



**Together
we will thrive**

Jordan Ahli Bank
Sustainability Report 2018

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Jordan Ahli Bank is proud to present its second sustainability report highlighting the Bank’s activities and performance in the economic, environmental and social aspects of sustainability. The report covers the calendar year 2018. We hope this report attests to our growing commitment to leading in the adoption of sustainability management.

This report has been prepared in accordance with the GRI Standards: Core option. It focuses on material sustainability issues to both Jordan Ahli Bank and its stakeholders.

We welcome your feedback on this report and our performance through the following channels:

- @ Email: CorporateResponsibility@ahlibank.com.jo
- Twitter: <https://www.linkedin.com/company/jordan-ahli-bank/>
- Facebook: www.facebook.com/JordanAhliBank
- LinkedIn: <https://www.linkedin.com/company/jordan-ahli-bank/>

Cautionary Message

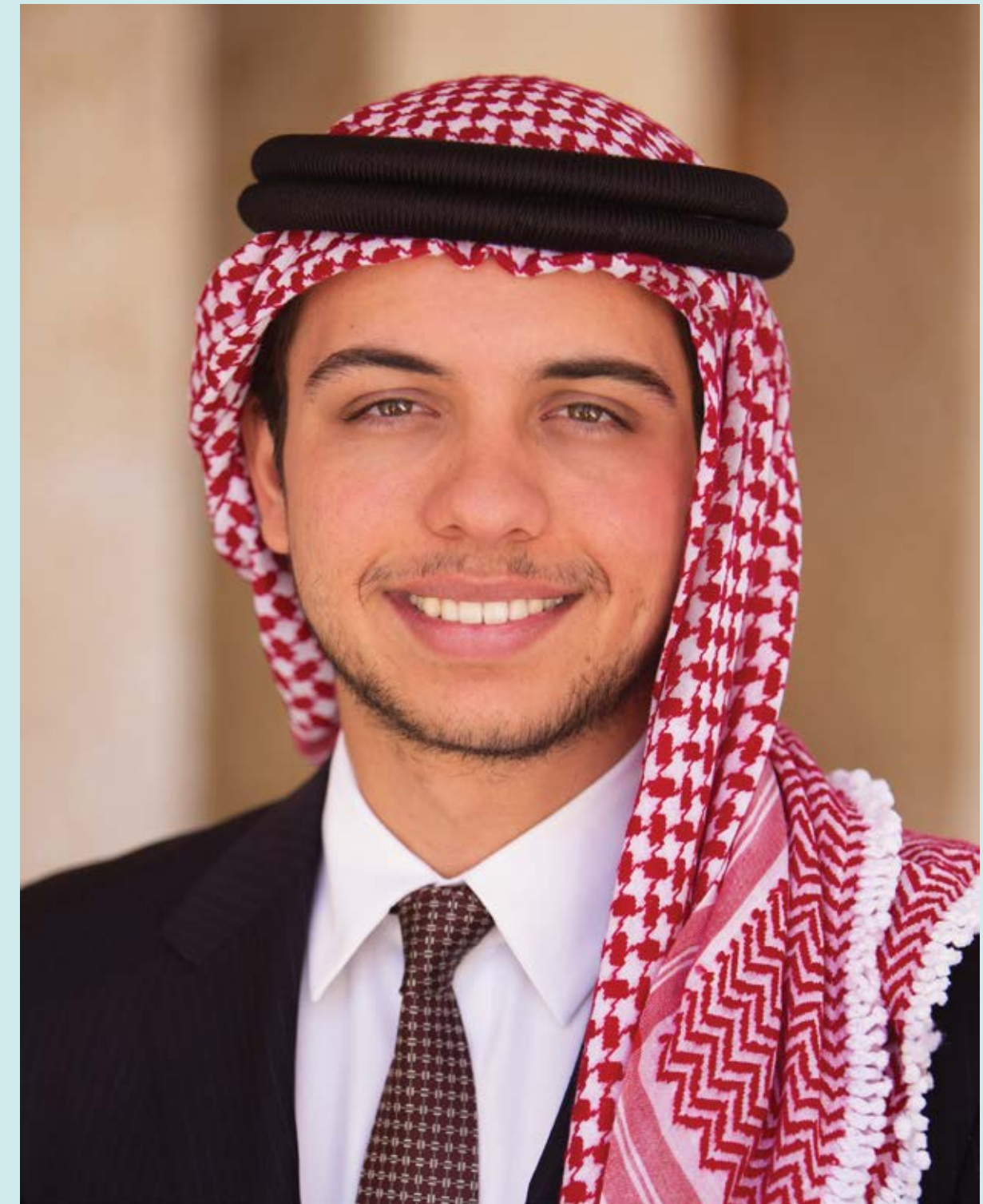
This report contains statements that may be deemed as “forward-looking statements” that express the way in which Jordan Ahli Bank intends to conduct its activities. Forward statements can be identified by the use of forward-looking terminology such as “plans”, “aims”, “assumes”, “continues”, “believes”, or any variations of such words that certain actions, events or results “may”, “could”, “should”, “might”, “will”, or “would” be taken or be achieved.

Jordan Ahli Bank has made every effort to ensure the report is as accurate and truthful as possible. However, by their nature forward-looking statements are qualified to inherent risks and uncertainties surrounding future expectations that could cause actual results to differ materially from these projected or implied statements. Such statements are subject to risks that are beyond Jordan Ahli Bank’s ability to control and therefore do not represent a guarantee that events implied in these forward-looking statements will actually occur.

His Majesty
King Abdullah II Bin Al Hussein



His Royal Highness
Crown Prince Al Hussein Bin Abdullah II





MESSAGE FROM THE CHAIRMAN

Welcome to our second annual sustainability report, presenting our 2018 performance in the economic, environmental, and social realms. At Jordan Ahli Bank, we seek to become a socially and environmentally responsible bank, providing innovation-driven financial services to our customers and supporting the socioeconomic development of the Kingdom of Jordan.

Through the bank's contribution to employment, economic diversification, financial inclusion, and community development, Jordan Ahli Bank has taken a lead role in realizing the Jordan National Vision and Strategy 2025. Likewise, we recognize the importance of aligning our sustainability efforts to international guidelines. As such, this report is aligned with the GRI Sustainability Reporting Standards, the first global standards to disseminate applicable sustainability reporting guidelines. Jordan Ahli Bank's sustainability report is also aligned with the United Nations Sustainable Development Goals (SDGs), a set of global goals to end poverty, protect the environment, and achieve peace and prosperity, to be achieved by 2030.

Jordan Ahli Bank's mission, guided by its three strategic themes, is to provide excellent customer service, stimulate innovation, and drive operational excellence. In order to achieve its mission, the bank is committed to demonstrating transparency, integrity, and accountability in all its activities.

Despite operating in a context of economic, political, and social hardships, in 2018 we achieved significant financial growth. Our net profit after tax increased by 60% compared to 2017, which further emphasizes the bank's importance for the economic development and stability of Jordan. We seek to provide our retail, SME, and corporate clients with the best customer experience. Through various training programs, we build the capacity of our employees and ensure they are transformed into the best advisors and provide the best customer service. In 2018, we achieved a 79% customer satisfaction rate. Additionally, as part of our convenience banking, Jordan Ahli Bank is the first bank to launch digital banking; our customers can open new accounts entirely online, from the convenience of their homes or their offices, with no need for branch visits, requesting up to 25 different services from the bank without having to physically visit any of our branches.

We are always looking for ways to minimize our environmental impact. This year, we successfully installed a solar power plant that generates 2.5 megawatts, our total electricity consumption reduced by 42% compared to 2017, and our new headquarter building, currently under construction, will be a "green building".

I would like to take this opportunity to express my gratitude for the guidance of our Board of Directors, the dedication of our employees, and the continued support from our shareholders and community stakeholders, who have contributed to the continued success of the bank. As we continue to delve deeper into our sustainability journey, we look forward to identifying further areas of opportunity and maximizing the value we can add to our stakeholders and the Kingdom. By working together, as we continue to further integrate sustainability into our business structure, we can achieve our strategy of shared prosperity.

Chairman of the Board of Directors
Mr. Saad Nabil Mouasher

CORPORATE PROFILE



Jordan Ahli Bank has been a leading Jordanian financial institution for over 63 years, with a multinational presence and operating over 60 branches. As the first national bank established in Jordan, the bank has been at the forefront of developing a stable and robust private sector. The bank seeks to provide financial and advisory banking services in a smooth and flexible manner that meets the needs and aspirations of its retail, SME and corporate customers.

Our services focus on creating a local community service that helps people manage their money safely and provides the right advice. Our products include but are not limited to banking accounts, loans, and debit and credit cards, as well as a variety of non-banking products. Our services include loans, debit and credit cards, inbound and outbound transfers, safe deposit checks, and currencies exchange. Our portfolios are characterized by diversity and inclusiveness, welcoming a wide range of age groups, and communities.

Jordan Ahli Bank prepared an ambitious strategy 2018-2021 dedicating to maintain its sustainable and strong financial growth, and investing in substantial technology as the bank upgrades the core banking system in Jordan in 2019, as we plan in 2020 to launch the new core banking system in Palestine.

OUR CHARTER

Our Mission



A financial institution dedicated to providing excellent services through innovation, operational excellence and customer centricity.

Our Vision



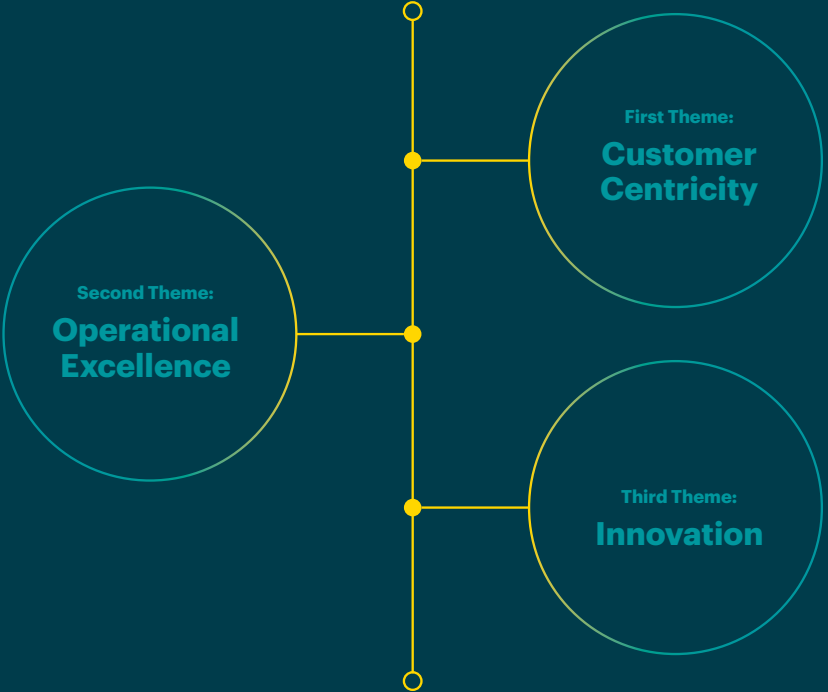
We are committed to building a prosperous society and economy with increased financial inclusion. We seek to serve our customers through innovation and excellence, to promote belonging and loyalty among our employees, and to achieve balanced growth and sustainable returns for our shareholders.

Our Values



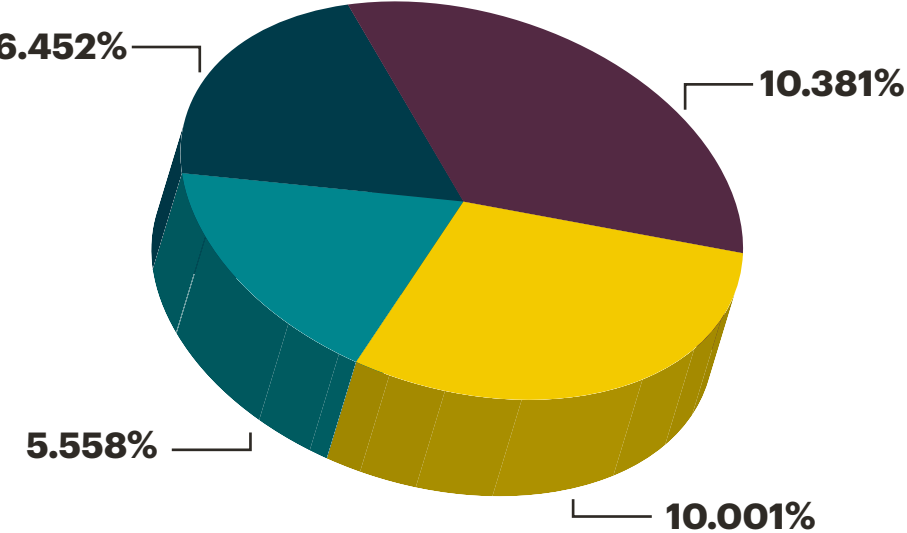
- Shared prosperity.
- Transparency and credibility.
- Superior customer Experience.
- Full commitment to the laws, regulations and best practice corporate governance principles.
- Creating a corporate culture that embraces innovation.
- Superior employee experience.

Our strategic objectives, aligned with our mission, vision and values, are guided by our three strategic themes, presented below.



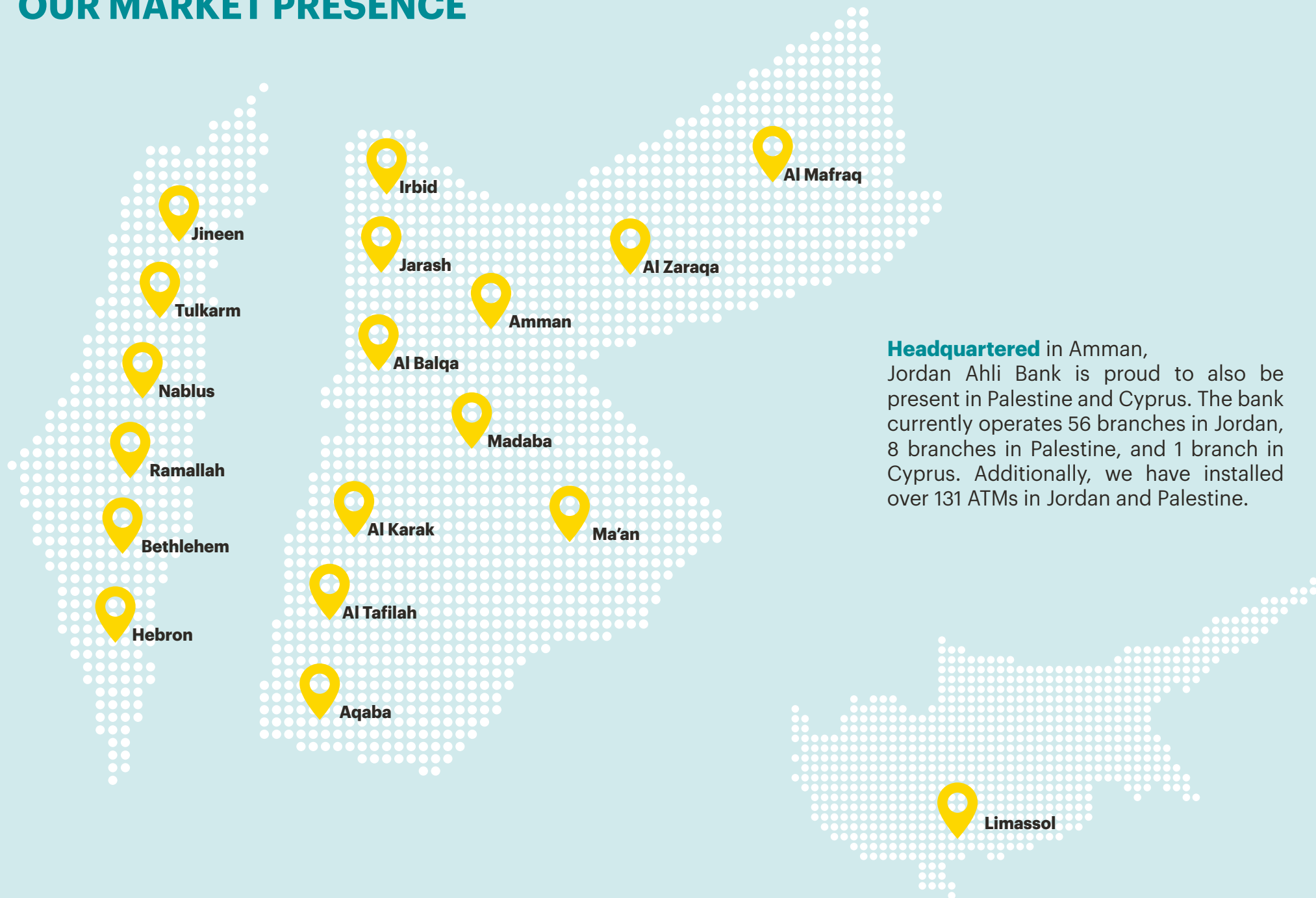
OUR OWNERSHIP

Major Shareholders



Byblos Bank Social Security Corporation Jordan Investor Center Jordan Worsted Mill Co.

OUR MARKET PRESENCE



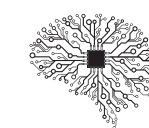
OUR SUBSIDIARIES

The following companies are fully owned by Jordan Ahli Bank.

الأهلي | ahli

وساطة BROKERAGE

Ahli Brokerage offers financial brokerage services. Repeatedly ranked among top brokerage firms, the company trades all types of financial market securities in the Amman Stock Exchange.



AHLI FINTECH

www.ahlifintech.com

The AHLI FINTECH company is designed to develop the potential of young Jordanians to devise new financial technology solutions through various activities and initiatives. The company offers fintech innovators the opportunity to accelerate their business models, offering up to USD 200k in startup capital, access to the bank's global network of advisors and mentors, free workspace, and access to over 130 application programming interfaces (APIs) on the bank's virtual testing environment, providing the ability to create customer-facing applications through the open-API AHLI SANDBOX environment. Once innovators pass compliance reviews and verifications, they begin running their own applications live with the bank's customers, becoming part of the ahli family.

[GRI 102-45]

الأهلي للتأجير التمويلي
Ahli Financial Leasing

The Ahli Financial Leasing Company provides a comprehensive range of banking products and non-traditional alternative financing solutions in order to cater to the various needs of its clients.

Ahli Microfinance Company
الشركة الأهلية للتمويل الأصغر

Ahli Microfinance Company established in July 1999, it was the first microfinance company in the private sector in Jordan. Ahli Microfinance Company offers credit facilities to micro and small businesses, supporting the economic and social development of the Kingdom of Jordan. The company's mission is to provide modern financial services to low-income individuals, especially women and youth, to empower and engage them in productive activities, helping them grow their enterprise, enhance their economic and social status, and improve their quality of life.

SUSTAINABILITY MANAGEMENT



As a leading financial institution in Jordan, we recognize the importance of integrating the concept of sustainability into our banking operations to maintain our position as a responsible bank and ensure the highest value is added to stakeholders. We aim to preserve and further strengthen our position as a regional leader in sustainability across the financial sector in Jordan and the region. Therefore, the Bank has been working to further integrate the concept of sustainability into its business strategy and corporate culture, embedding it in all areas of the organization.

SUSTAINABILITY FRAMEWORK

Our sustainability framework, policies and material issues guide the bank in making sound decisions, managing risks, driving sustainable development in the Kingdom and enhancing both its market presence and Jordan’s ability to overcome regional and economic challenges.



Business ethics

JAB is committed to embedding an exemplary enterprise-wide and integrated risk and compliance framework, taking an active approach to managing and identifying credit, market and operational risks, and ensuring it maintains transparency and accountability to its stakeholders.



Responsible banking

Our mission is to become the bank of choice in Jordan, providing excellent and responsible banking services to our customers. As such, we are committed to ensuring we operate in a responsible manner and are aware of the social and environmental impacts that our operations have on Jordan and the world.



Employer of choice

At JAB, we believe our people form the backbone of our company. They form the basis for our current successes and the key to our success in the future. We are committed to ensuring that we maintain our status as best employer of choice in the country.



Positive social impact

At JAB, we are committed to taking an active role in the community and to support national efforts to address social challenges that affect large segments of society and contribute to the achievement of sustainable development goals.



Environmental protection

We are aware of the impact our consumption has on the environment. Therefore, we are committed to finding ways to consume natural resources as responsibly as possible and identify ways we can leverage technology to minimize our environmental footprint on the planet.

STAKEHOLDER ENGAGEMENT

[GRI 102-40] [GRI 102-41]
[GRI 102-42] [GRI 102-43] [GRI 102-44]

At Jordan Ahli Bank, we recognize that the continued success of our company relies on multiple interdependent relationships with our stakeholders. We seek to create maximum value for our stakeholders by taking a well-rounded approach, identifying new opportunities, managing current and future risks, and operating responsibly. We do this whilst demonstrating transparency, accountability and integrity to our stakeholders.

By engaging our stakeholders and maintaining a consistent and strategic dialogue with them, we can better assure that our operations and sustainability management approach is robust and inclusive. In that respect, our communication with stakeholders aims to identify their needs and ensure we do our best to meet them. We consistently review and update our stakeholder engagement strategy, which is based on a value system that aims to build trust, and subsequently fortify our relationships with all our stakeholders.

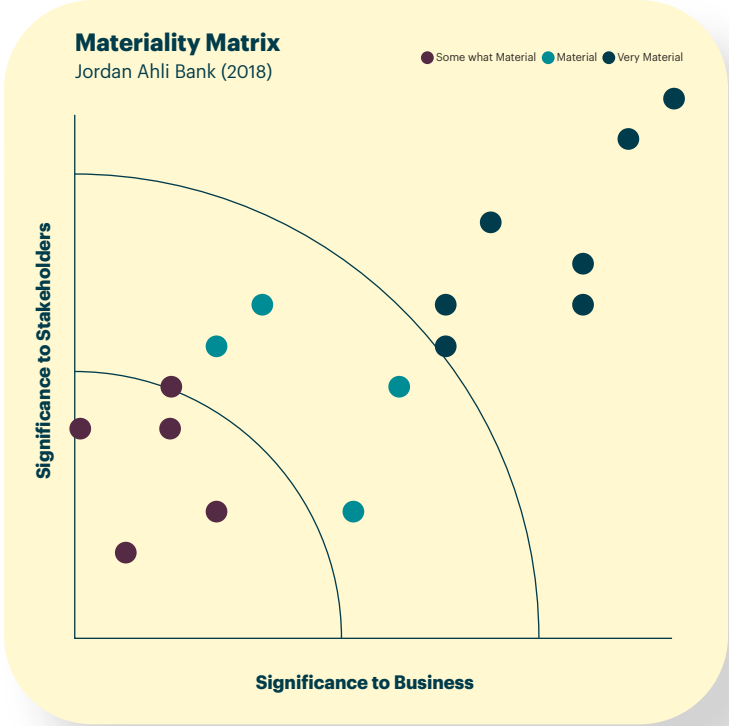
Stakeholder Group	How Jordan Ahli Bank Engages with Stakeholders
 Our Customers	•Branches • Ahli online • Ahli mobile • Website • Social media • ATMs • Relationship managers •ahlibot • Events and activities • Contact Center
 Our Shareholders	•General assembly meetings •Investor relations function • Investor conferences • Annual reports
 Our Environment	•Loans for renewable energy projects •Supporting projects that promote environmental stewardship
 Our Regulators and Official Agencies	•Reports to organizational and regulatory bodies • Laws and regulations •Regulatory reviews
 Our Employees	•Learning and Capacity Development Programs • Clear KPIs and periodic performance reviews •Human Resources Services • Employee Experience programs and initiatives •Code of Conduct •Internal meetings • Town hall meetings • Internal committees • Volunteering programs •Moments that matter
 Our Local Community	•Annual reports • Sustainability reports • Corporate Social Responsibility activities
 Our Suppliers	•Procurement policy •Invitations to biddings

MATERIALITY ASSESSMENT

[GRI 102-47]

Jordan Ahli Bank’s materiality process is aligned with international standards and is determined through continuous dialogue with key stakeholders. In 2018, we updated our material issues to focus on the issues most material to the bank and its stakeholders. The table below lists our most material issues, graphed according to stakeholder and company significance in the chart to the right.

Rank	Issue
1	Financial and economic performance
2	Systematic risk management
3	Market presence
4	Governance, transparency, and compliance
5	Customer privacy and data security
6	Customer Satisfaction
7	Talent attraction, development, and retention
8	Financial inclusion
9	SME growth
10	Digital innovation
11	Responsible lending and investment
12	Diversity and equal opportunity
13	Sustainable procurement practices
14	Community investment and socioeconomic opportunity
15	Financial literacy and education
16	Direct environmental impact of operations



[GRI 102-47]

In our efforts to ensure our materiality framework is of high-quality, consistent and comparable, we have aligned our material issues to the most widely used sustainability reporting frameworks by financial institutions around the world, as well as the Jordan National Vision 2025. The table below aligns our material issues with these reporting frameworks. For the full form of the abbreviations in the table below, please see Appendix A of this report.

Material Issues	GRI	SASB	PRI	Equator Principles	SDGs	Jordan National Vision 2025
Financial and economic performance	•	•			•	•
Systematic risk management	•	•		•		•
Market presence	•					•
Governance, transparency and compliance	•	•	•	•	•	•
Customer privacy and data security	•	•				
Customer satisfaction						•
Talent attraction, development and retention	•				•	•
Financial inclusion		•			•	•
SME growth					•	•
Digital innovation					•	•
Responsible lending and investment	•	•	•			
Diversity and equal opportunity	•	•			•	•
Sustainable procurement practices	•				•	•
Community investment and socioeconomic opportunity	•				•	•
Financial literacy and education	•	•			•	•
Direct environmental impact of operations	•			•	•	•

BUSINESS ETHICS

Sustainable Development Goals



Material Issues Covered

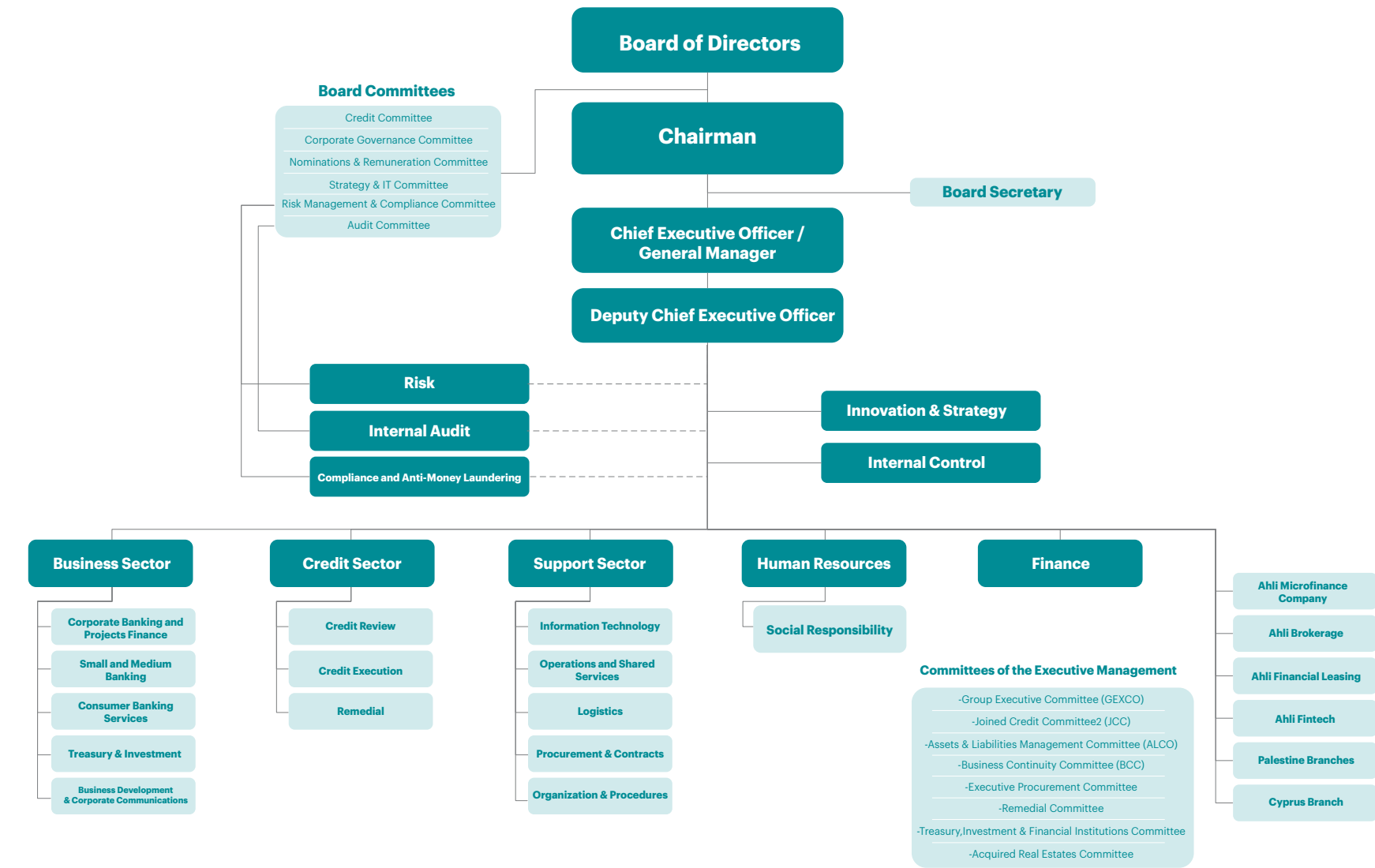
- Governance, transparency, and compliance

CORPORATE GOVERNANCE

Corporate governance is the system of rules, mechanisms and processes that govern and direct a company, requiring a balance between the company’s interests and those of its stakeholders. Jordan Ahli Bank recognizes that good corporate governance forms the basis of institutional success, providing the appropriate framework for us to achieve our strategic objectives, reinforce overall trust in the bank, and enable us to effectively contribute to the development of the banking sector in Jordan.

With this in mind, the bank follows a set of corporate governance guidelines issued by the Central Bank of Jordan as well as international best practices, which we are committed to implement in accordance with the Jordanian banking environment and the legislative and legal frameworks governing the bank. Through our corporate governance framework, we embrace the principles of fairness,

OVERALL ORGANIZATIONAL STRUCTURE



JORDAN AHLI BANK’S BOARD OF DIRECTORS

Our Board of Directors are tasked with specifying the strategic objectives of the bank, setting clear plans to assure responsibility and accountability, and monitoring the performance and control systems of the bank. The Board must include a minimum of 11 members elected by the General Assembly, 4 of which must be independent. Further, all board members are non-executive members whom form part of the Corporate Governance Committee, the Audit Committee, the Nominations and Remuneration Committee, the Risk and Compliance Committee, the Senior Facilities Committee, and the Strategy and IT Committee.

Board of Directors	2016	2017	2018
Percentage of independent directors in the Board	31	31	31
Total members of the Board	13	13	13
Female	2	2	2
Male	11	11	11

CONFLICT OF INTEREST

To preserve the integrity of the bank, we have a conflict of interest policy that addresses any conflict of interest, controls the movement of information between departments, and requires that any identified conflict of interests be disclosed.

INTERNAL AUDITS

Jordan Ahli Bank’s Internal Audit Department complies with the latest international standards issued by the Institute of Internal Auditors (IIA), the Attribute Standards (1000) and Performance Standards (2000). These standards are continuously being updated to ensure we continue to abide by them. By adopting the Attribute Standards, we ensure that our internal audit activity has a well-defined purpose, authority and responsibility defined in a charter. By adopting the Performance Standards, we confirm that the chief audit executive effectively manages the internal audit activity to ensure a strategic approach to assessing performance and adding value to the organization.

We conduct structured and periodic internal audits to assess and monitor the implementation of any environmental or social policies. In 2019, an external quality assurance evaluation will be conducted to assess our internal audit department and ensure it is operating in compliance with the regulations of the Central Bank of Jordan and international standards.

COMPLIANCE AND ANTI-MONEY LAUNDERING

Our Compliance and Anti-Money Laundering (AML) Department is committed to guarantee the compliance of the bank and its internal policies with all laws, regulations, and global best practices issued by both domestic and international regulators. Specific procedures in place include the Know Your Customer Policy, the Anti-Money Laundering and Terrorism Financing (AML/CFT) Manual, and the Risk Matrix. The department also conducts training workshops for employees on compliance monitoring, AML/CFT, and the Foreign Account Tax Compliance Act (FATCA).

CODE OF CONDUCT

The Ahli Bank’s Code of Conduct is a key document that stipulates work ethics, values, and controls. Its aim is to regulate all the bank’s activities with respect to its stakeholders. Components of the Code include the use of confidential information, cases that may lead to conflicts of interest, and rules and procedures that govern dealings with stakeholders.

RESPONSIBLE BANKING

Sustainable Development Goals



Material Issues Covered

- Financial and economic performance
- Systematic risk management
- Customer privacy and data security
- Customer satisfaction
- SME growth
- Responsible lending and investment
- Sustainable procurement practices

2018 Performance Highlights

- 79% customer satisfaction rate
- 14,000 users reached on the Ahli Chatbot Service (ahlibot)
- 60% increase in net profits compared to 2017
- No incidents of data breaches
- Partnership agreement signed with the Middle East Investment Initiative
- 89% increase in number of suppliers

Our mission is to become the bank of choice in Jordan, providing excellent and responsible banking services to our customers. Therefore, we are committed to ensure we continue to operate in a responsible manner and are aware of the social and environmental impacts that our operations have on Jordan and the world.

SUSTAINABLE BUSINESS PRACTICES

In recent years, the Kingdom of Jordan has faced difficult economic conditions combined with political instability and pressures associated with regional conflicts, which have negatively impacted the social, political, and economic life in the Kingdom. As a leading provider of financial solutions, Jordan Ahli Bank is proud to be a key contributor to economic growth and stability in the Kingdom. By offering a wide range of financial services, we are able to support meeting the needs of youth, business leaders, corporate owners, and the wider society, thereby stimulating the growth of the Jordanian economy. This addresses financing gaps, increases income levels and employment resources, reduces unemployment rates, and contributes to the social welfare of the Kingdom.

By integrating Environmental, Social and Governance (ESG) factors into our lending considerations, we contribute to improved corporate behavior and promote the future financial performance of companies. The bank also embraces innovation; we aim to stay up-to-date with technological developments to automate our internal operations, increasing efficiency and reducing paper consumption, and by adopting technologies and channels that meet the needs of our customers and present more eco-friendly solutions. We encourage the use of electronic channels such as our online banking platforms, reducing the consumption of paper and travel.

To ensure we are on par with Jordan Ahli Bank’s sustainable business practices, in 2018 and in partnership with Frankfurt School, Jordan Ahli Bank improved the work of the Credit Implementation Department, through reviewing all contracts with the bank’s legal department and the partial automation of the credit reports issued to the Central Bank of Jordan. In addition to that, maintaining and enhancing the bank’s credit portfolio quality is one of the most important roles of the credit review department, which is done by implementing sound procedures for granting new credit facilities and making sure that these facilities are in alliance with the bank’s credit policy and the Central Bank of Jordan’s instructions. The Remedial department reviews all the requirements, and currently, operational issues are being resolved in coordination with concerned departments, in addition to the following:

- The requirements of developing the REMEDIAL system (focus) have been completed.
- The requirements of REMEDIAL / provisions and reports unit, which relates to the application of the IFRS9 have been completed.
- Contribution in the development of a real estate strategy acquired by the bank and in coordination with the relevant authorities.

PERSONAL BANKING

We offer a variety of personal banking solutions starting with advisory services to help our customers manage their money safely. In doing so, we cater to their personal needs, which depend on their different lifestyles and objectives. We have moved from offering housing loans to also serving as the advisors helping our customers purchase their homes and helping them make the best decision for their needs and objectives.

We offer a variety of products and services through a custom-made suite that matches our clients’ lifestyle needs, including accounts, cards and loans, in addition to non-financial services such as safety boxes and our bank assurance products.

We encourage people to save for their different needs and aspirations; our role here is to actively highlight the importance of saving to customers, and offer different savings options and programs.

As part of our digitization plan, we enhanced our e-services during year 2018. We added many services to be captured through Ahli Mobile Banking and our online banking services. We also enabled customers to open their accounts digitally, completing the process by visiting any of our branches throughout the Kingdom, ensuring our clients have a seamless journey and excellent experience.

CORPORATE BANKING

Since its foundation in 1955, Jordan Ahli Bank has aspired to be a leader among financing corporate borrowers. To achieve our mission, the bank has implemented the highest standards of service quality, international best practices, and operational excellence, and offers comprehensive financial products and services to all its respected corporate borrowers.

The bank's long-term relationship strategy to its corporate banking borrowers is anchored on delivering integrated and comprehensive credit facilities, including business loans, trade finance, and bank guarantees. Therefore, our main objective is to make Jordan Ahli Bank the first choice for corporate borrowers, thereby increasing the bank's revenues and improving the Return on Capital Employed.

To significantly contribute to the development of Jordan's energy industry, we have recently expanded our green financial products, including the launch of financing renewable energy projects and energy savings products to corporate borrowers. We also consider the environmental considerations in the process of granting and renewing our loan programs. We review our customers' activities to assess any negative impacts they may have on the environment and take proactive measures if any negative environmental impacts are identified.

Our Corporate Banking Department is steadily evolving and growing. Similarly, it has always focused on increasing the sustainability value of the bank. To achieve this, our sustainability strategy focuses heavily on three main areas: adopting advanced credit policies, a strong credit approval process, and recruiting highly experienced corporate staff. In doing so, we ensure an accurate assessment of the creditworthiness of the corporate borrower, subsequently mitigating risk and enhancing the bank's sustainable growth and success.

Today, we are aiming to enable businesses to thrive and economies to prosper by providing our customers with a wide range of financial services and products, in addition to advisory services to enhance the efficiency, success, and operational excellence of our clients' businesses. By advising them on how to manage their business, thus, we contribute to the improved financial performance of Jordan Ahli Bank and the Kingdom of Jordan as a whole.

SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)

Jordan Ahli Bank was the first bank in Jordan to establish a dedicated group that focused solely on SMEs. We genuinely believe that developing the SME sector in Jordan plays an integral role in growing the economy, contributing to financial inclusion and fostering a culture of entrepreneurship and startups.

We reach our Micro, Small, and Medium Enterprises (MSME) clients inside and outside Amman through our branches and business centers, in addition to electronic channels. We provide financial and consultancy solutions that meet the best needs of MSMEs, including female workers, entrepreneurs, and extended to MSME owners and employees. Our portfolio includes varied sectors with many types of products that fit their needs, including environmentally-friendly, renewable energy, and energy saving products. We offer flexible repayment periods and reasonable interest rates to further stimulate the growth of SMEs in the Kingdom and facilitate their access to finance. We offer a loan guarantee program in partnership with the Jordan Loan Guarantee Corporation and the Jordan Loan Guarantee Facility for eligible SMEs who do not have collateral in kind, and evenly distribute the portfolio of loans between female and male managed businesses. We also provide training programs to our customers to enhance their technical and interpersonal skills.

We believe that this is part of our shared prosperity framework and continue to be the clients' partner bank by all means.

As part of our commitment to sustainability, we try to enhance the culture and encourage our clients to integrate social and environmental sustainability indicators, and encourage them to apply best practices to their business. We conduct field visits to assess current and potential clients' commitment to ESG, and raise the awareness of the client on the direct and indirect impact ESG performance has on the company's reputation, financial, and legal status. We also ensure our clients' assets are insured, their business is licensed, and safety precautions, storage mechanisms, and recycling methods are in place. Furthermore, we assess the turnover rate, timely payment of salaries, child labor, fire alarms, and any ISO Accreditations of our clients. In the event that we identify issues that may negatively impact the environment, human rights, and society, we may require that the client allow us to monitor performance, conduct periodic visits, and deliver recommendations to them.

We always enhance the skills and knowledge of our team. In 2018, 2,370 training hours were provided to our employees in the SME Group in key subjects such as credit and financial analysis, risk management, in addition to providing comprehensive advanced courses that allow them to obtain an official certificate from Frankfurt School of Finance & Management (Certified Expert in SME Finance).

Jordan Ahli Bank will continue to focus on taking steps towards sustainable development; in this regard, we are very proud of our strategic partnership with the European Bank for Reconstruction and Development (EBRD). In 2018, we utilized part of the facility line received from EBRD to finance our MSME clients, ensuring they can finance their working capital and fixed assets. We truly believe that our partnership with EBRD, which also includes receiving technical assistance, will further continue Jordan Ahli Bank's authentic vision to grow our financial institution.

Jordan Ahli Bank has received assistance from Frankfurt School of Finance & Management to transform work methodologies and workflows to be more customer centric, with high operational excellence and innovation. We began with advisory services, through which a lot has been accomplished. We are proud of our partnership and look forward to further enhancing our capabilities as a key component to success in attaining our ultimate goals, which will be reflected upon our MSME clients.

we signed an agreement with the Middle East Investment Initiative (MEII), which aims to facilitate the process of reaching the banks and applying for facilities for MSME through the Tamweeli website, which links banks with customers requesting facilities, in addition to enabling MSMEs to receive technical assistance from experts at MEII. We believe that our partnership with MEII will enhance the capabilities of MSMEs and promote financial inclusion in Jordan.

SUCCESS STORY: Decoration One LTD

Decoration One LTD was established in 2010 as a Jordanian design and product company, managed by Susanne Baalbaki as Lead Partner & Designer, Sally Baalbaki as Operations Manager, and Suha Baalbaki as Showroom Manager and PR.



Susanne
Lead Partner & Designer



Sally
Operations Manager



Suha
Showroom Manager & PR

Decoration One specializes in the portfolio design of home decorations, tableware, and accessories. The company's products are manufactured through third parties, and merchandizing of its portfolio is processed through its flagship store in Amman, with several retail outlets across the Middle East, and via e-commerce.

The core and essence of Decoration One's designs and products center on Islamic art and calligraphy, with a modern infusion. Decoration One's vision is to recognize the global importance, value, and the growing potential of the artistic, cultural, and historical importance of contemporary Islamic Art.

Jordan Ahli Bank was with Decoration One from the early start, assisting in providing a loan, as a women-owned SME, with preferential interest rates, workshops, talks, and flexibility in payments. Decoration One has been with Jordan Ahli Bank for the past 7 years, with increased collaboration, assistance, and understanding of the business dynamics and its effect on financials.



Engineer Khaled Ali Al-Tarawneh

SUCCESS STORY: Ali Saleh Al-Tarawneh and Sons Company

Since our establishment in 2005, our company has flourished year-on-year in construction contracting. We have developed significant expertise, with over 170 professional employees including engineers, experts and technicians, of whom we are proud to have as the essence of our company's success.

Jordan Ahli Bank's supreme services have been the cause of our ability to succeed. The bank's direct and indirect credit facilities tailored to our company's needs, which resulted in the true prosperity of our company, which qualified us to compete in various tenders. This comes in tandem with Jordan Ahli Bank's employees' experience whom possess the necessary expertise to execute their work efficiently and effectively.

As part of our social responsibility, we pride ourselves in the vital and pioneering services our company provides to various industries, including the projects we have implemented that serve the commercial and housing sector in the Kingdom. We are proud of the job opportunities created for youth. We always strive to support community development initiatives that have a profound impact on the prosperity of the Kingdom.

SUCCESS STORY: Ahmed Mohammed Al-Maa'breh & Partners Co.

The establishment of our company resulted from the experience of my late father, the founder of the company, Ahmed Mohamed Al-Maa'breh, who started working in the field of construction and contracting since the early seventies. We have carried our work for fifty years with determination, strength and competence through which our company has developed and grown to what we are today.

Since its establishment, Jordan Ahli Bank has been closely involved in the operations of our company as we continued to expand and diversify our business. The bank's SME Department had a clear impact on the prosperity of the company, providing professional advisory and financial services to meet our needs. We have overcome many hurdles and difficulties due to their constant support, providing the services we require in a timely manner and according to high standards.

We remain supportive of community development initiatives, especially initiatives targeted towards Jordanian youth and many other initiatives that ensure prosperity in various industries.



Dr. Eng. Haitham Ahmad Al-Maa'breh

FINANCIAL PERFORMANCE

Despite the economic conditions prevailing in Jordan, Jordan Ahli Bank was able to achieve growth in most of its financial indicators in 2018. Our net profit after taxes increased by 60% compared to 2017. Our capital expenditure (net fixed assets) in 2018 reached 81,224,526 JOD compared to 56,363,728 JOD at the end of 2017, an increase of 44%. In addition to increasing our total assets, we increased the balance of bank and customer deposits, and cash margins to reach 2,267,346,253 JOD, which is an increase of around 18.4 million JOD compared to the preceding year. We are also keen on reducing our costs, in 2018, Jordan Ahli Bank reduced its operating costs (excluding employee benefits) by 11.2% compared to costs incurred in 2017.

Financial Performance (JOD)	2016	2017	2018
Revenues	115,925,571	118,369,952	112,161,067
Total capital	175,000,000	183,750,000	192,937,500
Total assets	2,815,518,550	2,728,951,577	2,783,487,914
Total shareholders' equity	302,665,404	306,186,261	301,312,334
Operating costs*	37,133,835	40,167,921	35,681,412
Employee benefits	43,185,981	40,184,806	41,234,749
Income tax	1,906,015	6,760,042	11,933,475
Capital adequacy ratio (%)	13.33	14.04	14.73
Return on equity (%)	2.04	4.38	7
Net deposits	2,124,648,414	1,996,965,070	2,009,930,098
Net profit after taxes	6,274,933	13,318,885	21,277,280

* This figure excludes employee benefits

RISK MANAGEMENT

Jordan Ahli Bank is committed to embedding an exemplary enterprise-wide and integrated risk and compliance framework. We take an active approach to managing and identifying credit, market, operational, and information security risks, while ensuring we maintain transparency and accountability to our stakeholders. Our risk management system is in line with the latest local and international practices on managing, measuring and monitoring all types of risks the bank could face. Moving forward, we are working on automating capital ratio calculations using the T-insight reporting system.



Credit Risk

At Jordan Ahli Bank, we adopt a comprehensive strategy that identifies, measures, and controls credit risks. We monitor and follow-up on credit vulnerabilities, evaluate credit risks and assess credit concentrations. By continuously monitoring maximum acceptable risk levels, we ensure these levels stay within the parameters set by the Board.

We calculate the expected loss for customers based on the IFRS9 model. Further, we employ a credit risk categorization system that measures the credit standing of our customers. Through our credit policy and business procedure, we set the criteria for granting credit, credit concentrations, acceptable guarantee bases, and the separation of credit execution decisions from granting decisions. We develop regular reports that analyze the quality of the credit portfolio and detects weaknesses in quality.



Market Risk

The bank continuously monitors and measures the risks arising from price fluctuations in domestic and international markets, by developing a set of regulatory reports that monitor interest rates, currency rates, and stock prices, as well as the impact they have on the bank's investment portfolio. We regularly review and develop reports to ensure adequate risk monitoring and evaluation.

We recently updated our liquidity risk policy, interest rate risk policy and the contingency funding plan. In doing so, we have determined the acceptable risk levels for market and liquidity risks, continuously monitoring these levels to ensure they remain within the acceptable parameters. Moving forward, we are working towards expanding the scope of supervision in our branches in Cyprus and Palestine, currently monitoring currency and deposit centers, the liquidity ratio, and investment activity.



Operational Risk

Our operational risk policy stipulates the mechanisms for calculating risks associated with our internal operations, people and systems, as well as external events such as legal risks. These include a company-wide self-assessment system that creates risk files listing all operational risks, monitoring procedures, and identifies weaknesses. To assess vulnerability levels and ensure efficient monitoring procedures are enforced, we also manage a database of the losses resulting from operational risks. Further, we engage our employees in awareness workshops to deepen their knowledge of operational risks and the importance of reporting them.



Information Security Risk

We aim to eliminate risks associated with information technology by enhancing the controls and security mechanisms on various systems, and encouraging the use of good security practices related to the use of technology within the banking sector. In 2018, there were no incidents of data breaches at the bank.

In 2018, we conducted training sessions for employees of the bank and its subsidiaries to raise their awareness of information security risks. Furthermore, we also implemented the Cyber Security Program, in compliance with cyber security requirements of the Central Bank of Jordan. Moving forward, we are preparing to obtain ISO 27001 Accreditation on information security management.



Basel

We calculate capital ratio according to the Basel III requirements, aiming to keep banking sector developments up-to-date and improving capital quality. In order to maintain the continuity of our business operations, we prepare stress test scenarios that analyze the sensitivity at the levels of both single variant and multiple variant scenarios. These stress test scenarios assess any findings against capital to risk adequacy, and expected profits and losses. Moreover, we prepare an assessment report based on the Internal Capital Adequacy Assessment Process (ICAAP) at both the branch and consolidated levels, as well as monitor acceptable risk levels for the bank.

CUSTOMER FOCUS

At Jordan Ahli Bank, our first strategic theme is Customer Centricity. We place great value on ensuring that our customers receive an exceptional experience throughout the banking journey. Our corporate identity is defined by our slogan, “Antom Ahli” (you are all part of our family), which reminds the bank’s customers that they are an integral part of the Ahli Family. In 2018, we received a 79% customer satisfaction rate.

ahlibot

Introduced at the end of 2017, ahlibot became the first personal banking chatbot assistant in the Kingdom, using Facebook Messenger to communicate with its customers on a 24/7 basis. Chatting in both Arabic and English, ahlibot offers users easy access to learn about the bank’s services, solutions, and banking products, as well as receive announcements and the latest news. Through ahlibot, customers can also be transferred to chat with a live agent for more advanced banking support needs. In 2018, the ahlibot also provided live updates on the FIFA World Cup matches and sent timely reminders to users during the holy month of Ramadan.

ahlibot not only provides a means for faster and more efficient customer service, whilst ensuring the highest levels of security and information protection, but also contributes to the expansion of the bank’s digital network. Since launching this service in 2017, ahlibot has grown tremendously. The number of messages and correspondences increased from 157,000 in 2017 to 750,000 by the end of 2018. Furthermore, our user base increased from 4,000 in 2017 to 14,000 by the end of 2018.

SAFEGUARDING CUSTOMER DATA

Jordan Ahli Bank conducts several activities to ensure customer’s personal and confidential data is safe. These include holding training courses for branch employees on the importance of handling customer data with caution, raising awareness among all employees on the topic and its impact on the reputation of the bank, and sending reminders to employees via e-mail on the need to abide by the provisions of confidentiality.

For the fourth year in a row, Jordan Ahli Bank received the Payment Card Industry Data Security Standard (PCI DSS), the highest international standard on information security practices. This achievement attests to the bank’s commitment to be a responsible bank that handles information with the utmost care. We are compliant with the General Data Protection Regulation (GDPR) requirements in our Cyprus branch, and plan to implement GDPR in Jordan in 2019.

CUSTOMER COMPLAINTS PROCESSING UNIT

The bank has a special independent unit that focuses on receiving and addressing customers’ complaints. The unit prepares a detailed monthly report detailing the nature of complaints received, classifying the complaints and proposing recommendations to help reduce the number of repeated complaints. These reports are distributed to relevant departments to ensure they are aware of the numbers and types of complaints received, and work to reduce them. In 2018, we increased our response rate to 98%.

Customer Complaints	2016	2017	2018
Number of customer complaints	1447	1233	718

SUSTAINABLE SUPPLY CHAIN

In 2018, we increased our number of suppliers significantly compared to 2017, reaching 216 suppliers. We recognize the long-term indirect impact that local procurement has on the Jordanian economy. Our procurement policy gives priority to local suppliers, contributing to the development of the Jordanian economy. The materials we use, such as archive boxes, mailbags, and portfolios, are locally manufactured. In 2018, our local procurement rate stood at 20%.

In 2019, we plan to launch an enterprise resource planning (ERP) system that will digitize our procurement process.

Procurement	2017	2018
Number of suppliers	114	216
Number of local suppliers	32	43
Total Purchases (millions JOD)	18.7	9
Total expenditure on purchases from local suppliers (millions JOD)	1.68	1
Percentage of expenditure on domestic suppliers (%)	9	12

EMPLOYER OF CHOICE

Sustainable Development Goals



Material Issues Covered

- Talent attraction, development, and retention
- Diversity and equal opportunity

2018 Performance Highlights

- Approximately 40% female employment rate
- 32% youth employment rate
- 332 career development programs offered to staff
- Signed an agreement with the Freedom House to conduct a gender audit
- 75% of new hires were under the age of 30
- 7% decrease in total turnover rate compared to 2017

WORKFORCE PROFILE

Jordan Ahli Bank is committed to maintaining its status as the best employer of choice in Jordan. Our employees form the backbone of our company, integral to the ability of the bank to achieve its strategic objectives. We put our people first, continually striving to foster a work environment where our employees are happy, thriving, and realizing their full potential.

In order to remain the best employer of choice in Jordan, we provide our employees with competitive benefits. These include subsidized loans, life insurance, health insurance, coverage of disability and inability to work, parental, marriage, and bereavement leaves, provident fund, variable pay plans, and performance Bouns.

Collective Bargaining

The majority of Jordan Ahli Bank's employees are covered by collective bargaining agreements due to the bank's internal policy which provides employees the option of joining the "General Trade Union of the Banks, Insurance and Auditing Employees" upon signing the contract with Jordan Ahli Bank. In effect, this mirrors the bank's commitment in supporting employees' rights to exercise freedom of association and collective bargaining.

[GRI 102-41]

Total Workforce	2016	2017	2018
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Total number employees	1,384	1,209	1,216
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By gender			
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Female	558	467	478
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Male	826	742	738
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By age			
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Under 30	346	326	387
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Between 30 and 50	913	810	776
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50+	125	73	53
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Nationalization	1,384	1,208	1,216
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Total Workforce by Employment Level in 2018	
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Senior management	16
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Middle management	290
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Non-administrative staff	910
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EMPLOYEE TRAINING AND DEVELOPMENT

Jordan Ahli Bank is well-aware of the valuable role that capacity building plays on the success of our company. By training and developing the skills of our employees, we are able to tap into the long-term benefits of a capable workforce that is less reliant on external experts or sources of knowledge, fostering a sense of ownership and empowerment, and enhancing the ability of our employees to take action and deliver quality work.

In 2018, we invested 196,492 JOD in employee training. Further, our employees received a total of 24,488 hours of training in 2018, a slight decrease compared to 2017 yet a higher average hour per employee given our total workforce was greater in 2017. Out of our total number of training hours, nearly 40% was for our female employees.

Through our Training Center, we offer a variety of training and career development programs that increase employee competence, banking knowledge, and personal and technical skills. In 2018, we offered a total of 332 career development programs in Jordan, Palestine and Cyprus. These included training programs within the bank and in cooperation with specialized local training institutes, as well as career development courses abroad. We also offered three online training courses in 2018, and plan to expand e-learning opportunities for our employees in the future. In addition to training programs, our employees received 17 certificates and attended 49 workshops, conferences, forums, and summits.

As part of our Transformation Department, we aim to transform our employees to become the best customer advisors they can be. This includes on-the-job training, mentorship and creative exercises. Their performance is measured through a set of KPIs, such as sales volume and the number of complaints.

Moving forward, we plan to expand our existing training programs and develop new ones to further enhance the skills of our employees. These include job shadowing programs, the pursuit of specialized professional certificates, training of trainers (TOT) courses, and courses on the English language.

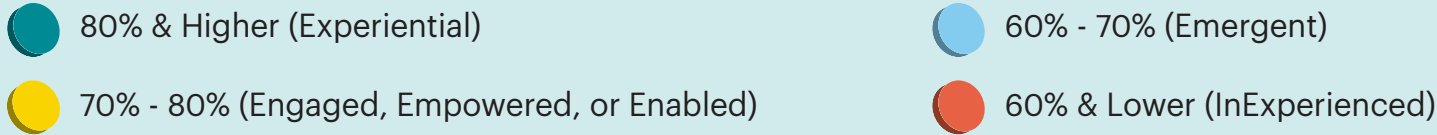
Training	2016	2017	2018
Total number of training hours	22,008	24,879	24,488
Female	9,159	9,092	9,242
Male	12,849	15,787	15,246
Average hours of training per employee	7	6.5	7.5
Female	7	6	7
Male	8	7	8

We regularly conduct performance and career development reviews for 100% of our employees. To further promote a culture of quality performance, in 2018 the bank has developed balanced performance scorecards and key performance indicators for all positions at the bank -- compared to 70% of positions in 2017 -- accompanied by an E-System that allows employees to regularly view their objectives and achievements.

Performance and Career Development Reviews	2016	2017	2018
Percentage of total staff who received regular review of performance and career development (%)	100	100	100

EMPLOYEE EXPERIENCE

The “employee experience” is the intersection of employee expectations, needs, wants, and the effectiveness of the organizational design in place to address them. In order to calculate the quality of our employee experience, we have implemented the theory developed by "Jacob Morgan" a methodology that measures the employees' perception of the physical environment, cultural environment and technological environment. The ranking categories are presented below



We have worked on multiple initiatives to improve our employees experience and based on the results of our employee experience score in 2018, the bank's experience score has moved from "Emergent" at the end of 2017 to “Engaged, Empowered, or Enabled”.

Employee Experience in 2018	
Employee Experience Score (%)	73

We are proud of our employees who have been a part of our company for several years to decades. As such and in honor of their long service at the bank, we present them with an annual award to show our gratitude and appreciation of their constant accomplishment.



Program to honor internal employees in 2018	
Total number of awardees (10-25 years)	223

DIVERSITY, INCLUSION AND EQUAL OPPORTUNITY

At Jordan Ahli Bank, we recognize the importance that different backgrounds and perspectives bring to our business. We embrace diversity and inclusion at all levels of the bank and seek to create an environment that is dynamic and respectful. We consider all qualified applicants for employment at the bank regardless of race, gender, disability or religion.

INTERNAL GRIEVANCE MECHANISM

Protecting the rights of our employees is crucial to the bank. Through our internal grievance procedure, we provide a secure and confidential framework where our employees are able to raise concerns confidentially on aspects of the bank’s management system that may have a negative impact on the interests of the bank and its stakeholders. Cases that should be reported include, but are not limited to, sexual harassment, discrimination, and risks to the health and safety of individuals. Our procedure ensures that the grievance is taken seriously, thoroughly investigated, and resolved.

FEMALE EMPLOYMENT

We are proud to report that in 2018, our female employment rate stood at nearly 40%. This is higher than the average in the banking sector of Jordan of 35%, and significantly higher than the national average of approximately 15%. We look forward to increasing our female employment rate in the future. In cooperation with the EBRD and the Frankfurt School of Finance & Management, Jordan Ahli Bank is working to develop career development programs that aim to increase the number of female employees in senior management positions.

Female Employment in 2018	
Total number of female employees	478
Number of female employees in middle administration	77
Number of female employees in senior management	2

Gender Audit



In 2018, we signed an agreement with Freedom House to conduct a gender audit of our work environment, policies, and regulations, as well as our corporate culture, from the perspective of gender equality. We are the first bank in the Kingdom to conduct a social audit of this nature. The audit included assessing data from our Human Resources Department, as well as an electronic questionnaire, personal interviews and discussion groups with staff members.

YOUTH EMPLOYMENT

In 2018, our youth employment rate stood at 32%, a significant increase from 27% in 2017. Furthermore, 75% of our total new hires in 2018 were under the age of 30. Through our various initiatives that tap into the entrepreneurial potential of the youth in Jordan, including through the AHLI FINTECH Company, we look forward to increasing the presence of capable and motivated young people at Jordan Ahli Bank and the banking sector at large.

EMPLOYEE ATTRACTION AND RETENTION

In 2018, we welcomed a total of 182 new individuals to the bank. Of this total, the vast majority of our new hires were young people, representing 75% of the total new hires. Although the majority of our new hires were men, there was a relatively good balance between male-female new hires: 62% of our new hires were men, while 38% were women. Moving forward, we look forward to increasing the number of female employees at Jordan Ahli Bank.

New Hires in 2018	
Total number of new hires	182
By gender	
Female	68
Male	114
By age	
Under 30	131
30-49	50
50+	1

Our total turnover rate decreased from 21% in 2017 to 14% in 2018. Our female turnover rate stood at 12% in 2018, a decrease of 12% compared to 2017. In order to support our employees’ whose contracts have been terminated, we have a career transition program which provides resigned employees with support services in terms of medical insurance, subsidized loans, help in re-employment through head-hunters and help in building their CVs, in addition to offering professional training courses.

Turnover	2016	2017	2018
Turnover rate (%)	10	21	14
Total turnover	138	255	171
By gender			
Female	44	112	56
Male	94	133	115
By age			
Under 30	47	55	54
30-49	65	126	96
50+	26	64	21

HEALTH AND SAFETY

At Jordan Ahli Bank, we aim to always meet health and safety standards wherever we operate. As risk administrators, we recognize the importance of protecting our employees, one of our most valuable assets. Injuries and the ill-health of our employees may lead to loss of working days or business opportunities, and a safe and healthy workplace contributes to healthy employee morale and improved productivity. Therefore, maintaining a safe and healthy workplace is a good investment with promising returns.

We aim to identify potential hazards where applicable and find solutions to these problems. We provide a comprehensive course on public safety according to requirements from the Central Bank of Jordan. We continuously train our staff in all administrative buildings of the bank, some of whom are certified in supervising health and safety and others trained in emergency evacuation and incident response. Our health and safety committee is made up of roughly 37 employees, representing 3% of our workforce.

Health and Safety Committee in 2018	
Percentage of total labor force represented in official health and safety committees	3%

PARENTAL LEAVE

Jordan Ahli Bank recognizes the importance of maintaining a healthy work-life balance. Through our parental leave policy, which all our employees are entitled to, we encourage our employees to balance their parental responsibilities with their careers. Our policy includes a maternity leave of up to ten weeks with full salary, including allowances and bonuses, in addition to offering a 1-day paternity leave. After returning to work, we allow mothers to take periods of paid maternity leave for one year in order to extend our support to new mothers. The employee also has the right to take an additional unpaid leave of up to one year to care for their children.

Parental Leave	2016	2017	2018
Number of employees who took parental leave			
Female	46	36	38
Male	-	-	47
Returnees from parental leave			
Female	39	36	35
Male	-	-	47
Returnees from maternity leave who were still working for the bank 12 months later	4	7	35

POSITIVE SOCIAL IMPACT

Sustainable Development Goals



Material Issues Covered

- Financial inclusion
- SME growth
- Digital innovation
- Community investment and socioeconomic opportunity
- Financial literacy and education

2018 Performance Highlights

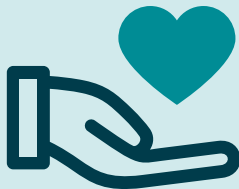
- Launch of the first AHLI FINTECH Hackathon
- 103,342 individuals benefited from clothing collected through “clothing bus”
- Launch of the Ahli777 program
- Signed partnership with Naua for social impact assessment

CORPORATE SOCIAL RESPONSIBILITY

Jordan Ahli Bank is committed to maintaining its status as a “socially responsible bank”. We have embedded the principles of sustainability throughout our corporate culture, engaging our workforce and ensuring the highest value is added to our stakeholders. By nominating “sustainability pioneers” throughout most of the bank’s departments, we ensure that our workforce is aware and engaged in our community investment projects. Furthermore, our voluntary program motivates and informs employees of volunteering opportunities.

We have a well-established corporate social responsibility (CSR) strategy that focuses on supporting national efforts to address social challenges affecting large segments of society. Through the establishment and sponsorship of various initiatives, the bank is supporting the national development objectives of the Kingdom of Jordan, addressing the social, environmental, and economic needs in society. Moving forward, we look forward to expanding the scope of our initiatives and maximizing the number of beneficiaries.

Social Responsibility Pillars:



Community
Empowerment



Education
and Youth



The
Environment



Social Innovation
and Creativity



Art
and Culture

Community Investment in 2018

Investments in the community (JOD)	954,790
Total employee volunteering hours	420
Number of volunteers	175

SOCIAL COMMITTEE

Jordan Ahli Bank’s social committee plays a crucial role in achieving the bank’s CSR ambitions. The committee’s responsibilities include engaging with employees to ensure a good corporate culture and spread loyalty amongst employees, subsequently improving performance and productivity, as well as organizing various activities and events for employees and their families that foster deeper relationships and enhance their talents. Through the social committee, employees are given a platform through which they can share their knowledge and experiences outside the formalities of their jobs.

Each year, the committee organizes several social activities and initiatives. In 2018, these included events held on Christmas, Mother’s Day, Easter, Ramadan Iftar, sports activities, excursions around Jordan, which included cultural trips, and various discount and special offer rates for employees.



Jordan Ahli Bank is committed to empowering local communities in Jordan to prosper, supporting the social and economic development of the Kingdom. Through our community empowerment initiatives, we pay close attention to the strategic needs of national development. We focus on solving poverty issues, promoting the role of women in the labor force, supporting the healthcare system, enhancing traffic safety, and offering services to the physically and intellectually disabled. In 2018:

- We supported underprivileged families in collaboration with Tkiyet Um Ali Association, which focuses on addressing poverty and hunger. In 2018, we raised the number of beneficiaries to 100 families in various governates in the Kingdom throughout the year. This included both the distribution of food parcels during the holy month of Ramadan and the sponsorship of various activities and initiatives.
- We supported King Hussein Cancer Foundation’s “Piggy Bank Campaign” which targeted schools students in collaboration with the Ministry of Education, as well as supported several cancer awareness campaigns, including the Jordan Breast Cancer Program.
- Jordan Ahli Bank fosters a corporate culture amongst employees through encouraging them to positively impact the local community. As a result of this, many of our employees and customers participate in our annual blood donation campaign in partnership with the National Blood Bank.



Naua for Sustainable Development

Jordan Ahli Bank partnered with Naua, one of the initiatives of the Crown Prince Foundation. The initiative fosters a culture of giving and trust in the Kingdom, serving as a neutral intermediary that links donors with non-governmental organizations. Through this partnership, Jordan Ahli Bank supported the “Home Gardens Installation” initiative to support families with limited income. The farm acts as a source of income to achieve financial independence for the less fortunate families. As a result, in 2018, we assisted 10 low-income families in obtaining greater self-sufficiency by growing crops in their own homes, enabling them to have reliable access to quality vegetables and the ability to obtain income through the sale of surplus crops.





The story of Naima

“When I was 18 years old and full of hope, I pictured myself sitting in the university seats. I soon realized that this dream could not come true. I left the university after one year due to difficult financial conditions,” said Naima.

But Naima did not give up. She began to sell meals to students studying environmental awareness at the University of Jordan. Once she saved up enough money, she began attending these courses herself, and applied what she learned in class to cultivating the land around her house. Naima, a woman full of life and enthusiasm, realized that she and her family could produce more crops, compost and raise animals.

Naima is now a trainer at the Jordanian Association for Environmental Awareness, aiming to inspire others from her own journey towards self-sufficiency and self-production. She aspires to establish a bank for seeds, growing her garden and giving to her neighbors so they can work on their land and agriculture as well. “What’s next?” She responds, “Save up to send my children to college.”



The Charity Clothing Bank

In line with the bank’s strategic partnership with the Hashemite Charity Organization, Jordan Ahli Bank continued its support of the Charity Clothing Bank through the clothing bus granted by the bank to curate clothes, shoes and toys to support underprivileged families across Jordan, bringing the total beneficiaries since granting the bus to 213,161 individuals.

Jordan Ahli Bank has also indirectly supported families in the Kingdom through the fundraising boxes placed in various branches to support the Charity Clothing Bank, King Hussein Cancer Foundation, and Al Aman Fund for the Future of Orphans



We believe that education forms the basis for achieving sustainable development and prosperity in society. Further, we believe that empowering the youth in Jordan is a crucial component to achieving a better tomorrow, connected both to eradicating poverty and improving the standard of living. One of the keys to empowering youth is by developing their skills, equipping them with the necessary know-how to thrive, assist others and invest in the advancement of the national economy. In 2018:

- We supported the “poor student fund” at Al Balqa Applied University.
- We enhanced financial literacy in Jordan through outreach programs with the Central Bank of Jordan.
- JAB Supported the bank exhibit in Children’s Museum Jordan (CMJ), aiming to enhance children’s financial literacy in an interactive way. The Bank exhibit introduce the concept of money and its evolution throughout history, as well as the importance of banks and financial institutions.
- We donated 1,800 books and publications to the Al-Jahiz library after a tragic fire in the library destroyed nearly 10,000 books.
- We supported the “Children’s Financial Skills Building Program” organized by “Little Savers”.
- We signed a partnership agreement with the Queen Rania Foundation for Education and Development to support programs aimed at developing education in Jordan. In addition to this, Jordan Ahli Bank will also continue to provide support to programs and research conducted by the Foundation, as well as sponsoring the Teachers’ Skills Forum in Jordan.
- We renewed our partnership with the Haya Cultural Center Fund, which aims to enhance the artistic and creative skills of Jordanian youth through their participation in various art and culture programs, offering an astronomical dome, a theater, storytelling and various workshops. As a result of our support, 1,000 children have been able to visit the Haya Cultural Center.

Ahli777

Youth unemployment rates in Jordan are on the rise and are ranked as one of the highest in the region and globally. This will have unquestionable negative long-term impact on the Jordanian social welfare and economic growth and stability. As such, Jordan Ahli Bank established a strategic focus on career empowerment of youth in Jordan, with the goal of providing work opportunities within the bank, building youth capacity and capabilities for career acceleration, and job creation for youth. This is considered as a key role the bank wants to play to help tackle, in its own capacity.

As a result, the ahli777 program was launched in 2018, offering university students a unique opportunity to go through a personalized career empowerment journey through the bank. This is the first program of its kind in both the banking sector and the Kingdom. The program not only promotes youth career empowerment, but it also aligns directly with achieving the banks strategic goals at scale. It also aligns with international guidelines, such as “Youth and the 2030 Agenda for Sustainable Development”, prepared by the United Nations Department of Economic and Social Affairs, and aligns with the 4th and 8th goals of the United Nations Sustainable Development Goals. Ahli777 is designed in a way to take the participating students through a learning experience journey through the bank, whereby they have the opportunity to gain hands-on training, interact with real customers, learn more about the bank operations sector and build their confidence within the workplace.

In addition to the work experience, there is key focus placed on creating a culture of giving back to the community, whereby the participating students are required to join the bank’s social responsibility initiatives and engage with a variety of communities in Jordan. This experience builds a sense of national belonging, and aligns with the bank’s holistic family-oriented theme and brand name. These initiatives and extracurricular socially responsible activities that the students participate in also helps create dynamic personalities, by taking the students out of the comfort zone, and exposing them to a wide variety of social pockets of the community that they would otherwise not likely have encountered.

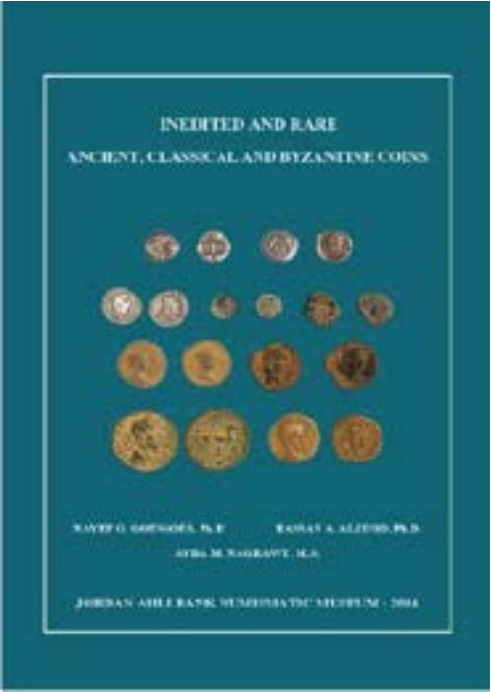
In the first phase of the program, we are proud to say that we received over 2,200 applications. This phase involved a series of engaging challenges and tests, assessing individual students’ personal drive and enthusiasm, physical perseverance, and mental stamina. The winners of these challenges were granted an interview with members of the bank’s senior management team, of which 50 students were selected as the first wave of the ahli777 team. Selected students kicked off their journey with the bank at the contact center, where they received training, including product knowledge and soft skills trainings. These students also participated in a number of socially responsible initiatives and played a key role in enabling the success of these initiatives. Finally, the students were able to contribute their time to support the bank by completing certain tasks supporting the bank in achieving its goals and objectives. In turn, the students who participated in the first phase of the ahli777 program have gained an enriched work experience, equipping them to make a positive impact on the Jordanian workforce after they graduate.

This program proves Jordan Ahli Bank’s commitment to providing effective means and platforms to empower and invest in Jordanian youth and equip them with the necessary skills for professional success through effective training. Moving forward, Jordan Ahli Bank looks forward to expanding this program and continuing to develop the skills of Jordanian youth.

Jordan Ahli Bank Numismatic Museum

Numismatics is the study or collection of currency. Coins are historical documents that contain a wealth of information about the development of societies across the world. In an effort to produce an educational legacy in the Kingdom that would display the evolution of currency and exchanges, Jordan Ahli Bank established the Numismatic Museum in 1999, the first of its kind in the country. The museum hosts a collection of well over 35,000 coins that span nearly 2,500 years, the earliest dating back to 600 B.C. It also offers one of the greatest copper coin collections in the world from the Umayyad Dynasty.

The museum also contains a library, with a collection of books written by international numismatics, in addition to numismatics periodicals. The museum, located in the same building as the bank’s headquarters in Shmeisani, is open to the public, free of charge.



Local Coinages of the Roman
Empire: Philadelphia



Umayyad Period
Struck at Al-Urdunn



Jordan Ahli Bank sponsors a number of programs that foster innovation, scientific research and entrepreneurship across many sectors.

- For the second year in a row we supported medical students and graduates of Jordanian universities by sponsoring the Hakeem Academy competition, aimed at promoting entrepreneurship and the pioneering use of technology to further develop the healthcare system in Jordan.
- We supported the participation of one of the teams in the National Programming Competition, organized for students by Hello World Kids (HWK).

The AHLI FINTECH Seed Accelerator Program

As part of the AHLI FINTECH Company, in 2018 we launched the first AHLI FINTECH Hackathon. The Hackathon was launched in 8 universities across the Kingdom, where 45 teams made up of 90 students signed up for the hackathon. Out of the 45 teams, 14 teams moved on to qualify for the second round of the hackathon. During the hackathon, workshops were held on startup innovation, how to use the bank's open-API AHLI SANDBOX environment, and how to pitch a startup business. Additionally, the participants were introduced to the payments ecosystem in Jordan, the lean startup methodology, and real-world application of blockchain in banking.

After the second round, 5 teams were selected to pitch for a chance to join the AHLI FINTECH Seed Accelerator program free of charge.

The AHLI FINTECH Seed Accelerator launched a call for applications with a deadline of December 31st, 2018 for the first cohort, with a large number of applications received globally.

AHLI FINTECH representatives participated as speakers and/or moderators in a number of fintech and innovation-related conferences, summits, and workshops locally and internationally.



To learn more, please visit

ahlifintech.com

AL NASHMIAT INITIATIVE

Our Al Nashmiat initiative, launched in 2014, aims to promote women-led projects in Jordan by providing financial and consultancy services to female entrepreneurs. We also provide support services to rural women, enhancing their role in production and export by enhancing their craftsmanship skills.

As part of Al Nashmiat, we engaged with over 1,000 female entrepreneurs throughout the Kingdom through workshops, seminars, awareness sessions and training courses, in partnership with various institutes, such as USAID BEST, Princess Taghrid Institute, Jordan Chamber of Industry, Jordan Loan Guarantee Facility (USAID Program), Business Development Center and GIZ. Topics included; raising awareness on project financing, e-marketing, developing women's experience in their field of work and opening new markets to enable women to sell their products, while informing them of the possibilities of exports and current hindrances of exporting.

In 2018, many trainings and workshops were held. One of the workshops was conducted for 20 women titled "Financing Small and Medium Sized Enterprises", which focused on the financial interests of SMEs and how to obtain financing.

At the University of Jordan, we organized a training workshop that was attended by 40 students wishing to initiate their own projects. This workshop gave a lecture on how to establish a company, as well as the basics of entrepreneurship. Furthermore, through USAID/BEST, Jordan Ahli Bank's Al Nashmiat participated in Al-Salt market, held at Salt Development Corporation, where over 300 people visited the market to purchase products offered by women entrepreneurs.



Participants from the training workshop held at the University of Jordan

ENVIRONMENTAL PROTECTION

Sustainable Development Goals



Material Issues Covered

- Direct environmental impact of operations

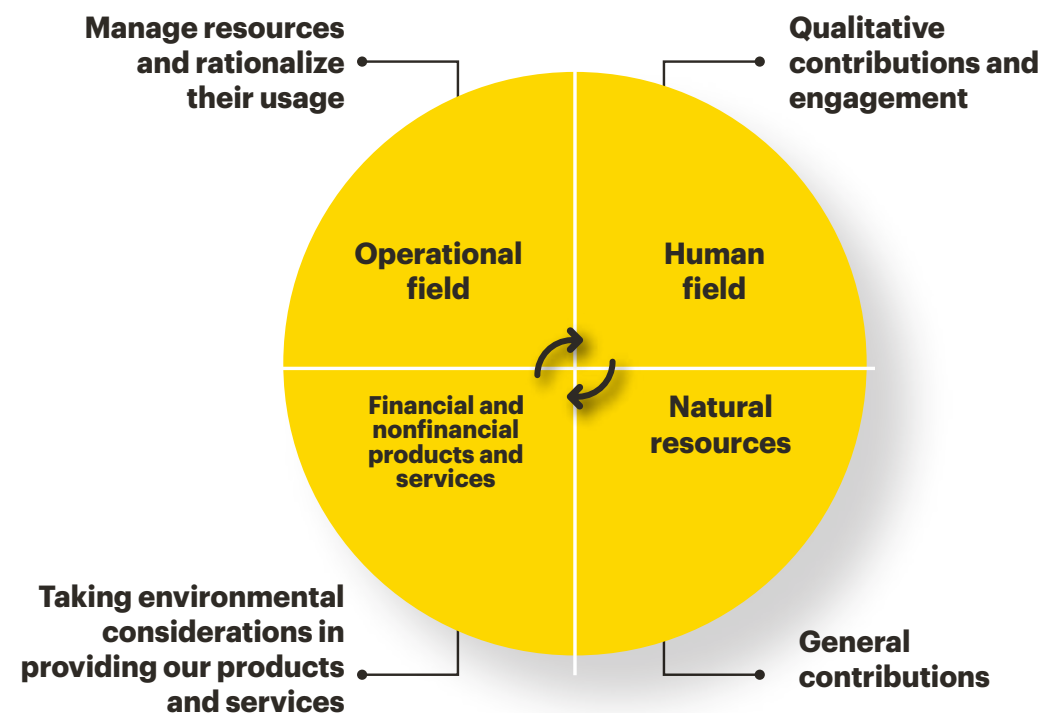
2018 Performance Highlights

- Installation of a solar power plant with a total generating capacity of 2.52 MW
- 42% reduction in total electricity consumption compared to 2017
- New headquarter building to be a “Green Building”

ENVIRONMENTAL MANAGEMENT

We are aware of the impact our consumption has on the environment. Therefore, Jordan Ahli Bank is committed to finding ways to consume natural resources as responsibly as possible and leverage technology to minimize our environmental footprint on the planet. Over the years, the bank has reinforced its environmental responsibility, identifying ways to manage its resource consumption in the most efficient manner. We do this by both finding ways to reduce our direct environmental impact and offering a range of environmentally-friendly products and services to our customers.

Our environmental strategy, presented below, focuses on the following four pillars: operational field, human field, financial and nonfinancial products and services, and natural resources.



ENVIRONMENTAL AWARENESS

At Jordan Ahli Bank, we recognize the importance and necessity of protecting the environment. As a result, we pay close attention to caring for the environment and all its resources.

Jordan Ahli Bank signed an agreement to support the “Green Prints” initiative to recycle paper and provide public schools with white papers from the revenue. Through our partnership with the Arab Group for the Protection of Nature, volunteers from the bank took part in planting 200 trees as part of its Green Caravan Initiative. We also supported the activities of the Environment Club at the Rosary Sisters School in order to enhance students’ awareness of the importance of preserving the environment.

ECO-FRIENDLY PRODUCTS AND SERVICES

Jordan Ahli Bank aims to contribute to a future generation that obtains energy through natural resources such as photovoltaic (PV) systems, energy-saving products, solar heaters, high-efficiency equipment, and insulating materials. We offer a variety of services that support our customers in pursuing environmentally-friendly projects. These include free consultation services for clean and renewable energy projects, supervisory services on the implementation of and investment in renewable energy and energy efficiency, and support studies to identify energy saving opportunities.

In collaboration with the Central Bank of Jordan, we offer the Renewable Energy Loan. This loan finances up to 90% of equipment and installation loans with a maximum of 4 million JOD. Through these loans, we support a variety of renewable energy and energy efficient systems in Jordan, such as solar heating, PV panels, and LED lighting.

As part of our agreement with the Jordan Renewable Energy and Energy Efficiency Fund (JREEEF), we provide a loan of up to 80% of the capital required for renewable energy projects. Furthermore, we provide financial and advisory solutions to Jordanians, assisting them in obtaining the necessary loans in order to finance their eco-friendly projects.

Finally, our Go-Green Program offers several distinct features to our retail and SME customers desiring to purchase eco-friendly products from a network of suppliers, including a 0% interest installment plan with 100% funding of eco-friendly products.

ENERGY EFFICIENCY AND RENEWABLE ENERGY

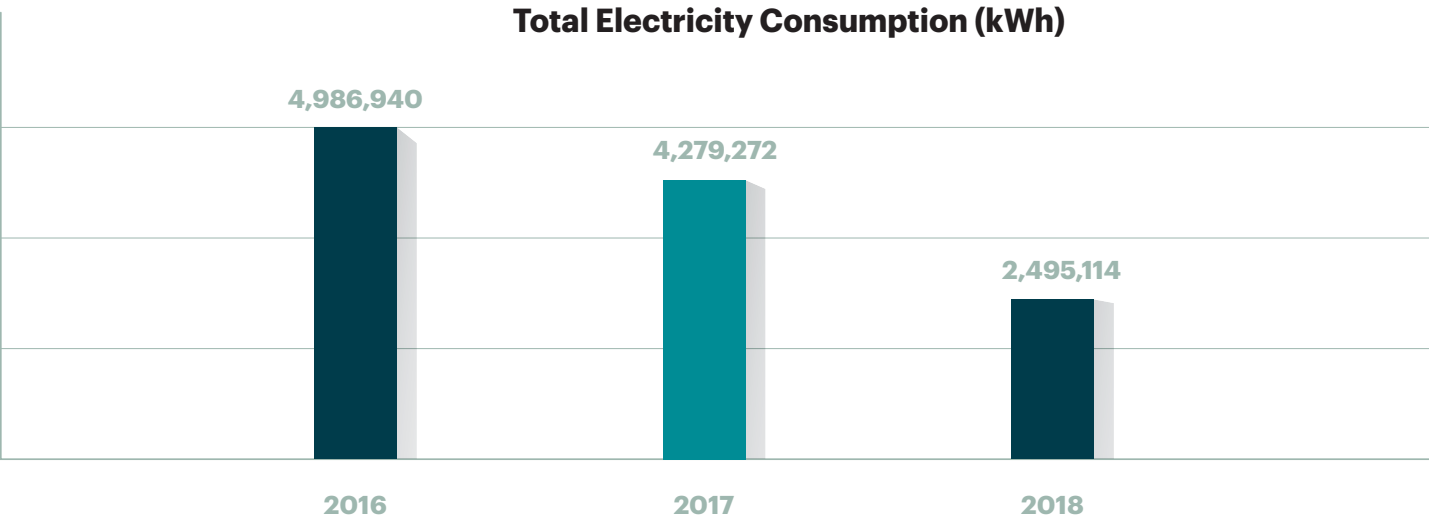
In order to reduce energy consumption and increase energy efficiency, we have implemented a number of changes to our branches and offices. These include installing LED lightbulbs, setting timers to our heating and cooling systems, adjusting the thermostat, and replacing most of our boilers with modern air conditioners. Our maintenance staff conducts periodic examinations to ensure our lighting and air conditioning systems are running efficiently. Furthermore, we replaced old vehicles used by the bank with hybrid cars, decreasing our fuel and energy consumption.

In 2018, we witnessed a 42% decrease in our electricity consumption compared to 2017. This significant reduction is primarily due to the installation of the solar power plant, in addition to our other energy-saving initiatives.

Solar Power Plant

In May 2018, Jordan Ahli Bank launched a solar power plant with a total generating capacity of 2.52 MW. The plant feeds the branches and departments of the bank within the jurisdiction of the Jordan Electric Power Company. During the first year, we expect 5,200,000 kWh to be generated.

Energy Consumption	2016	2017	2018
Total electricity consumption (kWh)	4.986.940	4.279.272	2.495.114
Total fuel consumption (liters)	38.403	29.643	36.550
Total heat consumption (liters)	9.310	7.560	10.794
Direct GHG emissions (Scope 1) (CO ₂ equivalent)	112.6	87.6	98.6
Indirect GHG emissions (Scope 2) (CO ₂ equivalent)	3.170	2.720	2.139



WASTE MANAGEMENT

We are committed to managing our consumption of natural resources responsibly. Water management is an increasingly critical issue in the Kingdom of Jordan, where fresh water resources are scarce. At Jordan Ahli Bank, we recognize the importance of managing our water consumption responsibly; therefore, we have installed water efficient technology in all our branches.

At the bank, we advise all our employees to be mindful of the consumption of paper and use of envelopes, and encourage better recycling habits. In order to minimize our paperwork as much as possible, we utilize network printers and inform all branches and departments on their monthly paper consumption. Moving forward, we look forward to decreasing our paper consumption even further through growing efforts to digitize our internal processes and automate our procedures. Future plans include expanding the use of our T-insight reporting system, developing a loan origination system for our SME Department, and launching an ERP system to digitize our procurement process.

Furthermore, we are proud to report that the construction of our new headquarter building will be a “green building”; this means that we will employ environmentally-friendly construction techniques and use completely recycled construction materials where possible.

Waste Management in 2018	
Total paper consumption (kg)	84,188
Total recycled paper (kg)	70,290
Total water consumption (liters)	15,529
Water consumption density (liters/employee)	12,844

APPENDICES

APPENDIX A – ACRONYMS

AML	Anti-Money Laundering
AML-CFT	Anti-Money Laundering - Combatting the Financing of Terrorism
API	Application Programming Interface
CMJ	Children’s Museum Jordan
CSR	Corporate Social Responsibility
EBRD	European Bank for Reconstruction and Development
ERP	Enterprise Resource Planning
ESG	Environmental, Social, and Governance
FATCA	Foreign Account Tax Compliance Act
GDPR	General Data Protection Regulation
ICAAP	Internal Capital Adequacy and Assessment Process
IFRS	International Financial Reporting Standards
IIA	Institute of Internal Auditors
JREEEF	Jordan Renewable Energy and Energy Efficiency Fund
JSF	Jordan Strategy Forum
GHG	Greenhouse gas
GRI	Global Reporting Initiative
HWK	Hello World Kids
IRS	International Financial Reporting Standards
KHCF	King Hussein Cancer Foundation
KPI	Key Performance Indicators
MEII	Middle East Investment Initiative
MSME	Micro, Small and Medium Enterprises

PCI DSS	Payment Card Industry Data Security Standard
PRI	Principles for Responsible Investment
PV	Photovoltaic
SASB	Sustainability Accounting Standards Board
SDG	Sustainable Development Goal
SME	Small and Medium-Sized Enterprises
TOT	Training of Trainers

APPENDIX B – REPORT SCOPE AND BOUNDARIES

Completeness and Aspect Boundaries	Jordan Ahli Bank has attempted to make this report as complete as possible. This report covers major activities from the bank’s departments, and includes activities in its branches in Jordan, Palestine, and Cyprus, where applicable.
Materiality	Jordan Ahli Bank believes this report covers the most material issues to the bank and its stakeholders. In alignment with the principles of the GRI Standards, Jordan Ahli Bank’s materiality assessment consists of four steps: 1) identifying relevant topics; 2) prioritizing topics according to impact on the bank and its stakeholders; 3) validating the prioritized topics through reviews and evaluations; 4) review its materiality matrix on an annual basis.
Stakeholder Inclusiveness	Jordan Ahli Bank has identified and considered all key stakeholders, and has outlined ways that the bank engages with them to identify their needs and priorities.
Sustainability Context	Jordan Ahli Bank has considered regional trends in sustainability that affect the bank’s activities.
Reporting Cycle	This report covers the calendar year for 2018.
Balance	This report seeks to demonstrate transparency, presenting our performance in economic, social, and environmental topics in a balanced way.
Comparability	Comparisons are made throughout the report against 2016 and 2017.
Accuracy and Reliability	To the best of Jordan Ahli Bank’s ability, all the information presented in this report is accurate and represents the best data available to the bank and its stakeholders.
Clarity	This report targets a wide audience with varying degrees of understanding of finance and banking. Therefore, Jordan Ahli Bank strived to ensure this report is easily understandable to all anticipated readers.
Assurance	The report has not been externally audited or assured.

APPENDIX C – GRI STANDARDS CONTENT INDEX

For the materiality disclosures service, GRI services reviewed that the GRI content index is clearly presented and the references for disclosures 102-40 to 102-49 align with appropriate sections in the body of the report.

GRI Content Index			
GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission
GRI 101: Foundation 2016			
General Disclosures			
GRI 102: General Disclosures 2016	Organizational profile		
	102-1 Name of the organization	Jordan Ahli Bank	
	102-2 Activities, brands, products, and services	10, 12 - 14	
	102-3 Location of headquarters	Amman, Jordan	
	102-4 Location of operations	13	
	102-5 Ownership and legal form	12	
	102-6 Markets served	13	
	102-7 Scale of the organization	13	
	102-8 Information on employees and other workers	37-44	
	102-9 Supply chain	36	
	102-10 Significant changes to the organization and its supply chain	No significant changes.	
	102-11 Precautionary Principle or approach	33-34	
	102-12 External initiatives	18	
	102-13 Membership of associations	Jordan Ahli Bank Memberships: <ul style="list-style-type: none">•Union of Arab Banks•Association of Banks•National Strategy Commission for Entrepreneurship Funding Micro and SMEs <ul style="list-style-type: none">•Jordan Strategy Forum (JSF)•Jordan Securities Commission•Securities Depository Center•Amman Stock Exchange•Financial Services Companies Association•Injaz	

GRI Content Index

GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission
GRI 101: Foundation 2016			
General Disclosures			
GRI 102: General Disclosures 2016	Strategy		
	102-14 Statement from senior decision-maker	7-8	
	Ethics and integrity		
	102-16 Values, principles, standards, and norms of behavior	11-12	
	Governance		
	102-18 Governance structure	21-22	
	102-21 Consulting stakeholders on economic, environmental, and social topics	18	
	102-22 Composition of the highest governance body and its committees	22-23	
	102-25 Conflicts of interest	23	
	102-26 Role of highest governance body in setting purpose, values, and strategy	23	
	Stakeholder engagement		
	102-40 List of stakeholder groups	18	
	102-41 Collective bargaining agreements	37	
	102-42 Identifying and selecting stakeholders	18	
	102-43 Approach to stakeholder engagement	18	
	102-44 Key topics and concerns raised	18	

GRI Content Index			
GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission
GRI 101: Foundation 2016			
General Disclosures			
GRI 102: General Disclosures 2016	Reporting practice		
	102-45 Entities included in the consolidated financial statements	14	
	102-46 Defining report content and topic Boundaries	62	
	102-47 List of material topics	19-20	
	102-48 Restatements of information	No restatements	
	102-49 Changes in reporting	No significant changes.	
	102-50 Reporting period	January 1, 2018 - December 31, 2018	
	102-51 Date of most recent report	2017	
	102-52 Reporting cycle	Annual	
	102-53 Contact point for questions regarding the report	1	
	102-54 Claims of reporting in accordance with the GRI Standards	1	
	102-55 GRI content index	63-69	
	102-56 External assurance	This report has not been externally assured.	

GRI Content Index			
GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission
Material Topics			
GRI 200 Economic Standard Series			
GRI 103: Management Approach 2016	Economic Performance		
	103-1 Explanation of the material topic and its Boundary	32	
	103-2 The management approach and its components	32	
	103-3 Evaluation of the management approach	32	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	32	
GRI 103: Management Approach 2016	Procurement Practices		
	103-1 Explanation of the material topic and its Boundary	36	
	103-2 The management approach and its components	36	
	103-3 Evaluation of the management approach	36	
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	36	
GRI 103: Management Approach 2016	Anti-corruption		
	103-1 Explanation of the material topic and its Boundary	24	
	103-2 The management approach and its components	24	
	103-3 Evaluation of the management approach	24	
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	24	
	205-2 Communication and training about anti-corruption policies and procedures	24	

GRI Content Index			
GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission
GRI 300 Environmental Standards Series			
GRI 103: Management Approach 2016	Energy		
	103-1 Explanation of the material topic and its Boundary	57	
	103-2 The management approach and its components	57-59	
	103-3 Evaluation of the management approach	57-59	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	59	
	302-4 Reduction of energy consumption	59-60	
GRI 103: Management Approach 2016	Emissions		
	103-1 Explanation of the material topic and its Boundary	57	
	103-2 The management approach and its components	57-59	
	103-3 Evaluation of the management approach	57-59	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	59	
	305-2 Energy indirect (Scope 2) GHG emissions	57-59	

GRI Content Index			
GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission
GRI 400 Social Standards Series			
GRI 103: Management Approach 2016	Employment		
	103-1 Explanation of the material topic and its Boundary	37-38	
	103-2 The management approach and its components	37-38	
	103-3 Evaluation of the management approach	37-38	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	43	
	401-3 Parental leave	44	
GRI 103: Management Approach 2016	Occupational Health and Safety		
	103-1 Explanation of the material topic and its Boundary	44	
	103-2 The management approach and its components	44	
	103-3 Evaluation of the management approach	44	
GRI 403: Occupational Health and Safety 2016	403-1 Workers representation in formal joint management-worker health and safety committees	44	
GRI 103: Management Approach 2016	Training and Education		
	103-1 Explanation of the material topic and its Boundary	38-39	
	103-2 The management approach and its components	38-39	
	103-3 Evaluation of the management approach	38-39	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	39	
	404-2 Programs for upgrading employee skills and	39	
	transition assistance programs		
	404-3 Percentage of employees receiving regular performance and career development reviews	39	

GRI Content Index

GRI Standard	Disclosure	Page number(s) and/or URL(s)	Omission
GRI 400 Social Standards Series			
GRI 103: Management Approach 2016	Diversity and Equal Opportunity		
	103-1 Explanation of the material topic and its Boundary	41-42	
	103-2 The management approach and its components	41-42	
	103-3 Evaluation of the management approach	41-42	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	41-42	
GRI 103: Management Approach 2016	Local Communities		
	103-1 Explanation of the material topic and its Boundary	45	
	103-2 The management approach and its components	45-46	
	103-3 Evaluation of the management approach	45-46	
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	45-46	
GRI 103: Management Approach 2016	Customer Privacy		
	103-1 Explanation of the material topic and its Boundary	35	
	103-2 The management approach and its components	35	
	103-3 Evaluation of the management approach	35	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	34-36	

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