



ahli

**SUSTAINABILITY
REPORT**
2022
SHARED PROSPERITY

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01

INTRODUCTION





Message from our Chairman

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MESSAGE FROM OUR CHAIRMAN

GRI 2-22



**In 2022,
we continued
to focus on
improving our
banking services
and operations,
with an emphasis
on Customer
Centricity,
Operational
Excellence and
Innovation.**

Welcome to Jordan Ahli Bank's fifth sustainability report. On behalf of the Board of Directors, I am pleased to present you our sustainability performance for 2022, which demonstrates how we have embedded environmental, social, and governance factors within our strategy and operation.

For more than sixty-seven years of ahli bank's long history, we have been steadfast in upholding our values and commitments to stakeholders, by delivering transformative, meaningful, and measurable initiatives in line with our vision of "shared prosperity", as well as through attracting diverse and uniquely talented people and evolving an inclusive, innovative, and agile corporate culture.

Despite the challenge of economic recovery after the pandemic and the ever-changing market conditions, the past year has proven our resilience. In 2022, we continued to focus on improving our banking services and operations, with an emphasis on Customer Centricity, Operational Excellence and Innovation. We have made progress on several ESG initiatives that allowed us to make positive impact on our customers, the economy, shareholders, local communities, people and the environment. We also tackled important issues such as climate change, human rights and poverty issues.

With the recent advancements in digital technologies, we have implemented various products and services using remote digital platforms such as the ahli online, ahli mobile, ahli invest, as well as the SME & Corporate Loan Origination System (LOS) with new advanced features that allow our customers to conduct their transactions anytime and anywhere with greater user experience and convenience. Our journey towards a full digital environment has also offered ground-breaking opportunities to contribute towards environmental protection and sustainability. These solutions have enabled us to reduce our paper consumption, energy consumption and total GHG emissions.

We are proud to have launched our Green Loan Services, a first-of-its-kind in the Kingdom, to help our customers save expenses and minimize their environmental footprint. We have demonstrated that the use of these digital technologies enables our customers and stakeholders to connect, communicate and collaborate in ways that were never possible before, especially in the banking sector; showing our commitment towards building greater environmental awareness, influencing customer behavior and accelerating the reform of traditional processes and systems.

Our belief in Shared Prosperity is directly linked to the prosperity of our customers, stakeholders, families and local communities. With this in mind, we are proud to report that we have increased our volunteering hours and have continued to actively participate in various social programs relating to community empowerment, nurturing the youth through education and opportunity creation as well as social innovation and creativity.

We have focused on improving gender equity and inclusion with a female employment ratio substantially higher than the average national ratio, and with an objective to continue to increase female labor force participation at all levels across our organization.

To support the economy and our local partners, we have also prioritized local procurement this year compared to previous years.

ahli bank continues to remain focused on the commercial banking fundamentals and best practices with an emphasis on sustainable and holistic growth. Our success is achieved through the continuous support of our stakeholders; we want to thank all of our customers, employees, shareholders, regulators, partners and our board members for their loyalty and perpetual dedication to ahli bank.

Mr. Saad Nabil Mouasher

Chairman of the Board of Directors

ABOUT THIS REPORT

Report Content

This report is the fifth sustainability report of Jordan Ahli bank (“ahli bank” or “the bank”). This report highlights the bank’s activities and presents its environmental, social, economic and corporate governance performance. It focuses on the sustainability matters that are critical to the bank and its stakeholder groups.

This report has been prepared taking into consideration national and international sustainability frameworks including the GRI Standards, the Amman Stock Exchange (ASE) Guidance on Sustainability Reporting and the United Nations Sustainable Development Goals (UN SDGs).

Reporting Boundary and Period

GRI 2-2 | GRI 2-3

Our previous sustainability report covered the sustainability performance for two calendar years 2020 and 2021.

This annual sustainability report covers the bank’s activities and sustainability performance in the Hashemite Kingdom of Jordan, which mainly consists of our headquarter in Amman and our nine branches in the Kingdom. Where there is a deviation from this reporting boundary, specifically in the financial performance data, we highlighted it on the page where this specific data is reported.

**Jordan Ahli Bank
has reported in
accordance with the
GRI Standards for the
period from 1 January 2022
to 31 December 2022.**

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.

Design Concept

Due to the importance of the olive tree in the Kingdom of Jordan and its symbolic importance for us as the ahli bank, we adopted the olive tree for our 2022 sustainability report as well in line with our previous report. The olive tree, a symbol of richness and peace, has been our symbol for the past 67 years, inspiring us to achieve socio-economic development across our communities in the Kingdom of Jordan.

Contact Point for Feedback and Social Media Platforms

GRI 2-3

Stay up to date on all our activities by following us on our social media platforms:



We would love to hear your feedback and thoughts at info@ahli.com

KEY PERFORMANCE HIGHLIGHTS IN 2022



Governance



ahli bank acquired two concurrent ISO certifications:

ISO 27001

Information Security Management System (ISMS)

ISO 22301

Business Continuity Management (BCM)



80.5%

Customer Satisfaction Rate



Updated our new Customer Complaints System with an added

SMS notification feature



Launch of the

ahli Online Corporate banking and
Ahli Invest Application



More than

3.5mn JOD

worth of transactions processed through our Taqseet Program



Updated the

ahli Mobile Application

with new added features



Economic



Social



Higher female employment ratio of

39%

compared with the national ratio of 15%



280

students joined our **ahli777** program



Increased the number of

female employees

in the middle management



Full automation of our invoices through the

Invoice Q Platform



92%

of expenditures spent on local suppliers



356%

increase in volunteering hours



Environmental



Launch of the

Green Loan Services



21%

decrease in total GHG emissions



30%

reduction in energy intensity



8%

decrease in our paper consumption



The USGBC has awarded the design of our new headquarter a score of

62 points

towards the LEED-Gold certification



Transitioned into the construction phase of our

new building

ABOUT JORDAN AHLI BANK



GRI 2-1 | GRI 2-6

Jordan Ahli Bank is one of the Kingdom's leading banking institutions. It has a rich national heritage and identity with a significant local, regional and international presence and a banking experience of over 65 years. The bank was established in 1955 as the first national bank in East Jordan and it played a pivotal role in the growth and evolution of the Kingdom's financial sector, employing its ambitious vision to drive the banking industry forward.

**67 years,
together
one Ahli Bank
Family**

The bank strives to serve as a role model for the banking sector, leading by example through high-quality products and services and a commitment to comprehensive and

sustainable economic development. It has been working since the beginning on developing strategies and action plans that focus on promoting sustainable growth to achieve the bank's vision and at the same time keeping pace with the rapid developments happening in the Kingdom and worldwide.

The bank caters to numerous segments of the market, meeting a diverse range of banking needs and requirements through a wide array of specialized products and services. We focus on offering services that deliver added value and efficiency to achieve the highest level of customer care and satisfaction across our Retail, Small and Medium-sized Enterprises (SMEs) and corporate clients.

The bank's services include loans, debit and credit cards, inbound and outbound transfers, currency exchange and more comprehensive services to serve customers from all segments in addition to a variety of non-banking solutions, services and products.

Over the years, ahli bank has continuously enhanced its products and services, improving efficiency, advancing its technological capabilities, updating its institutional infrastructure and expanding its presence.

Our Charter

GRI 2-22



Our Values

- Specialization
- Professionalism
- Excellence
- Ownership
- Honesty
- Creativity and Innovation



Our Vision

To drive the financial and non-financial prosperity of customers and the communities we serve.



Our Mission

Offer sustainable financial and non-financial services that are customer centric, digital and innovative.



Framework

To drive the financial and non-financial prosperity of customers and the communities we serve.



Through the three main themes:

- Customer Centricity
- Operational Excellence
- Innovation and Sustainability



Strategy Ambitions

Increase long-term sustained economic performance and drive agile and lean operations, by transforming our bank products and services into digital innovative solutions that address our personas' motivations and challenges, to create personalized experiences that differentiates ahli bank from the competition in alignment with the shared prosperity framework.



Strategic Objectives

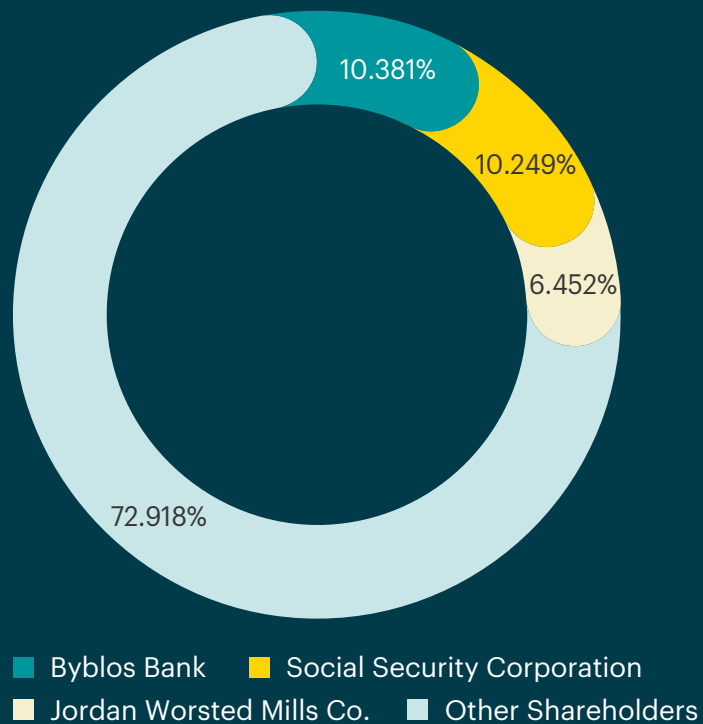
- Increase long-term sustained economic performance
- Grow stakeholders' base
- Transform into digital
- Offer innovative solutions
- Adopt agile and lean operations
- Enhance data integrity
- Enhance people's experiences

Our Ownership Structure

GRI 2-1

Jordan Ahli Bank is a Public Limited Company (PLC).

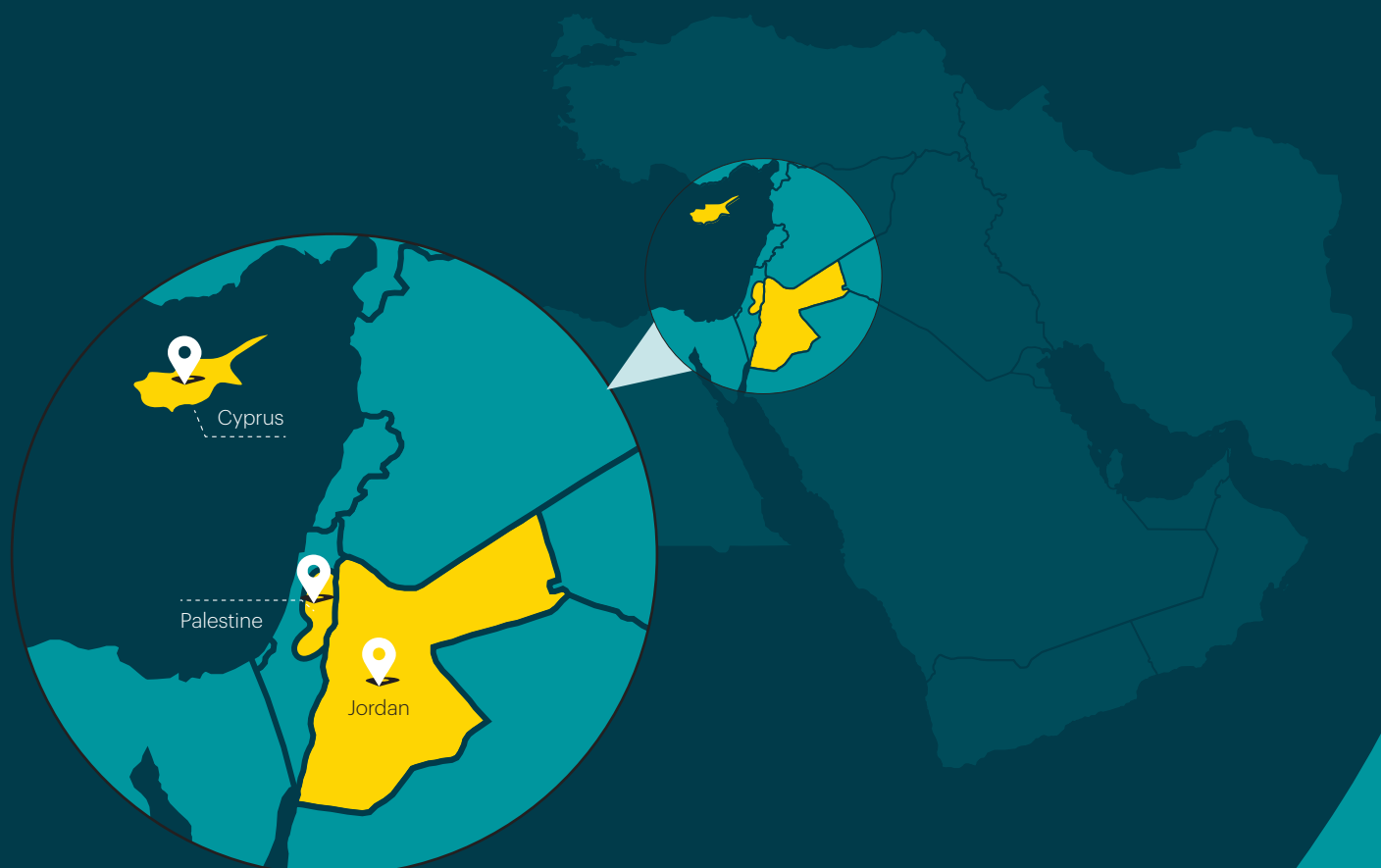
Major Shareholders



Our Market Presence

GRI 2-1

Jordan Ahli Bank is proud to be present in Jordan, Palestine and Cyprus. Our headquarter is in Amman and we currently operate 50 branches (including Corporate Branch) in Jordan, 10 branches, one office and one head office in Palestine as well as one office in Cyprus. We have installed 132 ATMs in Jordan and 17 ATMs in Palestine.



Locations in Palestine	Locations in Jordan		Location in Cyprus
Jineen	Irbid	Madaba	Limassol
Tulkram	Jarash	Ma'an	
Nablus	Amman	Al Karak	
Ramallah	Al Zaraqa	Al Tafilah	
Bethlehem	Al Mafrq	Aqaba	
Hebron	Al Balqa		

Our Subsidiaries

GRI 2-6

أهلي للتأجير التمويلي ahli financial leasing



■ ahli Financial Leasing

ahli Financial Leasing company was established as an independent company fully owned by ahli bank in 2009. It is one of the most distinguished and leading companies to offer financial leasing services. The company caters to the various needs of individual and corporate clients by providing a wide range of banking products and non-traditional alternative financing solutions.

أهلي للتمويل الأصغر ahli microfinance



■ ahli Microfinance

ahli Microfinance company was established in 1999 and it is owned by the ahli bank to create a better economic, social and educational environment for the members of the local community. One of the main goals of this company is to provide financial services that meet the needs of its clients, owners of micro and small businesses with limited income, thus, supporting them to start their business and create self-employment opportunities.

The company's mission is to provide responsible and innovative financial and non-financial services to individuals to help and empower them to grow their own businesses and achieve a better quality of life.

أهلي للوساطة المالية ahli brokerage



■ ahli Brokerage

ahli Brokerage company was established in 2006 and it is wholly owned by the ahli bank. It offers financial brokerage services, trading all types of financial securities (Equity and Debt) in Amman Stock Exchange (ASE).

AHLI FINTECH



■ ahli fintech

Ahli fintech is the first fintech company fully owned by a bank in Jordan, the ahli bank. It is an independent financial innovation venture and solution building, fintech investor, incubator and accelerator, and financial technologies software, hardware and professional services provider. Its vision is to promote the fintech ecosystem and establish Jordan as a regional hub for fintech innovation.

The company is fully licensed to create, co-create, license, sell and invest in fintech solutions. It is designed to develop fintech talent through diverse activities and programs, including FinTech events, conferences, workshops and training sessions.

Our Memberships

GRI 2-28

 <p>Jordan Exporters Association (JEA)</p>	 <p>International Chamber of Commerce (ICC)</p>	 <p>Jordan Sport Federation for Companies and Establishments</p>	 <p>World Affairs Council</p>
 <p>National Association for Investor Protection (NAIP)</p>	 <p>Sana for Special Individuals</p>	 <p>Jordanian Museums Association</p>	 <p>Endeavor Jordan</p>
 <p>Union of Arab Banks (UAB)</p>	 <p>Association of Banks in Jordan (ABJ)</p>	 <p>Jordan Strategy Forum (JSF)</p>	 <p>Jordan Securities Commission (JSC)</p>
 <p>Securities Depository Center (SDC)</p>	 <p>Amman Stock Exchange (ASE)</p>	 <p>Financial Services Companies Association</p>	 <p>ACI Financial Markets Association (ACI FMA)</p>

SUSTAINABILITY MANAGEMENT



GRI 2-22

The department of Corporate Social Responsibility (CSR) & Sustainability Programs is responsible for the integration of sustainability into our business strategy and across our banking operations. We are committed to sustainability and the transparent communication of our sustainability performance. Steadfast on this commitment, we have been publishing our annual sustainability performance report since 2017.

We are committed to creating a positive impact in our local communities and reducing our negative impact on the surrounding environment through our activities and operations. Our ultimate sustainability goal is to create a better future for our customers and communities through our continuous contribution to the advancement of the society, environment and the economy.

Our Sustainability Framework

GRI 2-22

We developed our sustainability framework in line with the UN SDGs and with focus on five main pillars.



Business Ethic

We are committed to implementing an exemplary enterprise risk management and compliance system, ensuring transparency and accountability to stakeholders.



Responsible Banking

Our mission is to provide excellent and responsible banking services to our clients, ensuring that we conduct business responsibly and up to the highest standards.



Employer of Choice

We truly believe that our workforce is the bank's most valuable asset, which is why we continually support our employees, motivating them to give their best embodying our values.



Positive Social Impact

We are committed to playing a key role in strengthening the community and supporting efforts to identifying and contributing to social challenges.



Environmental Protection

We are committed to conducting our operations and business activities responsibly, using technology to help reduce our impact on the environment.

Stakeholder Engagement

GRI 2-29

We aim to maintain transparency, create a positive impact in our community and ultimately achieve a better future for our stakeholders. We believe this can be achieved only through transparent communication and engagement with our stakeholders and through continuous disclosure of the environmental, social and economic impacts caused by our banking operations and activities.

We continuously engage with our stakeholder groups and strive for their involvement in our banking operations and activities as well as our sustainability journey. This helps us build strong, effective and trustful relationships with all our stakeholder groups through which we are able to identify their needs and expectations.

Stakeholder Group	How ahli bank engages with stakeholders
	Customers <ul style="list-style-type: none"> • Branches • ahli online • ahli mobile • Website • Social Media Channels (including WhatsApp for Business) • ATMs • Relationship Managers • Events and Activities • Contact Center
	Shareholders <ul style="list-style-type: none"> • Shareholders Affairs Department • Disclosures • Periodic Reports • General Assembly Meetings • Investor Relations Unit • Investor Conferences • Annual and Sustainability Reports
	Environment <ul style="list-style-type: none"> • Facilities for Environmentally Friendly Projects • Supporting Projects that promote Environmental Stewardship • Solar Energy Farm

Stakeholder Group	How ahli bank engages with stakeholders
	<p>Employees</p> <ul style="list-style-type: none"> • Learning and Capacity Development Programs • Clear Key Performance Indicators (KPIs) and Periodic Performance Reviews • Human Resources Services • Employee Experience Programs and Initiatives • Code of Conduct • Internal Meetings • Internal Committees • Volunteering Program • Moments that Matter • Organizational Culture Project
	<p>Local Community</p> <ul style="list-style-type: none"> • Annual Reports • Sustainability Reports • CSR Activities • Financial and Non-financial Advisory Services
	<p>Suppliers</p> <ul style="list-style-type: none"> • Procurement Policy • Invitations to Biddings
	<p>Regulators and Official Agencies</p> <ul style="list-style-type: none"> • Reports to Organizational and Regulatory Bodies • Compliance with Laws and Regulations • Regulatory Reviews • Best Practice Corporate Governance Standards

Materiality Refresh

GRI 2-14 | GRI 3-1 | GRI 3-2

In 2022, we conducted a materiality refresh exercise to update our material topics. As a result of this exercise, we prioritized the list of material topics that significantly impact the bank's ability to achieve its vision and sustainability objectives.

The materiality refresh process followed a four-step approach:

Understand the bank's context

In this step, using internal and external perspectives to understand sustainability context, we created an initial high-level overview of our activities and business relationships, the sustainability context in which these occur and an overview of our stakeholders.

To reflect internal perspectives, we reviewed our business performance and priorities. We also reviewed trends that were affecting our business, our 2020-2021 sustainability report and the material topics identified in the report.

For external perspective, we assessed topics that were growing in significance in the region and globally.

We also assessed topics of importance through national and global framework and reporting indices including Global Reporting Initiative (GRI), MSCI, Sustainability Accounting Standards Board (SASB) and ASE.

Identify actual and potential impacts

In this step, we identified impacts on the economy, environment and people including impacts on human rights, across the bank's activities and business relationships. We engaged with relevant internal stakeholders to create a list of impacts.

Assess the significance of the impacts

In this step, we conducted an internal stakeholder consultation to assess the significance of these impacts to ahli Bank. We also engaged with these stakeholders to identify changes in impacts in comparison to our 2020-2021 material topics.

Prioritize the most significant impacts for reporting

In this step, we prioritized the impacts based on our consultations. As a result, we identified a list of 20 topics consisting of our 2020-2021 material topics in addition to five new proposed topics covering different sustainability aspects. These 20 topics were then consolidated under 12 overarching headings in order to limit the total number of material topics.

Finally, the results of the materiality refresh exercise were validated and approved by ahli bank's Chairman and CEO.

Material Topics

GRI 3-2

The below 12 headings constitute the 2022 material topics for ahli bank as a result of the materiality refresh exercise.

Environmental	Social	Economic and/or Governance
Energy <ul style="list-style-type: none"> • Energy • Climate Impact 	Diversity and Equal Opportunity <ul style="list-style-type: none"> • Diversity and Equal Opportunity • Non-discrimination 	Corporate Governance <ul style="list-style-type: none"> • Corporate Governance and Risk Management • Anti-corruption • Anti-competitive Behavior
	Training and Education	Financial Inclusion & Capacity Building <ul style="list-style-type: none"> • SME Growth • Financial Literacy • Financial Inclusion
	Employment <ul style="list-style-type: none"> • Employment • Labor Management Relations 	Customer Privacy
	Local Communities	Security Practices
	Procurement Practices	Economic Performance <ul style="list-style-type: none"> • Economic Performance • Indirect Economic Impacts
		Digitalization

02

GOVERNANCE





Corporate Governance

Customer Privacy

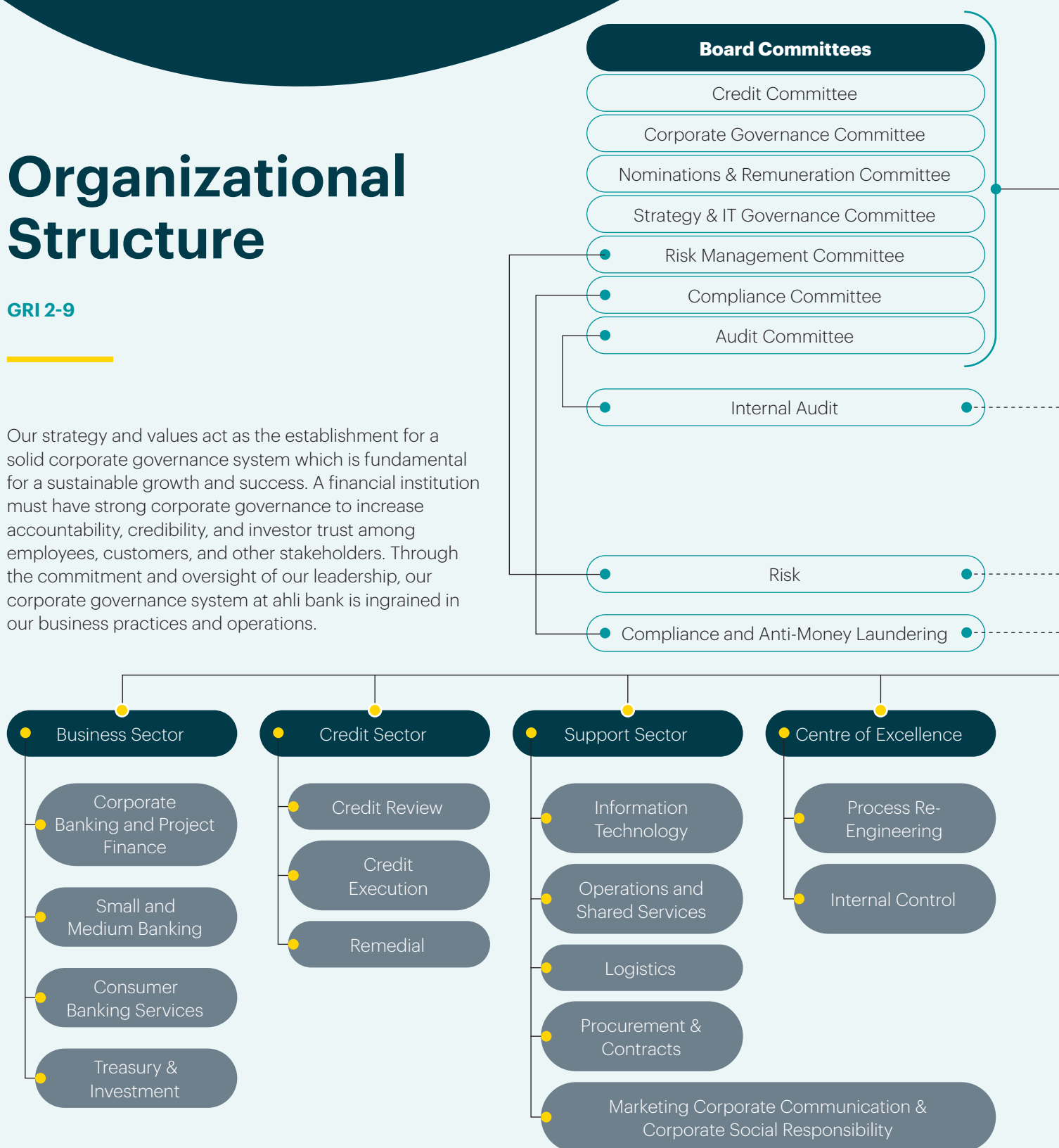
Security Practices

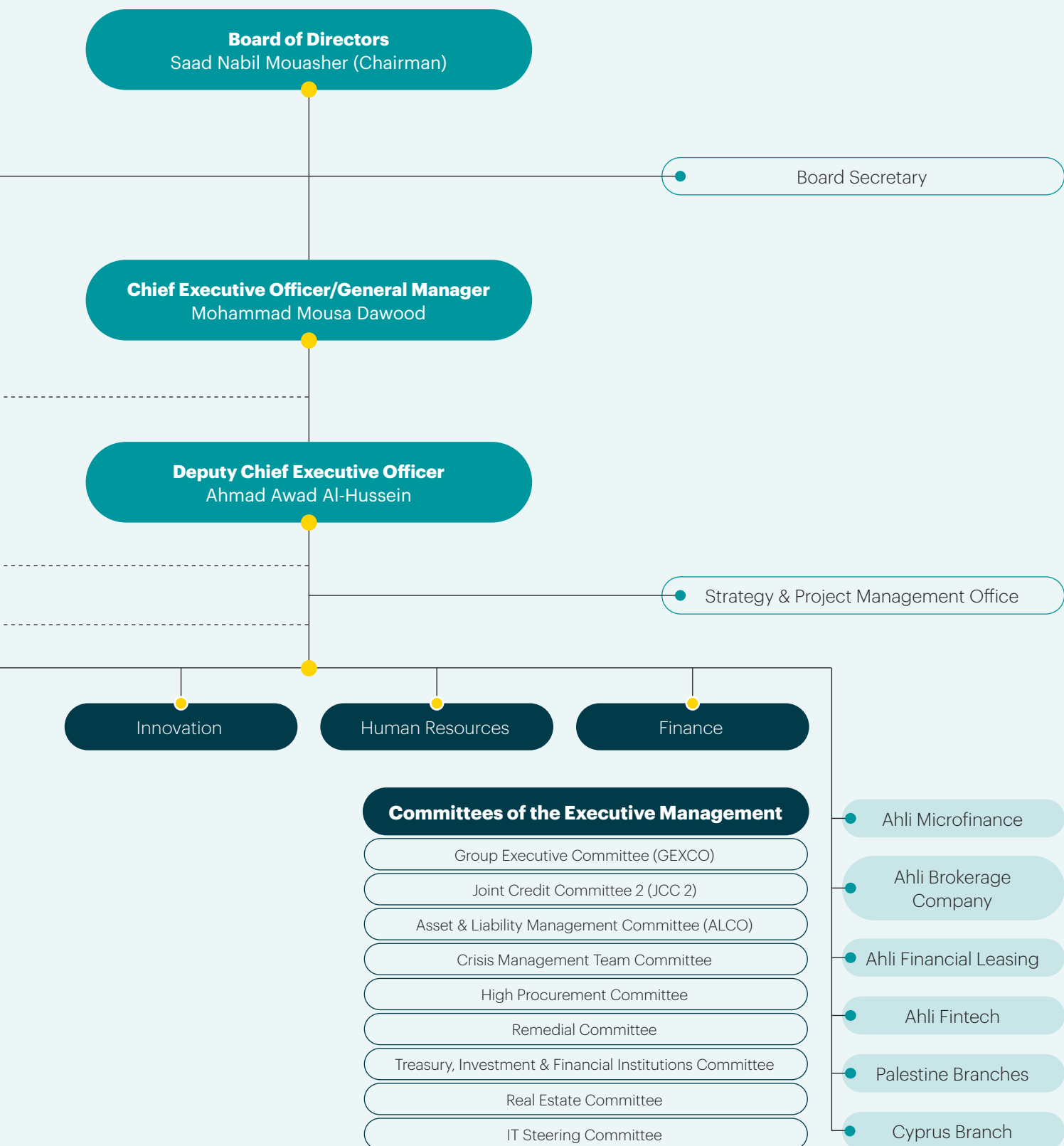
CORPORATE GOVERNANCE

Organizational Structure

GRI 2-9

Our strategy and values act as the establishment for a solid corporate governance system which is fundamental for a sustainable growth and success. A financial institution must have strong corporate governance to increase accountability, credibility, and investor trust among employees, customers, and other stakeholders. Through the commitment and oversight of our leadership, our corporate governance system at ahli bank is ingrained in our business practices and operations.





Board of Directors

[GRI 2-9](#) | [GRI 2-10](#) | [GRI 2-11](#) | [GRI 2-12](#) | [GRI 2-13](#) | [GRI 2-14](#) | [GRI 2-16](#) | [GRI 2-17](#) | [GRI 2-21](#)



Our Board of Directors is the highest governance body and it is responsible for the implementation of sound corporate governance. Our Board's responsibilities are focused on strengthening the basic pillars of governance, at the utmost, the required strategic alignment through setting our bank's values, strategy and key policies, along with pursuing and maintaining our bank's long-term success. This is accomplished by providing entrepreneurial leadership, sound strategies and risk management oversight to ensure that risks are assessed and properly managed.

Our Board's roles include setting the bank's long-term strategic objectives and overseeing the overall performance of the senior executive management in executing strategies to achieve these objectives. It further certifies that our bank's activities comply with the laws and relevant legislation in jurisdictions in which the bank operates and that our internal control systems are effective.

In addition to that, it is the responsibility of our Board to ensure that the interests of all our stakeholders under the Shared Prosperity Framework are met. Our Board is also responsible for establishing clear plans to ensure

accountable and responsible organizational behavior and monitoring control frameworks implemented in the bank.

The legislation in place requires 4 members of the Board of Directors to be independent. Having said that, we have increased the number of independent members to become 5 as it evolves our bank's governance maturity which in turn will create great value to all our stakeholders, most notably our shareholders.

The Board of Directors, all of whom are shareholders, are elected by the General Assembly in its ordinary meeting for a term of four years, provided that they meet the fit and proper criteria prior to the election day. The fit and proper criteria include the gender, age and expertise matrix required for the Board taking into account their qualifications in the fields of accounting, finance, banking sector, business, economic, investment, technology, law, risk and other competencies and experience. As such, our Board has a diverse knowledge base and balanced skill set that give the bank a distinctive edge.

Currently, 13 non-executive members comprise the Board and 5 of them are independent members. The members of the Board were elected for the term 2021-2025.

ROLE OF THE BOARD OF DIRECTORS IN SUSTAINABILITY MATTERS

In line with international best practice, we are committed to communicate our sustainability performance and impacts to our stakeholders on an annual basis, focusing on our material sustainability issues, through our sustainability reports that we develop in line with GRI Standards along with the periodic disclosures and our general annual report. Our Board is responsible for reviewing and approving the reported information including the material topics which are part of our sustainable shared prosperity framework and strategic priorities. Our Board considers a materiality process in which it identifies and assesses the items important to our stakeholders and significant to the sector. It enables us to identify the significant matters that shall be disclosed promptly, trace and track our responses to these issues and matters and regularly review our methods of engagement.

For instance, in 2022, more than 10 material sustainability issues were addressed such as cyber security and data

privacy, digitalization and innovation and economic performance.

Additionally, our Board understands that climate change is one of the most pressing issues nowadays and that it is a national priority. Our Board also believes the importance of supporting the transition to a low-carbon economy. As a result, several projects were approved and provided by our bank including the "virtual environment" technology, solar power plants, green headquarter building and green loans.

Our Board and our Board Corporate Governance Committee are both responsible for accrediting the policies related to sustainability, governance, climate change and further overseeing the executives' performance towards the same in addition to the number of initiatives and programs considered during the year.

ahli bank Board Members

GRI 2-9 | GRI 2-11



Mr. Saad Nabil Mouasher
Chairman



H.E. Dr. Umayya Salah Toukan
Vice Chairman



Mr. Nadim Yousef Muasher
Board Member



Mr. Rafik Saleh Muasher
Board Member Rep. Rajai Muasher & Brothers Co.



Mr. Emad Yousef Muasher
Board Member Rep. Mouasher Investment & Trading Co.



H.E. Ms. Majd Mohammad Shwaikeh
Board Member Rep. Jordan Investor Center



Mrs. Ranya Moosa Alaraj
Board Member Rep. Social Security Corporation



Mr. Alan Fuad Wanna
Board Member Rep. Byblos Bank S.A.L/Lebanon



H.E. Dr. Tareq Mohammad Hammouri
Board Member



Mr. Karim Tawfiq Kawar
Board Member



Mr. Yazan Munther Haddadin
Board Member



Mr. Khalil Safwan Saket
Board Member



Mr. Basem Mahmoud Malhas
Board Member

Board Committees

GRI 2-9 | GRI 2-12 | GRI 2-13



We have 7 committees emanating from the Board with each having key responsibilities to ensure high standards of integrity, accountability, responsibility, transparency and disclosures. All committees hold its meetings and duties according to a charter adopted by the Board of Directors to set its duties, authority and responsibilities. The members of each committee were elected for the term 2021-2025, where rotation of members applies for all committees during these 4 years.

Board Corporate Governance Committee (BCG)

The Board Corporate Governance Committee comprises of 5 non-executive male members and 3 of them are independent. The BCG reviews ahli bank's progress on the governance maturity which we believe it can impact the environmental transparency and performance.

The BCG has several duties, including, but not limited to the following:

Provide guidance and supervision in preparing the Corporate Governance Guide as well as monitor its implementation.

Spread and strengthen the culture of Corporate Governance in the bank.

Responsible for all matters related to the governance topics whereas the Board, Board Secretary and its emanated Governance Affairs, Risk, Compliance and auditors are responsible for maintaining robust governance structures at the bank.

Board Audit Committee (BAC)

The Board Audit Committee comprises of 3 non-executive male members and 2 of them are independent including the Chairperson. The BAC performs under the supervision of the Board of Directors and submits its reports, recommendations and findings to the Board. The BAC has direct supervision over the Internal Audit Department. The BAC exercises its role in accordance with the banking laws, the Corporate Governance Instructions and other relevant legislation. The BAC shall meet at least four times a year, in addition to another separate meeting with the presence of the bank's external auditor, internal auditor and compliance officer, without the presence of the Senior Executive Management.

The BAC has several duties, including, but not limited to the following:

Submit recommendations to the Board regarding the external auditor's appointment/termination of appointment, remuneration and other terms of engagement in addition to assessing the independence of the external auditor.

Assess the effectiveness and adequacy of the control systems in addition to their role in the financial reporting, provided by the internal and external auditors. Monitor and review the procedures that enable any employee to report any error in financial reports or any other matters confidentially.

Ensure the availability of adequate internal controls at the Bank's Group and its Subsidiaries and that such controls are being adhered to.

Ensure the availability of sufficient resources and qualified cadres for managing the Internal Audit Department and evaluate the performance of the Internal Audit Department manager and employees and determine their remuneration.

Board Nominations and Remuneration Committee (BNRC)

The Board Nominations and Remuneration Committee comprises of 5 non-executive members and 3 of them are independent.

The BNRC has several duties, including, but not limited to the following:

Recommend qualified candidates for the membership of the Board and recommend to the Board qualified candidates for appointment to Senior Executive Management jobs.

Define and annually review the criteria applicable to independent members.

Ensure that Board members attend workshops or seminars related to banking topics with particular emphasis on risk management, corporate governance and other topics covering the latest developments in the banking industry.

Board Risk Committee (BRC)

The committee comprises of 7 members, 5 non-executive members in which 2 of them are female members and 1 of them is independent. The Board Risk Committee permits membership of the senior executive management. As such, this committee comprises of 3 executive male members which are the Chief Executive Officer (CEO), the Deputy Chief Executive Officer (DCEO) and the Chief Risk Officer (CRO).

The BRC has several duties, including, but not limited to the following:

Review the risk management framework and recommend its adoption in the bank to the Board.

Review the bank's risk management strategy, recommend it to the Board and constantly evaluate its effectiveness.

Ensure the availability of automated systems that assist in the process of managing and measuring risks.

Approve any expansion of the bank's activities based on the risks ensuing and the capabilities and qualifications of the Risk Management Department staff.

Board Compliance Committee (BCMC)

The Board Compliance Committee comprises of 3 non-executive male members and 2 of them are independent.

The BCMC has several duties, including, but not limited to the following:

Ensure the independence of the Compliance and Anti-Money Laundering (AML) Department.

Verify the compliance of the bank and its subsidiaries with all banking legislation and the bank's policies regarding relevant compliance control, AML and terrorist financing operations, international sanctions regimes and the Foreign Account Tax Compliance Act (FATCA).

Ensure that the Compliance and AML and Terrorist Financing Department is provided with sufficient and trained cadres.

Ensure the adequacy and effectiveness of compliance control, anti-money laundering and complaints systems and submit periodic reports to the Board.

Board Credit Committee (BCC)

The Board Credit Committee comprises of 5 non-executive male members and 1 of them is independent.

Limits are set for the authority of the BCC in terms of granting, amending, renewing or setting the structure of credit facilities so that the Board has a clear understanding of prerogatives in this regard. The BCC's powers are limited to making suitable decisions concerning the facilities recommended by the Executive Management for approval. It regularly reports to the Board about details of the facilities it approved.

The BCC has several duties, including, but not limited to the following:

Ensure that the Credit Policy is applied, recommend it and oversee the performance of the credit portfolio.

Direct the executive management to prepare policies and plans relating to credit matters as well as raise and recommend the same to the Board.

Ensure that the executive management/credit departments take the necessary care to make correct credit decisions based on objective criteria.

Ensure that the authority matrix of the bank aligns with the credit authorities granted by the Board.

Board Strategy and Information Technology Governance Committee (BSITGC)

The Board Strategy and Information Technology Committee comprises of 7 non-executive members, in which 1 of them is a female and 5 of them are independent.

The BSITGC has several duties, including, but not limited to:

Recommend to the Board the general strategic objectives of the bank, including those related to information technology as well as direct the executive management to prepare the strategic plan.

Adopt the enterprise and alignment goals and further supervise and follow-up on IT operations, resources and projects and follow up on their efficiency.

Review Information Technology (IT) audit reports and take the necessary measures to remedy any problems and recommend to the Board in that regard.

Approve the budget for IT projects and resources in line with the bank's strategic objectives.



Corporate Governance

[GRI 2-10](#) | [GRI 2-12](#) | [GRI 2-13](#) | [GRI 2-15](#) | [GRI 2-18](#) | [GRI 2-21](#) | [GRI 2-23](#) | [GRI 2-24](#) | [GRI 3-3](#)



ahli bank believes that a well-developed corporate governance structure and practices facilitate achieving its strategic positioning and objectives. ahli bank is also keen to maintain a robust corporate governance framework and improve its practices to world class levels of governance maturity. ahli bank is also committed to gender diversity and inclusion of youth in its highest governance body to improve its performance and transparency. As such, we continue to advance the corporate governance through our Board composition, our relationship with stakeholders and our continuous response to the evolving governance regulatory landscape.



In 2022, we provided a training on corporate governance and it was attended by 988 employees.

The Board Corporate Governance Committee is responsible for the decision-making of the governance topics whereas the Board, Board Secretary and its emanated Governance Affairs unit, Risk, Compliance and Auditors are responsible for maintaining robust governance structures at the bank. The Board and the Executive Management at the bank are responsible to cooperate together and integrate their efforts to achieve the desired results, complete the recommendations set by a third-party assessment and achieve ahli bank's strategic goals and objectives.

The Board of Directors adopts the Corporate Governance Guide for the Group (Jordan, foreign branches of Cyprus and Palestine and the wholly owned/subsidiaries) which has considered the enforced instructions issued by the Central Bank of Jordan (CBJ), Jordan Securities Commission Instructions, the Banking Law and its amendments and international best practices as detailed in the Basel Committee recommendations on corporate governance. The Guide is in line with the requirements of the regulatory authorities in other countries that host the bank's branches. Moreover, the Board is committed to implement the Guide in accordance with the Jordanian banking sector norms and the legislative and legal framework governing the bank.

With the Guide in place, we aim to offer all stakeholders with the highest levels of fairness and transparency, with accurate disclosure with regards to our administrative and financial standing. Through the implementation of clear separation of responsibilities and authority delegation, the Guide also emphasizes the principles of accountability between the Executives and the Board, as well as between the Board on one hand and our shareholders and other stakeholders on the other.

As for performance evaluation of the governance body at ahli bank, an annual evaluation is held for the Board of Directors and a semi-annual evaluation for the Executives. The relevant legislation in Jordan requires to assume Board evaluation CEO's performance evaluation responsibilities assigned to the BNRC as well as the ratification of the senior/ executive management. Thus, it is the responsibility of the BRC to evaluate the Chief Risk Officer's performance, the BCMC to evaluate the Chief Compliance Officer's performance, the BAC to evaluate the Audit.

Based on the evaluation results conducted, the Board's duties include bringing an objective view in the evaluation and therefore, certain decisions might take place such as rotating members of the Board Committees, holding one-to-one meetings with specific Board member and considering certain actions to develop the performance of the executive management.

Our chairperson plays a crucial role in this, ensuring that Board evaluation has legitimacy and that it is being undertaken with authority and fairness along with a clear balanced scorecard for the management.

Our corporate governance structure supports our business strategy that focuses on achieving high levels of integrity, responsibility, accountability and transparency; thus, ensuring sustainable and trustworthy operations as well as fairness and strong relationships with our stakeholders. With the supervisory role of the Board and with our effective governance framework, we continue our efforts towards achieving a sustainable shared prosperity in a dynamically changing business environment.

In line with the recommendation of the third-party consultancy, we maintain our effective efforts and commitment to apply and comply with international standards of corporate governance. In addition to that, we continue to develop the relationship structure through our authority matrix that connects control departments with subsidiaries, foreign branches and the bank in addition to the authority matrix of the executives and the board. Also, the fit and proper criteria in the selection of the Board members is essential in creating a balanced relationship. To that end, board fit and proper matrix focuses on expertise, age and gender diversity in line with our commitments.



Conflict of Interest

The Conflict-of-Interest Policy is in place within the bank to preserve our integrity. It addresses any conflicts of interests, controls the movement between departments and requires disclosure of any identified conflicts of interests.



Code of Conduct

Our employees are guided by our Code of Conduct which serves as the basis of our activities and responsible business practices, and it reflects our work ethics, values, and controls. The Code is aligned with the bank's activities, in accordance with our stakeholders' expectations, and it is signed-off by all our employees.

Topics covered in the Code of Conduct include anti-corruption, privacy of information and improper practices that may result in a conflict of interest. It also includes a set of procedures that regulates interactions with stakeholders.



Risk Management

GRI 2-16 | GRI 2-23 | GRI 2-24 | GRI 2-25 | GRI 2-26 | GRI 3-3 | GRI 402-1



ahli bank Risk Management Department intends to flourish in the coming years by delivering fresh insights on the imperatives of enhancing institutional resilience, scanning the horizon, developing scenarios, anticipating probable effects and assessing resources.

Risk Management is an integrative process at ahli bank where the Board of Directors, Executive Management, all departments and regulatory units are involved and governed by a range of policies and procedures. The BCG, BRC, BCMC and BAC are the committees involved in this process.

The Risk Management Department is responsible for identifying, measuring, controlling and mitigating the impact of potential risks that may affect the bank's activities. We identified several potential risks relevant to our activities including Credit Risk, Basel, Operational Risk, Business Continuity Management and Information Security and Cyber Risk and Market Risk.

We continue to adopt a progressive approach to establish the integrative risk management culture, which we encourage through trainings, workshop materials and awareness sessions that include any future occurrences or difficulties. Our executive management continues to encourage employees to disclose potential risks so that they can be incorporated into or risk culture terms.



ISO Certifications

The bank acquired two ISO certifications, ISO 27001 – Information Security Management System (ISMS) and ISO 22301 – Business Continuity Management (BCM), along with proper resilience of operations and management.

The two certifications reflect the process maturity of our procedures, services, products and resilient operations and ensure our commitment towards being one of the leading banks in terms of continuity, availability and security in the region.

Risk Management Main Accomplishments in 2022



Entrenching the governance framework for risk management by incorporating the bank's overall risk management strategy, Risk Appetite and methodologies.



Maintaining the Bank Capital Adequacy Ratio within the Targeted Ratios.



Preparing a set of stress testing scenarios in order to simulate the impact of post COVID- 19 consequences over the Bank. in addition, conducting Stress Scenarios for Risk of climate change and geopolitical tensions.



Develop and enhance Market Risk and Interest Risk Reporting.



Supervising, developing and updating the ECL system, and implementing a set of scenarios that simulate changes in economic indicators and changes in the structure of the credit portfolio.



Activating the Early warning reports on credit portfolio segments.



Implementation of Risk Management possesses related to Control Objective for Information and Related Technology (COBIT 2019).



Initiating and approving the information security and cyber security framework, completing information security and cyber security projects and activating the role of the Security Control Operations Center.



Completing the independent Validation assessment of Models & Methodologies for expected credit losses in accordance with IFRS 9 requirements with the independent advisory body.



Activating and testing the business continuity plan in addition to the Business Alternative Site (BAS) and Disaster Recovery Sites (DRS).



Adopting best practices regarding protection of personal data EU-GDPR, as Jordan Ahli Bank.



Enhancing operational Risk Management across the bank through preparing risk profile for the bank entities as per the approved plan.



Activating and reinforcing measures and controls to mitigate operational risk and information security risk in addition to reinforcing oversight and assessment of the cyber security environment.



Promoting a risk management culture and conducting training sessions, workshops and educational session.

Training Courses

An external Training Course was provided to the Board of Directors through an external expertise in respect of the Cyber Security Matters during the year 2022.

In addition, a training course on Information Security and Cyber Security was attended by a total of 1,006 employees. We also provided training courses on various types of identified risks and professional certifications targeting a

number of employees across the ahli bank. The orientation for our new joiners also covers various relevant topics such as Risk Management, Operational Risk Management, Business Continuity Management and Information Security and Cyber Security. A selected list of these trainings is represented below.

Name of Training Opportunity	Number of Training Hours	Number of Attendees
Certified In Risk and Information System Control (CRISC)	32	1
Certified Operational Risk Executive (CORE 1)	34	2
Cyber Security Awareness	4	50
Operational Risk Measurement and Management	15	3
Specialized Professional Risk Management Diploma (Risk Management Officer)	120	1
Professional Certificate – Certified Manager in Operational Risk Management (CORM)	25	1
Qualification for staff in the field of Cyber Security – Information Security Systems Professional	20	2
Information Security and Operational Risks	1	87
International Cyber Security Summit	18	5

Furthermore in 2022, our employees received training through e-learning platform on social Engineering, Information Security and Cyber Security, Business Continuity and Operational Risk. The below represents the number of attendees for each training.

 Social Engineering	 Information Security and Cyber Security	 Business Continuity	 Operational Risk
1,067	1,008	1,048	966

■ Number of attendees

In 2023, we aim to implement a new risk management framework that incorporates the entire updated banking strategy and to maintain the bank's ISO certifications. Additionally, we aim to complete the Operational Risk profiles by running Risk and Control Self-Assessment (RCSA) workshops in Jordan and Palestine.

In the coming years, we aim to achieve continuous maintenance of established international best practices in Risk Management – ISO 31000 and Enterprise Risk Management Framework, in Information Security Management System (ISMS) – ISO 27001 and Cybersecurity Framework for Jordan Financial Sector as well as in Business Continuity Management – ISO 22301. We intend to maintain our adoption of established international best practices in Risk Management (ISO 31000 and Enterprise Risk

Management Framework), Information Security (ISO 27001 and Cybersecurity Framework for Jordan Financial Sector), and Business Continuity Management (ISO 22301) through the coming future.

We will also review and update the governance framework for risk management and further develop its oversight, control procedures and reporting processes. We will develop and upgrade to the latest version the Internal Rating Model, the Credit Lens System, as well as upgrade the Capital Allocation Process and the risk associated with it to be able to measure the Market and Liquidity Risk in order to be always aligned with best practices and the Basel Committee requirements. We will also continue to instill risk management culture across the bank through our training and awareness programs.

Additionally, we have several future outlooks and plans with the aim to achieve harmony between risk management and the strategic approach to sustainability and environmental risk reduction.

	The continuous adoption of established international best practices in Risk Management, ISO31000 and Enterprise Risk Management Framework.		Testing the Bank Business Continuity plans, Business alternative site (BAS) and Disaster Recovery site (DRS).
	The continuous adoption of established international best practices in Information Security ISO 27001, Cybersecurity Framework for Jordan Financial Sector, NIST...etc.		Supervise the implementation of the Cybersecurity framework for Jordan Financial Sector that's approved by the Central Bank of Jordan.
	The continuous adoption of established international best practices in Business Continuity Management ISO 22301		Developing and Upgrading the Internal Rating Model (Credit Lens system) current version to the latest Version.
	Continue to implement risk management strategy to achieve the Bank objectives.		Developing and Upgrading Capital allocation process and the risk associated with it.
	Reviewing and updating the governance framework for risk management and further develop its oversight and control procedures in addition to reporting processes.		Developing tools toward measuring market and liquidity risk in order to be always aligned with best practices and Basel Committee requirements.
	Completion of operational risk profiles through running Risk and Control Self-Assessment (RCSA) workshops in Jordan and Palestine.		Instilling Risk Management culture across the Bank through the Training and Awareness programs.
	Continuous review and update of the incidents database defining its source and categorizing the same according to the type of risks.		Adopting the Bank corporate culture practices.
	To continue the Developing and Implementing of the Information security and cyber security Strategy and programs based Central Bank of Jordan requirements and the international standards and best practices i.e., ISO, COBIT, NIST, ...etc.		

Internal Audit

GRI 2-23 | GRI 2-24



Internal Audit is an independent function that reports to the Board Audit Committee, provides assurance and consulting activity in accordance with International Professional Practices Framework (IPPF), International Standards for the Professional Practice of Internal Auditing, and Internal Audit Charter and Internal Audit Policies and Procedures. The function also builds and executes a risk-based strategy, methodology, and an audit plan aiming to achieve the concept of “adding value” to the bank and improve its operations through objective and independent opinions, conclusions, recommendations, and disseminating the results to the concerned parties to help them take decisions.

Also, Internal Audit provides assurance and consulting services on the effectiveness of the organizational governance based essentially on (Environment, Society and

Economy), and makes assessments on the environmental supporting activities, enhancing the sustainability developments and the ethical and professional adherence concerning that. It also participates in providing the respective “adding value” recommendations intended for managing the risks dynamically related to our society and environment, and adoption of “adding value initiatives” to assist these elements. In addition, the function the bank’s commitment to applying the good practices around these elements, in accordance with related laws and regulations.

Internal Audit is keen to adhere and apply a quality assurance and improvement program to assess the efficiency and effectiveness of internal audit activities and determine the potential development (if any) on an ongoing basis.



Anti-Fraud

GRI 2-23 | GRI 2-24 | GRI 3-3 | GRI 205-1 | GRI 205-2 | GRI 205-3



ahli bank is committed to prevent fraudulent and corruption practices which may hinder sustainable growth and development. We aim to adopt best practices policies to manage and prevent corruption-related risks. The anti-

corruption terms, guidelines and rules in our policies, procedures and disclosure forms assist us in preventing and minimizing corruption practices within our bank.



**Whistle Blowing
Policy**



**Disclosure and
Transparency Policy**



Code of Conduct



**Ahli Bank's Policies
and Procedures**



**Anti-fraud
Policy**



**Anti-money Laundering (AML)
and Counter-terrorism Policies
and Procedures**



**Regulatory Compliance
Policy and Procedure**



**Customer Complaints Policy
and Forms**



**Employee Disclosure
Forms**

We publish our policies internally and they are accessible by all our employees and the Board (the governance body members) through clear communication channels. As for the forms and disclosures, some of them require regular sign-off from all our staff at the bank. These policies are frequently reviewed and updated when needed to ensure our adherence with national and international laws and regulations.

Our Corporate Governance Guide and framework is designed to provide diligence against any form of financial crime such as bribery, corruption and money laundering as we enforced a mechanism to identify possible allied risks so that these can be effectively managed and attenuated. As such, to assist our customers with bribery, corruption and fraud awareness, we regularly maintain contact with them through communication, media, social media and flyers.

We also hold regular training sessions for our board members and employees through e-learning method or short sessions, which highlights the major key points as updated regularly.

We also monitor the risks associated with dealing in matters, such as third-parties engagement, related parties, government relations, procurement, finance, employee hiring and political contributions by adopting certain controls and ensuring their existence in place, including, but not limited to the following:

- Disclosures in respect of any related parties' relations (for the Board and employees)
- Conflict of Interest Principles for Board members
- Code of Conduct and Code of Ethics alongside the section related to the gifts acceptance and Whistleblowing Policy
- Orientation Programs, Corporate Culture Sessions and the Continuous Awareness Sessions and Trainings
- Politically Exposed Persons (PEPs) Disclosure, if any
- AML policies and procedures (with relevant sections)
- An effective control system and role of the control departments (Risk, Compliance and Audit) in their relevant scope

The Code of Conduct includes awareness regarding corruption activities. All employees are trained and informed of the articles of the Code of Conduct and as a preventive measurement against corruption, all employees are required to sign a copy of the Code. On the other hand, the AML unit conducts trainings that include awareness against corruption and reporting of incidents of corruption that may be related to money laundering and/or terrorism activities. These trainings are reviewed and updated when needed to reflect the lessons learned from the day-to-day work processes. Additionally, the Complaints unit plays an active role in discovering cases that might be related to fraud and reassigning them to the relevant specialized departments as well as promoting the proper receipt of complaints.

In 2022, all Board Members received a training on Anti-Money Laundry and anti- fraud. Additionally, a total of 1,132 employees from senior management, middle management and staff received training on corporate governance, compliance and anti-fraud including trainings provided through e-learning platform.

We also provided a training on the basics of anti-fraud which was attended by 317 employees from the bank. Additionally, we are in process of adopting and fully deploying a Financial Fraud Detection and Prevention solution to ensure our commitment towards combating any fraudulent practices.



Senior Management

14
employees



Middle Management

296
employees



Staff

822
employees

Anti-competitive Behavior

GRI 2-23 | GRI 3-3 | GRI 206-1



Through our banking services and operations, we aim to maintain high transparency standards and incorporate ethical and accountability values. Our Code of Conduct and policies address anti-competitive behavior, anti-trust in our efforts to achieve our goals. In addition, we interact with our stakeholders to guarantee their involvement in our banking services and operations to establish credibility and trust with them.

In 2022, we had no penalties against any kind of anti-competitive behavior, anti-trust and monopoly practices as we had no cases in which our bank has been identified as a participant.



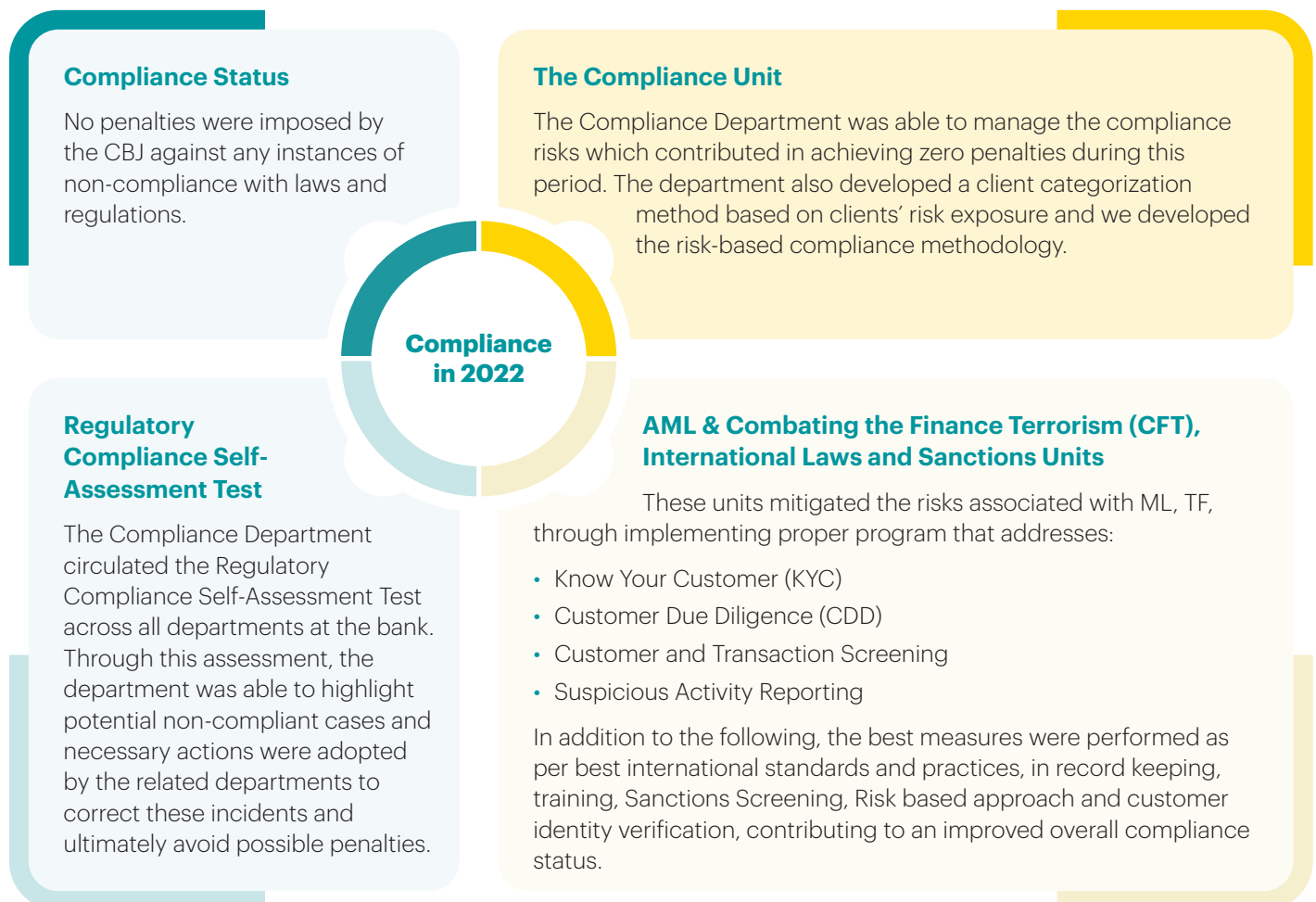
Compliance and Anti-Money Laundering

GRI 2-23 | GRI 2-24 | GRI 2-27



The Compliance department ensures the bank operates with integrity and adheres to applicable laws, regulations and internal policies. The compliance function mitigates risks related to non-compliance with effective laws and regulations.

Together with the other control function in the bank, the Internal Audit department and the Risk department, the compliance department provides vital assurance to the bank's Board of Directors and senior management as to the quality of the bank's internal control system. In doing so, the function helps reduce the reputational risks.

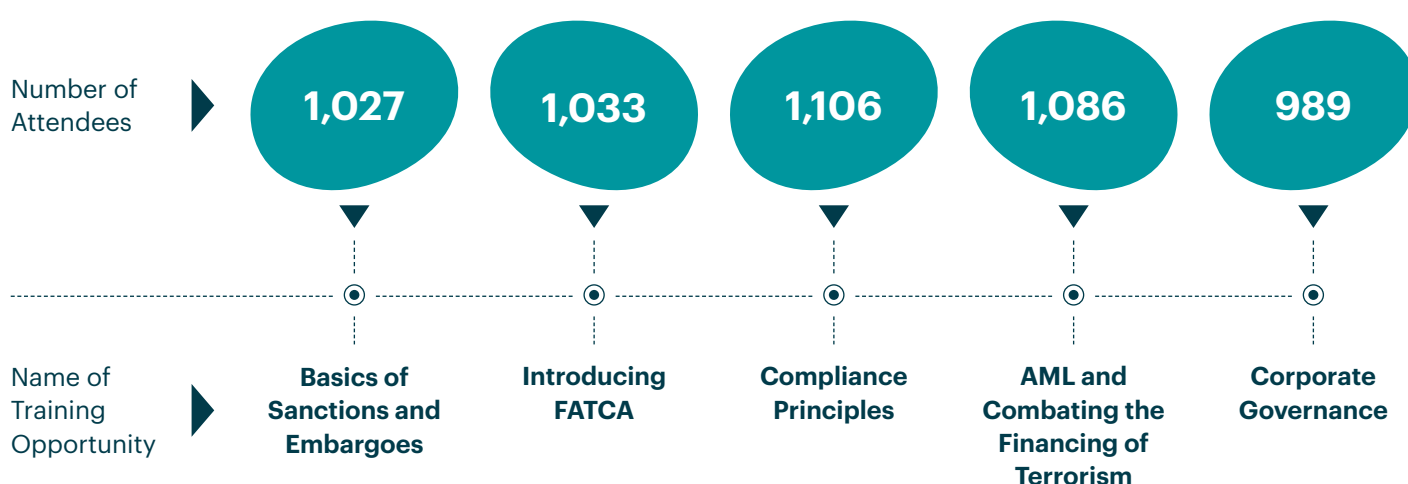


In 2023, we aim at continuing to upgrade and develop our programs and systems in the manner that responds to the latest requirements in the field in addition to maintaining the overall compliance status without any breaches, penalties of non-compliance cases, particularly those related to ML, TF and regulatory compliance.

The compliance department will achieve the mentioned through transparently presenting reports to the Compliance Committee and Upper Management so that non-compliance incidents are amended. The department also aims to satisfy regulatory bodies by meeting their requests in a timely manner and to ensure that the bank isn't dealing with listed entities and individuals.

Training Courses

In 2022, we organized various AML, corruption and compliance-related courses for our employees to raise awareness and improve knowledge regarding different topics such as AML and Terrorist Financing, Sanctions, the requirements of the FATCA and applying the principle of Dual-Monitoring Care.



We also provided training courses targeting a number of employees across the ahli bank. A selected list of these trainings is represented below.

Number of Training Hours	Name of Training Opportunity	Number of Attendees
18	AML Specialist (AMLS) – Arabic	2
42	Certified AMLS (CAMS) – English	2
42	Certified AMLS (CAMS)– Arabic	1
30	Certified Compliance Manager (CCM)	3
3	Compliance, Money Laundering and Customer Complaints for New Employees	82
3	Compliance, AML/CFT and International Laws and Sanctions	105
60	Professional Diploma Program in Compliance and AML – AML and Compliance Officer	1

CUSTOMER PRIVACY

GRI 3-3 | GRI 418-1

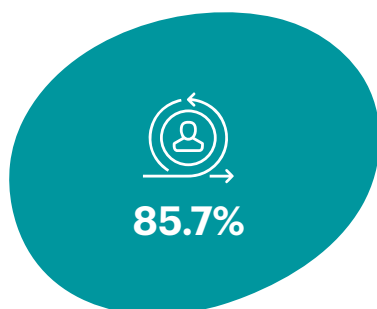


ahli bank practices high standards in the protection of customer privacy to ensure that all required measurements are adopted by all our departments and employees in compliance with pertinent rules and regulations related to banking secrecy requirements.

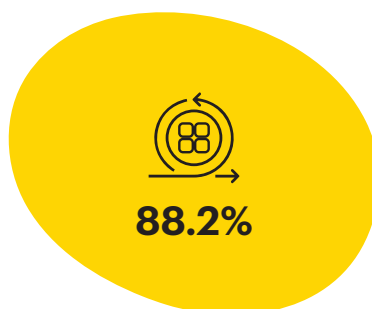
ahli bank is in compliance with the General Data Protection Regulation (GDPR) rules notwithstanding that there is no local law governing data protection. After digitalizing our operations and transforming to online transactions it became crucial and important for us to maintain the customer information secured in order to eliminate the risk of any data leakage or breach.

Protecting customer privacy is one of the main elements that affect the satisfaction of our customers, hence, we track and monitor this annually through our Customer Satisfaction Rate (CX Index) calculations to mid-year in April and end-year in October. In comparison to 2021 CX Index, we were able to increase slightly our CX Index from 79.4% in 2021 to 80.5% in 2022.

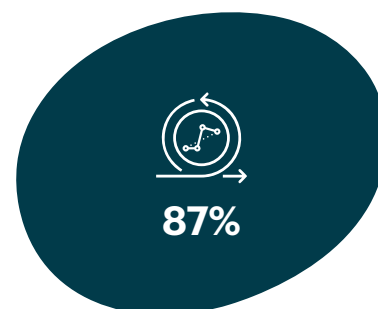
Customer Retention Rate (CRR)



CRR per Customer



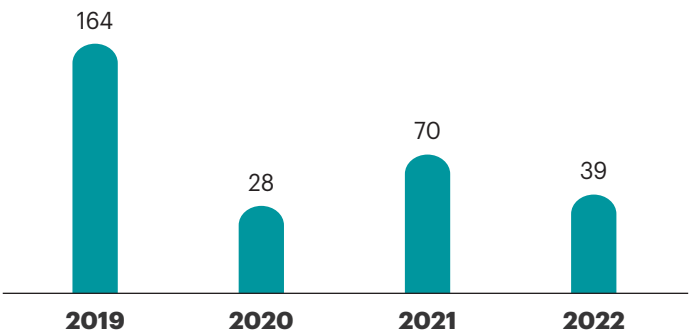
CRR per Asset



CRR in Average

We treat our customer complaints with absolute confidentiality. In 2022, we have continued our commitment to customer privacy and our compliance with all effective laws and regulations with very few number of cases of breaches reported during this period. After a significant increase in the number of genuine complaints from outside parties in 2021, this number decreased in 2022 by 44% in comparison to 2021.

Genuine complaints handled by the organization



We have a special unit focusing on handling customers’ complaints. The key responsibilities of this unit include preparing detailed monthly reports focusing on the nature of complaints received, classifying them, and proposing recommendations to help reduce the number of repeated complaints.

Training programs were also provided to customer service representatives and the designated units’ employees dealing with customer complaints. We have also adopted a Data Classification Solution and Desktop Laptop Option (DLO) – End Point Backup Solution that protects our customer’s private and sensitive data to demonstrate our continued commitment to customer privacy and data protection. Additionally, a Zero Trust Protection Solution was also adopted to ensure that our operations and services are secure on any device for each of our customer. We are working on updating our customer complaints’ system, where SMS notifications are sent to the customers that the bank has successfully received their complaints.



SECURITY PRACTICES

GRI 3-3 | GRI 410-1



During the pandemic, we had an obligation to ensure the defense orders issued are implemented with regard to visitors to the bank's departmental buildings and branches. As a result, we sought the support of a security company to protect our assets, employees, and customers with the support of Al Rowad Security Company.

We installed alarms and cameras to monitor our locations and sites. Additionally, we link our security practices with the Public Security Directorate of the Ministry of Interior with the emergency no 911 and we implemented monitoring at all entrances and exits.



03

ECONOMIC





Economic Performance

Financial Inclusion and Small and Medium
Enterprises (SME) Growth

Digitalization

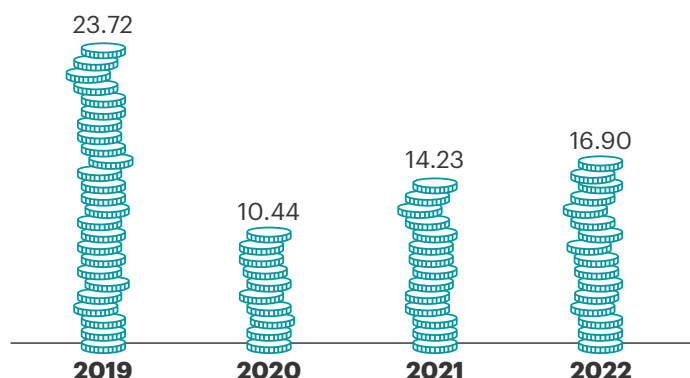
ECONOMIC PERFORMANCE

GRI 2-2 | GRI 3-3 | GRI 201-1



At ahli bank, we strive to achieve economic growth by increasing our net profit and assets and decreasing our expenses. Our ultimate goal is to positively contribute to the economic growth and prosperity of the communities we operate in.

Net profit after taxes (million JOD)



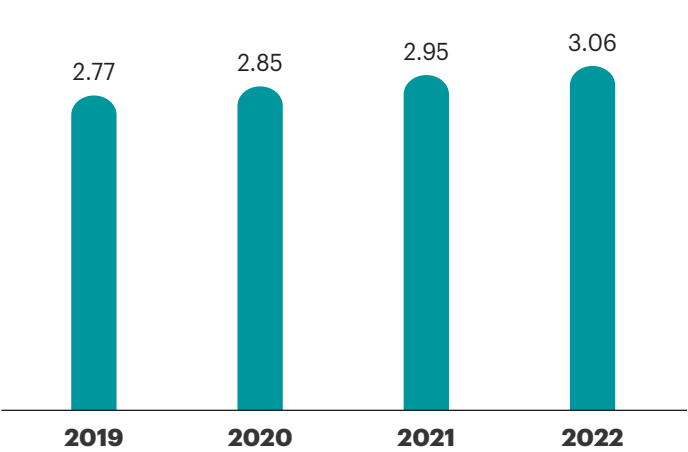
*There is a deviation in the reporting boundary regarding the financial performance data as the consolidated financials include Jordan branches, Palestine branches, Cyprus and the fully owned companies (subsidiaries) which are Ahli Microfinance Company, Ahli Financial Leasing Company, Ahli Brokerage Company and Ahli Fintech Company.

Despite the economic conditions that has prevailed in Jordan over the past years, including the economic impacts of Covid-19 in 2020, ahli bank has seen an improvement in its financial performance* in 2021 and 2022. There has been continuous general improvement in this aspect, our net profit after taxes increased by 18.76% in 2022 compared to 2021.

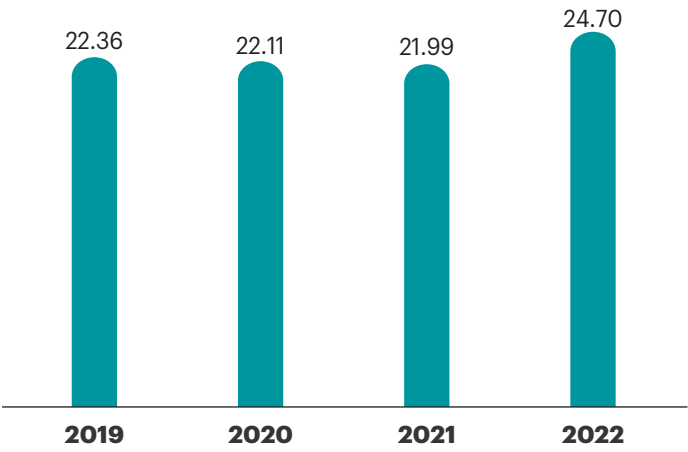
As previous years, we continued increasing our total assets in 2022 as we were able to increase our total assets by 3.7% to reach 3.06 billion Jordanian Dinar (JOD) compared to 2.95 billion JOD in 2021. Additionally, we continued to monitor and optimize our "other expenses", nonetheless there was a rise by 12.3% in 2022 compared to that of 2021, that is from 21.99 million JOD in 2021 to 24.70 million JOD in 2022.



Total Assets (billion JOD)



Other Expenses (million JOD)



Our Banking Services

GRI 3-3 | GRI 203-1 | GRI 203-2



Our banking activities and operations directly contribute to our goals, vision, and strategic objectives, enabling us to achieve financial inclusion and create positive impact in various economic sectors through providing innovative banking solutions, responsible investments, and job creation. Thus, contributing to managing unpredictable environmental, economic and political conditions.

We offer solutions that suit the needs of our clients, increase their competitiveness and enable them to expand their business and finance their activities, thereby enhancing their role in stimulating economic growth, leading in the improvement of people, environment and human rights. These include launching of the first batch of advanced integrated e-banking services (Ahli online corporate banking) that provides various features and services for banking ease of access and contribute to the banks' performance and national economy. The Ahli Invest Application also facilitated the lessening of our clients' administrative burdens and contributed to our environmental goals. Further, our introduction of the investment ratio also contributed to increasing transparency, self-disclosure, and improving stakeholder relationships.

We also cooperated with Al-Balqa' Applied University (BAU) across all its locations in Jordan to provide a smart university card that allows students to use it as a tool to enter the university in addition to completing all financial transactions through local and international purchases, as well as payment of fees, by applying the visions of the Central Bank of Jordan (CBJ) for financial inclusion.

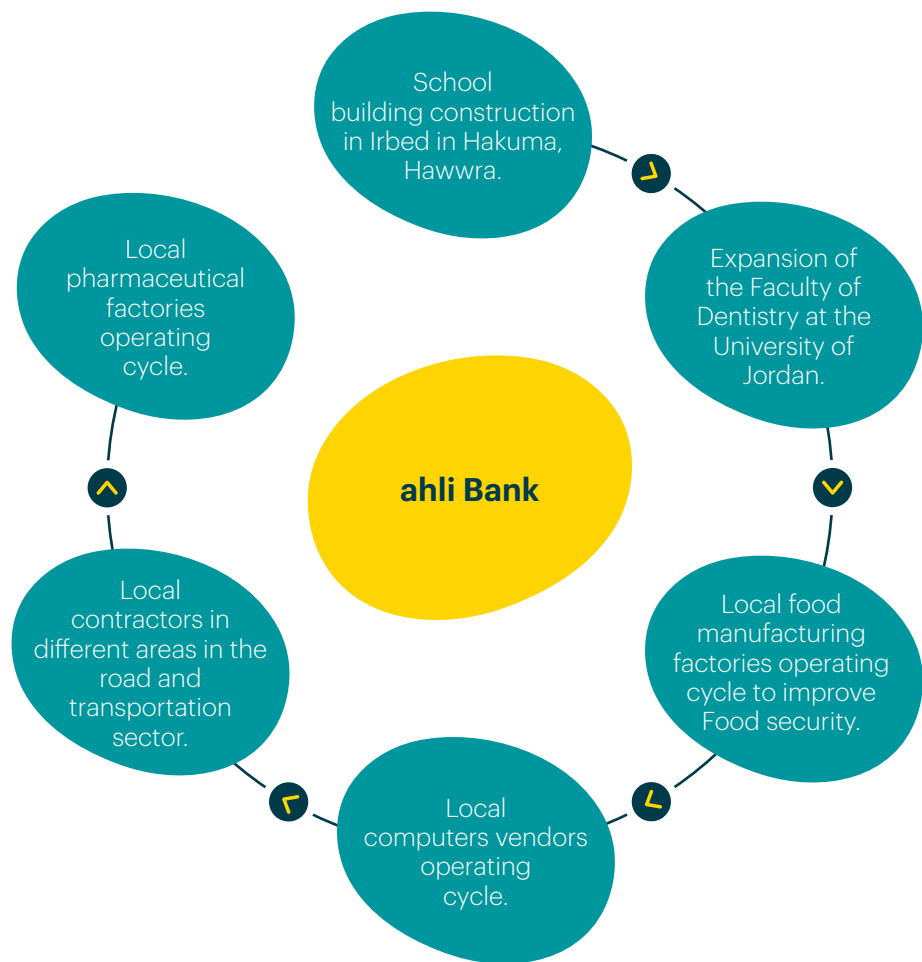
We regularly assess our clients' activities by taking into consideration their impacts on the environment and society. We also conduct regular multi-surveys among our stakeholders to seek feedback for our improvement. In all of our investments, the bank also practices periodic assessments and continuous follow ups and reports on credit ratings and compliances, as well as inhouse metrics to ensure that we are compliant with all of our investment policies. Furthermore, investments are subject to due diligence and analyzed prior to initiation. We take preventive procedures if any negative impacts are identified and select only highly rated investment partners.

TAQSEET PROGRAM

The main purpose of our Taqseet Program is to help merchants increase their sales as most of the people are trying to cut some of their expenses due to the current financial situation in the country. So, this program was launched to solve this problem and help retiree buy from merchants without any interests.

More than 3.5 million JOD worth of transactions have been processed through the system, supporting more than 60 merchants in 4 months.

In 2022, we provided financing solutions for our clients in various sectors, including provision of financing for the following:



In 2022, we also maintained responsible banking practices and responsible investments through the following:	
1	Implemented the Ahli Invest application through the Global Trading Network (GTN) which was used by ahli bank's clients directly from their own devices and was used for trading purposes to keep up with technological advancements in the market.
2	Expanded our trade in regional markets to include some of Gulf Cooperation Council (GCC) markets.
3	Increased our Custodian and paying agent clients, in addition to Issuance Manager deals.
4	Introduced Investment Relations (IR) to our stakeholders, in collaboration with Jordan Securities Commission (JSC), to attract new investors to our bank and enhance governance which ultimately reflects positively on our bank's reputation.
5	Established a new business line for clients to trade with precious metals, foreign exchange and fixed income.
6	Increased our bank ownership in Responsible Investments.
7	Managed successfully the liquidity, funded from different products.

In 2023, we plan to expand to contractors involved in school and university buildings and local pharmaceutical factories. Additionally, we aim to enhance the credit process quality, develop, and enforce relations with our existing customers, and build relationships with new corporate clients. We also aim to seize the expected economic growth in the tourism, fertilizer, and other sectors by launching new specialized financing programs supported by our advanced e-services package.

In the coming year, we aim to expand trades in regional markets to include more GCC and Palestine markets, expand FX trades spreads to increase profitability, expand the bank's research reports on social media terminals and implement ahli bank share promotion. Our future plans for the coming years also include integrating IR with ahli bank's application or launching a new IR application. We also aim to balance assets and manage liabilities and obtain sustainable returns by recapping the market yield.

FINANCIAL INCLUSION AND SMALL AND MEDIUM ENTERPRISES (SME) GROWTH

GRI 3-3 | GRI 203-1 | GRI 203-2



We believe that developing the SME sector in the Kingdom is essential in contributing to financial inclusion, fostering an entrepreneurship culture as well as achieving economic prosperity and growth. Back in 2006, we were the first bank in the Kingdom to establish a dedicated and specialized group and team for SMEs aiming to providing the latest and most advanced banking solutions to startups, entrepreneurs and small and medium enterprises acting in different sectors.

We continue to focus on SMEs by increasing our market share, participating in national initiatives that support SMEs and maximizing financial inclusion percentage, and we were able to capture a very good market share in the last years capitalizing our extensive knowledge and experience.

We also continue to provide unique, digital and innovative solutions that focus on efficiency, client centricity and service excellence through our business centers, e-channels and branches. In addition to offering wide range of accounts services. We provide multiple financing solution programs, package programs, bundles and trade finance solutions that match our clients' needs.

Additionally, we continue maintaining our key strategic partnership with CBJ to help our clients meet different requirements by offering subsidized loans under targeted segments with flexible terms and interest rates. Moreover, the Jordan Loan Guarantee Corporation (JLGC) provides excellent coverage of our clients who don't have collaterals in place.

In 2022, we announced two new products dedicated to providing financing to merchants that use Point of Sale machines in addition to a new instant product that is specialized to discount the merchants proceeds from the Social Security agreement. We also invested in our advisory services throughout our experts in our business centers; thus, we are always enhancing their technical and professional skills to offer the best of non-financial services provided to our SME clients.

Furthermore, we launched a new online banking service, that is dedicated for SMEs and provides an exceptional experience for our clients. Our e-services are comprehensive, flexible, user friendly, fast, secured and available 24/7 for our clients.



Our Programs and Services



Ahli Ezwati Program

This program is a solution for SMEs that were affected by the pandemic and had shortage in cashflows. It enables them to maintain operations and cover salaries through a loan supported by CBJ and JLGC.



My Business Credit Cards

The “World for Business Credit Card” and “Executive Credit Card” help SMEs to control expenses and enjoy a range of features, discounts and rewards programs.



My Finance Program

This program offers SMEs instant liquidity through either a revolving or a reducing loan to cover their needs, including buying inventory, financing sales, projects, contracts, agreements and covering business expenses.



My Property Program

This program offers SMEs the liquidity needed by a reducing loan dedicated to finance acquiring a building of the factory, with the ability to expand the existing factory's location.



My Project Program

This program offers SMEs the liquidity needed to grow the business through financing movable assets, such as vehicles, machines, equipment, etc. It also covers renewable energy solutions to minimize energy spending.



Energizing SME's Loan

This program is designed for merchants who use Point of Sales machines by offering them a loan that provides the liquidity needed with many benefits and features.



Taqseet Program

This program offers SME merchants with instant liquidity through discounting their proceeds from social security with special terms and features.



Bundles Program

This program is designed for SMEs so that they can pick the bundle that best suits their needs, whether through the banking products or advisory services. The Bundles Program includes: “My Entrepreneurs’ Solution”, “My Enterprise Solution” and “My Business Solution”.



Packages Program

This program is designed with a pre-defined term so that the company will be eligible to receive certain facilities with special discounts. The Packages Program includes: “Exclusive Package”, “Leaders Package”, “SME-Upper Mass Package”, “SME-Mass Package” and “Start-Ups Package”.



Central Bank Loans Program

This program is in collaboration with the central bank where it provides facilities at reasonable rates and flexible repayment periods to meet the SME needs and expectations.



Bank Guarantees

This Includes various trade finance solutions like payment guarantees, bidding guarantees, performance guarantees and maintenance Guarantees.



Documentary Credits

These products allow importers and exporters to ease doing their trade activities inside and outside the Kingdom.



Collection Bills

These products allow importers and exporters to make their transactions easily through a network of correspondent banks located in most countries.



Current Accounts and Deposits

This program provides companies and businesswomen with various service packages through current accounts cheque books, debit cards, and other e-banking services to enable 24/7 withdrawal, deposits and all kinds of transactions.



AI Ahli Online Service

This product enables SMEs to manage their accounts anytime, whenever and wherever they are, in addition to many features offered, such as paying and managing bills, requesting the issuance of cheque books, salaries transfers, transfer between accounts and more features.



Salary Transfer Service

This product enables SMEs to transfer salaries of employees easily, where the owners, shareholders and employees can benefit from a wide range of products with possibility to apply for personal loans, as well as other banking services that cater to their needs.



Money Transfer Service

This product enables SMEs to perform their transactions easily by Ahli network across the Kingdom, along with our expert staff that is ready to serve them to complete the transfers securely and privately.



Consulting Services and Business Centers

Consulting activities are provided by a team of experts specialized in managing SME bank accounts to ensure efficient, high-quality services. These experts are available in the business centers throughout the Kingdom and we continuously enhance their technical and professional skills.

In 2023, we are applying the loan origination system that is dedicated mainly to automate our lending process and we will announce our green bundle program and continue focusing on the environmental and social impacts in our daily transactions.

In the coming years, we aim to increase our market share of SME client base and volume. We will continue providing innovative solutions to our SME clients as well as expanding our market share throughout our SME business centers that are distributed all over the Kingdom.

Additionally, we will consolidate our work methodology, policies and procedures with solutions that take into consideration environmental and social risk.

We will also continue building human capital and technology capacities in order to adapt to the market, futuristic demand and the changing market norms. We aim to capitalize on strategic relationships as well with the alliances to streamline the proposition with latest added value to our clients.

Sustainable Business Practices

GRI 3-3 | GRI 203-1 | GRI 203-2



In SME banking, we always engage sustainability in our daily practices as we believe in our responsibility to raise awareness of our SME clients on the importance of taking ESG risks into consideration in their daily operations as they have significant effects on both company and country levels. When a company leads sustainable procedures that mitigate such risks in its profile and operations, this will be positively reflected on its reputation, increases revenues and market shares as well as reduces expenses with reducing potential legal and market risks. Additionally, the quality of disclosures of this company will have a good impact on its shareholders and ultimately increase their loyalty and confidence.

We encourage our SME clients to integrate ESG indicators and apply best business practices and environmental sustainability standards through our financing solutions including our loans that aim to finance goods, contracts, agreements, fixed assets or expansion transactions directed towards the green transformation of businesses.

Within our portfolio, we are always keen to have acceptable concentration on sectors that have significant environmental risks. We are also keen to explore the plan of these clients regarding the mitigation of potential risks and minimization of their effects on the environment. Also, we try to avoid financing special projects that have high environmental risks with improper licenses or with absence of a plan regarding the elimination of such risks.

In SMEs group, we are committed to integrate ESG goals in our operations in line with ahli bank's vision and mission with respect to sustainability. We are moving step by step toward digitalizing and automating our processes and eliminating paper consumption.

At lending side, we are proud to have good market share for SMEs contractors, suppliers, distributors of green products like renewable energy and energy efficiency solutions as we always try to provide them with facilities that enable them to perform their green operations at the county level.



DIGITALIZATION



GRI 2-27 | GRI 3-3 | GRI 203-1 | GRI 203-2



ahli bank envisions a full digital environment in the future, from customer onboarding to complicated financial transactions. Digitalization is one of the priorities that we are considering in our strategy as we attempt to increase our long-term sustained economic performance and drive agile and lean operations. We continue to transform our banking products and services into digital innovative solutions, addressing the bank's personas' motivations and challenges to create a personalized experience that differentiates our bank from the competition and in line with our shared prosperity framework.

We continue to put our customer needs at the forefront of our priorities. Thus, we offer a wide range of innovative financial products and services to our customers. We are also committed to offer sustainable, innovative and digitalized services and operations to achieve a positive impact on the environment, society and economy.

ahli bank is committed to observing environmental sustainability standards in our operations in line with our vision of sustainability. As a result, we continue to transform many of our operational works through automations,

constant updating of devices and equipment, and automated work systems to reduce paper consumption and carbon emissions, and implementation of strategic plans aimed at establishing an integrated digital infrastructure within the corporate identity through our modernized branches.

In 2022, we continued to support the economy through job creation, recruiting fresh IT graduates, and prioritizing the contracting of local IT vendors. In line with this, we continued to adopt paperless transaction solutions that have a positive impact on the environment and economy.

We also expanded our services to e-channels and online banking applications to achieve our sustainability goals and facilitate ease of access using fast, smooth, and high-quality transactions and processes. Our debit cards and various electronic cards also help our customers lessen their carbon footprints. In addition, contactless payments have been adopted through contactless cards, smart stickers and wearables. Virtual cards and Mobile Near-Field Communication (NFC) payments will be released in the near future.

Additionally, we updated our ahli Mobile application and facilitated the hastening of the processes for better services by adopting various technologies such as Camunda and HubSpot.

Our high-end security infrastructure and compliance with global and local IT standards and regulations have remained one of our top objectives. Some of our offerings include instant payments and digital vouchers, which was proven to be an attractive alternative to cash payments and paper transactions. With this, we realized an increased customer trust and maintained business continuity, hence expanding our customer database. We also monitored product and service performance through a feedback process for both public and internal bank process enhancement products.

In 2022, we continued replacing traditional infrastructure by implementing and expanding “Hyperconverged Technology “. We also implemented end-point backup solutions, Network Detection and Response (NDR) Solutions, Desktop Laptop Option (DLO) - End Point Backup Solutions, and Data Classification Solutions. We were also able to implement Disaster Recovery Site Drills, our digital vouchers that enabled our paperless transactions, and other various solutions such as our Corporate and SME Loan Origination solutions, and IT Service management solutions that enhanced our IT services to IT stakeholders.

Further, we achieved the required capability and maturity levels of COBIT 2019 for the processes related to Risk and Information Security.



ahli bank was compliant with all regulatory requirements such as Payment Card Industry Data Security Standard (PCI-DSS), SWIFT Customer Security Program (CSP), Control Objectives for Information and Related Technologies (COBIT) 2019, and International Organization for Standardization (ISO) 27001 for this year.

In 2023, we plan to implement the following:

 <p>Debit and Credit Cards Tokenization Solution</p>	 <p>Customer Loyalty Solution</p>	 <p>QR Cash Withdrawal and ATM Cash Deposits</p>	 <p>Replacement of Contract Center Solution using Advanced Solutions</p>
 <p>Bank Level Customer Relationship Management (CRM) Solution</p>	 <p>ATM Network Expansion</p>	 <p>Change Management Solution</p>	 <p>Asset Liability Management Solution</p>
 <p>Laptop Encryption</p>	 <p>New Security Layer Solutions for the bank's Security Infrastructure System</p>		

04

SOCIAL





Diversity and Equal Opportunity

Training and Education

Employment

Human Rights

Local Communities

Procurement Practices

DIVERSITY AND EQUAL OPPORTUNITY

GRI 3-3 | GRI 405-1



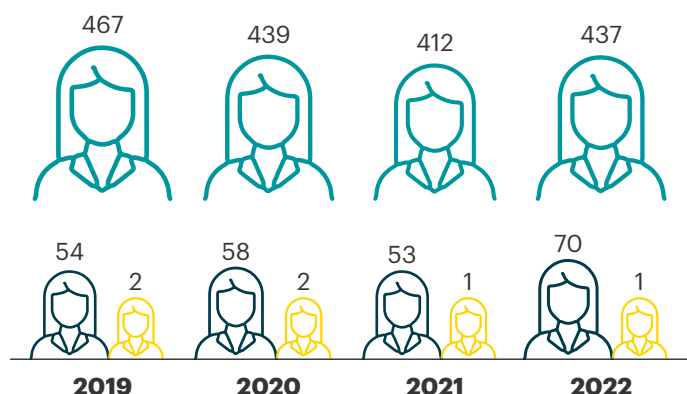
Ahli Bank believes that having a diverse workforce with people from various backgrounds and perceptions helps in improving our operations and performance, driving innovation, and attracting top talents. We seek an environment that is dynamic and respectful in order to embrace diversity and inclusion at all levels. We consider all applicants for employment at the bank regardless of race, gender, age, disability or religion.

We are proud to report that in 2022, our female employment rate stood at 39%, which was higher than the banking sector average in Jordan of 35% and was also significantly higher than the national average of about 15%. We also increased the number of female employees in the middle management by 32% from 53 in 2021 to 70 in 2022, while the number of female employees in the senior management has not increased. We look forward to increasing our female employment rate in the future.

We encourage youth to explore the financial and banking sector through our financial literacy programs and we aim to stimulate the presence of talented and motivated young individuals at Ahli Bank. Our youth employment rate was 28.47% of the total workforce in 2022 in comparison

to 26.85% of the total workforce in 2021. Additionally, 70% of our total new hires were under the age of 30 and the remaining new hires were between the age of 30 and 50 in addition to only one new hire above the age of 50.

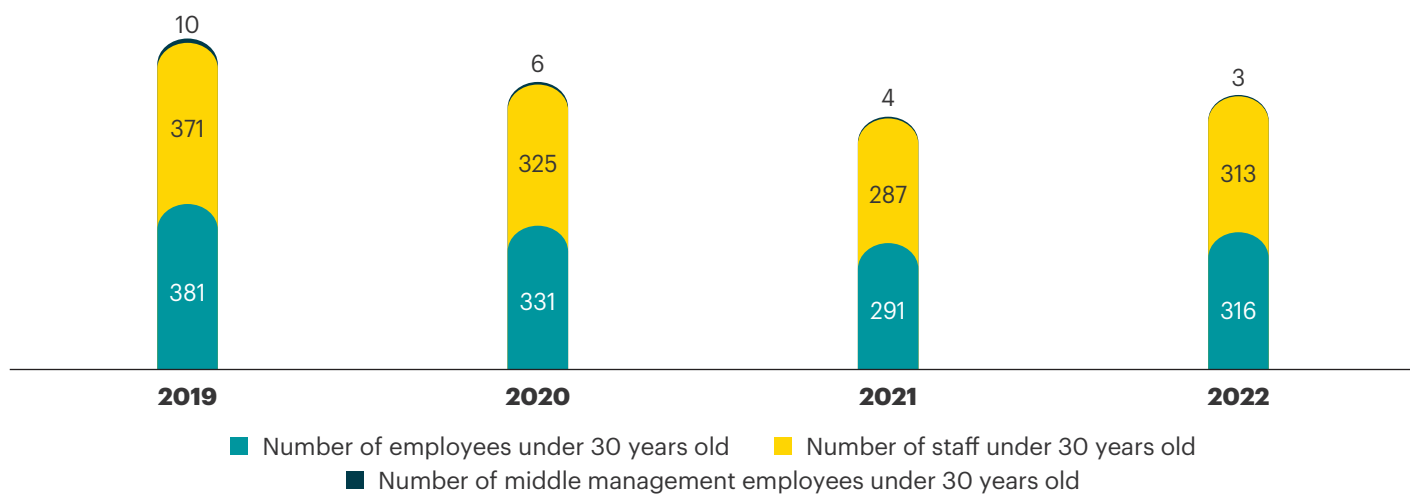
Female Employment



- Total number of female employees
- Number of female employees in middle management
- Number of female employees in senior management



Youth Employment



TRAINING AND EDUCATION

GRI 2-4 | GRI 3-3 | GRI 404-1 | GRI 404-2 | GRI 404-3

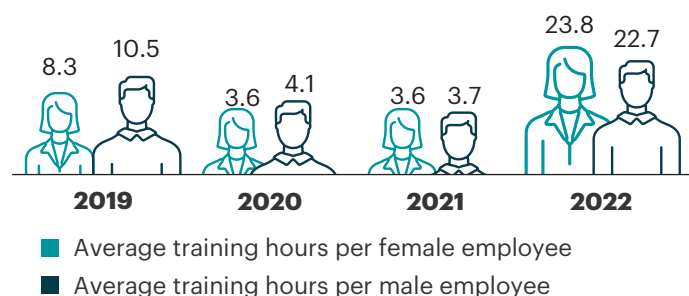


We emphasize on the importance of continuously providing our employees with trainings and development activities to empower them and enhance their abilities. We support their personal and professional growth by providing an enriching work environment through our training and development programs. From the day they join us, we offer them these programs to enhance their competence, technical and behavioral skills; thus, enabling them to grow within the bank and contribute to the achievement of Ahli Bank's vision, mission and goals.



Due to the pandemic, most of our training programs were offered remotely with a significant decrease in the training hours. After the pandemic, in 2022, we returned to offering face-to-face courses and we were able to meet the training needs across the whole bank.

Training Hours



**The training data excludes the courses taken by employees through the e-learning platform.*

In the previous years, the average hours of training per employee was calculated by dividing the total number of training hours by the number of training opportunities. The 2022 data was calculated in line with the GRI requirement by dividing the total number of training hours by the total number of employees.

We continue to develop and expand our current training programs by adding new programs to enhance and upgrade our employee skills. In 2022, we provided the following programs and courses:

- Specialized Programs for branches employees, sales and services and branches management staff
- Orientation programs for new employees
- Product and Service Knowledge for all bank's employees (Educate Yourself)
- Risk, Compliance and Control Training and awareness sessions (face-to-face and through the e-learning platform)
- Functional, Behavioral and Technical Training Courses
- Specialized Professional Certificates
- Specialized Courses in occupational health and safety and dealing with people with disabilities
- Coursera Learning Platform Subscriptions
- Banking Awareness Program for the children of our employees
- Ahli Leaders Program
- Partnership with Salalem E-Learning Platform

The orientation for new joiners included an introduction about the bank, its departments and the code of conduct. A total of seven groups representing 128 employees attended this orientation with an average of 31 hours of training.

Additionally, we provided banking awareness programs for our employees where 12 employees attended 22 hours of training on corporate governance and 94 employees attended a 3-hour training on the legal aspects of banking operations. The banking awareness programs also

included a 6 to 9-hour training on the detection banking counterfeiting which was attended by 85 of our employees.

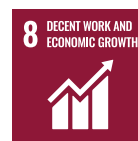
We continue to offer the career transition program as well which aims to support our employees who are no longer part of our workforce due to retirement or termination of employment through consensual resignation. This program offers them the ability to attend any course, program or certificate and compensate for 90% of its value having the maximum limit JOD 1,500.

EMPLOYMENT

Our employees are our main assets at the bank with their knowledge and expertise. We put our people first and we continuously strive to foster a work environment where they are happy, passionate, growing and aware of their full potential.

Collective Bargaining

GRI 2-7 | GRI 2-30 | GRI 3-3 | GRI 402-1



The majority of our employees are covered by the collective bargaining agreements. In 2022, 719 employees were covered by the collective bargaining agreements, compared to 2021 with 805 employees. Under our internal policy mandate, they have the option of joining the “General Union of Employees in Banks, Insurance and Accounting”

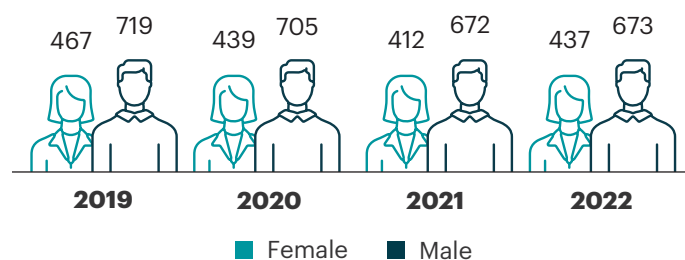
once they sign a contract with us. This effectively reflects our dedication to upholding our employees’ freedom of association and ability to engage in collective bargaining.

Our total workforce increased by 2.4% in 2022 with 1,110 employees compared to that of 2021 with a total of 1,084 employees. The majority of our employees is also males same as previous years with about 61% in 2022 in comparison to 62% in 2021.



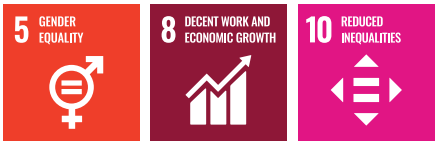
In 2022, 65% of our employees were covered by the collective bargaining agreements in comparison to 74% of our employees covered in 2021.

Total Workforce by Gender



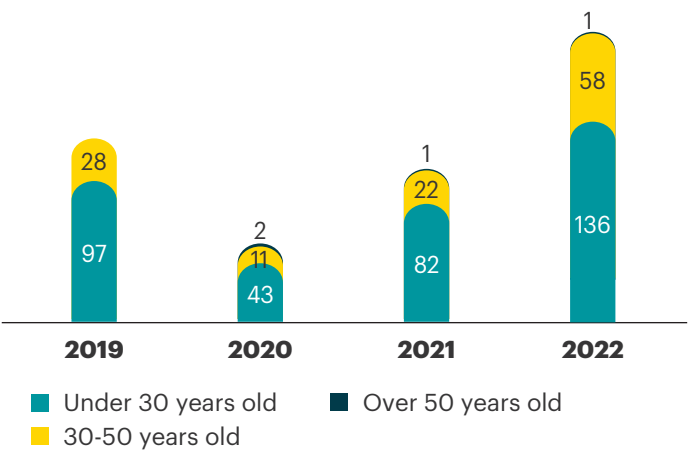
Employee Attraction and Retention

GRI 3-3 | GRI 401-1

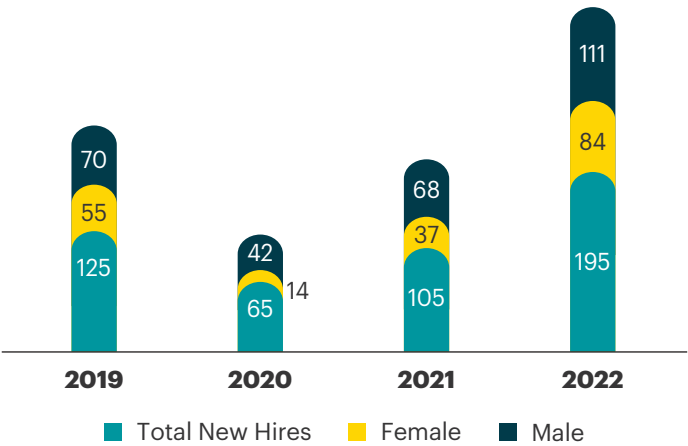


In 2022, we welcomed 195 new employees to the bank with a majority of young employees under the age of 30 representing 70% of the new hires. Similarly, despite having more new male hires than female as previous years, we managed to achieve a good balance between female and male hires with 43% and 57% of the total new hires, respectively. This difference in male and female new hires is due to the fact that most of our open job opportunities were in the IT department which requires working for different shifts and this requirement decreases the female applicants; thus, causing a decrease in our female new hires.

New Hires by Age

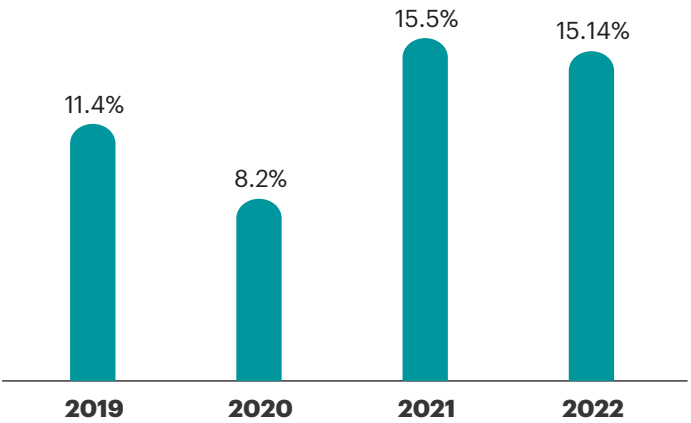


New Hires by Gender



In 2021, we faced an increase in our turnover rate due to the surge of available job opportunities in the market following the lockdown in 2020 as a result of the COVID-19 pandemic, hence, more resignations occurred that year at the bank. We maintained our turnover rate of around 15% in 2022 with a slight decrease in comparison to 2021 as a result of the stabilization of the job market across the Kingdom and worldwide.

Turnover Rate



Health and Safety



We aim to meet health and safety standards wherever we operate and we recognize the importance of protecting our employees, our most valuable assets. Injuries and the ill-health of our employees may lead to the 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.



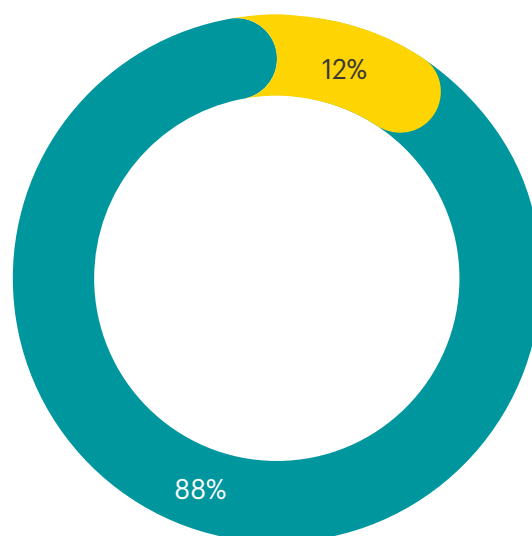
We are working on updating our evacuation and emergency plans, where 90 employees of the administration buildings will form the Crisis Management Team and will be trained on evacuation, first-aid and firefighting in the first quarter of 2023. We aim to train additional number from our employees.

We aim to identify and prevent potential hazards, minimize the effects where applicable and find immediate solutions to these problems. We provide a comprehensive course on public safety, namely first-aid, firefighting, evacuation and rescue, according to requirements from the Central Bank of Jordan (CBJ) and the Jordanian Civil Defense. 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.

We take several measures to ensure the health and safety of our workforce. All our branches are equipped and designed according to the specifications and approvals assigned by the Jordanian Civil Defense and all equipment has been placed for the process of passive and active protection to avoid accidents. The technical specialists are responsible for inspecting the administrative buildings on a monthly basis in addition to inspecting, examining and ensuring the readiness of all equipment. Moreover, we connect all of our branches and management buildings to the control room which receives a notification in case of malfunction events. These notifications are checked on a daily basis and monitored continuously throughout the day where a specialist is sent immediately and as needed to fix the raised issues.

As part of our commitment to provide a safe and a healthy workplace, especially during the pandemic and to prevent any epidemic, we increased the number of employees represented in our health and safety committee in 2022, where it consisted of 90 trained employees in comparison to 82 employees in 2021. In 2023, we will provide trainings to our new employees through an accredited academy and each trainee will be provided with an accredited certificate.

2022 Health and Safety Committee



■ Total Labor Force represented in the Official Health and Safety Committee ■ Other

Employee Benefits

GRI 3-3 | GRI 2-19 | GRI 2-20 | GRI 401-2



Besides parental, marriage, and bereavement leaves, we provide our employees with competitive benefits to motivate them to perform to the best of their abilities and position us as an employer of choice. We have a remuneration policy in place which is endorsed by the Board, specifically the board members who are appointed based on Nomination of General Assembly. They are

responsible for overseeing the process to determine remuneration across Ahli bank.

We also offer 16 months basic salary rather than 12 for our permanent employees to encourage them to join our bank. Moreover, we continue to offer various benefits to our employees in addition to supporting them in 2022 through our Champion Challenger program.

Employee benefits



Parental, marriage,
and bereavement leaves



Subsidized
Loans



Life
Insurance



Coverage of Disability
and Inability to work



Performance
Bonuses



Variable Pay
Plans



Health
Insurance

Parental Leave

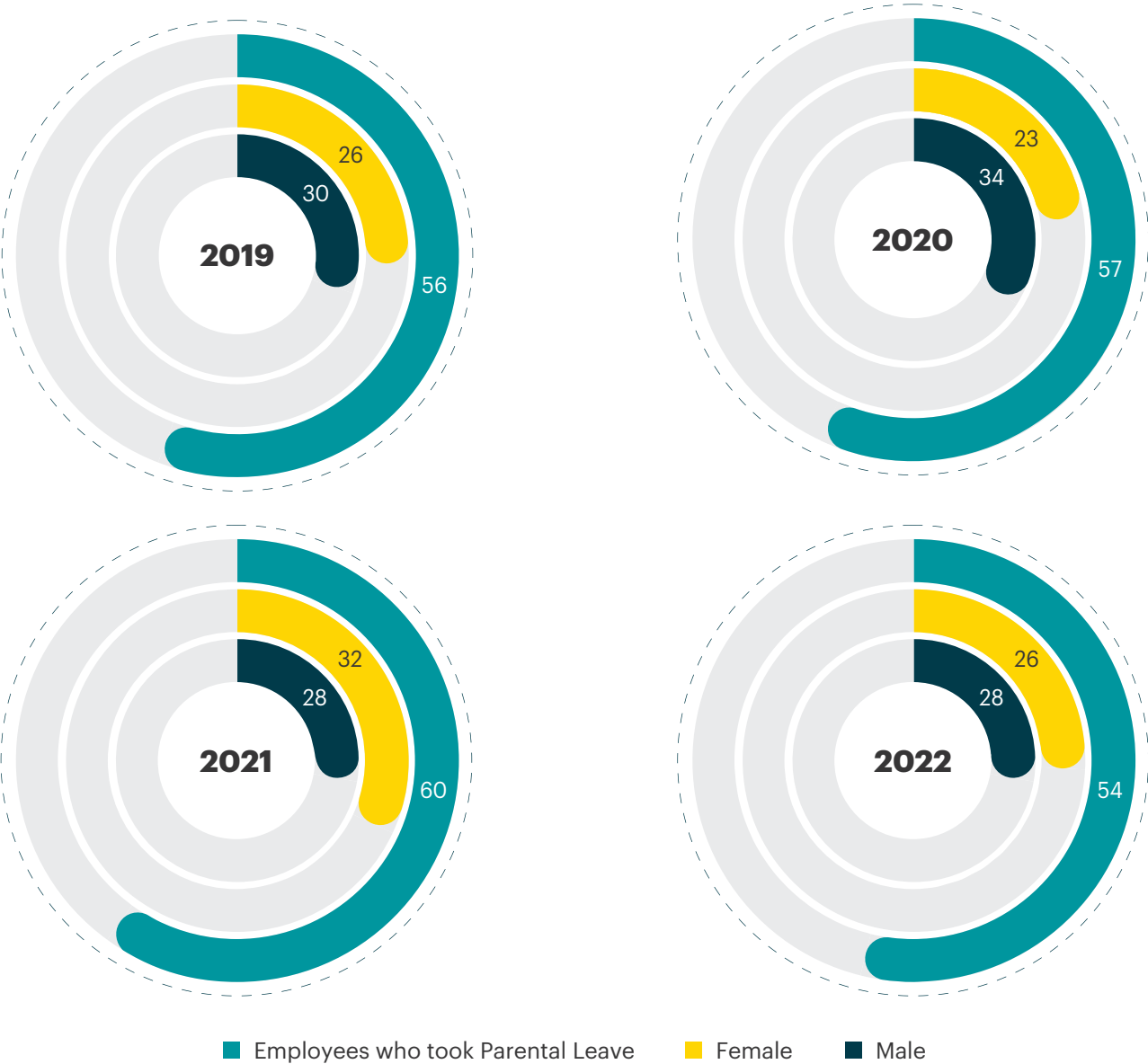
GRI 3-3 | GRI 401-3



We support our employees in balancing their parental duties and their careers through our parental leave policy, to which they are all entitled. Our policy includes three days of paternity leave in addition to up to ten weeks of paid maternity leave that includes all benefits, bonuses,

and allowances. Once they return to work, we extend our daily assistance to new mothers by providing a year of paid maternity leave. The employee is also permitted to take up to one additional year of unpaid absence in order to care for their children.

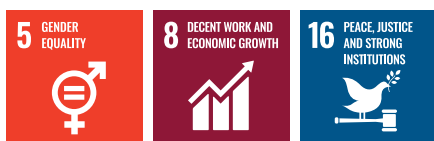
Parental Leave



HUMAN RIGHTS

In 2022, we did not face any incidents of discrimination.

GRI 2-23 | GRI 3-3 | GRI 406-1



We ensure our compliance with social values at ahli bank, including human rights principles when dealing with our employees. We do not have a standalone policy that covers these values, but we embedded these values into our employee rights through the below listed policies and procedures.



Employee Disclosure and Transparency Policy



Code of Conduct



Protection against Violence, Harassment and Discrimination at Work Policy



Employee Loan Policy



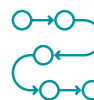
Whistle Blowing Policy



Total Remuneration and Retention Policy



Competency Framework



Rules of Procedures



Employee Performance Evaluation Policy



Succession and Rotation Policy



Human Resource Policy

LOCAL COMMUNITIES

GRI 3-3 | GRI 203-1 | GRI 203-2



As a socially responsible bank, we are committed to contributing to building a better and stronger society, through our community investments, various initiatives, and partnerships with many civil society institutions in line with our strategic pillars, and in a manner that supports the national development goals of the Hashemite Kingdom of Jordan and addresses the social, environmental and economic needs of the community.



DOCTORS PROGRAM

In 2022, we launched the Doctors Program, which was very successful and supported an important segment. As a result, ahli bank went into the direction of creating assisting programs which are tailored to specific segments in our community, including youth and students, to better serve their needs and to have a higher positive impact than the individual products.

Community Development

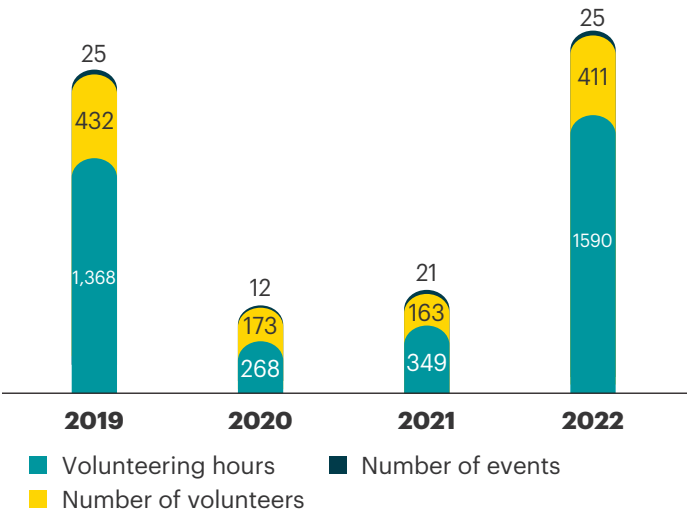
GRI 3-3 | GRI 413-1 | GRI 413-2



Following a well-established Corporate Social Responsibility (CSR) strategy, the Department of CSR and Sustainability Programs focuses on addressing social challenges and its underlying problems that impact the society. Aside from our internal volunteering programs, we launch and sponsor various initiatives and events to achieve the bank’s objectives and support the Kingdom’s national development objectives. We are committed to supporting educational and non-profit organizations (NGOs) through our tailored agreements and special offers and fully supporting human local and global institutions.

In 2022, the bank organized many activities within its internal volunteering program, which were diverse to meet the various interests of employees, such as: agricultural activities, packing and packaging food parcels and distributing them to beneficiaries, holding workshops in cooperation with many foundations. During this year, we participated in 25 volunteering activities, which shows a slight increase from 2021 with 21 volunteering activities. Our volunteering hours also increased significantly by 356% from 349 volunteering hours in 2021 to 1,590 hours in 2022. More volunteers within the bank also participated in these activities with an increase from 163 volunteers in 2021 to 411 volunteers in 2022.

Internal Volunteering Program



In 2023, we aim to launch more programs dedicated to empowering students, women and youth as well as initiate community empowerment, develop GoGreen products and promote art and culture. We also aim to develop other products and programs that would address our society’s underlying programs across all segments of the community.





Community Empowerment

GRI 3-3 | GRI 413-1 | GRI 413-2



At ahli bank, we are committed to empowering the local communities in Jordan, and we particularly focus on their strategic needs, as well as promoting the role of women in the labor force.

NAUA for Sustainable Development

We cooperated with NAUA for Sustainable Development, an initiative of Crown Prince Foundation, to implement six projects that benefitted nearly 300 members of the local community. These include our collaboration with Princess Taghrid Institute (PTI) on a project to empower girls who lacked family bonds in Aqaba Governorate, and the Ne'meh project for crafts, in which training in production huts was conducted with the aim of establishing a hut for planting, drying and packing aromatic plants in the Ajloun Governorate.

Ministry of Social Development

We supported the campaign of the Ministry of Social Development, in addition to the Public Security Directorate, to help chaste families in the various governorates of the Kingdom.

World Food Programme (WFP) and United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA)

We supported international organizations such as the WFP and the UNRWA by providing remittance reception tools to refugees through payment and use of solutions within the points of sale and our ATM network. We also supported them through the management of the cash flow process of the supporting institutions.

Women Empowerment

We sponsored the "Women on the Front Lines" conference, which includes inspiring women in leadership, change and sustainability within their fields of specialization, with the aim of highlighting unique experiences of women entrepreneurs, leaders, media professionals and others.



Social Security

We signed a cooperation agreement with the Social Security to provide services for an installment program to facilitate the transfer of the monthly installments deducted from the salaries of the retired beneficiaries of the installment program to the companies approved in the program.

For this, we provided a monthly installment system that controls the relationship between the institution and the companies through the bank.

Ahli Supports Your Ambition

During the holy month of Ramadan, we launched the “Ahli Supports Your Ambition” initiative, with the aim of supporting and empowering local community youth who are at the beginning of their careers to face the daily challenges to support themselves and their families and lead them to engage in the labor market.

Ahli Partners’ Store

We launched our non-profit electronic platform, “Ahli Partners’ Store” to support and empower civil society institutions. We aimed at achieving social solidarity, consolidating the principle of equality among members of society, instilling giving values and raising awareness of the necessity to making a positive difference in the lives of many, particularly in light of the difficult economic conditions.

This platform presents to employees a variety of programs, products, and services belonging to our strategic partners in their different fields including craft, education, culture, agriculture and food. It allows employees to contribute partially or entirely in supporting the less fortunate members of society and encourages them to replace the gifts exchanged on various occasions with special gifts that have noble meanings and great human value, according to their desires and interests with convenient payment options.



Education and Youth

GRI 3-3 | GRI 413-1 | GRI 413-2



We believe in the importance of education and nurturing the youth to foster an empowered and strong community, that contributes to a sustainable national development. Empowering the youth in Jordan is essential to achieving a better future, as it underpins the solutions to addressing poverty and improving the standard of living.

King Hussein Cancer Foundation (KHCF)

We signed a Memorandum of Understanding (MOU) with KHCF to support its University Scholarship Program which covers university education costs for high school graduates who had received medical treatment at the King Hussein Cancer Center (KHCC).

We also continued supporting KHCF's Cancer Care Insurance (CCI) program.

Eureka Academy

We provided our support for the third phase of the national technological project organized by Eureka Academy, which aims to qualify and train 500 students from public schools from different governorates of the Kingdom on advanced courses in technology, including information security, artificial intelligence and programming, in cooperation with a number of Jordanian universities.

Annual Academic Campaign

We launched our annual campaign in the Aden neighborhood school for girls in Jabal Al-Nasr area in Amman.

This full-day event with the children aimed to enhance the love of education among students, renewing the spirit of activism and positivity, prepare them for school attendance and maintain their enthusiasm for a distinguished academic year full of success and achievements.

We provided a variety of educational and artistic activities, in addition to a puppet show, to provide many general tips and guidance at schools in an entertaining and interesting manner, appropriate for the students.

Charity Event at the Children's Museum

During Eid Al-Adha, we sponsored a charity lunch at the Children's Museum, in which we hosted 100 children from care homes and orphanages.



Queen Rania Foundation for Education and Development

We continued to support the Queen Rania Foundation for Education and Development, to assist in achieving its goals and mission and promote the progress of education in Jordan through its various initiatives and programs.

We sponsored the “Children’s Museum of Jordan” through sponsoring the “bank exhibit” and the reading competition for children. Further, we also supported in the development and production of financial literacy activities booklet and a ‘piggy bank,’ to reflect our continuous efforts to promote financial literacy and its applications among children.

We also supported the Madrasati Initiative to enhance the educational environment in one of the public schools in Madaba. The funds have been allocated to renovate the school’s premises and support the implementation of value-based activities that will empower the students with life skills.

Al-Balqa Applied University

We renewed our cooperation with Al-Balqa Applied University by providing financial support for the “Poor Student Fund” at the university. We provided scholarships to a group of financially challenged students to encourage them to complete their education.

Board of Trustees of the Injaz Company

We announced joining the Board of Trustees of the Injaz Company for the year 2023–2024. We aim to support its mission through the specifically designed programs and opportunities created for the Jordanian youth.

Draw a Smile Event

We supported the “Draw a Smile” event, which was organized by the Jubilee School, to host 40 children along with our volunteers.

The Music Academy of the Haya Cultural Center

We supported two talented children in the field of art for the second consecutive year to help them prepare and build their abilities.

We supported in their enrollment in the Music Academy of the Haya Cultural Center for two academic years, in which they undergo musical training and eventually be part of the Haya Community Orchestra, which is an outgrowth of the Academy and includes talented musicians certified from the Associated Board of the Royal Schools of Music (ABRSM).

ahli777 Program

GRI 2-8 | GRI 3-3 | GRI 203-1 | GRI 203-2



Following the success of the program which was initially launched in 2018, the ahli777 program continues to make its mark. In 2022, after visiting 10 universities to promote the ahli777 program, a total of four waves of new recruits were onboard. Over 11,000 students applied to the ahli777 program in our most recent wave of applications. The program offers both university students and graduates the opportunity to undergo empowering and personalized career journeys that expose them to the banking sector. Program participants are exposed to practical work experience including banking operations and customer interaction and management while simultaneously receiving income for their time spent gaining work experience. Ultimately, ahli777 alumni leave the program having both built their confidence and gained valuable experience.

In 2022, we observed a decrease in the number of students and graduates who joined the program. Currently, 16 ahli777 team members have joined our bank as full-time employees, working in a range of departments such as the Call Center, Marketing, Branches and Human Resources. Furthermore, the bank has continued to encourage its ahli777 students and graduates to join social responsibility initiatives as well as engage in a range of local communities across the Kingdom of Jordan to instill the importance of giving back to the community and to aid them in further developing their sense of national belonging, all that while aligning the ahli777 program with the bank's holistic and family-oriented theme and brand essence. All in all, ahli777 participants develop their professional and leadership skills, so that they are better prepared to face the workforce, having been equipped with skills that could not normally be acquired in the classroom.

ahli 777 employees worked in:



Call Center



HR Operations



Training Center



Marketing, Corporate Communications & Corporate Social Responsibility



Loan Operations



Branches



IT Department



Ahli Fintech



Innovation

Ahli Future Program

GRI 3-3 | GRI 203-1 | GRI 203-2



In 2022, we launched the Ahli Future Program, aimed at providing ahli bank with a repository of qualified graduates for potential future hires while simultaneously providing university students with practical experiential knowledge. After deliberating with technology leaders within the bank, we were able to construct a program that upskills students' competencies enabling them to better onboard and adapt to technology-related jobs and their continuously evolving demands, ultimately empowering students to bridge the gap between academia and the real world.

The new competencies gained by Ahli-Future Alumni serve as a boost to their knowledge and experience, which aids them in adapting to ever changing technological requirements, while adding value to their standpoint within the market with their acquired practical and theoretical knowledge.

Thus far, Jordan Ahli Bank was able to successfully train 20 students in the second floor of the Al Balqa branch, which was recently renovated and turned into a world-class working space and computer laboratory. 23 other students are currently being trained in the same space and are covering a wide range of relevant coding-related topics.





The Environment

GRI 3-3 | GRI 413-1 | GRI 413-2



We recognize the need for environmental protection and all of its resources through our social investments.

Al-Ahli Ma'akom

We launched the "Al-Ahli Ma'akom" initiative to enhance our performance in achieving sustainable development by encouraging the adoption of sustainable and environmentally friendly solutions. The aim was to install solar heaters for 20 homes for families in need in Tafileh Governorate.

Princess Alia Foundation and the Ministry of Education

We renewed our partnership with the Princess Alia Foundation and the Ministry of Education under the auspices of the Association of Banks in Jordan to embody our commitment to preserving the environment and empowering the education sector in the Kingdom, for the fifth consecutive year. This aims to support the "Green Footprints" initiative to recycle paper and provide government schools with their needs for free.

Green Caravan Program

We continued our support to the Green Caravan program of the Arab Group for the Protection of Nature, which aims to address environmental, as well as economic, and social needs in local communities by planting fruit bearing trees on lands owned by families from our community so that they can benefit from trees as a source of food and income.

SOL for Environmental Consulting Company

We cooperated with the SOL for Environmental Consulting Company to promote sustainable purchasing by replacing plastic bags with multi-use paper bags from groceries. The aim is to contribute to improving both the local communities and environmental realities, producing biodegradable paper bags, and distributing them free of charge to shops to raise awareness of the dangers of plastic bags, stimulate change in consumer behavior, and find a sustainable and environmentally friendly alternative.

Mira Association for the Development of Irrigation and Agriculture Techniques

We supported the Best Motivational Video Contest for Water Saving, which was organized by the Mira Association for the Development of Irrigation and Agriculture Techniques, at Rehab Comprehensive Secondary School for Girls in Mafraq Governorate to promote awareness on water-related issues among students.

Wings of Hope Association

We implemented sustainable solutions by supporting the Wings of Hope Association to finance the installation of a solar energy system at Al-Haydan Visitor Center.

Jordanian Hashemite Fund for Human Development

We continued our cooperation with the Jordanian Hashemite Fund for Human Development to support the annual Goodwill Campaign and the Queen Alia Competition for Social Responsibility where in 2022 the theme chosen was "Restoring Ecosystems".





Social Innovation & Creativity



GRI 3-3 | GRI 413-1 | GRI 413-2

We sponsor several programs aimed at fostering a positive culture among our employees and encouraging them to give back to the community. We also sponsor a number of programs that foster innovation, scientific research, entrepreneurship across many sectors.

Annual World Blood Donor Day Campaign

We were honored by the Minister of Health, H.E. Dr. Feras Hawari, for our effective and continuous contributions to supporting blood donation campaigns. This took place during the celebration of the World Blood Donor Day, which was held by National Blood Bank Directorate and under the slogan "Donating blood is an act of solidarity... Join the effort and save lives."

We annually organize this campaign in collaboration with the National Blood Bank and under its supervision, to provide sustainable blood services and ensure the health of the community and consequently strengthening the health system in the Kingdom. In 2022, the campaign contributed to saving the lives of approximately 220 people.

The Higher Council for the Rights of Persons with Disabilities

We sponsored the media competition launched by The Higher Council for the Rights of Persons with Disabilities entitled "Deal with my topic... Objectively" for the second consecutive year, to encourage media professionals of different categories to present creative works and substantive information materials that address disability from a perspective that is free from stereotypes.

King Hussein Cancer Foundation (KHCF)

We continue to support KHCF's Cancer Care Insurance (CCI) program in addition to other programs and campaigns organized by the Foundation throughout the year, the proceeds of which are allocated to support the treatment of less fortunate patients, which includes the annual football tournament "Goal for Life", World Cancer Day and the International Breast Cancer Awareness Month.

Through this, we aim to spread awareness among the Jordanian community on the importance of adopting a healthy lifestyle to prevent diseases.

Social Media Campaign for Persons with Disabilities

We launched a comprehensive awareness video through various social media platforms to enhance awareness among customers with disabilities about the products and services offered by the bank.



SOS Children's Villages Jordan

We continue to support the SOS Children's Villages Jordan to provide a decent life for ten families by providing annual expenses to cover their basic needs. The expense provision includes care, food security, housing, education, health and psychological care, empowerment, economic security, protection, and community inclusion. This enables the association to continue providing a comprehensive alternative family care services in an exemplary and pioneering manner.

In addition to that, we supported these families by celebrating Mother's Day with the mothers and children of Irbid village.

Annual Hakeem Academy Competition

For the sixth consecutive year, we renewed our support for the seventh annual Hakeem Academy competition for creativity and innovation organized by the Electronic Health Solutions, with the aim of promoting projects and pioneering works concerned with developing health care through technology, and in turn, develop the National E-Health program in the Kingdom and raise its efficiency.

The Jordan Hashemite Charity Organization

In cooperation with the Jordan Hashemite Charity Organization, we participated in the clothes collection bus, granted by the bank, by collecting in-kind donations, in which around 70,000 individuals from all over Jordan benefited.

We also provided indirect support to families in the Kingdom through cash donation boxes located in a number of our branches, as well as cash fundraising boxes for King Hussein Cancer Foundation, and the Al-Aman Fund for the Future of Orphans.

Tkiyet Um Ali

We continue to sponsor 100 families in various governorates of the Kingdom throughout the year within the Tkiyet Um Ali sustainable food aid programs, in addition to sponsoring one day for distributing hot meals during the holy month of Ramadan.

Al-Ahli Ahlkum

We launched a new initiative entitled “Al-Ahli Ahlkum”, in which we participated in the world’s celebrations on the occasion of the International Day for the Elderly and in conjunction with the World Mental Health Day.

We hosted a number of elderlies who were taken from their home to spend a day rich in exciting activities at Ne’meh kitchen, a project of The Princess Taghrid Institute for Development and Training.

Our employees volunteered within the volunteer program “Kulna Ahl”, in which they worked hand in hand with their elderly guests to prepare lunch and exchange interesting conversations together.

The aim was to raise awareness of societal issues related to the elderlies and highlight the need to improve their lives, including the communities in which they live.



Art and Culture

GRI 3-3

By supporting cultural and artistic programs, we aim to enhance the cultural heritage in Jordan and deliver art across different segments of the society. In 1999, we established the Numismatic Museum.

ahli bank’s Numismatic Museum

GRI 413-1 | GRI 413-2



Numismatics: is the study or collection of coins, banknotes and medals which are historical documents that contain a wealth of information about the development of societies across the world. ahli bank’s Numismatic Museum was established and inaugurated in early 1999–the first of its kind in the country. It displays the evolution of currency and exchanges, including a collection of more than 35,000 coins that span over 2,500 years. The earliest coin dates back to 600 B.C. It also houses the greatest copper coin collections in the world from the Umayyad Dynasty. It also has library containing numismatics periodicals and a collection of books written by international numismatics. With this, we believe that this museum produces a cultural and educational legacy in the Kingdom. The museum is

located in the same building as the bank’s headquarter in Shmeisani and it is open to the public, free of charge from Sunday through Thursday from 8:00 am to 3:30 pm.

In April 2022, a book entitled “The Coinage of Amman – in the Jordan Ahli Bank Numismatic Museum” by Dr. Hassan Al-Zyoud, was published in celebration of the centenary establishment of the Kingdom of Jordan. The book includes 168 pages with an introduction and four main chapters documenting the coins of Amman city throughout the ages.

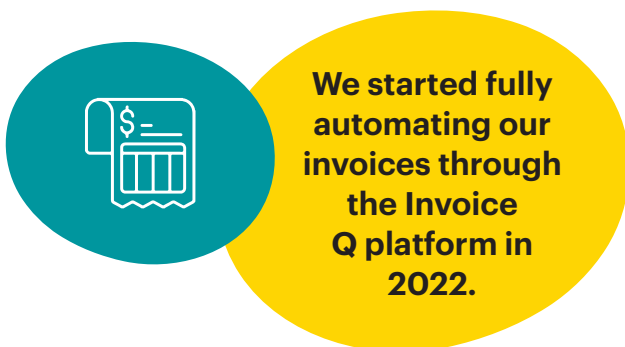


PROCUREMENT PRACTICES

GRI 3-3 | GRI 204-1



At ahli bank, we guarantee that our suppliers and contractors conduct their activities in accordance with our moral and environmental standards. Our procurement policy reflects our commitment to contributing to the Kingdom's economic growth by investing in, supporting, and prioritizing local suppliers. We believe that the transparency and integrity in our procurement practices contribute to the achievement of Jordan's economic and environmental objectives. As such, we involve our stakeholders in our procurement process which is monitored by consistent feedback and follow-up communications from them.

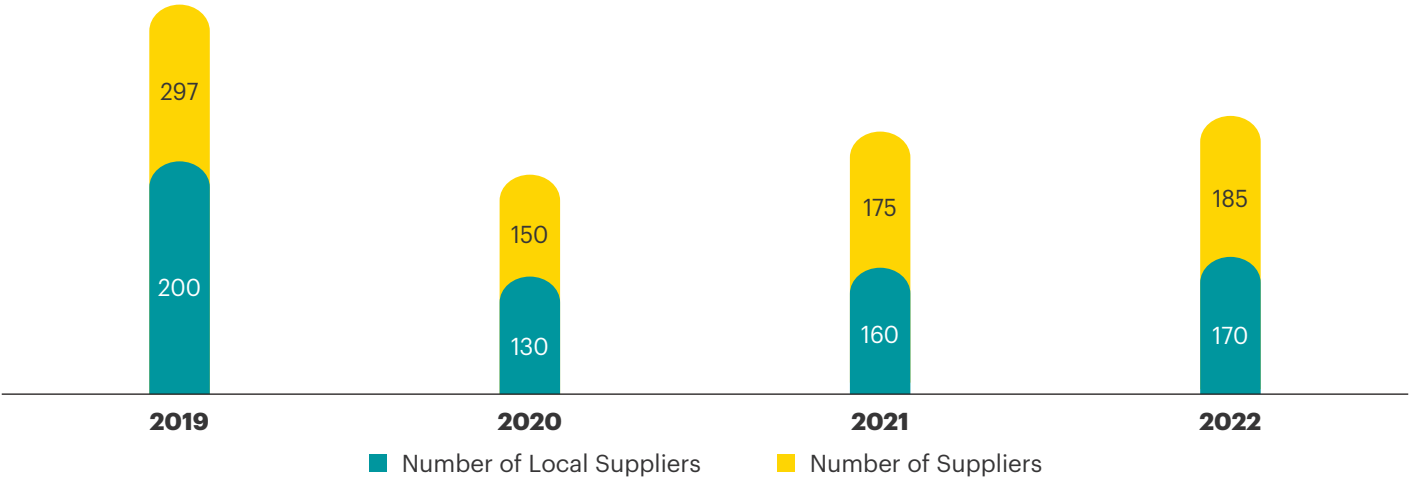


The number of our suppliers increased by 5% from 175 in 2021 to 185 in 2022, and 92% of them were local suppliers. Despite the small percentage of increase, we maintained our commitment to prioritizing local suppliers, in which we have increased them this year – from 160 local suppliers in 2021 to 170 in 2022. We also significantly increased our total expenditure on purchases from local suppliers with JOD 32 million, surpassing last year's already high expenditure of JOD 22 million.

In 2023, the Procurement department at ahli bank aims to launch a new warehousing, or an "e-procurement" application, in which all procurement processes and activities will also be done through the Invoice Q platform. We also aim to automate our processes, increase the quality of acquired goods and services, and decrease our costs, to enable fast, efficient, and low-cost operations, which would in turn, improve our procurement performance to benefit all our stakeholders.



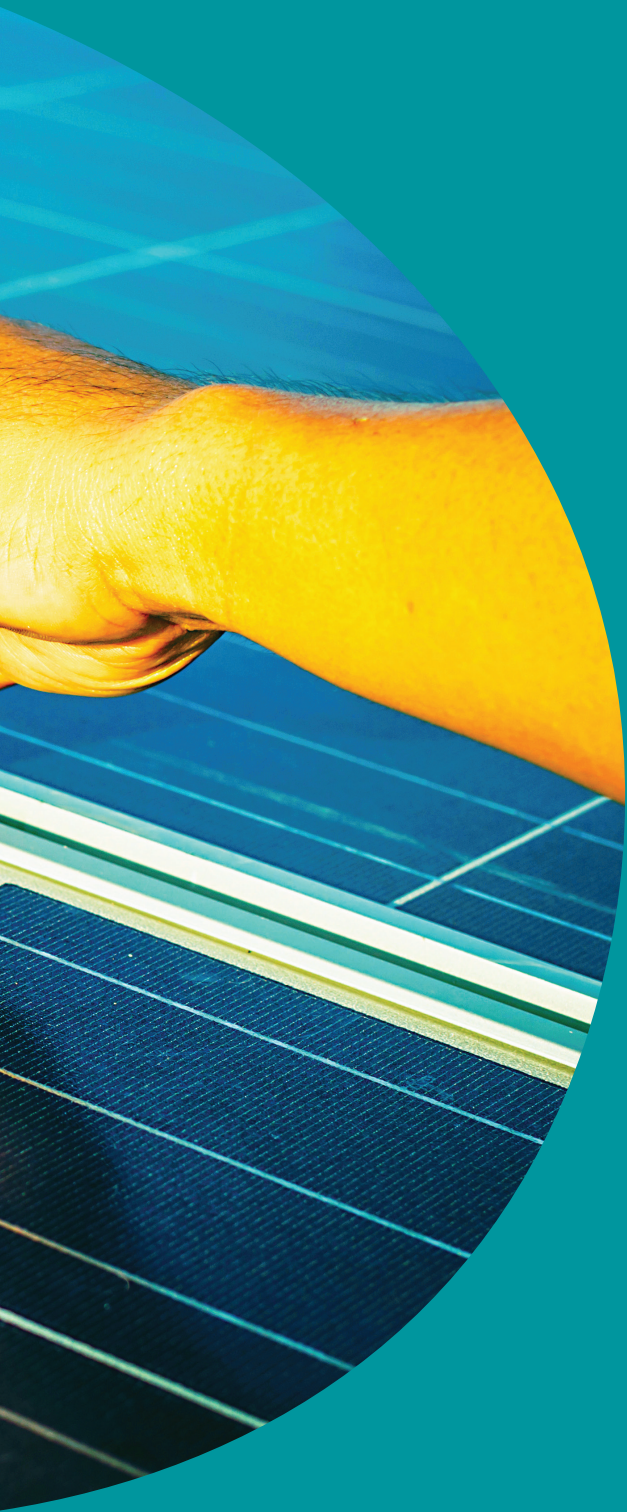
Number of ahli bank Suppliers and Local Suppliers



05

ENVIRONMENTAL



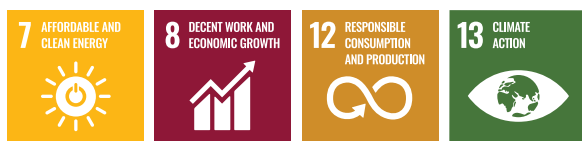


Energy

ENERGY



GRI 3-3 | GRI 302-1 | GRI 302-3 | GRI 302-4 | GRI 302-5

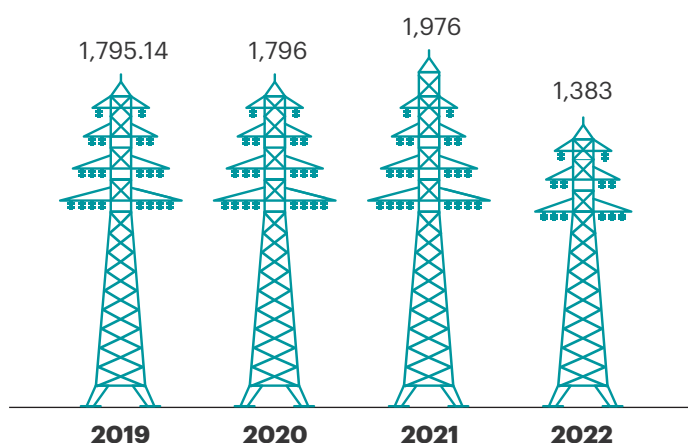


We are committed to protecting our environment and conducting our business activities responsibly. We aim to reduce our environmental impact by continuously offering eco-friendly products and services with minimal environmental footprint. We are keen to manage our resource consumption and rationalize consumption usage across our operations. We also strive to improve our energy efficiency and raise awareness across our employees about the importance of preserving the environment and their contributions to achieve this.

We have an environmental strategy in place, focusing on four main pillars, including Operational Field, Human Field, Natural Resources, and Financial and Non-Financial Products and Services.

Our commitment to reduce our environmental impact can be observed through our energy intensity which decreased by 30% in 2022 in comparison with 2021. We had several initiatives that affected our energy consumption, and thus decreasing our energy intensity. In 2022, we continue to comprehensively evaluate the design of all new branches and thereafter enhance them as necessary through integrated energy modeling.

Energy Intensity



In the coming years, we will continue this evaluation and enhancement process and we will have power cuts and average duration initiatives to reduce our energy consumption. Additionally, we will apply innovative methods to upgrade or replace our existing banking operations and services.

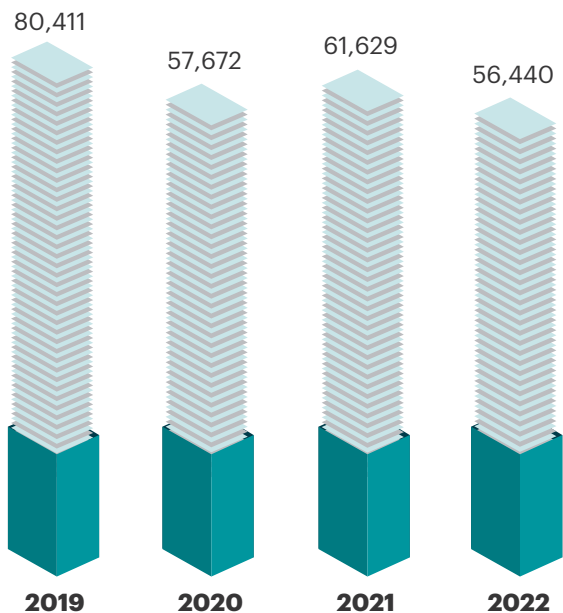
Climate Impact

GRI 3-3 | GRI 302-4 | GRI 302-5

Climate change is one of the most important issues of our time and as one of the leading financial institutions we adopted different practices in terms of providing sustainable products and services that enable our customers to adopt sustainable solutions in their lives and thus, contribute to the global efforts to address climate change and support the transition to a low-carbon economy.

Digitalization of our services and operations is part of our sustainable initiatives which enabled us to decrease our paper consumption in 2022 by 8% in comparison to 2021, reaching the lowest paper consumption within the past four years . In 2022, we recycled around 78% of the total paper we consumed.

Paper Consumption in kg



Our IT Department continues replacing traditional infrastructure by implementing and expanding the Hyperconverged Technology, a software defined technology, where Cloud Services are utilized at infrastructure layer, “virtual environment”, and by implementing the Software-Defined-WAN (SDWAN) Technology at network layer.



These technologies help us in reducing our environmental impact in terms of saving heat dissipation, power consumption, operations management and reducing datacenter spacing in addition to reducing our impact in regarding to decommissioning and disposal of hardware.

In addition to digitalization of our services and operations and replacement of traditional infrastructure, we offer sustainable loan service and financing programs.



Green Loan Service

The Green Loan Service is the first of its kind in the Kingdom to help our customers save expenses and minimize their environmental footprint when buying eco-friendly products. It is a 0% interest loan that emphasizes our commitment to environmental protection.

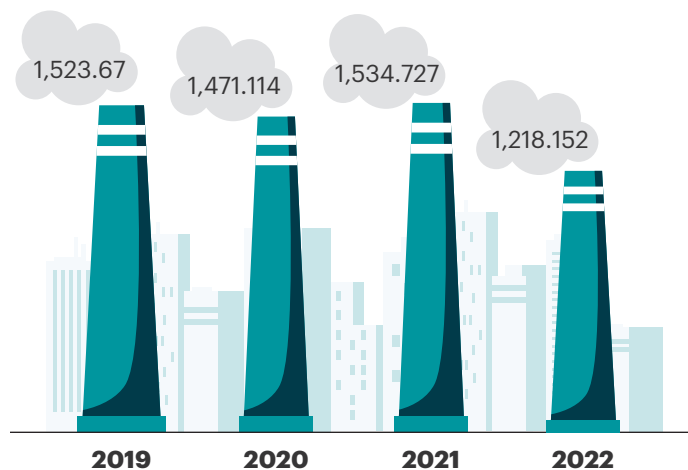


Financing Programs

Provision of environmentally friendly products by supporting individuals to obtain financing for solar cells to produce environmentally friendly electrical energy, as well as providing programs for financing environmentally friendly vehicles.



Total GHG Emissions - Scope 1 and Scope 2 (CO₂ equivalent)



We were also able to reduce our total GHG emissions in 2022 by 21% in comparison to 2021, reducing our climate impact. This was caused by the decrease in our electricity and non-renewable energy consumption. Since 2018, our solar power plant has been playing an essential role in the decrease of our non-renewable energy consumption with its total generating capacity of 2.52 MW and continuous feeding of our departments and branches within the jurisdiction of the Jordan Electric Power Company . The Photovoltaic (PV) Solar project at Irbid main branch continues to play a key role in reducing GHG emissions with its 33-kW capacity as it covers 65% if electricity consumption as per the existing roof area.

ahli bank's New Sustainable and Green Headquarters Building

GRI 3-3 | GRI 302-4 | GRI 302-5



During the design stage, and in line with our shared prosperity and innovation ethos, we actively participated in shaping the concept of the project and the pursuit of a Leadership in Energy and Environmental Design (LEED)-Gold certified new headquarters building that is a symbol of sustainability, efficiency and unity, inspiring a flexible, dynamic, smart and user-friendly environment for optimal employee and customer experiences. Our aesthetically beautiful new home is designed to promote health, wellbeing, comfort, collaboration and a welcoming space for all.

In addition to such inspiring design provisions, the project's construction documents entail comprehensive

specifications and instructions on LEED-related responsibilities and activities that the concerned project parties are required to carry out during the construction phase.

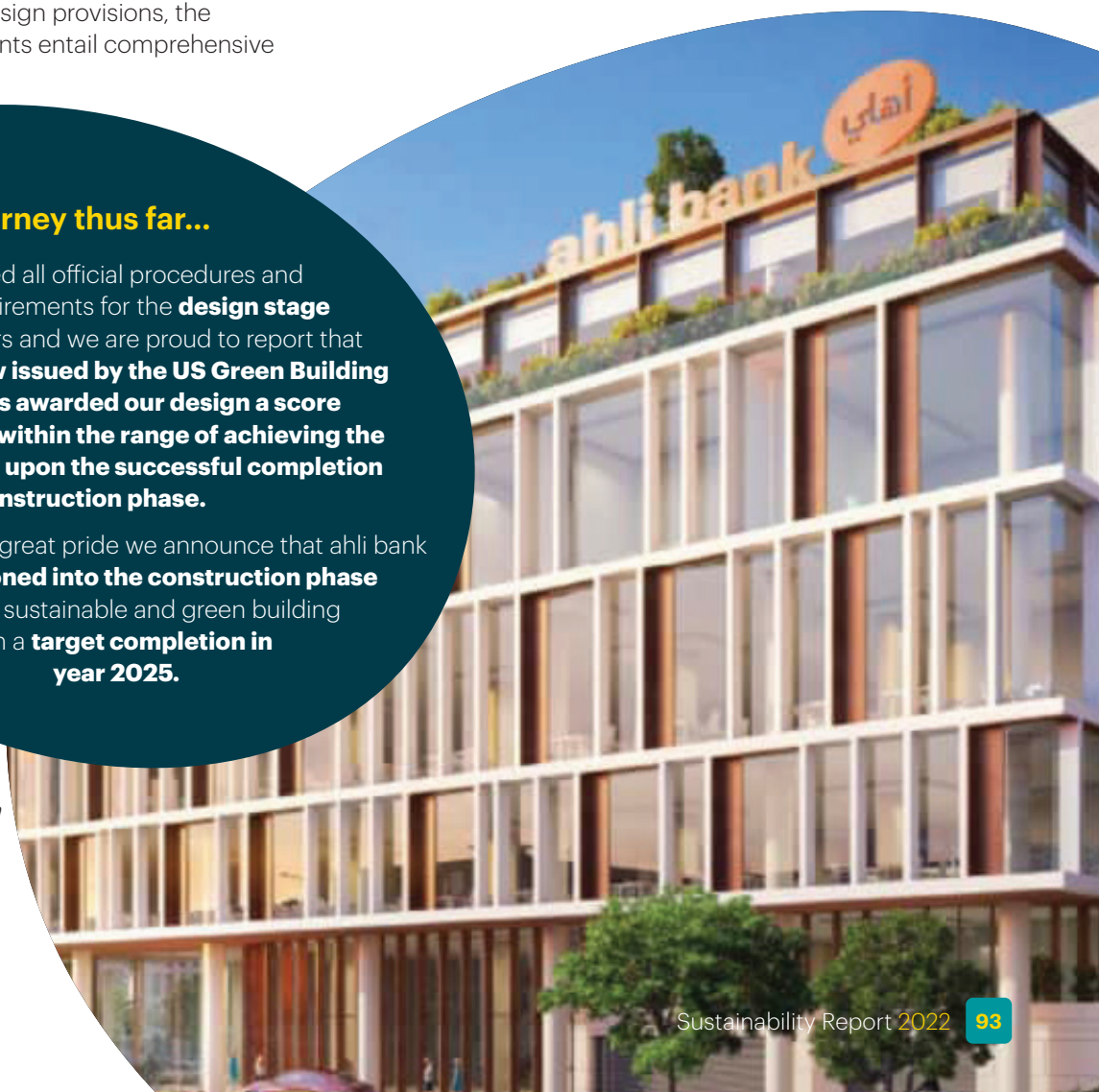
Our new headquarters building reflects our commitment to use resources responsibly and minimize our environmental impact during construction and operations. The building has been economically designed, easy to maintain and planned to operate as intended for decades after completion.

Our journey thus far...

We have concluded all official procedures and documentation requirements for the **design stage** of our new Headquarters and we are proud to report that **the formal design review issued by the US Green Building Council (USGBC) has awarded our design a score of 62 points, placing us within the range of achieving the LEED-Gold certification upon the successful completion of the construction phase.**

As such, it is with great pride we announce that **ahli bank has transitioned into the construction phase** of its new sustainable and green building with a **target completion in year 2025.**

We encourage you to visit <https://ahli.com/greeninnovation> to view the full report on green buildings and sustainability innovations used in our new headquarters project.



06

APPENDIX





[Our Performance](#)

[GRI Content Index](#)

[ASE Content Index](#)

[Reporting Principles](#)

[List of Abbreviations](#)

OUR PERFORMANCE



Governance

GRI 2-9



Board of Directors	2019	2020	2021	2022
Percentage of independent directors in the Board	31%	31%	31%	38%
Total members of the Board	13	13	13	13
Female	1	1	2	2
Male	12	12	11	11

GRI 418-1

Customer Complaints	2019	2020	2021	2022
Genuine complaints received from outside parties and substantiated by the organization	164	28	70	39
Genuine complaints from regulatory bodies	2	3	9	2
Total number of identified leaks, thefts, or losses of identified data	0	0	0	0



Economic

GRI 201-1



Financial Performance (JOD)*	2019	2020	2021	2022
Revenues	118,077,369	111,562,255	111,473,490	111,551,027
Total capital	200,655,000	200,655,000	200,655,000	200,655,000
Total assets	2,766,697,353	2,845,997,041	2,953,416,753	3,062,513,293
Total shareholders' equity	311,683,694	322,329,962	327,719,498	330,347,828
Other Expenses	22,358,845	22,112,205	21,989,937	24,702,785
Employee Benefits	40,257,255	37,431,424	35,520,271	37,664,053
Income tax	12,480,370	7,062,374	12,936,342	11,449,589
Capital adequacy ratio (%)	15.66	15.53	15.92	15.62
Return on equity ratio (%)	8.55	3.31	4.38	5.14
Loans	1,463,693,562	1,469,506,933	1,464,675,116	1,699,710,784
Net loans and advances	1,369,737,583	1,369,633,832	1,357,684,639	1,595,272,646
Total deposits	2,014,166,666	2,048,212,352	2,165,537,085	2,144,537,225
Ratio of loans to deposits (%)	72.67	71.75	67.64	79.26
Net profit after taxes	23,722,770	10,439,706	14,230,432	16,899,842

*The consolidated financials include Jordan branches, Palestine branches, Cyprus and the fully owned companies (subsidiaries) which are Ahli Microfinance Company, Ahli Financial Leasing Company, Ahli Brokerage Company and Ahli Fintech Company.

Social

GRI 2-7



Total Workforce	2019	2020	2021	2022
Total number of employees	1,186	1,144	1,084	1,110
By employment contract				
Permanent	1,184	1,142	1,077	1,101
Temporary	2	2	7	9
By employment type				
Full-time	1,186	1,144	1,084	1,110
Part-time	0	0	0	0
By gender				
Female	467	439	412	437
Male	719	705	672	673
Nationalization				
Number of Jordanian employees	1,183	1,141	1,080	1,105
Number of non-Jordanian employees	3	3	4	5
By job category				
Senior management	16	16	15	15
Middle management	209	216	198	279
Staff	961	912	871	816

GRI 2-7

Permanent Employees	2019	2020	2021	2022
Total number of permanent employees	1,184	1,142	1,077	1,101
By gender				
Female	465	437	406	431
Male	719	705	671	670

GRI 2-7

Temporary Employees	2019	2020	2021	2022
Total number of temporary employees	2	2	7	9
By gender				
Female	2	2	6	6
Male	0	0	1	3

GRI 2-8

Workers who are not employees (ahli777 employees)	2021	2022
Total number of workers who are not employees and whose work is controlled by the organization	362	280

GRI 2-30

Employees covered by collective bargaining agreements	2019	2020	2021	2022
Total number of employees covered by collective bargaining agreements	972	931	805	719
Percentage of total employees covered by collective bargaining agreements (%)	82	81	74	65

GRI 204-1

Procurement	2019	2020	2021	2022
Number of suppliers	297	150	175	185
Number of local suppliers	200	130	160	170
Total purchases (millions JOD)	25	16	28	35
Total expenditure on purchases from local suppliers (millions JOD)	20	12	22	32
Percentage of expenditure on local suppliers	80	75	80	91

GRI 401-1

New Hires	2019	2020	2021	2022
Total number of new hires	125	56	105	195
By gender				
Female	55	14	37	84
Male	70	42	68	111
By age				
Under 30	97	43	82	126
Between 30 and 50	28	11	22	58
50+	0	2	1	1

GRI 401-1

Turnover	2019	2020	2021	2022
Turnover rate (%)	11.4	8.2	15.5	15.14
Total turnover	135	94	168	168
By gender				
Female	61	39	64	58
Male	74	55	104	110
By age				
Under 30	58	31	59	68
Between 30 and 50	70	54	95	90
50+	7	9	14	10

GRI 401-3

Parental Leave	2019	2020	2021	2022
Number of employees who are entitled to parental leave				
Female	467	439	412	437
Male	719	705	672	673
Number of employees who took parental leave				
Female	26	23	32	26
Male	30	34	28	28
Returnees from parental leave				
Female	26	23	27	25
Male	30	29	28	28
Returnees from parental leave who were still working for the bank 12 months later				
Female	26	21	31	24
Male	30	29	27	28

GRI 405-1

Percentage of Individuals within the Organization's Leadership	2019	2020	2021	2022
By age				
Under 30	0	0	0	0
Between 30 and 50	0.84	0.87	0.92	0.81
50+	0.51	0.52	0.46	0.54
By gender				
Female	0.17	0.17	0.09	0.09
Male	1.18	1.22	1.29	1.26
By nationality				
Jordanian	1.26	1.31	1.29	1.26
Non-Jordanian	0.08	0.09	0.09	0.09

GRI 405-1

Percentage of Employees per Employee Category in each of the following Diversity Categories	2019	2020	2021	2022
By age				
Under 30				
Senior management	0	0	0	0
Middle management	0.84	0.52	0.37	0.27
Staff	31.32	28.41	26.48	28.20
Between 30 and 50				
Senior management	0.84	0.87	0.92	0.811
Middle management	15.6	17.05	16.7	23.24
Staff	47.81	49.30	52.21	43.69
50+				
Senior management	0.51	0.52	0.46	0.54
Middle management	1.18	1.31	1.2	1.62
Staff	2.02	2.01	1.66	1.62
By gender				
Female				
Senior management	0.17	0.17	0.09	0.09
Middle management	4.55	5.07	4.89	6.31
Staff	34.65	33.13	33.03	32.97
Male				
Senior management	1.18	1.22	1.29	1.26
Middle management	13.07	13.81	13.38	18.83
Staff	46.37	46.59	42.62	40.54

Percentage of Employees per Employee Category in each of the following Diversity Categories	2019	2020	2021	2022
By nationality				
Jordanian				
Senior management	1.26	1.31	1.29	1.26
Middle management	17.54	18.79	18.17	25.05
Staff	80.94	79.63	80.17	73.24
Non-Jordanian				
Senior management	0.08	0.09	0.09	0.09
Middle management	0.08	0.09	0.09	0.09
Staff	0.08	0.09	0.18	0.27

GRI 405-1

Female Employment	2019	2020	2021	2022
Total number of female employees	467	439	412	437
Number of female employees in middle Management	54	58	53	70
Number of female employees in senior Management	2	2	1	1

GRI 405-2

Ratio of Basic Salary and Remuneration of Women to Men	2019	2020	2021	2022
Senior management	0.1	0.1	0.03	0.03
Middle management	0.27	0.3	0.3	0.29
Staff	0.67	0.65	0.7	0.76

GRI 404-1 | GRI 2-4

Training*	2019	2020	2021	2022
Average hours of training per employee**	9.5	3.9	3.6	23.2
By gender				
Female	8.3	3.6	3.6	23.8
Male	10.5	4.1	3.7	22.7
By job category				
Senior management	13.5	3.5	3.2	34.5
Middle management	10.7	4.2	3.1	23.9
Staff	7.4	3.7	4.4	22.8

*The training data excludes the courses taken by employees through the e-learning platform.

**In the previous years, the average hours of training (total, by gender and by job category) was calculated by dividing the total number of training hours by the number of training opportunities. The 2022 data was calculated in line with the GRI requirement by dividing the total number of training hours by the total number of employees.

GRI 404-3

Performance Review	2019	2020	2021	2022
Percentage of total staff who received regular review of performance	100	100	100	100
Health and Safety				
Percentage of total labor force represented in official health and safety committees	3	7	7	12

GRI 413-1

Internal Volunteering Program	2019	2020	2021	2022
Volunteering hours	1,368	268	349	1,590
Number of volunteers	432	173	163	411
Number of events	25	12	21	25

Environmental

GRI 302-1 | GRI 302-3



Energy Consumption	2019	2020	2021	2022
Electricity Consumption (kWh)	2,129,046	2,053,522	2,142,319	1,982,557
Electricity Consumption (GJ)	7,664.57	7,392.679	7,712.35	7,137.21
Non-renewable Energy Consumption – Diesel and Fuel (Liters)	33,475	25,062	31,677	36,957
Non-renewable Energy Consumption – Diesel and Fuel (GJ)	1,217.78	859.06	1,078.06	1,274.15
Total Heat Consumption (Liters)	22,128	36,500	36,264	31,614
Energy Intensity*	1,795.14	1,796	1,976	1,383

*Energy Consumption/Total Number of Employees

GHG Emissions	2019	2020	2021	2022
Direct GHG Emissions – Scope 1 (CO ₂ equivalent)	81.901	80.49	83.97	72.62
Indirect GHG Emissions – Scope 2 (CO ₂ equivalent)	1,441.769	1,390.624	1,450.757	1,145.532
Total GHG Emissions – Scope 1 and Scope 2 (CO ₂ equivalent)	1,523.67	1,471.114	1,534.727	1,218.152

Paper	2019	2020	2021	2022
Paper Consumption (kg)	80,411	57,672	61,629	56,440

GRI CONTENT INDEX



CONTENT INDEX
ESSENTIALS SERVICE

2023

Jordan Ahli Bank has reported in accordance with the GRI Standards for the period from 1 January 2022 to 31 December 2022. The table below provides a reference for GRI content in the report. For the Content Index - Essentials Service, GRI Services reviewed that the GRI content index is clearly presented, in a manner consistent with the Standards, and that the references for disclosures 2-1 to 2-5, 3-1 and 3-2 are aligned with the appropriate sections in the body of the report. The service was performed on the English version of the report.

GRI Standard	Disclosure	Page Number(s) and/or Direct Answer	Omission
GRI 1: Foundation 2021	GRI 1 does not include any disclosures		
General disclosures			
GRI 2: General Disclosures 2021	2-1 Organizational details	12, 14, 15,	
	2-2 Entities included in the organization's sustainability reporting	8	
	2-3 Reporting period, frequency and contact point	8, 9	
	2-4 Restatements of information	64, 104	
	2-5 External assurance	This report has not been externally assured. Jordan Ahli Bank does not require external assurance for its sustainability reports.	
	2-6 Activities, value chain and other business relationships	12, 16,	
	2-7 Employees	66, 98, 99	
	2-8 Workers who are not employees	78, 99	
	2-9 Governance structure and composition	26, 28, 29, 30, 96	

GRI Standard	Disclosure	Page Number(s) and/or Direct Answer	Omission
GRI 2: General Disclosures 2021	2-10 Nomination and selection of the highest governance body	28, 33	
	2-11 Chair of the highest governance body	28, 29	
	2-12 Role of the highest governance body in overseeing the management impacts	28, 30, 33	
	2-13 Delegation of responsibility for managing impacts	28, 30, 33	
	2-14 Role of the highest governance body in sustainability reporting	22, 28	
	2-15 Conflicts of interest	33	
	2-16 Communication of critical concerns	28, 35	
	2-17 Collective knowledge of the highest governance body	28	
	2-18 Evaluation of the performance of the highest governance body	33	
	2-19 Remuneration policies	69	
	2-20 Process to determine remuneration	69	
	2-21 Annual total compensation ratio	28, 33	
	2-22 Statement on sustainable development strategy	6, 13, 18, 19	
	2-23 Policy commitments	33, 35, 39, 40, 42, 43, 71	
	2-24 Embedding policy commitments	33, 35, 39, 40, 43	
	2-25 Processes to remediate negative impacts	35	
	2-26 Mechanisms for seeking advice and raising concerns	35	
	2-27 Compliance with laws and regulations	43, 58	
	2-28 Membership associations	17	
	2-29 Approach to stakeholder engagement	20	
	2-30 Collective bargaining agreements	66, 99	
Material topics			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	22	
	3-2 List of material topics	22, 23	
Economic Performance			
GRI 3: Material Topics 2021	3-3 Management of material topics	50	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	50, 97	



GRI Standard	Disclosure	Page Number(s) and/or Direct Answer	Omission
Indirect Economic Impacts			
GRI 3: Material Topics 2021	3-3 Management of material topics	52, 54, 57, 58, 72, 78, 79	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	52, 54, 57, 58, 72, 78, 79	
	203-2 Significant indirect economic impacts	52, 54, 57, 58, 72, 78, 79	
Procurement Practices			
GRI 3: Material Topics 2021	3-3 Management of material topics	86	
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	86, 99	
Anti-corruption			
GRI 3: Material Topics 2021	3-3 Management of material topics	40	
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	40	
	205-2 Communication and training about anti-corruption policies and procedures	40	
	205-3 Confirmed incidents of corruption and actions taken	40	
Anti-competitive Behavior			
GRI 3: Material Topics 2021	3-3 Management of material topics	42	
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	42	
Energy			
GRI 3: Material Topics 2021	3-3 Management of material topics	90	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	90, 105	
	302-3 Energy intensity	90, 105	
	302-4 Reduction of energy consumption	90, 91, 93	
	302-5 Reductions in energy requirements of products and services	90, 91, 93	

GRI Standard	Disclosure	Page Number(s) and/or Direct Answer	Omission
Employment			
GRI 3: Material Topics 2021	3-3 Management of material topics	67, 69, 70	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	67, 100	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	69	
	401-3 Parental leave	70, 101	
Labor/Management Relations			
GRI 3: Material Topics 2021	3-3 Management of material topics	35, 66	
GRI 402: Labor/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	35, 66	
Training and Education			
GRI 3: Material Topics 2021	3-3 Management of material topics	64	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	64, 104	
	404-2 Programs for upgrading employee skills and transition assistance programs	64	
	404-3 Percentage of employees receiving regular performance and career development reviews	64, 104	
Diversity and Equal Opportunity			
GRI 3: Material Topics 2021	3-3 Management of material topics	62	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	62, 101, 102, 103	
	405-2 Ratio of basic salary and remuneration of women to men	103	
Non-discrimination			
GRI 3: Material Topics 2021	3-3 Management of material topics	71	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	71	

GRI Standard	Disclosure	Page Number(s) and/or Direct Answer	Omission
Security Practices			
GRI 3: Material Topics 2021	3-3 Management of material topics	47	
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	47	
Local Communities			
GRI 3: Material Topics 2021	3-3 Management of material topics	73, 74, 76, 80, 82, 84	
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	73, 74, 76, 80, 82, 84, 104	
	413-2 Operations with significant actual and potential negative impacts on local communities	73, 74, 76, 80, 82, 84, 104	
Customer Privacy			
GRI 3: Material Topics 2021	3-3 Management of material topics	45	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	45, 96	
Climate Impact			
GRI 3: Material Topics 2021	3-3 Management of material topics	91	
Corporate Governance and Risk Management			
GRI 3: Material Topics 2021	3-3 Management of material topics	33, 35	
SME Growth			
GRI 3: Material Topics 2021	3-3 Management of material topics	54	
Financial Literacy			
GRI 3: Material Topics 2021	3-3 Management of material topics	62, 76	
Financial Inclusion			
GRI 3: Material Topics 2021	3-3 Management of material topics	52, 54	
Digitalization			
GRI 3: Material Topics 2021	3-3 Management of material topics	58	



ASE CONTENT INDEX

ESG	Indicators	Measurement	Page Number (s) and/or Direct Answer
 Environmental	Direct and Indirect Energy Consumption	Total amount Kilojoule (KJ)	105
	Energy Intensity	Amount of direct energy used per m3 of space and per FTE	90, 105
	Primary Energy Source	Cite specific energy type in majority of direct usage	Fuel and Diesel
	Water Management	Total amount of water consumed, recycled, or reclaimed	Water Consumption = 18,400 m ³
	Waste Management	Total amount of waste generated, recycled, or reclaimed	Paper Consumed = 56,440 kg Paper Recycled = 43,888 kg
	Environmental Policy (EP)	Does your company publish and follow an EP?	No
 Social	Environmental Impacts	Did your company bear any legal/regulatory responsibility for an environmental impact?	No
	CEO Pay Ratio	Ratio: CEO salary and bonus to median FTE salary	NA
	Gender Pay Ratio	Ratio: Median male salary to median female salary	103
	Employee Turnover Rate	Percentage of change for FTEs, contractors and consultants	67, 100
	Gender Diversity	Percentage of FTE, contractor, and consultant positions held by women	62, 99, 100, 103



Social

Non-discrimination	Does your company publish and follow a non-discrimination policy?	Yes
Injury Rate	Total number of injuries and fatalities relative to workforce	NA
Child labor	Does your company prohibit child labor?	Yes
Human Rights Policy	Does your company publish a Human Rights policy or statement?	Yes
Board – Diversity	Percentage of Board Seats filled by Independents and Women	28, 29, 96
Donations	Total amount of donations and grants paid by the company	NA
Employee Qualification	Number of training programs attended by companies' employees	33, 37, 41, 44, 64, 65, 68, 104
Community Work	Number of community initiatives launched by the company	72-84, 104
Health	Does your company offer health insurance for the employees?	Yes



Governance

Board – Separation of Powers	Does your company allow the CEO to sit on the board, act as chairman, or lead committees?	No
Confidential Voting	Are your board votes (individually or collectively) made public?	Subject to the matter discussed. For example, voting for electing the Chairman is made with high secrecy and individually by virtue of law. For transparency, the decision is made in public as it is required by the relevant legislation.
Incentivized Pay	Are company executives formally incentivized to perform on ESG?	No
Fair Labor Practice	Does your company (or supply chain) inhibit workers from organizing?	No
Supplier Code (SC) of Conduct	Does your company publish and follow a SC?	86
Ethics Code (EC) of Conduct	Does your company publish and follow an EC?	34
Bribery/Anti-Corruption Code	Does your company publish and follow Bribery/Anti-Corruption Code	40, 41
Tax Transparency	Does your company publish and follow a tax policy that is overseen by the Board?	Yes

REPORTING PRINCIPLES

Jordan Ahli Bank has reported its sustainability performance in accordance with the GRI Standards. The below table provides the reporting principles with a brief description of ahli bank's application of these principles.



Accuracy

The report presents accurate information, to the best of ahli bank's abilities and with available evidence. The report represents the best data available to the bank and its stakeholders.



Balance

The report presents transparently the negative and positive impacts in a balanced way, neither overemphasizing the bank's positive impacts nor omitting the bank's negative impacts.



Clarity

The report presents accessible and understandable information for the bank's wide audience that has varying level of knowledge in banking and finance. The information is concise and clear, supported by graphics, graphs and consolidated data tables of our performance.



Comparability

The report represents the data of the current reporting period, 2022, in addition to that of the previous 3 years, 2019, 2020 and 2021. Throughout the report, comparisons are made against these three years, with emphasis on comparing the 2021 performance to that of the current reporting year.



Completeness

The report presents sufficient information covering the bank's activities, events and impacts for the reporting period, 2022. ahli bank attempted to make this report as complete as possible with the relevant information.



Sustainability Context

The report has been prepared in line with national and international sustainability frameworks including the GRI Standards, the ASE Guidance on Sustainability Reporting and the UN SDGs. ahli bank has also considered regional trends in sustainability that affect the bank's activities.



Timeliness

The report represents the annual sustainability performance of ahli bank for the period 1 January 2022 to 31 December 2022. ahli bank ensures publishing a sustainability report on a yearly basis.



Verifiability

The report presents sufficient information related to ahli bank's sustainability performance with reliable evidence.

LIST OF ABBREVIATIONS

Abbreviation	Long Form
ABJ	Association of Banks in Jordan
ABRSM	Associated Board of the Royal Schools of Music
ACI FMA	ACI Financial Markets Association
AML	Anti-Money Laundering
AMLS	AML Specialist
ASE	Amman Stock Exchange
BAC	Board Audit Committee
BAS	Business Alternative Site
BAU	Al-Balqa' Applied University
BCC	Board Credit Committee
BCG	Board Corporate Governance Committee
BCM	Business Continuity Management
BCMC	Board Compliance Committee
BNRC	Board Nominations and Remuneration Committee
BRC	Board Risk Committee
BSITGC	Board Strategy and Information Technology Governance Committee

Abbreviation	Long Form
CAMS	Certified AMLS
CBJ	Central Bank of Jordan
CCI	Cancer Care Insurance
CCM	Certified Compliance Manager
CDD	Customer Due Diligence
CEO	Chief Executive Officer
CFT	Combating the Finance Terrorism
CO2	Carbon Dioxide
COBIT	Control Objective for Information and Related Technology
CORE	Certified Operational Risk Executive
CORM	Certified Manager in Operational Risk Mangement
CRISC	Certified In Risk and Information System Control
CRM	Customer Relationship Management
CRO	Chief Risk Officer
CRR	Customer Retention Rate
CSP	Customer Security Program

Abbreviation	Long Form
CSR	Corporate Social Responsibility
CX	Customer Satisfaction Rate
DCEO	Deputy Chief Executive Officer
DLO	Desktop Laptop Option
DRS	Disaster Recovery Sites
EC	Ethics Code
EP	Environmental Policy
FATCA	Foreign Account Tax Compliance Act
GCC	Gulf Cooperation Council
GDPR	General Data Protection Regulation
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
GTN	Global Trading Network
ICC	International Chamber of Commerce
IIA	Institute of Internal Auditors
IPPF	International Professional Practices Framework
IR	Investment Relations
ISMS	Information Security Management System
ISO	International Organization for Standardization
IT	Information Technology
JEA	Jordan Exporters Association
JLGC	Jordan Loan Guarantee Cooperation
JOD	Jordanian Dinar
JSC	Jordan Securities Commission
JSF	Jordan Strategy Forum
kg	kilogram
KHCC	King Hussein Cancer Center
KHCF	King Hussein Cancer Foundation

Abbreviation	Long Form
KJ	Kilo-joules
KPIs	Key Performance Indicators
kWh	Kilowatt-hour
KYC	Know Your Customer
LEED	Leadership in Energy and Environmental Design
LOS	Loan Origination System
MOU	Memorandum of Understanding
NAIP	National Association for Investor Protection
NDR	Network Detection and Response
NFC	Near-Field Communication
NGO	Non-profit Organization
PCI-DSS	Payment Card Industry Data Security Standard
PEPs	Politically Exposed Persons
PLC	Public Limited Company
PTI	Princess Taghrid Institute
PV	Photovoltaic
RCSA	Risk and Control Self-Assessment
SASB	Sustainability Accounting Standards Board
SC	Supplier Code
SDC	Securities Depository Center
SDWAN	Software-Defined-WAN
SME	Small and Medium Enterprises
UAB	Union of Arab Banks
UN SDGs	United Nations Sustainable Development Goals
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
USGBC	US Green Building Council
WFP	World Food Programme

