

SUSTAINABILITY REPORT



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ADIB'S STATEMENT

(102-14), (102-15)

ADIB has always taken a proactive approach to conduct responsible business, which is why to solidify our commitments, we invested in a five-year sustainability strategy that will continue to generate mutual benefits to all our stakeholders, especially in the social and environmental field.

Dear Stakeholders,

We are pleased to present to you our third sustainability report.

This report showcases ADIB's sustainability performance over 2019, highlighting the Bank's economic, social, governance and environmental practices. It shows how through numerous business practices and with our community related work, we are helping address issues related to sustainability.

Since the publication of the first report in 2017, it has been ADIB's mission to implement sustainability across all departments. Under the guidance of ADIB sustainability Council, we are continuously working with our stakeholders and communities to find creative solutions that address challenges faced by our society.

ADIB has always taken a proactive approach to conduct responsible business, which is why to solidify our commitments, we invested in a five-year sustainability strategy that will continue to generate mutual benefits to all our stakeholders, especially in the social and environmental field.

At ADIB, we are aware that sustainability is a journey that requires every individual to play an active role. We are committed to pushing our sustainability agenda forward every year and inspiring our stakeholders to join us on this journey. Our purpose-driven sustainability strategy is aligned with the UN's Sustainable Development Goals (SDGs) and the UAE's efforts towards sustainable development, as highlighted in the UAE's vision 2021.

In 2019, our sustainability strategy was in alignment with the UAE's Year of Tolerance initiative. We were engaged in several initiatives that helped us in promoting this value such as conducting financial education programme for labourers while continuing to conduct our financial education programme within different segments of the community by hosting seminars at schools and universities.

As an Islamic Bank inspired by the standards of Shari'a, ADIB has always been a big supporter of the local community. We recognise the importance of creating meaningful and long-lasting impact and had several initiatives in place that support and give back to the communities in which we operate. It is also our aspiration to involve every stakeholder in our journey of sustainable operations, so we have added Environmental, Social and Governance (ESG) criteria to the assessment of our suppliers and vendors. In line with this, we also offered local entities opportunities to work with us with approximately 93% of our 2019 budget spent in support of the local economy.

We have driven our sustainability journey forward even further this year with our efforts in digitisation. 2019 marked the opening of our innovative digital lab, "ADIB Simple Lab", along with the introduction of additional features on our mobile application, offering our customers more opportunities for self-service. Our electricity consumption also decreased by 38% since 2018 as a result of our space optimisation strategy and our paper consumption by 29%, thanks to our progress with digital initiatives.

Looking ahead to 2020, we are fully committed to supporting initiatives that reinforce the governments' efforts to limit the impact of COVID-19 in all segments of the community.

ABOUT THIS REPORT

(102-45), (102-46), (102-48), (102-49), (102-50), (102-51), (102-52), (102-53), (102-54), (102-56)

This report has been prepared in accordance with the GRI Standards: Core option. We have also referred to other guidelines such as the United Nations Global Compact (UNGC) principles, which regulate sustainable business practices globally.

Our sustainability reports from previous years are available online. https://adib.ae/en/Pages/Home_About_ADIB.aspx



SCOPE

This report presents the material issues and impacts of our activities during the year 2019 in the United Arab Emirates only. For the Financial Performance and Economic Impact figures, the reporting scope includes the entirety of the ADIB Group. All monetary values in this report are expressed in Arab Emirates Dirhams (AED), unless otherwise stated.



ASSURANCE

We have followed an internal assurance process for our non-financial data. Our internal stakeholders were involved to revise and approve the content relating to their department. However, our financial statements have been independently audited by Deloitte.



CONTACT POINT

Should you like to receive more information on our sustainability practices, or if you would like to provide feedback, please contact:

CSR COUNCIL - CSR@adib.com



BANK OVERVIEW

(102-1) (102-2), (102-3), (102-4), (102-6), (102-7), (102-10)

ABOUT ADIB

ADIB is a leading Islamic bank which was established in 1997, with headquarters in the United Arab Emirates. We hold more than AED 125 billion in assets, as of December 2019. The Bank provides world-class, Shari'a-compliant retail, corporate, business, private banking and wealth management solutions through award-winning digital channels and across an extensive branch network. We have a presence in six strategic markets, including Egypt, the Kingdom of Saudi Arabia, the United Kingdom, Sudan and Iraq. The Bank shares trade on the Abu Dhabi Stock Exchange (ADX).

At ADIB, we remain one of the leading banks for the recruitment, development, and promotion of local talent across our region. We have one of the highest Emiratisation ratios, with approximately 36% of our workforce made up of UAE nationals.

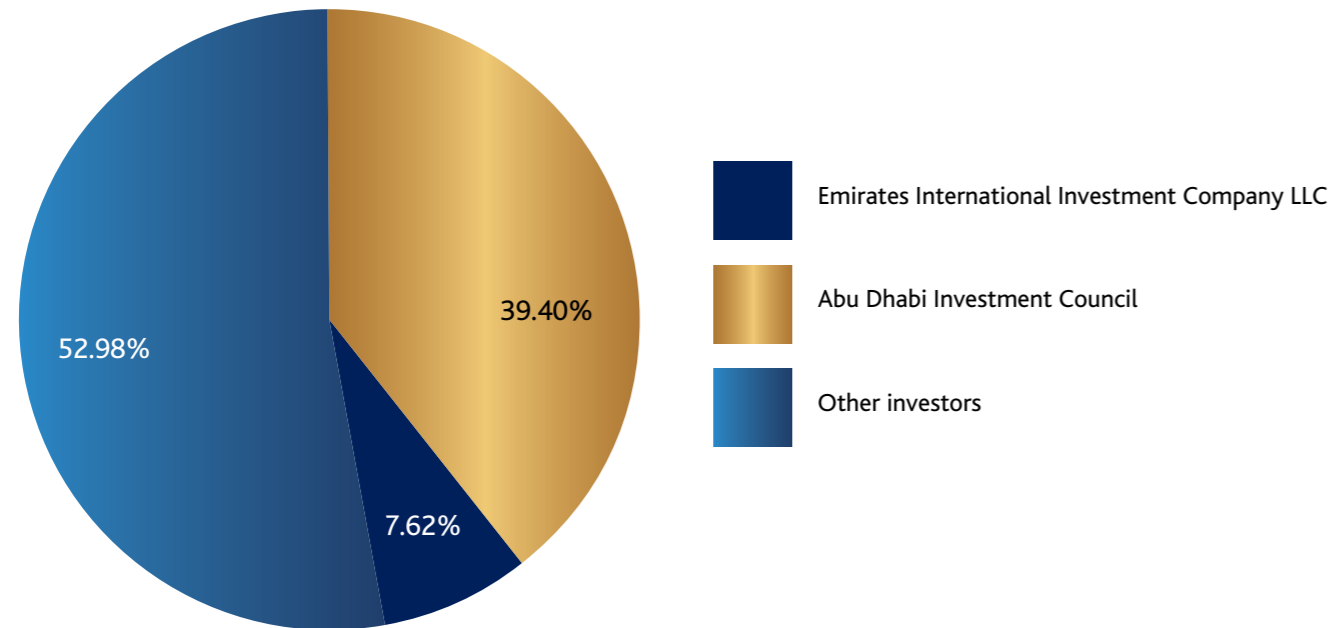
In 2019, ADIB was named as 'Best Islamic Bank in the Middle-East' by EMEA. We have a rich track record of innovation based on a desire to always improve our customers' banking experience. In 2019, we completed the first year of our digital transformation plan, marked by the launch of a number of new services and features, including upgrades to our mobile banking experience which enables pre-approved customers to receive funds instantly, apply for a card or update Know Your Customer (KYC) directly from the app.

We are committed to being responsible, corporate citizens and managing our business in a way that creates value for customers, shareholders, employees and all of the communities in which we operate.



ADIB OWNERSHIP STRUCTURE

(102-5)



Note: No other investors hold more than (5%), apart from those named above.

*All of the shares in the company are nominal of which (60%) shall be fully owned by nationals of United Arab Emirate, while non-nationals are permitted to own shares of the company to the extent, but not exceeding (40%), and maximum limit per shareholder is (5%).

KEY HIGHLIGHTS

(102-15)

- 36% Emiratis make up our workforce
- More than 33,000kg of paper recycled
- Electricity consumption reduction of 38% between 2018 and 2019
- More than 80 branches in operation
- 840 Employees volunteered in 2019
- 2,900 school children participated in Future Champions League
- AED 5,915 million in total revenues
- AED 125.9 billion in total assets

AWARDS AND RECOGNITIONS



MEMBERSHIPS & ASSOCIATIONS

(102-12), (102-13), (201-4)

Below is an overview of our financial performance for the calendar year 2019. For more details, please refer to our 2019 annual report.



FINANCIAL PERFORMANCE

(102-7), (103-1), (103-2), (103-3), (201-1)

Below is an overview of our financial performance for the calendar year 2019. For more details, please refer to our 2019 annual report.

https://www.adib.ae/en/SiteAssets/Annual%20Reports/Annual-Report_2019_EN.pdf

	2018	2019	Change %
TOTAL ASSETS	125,194	125,987	0.6%
GROSS CUSTOMER FINANCING	81,559	84,121	3.1%
CUSTOMER DEPOSITS	100,404	101,404	1.0%
NET REVENUE	5,769	5,915	2.5%
NET PROFIT	2,501	2,601	4.0%

CREDIT RATING

(201-1)

CREDIT RATING	LONG TERM	SHORT TERM	OUTLOOK
MOODY'S INVESTORS SERVICE	A2	P1	STABLE
FITCH RATING	A+	F1	STABLE
RAM RATING	AAA	P1	STABLE



GOVERNANCE & INTEGRITY

GOVERNANCE

(102-18), (102-19), (102-20), (102-22), (102-23), (102-24), (102-25), (102-26), (102-27), (102-28), (102-29), (102-32)

ADIB's Board of Directors are responsible for seeing that the Group's vision and mission are implemented throughout the organisation, achieved by overseeing the management of the Group's business affairs. The Board is ultimately responsible for the success of the Group and for delivering sustainable shareholder value within a framework of effective controls.

Responsibilities include:

Supervising
the management
of ADIB's
business affairs.

**Providing
leadership**
in the development
and implementation
of the Group's vision
and mission, both
within the UAE
and as the Group
expands abroad.

**Establishing
and overseeing**
ADIB's risk
management
framework, approving
the Bank's overall risk
appetite and ensuring
that business is
conducted within this
framework.

For more information, please refer to our 2019 annual report.
https://www.adib.ae/en/SiteAssets/Annual%20Reports/Annual-Report_2019_EN.pdf



COMPLIANCE & ETHICS

(102-16), (102-17), (102-30), (102-33)

FATWA AND SHARI'A SUPERVISORY BOARD

As an Islamic Bank, maintaining our compliance with Shari'a and Fatwa laws is mandatory. In order to remain in compliance, ADIB has a Fatwa & Shari'a Supervisory Board. The members have the mandate of:

**Issuing
Fatwas**
pertaining to
the Group's
activities.

**Supervising
and
controlling**
the validity of
ADIB's activities
to ensure that
they comply with
the principles and
rules of the Islamic
Shari'a.

**Providing
recommendations**
for any of ADIB's activities
which do not comply with
any of the principles and
rules of the Islamic Shari'a.

**Reviewing
contracts**
and agreements
relating to any of
ADIB's business
and products
to ensure their
compliance.

For more information, please refer to our 2019 annual report.
https://www.adib.ae/en/SiteAssets/Annual%20Reports/Annual-Report_2019_EN.pdf

ETHICS

(102-16), (102-17), (103-1), (103-2), (103-3), (205-1)

The Employees' Code of Ethics and Standards of Professional Conduct ensure that an ethical, moral and professional work environment is maintained throughout ADIB. Every employee contributes to the development of an ethical culture by conducting themselves in alignment with the code and remaining compliant with best international standards of Islamic financial institutions. The code aims to establish best practice guidelines for employees to follow in order to maintain a professional and ethical work environment.

In this code, processes are defined which are to be followed if any stakeholders are found to not be respecting ADIB's ethics:

Grievance Management

Our Grievance committee listens to every complaint from employees on work-related issues. We resolve each issue by following our policies.

Different steps are in place, depending on the severity of the issue:

1. The employee first raises the issue with their line manager or with the human resources department
2. The employee contacts the Grievance Committee Coordinator
3. The Coordinator will then hand the complaint to the Grievance Committee if the problem is still not solved

Whistleblowing

A hotline number and email address are available for any individuals who want to report any suspicious activities. All calls are confidential and recorded for the purpose of evidence and investigation.

Anti-Harassment

We expect all of our employees to share our values of professionalism and respect by not acting in any way that humiliates their colleagues.

Any form of harassment or immorality is not tolerated and will be dealt with accordingly. We also do not allow for any expression of favouritism or discrimination within the workplace.

RISK MANAGEMENT

(102-11), (102-30), (102-33)

LINES OF DEFENCE

At ADIB, we operate using a 'three lines of defence' model, each 'line' indicates clear distinction of responsibilities:

First Line of Defence - Deal with day-to-day business such as product programmes, systems, processes, procedures and self-control testing.

Second Line of Defence - Compliance with all internal policies, information security requirements, relevant regulatory requirements and Shari'a principles.

Third Line of Defence - Review of our internal control framework to ensure the robustness of the first and second line of defence.

RISK MANAGEMENT FRAMEWORK

The Group's Chief Risk Officer handles risk management at the Bank and has identified seven key types of risk that are reviewed on an ongoing basis at both management and Board levels.



For more information, please refer to our 2019 annual report.

https://www.adib.ae/en/SiteAssets/Annual%20Reports/Annual-Report_2019_EN.pdf

BUSINESS CONTINUITY

Our business continuity plan outlines how the organisation can continue to operate during a significant business disruption, or an orderly cessation of operations. Managing the plan properly is critical for any business, as the security and stability of the organisation can be tested at any moment.

At ADIB, we are committed to protecting our employees and ensuring the continuity of critical businesses and functions to protect the Bank and its stakeholders, mitigate risk, safeguard revenues and sustain both a stable financial market and customer confidence. The development, implementation, testing and maintenance of an effective Global Business Continuity and Disaster Recovery programme are required to sustain these objectives.

For more information, please refer to our 2019 annual report.

CYBER SECURITY

(103-1), (103-2), (103-3)

Cyber security has become an increasingly significant concern in recent years. Our dedicated cyber security team are proactive in their approach to mitigating cyber risks, such as data leaking, by keeping on top of system updates and innovating new programmes to enhance our applications. We use cutting-edge technology to protect customer information and constantly develop and implement advanced banking security measures to protect our customers from fraud.

Recognising the considerable focus ADIB places on safeguarding customers' personal data, ADIB was named as the 'Highest Overall Portfolio Performance (Issuer)' at the Global Service Quality Awards 2019, organised by Visa.

ADIB uses the following measures to protect our customers from debit and credit card fraud:

- 1 Chip and Pin
- 2 Free transaction alerts
- 3 3D secure
- 4 24x7 fraud monitoring



In 2019, our cyber security team celebrated several achievements:



Information Security Transformation

- InfoSec Governance and Strategy
- Implementation of 3 Year Transformation
- Information Security Department Established
- Successful completion of several initiatives
- Development of Policy and Frameworks



ADIB Reputation / Brand Protection

- ADIB Online Reputation Enhanced
- Counter to corporate espionage
- Preventions from Fake Social Media Profiles/Online presence
- Ensure Customer Trust



Information Security Awareness

- Instilling Information Security Culture
- Customer facing online campaign
- Continuous awareness to customers to reduce frauds
- Regular awareness sessions across ADIB, Service providers and Int'l Banking Groups (covering 1500+)
- Information Security Awareness Campaigns (Roadshows)
- Email Phishing Assessment covering 4500+ Staff



Business Alignment

- Align the Information Security activities with business requirements and strategy
- Enable the business securely



Data Leakage Prevention

- Refined DLP policies for monitoring and preventing card holder data, customer data and other ADIB Confidential information.
- Extended the DLP control to network layer (web and email)
- Bank-wide data classification exercise in progress
- Implemented Data discovery tool for identifying ADIB sensitive data



Regulatory Compliance

- Timely compliance to UAE Central Bank Regulations ADIB comply with**
- UAE Information Assurance Standard (NESA) compliance
 - Payment Card Industry (PCI) Regulations
 - Worldwide Interbank Security Regulation (S.W.I.F.T)





Cyber Threat Intelligence

- Building In-house Cyber Threat Intelligence capability
- Defending ADIB systems from Cyber Attacks by Proactive Monitoring
- Conversion of Threat Intelligence into Actionable Monitoring



Info Security Risk Assessments

- Risk Assessments on Business Services
- Analysis of critical core and support services
- Service Providers / Third Party Risk Assessments
- Risk Reviews on Data Transfer



Cyber Security Defense

- Instilling Information Security Culture
- 24/7 Security Monitoring
- Proactive Real Time Online Monitoring of Threats
- Security incidents investigations



Business Information Security Services

- Dedicated team to handle all business requests in a timely manner



Embedding Security in ADIB Digital Transformations

- Security Controls Integrations in Digital Projects
- Augment protection of critical data assets
- Embed security without inhibiting user experience
- Seamless security into product services



Security Engineering & Technology

- Establishing Robust Network & Security Architecture
- Enhancements to ATM Security Controls
- Collection & Analysis of Threat Intel Inputs to Cutting-Edge Technology Improvements

Our Information Security Awareness Month:



ANTI-FRAUD AWARENESS

This year, ADIB initiated a cyber security campaign in partnership with Dubai and Abu Dhabi Police, to educate our customers on ways in which they may be targeted for fraud. In addition to this campaign, we use our social media accounts as a platform to raise awareness around how each individual can be proactive in combatting fraud.

<https://business.facebook.com/watch/?v=211926336370871>

For more information, please refer to our 2019 annual report.
https://www.adib.ae/en/SiteAssets/Annual%20Reports/Annual-Report_2019_EN.pdf



SUSTAINABLE BANKING

(102-21), (102-31)



As an Islamic Bank, being a responsible financial institution has always been a value upheld throughout ADIB. Since 2018, we have developed a robust sustainability strategy and have a whole team dedicated to implementing good sustainable practices in every department throughout the bank.

SUSTAINABILITY MANAGEMENT

LISTENING TO OUR STAKEHOLDERS

(102-21), (102-31), (102-40), (102-42), (102-43), (102-44)

There are many environmental, social and governance topics that demand our attention. We engage frequently with our stakeholders using various channels to obtain their feedback, so we can address the topics which they raise as a priority.

STAKEHOLDER GROUP	ENGAGEMENT METHOD & FREQUENCY	REFLECTIONS & FEEDBACK FOR 2018 STRATEGY
 INVESTORS	<ul style="list-style-type: none"> Quarterly financial results Annual analysts and investors meeting Annual report Press releases The Annual General Meeting The dedicated "Investor Relations" section on our website 	<ul style="list-style-type: none"> Stability of Financial Performance Cost management measures Strong capital positioning Digital transformation Dividends distribution Transparent communications
 EMPLOYEES	<ul style="list-style-type: none"> Annual engagement survey "Soutak" Monthly engagement polls targeted at 10% of employees Periodic team meetings as needed Employees' performance assessments Internal communication programmes 	<ul style="list-style-type: none"> Working culture Training and development Talent attraction and development Compensation Engagement strategy and knowledge sharing Corporate volunteering Healthy and safe work environment

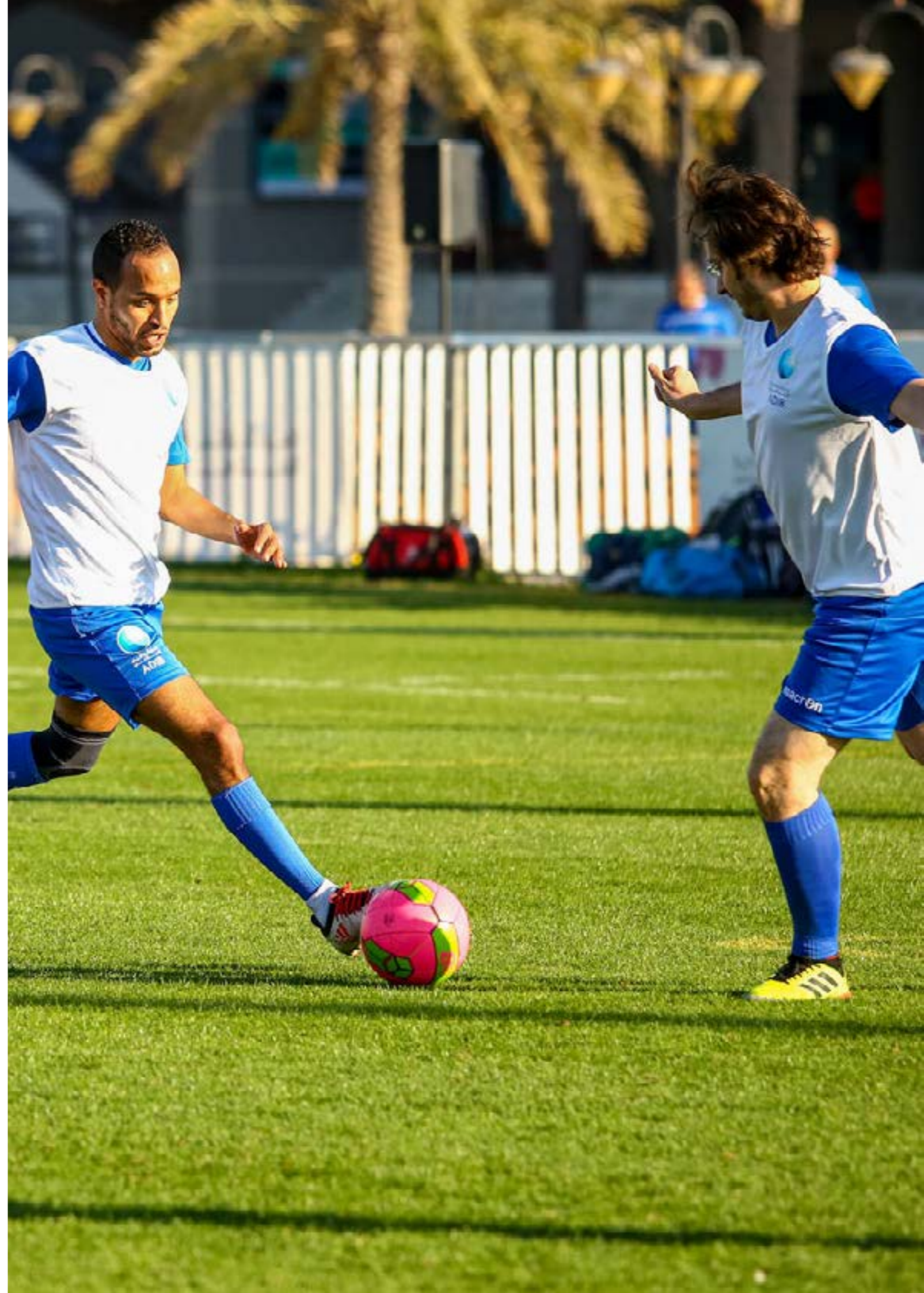
STAKEHOLDER GROUP	ENGAGEMENT METHOD & FREQUENCY	REFLECTIONS & FEEDBACK FOR 2018 STRATEGY
 CUSTOMERS	<ul style="list-style-type: none"> Daily face-to-face interactions when customers visit our branches Call centers, emails Press releases Social media Brand activations Account relationships management Customer satisfaction surveys Other service channels (phone banking, internet banking, SMS) 	<ul style="list-style-type: none"> E-banking and digital services Privacy & security Competitive products, services and rates Customer experience Responsiveness through all customer touch points Transparent and accurate communications
 SUPPLIERS	<ul style="list-style-type: none"> Pre-tendering meetings Quarterly town hall meetings for approved vendors Project-based satisfaction surveys Debriefing reports after each tendering stage Tailored communications plan for critical suppliers 	<ul style="list-style-type: none"> Clarifications on the tendering process and lifecycle The automation process of our relationship with suppliers The new ERP system Clear and fair terms and conditions Cost negotiations and payment terms
 Environment	<ul style="list-style-type: none"> Compliance with the US Green Business Council to acquire the Leadership in Energy and Environmental Design (LEED) certificate Press releases Project partnerships to benefit the local community 	<ul style="list-style-type: none"> Monitoring our carbon footprint Paper recycling Waste management
 The Local	<ul style="list-style-type: none"> Partnerships with non-profit organisations and civil society groups Roll out of social investment programmes and initiatives Cultural and social events Sponsorship and donations 	<ul style="list-style-type: none"> Financial inclusion Support in sports activities Youth Empowerment Women Empowerment Celebration of local culture Philanthropic and Humanitarian efforts Environmental stewardship

MATERIALITY MATRIX

(102-21), (102-31), (102-47)

Our materiality process follows the Global Reporting Initiative (GRI). We define materiality as the environmental, social and governance topics that hold the greatest importance to our stakeholders.

We conducted a materiality analysis in 2018 for our 5-year sustainability strategy, an exercise which is carried out every two years. We found that for our industry, the most relevant topics remain consistent over this period of time. The results of the engagement were gathered and analysed and the following matrix was prepared. It identifies the aspects that are highly material (to be considered by ADIB and integrated into their strategy) and those that are less material and do not need immediate attention.



SUSTAINABILITY FRAMEWORK

As an Islamic Bank, ADIB has always been a proactive supporter of the local community. Creating job opportunities, supporting local programmes and initiatives and volunteering are just a few examples of our efforts to act as responsible citizens wherever we operate. We want to build on our efforts and leave a greater impact by integrating the principles of sustainability across our core operations.

All of our sustainability programmes are divided into five main focus areas, which are aligned with our business objectives and stakeholders' needs.

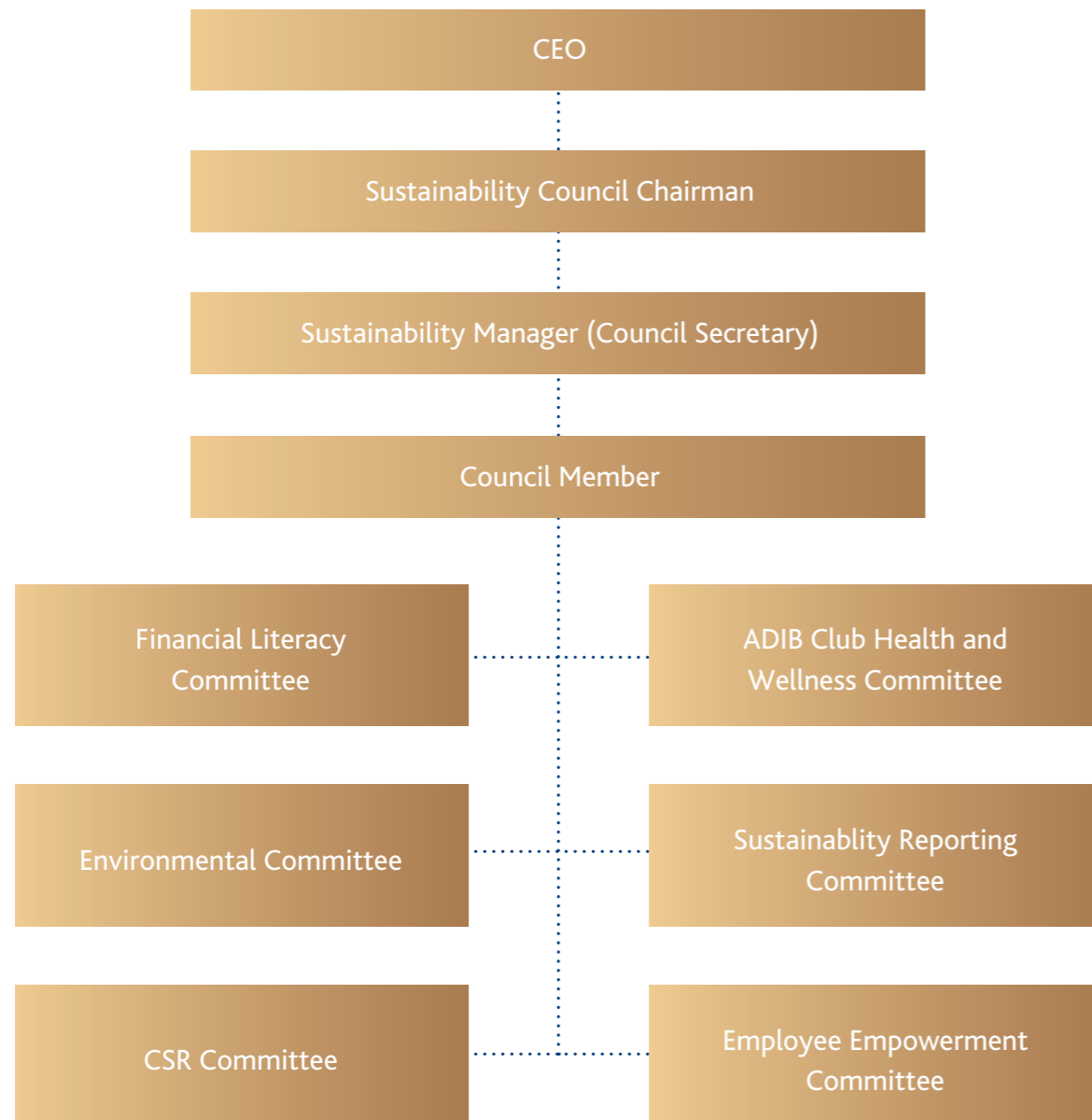
**OUR PURPOSE:
SUSTAINABLE BANKING AS IT SHOULD BE**



SUSTAINABILITY GOVERNANCE STRUCTURE

(102-18)

ADIB established a sustainability council in 2018, which incorporated six committees. In order to successfully implement our sustainability strategy, different departments joined hands to operate under the guidelines of this one umbrella. Each committee is made up of members who were chosen based on their experience, background and interests. Members work together to implement a vision and mission relevant to each committee, continuously develop strategies and stay engaged with all stakeholders.






ETHICAL BANKING

RESPONSIBLE FINANCING

(103-1)(103-2)(103-3)

It is a crucial part of ADIB’s responsible banking mission to align our initiatives, programmes and activities with the UN’s Sustainable Development Goals (SDGs) and the UAE Vision of 2021. We began monitoring our environmental, social and governance performance in 2017, since this time we have focused on aligning our initiatives with local and international recommendations and frameworks.

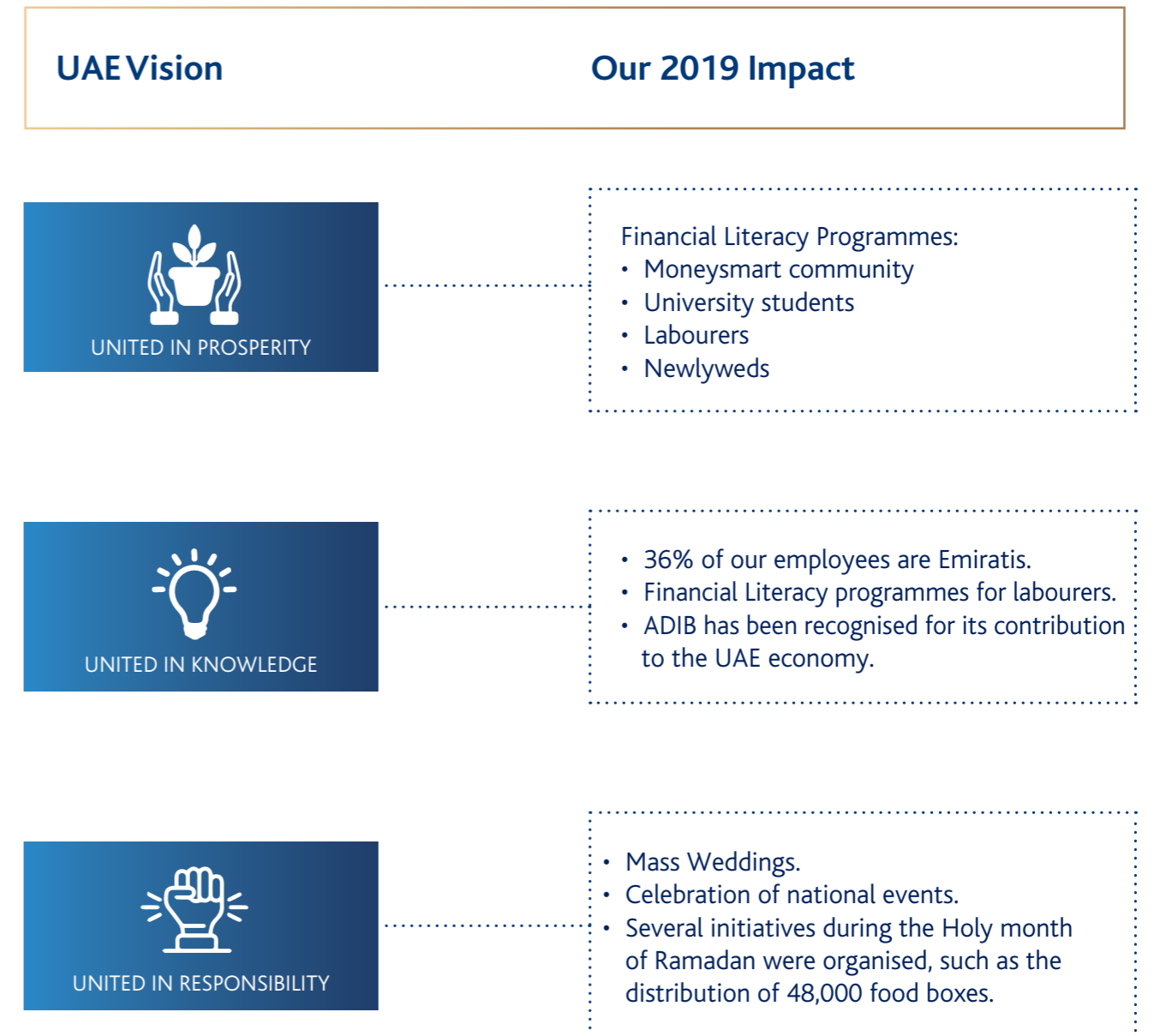
Alignment with the United Nations Sustainable Development Goals (UN’s SDGs)

Sustainable Development Goals	Our 2019 Impact
 <p>SDG 1: Zero Hunger</p>	<p>Food box initiative</p> <ul style="list-style-type: none"> • Soutak satisfaction rate: 70%. • ADIB Club Committee has focused on: <ol style="list-style-type: none"> 1. ADIB football tournament and cricket tournament 2. Health awareness days for check ups 3. Special offers for our employees and their families 4. 115 ADCD Fire Awareness Training • Financial Literacy Programmes: <ul style="list-style-type: none"> Moneysmart community University & school students Labourers Newlyweds • Average days of training per female employees: 4.9 • Average days of training per male employees: 4.2
 <p>SDG 2: Good Health & Wellbeing</p>	
 <p>SDG 3: Quality Education</p>	

Alignment with the United Nations Sustainable Development Goals (UN's SDGs)



Alignment with the UAE Vision 2021



SUPPORTING THE LOCAL ECONOMY

For the third consecutive year, ADIB was recognised by Mohammed bin Rashid Al Maktoum Business Awards for outstanding efforts in our contribution to the UAE's economy and in achieving corporate excellence. The award is a testament to our continuous efforts to provide our customers with world-class products and services. It was a proud moment for every one of us, marking our efforts to lead the way and inspire others in the industry to give back to the local economy.

The awards are designed to recognise the success of organisations that have contributed to the economic development of the UAE and GCC and demonstrated world-class standards in their procedures and operations.

More information can be found in our Customers Chapter.

Mother of the Nation Festival



The Mother of the Nation Festival has been celebrated in Abu Dhabi since 2014. The festival pays tribute to the living legacy of the original 'Mother of the Nation', HH Sheikha Fatima bint Mubarak, Supreme Chairwoman of the Family Development Foundation, Chairwoman of the General Women's Union and President of the Supreme Council of Motherhood and Childhood.

In 2019, we sponsored 31 female Emirati entrepreneurs as part of this festival, providing them with a dedicated area in the souk where they could sell their products. This was part of our efforts to support the local economy and empower Emirati women.



ENABLING OUR PEOPLE

(103-1), (103-2), (103-3)

At ABID, we are committed to creating an organisational environment which enables our people to reach their full potential. We recognise that our people are the most essential asset to our business and have the power to transform various factors in the marketplace. Their personal and professional development and wellbeing are essential in creating engaged and efficient teams, so we have formed an Employee Empowerment Committee who are dedicated to ensuring that our people are consistently engaged and empowered by their work.

EMPLOYEE EMPOWERMENT

Our Employee Empowerment Committee is in charge of four main programmes:



Mission: Delegate and Empower Employees to enhance their productivity.



DIVERSITY & INCLUSION

(102-8), (103-1), (103-2), (103-3), (401-1), (405-1)

Diversity is a key element in the development of any organisation, especially in the United Arab Emirates, where diversity is ingrained in the very fabric of our culture. We train our employees in diversity and ensure that differences are celebrated, maintaining a work environment that is safe and empowering for every individual.

WOMEN EMPOWERMENT

Creating a work environment that represents gender equality is very important at ADIB. In 2019, our Employee Empowerment Committee implemented a number of programmes aimed at increasing the number of women in our workforce and top management. Our initiatives can be found in different places throughout this chapter. Looking ahead, we are committed to working continuously to reduce the gender gap and increase the number of programmes that are designed to address this issue.

Full-Time Employees - Broken Down by Gender (102-8), (405-1) (405-2)

	2017	2018	2019
NUMBER OF FULL-TIME EMPLOYEES	2,039	2,021	2,070
FEMALES	33%	32%	32%
MALES	67%	68%	68%

Top Management - Broken Down by Gender

	2017	2018	2019
FEMALES	8%	9%	9%
MALES	92%	91%	91%

Newly Hired Employees Annually - Broken Down by Gender (401-1)

	2017	2018	2019
NEW HIRES	198	260	216
FEMALES	36%	42%	33%
MALES	64%	58%	67%

Turnover Rate of All Employees - Broken Down by Gender (401-1)

	2017	2018	2019
NEW HIRES	13%	13%	7%
FEMALES	18%	18%	7%
MALES	10%	10%	8%



UAE NATIONAL TALENT EMPOWERMENT

(405-1)

At ADIB, we have always valued the recruitment and development of local talent and aspire to empower Emirati nations by offering them fulfilling careers and development opportunities. As one of the leading organisations in Emiratisation, we place huge importance on investing in the development of a new generation of Emirati professionals and contributing to the In-Country Value of the UAE.

Emiratisation Strategy

ADIB has created a 2020 Emiratisation strategy that not only strengthens our commitment to attracting, retaining, and developing local talent, but also ensures that we are transparent and accountable in our commitments.

In order to achieve this, a set of objectives have been established, including:

1. To be an industry leader in Emiratisation
2. To become an increasingly learning-oriented organisation
3. To be recognised as having the best work environment for UAE nationals

Vision

To be the UAE national's employer of choice in the financial services sector by engaging, recruiting, and retaining the best local talent, by offering world-class training and development opportunities following their on-boarding. Through our forward-thinking approach, we are ready to take on the ever-changing landscape of an increasingly digital banking industry.

The Central Bank Points Scheme

In response to the 2021 UAE vision and the UAE Government National Agenda, ADIB has adopted the Central Bank's points-based system to meet Emiratisation goals.

As you can see below, we are pleased to announce that we have exceeded the required targets.

	2017	2018	2019
TARGET POINTS BY THE CENTRAL BANK	2,210	2,673	2,569
ACHIEVED POINTS	2,533	2,940	2,823
ACHIEVEMENT RATIO	115%	110%	110%

Full-Time Employees - Emiratis and Expatriates

	2017	2018	2019
NUMBER OF FULL-TIME EMPLOYEES	2,039	2,021	2,070
EMIRATI EMPLOYEES	38%	36%	36%
EXPATRIATE EMPLOYEES	62%	64%	64%

Turnover Rate - Emiratis and Expatriates

	2017	2018	2019
EMIRATIS	18%	17%	8%
EXPATRIATES	9%	10%	7%

Full-Time Employees - Broken Down by Nationality

	2017	2018	2019
NUMBER OF COUNTRIES	51	51	53
UAE	38%	36%	36%
JORDANIAN	12%	12%	13%
INDIAN	11%	11%	13%
PAKISTANI	9%	9%	8%
EGYPTIAN	6%	7%	7%
OTHERS	24%	24%	24%

Emiratisation Programmes

As part of our Human Resources Department, we have a dedicated team focused on attracting and developing UAE Nationals. The team focuses on recruiting fresh graduates and developing UAE Nationals into middle and senior management roles, by offering them continuous support throughout their career. Our Emiratisation goals are aligned with direct reports from the CEO on annual performance scorecards, which are reviewed on a bi-annual basis.

Our goals for Emiratisation ensure that:

1. Each individual is able to reach his/her full potential through excellent training and development programmes.
2. Efficient succession planning, with priority given to UAE nationals.
3. Retaining local talent by providing them with personal and professional development opportunities, a great work-life balance and a rewarding career path.



Hasan Abdulla Al-Zaabi
Head of HR - UAE & Chairman of Kawader Services

To achieve these goals, ADIB has collaborated with prestigious educational institutions to develop a suite of world-class training programmes aimed at building the skills and capabilities of UAE national employees throughout the different levels and business units.



Recruitment Mechanisms

Attracting high calibre Emirati talent is a priority at ADIB. To do this, we have created a set of tools and fostered partnerships, in particular within government and higher education institutes, which enables us to engage with a broad spectrum of local talent.



Programmes to Offer Support:

PROGRAMMES	HIGH POTENTIALS (HIPO) PROGRAMMES	TAMKEEN	QIYADAT
Description	Identify Emiratis who show promise as potential leaders and have the opportunity to train and enrol in various training programmes.	Encourage more women to progress to senior leadership roles within the Bank, by developing the skills they will need to succeed.	Offer world-class learning opportunities in partnership with Abu Dhabi University.
No. of UAE nationals enrolled in 2019	21	9	15

Programmes to Attract Talents:

PROGRAMMES	ADIB LEADERSHIP PROGRAMMES (ALP)	INTERNSHIPS
Description	The programmes are designed to train and inspire young Emiratis, who will be the banking professionals of the future.	Offer internships to students from universities in the UAE.
No. of UAE nationals enrolled in 2019	65	84

Our Benefits Programmes

ABSHER PROGRAMME	FAZAA PROGRAMME
Developed by the UAE government, the programme aims to support Emiratisation efforts by providing benefits on basic services for Emiratis. These offers can be applied for example on housing, aviation or insurance services.	The project aims to develop social interdependence and bonds of solidarity to its members. Since 2018, ADIB has been distributing cards to all of our employees, not just Emiratis, which enables holders to take advantage of an array of discounts and benefits.

LEARNING & DEVELOPMENT

(103-1), (103-2), (103-3), (404-1), (404-2), (404-3)

At ADIB, the development of our employees is crucial. Every year, the HR department revises and calibrates our programmes to adapt to new trends and align the courses with the career progression of our employees. In 2019, we improved the quality of our training and managed to reduce the gap of training days between male and female employees.

Average Training Days:

	2017	2018	2019
FEMALE EMPLOYEES	5.9	6.9	4.9
MALE EMPLOYEES	6.4	5.4	4.2

THE ADIB BANKING ACADEMY

The ADIB Banking Academy was established in order to provide a defined path to success for all of our employees. We provide professional training, from basic to advanced levels, through our in-house courses, external leadership programmes and numerous educational opportunities that contribute to the development of our employee's skills and knowledge base.

Mandatory Training programmes - Compliance and Controls:

Course Name	Target Audience
ADIB Orientation (E-Learning)	Senior Manager and below (New Staff)
Financial Crime & Compliance Risk Awareness V2 (E-Learning)	All ADIB Employees
Corporate Governance and Ethics V2 (E-Learning)	All ADIB Employees
Introduction to Islamic Banking (E-Learning)	All ADIB Employees
Fraud and Risk Awareness (E-Learning & Workshop)	Manager and below
ADIB Cyber Security Essentials V3 (E-Learning)	All ADIB Employees

Our Learning Management System (LMS) Automation

In 2019, we automated our learning management system. This removed training registration forms saving time, reducing paper consumption and lowering costs. The in-house training materials, certificates and post training evaluations are also provided online to reduce use of printed materials.

Oracle Learn Fusin

Oracle Learn Fusin is our online system that enables our employees to take e-learning course.

Certifications

In 2019, we gave our employees the opportunity to take part in external courses and obtain international certification. In 2019, 12% of our employees received internationally recognised certification. We are working to increase this number every year.



HAPPINESS

ADIB CLUB

In a continuous quest to provide our employees with privileges to boost their happiness and wellbeing, the ADIB Club has collaborated with top hotels and fitness centres across the UAE to be part of our employee membership programme, which can be accessed with the ADIB Club Card. The objective of the ADIB Club Card is to provide employees and their families with access to world-class gym facilities, health clubs and sports centres.

This membership gives our employees access to excellent facilities across the UAE at competitive prices, helping ADIB employees to engage in activities which promote a good work-life balance.

ADIB Club Committee is in charge of four main programmes:

Health & Wellness | Sports Cups | Happiness | Safe Work Environment

EMPLOYEE ENGAGEMENT

(402-1)

At ADIB, we work to improve the wellbeing of our employees through various means. One way is through meaningful engagements, such as our Soutak survey, which means "your voice" in Arabic. This survey is sent out to all of our employees and their feedback directly influences initiatives which are aimed at improving employee wellbeing.

	2017	2018	2019
PARTICIPATION RATE	65%	78%	86%
OVERALL SATISFACTION RATE	66%	65%	70%

In addition to Soutak, we engage with around 10% of our employees on a monthly basis through an anonymous survey. This engagement enables us to assess our employees' feedback more regularly and take better informed action.



OUR MISSION
 To enhance employee satisfaction and wellbeing by promoting a healthy, safe, responsible and engaging work environment.

REWARDS & RECOGNITION

(103-1), (103-2), (103-3)

Grading System

Our grading system is based on a job evaluation methodology that takes into consideration:

Job Responsibility

Job Weight

Value Provided by the Function of the Role

Using this method, each level is differentiated by three factors:

Know-How

Problem Solving

Accountability

Each level of the organisation consists of roles that require a certain level of knowledge and professional experience. Roles vary in accountability when working towards certain results, taking into consideration individual contribution and impact. The combination of these factors provides the 'weighting' of various roles and levels within the Bank.

PERFORMANCE MANAGEMENT

(404-2)

Performance assessment is an ongoing process as part of our Performance Management policy, it involves:

Two Formal Meetings

Discussion & Reflection on Employees' Achievements

The appraisal discussions are a chance for employees to reflect on their achievements throughout the year, set new goals with their line manager and create their own personal development plans.



REVISION OF JOB PROFILES

Our HR department reviews all our existing job profiles on a biannual basis, including compensation and benefits, to ensure that our profiles are consistently competitive. We have successfully kept in alignment with the industry's best compensation and benefits packages, establishing ourselves as a 'Preferred Employer of Choice'.

EMPLOYEE BENEFITS

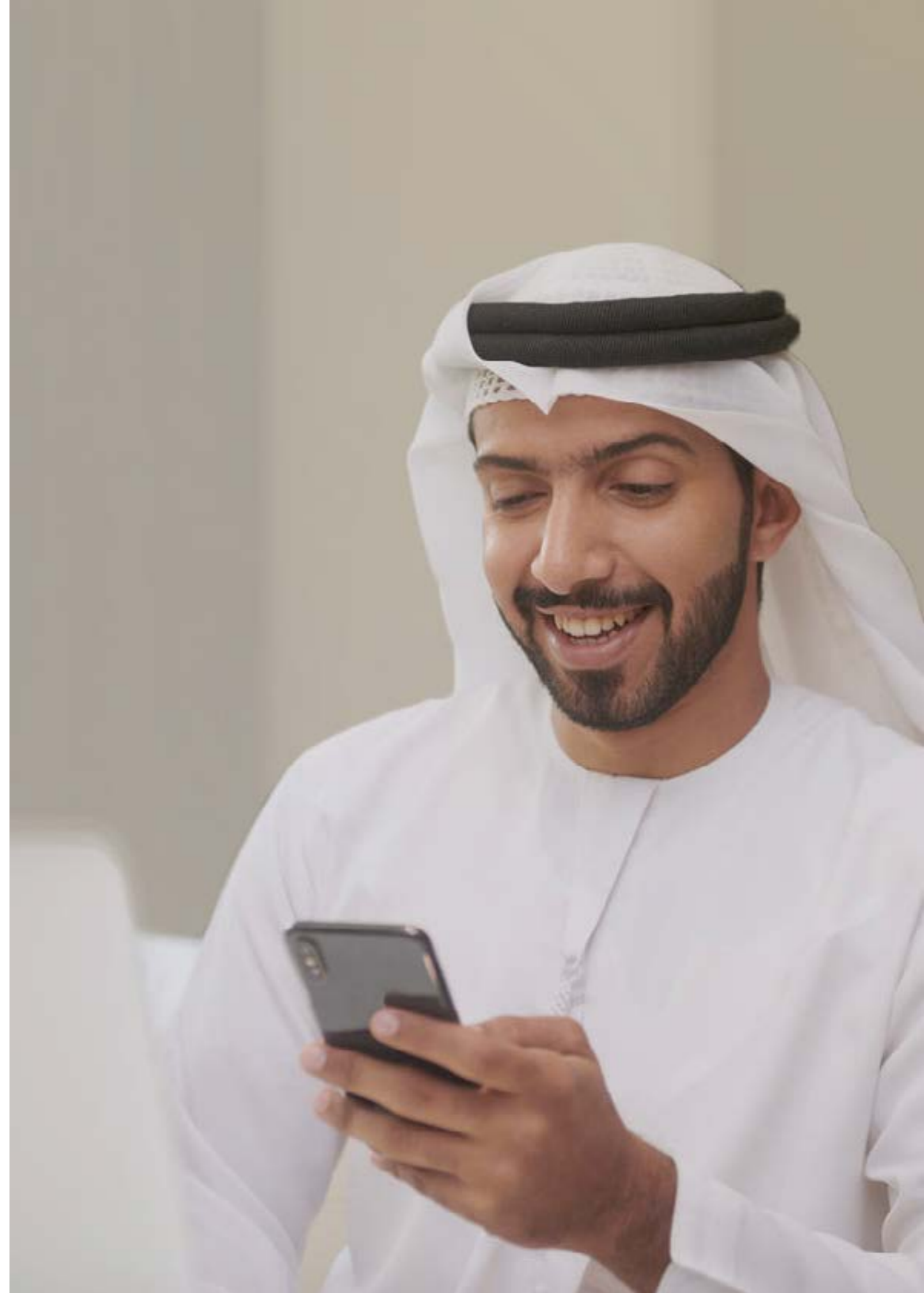
(401-2)



LEAVE

Our employees are entitled to benefits from different types of leave depending on their demand.

Annual Leave	Sick Leave	Compassionate Leave	Hajj Leave	Escort Leave
Emergency Leave	Special Medical Leave (Humanitarian Leave)	Military Service Leave	Umra Leave	Iddah Leave



PARENTAL LEAVE

(401-3)

Regarding parental leave, we offer the following to our employees:

Maternity Leave	Paternity Leave
<p>After completing one year at ADIB, our female employees are entitled to maternity leave with full pay for a period of 90 calendar days. Employees who have not completed a full year are entitled to the same amount of days with half pay.</p> <p>After returning to work, female employees are eligible for an additional one-hour break for 18 months.</p>	<p>Our male employees are entitled to 5 calendar days of full-paid paternity leave.</p>

In 2019, we built a nursing room and a nursery in our HQ for our female employees. In 2020, they will be able to enjoy these two facilities, enabling them to manage their life-work balance more easily.

	2017		2018		2019	
	Female	Male	Female	Male	Female	Male
Employees Entitled to Parental Leave	307	1,219	325	1,230	343	1,257
Employees who Took Parental Leave	56	110	58	128	53	70
Employees who Came Back to Work After Parental Leave	54	110	57	128	53	70
Employees who came back to work after parental leave and were still employed 12 months later	47	100	51	116	52	68
Retention Rate	84%	91%	88%	91%	98%	97%

OCCUPATIONAL HEALTH & WELLNESS

(103-1), (103-2)

At ADIB, we are committed to continuously offering educational opportunities to our employees regarding their health and wellbeing. In 2019, we dedicated two days to health awareness. On these days, we hosted a variety of activities for ADIB employees which included seminars, wellness inspired gift bags, informative flyers and opportunities for general check-ups.

SPORTS CLUBS

The ADIB Club organises sports tournaments for staff across the organisation, which includes the ADIB football and cricket tournament. During tournament days, employees have the opportunity to partake in a range of sports and competitions. Activities for the whole family are also arranged, making them a great day out and a bonding opportunity for the whole family.

The Club also facilitated our participation in inter-bank football tournaments, organised by the UAE Banks Federation. Our cricket team was also given the opportunity to participate in tournaments organised by the UAE's ICC academy.

We understand that some of our female employees don't feel comfortable practicing sports in a mixed gender environment. To give women the freedom they want and encourage them to stay active, we have dedicated ladies-only time at our HQ's gym facilities, and we encourage our female staff to participate in women-only events occurring across the UAE, one of them being the Abu Dhabi Dash which took place in October 2019.



A SAFE WORK ENVIRONMENT

(403-2)

Our headquarters in Abu Dhabi have been certified with ISO 45001, recognising our HQ as a safe place to work that is designed in a way that minimises accident and injury. We have various other processes and procedures to ensure the safety of our employees, including regular fire drills across all sites. These drills ensure that all sites have the correct procedures in place, so they are prepared in case of a real incident.

In addition, we provide the following health and safety training sessions to all of our employees throughout the UAE:

	2017	2018	2019
First Aid Training	90	76	109
Fire Warden Training	73	163	63
ADCD Fire Awareness Training	N/A	N/A	115

VOLUNTEERING

Each year, an increasing number of our employees sign up to participate in our social initiatives. Our employee's contributions are diverse, which this year included packing boxes during the holy month of Ramadan and distributing them throughout the Emirates. On completion of any volunteering activity, a certificate is issued to show appreciation of our employee's time, effort and good intentions. Certain approval processes and procedures are required to complete the registration process, with clear instructions given on completion of registration.

Looking ahead, we will add volunteering Key Performance Indicators (KPI's) and, as part of the onboarding process, new employees will receive training on sustainability to familiarise them with our sustainability strategy, vision and mission.

	2018	2019
Number of Employees who Volunteered	460	840

CUSTOMER FOCUS

(103-1), (103-2), (103-3)

Each year, we continue to strive for customer excellence. We believe that our commitment to being a responsible bank is only effective if we take into consideration all of our customer's needs. We endeavour to provide financial products and services that offer support at every stage of their life.

Our digitisation journey is one of our key areas of focus in our efforts to listen and respond to the needs of our customers. We have implemented several initiatives which aim to be inclusive of all of our customers needs.



LISTENING TO OUR CUSTOMERS

Listening to Our Female Customers - Dana

In Arabic, Dana means “the pearl of all pearls”, which represents how valuable our female customers are to us. Dana is our women’s banking service, which has been carefully designed with the needs of our female customers in mind. Dana offers special travel and lifestyle privileges, exclusive shopping discounts and more. It also gives our customers access to female-only branches, where our professional female members of staff offer their assistance and expertise, empowering our women by giving them the knowledge and tools needed to manage and grow their finances.

2 Dana Branches

14 Sections Specialised for
Female Customers

Live Session Focusing on
Women Empowerment

Listening to Our Youth

At ADIB, we are advocates of providing good financial education for young people. We have created different accounts aimed at our young customers, and we endeavour to teach them how to be financially independent and manage their own finances. We believe that by instilling good financial practices from an early age, our youth will have a good start to life and contribute to the future stability of the economy. Not only do we offer special accounts for young people, but we also conduct a number of engaging financial literacy programmes designed with our young customers in mind.

ADIB Student Account

The ADIB Student Account provides our customers with an ISIC card, the only international student card which can be used both locally and internationally. We give students customised services and benefits tailored just for them, including a range of discounts throughout the UAE and abroad and access to the ADIB banking app, enabling them to manage their finances wherever they are.

Banoon: Children’ Savings Account

Our Banoon Children’s Savings Account not only represents financial inclusion of the youth, but also of our female customers. In accordance with the principles of Shari’a, women are able to open an account on behalf of their children so they can start saving for their future.





FACILITATED PAYMENTS

Al Khair Debt Settlement

We know that in order to empower our customers financially, we need to help them to manage their budget and reduce debt. ADIB Debt Settlement helps our customers take control of their finances, reduce pressure on their households and enable them to shift their focus to more productive financial tasks, such as saving for the future.

When customers find themselves in challenging times, our specialised rehab unit shares insights and tips on money management, giving our customers the knowledge they need to maintain good financial health going forward.

Postponing Instalments

Offering payment flexibility on finances during the Holy Month of Ramadan is an annual tradition at ADIB. Every year, the bank postpones monthly instalments for its personal finance customers at no extra charge. The postponement is to help ADIB's customers manage their finances during the Holy Month of Ramadan, a month where average spending is usually higher. Our customers can also postpone one additional instalment every year for free, giving them more flexibility in managing their budget and dealing better with unexpected expenses.

National Debt Scheme (NDS)

We are proud to be a participant in the National Debt Scheme (NDS), as announced by the Central Bank of the UAE. Under this scheme, we have contacted UAE National customers who took finance(s) before May 2011 and currently have tenors exceeding 48 months, from December 2nd 2018. A team of advisors has been appointed to evaluate each client's eligibility for the NDS.

WORLD CLASS DELIVERY CHANNELS

There has been a clear change in the way UAE customers manage their day-to-day banking over the past few years. To cater to the growing preference for digital banking, we are investing heavily in our technology infrastructure and in the development and integration of best-in-class technologies. We endeavour to simplify our customers' lives through our digital banking services, making their banking experience as seamless and secure as possible.

Gold Centres

ADIB Gold is our exclusive banking proposition, where we offer expert financial advice along with a host of lifestyle benefits.

ADIB Gold members have access to 14 specially designed branches called ADIB Gold Centres, which include:

Live Screens Tracking the
Financial Markets

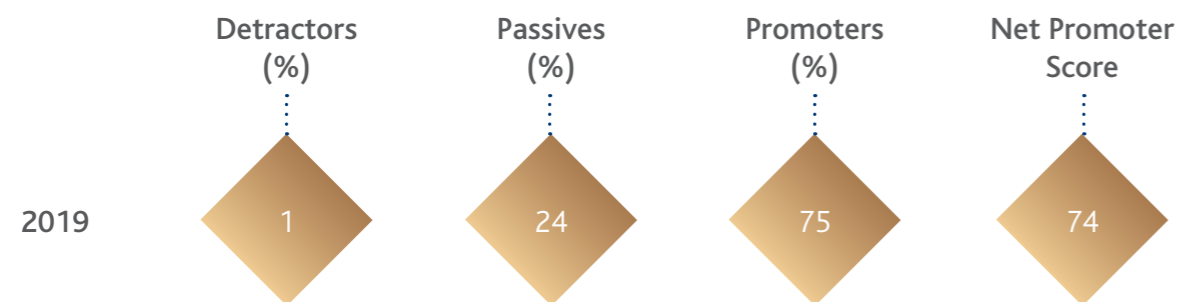
Dedicated
Call Centres

Comfortable meeting rooms
offering privacy for our
customers

ENGAGING WITH OUR CUSTOMERS

Customer Satisfaction

To encourage our customers to leave feedback during visits to our branches, we have installed feedback machines at every employees' desk, an initiative started in 2018.

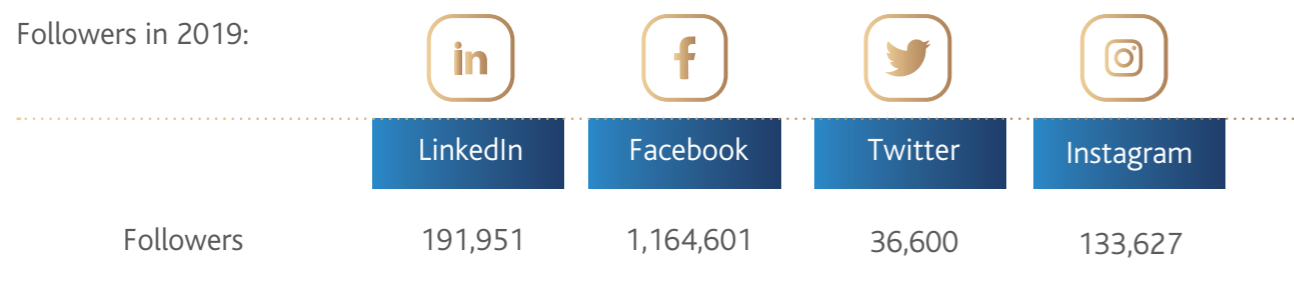


Engagement Through Social Media

Our social media platforms are an excellent way to stay in continuous engagement with our customers. We utilise these platforms by keeping our customers updated on our products and services and staying abreast of their changing needs and desires. Investing in our social media presence is a priority at ADIB, and we are proud that our average response time to customers is 1 hour and 30 minutes. Ways in which we use our social media platforms include:

- Gather customer feedback for future products
- Celebrate customers who have won prizes through saving
- Invite customers to participate in community events
- Promote financial education
- Promote CSR activities and various community occasions

Followers in 2019:



FINANCIAL LITERACY

At ADIB, we are committed to helping people make better choices with their money through our financial education programmes. Our financial literacy committee is in charge of implementing the following two programmes.

- Moneysmart Community
- Community Engagement

MISSION

Increase our stakeholders' knowledge and skills to enable them to make informed, structured and effective financial decisions.





Moneysmart Community

Since 2017, our financial literacy efforts have been taken to the next level with the creation of our digital community, Moneysmart. This is designed to connect people with different financial experiences so they can share their expertise. Through this platform, members can stay up-to-date on financial news and trends, rate banking products, source professional advice and play a part in co-creating their ideal bank.

92% of millennials believe that being educated on personal finances is important



Financial Education Programme

As part of our Moneysmart initiative, each year we visit universities to deliver financial literacy programmes to students. Our objectives are to educate students on budgeting, saving and managing their finances by providing them with quality information and resources to support them on their financial journey.

2019 highlights:

33
Visits

27
Universities

1,868
Attendees

Awareness Campaign

At ADIB, we understand that the best way to educate our customers and the community on financial literacy is by using real-life stories. As part of our social media strategy, we interview a variety of people to highlight their own personal experiences and learn more about their financial choices at particular moments in their lives.

**Split
the Bill**

**Financially
independent**

**Financial
Mistakes**

Financial Education for Labourers- Happy Summer Campaign

We believe that every segment of our community should be equipped with the knowledge needed to lead a prosperous life. As part of the Year of Tolerance, in collaboration with the CSR committee, we decided to implement ten financial literacy sessions for labourers in Abu Dhabi. We aim to reach as many segments as possible over the coming years.

10
Sessions

500
Beneficiaries

Khuttati – Savings Plan

One of our Moneysmart surveys on spending and saving showed that:

**Just over half of UAE residents save most months,
with 5% stating that they never or rarely save**

To address this issue, in 2019 we launched a savings plan called "Khuttati" to encourage medium-to long-term investments. Khuttati, which means "my plan" in Arabic, is our customised savings and investment plan which enables our customers to contribute fixed monthly amounts into a plan which has exposure to a wide range of Shari'a compliant mutual funds, investing across different assets and currencies. The maturity of the investments is aligned with client needs and risk appetites, and withdrawing funds is easy.

INNOVATIVE PRODUCTS & SERVICES

At ADIB, it is important to us to invest in new technologies and the digital transformation of the Bank, as we embrace the constantly changing and evolving landscape of the digital revolution. Since 2017, we have been implementing a digital strategy that puts the focus on our customer's needs and developing products that address a wide range of their demands. We are constantly working to offer innovative solutions and improve customer experience, while ensuring that all personal data and transactions are subject to a high level of security.

ADIB Direct

ADIB Direct Business is a new, intuitive digital banking platform for businesses that integrates a suite of banking solutions into a single, streamlined interface. Its main features are;

Aimed at businesses of all sizes

Automation of services

A wide range of new banking features

ADIB Direct includes ADIB Office Banking, which provides a number of remote access solutions such as cheque printing and scanning, along with other services which allow our customers to enjoy a fast and secure banking experience that is available 24/7. This new, integrated platform also offers payment solutions, liquidity, account services and collection solutions.

ADIB Mobile Banking App

In 2019, our mobile Banking application was refurbished and several new features were added.

Onboarding

Gather customer feedback for future products

Covered Card

Enable customers to apply for a new card with zero paper, with the processing time reduced from 14 days to 2 days

Onboard Know Your Customer (KYC)

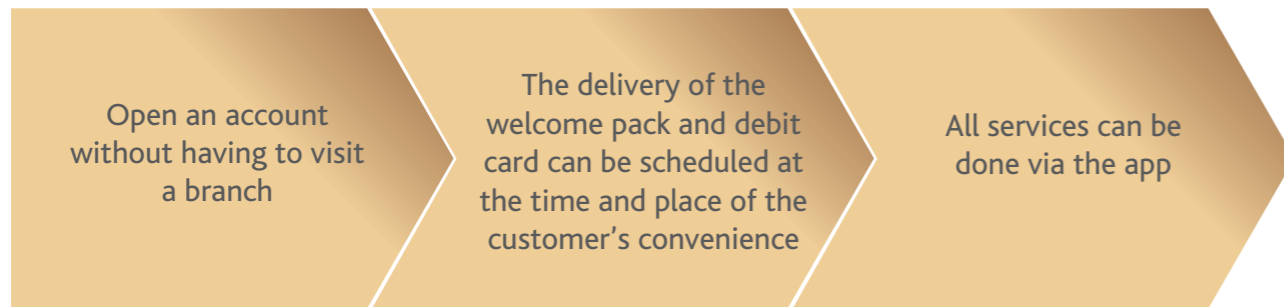
All customer information can be updated through the app, including Emirates ID and passport

Express Finance

Pre-approved customers can apply from within the app and get their finance credited to their account in as little as 30 minutes

Smartbanking App

ADIB has launched a new digital banking application targeting millennials called Smartbanking. This intuitive online banking platform features digital onboarding and a range of innovative products. Throughout the development of the app, we worked closely with a focused community of Gen Y early adopters to design a banking product that fits their lifestyle and financial needs. Centred around innovative digital platforms, Smartbanking provides a highly efficient, personalised banking experience which is uniquely integrated with our online community, Moneysmart.

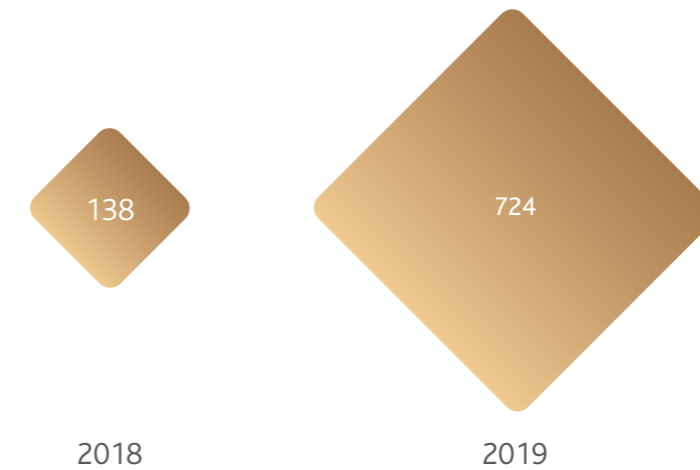


ENGAGING CUSTOMERS WITH THE COMMUNITY

(103-1), (103-2), (103-3)

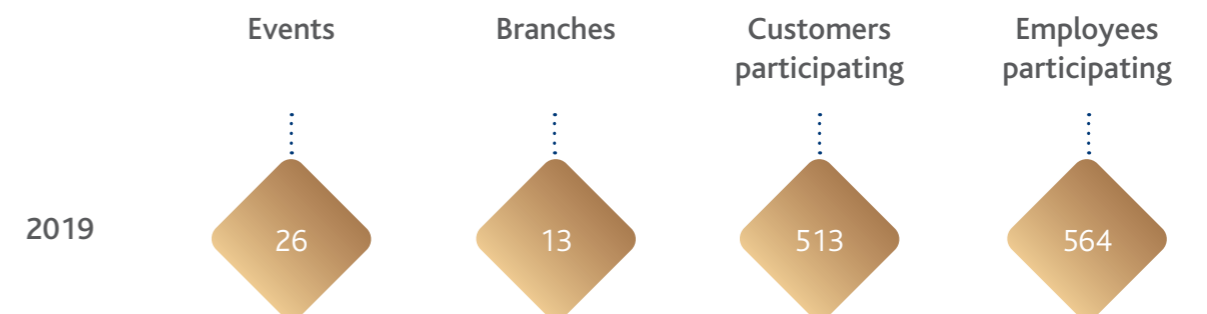
As a leading Islamic bank, we are committed to acting in accordance with good ethics and social consciousness. We work closely in local communities to address issues, utilising our resources and expertise to create long-term social impact programmes. We actively encourage all of our stakeholders to participate in our CSR initiatives.

Number of Non-ADIB Employees Volunteering:



Blood Donation

The bank's annual blood donation campaign is a meaningful way to engage employees and clients to give back to society and save lives. We have been organising this event every year since 2013.



Breast Cancer

We have been participating in Breast Cancer Awareness Month since 2015, which is held globally every October. Each year, we hold our own campaign and events to raise awareness among our female customers and employees on how to detect and treat this disease.

Our 2019 campaign included:

General Screening (Blood sugar, Cholesterol, Blood pressure, BMI)	Fat analysis with dietitian consultation	Breast Self-Assessment lecture by Gynaecologist	Giveaways and competitions	3D Mammogram or Mammogram vouchers
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We held Breast Cancer Awareness events in several locations, including the General Women’s Union, our HQ, Abu Dhabi Ladies Club and many of our branches.

	Events	Beneficiaries
2019	4 sessions & 1 campaign	208



SUSTAINABLE OPERATIONS

Investing in sustainable operations is crucial at ADIB for several reasons. It helps us improve our efficiency and conduct our operations in an environmentally and socially friendly manner. While growth and customer satisfaction is important to us, we also understand our ethical responsibility and are determined through our operations to tackle sector challenges and answer our stakeholders’ demands.

SUSTAINABILITY REPORTING

Our Sustainability Reporting Committee is in charge of one main programme:

Annual Sustainability Reporting

Every year we report on our environmental, social and governance (ESG) performances; highlighting our achievements, initiatives and any risks we could potentially face.

MISSION

To annually disclose our environmental, social, and governance (ESG) programmes and promote transparency among all stakeholders



SYSTEM OPTIMISATION

As part of our digital transformation programme, we have launched several initiatives which aim to change the mind-set of customers and encourage the use of our digital services over traditional banking means. Initiatives launched in 2019 include:

1. ADIB Express Finance, which allows customers to apply for personal finance quickly and conveniently through the app, without the need to visit the branch.
2. Customer Update, which allows customers to update their personal details, including Emirates ID, passport information, contact information and address comfortably and conveniently through the app.
3. Covered Card application, which allows customers to apply for a covered card through the application.

DIGITAL INNOVATION - ADIB SIMPLE

ADIB Simple is the brand and vision for our digital transformation programme. It underpins the core objective of the programme, which is to design and build digital solutions which deliver banking as it should be; simple, friendly and convenient.

To support our digital transformation programme, we have established a purpose-built physical environment which is home to our digital transformation team. This physical space is called the ADIB Simple Lab, adopting our 'Simple' brand. The Simple Lab follows design principles based on global best practices in the digital sphere, moving away from a traditional corporate space. It is a flexible working space, which enables our employees to work in a collaborative and forward thinking manner as we embark on our digital journey.

The Simple Lab is divided into four distinct zones:

Mangrove

Cloud

Spark

Prisma

The Simple Lab not only reflects our vision of future working spaces, it is a hub where we can connect with colleague across the wider bank, through internal events such as Simple Talks. It is also a place where the wider UAE Digital ecosystem, for example Fintech Hive and Universities for Hackathons, can come together and connect.

ADIB SIMPLE TALKS

We launched ADIB Simple Talks in August 2019. Simple Talks is a series of events designed to engage and inspire critical thinking and debate amongst our employees, we invite external keynote industry speakers to these events to deliver talks and share their expertise on trending digital topics.

We had two sessions in 2019:

Artificial Intelligence Trends in the Banking Sector

Demystifying Blockchain



THE CULTURAL ASPECT

Since 2018, we have held a series of engagement sessions where employees from across various departments of the Bank were invited to the ADIB Simple Lab. They received a deep-dive insight on our digital transformation programme and an introduction to the way that our digital team operates. In 2019, approximately 200 colleagues were invited from the Retail Operations and Branch Network areas.

DIGITAL CURRICULUM

To help ADIB colleagues across the bank improve their understanding of Digital and associated ways of working, we created a set of e-learning modules dedicated to digital which we launched in March 2019.

There are three modules in total:

DTS and the Power of Digital

Agile 101

Design Thinking 101

These modules were designed to introduce our employees to digital trends as well as ADIB's digital strategy and vision. By the end of 2019, a 49% completion rate of the digital curriculum was achieved.



DIFC FINTECH HIVE ACCELERATOR PROGRAMME

At ADIB, we are proud to support the growth and development of the UAE’s Fintech sector, giving particular support to Islamic Fintech. In the spirit of collaboration and innovation, we have partnered with the DIFC FinTech Hive accelerator programme. This programme curates Fintech start-ups from around the world based on the priorities defined by its corporate partners, it seeks to encourage collaboration between the two in the form of mentoring, carrying out proofs of concept and providing exposure to investors.

The programme is divided into three main phases:



RESPONSIBLE SUPPLY CHAIN

(102-21), (102-31), (103-1), (412-1), (102-9)

As a sustainable Islamic bank, we practice responsible procurement practices across our entire supply chain. In response to ADIB’s sustainability strategy, our procurement division has adopted sustainable procurement processes for all operations since 2018. In addition to the price, quality, functionality and availability criteria that we follow, environmental, social and governance (ESG) criteria has been added to ensure that our selection process is in alignment with our sustainability goals.

Our Environmental Committee is in charge of four main programmes:

- Environmental Awareness and Training
- Waste Management and Energy Efficiency
- Renewable Energy Solutions
- Responsible Procurement
- Employees and Customer Engagement

MISSION

To achieve zero-net impact operations by 2040 through increasing environmental awareness among our stakeholders and promoting responsible behaviours to reduce negative impact.



Supplier Assessment and Engagement (414-1), (103-2), (103-3), (204-1)

ADIB provides an online self-service registration process for all vendors seeking to do business with us. This year, we added more social criteria to our supplier assessment.

We decided to track SMEs at the registration level to support and engage with them. Each company with less than 50 employees will have additional points added to the final score.

In order to empower women, extra points are added if the owner of the company is female.

We have always supported local businesses, as they are critical drivers of the local economy. In 2019, we spent approximately 93% of our budget on suppliers with addresses registered in the UAE.

In the coming years we will add more criteria, focusing first on our most critical suppliers and then adapting the system to all suppliers. It is important to note that comprehensive training courses/workshops for suppliers will be implemented to raise their awareness of responsible procurement and encourage them to adopt new criteria.

Adopting all the new initiatives will result in:

- Responsive department change
- Enhanced supply chain intelligence
- Ensuring environmental sustainability
- Increasing suppliers' awareness to adopt responsible practices

OUR ENVIRONMENTAL RESPONSIBILITY

(103-1), (103-2), (103-3), (307-1)

Managing the risks and opportunities related to climate change is not only important for our supply chain, customers and employees, but to our entire operations. We take into account the impact of our operations through environmental performance indicators related to energy saving, waste and Greenhouse Gas emissions.

Part of our environmental objective is to increase awareness among all ADIB employees, suppliers and customers to reduce the impact of their footprint through initiatives such as waste recycling, responsible purchasing and increasing digital operations to encourage paperless operations.



ENERGY CONSUMPTION

(103-1), (103-2), (103-3), (302-1), (302-3), (303-4)

Electricity Consumption

In 2019, we implemented a space optimisation strategy to ensure the efficient utilisation of our spaces. In Abu Dhabi, three locations have been consolidated into one; Employees from Al Sultan GF, Al Masoud Building and the Al Jazeera Building are now working at Al Bateen. The same strategy has been executed in Dubai, with our employees working at Emaar Business Park and DIC being relocated to vacant places within Emaar Square, Jafza and Business Point Deira.

This strategy helped us to reduce our electricity consumption by 38% between 2018 and 2019.

	2017 (9 Main Branches)	2018	2019
Electricity Consumption (Kwh)	2,575,157	15,832,304	9,783,331
Electricity Consumption per Employee (Kwh)	1,263	7,834	4,726

Fuel Consumption

This year, we installed electric chargers in our parking areas and began the switchover of our company vehicles to electric cars in order to combat the rise in fuel consumption shown in 2019. These initiatives will be effective in 2020.

	2017	2018	2019
Fuel Consumption by vehicles owned or leased by the Bank (Petrol, Litres)	85,284	81,195	87,044

GREENHOUSE GAS (GHG) EMISSIONS

(103-3), (305-1), (305-2), (305-3), (305-4)

We are proud to say that our air travel emissions reduced by 43% from 2018 to 2019.

	2017	2018	2019
Scope 1: Direct Emissions Fuel Consumption by Vehicles Owned or Leased (tCO ₂)	198	188	202
Scope 2: Indirect Emissions Electricity Consumption (tCO ₂)	1,656	10,180	6,291
Scope 3: Other Indirect Emissions Air Travel (tCO ₂)	234	231	131
Total Emissions (tCO ₂)	2,088	10,599	6,623
Average Emissions per Employees (tCO ₂)	1.02	5.24	3.25

WATER CONSUMPTION

(103-3), (303-1)

	2017 (9 Main Branches)	2018	2019
Utility Water Consumption (Litres)	1,331,644	2,311,114	3,064,540
Drinking Water Consumption (Litres)	1,792,895	1,784,567	1,737,207
Total Water Consumption (Litres)	3,124,539	4,095,681	4,801,747
Average Water Consumption per Employee (Litres)	1,532	2,027	2,319

WASTE MANAGEMENT

(103-1), (103-2), (103-3), (306-2)

Paper Waste

At ADIB, we understand the role that we play in reducing our negative impact on the environment. With paper being one of our biggest waste outputs, in 2019 we managed to reduce our consumption by 29% as a result of digitisation initiatives.

	2017	2018	2019
Paper Waste: Weight of paper shredded (Kg)	60,475	47,825	33,731

* There was no report for shredded paper for the month of April, as we were in the process of changing our vendor.

In 2019, we installed recycling bins at our HQ and in selected branches:



To combat a lack of awareness among employees, in 2019 we selected a 'champion' from each department who received training on recycling. After training, each champion is responsible for spreading the message and sharing good recycling habits with the rest of the team. In 2019, 33 champions were selected. This course will be rolled out in 2020.

COMMUNITY DEVELOPMENT

(103-1), (103-2), (413-1)

Our CSR Committee is in charge of six main programmes:



All our stakeholders are welcome to participate and volunteer in our CSR initiatives.

MISSION
To engage the community by implementing effective initiatives and programmes that have a sustainable impact, focusing on three main areas: Sports, Environment and Humanitarian Support.

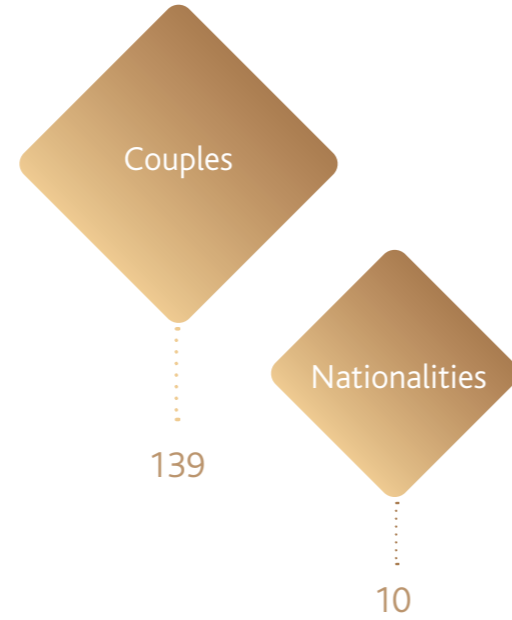


MASS WEDDINGS

The UAE's founding father, the late Sheikh Zayed bin Sultan Al Nahyan was the organiser of the first mass wedding in the UAE, recounting the importance of mass weddings in Emirati culture. Mass weddings are frequently held in the country to help Emirati couples cut down on costs. Since 2001, ADIB have assisted in the organisation of mass weddings, lifting the burden of wedding expenses for young Emirati couples.

In 2019, we participated in organising four mass weddings, and to recognise the Year of Tolerance, the Ministry of Community Development with the support of the ADIB held a "Tolerance Mass Wedding" for 48 UAE nationals and residents.

The Tolerance Mass Wedding included festive performances that recounted popular folklore tales as well as celebrating the various cultures and traditions of participating countries. This was a celebration of an open environment based on positive coexistence, coherence and mutual respect.



2019

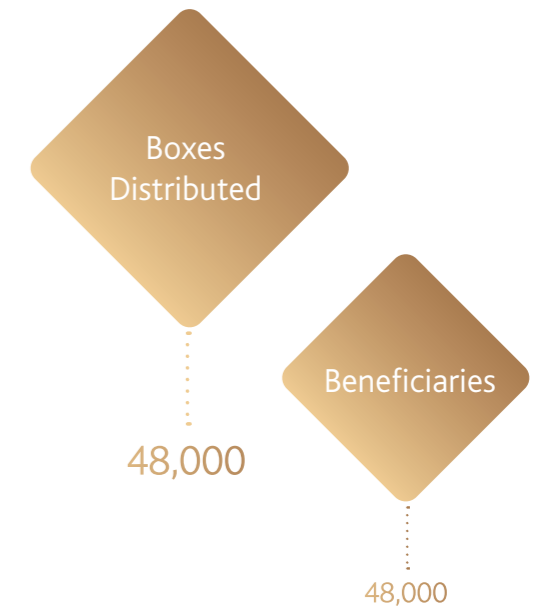


VOLUNTEER PROGRAMMES

Every year, our CSR committee focuses on improving different segments of the communities in which we operate. In 2019, in alignment with the vision offered by the UAE's Year of Tolerance, the focus of our volunteer programmes went towards labourers, children and people of determination. At ADIB, we always strive to emphasise tolerance as a universal concept by supporting open dialogues, co-existence and openness to difference.

Food Boxes

During the Holy month of Ramadan, in previous years we had trucks throughout the UAE distributing food to the community. In 2019, in order to improve accessibility, we installed tents in eight locations throughout the seven Emirates and Al Ain. We increased our impact by distributing 54% more boxes than in 2018.



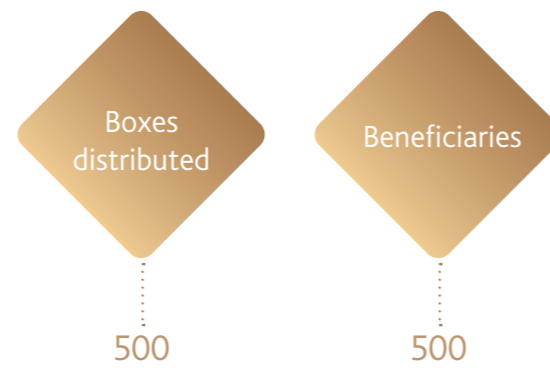
2019



International Labourer Day

In 2019, during International Labourer Day, we dedicated the distribution of our food boxes to labourers working in Abu Dhabi. As well as food boxes, we gave out solar caps and water thermos flasks to provide the workers with protection from the heat and sun.

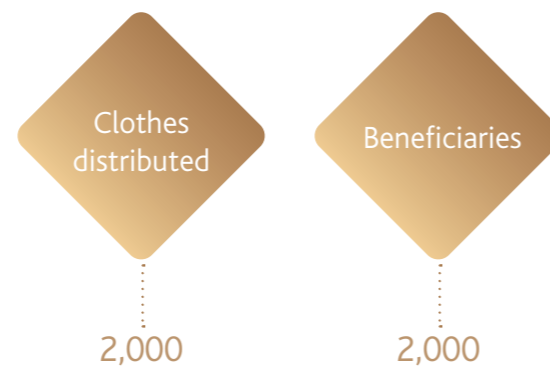
2019



Winter Clothing Initiative

Our support for labourers in the community was not limited to Ramadan only. In December 2019, we distributed 2,000 items of winter clothing to labourers working in cold conditions.

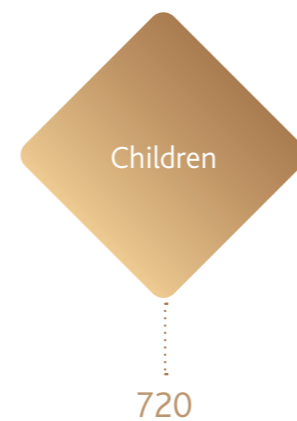
2019



Hadiyah Initiative

At ADIB, we always endeavour to extend our impact to different segments of the community. In 2019, we supported young people during flag and national celebrations. With the help of 130 of our employees, we distributed "hadiyah" which means "gifts" in Arabic, to 720 children in hospital.

2019

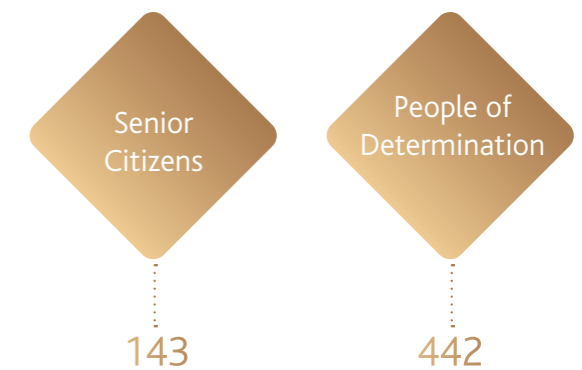


SENIOR CITIZENS

One of ADIB's community pillars is protecting and empowering senior Emiratis by providing services, facilities and activities. In Dubai, in partnership with the Ministry of Community Development, we built a centre for our senior citizens. The centre will open in 2020 and will contribute to fulfilling the pillars and goals of the national policy for senior Emiratis by elevating the quality of their lives.

In parallel, the Bank arranged iftar nights with games for elderly citizens and people of determination. We encouraged our employees, customers and the community to join us and spend a special moment playing games together during the Holy month of Ramadan.

For the second consecutive year, ADIB sponsored Summer Camps for people of determination in Abu Dhabi, Al Ain and Madinat Zayed. In 2019, to align with the Year of Tolerance, we also sponsored the Festival of Tolerance. This included activities for everybody, including; citizens and residents, men and women, youth, the elderly and people of determination.



2019



ENVIRONMENTAL PROTECTION

(413-1)

In an effort to protect the environment where we live, this year we organised the following tree planting drives across the Emirates:

Location	Trees Planted	Volunteers No.
Al Ain	100	33
Sharjah - Al Madam	300	26



SPORTS

(413-1)

FUTURE CHAMPIONS LEAGUE

Since 2012, ADIB has organised FCL - Future Champions League. This is a grassroots football tournament for school children under 10, 12 and 14 years old.

6 Tournaments

2,900 Participants

345 Matches Played

JIU-JITSU

We celebrated our 11th edition of Abu Dhabi World Professional Jiu-Jitsu in 2019.

12 Tournaments

7,574 Participants

OTHER SPONSORSHIPS

(413-1)

We celebrate numerous National and International events every year, including:

ZAYED HERITAGE FESTIVAL	AL DHAID HERITAGE FESTIVAL	INTERNATIONAL SENIOR CITIZEN DAY	INTERNATIONAL VOLUNTEER DAY
SULTAN BIN ZAYED HERITAGE FESTIVAL	INTERNATIONAL LABOURERS DAY	BREAST CANCER AWARENESS CAMPAIGN	
MOTHER OF THE NATION	COMMEMORATION DAY	FLAG DAY	
EMIRATI CHILDREN'S DAY	EMIRATI WOMEN'S DAY	UAE NATIONAL DAY	

Zakat Fund Support

ADIB, a strategic partnership of the Zakat Fund Support, sponsored in 2019 their 16th marketing campaign. The primary purpose of this campaign is to remind the community of Zakat benefits and ensure the importance of Zakat as a religious obligation.

Think Science

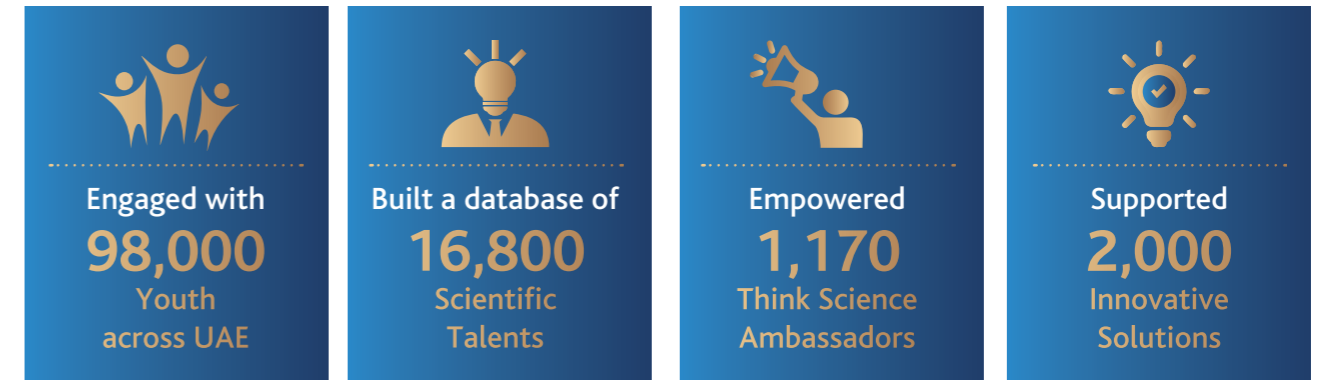
The Think Science programme aims to empower youth between 15 and 35 years old who are interested in working in the digital sector. The programmes provides them with solid Science, Technology, Engineering, and Mathematics (STEM) skills and encourages them to innovate and deploy technology that addresses some of today's broader socio-economic challenges.

The programmes core components:

Competition	Connect	Ambassadors
The competition explores scientific talents in the UAE with the ultimate goal of attracting more young people to work in various fields of science. It encourages youth to design science-based innovations that address existing challenges in their communities.	The Connect platform links youth with leading private sector companies and institutions specialised in science and technology, to learn about potential career opportunities and explore the incubation opportunities of projects.	The Ambassadors programme is a platform that inspires and empowers outstanding youth who previously participated in the Think Science Competition. It enhances their ability to address technological issues by providing them with opportunities to participate in local, regional and global platforms and competitions.

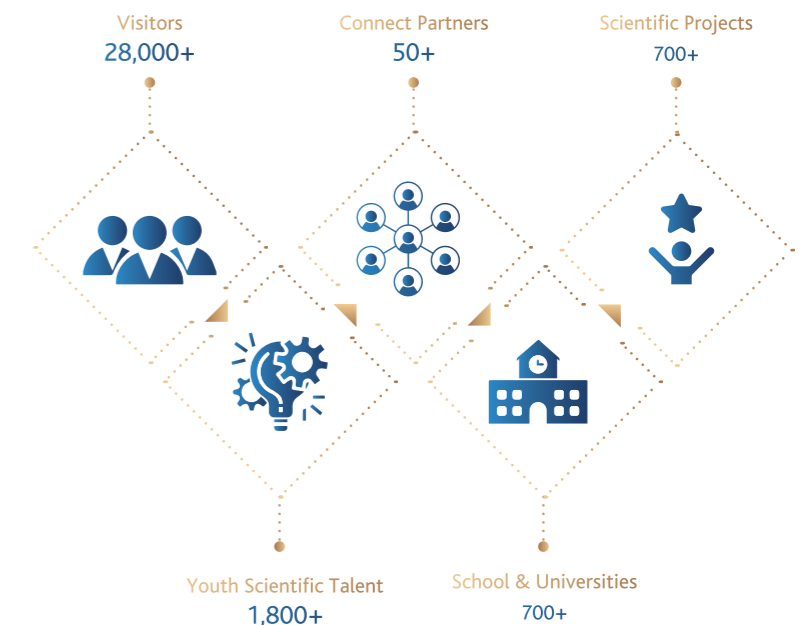


Since its inception, the Think Science Programme has achieved remarkable UAE wide coverage and acclaim and has since:



2019 At a Glance

THINK SCIENCE FAIR 2019
SEVEN EMIRATES, SEVEN SCIENCE FAIRS



Tahbeer Award

The Award is under the patronage of Lt. General H.H Sheikh Saif Bin Zayed Al Nahyan Deputy Prime Minister and Minister of Interior. It aims to encourage Muslims to compete in the field of the Holy Quran, recitation "Tajweed", and its sciences. Tahbeer award also direct young generation towards understanding the spirit of Islam and its humane message for all mankind.

The award categories of the Tarteel of the Holy Quran are:

- All Nationalities
- Citizens of UAE
- People of Determination

Emirates Red Crescent Partnership

Emirates Red Crescent is a humanitarian organisation that supports official authorities in times of peace and war. It started operations on the 31st of January 1983, and in 1986 was internationally attested as a member of the International Federation of Red Cross and Red Crescent Societies. Every year, ADIB partners with some of their events in order to support and promote their initiatives.

Ataya Event

Ataya, which means "giving" in Arabic, is an exhibition for a charity organised by Emirates Red Crescent under the Patronage of HH Sheikha Shamsa Bint Hamdan Bin Mohammed Al Nahyan. ADIB helped by sponsoring 85 exhibitors. This exhibition will support the construction of a hospital in Sharjah that will provide the necessary healthcare to those in need and underprivileged families.

Al Maatan Event

Al Maatan is a celebration of the UAE's national day. This festival showcases the traditions and culture of the UAE with activities designed for all ages.

Adhahi Campaign

Every year, during the Eid Al Adha campaign, Emirates Red Crescent organises different initiatives that aim to help needy families throughout the UAE and Muslim world.

GRI STANDARDS CONTEXT INDEX

(102-55)

For the Materiality Disclosures Service, GRI Services reviewed that the GRI content index is clearly presented and the references for Disclosures 102-40 to 102-49 aligns with appropriate sections in the body of the report. The service was performed on the English version of the report.



GRI Content Index							
GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Chapter	Omission	UNGC Principles	Information/ Comment
GRI 101: Foundation 2016							
General Disclosures							
Organizational Profile							
GRI 102: General Disclosures 2016	102-1 Name of the organization		8	Bank Overview	No Specific COP Requirements		
	102-2 Activities, brands, products, and services		8				
	102-3 Location of headquarters		8				
	102-4 Location of operations		8				
	102-5 Ownership and legal form		10				
	102-6 Markets served		8				
	102-7 Scale of the organization		8				
	102-8 Information on employees and other workers		35	Enabling Our People			
	102-9 Supply chain		71	Sustainable Operations			
	102-10 Significant changes to the organization and its supply chain		8	Bank Overview			
	102-11 Precautionary Principle or approach		17	Governance & Integrity			
	102-12 External initiatives		12	Bank Overview			
	102-13 Membership of associations		12				
Strategy							
	102-14 Statement from senior decision-maker		4	ASIB's Statement	Statement of Continuing Support		
	102-15 Key impacts, risks, and opportunities		4, 10	ADIB's Statement, Bank Overview			
Ethics and Integrity							
	102-16 Values, principles, standards, and norms of behavior		15, 16	Governance & Integrity	No Specific COP Requirements		
	102-17 Mechanisms for advice and concerns about ethics		15, 16				

GRI Content Index										
GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Chapter	Omission	UNGC Principles	Information/ Comment			
GRI 102: General Disclosures 2016	Governance									
		102-18 Governance structure		14, 28	Governance & Integrity, Sustainable Banking	Principles 1-10				
		102-19 Delegating authority		14	Governance & Integrity					
		102-20 Executive-level responsibility for economic, environmental, and social topics		14						
		102-21 Consulting stakeholders on economic, environmental, and social topics		22,24,71	Sustainable Operations, Sustainable Banking					
		102-22 Composition of the highest governance body and its committees		Refer to the ADIB Annual Report 2019 available on www.adib.ae						
		102-23 Chair of the highest governance body								
		102-24 Nominating and selecting the highest governance body								
		102-25 Conflicts of interest								
		102-26 Role of highest governance body in setting purpose, values, and strategy								
		102-27 Collective knowledge of highest governance body								
		102-28 Evaluating the highest governance body's performance								
		102-29 Identifying and managing economic, environmental, and social impacts								
		102-30 Effectiveness of risk management processes						15, 17	Governance & Integrity	
		102-31 Review of economic, environmental, and social topics						22,24,71	Sustainable Operations, Sustainable Banking	
		102-32 Highest governance body's role in sustainability reporting		14	Governance & Integrity					
		102-33 Communicating critical concerns		15, 17						
	Stakeholder Engagement									
		102-40 List of stakeholder groups		22	Sustainable Banking			Principles 1-10		
		102-41 Collective bargaining agreements		Collective bargaining is not permitted within the UAE						
		102-42 Identifying and selecting stakeholders		22	Sustainable Banking					
		102-43 Approach to stakeholder engagement		22						
		102-44 Key topics and concerns raised		22						

GRI Content Index							
GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Chapter	Omission	UNGC Principles	Information/ Comment
Reporting Practice							
GRI 102: General Disclosures 2016		102-45 Entities included in the consolidated financial statements	6	About This Report	No Specific COP Requirements		
		102-46 Defining report content and topic Boundaries	6				
		102-47 List of material topics	24	Sustainable Banking			
		102-48 Restatements of information	6	About This Report			
		102-49 Changes in reporting	6				
		102-50 Reporting period	6				
		102-51 Date of most recent report	6				
		102-52 Reporting cycle	6				
		102-53 Contact point for questions regarding the report	6				
		102-54 Claims of reporting in accordance with the GRI Standards	6				
	102-55 GRI content index	87	GRI Standards Context Index				
	102-56 External assurance	6	About This Report				
GRI 200 Economic Standard Series							
GRI 103: Management Approach 2016 for: Economic Performance Procurement Practices Anti-corruption		103-1 Explanation of the material topic and its Boundary	13	Bank Overview			
		103-2 The management approach and its components	13				
		103-3 Evaluation of the management approach	13				
Economic Performance							
GRI 201: Economic Performance 2016	(W/O)	201-1 Direct economic value generated and distributed	13	Bank Overview		No Specific COP Requirements	
		201-4 Financial assistance received from government	12				
Procurement Practices							
GRI 204: Procurement Practices 2016	(O)	204-1 Proportion of spending on local suppliers	72	Sustainable Operations		Principles 1 - 10	
Anti-corruption							
GRI 205: Anti-corruption 2016	(W)	205-1 Operations assessed for risks related to corruption	Refer to the ADIB Annual Report 2019 available on www.adib.ae			Principles 1 - 10	
		205-2 Communication and training about anti-corruption policies and procedures					

GRI Content Index							
GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Chapter	Omission	UNGC Principles	Information/ Comment
GRI 300 Environmental Standards Series							
GRI 103: Management Approach 2016 for: Energy Water GHG Emissions Effluents and Waste Environmental Compliance		103-1 Explanation of the material topic and its Boundary	73, 74, 76	Sustainable Operations			
		103-2 The management approach and its components	73, 74, 76				
		103-3 Evaluation of the management approach	73, 74, 76				
Energy							
GRI 302: Energy 2016	(W)	302-1 Energy consumption within the organization	74	Sustainable Operations		Principles 7,8,9	
		302-3 Energy intensity	74				
		302-4 Reduction of energy consumption	74				
Water							
GRI 303: Water 2016	(W)	303-1 Water withdrawal by source	75	Sustainable Operations		Principles 7,8,9	
Emissions							
GRI 305: Emissions 2016	(W)	305-1 Direct (Scope 1) GHG emissions	75	Sustainable Operations		Principles 7,8,9	
		305-2 Energy indirect (Scope 2) GHG emissions	75				
		305-3 Other indirect (Scope 3) GHG emissions	75				
		305-4 GHG emissions intensity	75				
Effluents and Waste							
GRI 306: Effluents and Waste 2016	(W)	306-2 Waste by type and disposal method	76	Sustainable Operations		Principles 7,8,9	
Environmental Compliance							
GRI 307: Environmental Compliance 2016	(W)	307-1 Non-compliance with environmental laws and regulations	73	Sustainable Operations		Principles 7,8,9	
GRI 400 Social Standards Series							
GRI 103: Management Approach 2016 for: Employment Labor/Management Relations Occupational Health and Safety Training and Education Diversity and Equal Opportunity		103-1 Explanation of the material topic and its Boundary	34, 35, 42, 46, 51	Enabling Our People			
		103-2 The management approach and its components	34, 35, 42, 46, 51				
		103-3 Evaluation of the management approach	34, 35, 42, 46,				

GRI Content Index							
GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Chapter	Omission	UNGC Principles	Information/ Comment
Employment							
GRI 401: Employment 2016	(W)	401-1 New employee hires and employee turnover	35, 36	Enabling Our People		Principle 6	
		401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	48				
		401-3 Parental leave	50				
Labor/Management Relations							
GRI 402: Labor/Management Relations 2016	(W)	402-1 Minimum notice periods regarding operational changes	45	Enabling Our People		Principle 6	
Occupational Health and Safety							
GRI 403: Occupational health and safety 2016	(W)	403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	52	Enabling Our People		Principle 6	
Training and Education							
GRI 404: Training and Education 2016	(W)	404-1 Average hours of training per year per employee	42	Enabling Our People		Principle 6	
		404-2 Programs for upgrading employee skills and transition assistance programs	42, 47				
		404-3 Percentage of employees receiving regular performance and career development reviews	42				
Diversity and Equal Opportunity							
GRI 405: Diversity and Equal Opportunity 2016	(W/O)	405-1 Diversity of governance bodies and employees	35, 37	Enabling Our People		Principle 6	
GRI 400 Social Standards Series							
GRI 103: Management Approach 2016 for: • Child Labor • Human Rights Assessment		103-1 Explanation of the material topic and its Boundary	29	Ethical Banking			
		103-2 The management approach and its components	29				
		103-3 Evaluation of the management approach	29				
Child Labor							
GRI 408: Child Labor 2016	(O)	408-1 Operations and suppliers at significant risk for incidents of child labor	None of our suppliers are at risk of child labor		Not Applicable	Principle 5	

GRI Content Index							
GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Chapter	Omission	UNGC Principles	Information/ Comment
Human Rights Assessment							
GRI 412: Human Rights Assessment 2016	(O)	412-1 Operations that have been subject to human rights reviews or impact assessments	71	Sustainable Operations		Principle 2	
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GRI 103: Management Approach 2016		103-1 Explanation of the material topic and its Boundary	65, 77	Community Development, Customer Focus			
		103-2 The management approach and its components	65, 77				
		103-3 Evaluation of the management approach	65				
GRI 413: Local Communities 2016	(O)	413-1 Operations with local community engagement, impact assessments, and development programs	77, 82, 83, 84	Community Development		Principle 1	
Supplier Social Assessment							
GRI 103: Management Approach 2016		103-1 Explanation of the material topic and its Boundary	71	Sustainable Operations			
		103-2 The management approach and its components	72				
		103-3 Evaluation of the management approach	72				
GRI 414: Supplier Social Assessment 2016	(O)	414-1 New suppliers that were screened using social criteria	72	Sustainable Operations		Principle 1	

GRI Content Index							
GRI Standard	Impact Boundary	Disclosure	Page number(s), URL references and direct answers	Chapter	Omission	UNGC Principles	Information/ Comment
GRI 400 Social Standards Series							
GRI 103: Management Approach 2016 for: • Marketing and Labeling • Customer Privacy		103-1 Explanation of the material topic and its Boundary	53	Customer Focus			
		103-2 The management approach and its components	53				
		103-3 Evaluation of the management approach	53				
Marketing and Labeling							
GRI 417: Marketing and Labeling 2016	(w)	417-2 Incidents of non-compliance concerning product and service information and labeling	This information is handled by the legal department and is considered confidential.		Confidentiality Constraints - This information is handled by the legal department and is considered confidential. The Bank is currently revising it and considering reporting on this disclosure for next year	No Specific COP Requirements	
		417-3 Incidents of non-compliance concerning marketing communications					
Customer Privacy							
GRI 418: Customer Privacy 2016	(w)	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	This information is handled by the legal department and is considered confidential.		Confidentiality Constraints - This information is handled by the legal department and is considered confidential.	Principle 1	

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الإسلامي