zebra
corporate
communications

ESG-отчетность в странах Ближнего Востока:

опыт новых лидеров



Андрей Кожевников
Основатель и CEO
Zebra Corporate Communications

Ноябрь 2022

Исследование: подробности

В исследование вошли:

86

крупнейших публичных компаний стран Middle East Investor Relations Association (MEIRA)

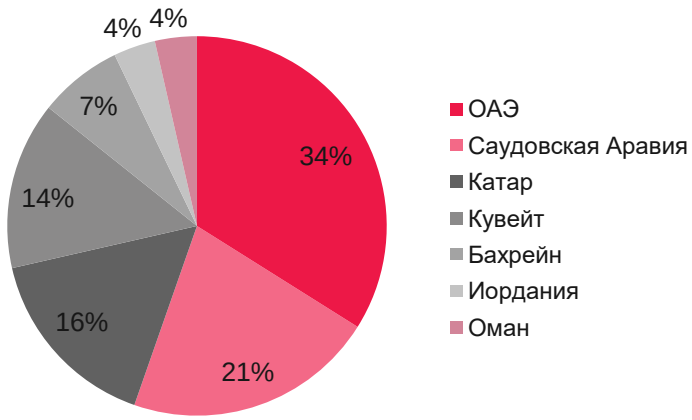
56

опубликованных ими отчетов об устойчивом развитии

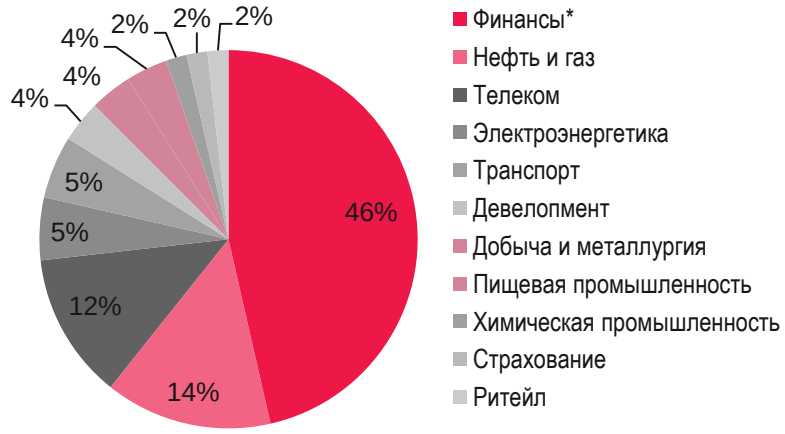
База исследования — Forbes Top 100 Listed Companies 2022 Middle East, Middle East Investor Relations Association (MEIRA) list

67% крупнейших публичных компаний стран MEIRA выпускают ОУР

Регионы*



Отрасли

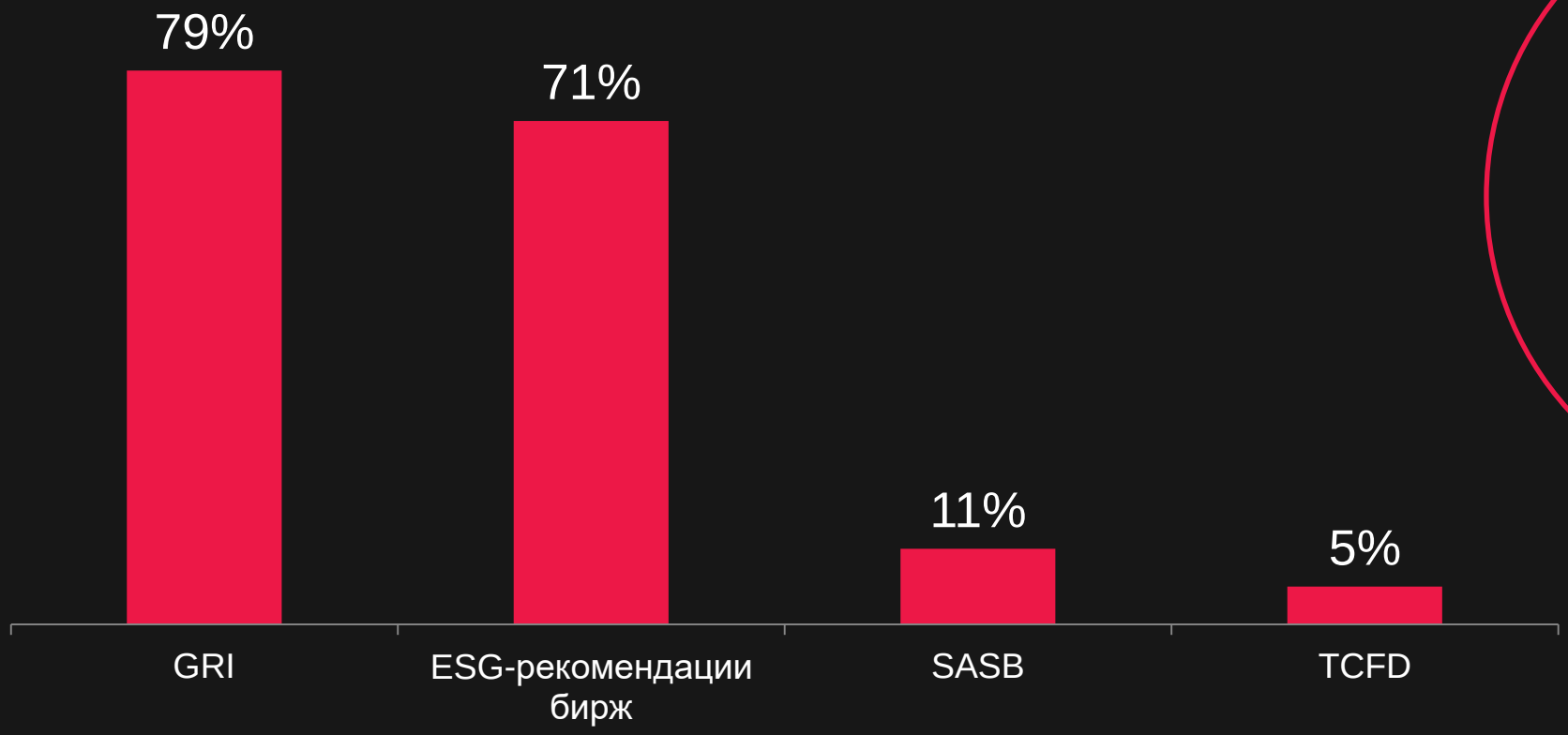


* Здесь и далее все данные приводятся по выборке 56 отчетов об устойчивом развитии и интегрированных отчетов за 2021 и 2020 годы, опубликованных крупнейшими публичными компаниями из регионов MEIRA (Бахрейн, Иордания, Катар, Кувейт, ОАЭ, Оман, Саудовская Аравия), включенными в список Forbes Top 100 Listed Companies 2022 Middle East.

* Банки, инвестиционные компании, инвестхолдинги.

Среди стандартов нефинансовой отчетности ***лидирует GRI…***

Используемые стандарты нефинансовой отчетности

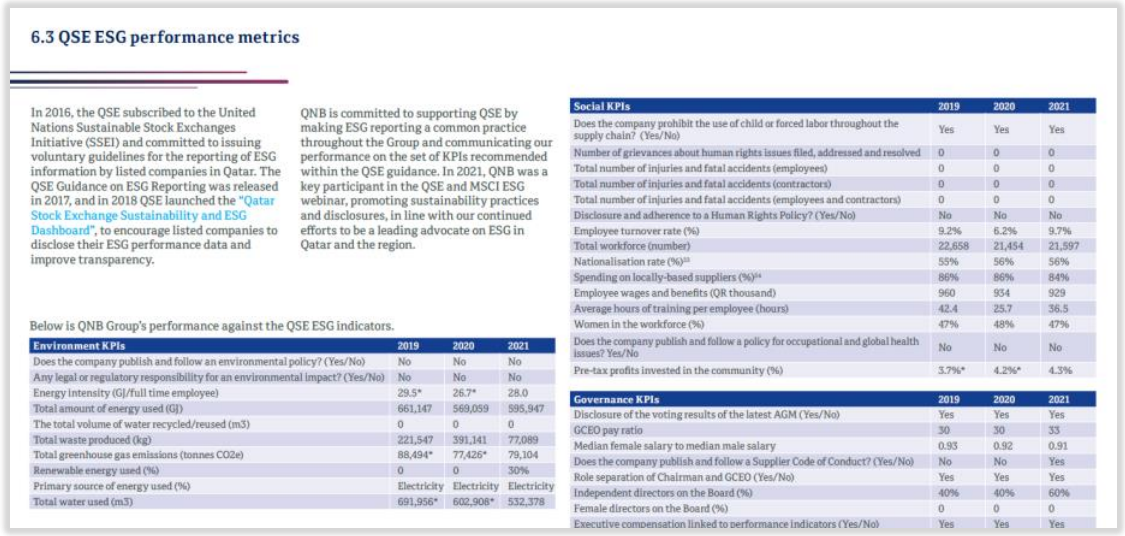


< 25%

компаний получают внешнее заверение отчетов и имеют рейтинги устойчивого развития

...но национальные стандарты догоняют

Qatar National Bank Sustainability Report 2021



6.3 QSE ESG performance metrics

In 2016, the QSE subscribed to the United Nations Sustainable Stock Exchanges Initiative (SSEI) and committed to issuing voluntary guidelines for the reporting of ESG information by listed companies in Qatar. The QSE Guidance on ESG Reporting was released in 2017, and in 2018 QSE launched the "Qatar Stock Exchange Sustainability and ESG Dashboard", to encourage listed companies to disclose their ESG performance data and improve transparency.

QNB is committed to supporting QSE by making ESG reporting a common practice throughout the Group and communicating our performance on the set of KPIs recommended within the QSE guidance. In 2021, QNB was a key participant in the QSE and MSCI ESG webinar, promoting sustainability practices and disclosures, in line with our continued efforts to be a leading advocate on ESG in Qatar and the region.

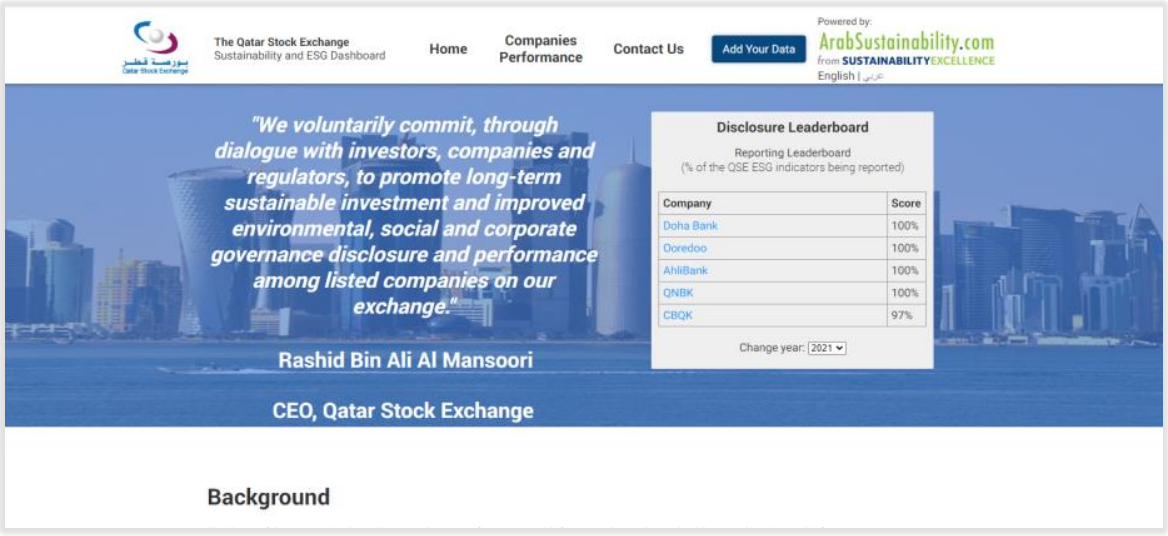
Below is QNB Group's performance against the QSE ESG indicators.

Environment KPIs	2019	2020	2021
Does the company publish and follow an environmental policy? (Yes/No)	No	No	No
Any legal or regulatory responsibility for an environmental impact? (Yes/No)	No	No	No
Energy intensity (GJ/full time employee)	29.5*	26.7*	28.0
Total amount of energy used (GJ)	661,147	569,059	595,947
The total volume of water recycled/reused (m3)	0	0	0
Total waste produced (kg)	221,547	391,141	77,089
Total greenhouse gas emissions (tonnes CO2e)	88,494*	77,426*	79,104
Renewable energy used (%)	0	0	30%
Primary source of energy used (%)	Electricity	Electricity	Electricity
Total water used (m3)	691,956*	602,908*	532,378

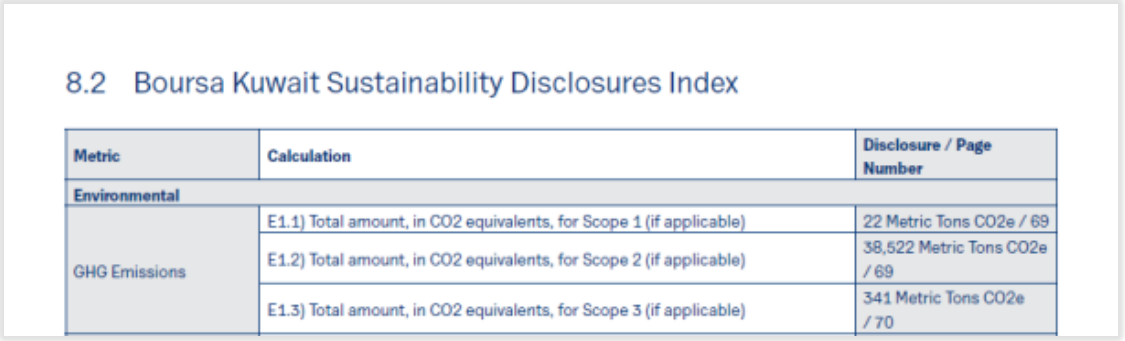
Social KPIs	2019	2020	2021
Does the company prohibit the use of child or forced labor throughout the supply chain? (Yes/No)	Yes	Yes	Yes
Number of grievances about human rights issues filed, addressed and resolved	0	0	0
Total number of injuries and fatal accidents (employees)	0	0	0
Total number of injuries and fatal accidents (contractors)	0	0	0
Total number of injuries and fatal accidents (employees and contractors)	0	0	0
Disclosure and adherence to a Human Rights Policy? (Yes/No)	No	No	No
Employee turnover rate (%)	9.2%	6.2%	9.7%
Total workforce (number)	22,658	21,454	21,597
Nationalisation rate (%)[13]	55%	56%	56%
Spending on locally-based suppliers (%)[14]	86%	86%	84%
Employee wages and benefits (QR thousand)	960	934	929
Average hours of training per employee (hours)	42.4	25.7	36.5
Women in the workforce (%)	47%	48%	47%
Does the company publish and follow a policy for occupational and global health issues? Yes/No	No	No	No
Pre-tax profits invested in the community (%)	3.7%*	4.2%*	4.3%

Governance KPIs	2019	2020	2021
Disclosure of the voting results of the latest AGM (Yes/No)	Yes	Yes	Yes
GCEO pay ratio	30	30	33
Median female salary to median male salary	0.93	0.92	0.91
Does the company publish and follow a Supplier Code of Conduct? (Yes/No)	No	No	Yes
Role separation of Chairman and GCEO (Yes/No)	Yes	Yes	Yes
Independent directors on the Board (%)	40%	40%	60%
Female directors on the Board (%)	0	0	0
Executive compensation linked to performance indicators (Yes/No)	Yes	Yes	Yes

The Qatar Stock Exchange Sustainability and ESG Dashboard



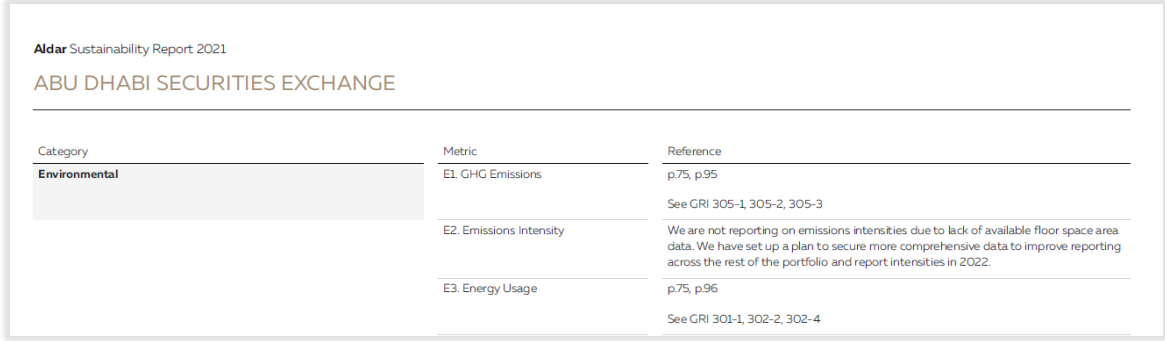
National Bank of Kuwait Sustainability Report 2021



8.2 Boursa Kuwait Sustainability Disclosures Index

Metric	Calculation	Disclosure / Page Number
Environmental		
GHG Emissions	E1.1) Total amount, in CO2 equivalents, for Scope 1 (if applicable)	22 Metric Tons CO2e / 69
	E1.2) Total amount, in CO2 equivalents, for Scope 2 (if applicable)	38,522 Metric Tons CO2e / 69
	E1.3) Total amount, in CO2 equivalents, for Scope 3 (if applicable)	341 Metric Tons CO2e / 70

Aldar Sustainability Report 2021



Aldar Sustainability Report 2021

ABU DHABI SECURITIES EXCHANGE

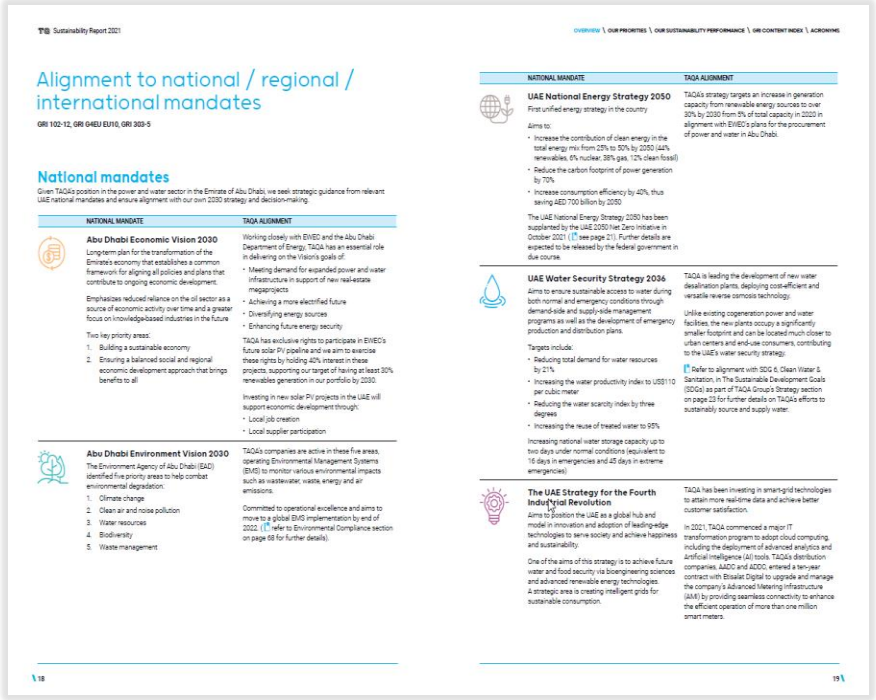
Category	Metric	Reference
Environmental	E1. GHG Emissions	p.75, p.95 See GRI 305-1, 305-2, 305-3
	E2. Emissions Intensity	We are not reporting on emissions intensities due to lack of available floor space area data. We have set up a plan to secure more comprehensive data to improve reporting across the rest of the portfolio and report intensities in 2022.
	E3. Energy Usage	p.75, p.96 See GRI 301-1, 302-2, 302-4

Национальные программы развития — в приоритете

Координация раскрытия информации с программами развития



TAQA Sustainability Report 2021



Alignment to national / regional / international mandates

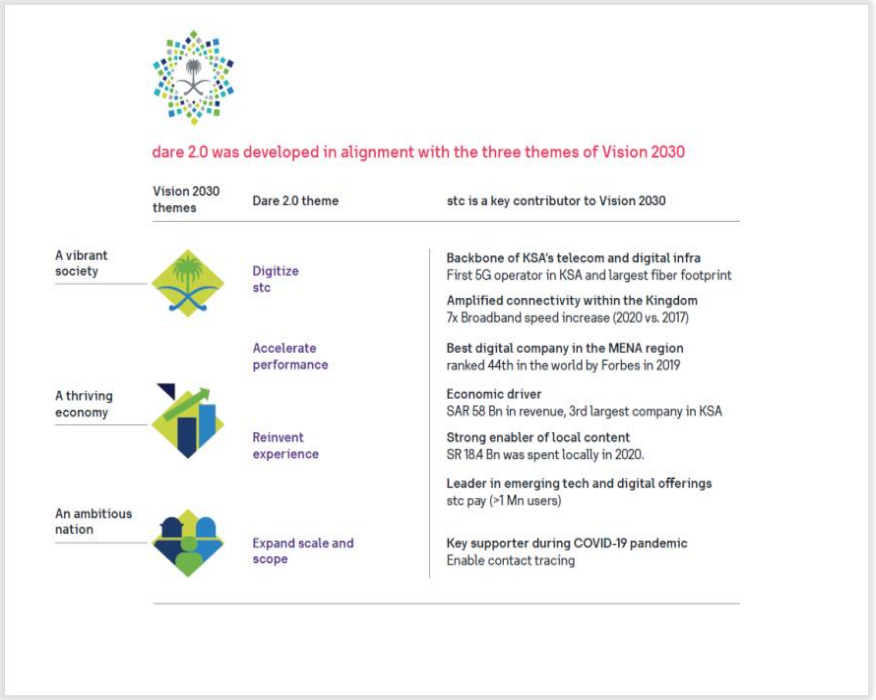
GRI 102-12, GRI G4EU EU10, GRI 303-5

National mandates

Given TAQA's position in the power and water sector in the Emirate of Abu Dhabi, we seek strategic guidance from relevant UAE national mandates and ensure alignment with our own 2030 strategy and decision-making.

NATIONAL MANDATE	TAQA ALIGNMENT
Abu Dhabi Economic Vision 2030 Long-term plan for the transformation of the Emirate's economy that establishes a common framework for aligning all policies and plans that contribute to ongoing economic development. Emphasizes reduced reliance on the oil sector as a source of economic activity over time and a greater focus on knowledge-based industries in the future. Two key priority areas: 1. Building a sustainable economy 2. Ensuring a balanced social and regional economic development approach that brings benefits to all	Working closely with EWEC and the Abu Dhabi Department of Energy, TAQA has an essential role in delivering on the Vision's goals of: • Meeting demand for expanded power and water infrastructure in support of new real-estate megaprojects • Achieving a more electrified future • Diversifying energy sources • Enhancing future energy security. TAQA has exclusive rights to participate in EWEC's future solar PV pipeline and we aim to exercise these rights by holding 40% interest in these projects, supporting our target of having at least 30% renewables generation in our portfolio by 2030. Investing in new solar PV projects in the UAE will support economic development through: • Local job creation • Local supplier participation
Abu Dhabi Environment Vision 2030 The Environment Agency of Abu Dhabi (EAD) identified five priority areas to help combat environmental degradation: 1. Climate change 2. Clean air and noise pollution 3. Water resources 4. Biodiversity 5. Waste management	TAQA's companies are active in these five areas, operating Environmental Management Systems (EMS) to monitor various environmental impacts such as wastewater, waste, energy and air emissions. Committed to operational excellence and aims to move to a global EMS implementation by end of 2022. (refer to Environmental Compliance section on page 68 for further details).
UAE National Energy Strategy 2050 First unified energy strategy in the country. Aims to: • Increase the contribution of clean energy in the total energy mix from 25% to 50% by 2050 (44% renewables, 6% nuclear, 38% gas, 12% clean fossil) • Reduce the carbon footprint of power generation by 70% • Increase consumption efficiency by 40%, thus saving AED 700 billion by 2050. The UAE National Energy Strategy 2050 has been supplanted by the UAE 2050 Net Zero Initiative in October 2021 (see page 21). Further details are expected to be released by the federal government in due course.	TAQA's strategy targets an increase in generation capacity from renewable energy sources to over 30% by 2030 from 5% of total capacity in 2020 in alignment with EWEC's plans for the procurement of power and water in Abu Dhabi.
UAE Water Security Strategy 2036 Aims to ensure sustainable access to water during both normal and emergency conditions through demand-side and supply-side management programs as well as the development of emergency production and distribution plans. Targets include: • Reducing total demand for water resources by 21% • Increasing the water productivity index to US$110 per cubic meter • Reducing the water scarcity index by three degrees • Increasing the reuse of treated water to 95%. Increasing national water storage capacity up to two days under normal conditions (equivalent to 16 days in emergencies and 45 days in extreme emergencies).	TAQA is leading the development of new water desalination plants, deploying cost-efficient and versatile reverse osmosis technology. Unlike existing cogeneration power and water facilities, the new plants occupy a significantly smaller footprint and can be located much closer to urban centers and end-use consumers, contributing to the UAE's water security strategy. Refer to alignment with SDG 6, Clean Water & Sanitation, in The Sustainable Development Goals (SDGs) as part of TAQA Group's Strategy section on page 23 for further details on TAQA's efforts to sustainably source and supply water.
The UAE Strategy for the Fourth Industrial Revolution Aims to position the UAE as a global hub and model in innovation and adoption of leading-edge technologies to serve society and achieve happiness and sustainability. One of the aims of this strategy is to achieve future water and food security via bioengineering sciences and advanced renewable energy technologies. A strategic area is creating intelligent grids for sustainable consumption.	TAQA has been investing in smart-grid technologies to attain more real-time data and achieve better customer satisfaction. In 2021, TAQA commenced a major IT transformation program to adopt cloud computing, including the deployment of advanced analytics and Artificial Intelligence (AI) tools. TAQA's distribution companies, AADC and ADDC, entered a ten-year contract with Etisalat Digital to upgrade and manage the company's Advanced Metering Infrastructure (AMI) by providing seamless connectivity to enhance the efficient operation of more than one million smart meters.

stc Sustainability Report 2021



dare 2.0 was developed in alignment with the three themes of Vision 2030

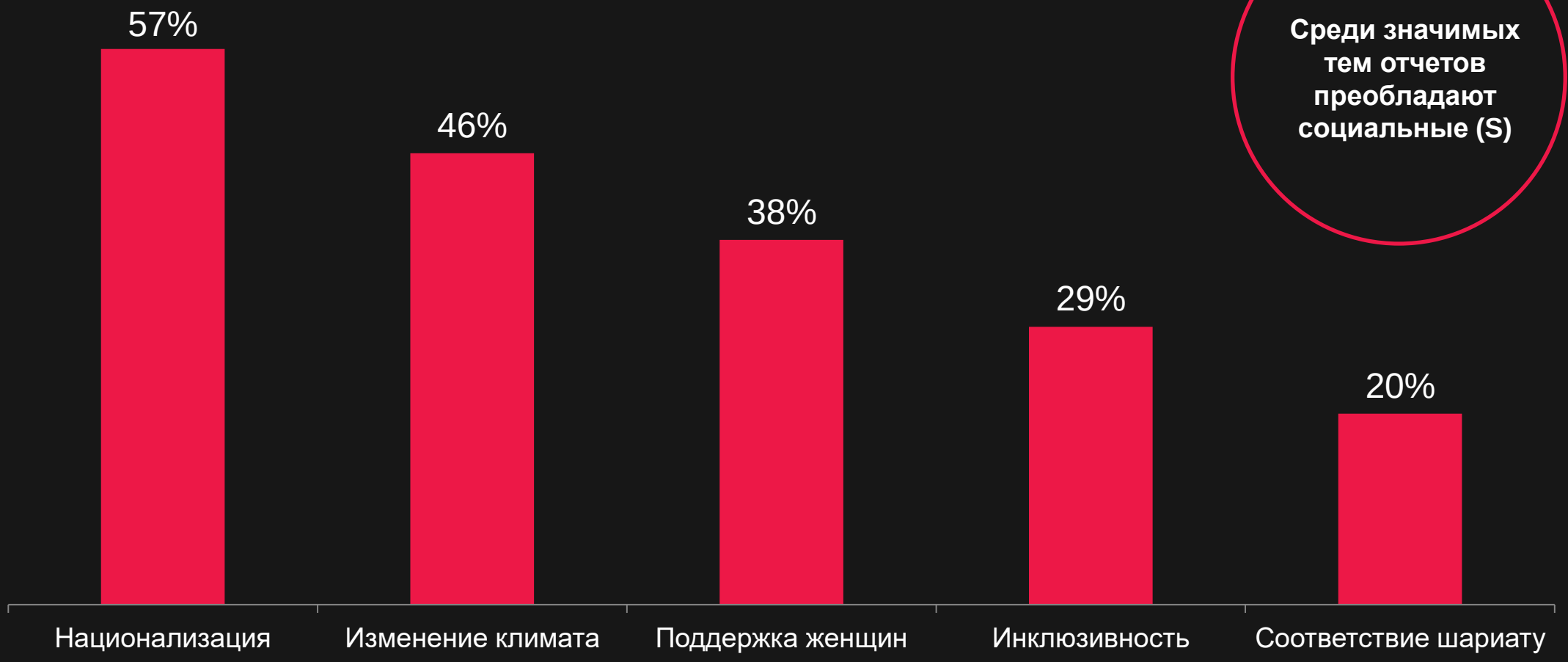
Vision 2030 themes	Dare 2.0 theme	stc is a key contributor to Vision 2030
A vibrant society	Digitize stc	Backbone of KSA's telecom and digital infra First 5G operator in KSA and largest fiber footprint Amplified connectivity within the Kingdom 7x Broadband speed increase (2020 vs. 2017)
	Accelerate performance	Best digital company in the MENA region ranked 44th in the world by Forbes in 2019
A thriving economy		Economic driver SAR 58 Bn in revenue, 3rd largest company in KSA
	Reinvent experience	Strong enabler of local content SR 18.4 Bn was spent locally in 2020. Leader in emerging tech and digital offerings stc pay (>1 Mn users)
An ambitious nation	Expand scale and scope	Key supporter during COVID-19 pandemic Enable contact tracing

Bahrain Vision 2030
Kuwait Vision 2035
Jordan Economic Modernisation Vision
Oman Vision 2040
Qatar National Vision 2030
Saudi Arabia Vision 2030, в том числе:
- Saudi Arabia Vision Realization Programs
(11 программ)

UAE Principles for the Next 50, в том числе:
- UAE Strategy for the Fourth Industrial Revolution
- UAE Water Security Strategy 2036
- UAE National Energy Strategy 2050
- UAE Green Agenda 2030
- UAE Net Zero Plan 2050
- Abu Dhabi Economic Vision 2030,
и т. д.

Климат — не главное (как ни странно)

Значимые темы в отчетах об устойчивом развитии



Среди значимых тем отчетов преобладают социальные (S)

Примеры раскрытия: национализация

В фокусе внимания — увеличение доли местных сотрудников

First Abu Dhabi Bank Corporate ESG Report 2021



Emiratisation

As part of the UAE Government's efforts to increase awareness and encourage further localisation in the financial services sector, FAB continues to implement an active and dynamic Emiratisation strategy. FAB seeks to unlock the potential of UAE Nationals to enable them to become a driving force for our bank's growth. We are committed to cultivating Emirati talent by providing rewarding career opportunities to graduates up to all senior roles.

A key initiative implemented was the HID (High in Demand) programme, which targets mid-senior Emirati candidates for top positions at the Bank. With the help of FAB's extensive community network and professional ties, we identified exceptional Emirati talent from outside the banking world who, regardless of whether or not there was a vacancy at the time, would be a good match for the Bank. Following a thorough screening process, the HR team finds potential career options for the candidates who had been shortlisted. In 2021, the total number of national employees increased by 12.4% relative to 2020.

Emiratisation	Unit	Scope	2018	2019	2020	2021
Nationalisation of senior management	%	UAE	8	17	24	24.3
Nationalisation among total workforce	%	UAE	33	33	37	42.2
Total number of national employees	Number	UAE	1,370	1,298	1,339	1,505
Number of female national employees	Number	UAE	1,038	999	1031	1152

Key Highlights:

- **The Bankers Programme:** A programme where the selected individuals go through a 6 months journey over three key stages covering qualification study and assessments, on job training and group projects.
- **Nujoom Development Programme:** Designed for high potential graduates in the banking field to go through a 12 months career development programme to prepare for future leader roles and up skill their capability.

FAB CORPORATE ESG REPORT 2021

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Zain Sustainability Report 2021



2. Supporting Local Talent

Zain is dedicated to investing in local talent in addition to aligning to the government's labor localization policies. This approach contributes to a stabilized workforce and provides societal benefits to the communities Zain operates in. Zain also ensures that it is an equal opportunity employer and is committed to providing a workforce free from any form of discrimination.

In 2021, the percentages of locals in senior management increased across the board. The table below highlights the year-on-year percentages of senior management (defined as the top two management levels) comprised by locals in each of Zain's operating companies.

The table below represents the percentage of total local employees in each of our operating markets:

OPERATIONS	% OF LOCAL EMPLOYEES
Bahrain	93%
Iraq	97%
Jordan	99%
Kuwait	66%
Saudi Arabia	86%
Sudan	100%
South Sudan	99%

Supporting Local Human Capital:
Percentage of Locals in Senior Management

	2015	2016	2017	2018	2019	2020	2021
Bahrain	63%	100%	86%	90%	90%	82%	82%
Saudi Arabia	31%	33%	51%	60%	63%	61%	61%
Iraq	64%	57%	40%	66%	66%	56%	54%
Sudan	99%	100%	93%	95%	95%	96%	97%
Jordan	100%	9%	9%	100%	100%	100%	100%
South Sudan		82%	88%	60%	93%	92%	80%
Kuwait	88%	79%	81%	81%	42%	43%	40%

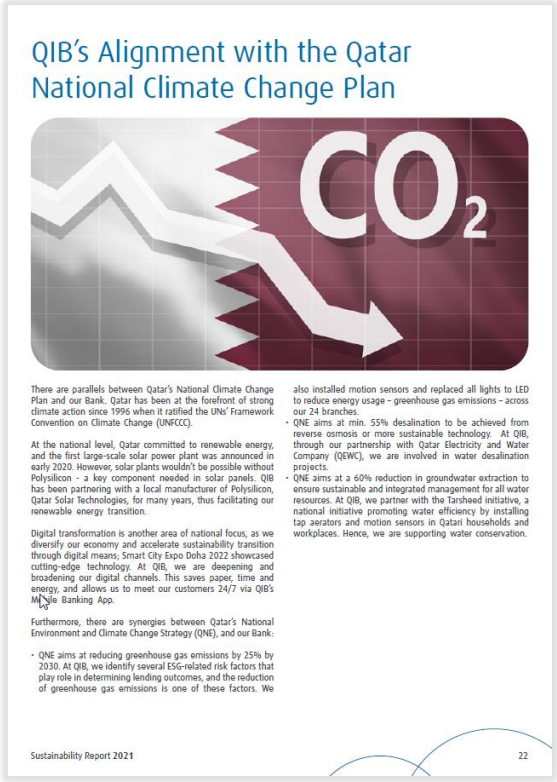
*Senior Management pertains to the top two levels which includes Chiefs, Executive Management, Directors and Senior Management

Примеры раскрытия: изменение климата

Большинство компаний пока находится на стадии оценки и раскрытия выбросов парниковых газов

Только 16% отчетов содержат цели по достижению углеродной нейтральности

Qatar Islamic Bank Sustainability Report



QIB's Alignment with the Qatar National Climate Change Plan

CO_2

There are parallels between Qatar's National Climate Change Plan and our Bank. Qatar has been at the forefront of strong climate action since 1996 when it ratified the UNs' Framework Convention on Climate Change (UNFCCC).

At the national level, Qatar committed to renewable energy, and the first large-scale solar power plant was announced in early 2020. However, solar plants wouldn't be possible without Polysilicon - a key component needed in solar panels. QIB has been partnering with a local manufacturer of Polysilicon, Qatar Solar Technologies, for many years, thus facilitating our renewable energy transition.

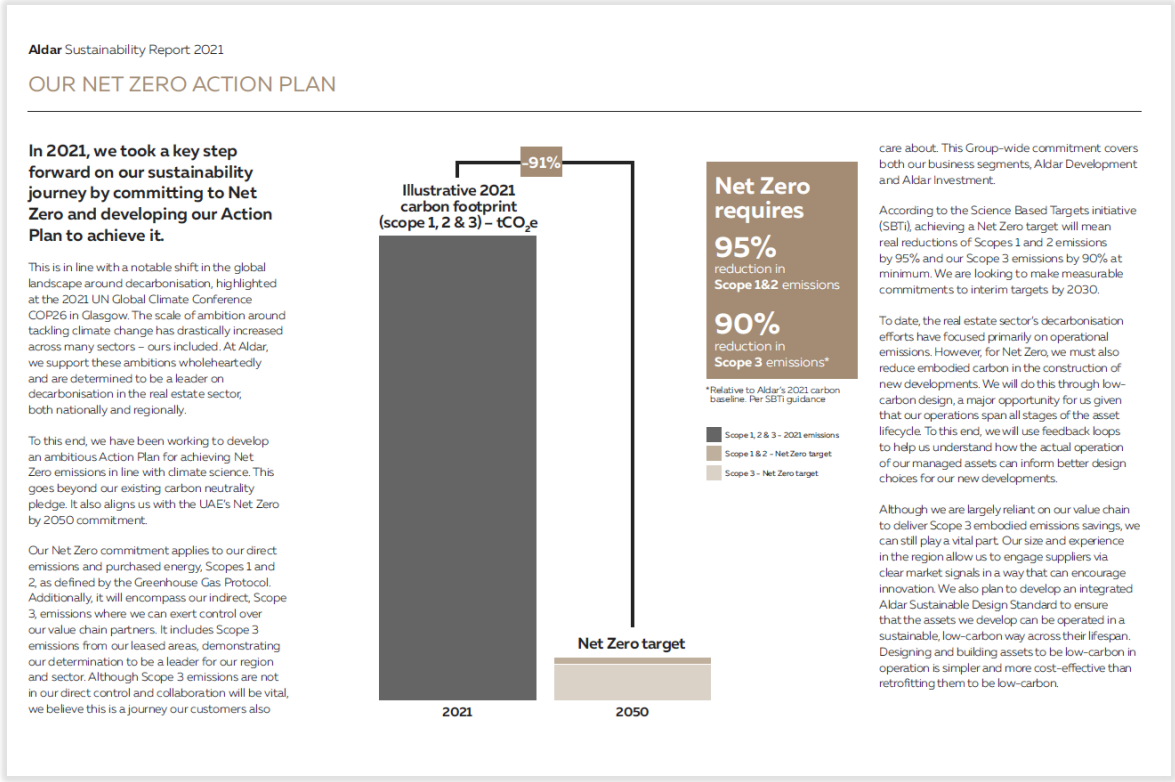
Digital transformation is another area of national focus, as we diversify our economy and accelerate sustainability transition through digital means; Smart City Expo Doha 2022 showcased cutting-edge technology. At QIB, we are deepening and broadening our digital channels. This saves paper, time and energy, and allows us to meet our customers 24/7 via QIB's Mobile Banking App.

Furthermore, there are synergies between Qatar's National Environment and Climate Change Strategy (QNE), and our Bank:

- QNE aims at reducing greenhouse gas emissions by 25% by 2030. At QIB, we identify several ESG-related risk factors that play role in determining lending outcomes, and the reduction of greenhouse gas emissions is one of these factors. We also installed motion sensors and replaced all lights to LED to reduce energy usage – greenhouse gas emissions – across our 24 branches.
- QNE aims at min. 55% desalination to be achieved from reverse osmosis or more sustainable technology. At QIB, through our partnership with Qatar Electricity and Water Company (QEWC), we are involved in water desalination projects.
- QNE aims at a 60% reduction in groundwater extraction to ensure sustainable and integrated management for all water resources. At QIB, we partner with the Tarsheed initiative, a national initiative promoting water efficiency by installing tap aerators and motion sensors in Qatari households and workplaces. Hence, we are supporting water conservation.

Sustainability Report 2021 22

Aldar sustainability report 2021



Aldar Sustainability Report 2021

OUR NET ZERO ACTION PLAN

In 2021, we took a key step forward on our sustainability journey by committing to Net Zero and developing our Action Plan to achieve it.

This is in line with a notable shift in the global landscape around decarbonisation, highlighted at the 2021 UN Global Climate Conference COP26 in Glasgow. The scale of ambition around tackling climate change has drastically increased across many sectors – ours included. At Aldar, we support these ambitions wholeheartedly and are determined to be a leader on decarbonisation in the real estate sector, both nationally and regionally.

To this end, we have been working to develop an ambitious Action Plan for achieving Net Zero emissions in line with climate science. This goes beyond our existing carbon neutrality pledge. It also aligns us with the UAE's Net Zero by 2050 commitment.

Our Net Zero commitment applies to our direct emissions and purchased energy, Scopes 1 and 2, as defined by the Greenhouse Gas Protocol. Additionally, it will encompass our indirect, Scope 3, emissions where we can exert control over our value chain partners. It includes Scope 3 emissions from our leased areas, demonstrating our determination to be a leader for our region and sector. Although Scope 3 emissions are not in our direct control and collaboration will be vital, we believe this is a journey our customers also care about. This Group-wide commitment covers both our business segments, Aldar Development and Aldar Investment.

-91%

Illustrative 2021 carbon footprint (scope 1, 2 & 3) – tCO_2e

Net Zero target

2021 2050

Net Zero requires

95% reduction in **Scope 1&2** emissions

90% reduction in **Scope 3** emissions*

*Relative to Aldar's 2021 carbon baseline. Per SBTi guidance

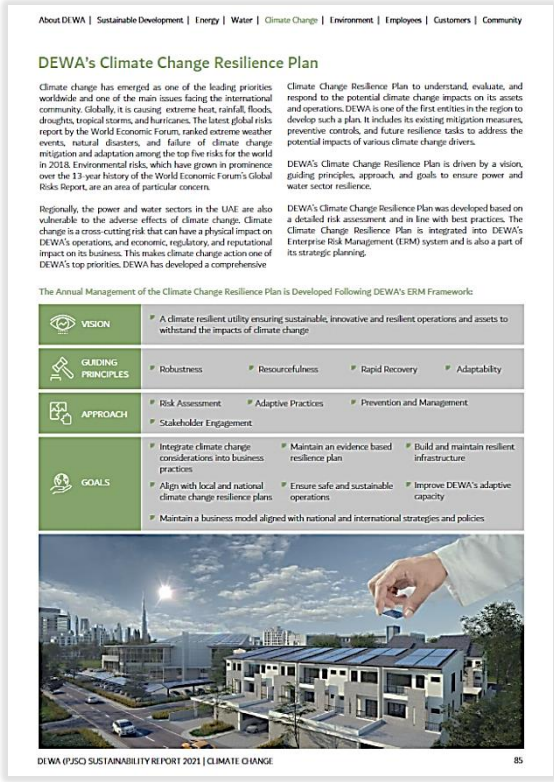
Scope 1, 2 & 3 – 2021 emissions
Scope 1 & 2 – Net Zero target
Scope 3 – Net Zero target

According to the Science Based Targets initiative (SBTi), achieving a Net Zero target will mean real reductions of Scopes 1 and 2 emissions by 95% and our Scope 3 emissions by 90% at minimum. We are looking to make measurable commitments to interim targets by 2030.

To date, the real estate sector's decarbonisation efforts have focused primarily on operational emissions. However, for Net Zero, we must also reduce embodied carbon in the construction of new developments. We will do this through low-carbon design, a major opportunity for us given that our operations span all stages of the asset lifecycle. To this end, we will use feedback loops to help us understand how the actual operation of our managed assets can inform better design choices for our new developments.

Although we are largely reliant on our value chain to deliver Scope 3 embodied emissions savings, we can still play a vital part. Our size and experience in the region allow us to engage suppliers via clear market signals in a way that can encourage innovation. We also plan to develop an integrated Aldar Sustainable Design Standard to ensure that the assets we develop can be operated in a sustainable, low-carbon way across their lifespan. Designing and building assets to be low-carbon in operation is simpler and more cost-effective than retrofitting them to be low-carbon.

DEWA Sustainability Report 2021



About DEWA | Sustainable Development | Energy | Water | Climate Change | Environment | Employees | Customers | Community

DEWA's Climate Change Resilience Plan

Climate change has emerged as one of the leading priorities worldwide and one of the main issues facing the international community. Globally, it is causing extreme heat, rainfall, floods, droughts, tropical storms, and hurricanes. The latest global risks report by the World Economic Forum, ranked extreme weather events, natural disasters, and failure of climate change mitigation and adaptation among the top five risks for the world in 2018. Environmental risks, which have grown in prominence over the 13-year history of the World Economic Forum's Global Risks Report, are an area of particular concern.

Regionally, the power and water sectors in the UAE are also vulnerable to the adverse effects of climate change. Climate change is a cross-cutting risk that can have a physical impact on DEWA's operations, and economic, regulatory, and reputational impact on its business. This makes climate change action one of DEWA's top priorities. DEWA has developed a comprehensive Climate Change Resilience Plan to understand, evaluate, and respond to the potential climate change impacts on its assets and operations. DEWA is one of the first entities in the region to develop such a plan. It includes its existing mitigation measures, preventive controls, and future resilience tasks to address the potential impacts of various climate change drivers.

DEWA's Climate Change Resilience Plan is driven by a vision, guiding principles, approach, and goals to ensure power and water sector resilience.

DEWA's Climate Change Resilience Plan was developed based on a detailed risk assessment and in line with best practices. The Climate Change Resilience Plan is integrated into DEWA's Enterprise Risk Management (ERM) system and is also a part of its strategic planning.

The Annual Management of the Climate Change Resilience Plan is Developed Following DEWA's ERM Framework:

VISION	A climate resilient utility ensuring sustainable, innovative and resilient operations and assets to withstand the impacts of climate change
GUIDING PRINCIPLES	Robustness · Resourcefulness · Rapid Recovery · Adaptability
APPROACH	Risk Assessment · Adaptive Practices · Prevention and Management · Stakeholder Engagement
GOALS	Integrate climate change considerations into business practices · Maintain an evidence based resilience plan · Build and maintain resilient infrastructure · Align with local and national climate change resilience plans · Ensure safe and sustainable operations · Improve DEWA's adaptive capacity · Maintain a business model aligned with national and international strategies and policies

DEWA (PJSC) SUSTAINABILITY REPORT 2021 | CLIMATE CHANGE 85

Примеры раскрытия: *поддержка женщин*

Эмпауэрмент женщин — важная часть ESG-повестки стран Персидского залива

Zain Sustainability Report 2021



OUR PEOPLE

ZAIN SUSTAINABILITY REPORT 2021

3. WE

WE, Zain's Gender Diversity & Inclusion initiative, was created in 2017 under the vision of Vice-Chairman and Group CEO Bader Al-Kharafi. With women constituting 14.5% of Zain's leadership, WE established a target to be achieved by the end 2025 to increase women leadership to 25%. With the support of change agents, WE Champions, WE launched numerous initiatives that support the fostering of a more diverse and inclusive Zain.

- A collaborative initiative between WE & WE ABLE, LEAD trained Zain's Chief Human Resource Officers (CHROs) as well as a selected pool of key employees working towards D&I in a two-day workshop. The initiative aimed to define inclusive leadership, role modeling and create a safe space where leaders can discuss obstacles, solutions and brainstorm new concepts to achieve an inclusive workforce. In total, seven Zain CHROs attended, as well as four leaders from Zain Group and three D&I team members. The 14 participants benefitted directly and were able to transfer their knowledge to 615 Zain employees.
- To commemorate International Women's Day 2021, Zain hosted a virtual event under the theme #ChooseToChallenge, where five guest speakers shed light on challenges women face, and inspiring talks were given on how to overcome obstacles and moments of doubt. The talk featured a CEO, a TED speaker, and many more. Over 400 employees were present. In addition, a social media campaign ran for eight days under the #ChooseToChallenge theme, which featured women practicing different hobbies and skills. The campaign featured well-known successful women in both conventional and unconventional activities such as boxing and refereeing and featured two Zain employees. The video can be accessed on Zain's YouTube channel.

29 female leaders	employees reached out to Kuwait Counseling Center
112 female middle managers	constituting 17.6% of middle managers
107 women promoted	32% of total promotions
175 women recruited	34% of total recruits
14.4% women working in technology	

*Based on full-time employees only

Emirates NBD ESG Report 2021



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6.3.1. Focus on Women

DenizBank has been providing financial products for women to strengthen their economic and social positions. Women account for 54% of DenizBank employees, with women executives accounting for 35% of management positions.

Our efforts on supporting women evolved into the Women Empowerment initiative in 2020, when we signed an agreement with Turkish Industrial Development Bank for $20 million (approximately TL 160 million), a 6-year loan under a World Bank programme aimed at SMEs that support women's employment and SMEs operating in less developed sub-regions affected by the flow of immigrants under temporary protection. After disbursement of the loan, DenizBank participated in "Unlocking the Power of Female Customers through Better Data: A Kick-off Workshop", where our SME and Micro Divisions actively participated in discussions with other banks in the sector about gender equality and potential women customers.

In 2021, DenizBank took part in EBRD Turkey Women in Business II (TurWiB) Programme and secured a $50 million, 5-year loan targeted at assisting female entrepreneurs in Turkey and female involvement in business by expanding access to finance for women-led SMEs and offering non-financial business development services.

Along with the funds, the facility includes capacity building technical assistance to enhance and enrich DenizBank's know-how and process of serving women including:

- understanding of the financial and non-financial needs of women-led SMEs
- know-how on how to adjust and deliver financial products and services to women and women-led SMEs
- training programmes on raising gender awareness
- training programme/module for field staff on gender-responsive sales and marketing (classroom and/or online)

DenizBank's infrastructure enables it to capitalise on opportunities to deliver instant results to WiB clients, particularly in agriculture.

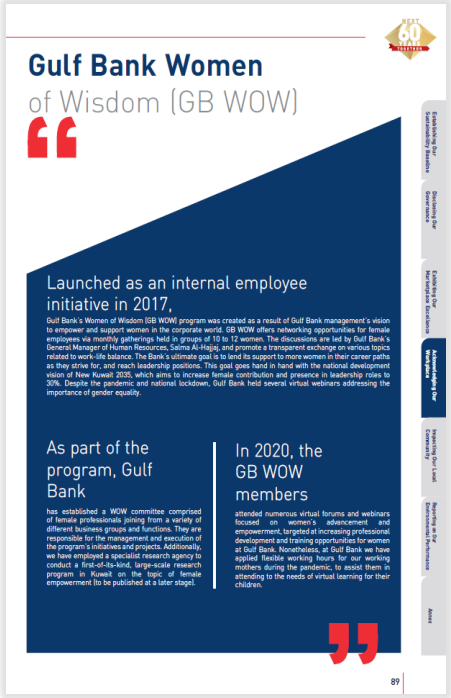
With our bank's ESG strategy taking off this year, we are in the process of determining our main ESG focus areas. As a financial institution we must integrate financial inclusion and gender equality targets into our business model, with women empowerment being a focal point. Currently, SME and Agri segments are actively involved in multiple projects supporting women. In 2022, we target to consolidate these efforts under Women's Empowerment campaign which will be driven by a common strategy developed by the DenizBank's women-specific sustainability working group, which will be made up of representatives from several divisions.

PEOPLE AND AGRICULTURE - ARDA ADNAN KALKAN - KOCAELİ

PEOPLE AND AGRICULTURE - HAŞİM KANDİLCİOĞLU-Trabzon

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Gulf Bank Sustainability Report 2020



Gulf Bank Women of Wisdom (GB WOW)

Launched as an internal employee initiative in 2017,

Gulf Bank's Women of Wisdom (GB WOW) program was created as a result of Gulf Bank management's vision to empower and support women in the corporate world. GB WOW offers networking opportunities for female employees via monthly gatherings held in groups of 10 to 12 women. The discussions are led by Gulf Bank's General Manager of Human Resources, Salma Al-Hajjaj, and promote a transparent exchange on various topics related to work-life balance. The Bank's ultimate goal is to lend its support to more women in their career paths as they strive for, and reach leadership positions. This goal goes hand in hand with the national development vision of New Kuwait 2035, which aims to increase female contribution and presence in leadership roles to 30%. Despite the pandemic and national lockdown, Gulf Bank held several virtual webinars addressing the importance of gender equality.

As part of the program, Gulf Bank has established a WOW committee comprised of female professionals joining from a variety of different business groups and functions. They are responsible for the management and execution of the program's initiatives and projects. Additionally, we have employed a specialist research agency to conduct a first-of-its-kind, large-scale research program in Kuwait on the topic of female empowerment (to be published at a later stage).

In 2020, the GB WOW members attended numerous virtual forums and webinars focused on women's advancement and empowerment, targeted at increasing professional development and training opportunities for women at Gulf Bank. Nonetheless, at Gulf Bank we have applied flexible working hours for our working mothers during the pandemic, to assist them in attending to the needs of virtual learning for their children.

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Примеры раскрытия: ***инклюзивность***

People of determination — официальный термин для обозначения людей с инвалидностью в ОАЭ

DEWA Sustainability Report 2021

People of Determination

To strengthen DEWA's position as a prominent, leading government organisation in Dubai, DEWA includes innovative initiatives to empower and employ People of Determination (POD). Each year, DEWA launches several corporate plans; and strategies that ensure an inclusive employment journey for its employees of determination to include them in the workplace and society. DEWA began its inclusion journey in 2015 and since then has met all government requirements for physical, information, and service accessibility, inclusive employment, and community initiatives for POD. DEWA's efforts are sustained through four strategic pillars: Employees, Customers, Society, and Partners.

DEWA has organised joint workshops, and training sessions for its Employees of Determination (EOD) in collaboration with the Ministry of Community Development. This is part of the MoU signed in 2020, in which the two entities' shared a common vision to strengthen inclusive employment and POD inclusion.

In 2021, the project management office at Business Support launched a significant initiative to empower POD to exceed their capabilities. One such success stories is the creation of an interactive news release by an EOD and distributed via an internal communication channel. DEWA has continued its efforts to create an inclusive environment for its employees by making all assistive technologies, reasonable accommodation, and special equipment available to its POD employees.



Inclusion & Empowerment of People of Determination

DEWA continued to contribute to the wise leadership's vision of including and empowering POD in 2021, in line with The National Policy to Empower People of Determination, launched by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, to create an inclusive society that ensures empowerment and a decent life for People of Determination and their families. It also supports the 'My Community.. a City for Everyone' initiative, launched by His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of the Executive Council of Dubai, to transform Dubai into a city that is accessible to People of Determination.

AD Ports Group Sustainability Report 2020

Sign Language to Break Barriers

As an organisation, we are committed to providing equal opportunity at AD Ports Group, especially to people of determination (PoD). It is our constant endeavour to include PoD within our workforce. Adhering to our principles and belief in inclusivity, we encouraged our team members to participate in sign language classes during the International Week of the Deaf. This initiative will help enhance communication amongst our employees and support the integration of PoDs within our workforce.



Примеры раскрытия: соответствие шариату

Социальные аспекты исламских финансов привлекают инвесторов не только из стран Персидского залива, но и из США и ЕС

Kuwait Finance House Sustainability Report 2020



6.1

Islamic Finance

The oldest practice of social and economic equity in the history of mankind

Over 1400 years ago, Islamic Finance (IF) has set the culture, values and principles through which communities have shared risks and profits, in one of the most unique and sustainable value propositions to mankind.

Established based on Islamic Principles of social equity and economic welfare to all community members, Islamic Banking and Financing are, by nature of its provisions, the oldest practice of financial inclusion, risk-sharing, asset-building, community wellbeing, prohibition of harm to one's health and environment, among many other causes.

Those explicitly articulated provisions and practices can be easily mapped to almost every single Sustainable Development Goal of modern days. Those inherit practices have positioned Islamic Banking and Financing as powerful enablers of Financial Access and Inclusion, thus supporting nations' economies to equitably thrive.

To understand the full extent of IF's social impact, and its associated economic outcomes, one needs to understand: 1)the fundamentals of banking according to Shari'a, 2) perception of money in IF, 3) Time Value in Islamic Financial System, and 4) Prohibitions under Shari'a Compliance.

1) Shari'a Compliance in Banking

Sharia' depends on group of principles and regulations to organize the life of individuals, including those related to their dealings, trading or transactions with others (Mu'amalat), which includes financial transactions.

According to Shari'a, transactions can be defined through five distinct provisions: duty or obligation(Wajeb), favorable/encouraged (Mustahab), permissible (Mobah), undesired(Makrooh) and forbidden(Haram). Under those provisional categories, Banking activities, services and products are subject to review and audit for Sharia' Compliance.

As an outcome, Sharia' compliance establishes a unique set of inclusion and exclusion criteria that ensures that services and products that are of the highest quality, also follow the highest level of Responsible and Sustainable practices for both banking and investment.

2) Perception of Money

A unique and original perception of money plays the second vital component in Islamic Banking and Financing. Money is not of value in its own nature, but rather perceived as a tool to evaluate goods and assets, and it is an intermediate to exchange goods and assets between people. Accordingly, money is not a mean to generate profit from itself. The profit can be generated by selling and purchasing goods and assets using money.

As a result, this principal paved the way to embrace risk-sharing and asset building dynamics in the Islamic Financial System, rendering it a viable, accessible and favorable ecosystem for financial inclusion which supports SMEs,young entrepreneurs and individual consumers to bridge from the unbanked sphere to the formal banking system.

3) Time Value in Islamic Financial System

Historical Islamic Financial Systems recognized the time value for money. In modern and traditional banking, this is clear in Credit Sales, where goods can be sold for a specific cash value, and for higher value for credit, which has an equal notion under Islamic Banking, however, paying any amount of money for extending loan repayment period for a due loan is not acceptable (considered as a forbidden usury).

The impact is directly significant when we observe the remarkable records of extremely low ratio of non-performing finance.

4) Prohibitions in Islamic Financial Transactions

A) All types of Usury: designated increase for one party of the contract with no corresponding from the other party.

B) Selling or purchasing forbidden goods and assets.

C) Uncertainty (Gharar): ambiguity in one or all of the contract terms which leads to conflict. In other words, it's what cannot be expected or evaluated or properly described.

The last prohibition is globally recognized as a fundamental reason of financial exclusion of underprivileged and unbanked population that are often intimated or feared-away from formal banking and financing opportunities due to their literacy to the terms and systems of banking.

As a result, prohibiting ambiguity, coupled with financial literacy efforts, are key components and representation of a true commitment towards financial inclusion and serving all segments.

This particular principle is key to ensure that the Bank adheres to the highest level of transparency when it comes to information on products and services. We are proud that we had no incidents nor fines reported, recorded, nor applied for non-compliance concerning product and service information and labeling.

Prohibiting ambiguity, coupled with financial literacy efforts, are key components and representation of a true commitment towards financial inclusion and serving all segments.

G4-17-2 / G4-17-3



6.10

The Digital Islamic Economy

6.10.1

A Global Overview

The digital economy defines as, "incorporating all economic activity reliant on, or significantly enhanced by the use of digital inputs, including digital technologies, digital infrastructure, digital services and data. It refers to all producers and consumers, including government, that are utilizing these digital inputs in their economic activities.", as recommended by the latest 2020 OECD report for the G20 digital economy Task Force.

Over 36 key indicators have been globally identified across the areas of Infrastructure, Empowering Society, Innovation and Technology Adoption, and Jobs and Growth. They serve as benchmark to map organization and business performances and their contribution to the digital economy.

Muslim consumers worldwide contributed US$107 billion to the global digital economy of $1.9 trillion in 2014, and at a 12% CAGR their spending has grown faster than the rest of the digital economy. They were estimated to reach $277 billion by 2020.

With the adaptation of digitization, the global Islamic financial landscape is valued at $2.2 trillion in 2020 and expected to continue growing 10% to 12% over 2021-2022, as reported by S&P Global Ratings. The rapid digitization of financial services, especially during the COVID-19 pandemic contributes to this. Islamic financial institutions are riding this wave and embrace digital channels as they will enable not just the opportunity to reach new customers, but also allow for the ability to operate at the standard other traditional and technology-based platforms and companies.

The industry continues to grow despite the COVID-19 pandemic, although at a slower pace than in 2019, with global Islamic assets expanding by 10.6% in 2020 against growth of 17.3% the previous year.

Moreover, over the 12 months of 2021, progress appears on a unified global legal and regulatory framework for Islamic finance. It is recognized to potentially assist in measuring the level of standardization that the Islamic finance industry has faced for decades.

Financial inclusion has garnered global attention. Through Digital Islamic finance, we aspire growth in financial and economic inclusion.

6.10.2

KFH Developing an Islamic Digital Ecosystem

The dynamics for a sustainable financial inclusion rely on the development of proper supporting infrastructure, new and innovative Islamic financial products and robust technology-enabled platforms. Dedicated strategies are developed to address the specific objectives of each our customers, such as access to Halal saving, corporates, youth entrepreneurs, and much more.

We strive to navigate an equilibrium of digital innovation and cyber and data controls that provide both quality and security to our customers who have entrusted KFH for over four decades.

Our Goal: Empowering Society

Our Approach: Innovation and technology adoption

Our Enabler: Technological Infrastructure

6.10.3

The DIGITAL "WAYS TO BANK" at KFH

In KFH we provide a multitude of digital services that set the stage for a true economic and social value creation and advance the translation of Islamic banking and finance as key players into today's digital economy.

The DIGITAL "WAYS TO BANK" at KFH	
1. KFH Go (Smart branches with no staff)	8. SMS Service
2. KFH ATMs	9. KFH Assistant (Chatbot)
3. KFHONLINE Mobile App	10. KFHONLINE Web
4. "Also Saltak" Call Service	11. eCorp for Companies
5. KFH Kiosk for Instant Card Issuance	12. KFH Branches

With the promise for a shared and better future, KFH's digitization we enable the capital market to provide MSMEs and Entrepreneurs with multiple avenues to access alternative ways to banking and financing.

In 2020, and for the first time ever, our customers were given the facility to open bank accounts online using digital signature in cooperation with the Public Authority for Civil Information through Nafeziati App without visiting the branch and benefit of all KFHonline different digital banking services.

We have launched "Baiti Online" service that allows Parents to manage the accounts of their children through KFHonline Web and Mobile App with great experience.

zebra
corporate
communications

СПАСИБО
ЗА ВНИМАНИЕ!

