performance			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics		
Standard 201 (GRI 201) Economic Performance 2016	201-1 Direct Economic Value Generated and Distributed	Page 24	
Indirect Economic Impacts			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics		
Standard 203 (GRI 203) Indirect Economic Impacts 2016	1-203 Infrastructure Investments and Services Supported	Page 18-20	
	2-203 Significant Indirect Economic Impacts	Page 18-20	
Procurement Practices			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics		
Standard 204 (GRI 204) Procurement Practices 2016	1-204 Proportion of Spending on Local Suppliers	Page 52	
Anti-Corruption			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics		
Standard 205 (GRI 205) Anti-Corruption 2016	1-205 Operations Assessed for Risks Related to Corruption	Page 63	
	2-205 Communication and Training on Anti-Corruption Policies	Page 63	
	3-205 Confirmed Incidents of Corruption and Actions Taken	Page 63	
Anti-Competitive Behavior Standard			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics		
Standard 206 (206 GRI) Anti-Competitive Behavior 2016	1-206 Legal Actions for Anti-Competitive Behavior and Monopoly Practices	Page 30	
Energy			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics		
Standard 302 (GRI 302 Energy 2016)	1-302 Energy Consumption Within the Organization	Page 51	
	2-302 Energy Consumption Outside the Organization	Page 22	
	3-302 Energy Intensity	Page 51	
	4-302 Energy Reduction	Page 51	
	5-305 Reduction Energy Requirements of Products and Services	Page 22	
Employment			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics		
Standard 401 (GRI 401 Employment 2016)	1-401 New Employee Hires and Employee Turnover Rate	Page 26	
	2-401 Incentives Offered to Full-Time Employees Not Offered to Temporary or Part-Time Employees	Page 40	
	3-401 Parental Leave	Page 40	
Occupational Health and Safety			
Standard 403 (GRI 403) Occupational Health and Safety	2-403 Identification of Hazards, Risk Assessment, and Incident Investigation		
Standard 403 (GRI 403) Occupational Health and Safety 2018	3-403 Occupational Health Services	Page 58	
	4-403 Worker Participation and Consultation on Occupational Health and Safety	Page 58	
	5-403 Worker Training on Occupational Health and Safety	Page 58 + 40	
	6-403 Promoting Worker Health	Page 40	
	7-403 Preventing and Mitigating Adverse Impacts on Occupational Health and Safety directly linked to work relationships	Page 40	
	9-403 Work-Related Injuries	Page 40	

GRI Standards	Disclosures	Page Number and/ or Explanations and/ or Links	Reasons for non-disclosure
	10-403 Work-Related Diseases	Page 40	
	403-9 Work-Related Injuries	Page 40	
	403-10 Work-Related Diseases	Page 40	
Training and Education			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics	Page	
Standard 404 (GRI 404) Training and Education 2016	1-404 Average Hours of Training per Year per Employee	Page 34-42	
	2-404 Programs for Skills Development and Transition Assistance	Page 34-42	
	3-404 Percentage of Employees Receiving Regular Performance and Career Development Reviews	Page 42	
Diversity and Equal Opportunity			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics	Page	
Standard 405 (GRI 405) Diversity and Equal Opportunity 2016	1-405 Diversity of Governance Bodies and Employees	Page 35	
	2-405 Ratio of Basic Salary and remunerations of Women to Men	Page 35-36	
Non-Discrimination			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics	Page	
Standard 406 (GRI 406) Non-Discrimination 2016	1-406 Incidents of Discrimination and Corrective Actions Taken	No cases of discrimination have been reported Page 42	
Security Practices			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics	Page	
Standard 410 (GRI 410) Security Practices 2016	1-410 Security Personnel Trained on Human Rights Policies and Procedures	Page 41	
Local Communities			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics	Page	
Standard 413 (GRI 413) Local Communities 2016	1-413 Operations with Local Community Engagement, Impact Assessments, and Development Programs	Page 44-50	
	2-413 Operations with Significant Actual or Potential Negative Impacts on Local Communities	Page 44-50	
Customer Privacy			
Standard 3 (GRI 3) Material Topics 2021	3-3 Managing Material Topics	Page	
Standard 418 (GRI 418) Customer Privacy 2016	1-418- Documented Complaints Regarding Violations of Customer Privacy and loss of customer data	No cases of complaints regarding violations of customer privacy and loss of customer data have been reported Page 74-75	



CairoAmmanBank