

Sustainability Report

2022

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the Name of Allah,
the Compassionate, the Merciful

Jordan Islamic Bank

A member of Al Baraka Group

The logo for Jordan Islamic Bank, featuring a stylized orange and red flame or drop shape to the right of the bank's name.

Public Shareholding Limited Liability Company

Established in Amman - the Hashemite Kingdom of Jordan and registered as a public shareholding limited liability company in the Companies Registry on 28/11/1978 under reference No. 124 pursuant to the requirements of the by-then effective Companies Law and in accordance with the provisions of Jordan Islamic Bank temporary Law No. 13 of 1978, which was superseded by the Banks Law No. 62 of 1985 that was abolished pursuant to the Banks Law No. 28 of 2000 effective as of 02/08/2000, which included a special chapter on Islamic Banks and as amended in 01/05/2019.

About this Report

JIB has released its **first** sustainability report, detailing its environmental, social, and governance performance in 2022. The report adheres to the Global Reporting Initiative (GRI) standards, specifically **the core option** which covers essential sustainability issues for both JIB and its stakeholders. The report encompasses all sustainability activities carried out by JIB in the Hashemite Kingdom of Jordan.

Our Bank has been publishing Social Responsibility and Sustainability Reports since 2012 in alignment with its principles and mission. This is part of JIB's commitment to fulfilling its duty towards society and implementing its Memorandum of Association and articles of association.

Your feedback on this report and on our performance at JIB is highly appreciated through:



 www.jordanislamicbank.com

 jib@islamicbank.com.jo

 Contact Center +962 6 5680001

Our Mission

- ➔ Commitment to consolidate the values of the Islamic Sharia by dealing with all people according to the teachings and principles of the Islamic Law (Sharia) to serve the public interest of society.
- ➔ Commitment to equally serve the interests of all stakeholders including shareholders, investors, borrowers and employees.
- ➔ Commitment to attain the latest innovative products in banking industry and technology, as well as looking forward to gaining the trust of all people in our distinguished services that are in line with recent developments and changes within the framework of compliance with our Islamic Sharia.

Members of the Board of Directors

H.E. Mr. Musa Abdulaziz Mohammad Shihadeh Representative of Al Baraka Group Company	Chairman of the Board of Directors
H.E. Mr. Hamad Abdulla Ali Al-Oqab Representative of Al Baraka Group Company	Vice-Chairman
H.E. Mr. Mazin Khairy Shaker Manna* Representative of Al Baraka Group Company	Member
H.E. Dr. Jehad Abd El-Hamid El-Nakla Representative of Al Baraka Group Company	Member
H.E. Dr. Nour "Moh'd Shafer" "Moh'd Lutfi" Mahayni Representative of Al Baraka Group Company	Member
H.E. Mr. Hussam bin Al-Habib bin Al-Haj Omar *	Member
H.E. Mr. Salem Ahmad Jamil Al Khaza'aleh	Member
H.E. Mr. Issa Haidar Issa Murad	Member
H.E. Mrs. Malak F. R. Ghanem	Member
H.E. Dr. Nabih Ahmad Salameh Alzenat	Member
H.E. Mr. Ayman Abdel Karim Basheer Hatahet	Member
H.E. Dr. Hatem Hafez Al-Halawani Al -Tamimi	Member

* H.E. Mr. Hussam bin Al-Habib bin Al-Haj Omar was appointed instead of H.E. Mr. Mazin Khairy Shaker Manna as of 22/8/2022.

The Management of Jordan Islamic Bank

H.E. Dr. Hussein Said Saifan	CEO/ General Manager
H.E. Dr. "Mohammed Fahmi" "Mohammed Khalil" Fahmi Al Jabari	Assistant General Manager
H.E. Dr. Abdul Hamid Abdulla Abu Saqri	Assistant General Manager
H.E. Dr. Musa Omar Abu Muhaimed	Assistant General Manager
H.E. Mr. "Mohammed Fawaz" Sudqi Imam	Assistant General Manager
H.E. Mr. Mohammed Ahmed Jibril*	Assistant General Manager

* Till 20/4/2022

Chairman's Message

In the Name of Allah

All Praise be to Allah, Lord of the Worlds, and Prayers and Peace be upon His Prophet Mohammed, His Servant and Messenger, his Kinsfolk, and all his Companions.

Distinguished Ladies and Gentlemen,

Peace be Upon You, so as Allah's Mercy and Blessings,

I am pleased to present the 2022 sustainability report on behalf of the Board members. This marks our first report following the GRI guidelines. Our Bank has been issuing social responsibility and sustainability reports since 2012, in line with its principles and mission as outlined in its Memorandum of Association and articles of association. This report is a testament to our commitment to fulfilling our duty to society.

Our Bank values our clients and has created an approach to meet their needs and aspirations. This approach is a fundamental aspect of our strategy updates, which enable us to continue on the path of innovation and digital transformation.

Our Bank is moving steadily towards exploiting the promising opportunities that became available after COVID-19 and we adopted strategies based on distinguished financial and digital solutions. Moreover, we focused on motivating innovation by offering a range of products to meet the needs and aspirations of a wide segment of beneficiaries to ensure consistent adherence to the Sharia provisions and controls.

Our Bank adopts initiatives aiming at the public interest through its social responsibility and sustainability programs. JIB is committed to serving and developing its community by supporting initiatives and activities in this regard.

Finally, on behalf of the Board Members, I'd like to thank our dear shareholders for their confidence in our Bank. We pray to Allah Almighty to guide us to making the imprint we have already made in serving society and reinforcing the social responsibility of the Bank.

Musa Abdelaziz Shihadeh

Chairman of the Board of Directors

CEO / General Manager's Message

In the Name of Allah

All Praise be to Allah, Lord of the Worlds, and Prayers and Peace be upon His Prophet Mohammed, His Servant and Messenger, his Kinsfolk, and all his Companions.

Peace be Upon You, so as Allah's Mercy and Blessings,

This report highlights JIB's strategy regarding social responsibility and sustainability. Our Bank offers sustainable products that are regularly updated such as financing hybrid and electric cars and the "Our Sun" project to finance solar energy systems aiming at motivating green financing to mitigate the negative impacts on the environment. Furthermore, our Bank plays an important role by interacting with the local community through investments in vital sectors such as education, health, energy, Al Qard Al Hassn, donations, sponsorship of conferences and seminars, paying attention to people with special needs and the affairs of the Holy Quraan.

This report highlights our Bank's approach in diversity and equality as well as the interaction with our suppliers and the products and services we offer to our clients, in addition to our partnership with many institutions and entities to enhance our social influence. The report also addresses the application of governance and risk management, the geographic spread, and the satisfaction of our beneficiaries and stakeholders. Our Bank's direct and indirect impact on the national economy, compliance with the legal and regulatory requirements, and combating corruption are also presented in the report in addition to the Bank's duties towards its employees and the development of their skills through training and equal opportunities ensuring nondiscrimination along with occupational safety and health.

Our digital transformation strategy is the main pillar for doing business with innovative technological solutions. We offer a range of digital services to facilitate our clients' access to banking services. The technological advances, digital transformation, and the ongoing development of the banking industry will keep growing in the future, and the accumulated experiences of JIB, which enabled it to consolidate its prestigious position during the previous years, will contribute to keeping pace with these developments.

Finally, I'd like to thank our shareholders and clients for their ongoing support, and the Board Members for their support and empowerment of the executive management.

Dr. Hussein Said Saifan

CEO/ General Manager





Preface

Preface

With the help of Allah Almighty, JIB's journey goes on through the efforts and initiatives adopted by the Board of Directors and the Executive Management. Through this journey, JIB affirms that it is not only an entity that seeks to meet the shareholder's best interests, but also a joint investment seeking to fulfill the investors' interests. JIB is also a social institution that seeks to detect and meet social needs as much as possible, and it is a national banking institution that is keen on providing services to support the national, economic, and social development. JIB is an Islamic banking institution seeking to gain Allah Almighty blessings through establishing the high values and ideals of the Islamic approach in general and in the field of financial and banking transactions in particular. This requires taking all these dimensions into account and achieving balance under the available legislative environment and the accompanying circumstances that may often be unfavorable.

JIB's practice of its businesses is based on a system of values and rules that govern such practices, define their features, and fine-tune their applications to achieve the Bank's goals. This system is mainly composed of a range of legal, legislative, and applied controls. In addition, JIB keeps pace with the most recent advances in the business environment to deliver distinguished services to its clients in various areas to achieve its objectives and aspirations under the slogan "partners in achievement".

JIB mobilizes national savings and directs them to economic and social activities and projects that have the potential of producing goods and services of real benefit to people's lives. JIB also offers the services and transactions that cover the daily needs of people while avoiding those that harm people or the national economy

The adherence to Sharia requires the Bank to fulfill the physical needs while maintaining the Islamic values in real-time to achieve the overall interest of society. The balance between the interests

of all stakeholders, such as shareholders, employees, investors, and those who benefit from financing, investments, and services is how JIB works for the interest of the public and the national economy.

All those objectives contribute to enhancing the distribution of income and wealth in the society to achieve justice. On the economic level, this achieves the optimum exploitation of economic resources and higher productivity of the available national capital, which contributes to increasing the national production, exports, new sources of foreign currencies, new job opportunities, and the achievement of the economic and social development goals.





**Development
of Social
Responsibility and
Sustainability at
our Bank**

Development of Social Responsibility and Sustainability at our Bank

The Bank's Memorandum and Article of Association

JIB, as a leading Islamic bank in Jordan, is one of the pioneers in the area of social responsibility and sustainability. Since its establishment, JIB has been keen to maintain its social responsibilities along with its banking activities. Accordingly, JIB's Articles of Association and Memorandum of Association provided, under the purposes and works item, that: **"JIB aims to meet economic and social needs in the area of banking services..."**

Commitment to JIB Governance Guide

JIB always seeks to provide the best and most distinguished banking services and products along with its keenness on innovating to develop Sharia-compliant new services. Since corporate governance offers the best rules, systems, and procedures that enhance confidence in the Bank and its activities, our Bank decided to prepare and adopt the Corporate Governance Guide according to the best international practices in this regard based on the amended instructions of the Central Bank of Jordan (CBJ) No 64/2016 dated 25/09/2016 regarding corporate governance in Islamic banks. It is worth noting that JIB has prepared the Corporate Governance Guide for the first time on 31/12/2007.

The Bank has developed, updated, and posted the Corporate Governance Guide on its website (www.jordanislamicbank.com) to comply with the principles therein in terms of the

Board of Directors (members, appropriateness, meetings, duties of the secretary, board tasks, tasks of chairperson and members, limits of responsibilities, accountability and Board's committees); **Top Executive Management** (CEO/GM's role, duties, appropriateness, and responsibilities); **Shariah Supervisory Board** (appointment of the members, appropriateness, independence, meetings, task, obligations, and organization of the Board's works); **Control Environment and Internal and Shariah Supervision** (internal control and supervision systems, Internal Audit Department, Internal Shariah Audit Department, Risk Management Department, and Compliance Department); and the relationship with shareholders and the rights of joint accounts holders.

Studies, Planning, and Sustainability Department

To demonstrate the importance of social responsibility and sustainability, JIB has introduced a Social Responsibility and Sustainability Department as part of the Studies, Planning, and Sustainability Department.

JIB's Sustainability Reports

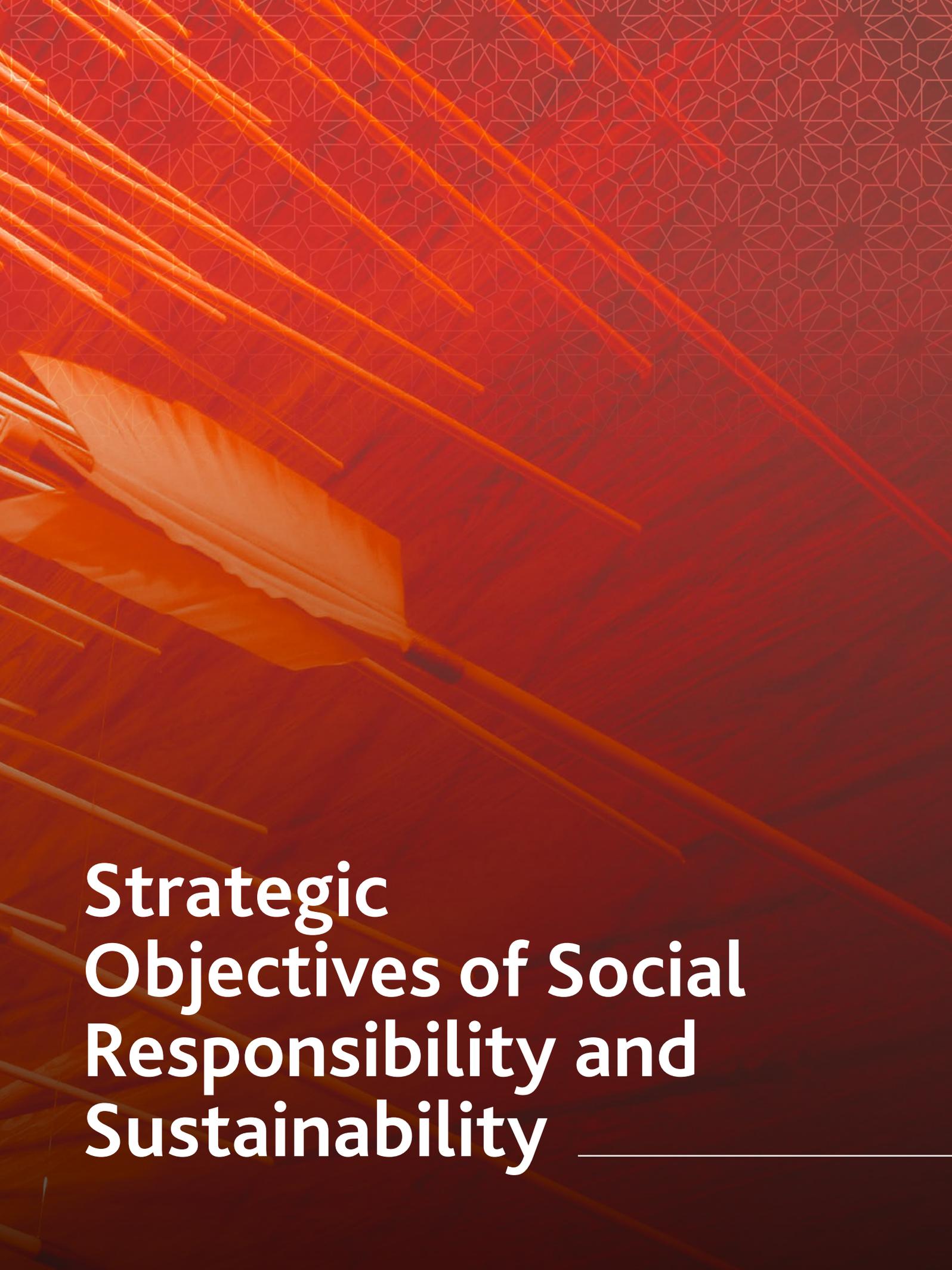
This is the inaugural sustainability report of JIB for 2022, detailing its environmental, social, and governance performance for 2022. The report adheres to the Global Reporting Initiative (GRI) standards, specifically the core option which covers essential sustainability issues for both JIB and its stakeholders. The report encompasses all sustainability activities carried out by JIB in the Hashemite Kingdom of Jordan.

Our Bank has been publishing Social Responsibility and Sustainability Reports since 2012 in alignment with our principles and mission. This is part of JIB's commitment to fulfilling its duty towards society and implementing its Memorandum of Association and articles of association.

Certificate of Appreciation (ISO 26000)

In 2015, JIB has received a Certificate of Appreciation: ISO 26000, form ISO/Geneva for its application of the ISO guidance of social responsibility project in the Middle East and North Africa.





Strategic Objectives of Social Responsibility and Sustainability

Strategic Objectives of Social Responsibility and Sustainability

-  Depending on renewable energy;
-  Protecting the environment and mitigating the negative impact on it;
-  Motivating the SMEs; which works to penetrate job opportunities.
-  Contributing to the development of the society and national economy and participating in the relative initiatives.
-  Professional development and training of the employees.
-  Delivering finance products to support health and education.
-  Adoption of a governance framework that ensures full adherence to effective risk management.

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Social Responsibility and Sustainability Plan for 2023

Social Responsibility and Sustainability Plan for 2023

- To continue holding activities on social responsibility and sustainability concerning providing donations to various beneficiaries, sponsoring conferences, seminars, and workshops, offering Al Qard Al Hasan, providing care for the affairs related to the Holy Quran, and development and interaction with the civil society...etc.
- To attend the relevant local workshops and conferences on social responsibility and sustainability.
- To continue financing, investing and giving donations in health, education, energy, and environment sectors.
- To provide new job opportunities through supporting SMEs, micro-projects and startups by providing finance whether through the bank, the agreements signed with the CBJ, or the Jordan Loan Guarantee Corporation (JLGC) in this regard.
- To actively participate in creating a green and pollution-free environment by financing hybrid and electric cars, as well as renewable energy projects at easy and preferential rates.
- To continue in implementing renewable energy and water-saving programs.
- To continue sending SMS to clients to encourage them to rationalize energy and water consumption.
- To increase training hours allocated for JIB's employees.
- To encourage employees to take part in social and voluntary activities.

- To implement blood donation campaigns in various regions of Jordan in coordination with the Blood Bank.
- To increase the coverage of financial inclusion by expanding the umbrella of beneficiaries of high-quality financial services to further contribute to sustainable development and financial and social stability, increase the workforce, reduce poverty rates, and empower women.





Code of Professional Conduct

Code of Professional Conduct

The code of professional conduct provides a framework for the professional ethics that should be adopted at the Bank according to the provisions and principles of Sharia and the code of ethics included in the behavioral codes of banking business that do not contradict with Sharia. The principles of justice (equal opportunities, transparency, accountability, professional integrity, impartiality) and the keenness to deliver the Bank's message are also addressed in the code.

The code of professional conduct also aims at avoiding ethical, behavioral, and legal violations by reporting any concerns through the adoption of a whistle-blowing policy. The code addresses corruption combating, confidentiality of information, and avoidance of conflict of interests by prohibiting any activity that may lead to actual or suspected conflict between personal interests and professional duties and tasks.

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Board of Directors

Board of Directors

The Board of Directors consists of 11 members elected by the general assembly; 5 of them are non-independent members (4 from Al Baraka Group); 6 independent members; and women are represented by one member. All the Board members are non-executives. The Board members are elected in the ordinary assembly meeting for 4 years. The members are elected based on their skills, capabilities, and expertise. The Board of Directors has formed 8 committees (the Corporate Governance Committee, the Risk Management Committee, the Nomination and Remuneration Committee, the Audit Committee, the Credit Facilities Committee the IT governance committee, the Compliance Committee, and the Social Responsibility Committee). The Board is governed by a charter that regulates its tasks and duties.

For more details and information about the Board’s members, committees and their members, see JIB’s annual report for 2022 and the Corporate Governance Guide through the link or the QR code.

- ➔ **The Annual Report**
The Annual Report for 2022
- ➔ **The Corporate Governance Guide**
Governance Guide



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Risk Management

Risk Management

Banks are exposed to many risks because of the financial services they provide to clients. This may cause losses that eventually lead to bankruptcy. Accordingly, they need to have a risk-management plan to address such risks effectively. JIB implements comprehensive procedures to manage risks. These procedures include the needed supervision of the Board and the Senior Executive Management to identify, measure, follow-up, monitor, and report the relevant risk categories. This helps in allocating sufficient resources to address such risks. These procedures and measures go in line with Sharia principles and laws.

The Risk Management Goal is to provide a safe business environment that helps JIB in achieving its strategic objectives.

A. The Risk Management Department is functionally related to the Risk Management Committee of the Board, and administratively related to the CEO/ General Manager. The department’s structure is as follows:



B. The Risk Management Department performs many tasks, the most important of which are:

- Supervising the Risk Management Process in the Bank.
- Identifying and assessing the risks to which the Bank may be exposed to determine the material risks.
- Determining the level of risk tolerance (Risk Appetite) for all material risks to which the Bank may be exposed.
- Conducting stress testing and internal assessment of the capital adequacy (ICAAP).
- Preparing, updating, and maintaining a recovery plan.
- Developing Early Warning Indicators regarding the risks to which the bank may be exposed, and monitoring such signals regularly.
- Calculating the provisions needed to address the expected credit losses according to the CBJ instructions.
- Continuous monitoring of all risks that the Bank may be exposed to and preparing the risk profile according to the type of risk and its criticality.
- Adopting the Enterprise Risk Management Solutions (ERM), to assist in the risk management process.
- Monitoring the compliance of the parties related to risk management with the tasks assigned to them in the Risk Governance Guide included in the risk management policies of approved importance.
- Analyzing the operations carried out in the Bank and ensuring that the necessary controls are identified in proportion to the acceptable level of risk, type of risk, and amount of risk.
- Cooperating with the Risk Management Department in preparing the strategic plan for the Bank by determining the acceptable level of risk.
- Promoting the risk management culture among all managerial levels at the Bank.

C. The risks to which the Bank is exposed are stated in Note No. 63 to the Bank's Financial Statements for 2022.





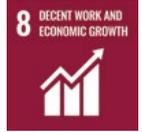
Transparency and Confidence

Transparency and Confidence

Based on the principles of Islamic Sharia, JIB is keen to reinforce its relationship with its stakeholders because it believes in the importance of obtaining their confidence and loyalty. As JIB treats everyone fairly, its products and services are designed to fit the needs of various segments of beneficiaries. JIB discloses the essential information while maintaining the banking confidentiality according to the CBJ's instructions of dealing with customers in a transparent and fair manner.

Digital Transformation

Digital Transformation



JIB keeps pace with the most recent advances in banking technology and digital initiatives. It seeks to align such technology with its operations that have special features. The most important initiatives, technologies, and relevant software and IT systems which the Bank adopted in previous years include the following:

- Three Islami Digital Self-Service Corner has been launched to provide a range of digital banking services according to the most recent advances in financial technology to meet the needs of self-service clients. The provided services include data updating, the opening of accounts, transfers, applications for checkbooks, finance offers...etc.
- Launching a set of new services through Mobile Banking such as cash withdrawal using QR codes on ATMs, the credit inquiry service CRIF, cards services, updating the clients' contact data, electronic know your customer (EKYC), payment to social security (Demand Pay), selecting the methods of delivering the cards to the e-accounts clients, the advanced payment through eFAWATEERcom, the instant local transfer service (CliQ), customer onboarding, the opening of sub-accounts, checks inquiries, e-wallet, finance applications, Neqati reward program....etc.
- Launching a new set of services through I-Banking application, such as the activation of instant debit cards for online shopping, the credit inquiry service (CRIF), transferring the transfer files of corporates (Orange), improvement of the social security service regarding the reconciliations, the sub-account opening, data updating, Neqati reward program, application for finance, check inquiries...etc.
- The ongoing update of JIB's accounts on LinkedIn, Instagram, YouTube, Facebook, and the e-assistant Islami-Messenger.

- Update of systems and installation of new ATMs, along with adding several services to the ATMs, such as withdrawal of certain banknote denominations, withdrawal through QR, finger vein, contactless NFC, and the mobile number update service, JIB now has 318 ATMs; about 15% of the operating ATMs in the Kingdom all of them are linked to the clients' accounts. All the ATMs are available for use by our clients and the clients of other banks in the Kingdom and abroad.
- Instant Payment System.
- Seeking to adopt a new banking system with Temenos.

There are other in-progress initiatives included in JIB's digital transformation strategy such as:

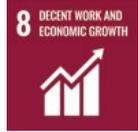
- Card on App
- E-Wallet for non-banking customers





Our Presence

Our Presence



- In general, to create an appropriate banking environment, banks should have branches to deliver services in various economic, industrial, agricultural, and social sectors whether to individuals or corporates. Because of the special operations and transactions, JIB provides, we exist in various residential and economic compounds to be there for our interested clients to enable them, and others, of obtaining the services with the quality they deserve 24/7.
- The priorities of the Bank's branching process are based on the population and the volume of economic activities, as well as the social benefit along with the considerations of profit and loss; In this policy, JIB has implemented the office model beside the branches since 1991.
- The first branch, the Amman branch, was launched on 22/9/1979 followed by many others at a quite fast pace. By the end of 2022, JIB had a network of branches that consists of 89 branches and 22 banking offices.
- Services are provided during official holidays, the evening period, and/or on Fridays and/or Saturdays in some branches and offices of the bank.
- In 1995, JIB launched the ATM services by installing 3 ATMs, then many others followed. By the end of 2022, JIB had 318 ATMs distributed on the branches of the Bank, shopping centers, hospitals, universities, and the Professional Associations Complex.
- Some of JIB's branches/offices are equipped to accommodate people with disabilities to facilitate their movement and to deliver some products and services to them.

Irid Governorate

48  16 

Ajloun Governorate

10  3 

Jerash Governorate

10  2 

Mafrqa Governorate

15  4 

Balqa Governorate

11  7 

Zarqa Governorate

33  13 

Madaba Governorate

8  3 

The capital Governorate

3  136  49 

Kark Governorate

17  6 

Tafilah Governorate

9  3 

Ma'an Governorate

11  3 

Aqaba Governorate

10  2 

111 Branch/Office 

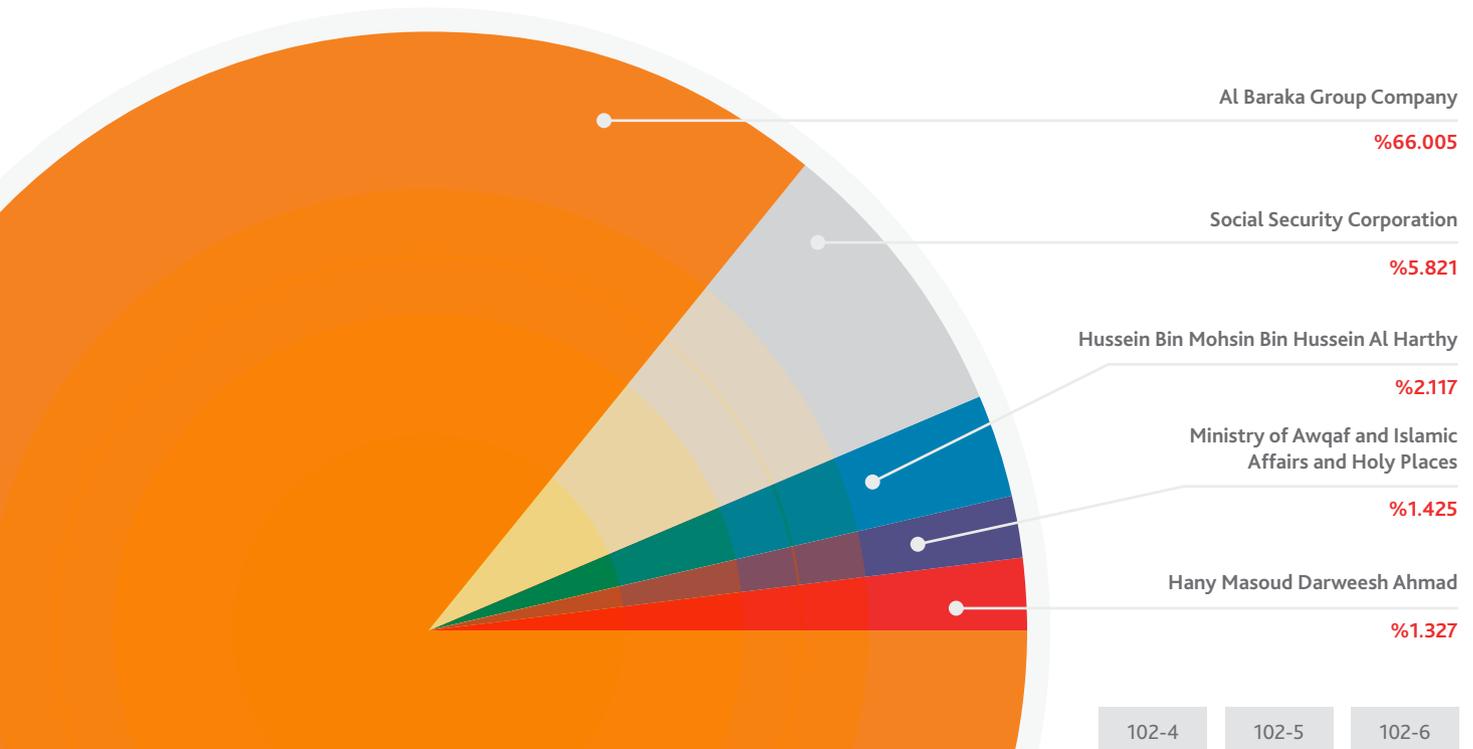
318 ATMs 

3 Self-digital services (Islami digital) 

Distribution of JIB's Shareholders

Details of the Deposited Portion of the Shareholders' Record								
Category	Jordanians		Arab		Foreigners		Total	
	Shareholders	Securities	Shareholders	Securities	Shareholders	Securities	Shareholders	Securities
Individuals	9,961	38,496,993	509	9,321,428	48	108,785	10,518	47,927,206
Corporates	35	2,552,796	8	132,504,599	3	60,081	46	135,117,476
Funds	12	614,580	0	0	7	412,778	19	1,027,358
Institutions	7	12,019,050	0	0	0	0	7	12,019,050
Governments	2	3,005,271	0	0	0	0	2	3,005,271
Joint	2	2,500	0	0	0	0	2	2,500
Associations	8	412,297	0	0	0	0	8	412,297
Waqf	1	3,333	0	0	0	0	1	3,333
Bodies	1	155,879	0	0	1	9,000	2	164,879
Total	10,029	57,262,717	517	141,826,027	59	590,644	10,605	199,679,388

Shareholders with significant interests for 2022





Clients' Experience and Satisfaction

Clients' Experience and Satisfaction

The satisfaction of our clients is our main priority, we strive to fulfill their needs and aspirations through a comprehensive set of products and services, in addition to digital channels that contribute to enhancing the client's ability to directly control their financial transactions. JIB is also keen to promptly respond to the client's complaints through the ongoing improvement of the interaction methods, for example:



The website



Social media platforms



Contact center and customer service



Clients' Complaints Department in the Compliance Department



Service delivery centers/branches



Secret shopper



Stakeholders

Stakeholders

JIB pays special attention to stakeholders that affect and are affected by its business. This is demonstrated through the Bank's policies and objectives that aim at defining and fulfilling the needs of the stakeholders through effective interaction with them to achieve the strategic objectives of the Bank and eventually to achieve its sustainability approach.



Employees



Clients



Shareholders



Society



Regulatory

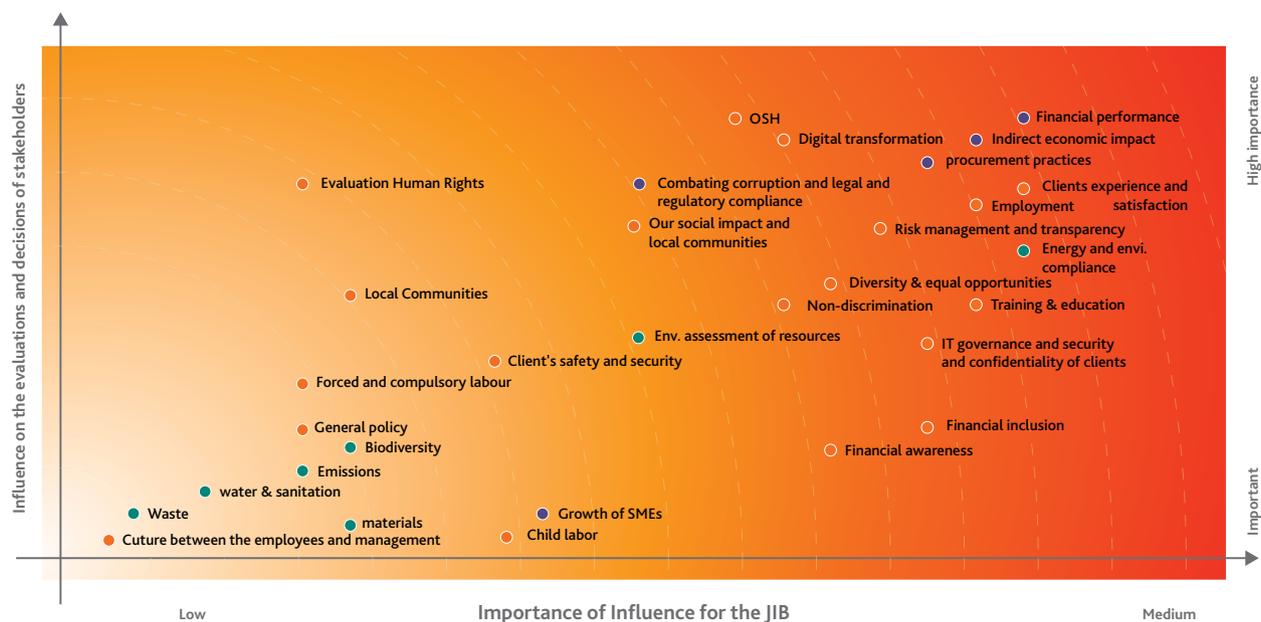


Suppliers



Environment

JIB's sustainability priorities are determined by evaluating the essential relevant social and environmental issues. A comprehensive assessment of the important issues that reflect the economic, social, and governance consequences and affect the decisions of the stakeholders is conducted.



The following table shows the essential issues and their significance to stakeholders:

Essential issues	Employees	Clients	Shareholders	Regulators	Suppliers	Environment
Financial performance	●	●	●	●	●	
Indirect economic impact		●	●			
Procurement practices and assessment of suppliers	●	●	●		●	●
Corruption combating and compliance with legal and regulatory requirements	●	●	●	●	●	●
Energy and environmental compliance	●	●	●			●
Employment	●	●	●		●	●
Professional safety	●			●		
Training and education	●	●				
Diversity and equal opportunities	●	●	●	●	●	
Non-discrimination	●	●	●	●	●	
Social impact and local communities	●	●	●			
IT governance, security, and client's confidentiality		●		●		
Digital Transformation	●	●	●	●		
Risk Management and Transparency	●	●	●	●		
Clients' Experience and Satisfaction		●	●			

The following table summarizes the issues that concern stakeholders and JIB's response in this regard:

Stakeholders	How to involve them	Important issues	The bank's response to issues of concern stakeholders
Employees	<ul style="list-style-type: none"> • Training and education programs • Performance indicators • Code of Professional Ethics • Sustainability culture • Meetings 	<ul style="list-style-type: none"> • Professional development • Non-discrimination • Healthy and safe work environment and remote work • Physical and mental health 	<ul style="list-style-type: none"> • Individuals development programs. • Professional promotions and options • Awareness sessions and JIB's procedures • Health campaigns because we care for our employees and encourage them to adopt a healthy lifestyle inside and outside the Bank. • Employee Replacement Plans
Clients	<ul style="list-style-type: none"> • Branches • E-services • ATM services • Social media platforms • The website • Contact center • Complaints 	<ul style="list-style-type: none"> • Unique and smooth banking experience • Digital transformation of the Bank's services • Information security and privacy 	<ul style="list-style-type: none"> • Direct contact with the clients in one-to-one meetings at the branches or through social medial platforms and other digital contact points such as Facebook and Twitter. • Instant card printers in main branches.
Shareholders	<ul style="list-style-type: none"> • Disclosures • Regular reports • General assembly meetings • Annual reports • Sustainability Report • Shareholders' Relations Unit 	<ul style="list-style-type: none"> • Business Continuity • Return on investment • Risk Management 	<ul style="list-style-type: none"> • Detailed annual and quarter reports • Growth of net income • Representatives of shareholders in the Board of Directors
Society	<ul style="list-style-type: none"> • Sustainability culture • Sustainability Report 	<ul style="list-style-type: none"> • Local community development programs • Development of SMEs • Finding job opportunities 	<ul style="list-style-type: none"> • Support of the social needs • Social donations • Al Qard Al Hassan
Regulators	<ul style="list-style-type: none"> • Compliance with laws and regulations • Monitoring authority reports • Regulatory reports • Governance 	<ul style="list-style-type: none"> • Compliance and practice of ethical behaviors • Tax payments 	<ul style="list-style-type: none"> • Reports of Audit Departments and compliance with legal requirements • Periodic reports presented to regulators
Suppliers	<ul style="list-style-type: none"> • Procurements • Tenders • Auction system 	<ul style="list-style-type: none"> • The fair selection of suppliers • On-time payments 	<ul style="list-style-type: none"> • Maintenance of fair and competitive selection. • Maintenance of cooperative relations that achieve mutual interests.
Environment	<ul style="list-style-type: none"> • Environment friendly products • Facilities to environment friendly projects • Power plants 	<ul style="list-style-type: none"> • Inclusion of climate change risks • Green financing • Mitigating the environmental print of our operations 	<ul style="list-style-type: none"> • Hybrid and electric cars • "Our Sun" product • The Bank's projects to provide renewable energy

Sustainable Development Goals (SDGs)

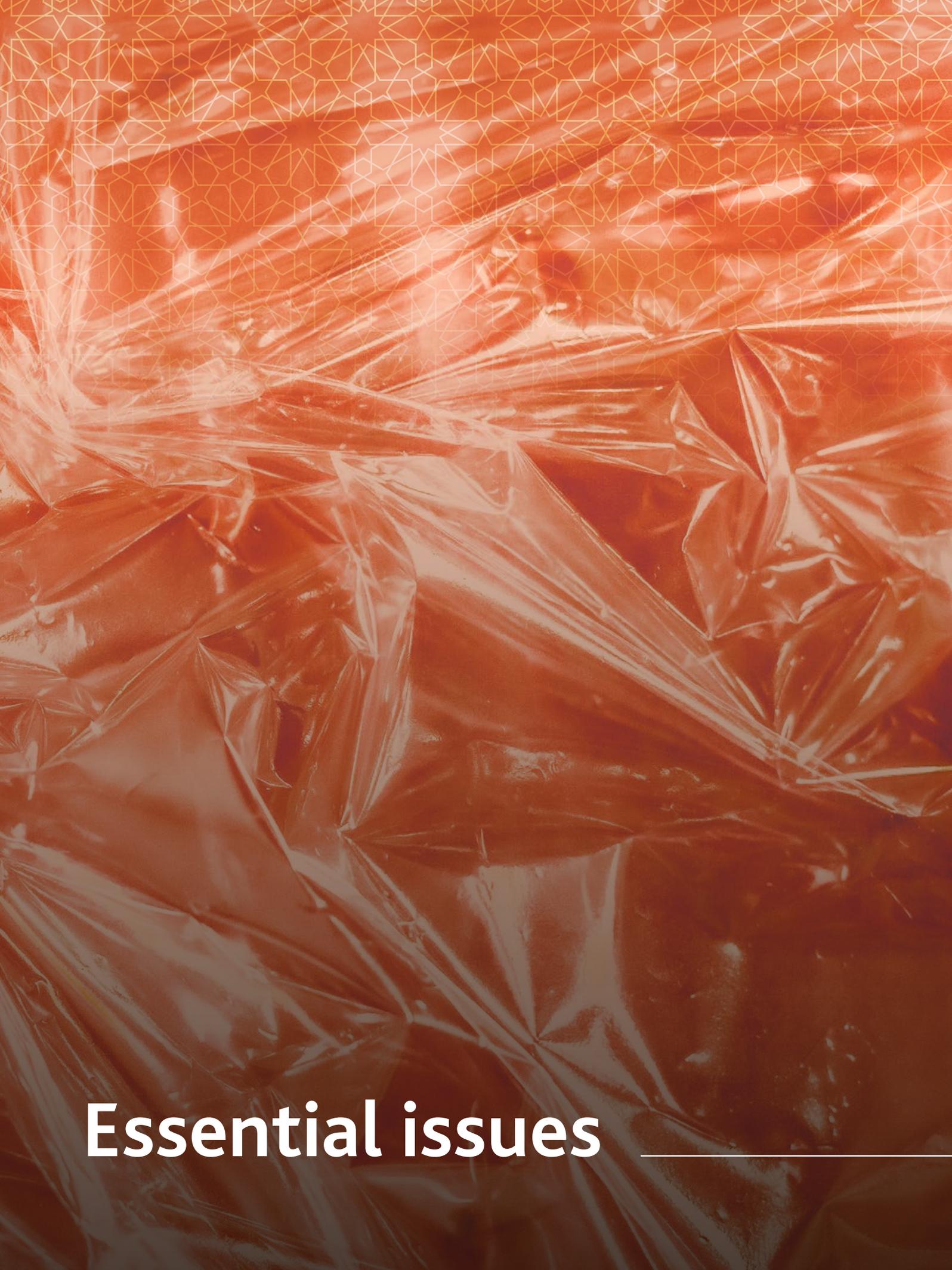
The UN's plan for sustainable development for 2030 has defined 17 goals and 169 objectives in areas of importance to humans and environment. The SDGs represent an international invitation to actual work by which all countries and institutions commit.



One of JIB's strategic objectives is to promote sustainability and social responsibility culture among stakeholders. This objective is achieved through sustainability and social responsibility programs. JIB aligns its objectives to the SDGs. The following are the SDGs that support our effort.

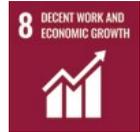






Essential issues

Essential issues



Economic Performance

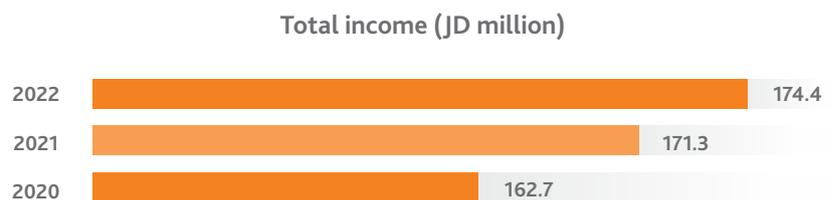
We acknowledge that the fulfillment of the stakeholders' needs and the value added is the pillar of our sustainable success, as the approach of our Bank is to steadily walk on the path of success. Our Bank is mainly concerned with the main indicators to achieve stability and growth for stakeholders.

Dividends to Shareholders

Year	Dividends (1)
2020	12.0% ⁽²⁾
2021	25.0%
2022	25.0%
Total	62.0%

1. No free shares were distributed for the period 2020-2022.
2. Pursuant to the CBJ's decision in its letter No. 10/3/1228 dated 20/1/2021 circulated to Jordanian Banks operating in the Kingdom: the percentage of cash dividends to shareholders shall not exceed 12% in light of the local and international economic developments and the cash flow levels, as well as the convenient solvency which the banks enjoy in order to maintain such ratios.

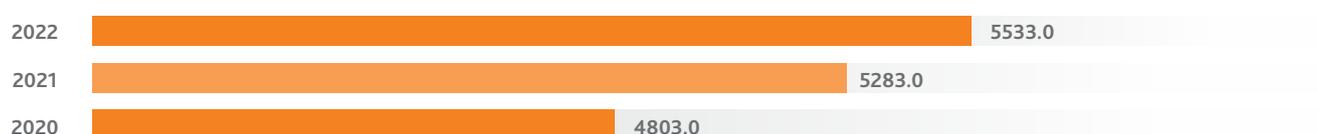
In 2022, the total income of JIB amounted to about JD 174 million, achieving 1.8% growth; the total income for the previous three years was as follows:



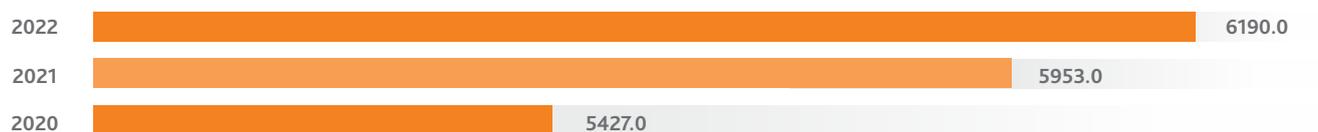
In 2022, JIB has achieved 3.9% growth in total assets to reach JD 6190 million (including the off-balance-sheet items) compared to JD 5953 million (including the off-balance-sheet items) in 2021. The total balance of saving schemes amounted to JD 5533 million (including the off-balance-sheet items) achieving growth of 4.7% in 2022; the number of active accounts reached 1152 thousand accounts.

By the end of 2022, the total balance of finance and investment amounted to about JD 5199 million (including the off-balance-sheet items) allocated to 239.3 transactions, compared to about JD 4741 million (including the off-balance-sheet items) by the end of 2021 allocated to 234.1 transactions.

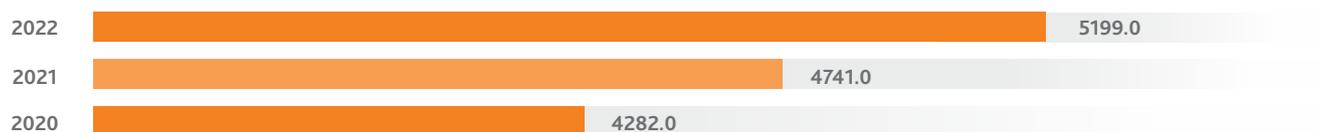
Total assets income (JD million)



Total balance of saving schemes (JD million)



Total finance and investment (JD million)

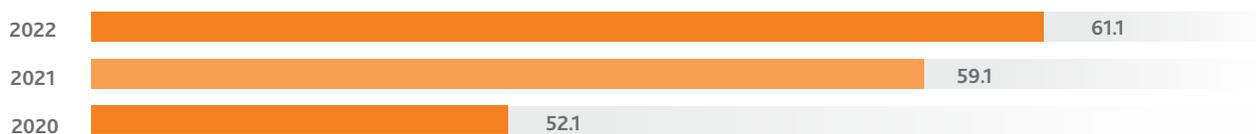


In 2022, JIB has achieved growth in shareholders' equities to reach JD 521 million with a growth rate of 2.2%, and achieved net profit after tax that amounted to JD 61.1 million at a growth rate of 3.4% compared to 2021.

Shareholders' equities (million JD)

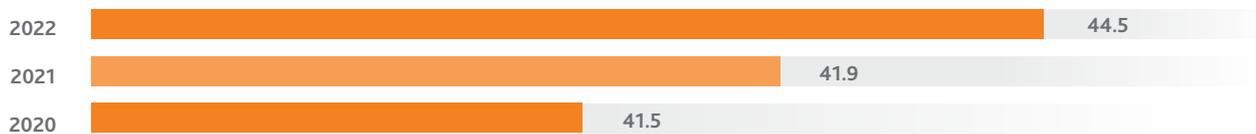


Profits after tax (JD million)



The expenses of employees in 2022 amounted to JD 44.5 million. The number of employees by the end of 2022 was 2440 and the operating costs were about JD 78 million, while the income tax declined by about 8.0% to amount to JD 34 million.

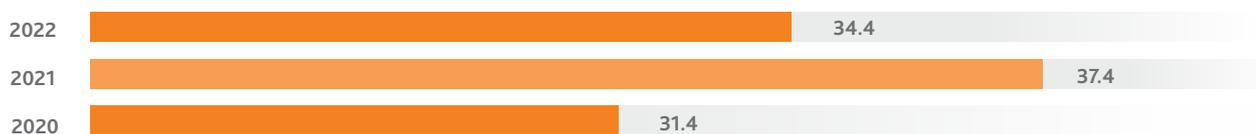
Employees' expenses (million JD)



Operational costs (JD million)



Income tax (JD million)



JIB's Market share

Item	The end of 2022	The end of 2021
JIB's total assets/ total assets of banks	9.5%	9.6%
JIB's total balance of saving schemes/ total deposits at banks	12.8%	12.9%
JIB's total balance of finance and investment/ total direct credit facilities at banks	15.5%	15.4%

For more details and information, see JIB's annual report for 2022 through the link or the QR code.

→ The Annual Report

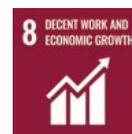
The Annual Report for 2022



Amounts are approximated to million JD

Financial Year	Total Assets (1)	Saving schemes (2)		Finance and investment (3)		Paid Capital	Shareholders Equities	Revenue of Mutual Investment	Mutual Investment Risk Fund (4)	Profits Before Taxes	Profits After Taxes	The General Percentage of Dividends for the Local Currency Accounts	The General Percentage of Dividends for the Foreign Currency Accounts	Dividends to Shareholders	No. of Branches and Offices	No. of Employees
		Total Balances	No. of Active Accounts (thousands)	Total Balances	Thousands Transactions											
2020	5426.5	4802.5	1079.9	4282.00	231.5	200.00	474.4	200.2	26.0	83.8	52.1	2.9-5.0%	1.74%	12% cash (5)	108	2434
2021	5952.6	5282.6	1146.00	4741.2	234.1	200.00	509.6	214.4	25.00	96.5	59.1	2.92-5.0%	1.29%	25% cash	109	2439
2022	6190.3	5533.2	1152.1	5198.5	239.3	200.00	520.6	224.1	15.2	95.5	61.1	3.34 - 5.55%	2 - 3.33%	25% cash	111	2440

1. Including the total budget and the balances of accounts managed in favor of third parties that are presented as off-balance-sheet items "Restricted Investments, Investment by Wakala accounts (Investment Portfolios) and Investment by Wakala accounts"
2. Including the balances of trust and unrestricted investment accounts, cash and bank guarantees, restricted investments, Investment by Wakala accounts (Investment Portfolios) and Investment by Wakala accounts.
3. Including balances of self-financing and investment, receivables and mutual investment, investment deposits with Islamic banks, and the invested portion of the balances of accounts managed in favor of third parties "restricted investments, Investment by Wakala accounts (Investment Portfolios) and Investment by Wakala accounts."
4. Deduction from the Investment Risk Fund has been canceled as of 1/5/2019 in response to the amended Banking Law. The fund's remaining balance is kept under the new title of "Provision for Facing Future Risks".
5. pursuant to the CBJ's decision in its letter No. 10/3/1228 dated 20/1/2021 circulated to Jordanian Banks operating in the Kingdom: the percentage of cash dividends to shareholders shall not exceed 12% in light of the local and international economic developments and the cash flow levels, as well as the convenient solvency which the banks enjoy in order to maintain such ratios.

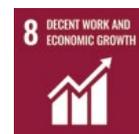


Indirect Economic Impacts

Since its establishment, JIB focused on the requirements of the vocational and crafts projects in the form of Murabaha. JIB prioritizes these projects because of their direct impact on society. In 1994, JIB introduced a special program to finance the projects of this segment using "Diminishing Musharaka Ending in Ownership" where the finance is settled using the revenues of the financed project. JIB also finances SMEs whether through the joint investment funds, investment by wakala (investment portfolios), or the agreements concluded with the CBJ.

In 2013, JIB directed more attention to these projects by increasing the capital of its affiliate Alsamaha for Banking & Investment to JD 8 million and amended its Articles of Association to include the SMEs, vocational, and crafts projects financing. Then in 2016, JIB increased the capital to JD 12 million. The facilities that the mentioned entity provides to the SMEs, companies, craftsmen, professionals, and women projects sector contributes to reducing unemployment, maintaining the existing job opportunities, and creating new ones. In 2022 the company entity financed 241 projects at an amount of JD 4.8 million.

In 1986, as part of its mission to spread Islamic applications in the business area, JIB established Al Omariya School Company. JIB provides 99.8% of its capital which amounts to JD 16 million. The number of students in these schools is 5211 students in addition to 830 tutors.



Sustainable Procurement Practices

We exert the utmost effort to preserve the environment. Based on the Islamic principles that encourage us to adhere to ethical and environmental behaviors, we seek to consider sustainability in our procurements, as JIB supports the local environmentally and socially responsible suppliers.

Our Bank supports the economic growth in Jordan through investments with local suppliers. This is demonstrated in the procurement policy that prioritizes local suppliers. The local suppliers represent 86% of the total suppliers in 2022, with a procurement percentage of 79.9% of total procurements.

Local Procurements

Item	2022	2021	2020
Total No. of Suppliers	113	122	84
Total No. of local Suppliers	97	111	70
Total procurements in JD	18992245	12544568	12491567
Total procurements from local suppliers in JD	15091938	11078824	10416088
Percentage of procurement from local Suppliers	%79.46	%88.31	%92.38

Corruption Combating and Compliance with Legal and Regulatory Requirements

The one that follows the corruption problem in the financial and banking sector will notice that its forms, motivations, and prevention methods in that sector do not significantly differ from the treatment of the corruption phenomena in general. Despite what was published about corruption in the banking sector and the efforts of the official and non-governmental entities, the national and international reports indicate that corruption crimes are increasing at the international level, especially in the developing countries and the Arab and Islamic countries.

We at JIB are committed to combating all forms of fraud practices that may affect our path and the achievement of our goals. Therefore, JIB has developed and adopted a policy to combat bribery and corruption. This policy is part of the main framework of JIB in line with its commitment to preventing fraud and corruption and supporting the measures that aim at the prevention of corruption through the promotion of integrity, accountability, and transparency in doing business.

Moreover, JIB is committed to the Islamic principles that emphasize the adherence to the ethical values and professional honesty in the Bank's operations and management. JIB has developed a policy to protect it against all risks of noncompliance such as legal, regulatory, reputation, fraud, corruption, bribery, financial losses, financial crimes, and sharia noncompliance risks.

Every one at the Bank is responsible for the application of this policy, without any exceptions, regardless of their unit or work center in order to encourage and promote the values of honesty and integrity in our Bank.



Energy and environmental compliance

JIB realizes the threats of climate changes on the economic and social stability, therefore, we believe in the importance of contributing to mitigating the negative impacts of using non-renewable energy sources and the emissions of the green-house gases by including green financing in our portfolio as much as possible.

The most prominent activities of JIB in 2022 in this regard are as follows:

Hybrid and electric cars:

The cars market witnesses an increased demand on hybrid and electric cars because they are sold at reasonable prices, save fuel consumption, and help in maintaining a clean environment. On the other hand, car dealers started to focus on these cars because they are more profitable.

As JIB is keen to keep pace with the most recent advances in all fields, it is offering a finance program for hybrid and electric cars with preferential conditions (repayment periods suitable for everyone, preferential guarantees, and competitive profit ratios). A technical investigation of the car is conducted before granting the finance.

“Our Sun” product

The energy sector faces many challenges, especially the electric power sector which witnesses a high surge in costs, accordingly, entities, individuals, and industries are striving to find alternative solutions. JIB is offering this product to help new projects in obtaining the needed finance and in marketing and spreading. This product is suitable for individuals and corporates with preferential conditions (payment terms suitable for everyone, financing percentage up to 100%, and competitive profit ratios). Our client should submit the specifications of the renewable energy system along with a feasibility study and a study that explains the extent of compatibility with the unit (residential/ commercial/ etc.) where the client wishes to install the renewable energy system in cooperation with the entity that sells such systems.

JIB has concluded an agreement with the Renewable Energy and Energy Efficiency Fund (JREEEF)/ Ministry of Energy and Mineral Resources (MEMR). The agreement aims at encouraging citizens, from different segments, to use renewable energy by facilitating the finance procedures, and to use the cash subsidy provided by the Fund.

JIB's projects in saving renewable energy

In July 2013, JIB started to implement renewable energy systems using solar panels to generate power making use of the spaces of the roofs of its branches, as JIB is the first Jordanian bank that uses renewable energy in its operations. This saves energy, reduces electricity bills, reduces high consumption of power in the Kingdom, contributes to supporting the national economy, and protects the environment. JIB continued to generate renewable energy in certain head offices by generating electricity power using these solar panels or through its power plant operated in the Bonded Center during May 2018. This power plant covers the electricity consumption of JIB's branches, offices in the central governances (Amman, Zarqa, Madaba and Salt). The plant generates 2.7 MWP at the a cost of JD 1.5 million. Moreover, Theban/Madaba plant was also established to enhance the generating capacity of electric power. This plant was established in March 2021, generating 936.0 KWP with a total cost of JD 807 thousands. Fifty four branches and offices benefit from this feature, in addition to JIB's Head Office buildings, the Information Technology building, Bonded Center, and the Disaster Recovery Center. They are all fed by the solar panels installed on the roofs of the buildings, Amman region plant, and/or Theban.

Power Consumption	2022	2021	2020
Total consumption of power (million kilowatt/hour)	9812	10144	9093
Total consumption of power (million GJ)	35323	36518	32734
Consumption of non-renewable energy (liter) (diesel and fuel)	51296	36844	25411
Consumption of non-renewable energy (GJ) (diesel and fuel)	1754	1260	869
Power intensity (GJ/employee)	73.348	72.261	72.494

JIB has replaced traditional lighting units with power-saving LED units:

Compared to other traditional lighting units, LED units have longer useful lives, which ultimately leads to reduced maintenance costs. Additionally, LED units provide better lighting, emit less heat, and almost no UV emissions. This has a positive impact on lighting exposure and can save up to 35% of the annual power used for lighting. JIB continued to install more LED units; 106 branches and offices are now using these units in addition to the head office and the Disaster Recovery Center. Work is in progress to replace the traditional units in other branches and offices with LED units.

JIB uses Central AC with the Variable Refrigerant Flow "VRF" system

The VRF system is the most advanced AC system, it is easy to install, saves power up to 25% compared to other AC systems, in addition to the ability to control the air-conditioning units centrally, where the temperature can be set, turned on and off automatically by a computer, thus achieving the optimal operation of the system, more savings in electricity consumption, and less maintenance costs. JIB continued to install more ACs with VRF systems; 56 branches and offices are now using this system in addition to the head office and an affiliate. Work is in progress to replace the traditional systems in other branches and offices with this system.

Rationalization of water consumption:

In 2015, JIB installed water-saving tools upon conducting the necessary tests to identify places of panels installation. Those tools are installed in all JIB's branches and offices as well as the Head Office buildings, one of the affiliated companies and three investment complexes.

Total Consumption of water M³

Year	Consumption
2020	21291
2021	22899
2022	21774

Total Consumption of Water/ Employee M³

Year	Consumption
2020	8.75
2021	9.39
2022	8.92



Employment

At JIB, employees enjoy a range of benefits and incentives, such as health insurance, parental leaves, and financing options for housing through Musharaka and other means. JIB is committed to fair pay practices and does not discriminate based on gender. Instead, wages and salaries are determined based on factors such as job requirements, job value, and the employee's experience and skills.

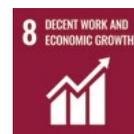
JIB employees enjoy many benefits, and those out of the employment cadres of the Bank also enjoy some.

Total Workforce	2022	2021	2020
Total No. of Employees	2440	2439	2434
No. of Employees According to Employment Contracts			
Permeant contracts	2321	2313	2305
Males	2026	2019	2007
Females	295	294	298
Temporary Contracts	119	126	129
Males	45	49	46
Females	74	77	83
No of Employees According to Employment Type			
Full-time	2440	2439	2434
Males	2071	2068	2053
Females	369	371	381
Part-time	0	0	0
Males	0	0	0
Females	0	0	0

Total Workforce According to Category			
Senior Management	5	6	6
Males	5	6	6
Less than 30	0	0	0
30-50	0	0	0
More than 50	5	6	6
Females	0	0	0
Less than 30	0	0	0
30-50	0	0	0
More than 50	0	0	0
Middle Management	153	153	151
Males	152	152	150
Less than 30	0	0	0
30-50	65	65	66
More than 50	87	87	84
Females	1	1	1
Less than 30	0	0	0
30-50	1	1	1
More than 50	0	0	0
Employees, Office-boys, Vocational Workers	2282	2280	2277
Males	1914	1910	1897
Less than 30	516	597	678
30-50	1273	1197	1103
More than 50	125	116	116
Females	368	370	380
Less than 30	87	91	103
30-50	251	251	246
More than 50	30	28	31

Females Employment			
Total No. of Female Employees	369	371	381
No. of females in senior management	0	0	0
No. of females in middle management	1	1	1
No. of non-administrative female employees	368	370	380
Employees with Disabilities or from Minorities			
Employees with disabilities	24	15	17
Employees with disabilities	1.0%	0.6%	0.7%
No. of employees from minorities	0	0	0
According to Nationality			
Jordanians	2440	2439	2434
Males	2071	2068	2053
Senior management	5	6	6
Middle management	152	152	150
Employees	1914	1910	1897
Females	369	371	381
Senior management	0	0	0
Middle management	1	1	1
Employees	368	370	380
Non-Jordanians	0	0	0
Males	0	0	0
Senior management	0	0	0
Middle management	0	0	0
Employees	0	0	0
Females	0	0	0
Senior management	0	0	0
Middle management	0	0	0
Employees	0	0	0

No. of Employees who Deserve a Parental Leave	2022	2021	2020
Males	1628	1598	1540
Females	205	198	187
No of Employees who have Taken a Parental Leave	215	240	133
Males	178	200	118
Females	37	40	15
Total No. of Employees who Returned to Work After the Parental leave	215	240	133
Males	178	200	118
Females	37	40	15
No. of Employees who have Passed 12 months Since their Return and are Still at Work	86	240	133
Males	70	200	118
Females	16	40	15
Rates of Return to Work	100%	100%	100%
Males	100%	100%	100%
Females	100%	100%	100%
Rates of Staying at work	100%	100%	100%
Males	100%	100%	100%
Females	100%	100%	100%



Occupational Safety and Health

JIB is committed to provide a healthy, safe, and productive workplace, that's why in 2013 an Occupational Safety and Health Committee (OSH) was formed from the Bank's departments and branches to undertake the mission of improving the systems, plans, occupational safety and health according to the Labor Law and the amendments No (8) for 1996. The OSH Committee is responsible for implementing the occupational safety and health policy and shall monitor our Bank's performance on a wide scale benchmarked to the occupational safety indicators.

Despite the insignificant number of incidents at our Bank, the OSH Committee emphasizes its commitment to taking all the needed measures to reduce the possibility of injuries and/or occupational diseases in all current or future work locations.

The general objectives of JIB's OSH Committee are as follows:

- Protection of the employees in work locations from injuries resulting from unsafe workplaces, and to prevent employees from being exposed to accidents, injuries, and occupational diseases as much as possible.
- Implementation of all the OSH requirements that guarantee the existence of a safe workplace to prevent any damage to humans or assets.
- Taking all the needed measures to preserve the environment and properties.

In order to satisfy the the OSH requirements, a range of preventive measures were taken to protect humans and/or assets, the most important of which are as follows:

- Ensuring the quality of operations related to the OSH by using a checklist to be filled by the concerned employee, the civil visits of the OSH supervisor, and the investigation visits of the Audit department employees for the work locations of the Bank.
- The OSH Committee charter requires at least six meetings to be held annually to review notes and develop plans for enhancing workplaces.

To achieve these objectives, for example, the new workplaces were equipped with first-aid boxes, the OSH supervisor uses workplace measurement devices (measurement: lighting, temperature, humidity, noise). Furthermore, personal prevention equipment were made available for our maintenance staff. The Bank also studies and analyzes the reasons of incidents to develop the needed controls and measures to avoid their recurrence in the future. In order to stay up-to-date, the OSH Committee conducts frequent

meetings and visits workplaces to assess their safety. The Committee also offers communication channels to receive feedback from workplaces and designs training programs tailored to the needs of our employees in the following fields: Office safety and occupational hazards, work injuries, first aid, behavioral safety, and safety in warehouses.

In order to train and qualify the employees to handle emergencies (natural disasters and fire), the OSH Committee, in cooperation with the concerned departments, implemented an evacuation experiment under a scenario of fire in the head office building No 3. The evacuation took 1 minute and 58 seconds, as the experiment was successful with an excellent overall rating. In 2022, two training programs were held in which 17 trainees participated.

To promote the OSH culture, the OSH Committee prepared a set of manuals in this regard, such as the OSH, office safety, fire extinguishing, first aid, proper behavior in case of elevator breakdown, and the proper storage manuals.

The risks at JIB's workplaces were classified as (mechanical, fire, ergonomic, storage, physical, biological, and electricity risks). The OSH supervisor defines the risks in field visits and makes the needed recommendations so that the concerned department takes the needed remedy actions.

Employees are involved and consulted, as the OSH Committee includes two representatives of workplaces. JIB facilitates the employees' access to medical services through the health insurance system.

Our Bank we organizes various campaigns to encourage our employees to volunteer for blood donation, participate in breast cancer awareness workshops, and understand the significance of early detection. We also strictly prohibit smoking in our workplace.

We do not have any cases of diseases, this is because of JIB's safe workplaces

103-1	103-2	103-3								
403-1	403-2	403-3	403-4	403-5	403-6	403-7	403-8	403-10	413-1	



Education and Training

At JIB, we care for our employees so we provide comprehensive training and development activities to improve their productivity and enhance their ability to provide high-quality services to our clients to create added value to our revenues and business. Once they are onboard, we are committed to provide our employees with various training and development programs to enhance their skills and capabilities.

This is done through the following:

Interaction with many educational, academic, and qualifying entities in Jordan, such as universities, colleges, schools, or students. For example, in 2022 JIB sponsored, support/donated, honored or trained:

- The National Program of Dissemination of Community Financial Culture and supporting financial, economic, and social stability in cooperation with the CBJ and the Jordanian Association of Banks in Jordan by providing a sum of JD 149 thousand.
- A prize of JD 600 for the student who ranked first at the School of Sharia/ Jordan University.
- A ceremony to honor the tutors/ Ministry of Education. JIB allocated JD 4200 to be distributed to tutors at the ceremony.
- Financial awareness campaigns “Towards Financially Educated Youth” within the activities of the CBJ in cooperation with Jordanian banks in the Arab Day of Financial Inclusion under the slogan “Importance of Social Responsibility for Financial and Banking Institutions to Enhance Financial Inclusion”. JIB gave JD 1000 as prizes to the students who participated in the campaign distributed as 10 saving accounts; JD 100 for each.
- Holding two educational lectures about Islamic banking and introducing JIB’s products and services in an invitation of Mutah Elementary School for Girls / New Zarqa and Al-Fayhaa Secondary School for Girls / Madaba in a practical application of the Financial Education subject for grade and 10 (Banks and their Applications lesson).
- JIB offers training opportunities to students from various educational institutions to learn about its business operations. Since its establishment till 2022, 20396 students have been enrolled in this program. In 2022, 513 students were enrolled, and JIB was dedicated to providing OSH requirements and preventive measures for COVID-19.

- To enhance its employee's skills and productivity, JIB gives them the opportunity to participate in conferences, seminars, and training courses, whether face to face, remotely, digital through e-training licenses, or through GAMIFICATION. JIB's Training and Human Development Academy organizes these opportunities along with specialized training centers and entities inside Jordan and abroad. In 2022, 4999 employees participated in courses and seminars organized by the Academy, 526 employees participated in courses and seminars organized by training centers in Jordan, 80 employees participated in courses and seminars organized by training centers outside Jordan, and 2758 employees participated through digital training. JIB remained committed to engaging its employees in training programs and activities related to social responsibility and sustainability. These programs cover various topics, including the management of environmental and social risks, governance risks specific to the banking industry, finance mechanisms related to sustainable cooling gases, and products that can be used in green financing for the industrial sector. Additionally, the training also focuses on the economic empowerment of women. The role of Islamic financial institutions in bridging the current gaps was also addressed.

Average Hours of Training	2022	2021	2020
Average hours of training	23.20	15.49	11.34
No. of employees trained during the year	1765	2017	1766
No. of hours (total males+ females)	40940	31235	20022
Males	36426	26678	18182
Senior management	14	20	5
Middle management	2233	2593	484
Employees	34179	24065	17693
Females	4514	4557	1840
Senior management	0	0	0
Middle management	67	13	13
Employees	4447	4544	1827



Diversity and equal opportunities

We believe in the importance of human resources and in the necessity to provide a work environment that supports equality and fairness. This contributes to building a sustainable institution capable of adapting to changes as well as enhancing the Bank's operational activities, performance, innovation, and attraction of skilled calibers. Every qualified applicant is treated equally regardless of race, age, gender, or disabilities to create a balanced work environment to create and add value to all stakeholders.



Non-discrimination

Our concern for our employees and partners, including stakeholders, stems from the principles of our religion, which rejects all forms of discrimination. Therefore, JIB was keen to develop internal policies that provide clear guidelines regarding respect for human rights, on top of which is the Code of Professional Conduct. JIB does not tolerate any form of discrimination based on race, gender, language, national or social origin or economic status. Our daily operations are performed according to the international standards of human rights. **In 2022, JIB did not receive any complaints regarding discrimination or violation of human rights.**

Social Impact and Local Communities

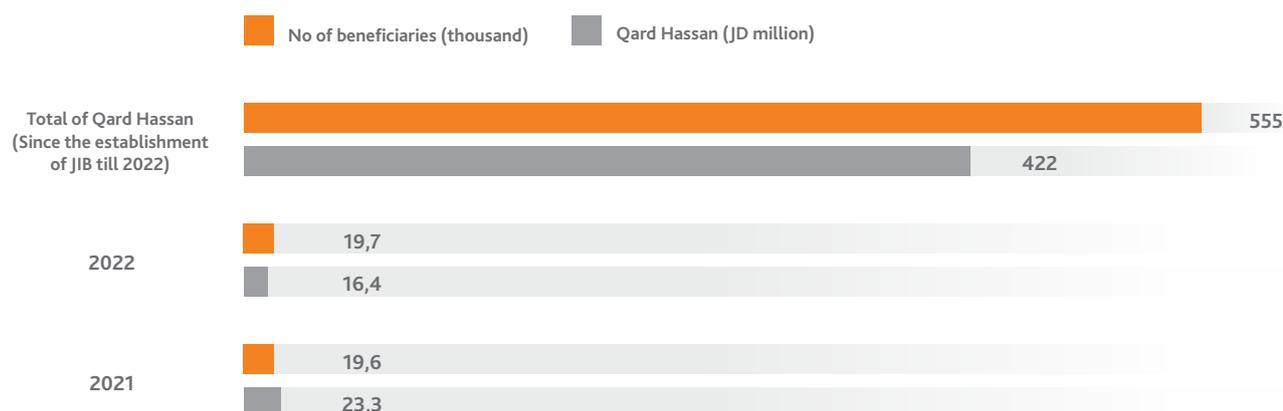
For JIB, serving society and providing Halal banking alternatives in Jordan goes beyond the optimization of revenues. JIB also seeks to promote Islamic values that encourage social unity. It demonstrates this commitment through various activities, but the following ones are particularly significant:



Al Qard Al Hassan

Since its establishment, JIB had been providing Al Qard Al Hassan to help the beneficiaries in overcoming some social hurdles such as medical treatment, education, and marriage. In 2022, the sum of Al Qard Al Hassan loans amounted to about JD 16.4 million, with 19.7 thousand beneficiaries, compared to about JD 23.3 million to 19.6 thousand beneficiaries in 2021. The total number of beneficiaries of Al Qard Al Hassan provided by JIB since its establishment till 2022 was about 555 thousand beneficiaries for a total value of JD 422 million. Some of these loans were provided for young people about to get married, in coordination with the Al-Afaf Association for an amount of about JD 7.3 million, distributed among 11.5 thousand beneficiaries.

The Bank receives deposits in “Al Qard Al Hassan Account” from those who wish to give such loans through the Bank. By the end of 2022 the balance of this account amounted to about JD 2.5 million.



Mutual Insurance Fund

In 1994, the Mutual Insurance Fund started its activities. The subscribers in the Fund, from the Bank's debtors, **repay the debt to the Bank in case of death, permanent disability, or persistent default of one of the subscribers.** Since 2014, the Fund is considered as a risk mitigator after obtaining the approval of the CBJ in this regard. Till the end of 2022, the Fund's balance amounted to about 54.4 JD with 3823 compensated cases, the total sum of compensations amounted to JD 20.4 million. By the end of 2022, the number of subscribers was about 186.7 subscribers with a debt balance of about JD 2.0 billion. In 2022, the number of compensated cases was 318, and the paid compensations amounted to JD 2.8 million, compared to 370 cases and JD 3.1 million in 2021.

It is worth noting that JIB has expanded the umbrella of the insured to include everyone whose debt obligation reached JD 150 thousand or less as the previous ceiling was JD 100 thousand or less. (Starting from 2013, the insurance coverage included the beneficiaries of the Ejar ending in Ownership and Murabaha). The Bank had expanded the coverage of the insured several times as the ceiling was 25 thousand or less at the beginning of the activities.

Donations



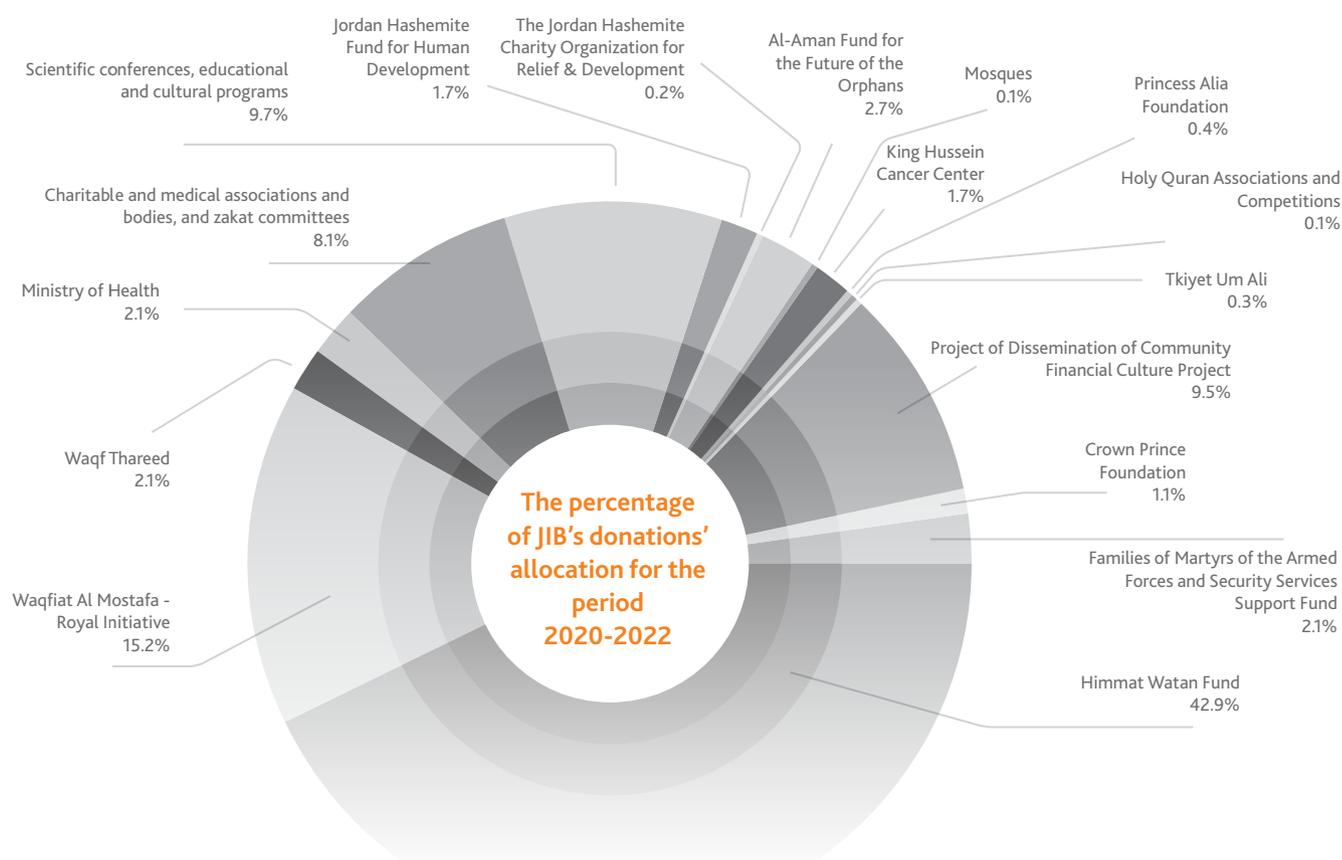
(Inside the Hashemite Kingdom of Jordan)

The Bank annually dedicates funds to be donated to charity. In 2022, the total amount of donations provided by JIB amounted to JD 1.3 million; the total donations provided by the Bank since its establishment till the end of 2022 amounted to about JD 16.7 million.

The following table summarizes the donations provided by JIB in the period 2020-2022:

(Sums listed in thousands of JD)

Beneficiary	2022	2021	2020
Waqfiat Al Mostafa - Royal Initiative	710	0.0	0.0
Waqf Thareed	100	0.0	0.0
Mosques	0.2	0.0	6.3
Holy Quran Associations and Competitions	2.0	0.0	5.0
Charitable and medical associations and bodies, and zakat committees	77.6	114.4	189.1
Scientific conferences, educational and cultural programs	161.5	174.2	118.2
Jordan Hashemite Fund for Human Development	25.0	50.0	6.0
The Jordan Hashemite Charity Organization for Relief & Development	2.0	0.0	5.5
Al-Aman Fund for the Future of the Orphans	42.5	42.5	42.5
King Hussein Cancer Center	27.4	25.0	25.0
Princess Alia Foundation	0.0	0.0	20.2
Tkiyet Um Ali	5.00	5.0	5.0
Project of Dissemination of Community Financial Culture Project	149.1	149.1	149.1
Himmat Watan Fund	0.0	0.0	2000.0
Crown Prince Foundation	0.0	0.0	50.0
Ministry of Health	0.0	0.0	100.0
Families of Martyrs of the Armed Forces and Security Services Support Fund	0.0	0.0	100.0



The most significant entities that received donations from JIB are as follows:

Description	Years of Donation	Amounts (Sums listed in thousands of Dinars)
International Hashemite Competition for the Memorization and Recital of the Holy Quran – Ministry of Awqaf and Islamic Affairs and Holy Places	1993-2019	574
Jordan Hashemite Fund for Human Development (Goodwill Campaign, Queen Alia Competition, Queen Alia Center for Human Development)	1981-2022	1431
Al-Aman Fund for the Future of the Orphans	2008-2022	564
The Jordan Hashemite Charity Organization for Relief & Development	2002, 2005, 2006, 2008-2015, 2017-2020, 2022	203
King Abdullah II Fund for Development (KAFD)	2007, 2008, 2010, 2015	145
King Hussein Cancer Center	2009, 2011-2016, 2018-2022	363.8
Princess Alia Foundation	2014, 2017-2020	63.2
Martyr Fund (Moath Al Kassassbeh)	2015	14
Project of Dissemination of Community Financial Culture Project	2015-2022	803
Himmat Watan Fund	2020	2000
Crown Prince Foundation	2020	50
Ministry of Health	2020	100
General Command of the Armed Forces of Jordan Border Guards	2015	1000
Families of Martyrs of the Armed Forces and Security Services Support Fund	2017, 2018, 2020	300
Educational Endowment and Community Partnerships Initiative	2018	100
Waqfiat Al Mostafa - Royal Initiative	2022	710
Waqf Thareed	2022	100



Sponsorship of Conferences and Seminars

Cooperation with Islamic Financial Institutions

The Bank often participates in conferences and seminars inside Jordan and abroad, for example, in 2022, the Bank has organized, sponsored, supported/donated to:

- The 20th Annual Conference for Sharia Boards organized by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), JIB donated JD 4500.
- The Annual Islamic banking and Finance Conference organized by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), JIB donated USD 5000.
- The Global Policy Forum hosted by the CBJ in coordination with the Association of Banks in Jordan, JIB donated JD 150 thousand.
- The Compliance Forum in Money Laundering and Terrorism Financing, organized by the Union of Arab Banks, JIB donated USD 5000.
- Jordanian Engineers Association: The 9th Jordan International Mining Conference titled "Future Prospects of Mining and Energy", JIB donated JD 5000, and the 8th Conference in Civil Engineering, JIB donated JD 3000, and the Arab Young Engineers Forum under the slogan "SIQ 22" in cooperation with the Engineers Association, JIB donated JD 3000.
- A conference on behavioral economics, its nature and application fields, organized by the Sharia College/ Jordan University, JIB donated JD 11 thousand.
- The 10th Scientific Conference of the College of Sharia/Yarmouk University titled "Scientific Research for Postgraduate Students", JIB donated JD 2000.
- The 5th Scientific Conference on Linguistics and Language Sciences, organized by Al al-Bayt University, JIB donated JD 1000.
- The 5th International Scientific Conference of the Ajloun National University entitled "Leadership and Investment Challenges - Styles - Solutions", JIB donated JD 2500.
- The 6th Annual International Educational Conference titled "Contemporary Directions for Education Reform in the Arab World in Light of Contemporary Challenges" organized by the Jordanian Association for Educational Sciences, JIB donated 2500.
- The scientific day of the Jordanian Association of Certified Public Accountants entitled "IFRS for SMEs", JIB donated JD 5000.

- Zakat Conference organized by the Arab Thought Forum, JIB donated JD 5000.
- The 1st conference for expatriate Jordanian women entitled "Entrepreneurship. - Achievements and Challenges" organized by the Al-Nashami Forum for the Jordanian Community Around the World, JIB donated JD 1500.
- Conference of Muslim Women in a Changing World, organized by the Association of Jordanian Scholars, JIB donated JD 6000.
- The Global Forum for Medical Tourism and Healthcare Travel, organized by the Private Hospitals Association, in cooperation with the International Federation of Hospitals, the International Council for Medical Tourism, the Federation of Arab Hospitals, and in partnership with the Ministry of Health and the Tourism Promotion Authority, JIB donated JD 4800.
- The 3rd national forum entitled «The Impact of the COVID-19 on the Economic and Social Sectors» organized by the Jasmine Foundation, JIB donated JD 2000.
- The Jordanian Gulf Communication Forum, organized by the Jordan Chamber of Commerce and in cooperation with the Federation of Chambers of the GCC and with the support of the General Secretariat of the GCC States, JIB donated JD 5000.
- The 1st Palestinian-Jordanian Business Forum Conference (Dolani) entitled «Between the Entrepreneur and the Businessman”, JIB donated JD 3000.
- Participation in the Jordan Gate International Housing and Building Exhibition, organized by the Technical Consulting Center for Organizing Exhibitions and Best Homes Real Estate Services Company, JIB donated JD 3000.



Sponsorship of Matters Related to the Holy Quran

JIB pays particular attention to the sponsorship of the matters related to the Holy Quran. For example, in 2022, JIB sponsored, supported, donated, honored, covered, and or offered prizes in this regard as follows:

- Waqfiat Al Mostafa for Quran recital at AL-Aqsa Mosque - Royal initiative, JIB donated JD 710 thousand.
- Holy Quran Preservation Society/ 1st Amman Women Branch, JIB donated JD 2000.
- JIB honored the Jordanian young man Muhammad Noah Al-Ananzeh who ranked 1st in the International Quran Memorization Competition that was held in Ethiopia with participants of 50 countries, JIB gave him a prize of JD 500.
- Female students who memorized the Holy Quran/Kfarsoum Secondary School for Girls, JIB prized them with JD 300.



Culture, Arts, Literature and Heritage

JIB supports many organizations of a cultural, artistic, literary and heritage nature, which are in line with the its general directions. For example, in 2022, JIB sponsored, supported, donated, honored, covered, and/or offered prizes in this regard, as follows:

- Purposeful programs in some TV and radio stations: Jordan Radio and Television Corporation, JIB offered about JD 60 thousand. To Iqraa Arabic channel and Iqraa Arabic satellite channel, JIB offered USD 35 thousands, and to some Jordanian radio stations (Husna FM, Hayat FM and Aman FM), JIB offered about JD 60 thousand.
- The production of the program "Ara Al Abrar" under the supervision of the Ministry of Awqaf, Islamic Affairs and Holy Sites, which was broadcast during the month of Ramadan on Jordanian television, JIB offered JD 15 thousand.
- A page about Islamic financing and Banking in AL Dostour and Al Ghad Journals, JIB supported them with JD 33 thousand.
- Purposeful magazines, JIB offered JD 19 thousand: The Journal of the Union of Arab Banks, the Journal of Banks in Jordan, and the Al-Furqan Magazine issued by the Association for the Preservation of the Holy Qur'an.
- The Royal Institute for Religious Studies, JIB donated JD 2000.



Health

In 2022, JIB has supported, sponsored, or donated to many health organizations in Jordan, such as the following:

- King Hussain Cancer Center, JIB donated JD 27300.
- The honoring ceremony and Ramadan Iftar for Nurses & Midwives Council, JIB donated JD 3000.
- An honoring ceremony for the families of cornea donors, in cooperation with the Friends of the Eye Bank Association for Cornea Donation and the Jordan Eye Bank, JIB donated JD 8200.



People with Special Needs, Underprivileged Communities and the Poor

In 2022, JIB has supported, sponsored, or donated to many entities that care for people with special needs, underprivileged communities, and orphans, such as the following:

- Al-Aman Fund for the Future of the Orphans, by donating a sum of JD 42.5 thousand throughout 2022. Since the establishment of the Al-Aman Fund in 2008 until the end of 2022, JIB's total donations amounted to JD 564 thousand.
- Waqf Thareed that aims at combating hunger and malnutrition, JIB donated JD 100 thousand.
- Tkiyet Um Ali, JIB donated JD 5000.
- Honoring ceremony for the graduates of the Abdullah bin Umm Maktoum School for the Blind, JIB donated JD 2200 in addition to granting JD 900 for each graduate.
- "Draw a Smile" initiative, organized by Haya Cultural Center, in the Holy Month of Ramadan and iftar for 100 children from charity associations in the scope of unprivileged communities, JIB donated JD 2000.
- Zakat Fund/Ministry of Awqaf, Islamic Affairs and Holy Places, JIB donated JD 5000.
- Wedding presents granted for the newlyweds participating in the mass wedding ceremonies organized by the Al-Afaf Charitable Association, JIB donated JD 3400.



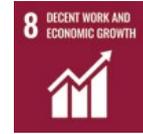
Interaction with and Development of Local Community

JIB prioritizes the activities that influence, serve, and enhance the lives of people in the society as a whole, for example, in 2022 JIB has sponsored, supported, or donated to:

- Jordan Hashemite Fund for Human Development, JIB donated JD 25 thousand. Since 1981 till the end of 2022, the total donations of JIB to the Fund amounted to about JD 1.430 million (including the Piety and Giving Campaign, the Queen Alia Competition, and the Queen Alia Center for Social Development).
- The activities of the Jordan Hashemite Charity Organization, JIB donated JD 2000.
- Printing costs of the agenda and calendar of the Traffic Department, JIB paid JD 600.
- The activities of the Jordan Hashemite Charity Organization, JIB donated JD 2000.
- The initiative to decorate the capital of Amman on the Holy month of Ramadan, Eid Al Fitr, and Eid Al-Adha, JIB donated JD 10 thousand.
- The launching ceremony of the e-training platform of the Engineers Association and the Ramadan Iftar, JIB donated JD 3000.
- Donations of about JD 78 thousand to many charitable and medical associations and zakat committees in Jordan.
- In the field of Islamic Takaful, JIB established the Islamic Insurance Company in 1996 where JIB contributes 41.7% of its capital with an amount of JD 15 million
- Moreover, JIB provides finance to the facilities that serve and develop the society such as the following:
 - JIB provided funding to the Ministries of Finance and Supply in the USD over several years to purchase rice, wheat, corn, sugar, oil, barley and other food supplies. The total funding amounted to about JD 254 million.
 - JIB provided funds in the JD and the USD over several years to buy crude oil for the benefit of the Jordan Petroleum Refinery Company. The total financing provided by JIB amounted to about JD 581 million.

- JIB provided funding for some national, public and private electricity companies over several years, the total amount provided exceeded JD two billion and 700 million, including JD 6 million to finance rural electricity projects.
- JIB provided funding to the Water Authority of about JD 13 million over several years to purchase water equipment to transfer, pump and distribute water.
- In 2022, JIB provided funds to various beneficiaries. This contributed to reducing unemployment, maintaining existing job opportunities, and providing 582 new job opportunities. Furthermore, and in line with the Royal vision of combating unemployment and empowering young people to establish development projects that will provide them with job opportunities, JIB has granted funds to young people who have a certificate of participating in the national self-employment program “Inhad”.
- To emphasize JIB’s pioneering role in supporting the national economy through maintaining communications with the local community institutions in a manner that serves the joint and public interests, JIB provides Islamic finance and banking services to all members of the Ministry of Education, given that this category of the society is influential in nurturing the generations. - Funds are offered to this category for the purpose of purchasing houses, cars, or furniture and other purposes at competitive rates and convenient terms and conditions as per the Shariah controls.
- JIB places great importance on its employees, both current and retired. To show appreciation, JIB holds yearly ceremonies to honor those who have dedicated 10 years to their jobs, as well as retired employees.
- In realization of the noble goals and notable purposes of Haj and as part of JIB’s belief in the honor of serving the local community, it concluded a joint cooperation agreement with the Haj Fund/ Ministry of Awqaf and Islamic Affairs and Holy Sites under which JIB accepts deposits of citizens who desire to contribute to the Haj Fund through JIB as a saving and investment scheme. JIB facilitates processes that allow the citizens to save their money in this fund.
- To reduce the costs paid by the citizens and to simplify the procedures for the implementation of judgments, JIB has signed a memorandum of understanding with the Department of the Chief Justice. Pursuant to this MoU, JIB issues the “family card which is dedicated to the winners of judgments in the executive cases executed by the Sharia Execution Courts. The card allows its holder to receive the cash specified in the balance of the card through ATMs or POS.
- Out of JIB’s caring for clients with disabilities and in the actual realization of the instructions of the CBJ in particular, JIB provides banking services to this category on an equal basis with other clients and facilitates the banking services provided to them as much as possible.

- JIB pays special attention to the essential needs of citizens in finance processes, as it provides the needed finance directly, with suitable conditions. Home furniture is essential for citizens, as in 2022, JIB financed 5.4 thousand citizens with an amount of JD 16.3 million to purchase furniture, and financed 13 thousand citizens with an amount of JD 169 million to buy vehicles.



Provision of Housing

JIB always seeks to meet the basic needs of citizens, including the provision of housing. In that respect, JIB presents the necessary financing for the purchase of fully equipped domiciles or the purchase of materials and equipment required for the construction of domiciles. For example:

- JIB is keen on providing housing to its employees, so it finances them in the form of Diminishing Musharaka Muntahia beltamlik, at a reduced rate of interest and for relatively long periods, to enable them to own houses. Since the establishment of JIB till the end of 2022, JIB provided finance of a sum of JD 79 million for about 2200 employees. In 2022, JIB provided JD 5.7 million for 115 employees.
- JIB provides the necessary financing for the citizens to enable them of purchasing houses, lands, or construction material. In 2022, JIB provided about JD 206 million in sale Murabaha to 12.6 thousand citizens, in addition to JD 254 million in Diminishing Musharaka Muntahia beltamlik to about 2.7 thousand citizens. Since its establishment till the end of 2022, JIB provided about JD 3.5 million for these purposes in the form of sale Murabaha to about 381 thousand citizens, in addition to JD 2.5 million in Ejara Muntahia beltamlik for to about 35 thousand citizens.

IT governance, Security, and Client's Confidentiality

The concept of IT governance is an important concept on all governmental, legal, regulatory, and businesses levels. According to feasibility studies and researches, the application of the good governance rules and systems achieves benefits on the macroeconomic and the economic units' levels. The in-depth attempts to establish the pillars of corporate governance led to the emergence of the concept of IT governance to secure information and confidentiality in economic institutions.

Since the beginning of 2021, JIB applied all the items of the IT Governance and Management framework No (65/2016) issued by the CBJ based on the relevant audit reports:

- Level-3 on the COBIT2019 maturity model was achieved by the application of 31 basic process of the standard in line with the requirements of the instructions of the CBJ to attain level-3 of capability at minimum.
- JIB has voluntarily adopted additional five processes, so that the processes adopted by the Bank are now 36, and the capability level-4 was attained for 30 basic processes out of 36 processes needed for the application of the framework.





Annexes

Annexes

Annex 1

Content and Scope of the Report	
Completeness and scope of the report	JIB exerted the needed effort to complete this report. This report covers the main departments of the Bank, and includes the activities of the branches in the Hashemite Kingdom of Jordan only.
Relative Importance	<p>The Bank believes that this report covers the most significant issues related to the Bank and its stakeholders. According to the GRI, the essential evaluation of the Bank consists of 4 steps:</p> <ul style="list-style-type: none"> • Consideration of the social and environmental issues around us. • Comprehensive assessment of the Bank's significant issues that reflect the most important economic, social, and governance consequences or those that affect the decisions of the stakeholders. • Prioritization of the issues according to their consequences on the stakeholders. • Annual revision of the essential issues.
Inclusion of Stakeholders	JIB defined and studied all stakeholders and determined how to involve them in the process of defining the issues that concern the Bank and its stakeholders.
Sustainability Context	JIB, upholds the principle of sustainability by grounding its values and principles in Sharia principles to serve and meet the needs of stakeholders.
Accuracy	All the information included in this report is accurate and represents the best data available for the Bank and its stakeholders.
Balance	The report shows the performance transparency in the economic, social, and environmental issues in a balanced manner.
Clarity	This report is prepared in a manner that allows the presentation of the information easily to be readable for the users.
Comparability	This report compares between 2021 and 2022.
Reliability	This report was not subject to any auditing or assurance of external bodies.
Timeliness	This report was timely prepared to help the stakeholders in making decisions.

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Annex 2

GRI Content Index

This report was prepared according to the GRI, the core option. The following table presents a reference of the GRI contents, and clarifies the disclosures included in the report and the locations of information.

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Standard 101: Basics of 2016		
General Disclosures		
Organizational file		
Standard 102: General Disclosures 2016	102-1: Institution's name:	Jordan Islamic Bank (JIB) 3
	102-2: Activities, trade marks, products, and services	12 36
	102-3: Location of the head office	Amman, the Hashemite Kingdom of Jordan
	102-4: Location of operation	The Hashemite Kingdom of Jordan
	102-5: Ownership and legal form	3 40 Annual Report 2022
	102-6: JIB markets	40
	102-7: Bank's size	52
	102-8: Information about the employees and other staff	63
	102-9: Supply chain	58
	102-10: Significant changes in the organization and its supply chain	No changes in 2022
	102-11: Hedging principle or approach	30
	102-12: External initiatives	73

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Standard 102: General Disclosures 2016	102-13: Membership in professional associations or federations	<ul style="list-style-type: none"> - Amman Chamber of Commerce. - Securities Depository Center. - Union of Arab Banks. - International Islamic Financial Market. - International Islamic Centre for Reconciliation and Arbitration. - Jordan Exporters Association. - Islamic Financial Services Board - Arab Thought Forum. - International Chamber of Commerce. - Association of Banks in Jordan. - Jordan Environment Society. - Institute of Banking Studies. - Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). - Jordan Strategy Forum. - The General Council for Islamic Banks and Financial Institutions. - Islamic International Rating Agency. - Financial Markets Traders Association. - American Chamber of Commerce. - Al-Hussein Fund for Excellence. - World Union of Arab Bankers. - Islamic World Academy of Sciences.

Strategy

Standard 102: General Disclosures 2016	102-14: Statement of decision makers	8
	102-15: Key impacts, risks and opportunities	30 46

Ethics and Integrity

Standard 102: General Disclosures 2016	102-16: Values, principles, standards and code of conduct	26
	102-17: Mechanisms for advising and reporting ethical concerns	26

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Governance		
Standard 102: General Disclosures 2016	102-18: Governance structure	28
	102-19: Authorization power	28
	102-20: Executive level responsibility for economic, environmental and social issues	16
	102-21: Consultation of stakeholders on economic, environmental and social issues	46
	102-22: Formation of the highest management body and its committees	28 46 Annual Report 2022
	102-23: Head of the highest management body	28 Annual Report 2022 Corporate Governance Guide
	102-24: Nomination and election of the highest management body	28 Annual Report 2022 Corporate Governance Guide
	102-25: Conflict of interests	26 28 Annual Report 2022
	102-26: The role of the highest management body in defining the organization's mission, values and strategy	28
	102-27: The collective knowledge of the highest management body	28 Annual Report 2022 Corporate Governance Guide
	102-28: Evaluation of the highest management body	28
	102-29: Identification and management of the economic, environmental and social impacts	16 28 46
	102-30: Effectiveness of the risk management processes	28
	102-31: Revision of the economic, environmental, and social issues	28
102-32: The role of the highest management body in the preparation of the sustainability reports.	6 28 Annual Report 2022	

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Governance		
Standard 102: General Disclosures 2016	102-33: Communication about critical concerns	30 Annual Report 2022
	102-34: Nature and number of critical concerns	30
	102-35: Wages policies	Annual Report 2022
	102-36: Wages determination process	Annual Report 2022
	102-37: Inclusion of stakeholders in wage determination	Annual Report 2022
Inclusion of stakeholders		
Standard 102: General Disclosures 2016	102-40: List of Stakeholders	46
	102-41: Collective bargaining agreements	No similar incidents in our Bank
	102-42: Determination and selection of stakeholders	46
	102-43: Approach of stakeholders' inclusion	44 46
	102-44: Main issues and topics to be discussed	46

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Submission of the report		
Standard 102: General Disclosures 2016	102-45: Entities included in the consolidated financial statements	The financial statements include: The activities of JIB and its affiliates: - Omareyah Schools. - Al Samaha Financing and Investment Company. - Future Applied Computer Technology Co. - Sanabel ALKhair For Financial Investments Co. There are no entities not covered by the report.
	102-46: Determination of the content and scope of the report	90
	102-47: List of essential issues	46
	102-48: Restatement of information	The first JIB sustainability report, therefore, the information of the period covered in the report is not amended.
	102-49: Changes in the preparation of the report	The first JIB sustainability report, therefore, the information of the period covered in the report is not amended.
	102-50: The period covered by the report	4 1/1/2022 – 31/12/2022
	102-51: The date of the last report	4 This is the first report, 2022
	102-52: Report preparation cycle	Annual
	102-53: Contact for questions about the report	4
	102-54: Reporting claims according to the GRI Standards	4
	102-55: Index of the GRI	91
	102-56: External investigations	This report was not externally investigated

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Essential issues		
Economic Standards Series 200		
Economic Performance		
Standard 103: Management Approach 2016	103-1: Explanation of the essential issue and its limitations	52
	103-2: Management approach and components	52
	103-3: Evaluation of the Management's approach	52
Standard 201: Economic Performance 2016	201-1: Distribution of direct productive economic value	52 55 74
Indirect Economic Impact		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	57
	103-2: Management approach and components	57
	103-3: Evaluation of the Management's approach	57
Standard 203: Indirect Economic Impact 2016	203-1: Infrastructure investments and subsidized services	73
Standard 203: Indirect Economic Impact 2016	203-2: Indirect significant economic impacts	57
Procurement Practices		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	58
	103-2: Management approach and components	58
	103-3: Evaluation of the Management's approach	58
Standard 204: Procurement Practices 2016	204-1: Percentage of procurement from local Suppliers	58
Combating of Corruption		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	59
	103-2: Management approach and components	59
	103-3: Evaluation of the Management's approach	59
GRI 205: Anti-corruption 2016	205-3: Confirmed corruption incidents and the actions take	We addressed the rules and guides of combating corruption in the anti-corruption and bribery policy. Our Bank did not have any incidents of corruption.

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Environmental Standards Series 300		
Energy		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	60
	103-2: Management approach and components	60
	103-3: Evaluation of the Management's approach	60
GRI 302:Energy 2016	302-3: Energy density	60
Water and effluents		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	60
	103-2: Management approach and components	60
	103-3: Evaluation of the Management's approach	60
Standard 303: Water and effluents 2018	303-5: Water Consumption	60
Social Standards Series 400		
Employment		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	63
	103-2: Management approach and components	63
	103-3: Evaluation of the Management's approach	63
GRI 401: Employment 2016	401-2: Incentives to employees	63
	401-3: Parental leave	63

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Occupational Safety and Health (OSH)		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	67
	103-2: Management approach and components	67
	103-3: Evaluation of the Management's approach	67
Standard 403: Occupational Safety and Health (OSH)	403-1: OSH system	67
	403-2: Identification and evaluation of risks	67
	403-3: Occupational health services	67
	403-4: Involving and consulting the employees	67
	403-5: Training of the employees on OSH	67
	403-6: Enhancement of the employees' health	67
	403-7: Preventing and mitigating OSH impacts directly related to labor relations	67
	403-8: Employees covered by the OSH system	67
	403-10: Work-related diseases	67
Training and education		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	69
	103-2: Management approach and components	69
	103-3: Evaluation of the Management's approach	69
Standard 404: Training and education 2016	404-1: Average Hours of Training per employee	69
Diversity and equal opportunities		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	71
	103-2: Management approach and components	71
	103-3: Evaluation of the Management's approach	71
Standard 405: Diversity and equal opportunities	405-1: Diversity of the Board members and employees	63 71

GRI Standard	Disclosure	Page No, Direct answers, and/or link
Non-discrimination		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	72
	103-2: Management approach and components	72
	103-3: Evaluation of the Management's approach	72
Standard 406: Non-discrimination 2016	406-1: Discrimination incidents and the remedial actions taken	72 No incidents of discrimination were reported in the period covered by the report
local communities		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	73
	103-2: Management approach and components	73
	103-3: Evaluation of the Management's approach	73
standard 413: local communities 2016	413-1: - Processes that involve the local community, and the evaluation of impacts and development programs	60 67 73
Client's Privacy		
Standard 103: Management approach 2016	103-1: Explanation of the essential issue and its limitations	87
	103-2: Management approach and components	87
	103-3: Evaluation of the Management's approach	87
Standard 418: Client's Confidentiality	418-1: The documented complaints about violating the confidentiality of clients and loss of data	87 No documented complaints related to violating the confidentiality of clients or loss of their data were reported in this report.