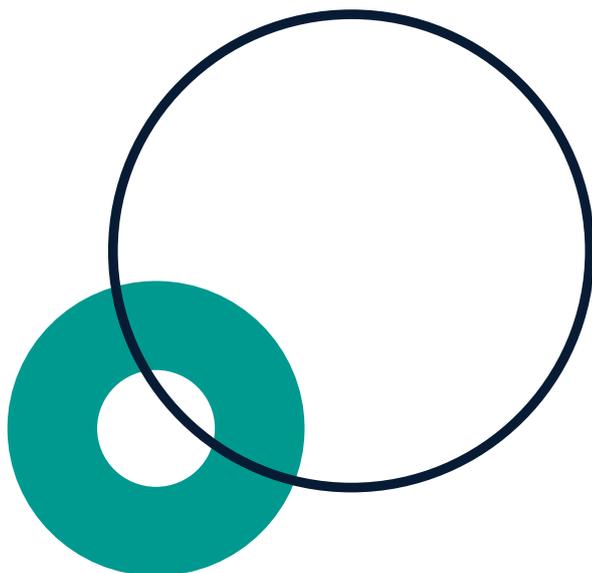


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Bank of Jordan Profile

Bank of Jordan (BOJ) is a national financial banking institution with a long and great legacy; being one of the first banks to be established in Jordan in 1960 and to bear the Kingdom's name. Today, BOJ is considered one of the leading commercial local banks, in terms of its robust financial position, solvency indicators and revenues.

Perceiving itself as a key contributor to shaping a better future and following in the footsteps of its late founder Mr. Tawfiq Fakhouri – under the leadership of Chairman Mr. Shaker Tawfiq Fakhouri – BOJ continues to unlock more prospects for banking and development achievements. This comes in line with the Bank's vision and ambitions to be the strongest and closest partner to all relevant parties and stakeholders, and the bank of choice for daily banking transactions, in line with sound corporate environmental and social governance standards (ESG).

More than six decades after its inception during which BOJ has demonstrated extensive banking expertise in both the local and Arab markets. The Bank adopts a systematic approach to achieve banking and developing leadership in countries it operates. To that end, the Bank plans to expand its regional presence in the Middle East, with the aim of facilitating and promoting growth in new strategically-chosen markets to continue creating sustainable value. The Bank also strives to further develop its business model to become more customer-centric and fulfil the concept of readiness.

Bank of Jordan Group currently consists of Bank of Jordan – Jordan and Palestine branches, Conventional Wholesale Bahrain Branch and its subsidiaries: Bank of Jordan - Syria, Excel for Financial Investments Company, and Jordan Leasing Company. In addition, the bank is in the final stages of inaugurating its Baghdad branch in Iraq. He is also currently studying opportunities for growth and expansion in the Arab region, especially in countries with rapidly growing economies.

BOJ commands an extensive legacy of philanthropy and giving. It is considered one of the largest institutions to adopt a culture of corporate social responsibility and translate it into tangible programs and activities. Those which target the fulfillment of the vision of Jordan 2025, in line with the UN's seventeen goals of sustainable development announced in 2015. The Bank also diligently endeavors to raise awareness on the importance of engaging the private sector institutions in supporting community activities, while continuing to emphasize the impact of charitable programs and activities on individuals, communities and the environment alike.

Our Vision

To be a pioneering bank that excels in providing products and services, offers comprehensive financial solutions and acquires an advanced position in the Arab region.

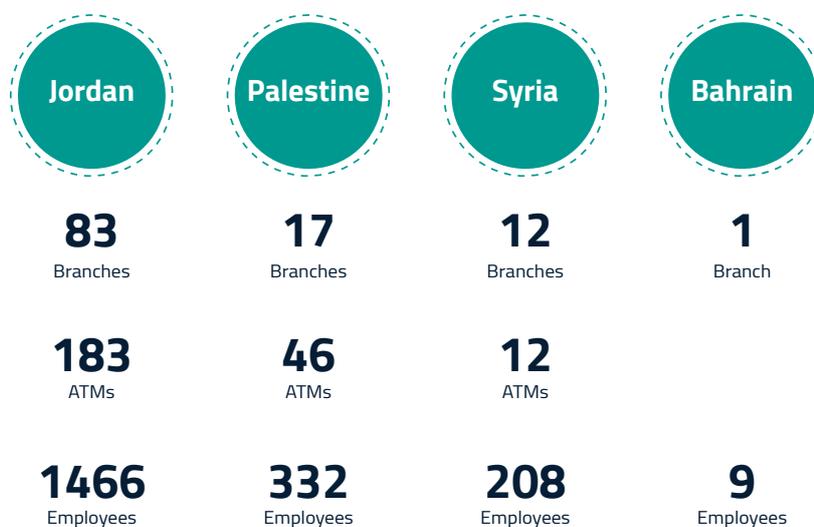
Our Mission

To build amicable relations with our customers, optimize returns to shareholders and contribute to social advancement by providing comprehensive financial solutions through high-quality and efficient service channels, and a modern business environment that comprises an excellent team of employees.

Our Core Values



Geographical Outreach



* BOJ Branch Iraq (Baghdad) – arrangements are currently underway to launch the branch’s services in Iraq.

Notable Partner and Memberships



Elia Nuqul Foundation (ENF)

Partnership with ENF to support the university scholarships program



INJAZ

Membership in INJAZ Board of Trustees to contribute to supporting the institution's activities in the education sector



Jordan Strategy Forum

Membership in the Forum with the aim of contributing to comprehensive economic development



Tkiyet Um Ali

Strategic partnership with Tkiyet Um Ali in order to contribute to eradicating hunger



Taawon Assosiation

"Founding Member" in support of the organization's activities in Palestine



EDAMA Energy, Water and Environment

Membership in EDAMA

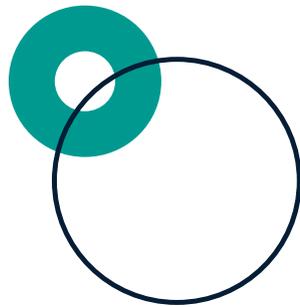
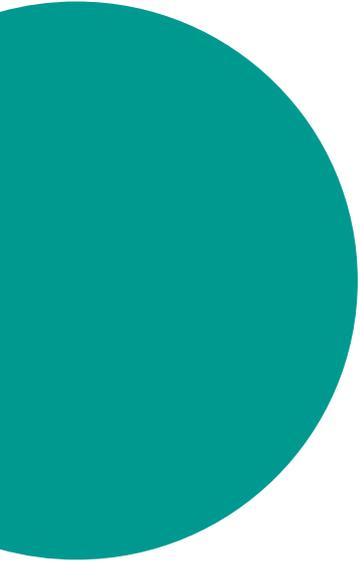
CSR and our Contribution to Achieving the Goals of Sustainable Development

The Bank management's great importance is attached to the seventeen goals of sustainable development that were set by the United Nations (SDGs) in 2015. These are considered a key pillar, expressing BOJ's unwavering commitment to achieving advanced levels of development across economic, social, and environmental domains. This is attained by establishing genuine and fruitful relationships with all stakeholders and exerting all efforts towards implementing these goals in a responsible and highly-professional manner, to address contemporary issues.

Year after year, we at BOJ are keen on adopting and supporting initiatives, activities and programs that deliver a positive and sustainable impact on our communities and which have become an integral part of our CSR strategy. As such, we strive to develop and update this strategy on a regular basis, based on assessing the changing needs of our communities. Accordingly, our role has not been limited to merely supporting said initiatives, but we have become partners in social, charitable and philanthropic endeavors – thanks to the invaluable direction of our prudent leadership – owing to our ethical commitment to our communities, shareholders and employees.

While the world continues to contend with the repercussions of the COVID-19 pandemic for the second consecutive year, we have continued to uphold our pioneering role and strengthen social investments by undertaking all the necessary measures to mitigate any adverse impacts on the communities and countries in which we operate. This is while devising long-term plans contributing to the creation of a sustainable economy, preserving and promoting both social and environmental values, observing ethical and governance standards and driving CSR to the highest levels, in line with the Bank's policy and vision, with the aim of creating tangible difference across the board and fostering a better world.





Human Capital Employees

Human Capital

BOJ prides itself in its ability to cultivate genuine partnerships with our human resources through the years. While achieving notable success in building a cooperative and giving team that exemplifies teamwork and high professionalism, together with seeking to maintain the Bank's distinguished status in the banking market.

We at BOJ have never overlooked the importance of fostering a healthy and safe business environment for our employees. With the support of senior management, we continuously strive to develop strategic human resource plans and adopt the latest industry practices. This is together with providing the required support, guidance and direction to improve capabilities by introducing motivational measures that unlock the creative and innovative potential of human resources, which have reflected positively on employee loyalty and belonging metrics, while fostering contentment in the workplace.

Employees and their families are the focus of our attention. As such, we at BOJ offer our employees numerous competitive advantages that aim to boost morale, enhance motivation and pave the way for their professional excellence. Among these privileges are the following:

Credit Facilities

BOJ strives to assist its employees in acquiring homes, vehicles to facilitate mobility and any other needs by offering a suite of tailored credit facilities at competitive interest rates, thus enabling them to fulfil their needs and realize their dreams.

Medical Insurance

The health of our employees and their families is considered a top priority. For this reason, BOJ has commissioned a leading insurance provider in the Kingdom to provide insurance coverage services for all health services offered to employees and their families.

Public Health and Safety

- We consistently strive to preserve the health and safety of our employees by exercising various measures and precautions within both the general administration building and all the Bank's branches throughout the Kingdom. This is by ensuring a healthy business environment as far as space, ventilation, and adequate lighting. In addition to the presence of a designated public health and safety specialist responsible for developing and monitoring the implementation of the Group's public safety and evacuation plan, as well as making available relevant systems, methods and trainings.
- Moreover, BOJ employees are covered by a life insurance policy, which affords them an additional sense of safety and security, in the event of an unforeseen emergency.
- The BOJ administration building and branches are all considered no-smoking zones, as we work to ensure that our employees and customers are shielded from the detrimental effects of passive smoking.

Recruitment and Equal Opportunities Policy

BOJ employees are the source of our pride as we celebrate the achievements attained year after year. This would have not been possible without adopting and implementing the most advanced internal policies, which have reflected on boosting the rate of employee satisfaction and loyalty to the institution, together with guiding them towards enhancing their technical and knowledge skills through the following:

- Implementing a professional recruitment policy with the aim of building an exceptional business team, by attracting the most qualified and motivated talent to drive performance levels.
- Applying the principles of social justice and equal opportunity throughout an employee's professional career path; starting from recruitment to promotion and ending with retirement. Internal policies that are applicable to both genders on an equal footing, without discrimination, have been put in place. As such, BOJ's internal business environment is considered conducive to women insofar as the privileges offered and the support extended by the Bank's management.



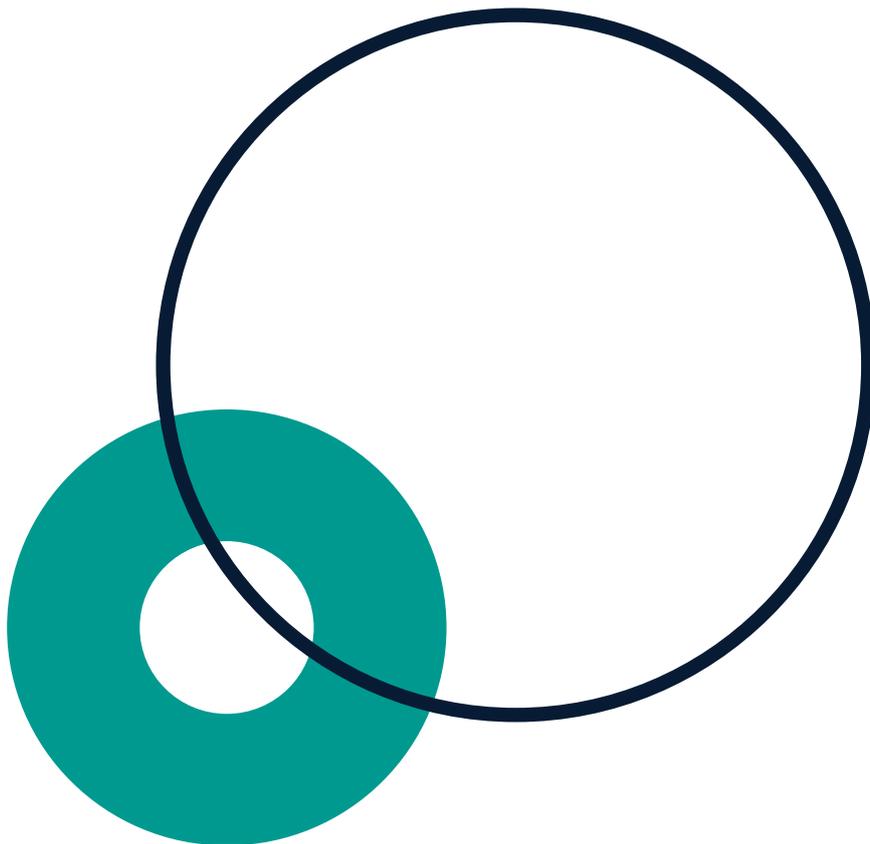
- Investing in our employees by devising carefully considered training plans to assist them in furthering their careers. This is in addition to enrolling them in training programs and workshops and implementing the most cutting-edge training models that represent a hybrid blend of in-person and online courses. Accordingly, the Bank has provided some 9,503 training opportunities in 2021.

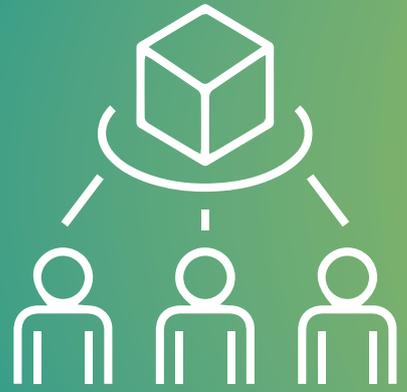
10,677
Training Opportunities



Promoting Innovation and Creativity

Having fully acknowledged that qualified and specialized banking competencies constitute a fundamental pillar for upgrading the level of services rendered to our customers, an innovation and creativity lab was established for BOJ employees; with the aim of fostering a favorable environment and paving the way for continuously developing and offering innovative and advanced digital services.



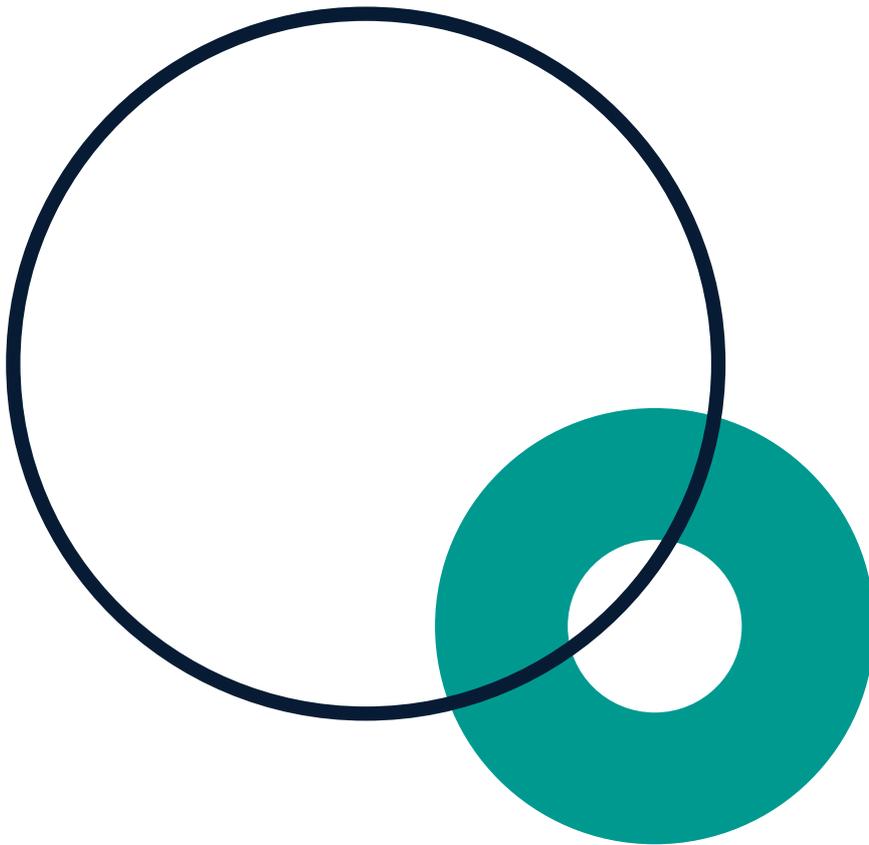


Suppliers

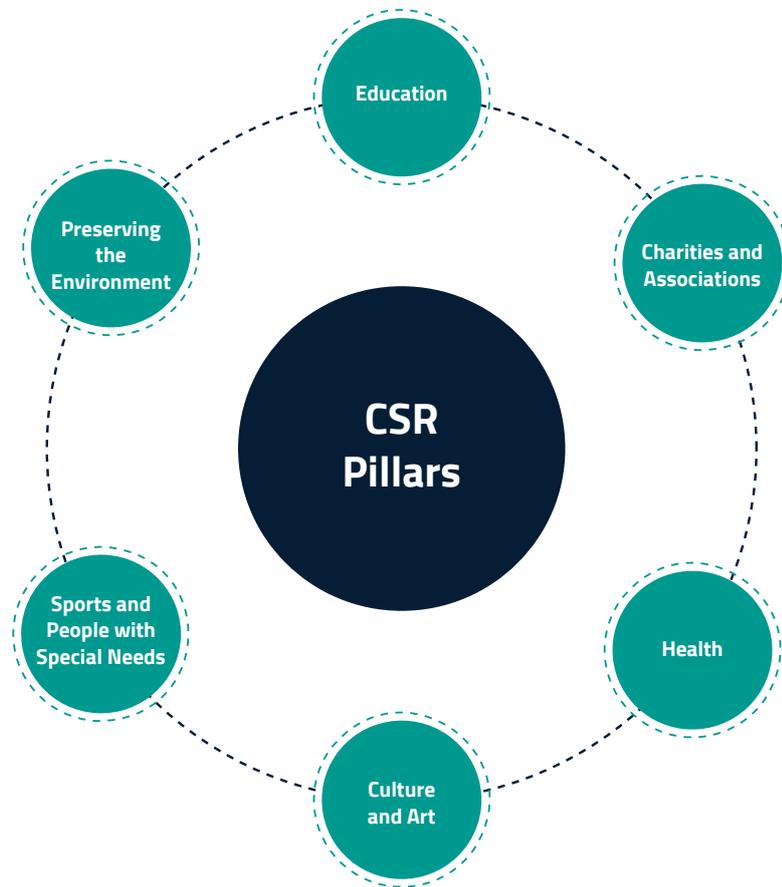
Suppliers

At Bank of Jordan, we believe that our supplier network is a key factor in the success of the Group's procurement processes and supply chains. The Administrative Services and Supplies Department is mandated with overseeing procurement, supply chain operations and warehousing. Whereby the team diligently seeks to commission a network of suppliers, in accordance with specific terms and conditions that are aligned with the Bank's values and objectives. This is while increasing the percentage of local suppliers year-on-year in order to promote the national economy, assist start-up companies and embed the concepts of real benefit to the local community.

The number of local suppliers totaled (390) constituting 78.2% of the total suppliers commissioned by the Bank in 2021.



Corporate Social Responsibility Pillars - 2021



More than 15,000 beneficiaries





Education Support Programs

Education Support Programs

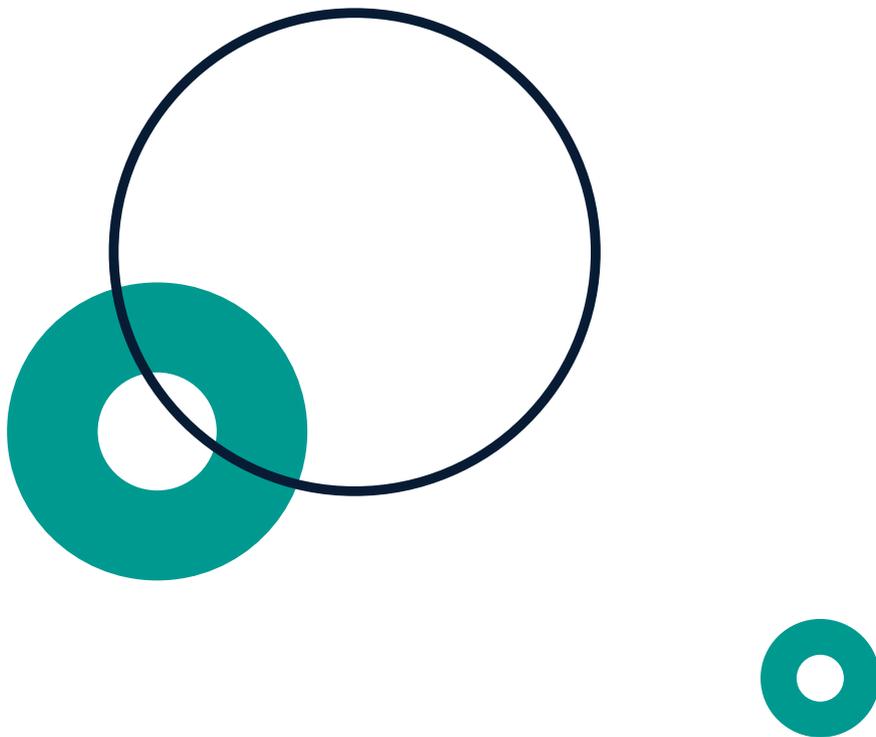
Through the years, our conviction towards the importance of providing the necessary support to initiatives and programs concerned with education – being a fundamental building block for building, developing, and advancing societies has grown - and so has our drive to achieve economic, social, and political development. In the wake of the pandemic and more than a year since, the negative repercussions of COVID-19 pandemic have led to increasing the number of eligible beneficiaries. BOJ has continued to render support and assistance, with the aim of ensuring the continuation of education throughout the recovery and adaptation phase experienced worldwide, through the following programs and initiatives:

Scholarships Program

- Continuing to provide the necessary support to two outstanding students in partnership with King's Academy.
- Maintaining the necessary support for the university scholarships program, which has been in place since 2020 in collaboration with Elia Nuqul Foundation (ENF), benefitting two of the institution's students. This program has had a profound impact on the lives of beneficiary students in recent years and has enabled them to gain employment at reputable corporations.
- The Chairman of the Board continues to generously provide 4 university scholarships annually to children of the Bank employees who have achieved outstanding high school results.

Financial Inclusion and Financial Literacy Programs

- Supporting the "Company Establishment" program in partnership with Injaz Organization, with the aim of practically training undergraduate students on establishing entrepreneurial projects and their own commercial businesses; by building their entrepreneurial skills, boosting their practical capabilities and linking these to investment opportunities.
- Continuing to provide financial support to the national project of financial literacy, in partnership with the Central Bank of Jordan.
- Renewing the partnership with the Queen Rania Foundation for Education and Development by supporting the "Educational Funds" program of the Children's Museum Jordan, which aims to instill and introduce the concepts of financial inclusion "investment, spending, saving" through the (110) game. This is a collective and collaborative game developed in 2021 and is set to be distributed to children in various governorates in 2022.
- Renewing the Bank's membership with Al-Taawon Assosiation in Palestine, which is responsible for introducing and implementing various programs and projects year-round in the fields of education, culture, caring for orphans and Al-Quds program for the reconstruction of old towns.



Back to School Campaign

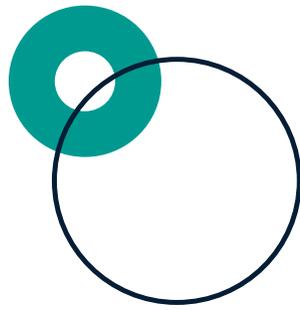
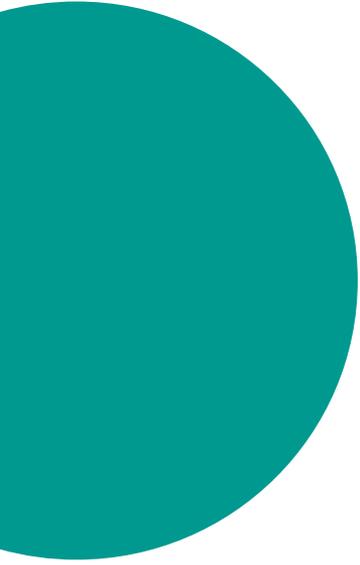
More than one year after switching to online learning – which replaced face-to-face learning – and to ensure the health and safety of students, while preventing the proliferation of COVID-19 and celebrating the return of school students to their classrooms on the first term of the academic year 2021-2022. BOJ provided the necessary support to the “School Bag” initiative. The initiative was launched in partnership with Steps Organization and witnessed the distribution of 1,000 school bags containing all school supplies to students throughout the governorates of the Kingdom, with the assistance of BOJ employees.

Furthermore, and in order to alleviate the burden borne by families to ensure the continuation of their children’s educational journey in light of the circumstances brought about by the pandemic, material support is provided to the Hashemite Society for Education with the aim of paying the school fees of students and supporting them in these trying times.



Internship Program

We at Bank of Jordan continuously strive to enable university and school students and prepare them to work in the banking sector, together with providing them with the relevant and appropriate skills and expertise through the Internship program. The program affords students the opportunity to enroll in field training within the Bank’s various departments and branches, where they can practically apply academic information learned, to prepare them to join the labor market in future. A total of 29 male and female students were trained in 2021.



Health Sector Support Programs

Health Sector Support Programs

BOJ has stayed true to its pioneering role and continuous prioritization of programs and initiatives pertaining to the health sector, owing to their direct impact on communities. The importance of these initiatives has become even more pronounced, as the world continues to be impacted by the Covid-19 pandemic and its adverse effects on the health sector in particular. During 2021, BOJ cultivated genuine partnerships with a number of entities operating in the health sector, with the aim of contributing to the enhancement of healthcare services offered to underserved patients. These include:

- **Partnership with the King Hussein Cancer Foundation for implementing several initiatives, activities and programs throughout the year:**

- The "Healthy Lunch Box" initiative was launched on the occasion of World Cancer Day, in order to encourage BOJ employees to lead a healthy lifestyle, which promotes physical and mental health.
- Supporting the "Naming and Recognition" program by providing the needed support to chemotherapy units at breast cancer clinics.
- Active participation in the "October Campaign" to spread awareness on breast cancer by launching several internal campaigns targeting BOJ employees.
- BOJ employees participated in "Friends of King Hussein Cancer Center" program by donating a monthly sum that is deducted from their monthly salaries, in order to assist the most deserving cancer patients.

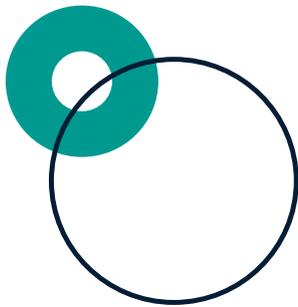
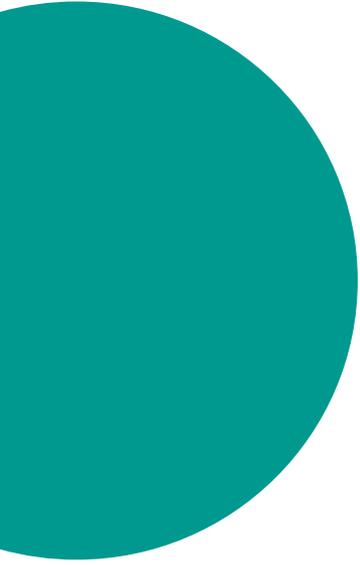


- **Partnership with the Jordan Medical Aid Society for Palestinians through:**

- Covering the operating expenses of the cardiovascular clinic in the Gaza/Jerash camp, being one of the most importance clinics within the medical center, which provides its services to cardiovascular patients residing in the area.
- Covering the costs of the laboratory supplies in the Gaza/Jerash camp, so as to ensure the continuity of healthcare services rendered to patients.



BOJ was a silver sponsor of the sixth quality conference organized by the Health Care Accreditation Council, with the aim of discussing matters pertaining to quality and the safety of patients following the COVID-19 pandemic. This contributed to providing multiple learning opportunities, exposure to best practices and global and regional experiences, as well as local success stories.

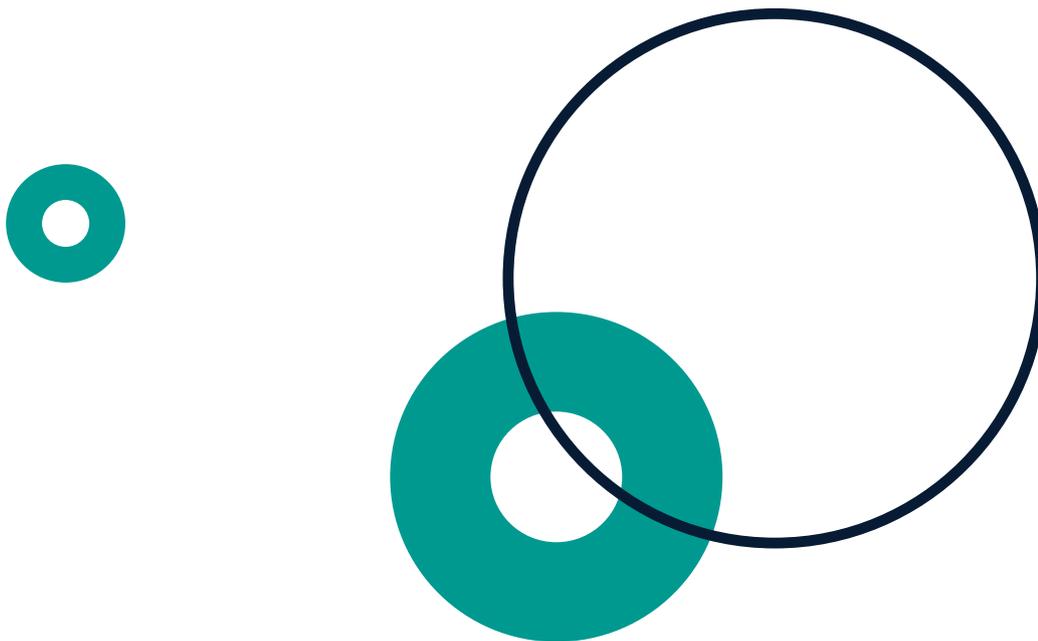


Culture and Artistic Support Programs

Culture and Artistic Support Programs

We at BOJ have afforded the required support to cultural and artistic societies and programs, owing to their profound impact in achieving development, prosperity and intellectual advancement via their artistic, humanitarian and intellectual messages. Looking to enrich the cultural movement in Jordan, BOJ was the bronze sponsor of the Royal Society of Fine Arts (Jordan National Gallery of Fine Arts), with the aim of enabling the gallery to fulfil its objectives in serving the local movement of fine arts.

Moreover, the national festival "We Shall Not Forget" – which was hosted by the Royal Cultural Center – was endorsed. The event is an artistic, media and cultural festival celebrating national values by showcasing various national poems and folk songs by singer Aida Al-Amrecani.





Sports Activities and People with Special Needs

Sports Activities and People with Special Needs

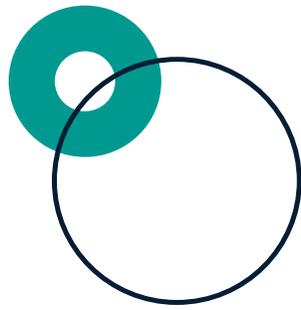
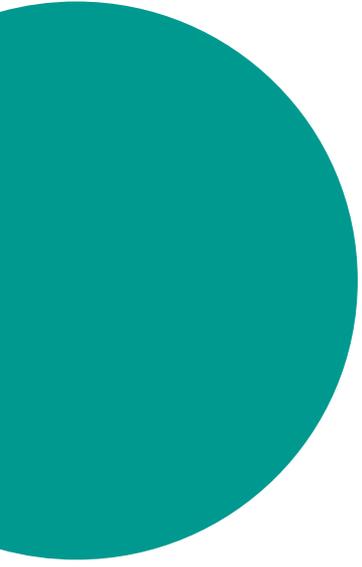
BOJ has never overlooked the importance of supporting various sports and athletic activities, as well as endorsing young Jordanian talent by assisting sports clubs in fulfilling their desired ambitions and expectations. As such, the Bank has offered its support to the Jordan Boxing Association in 2021, to enable players to partake in the Olympics and to expand the base of the sport throughout the Kingdom.

Striving to instill a healthy lifestyle among children and to encourage them to partake in sports activities, BOJ provided support to SOS Children's Village - Amman for purposes of undertaking refurbishment and maintenance works of the football pitch.



The Bank also supported the Jordanian Club for the Deaf, with the aim of delivering the training of trainers' workshop of the "manufacture of medical soap" and expanding the base of beneficiaries of this profession, which will enable young women to earn a source of income for themselves and their families.





Charities and National Institutions Programs

Charities and National Institutions Programs

Providing needed support to charities and national institutions emanates from BOJ's strategy of corporate social responsibility, which seeks to position the Bank as a genuine partner and source of support for these entities. BOJ strives to enable charities and national institutions to enhance their capabilities and devise and implement constructive new projects, while developing existing programs and projects, which play a pivotal role in developing the communities in which they operate. As such, the Bank provided, support to multiple charities and national institutions in 2021, selected based on certain criteria to ensure that assistance is received where it is most needed. In where a positive impact is anticipated as a result of delivering said activities, programs and projects, among which are the following:

▪ **Strategic partnership with the Public Security Directorate to commemorate Jordan's centennial:**

In light of BOJ's strategy to strengthen collaboration with public institutions to advance services offered to citizens, as part of an initiative that is the first of its kind in Jordan. BOJ and the Public Security Directorate signed a memorandum of understanding in 2021 with the aim of supporting a number of smart security centers and stations that the Directorate is implementing, as part of a plan to develop security centers in Jordan; and to support the ideas of the Directorate's Innovation and Creativity Center.

By signing this MOU, the Bank of Jordan seeks to strengthen the concept of active partnership between the Bank and the Directorate, reflecting BOJ's attentiveness to creating an economic and social impact by working closely with relevant parties in order to achieve sustainable development.



▪ **Initiatives of the Holy Month of Ramadan**

We at BOJ, during the holy month of Ramadan and on an annual basis, keenly cooperate with charities that partake in various initiatives and campaigns for delivering food parcels and Iftar meals to families in need. The Bank diligently supports these organizations in fulfilling their goals and has implemented the following initiatives during the month of Ramadan 2021:

- Renewed the strategic partnership with Tkiyet Um Ali, by sponsoring 20 families through the monthly food parcels program and distributing 2200 Iftar meals with the assistance of BOJ employees.
- Distributed food parcels in collaboration with the Jordanian Society for Social Development and Productivity in Karak governorate.
- Provided material support to the programs of Kafr 'Ana People's Association that were launched during the month of Ramadan.



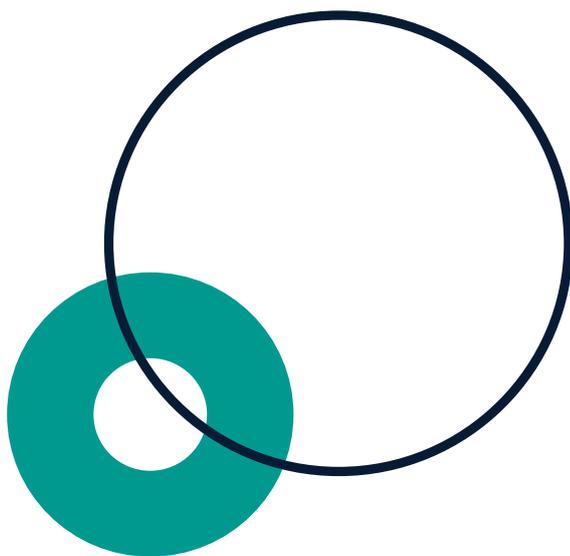
▪ **Areas of collaboration with various charities**

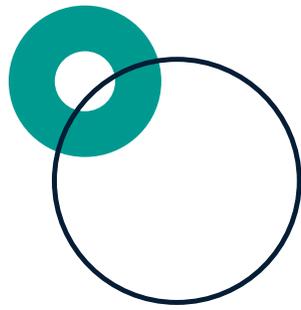
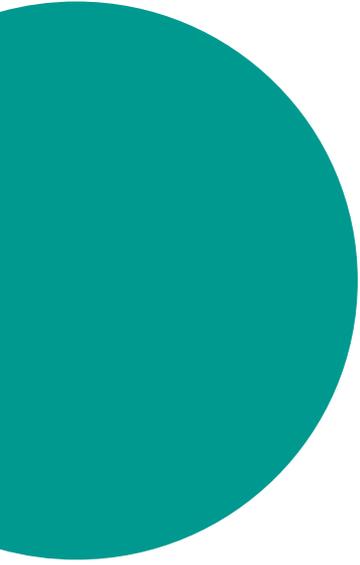
Throughout 2021, BOJ extended its support and assistance to various charities, with the aim of assisting these entities in fulfilling their objectives and serving their communities and the public at large:

- Princess Taghreed Foundation for Development and Training, whereby the Bank supported the project for maintaining and modernizing the Foundation’s premises in Irbid governorate, which significantly contributed to allowing women from the governorate to participate in various training workshops and courses.
- White Beds Society / Senior Citizen Forum Pioneers, where assistance was provided to complete the project of “Rawaqna musum is the Treasure of Our Beautiful Memory”. In addition to holding an event in honor and appreciation of the elderly residence of the guest house, in commemoration of the Day of the Elderly, with the participation of BOJ employees.



Moreover, the Bank collaborated with other charities throughout the year, such as: the National Forum for Awareness and Development, the Palestine International Association for Development, the Association for the Protection of Al-Quds Al-Sharif and the Sons of the Jordan Valley Association for Orphans and Elderly Care.





Preserving the Environment Programs

Preserving the Environment Programs

At a time where environmental challenges continue to persist and where an increased interest in climate change and environmental issues is evident, BOJ continued to exercise the highest standards in managing its environmental impact (carbon footprint) through the efficient management of resources and waste. The Bank has incorporated environment-friendly technologies, systems and behaviors in its internal business environment and day-to-day activities; coupled with investing in green projects and offering products that encourage customers to adopt behaviors that are in tune with the environment. This is in addition to upholding its environmentally responsible role, including participation in increasing environmental awareness among relevant parties and stakeholders.

As a result of its unwavering efforts, the Bank has made notable strides in managing its carbon footprint, attaining numerous achievements on an internal, environmental and communal level through:

Financing Programs for Environment-Friendly Products

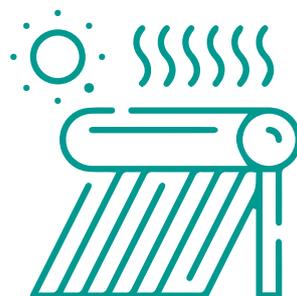
▪ Green Car Loans Program (GO Green)

This loan is considered the first of its kind in the Kingdom and integrates environmental and economic considerations, while being launched to encourage customers to purchase electric and hybrid vehicles, so as to actively partake in preserving the environment. As such, the use of green vehicles contributes to cutting fuel costs and limiting hazardous emissions, in contrast to conventional vehicles that cause air pollution.



▪ Financing Renewable Energy Sources

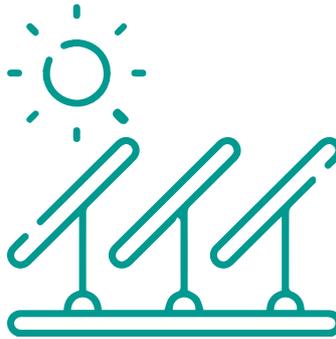
BOJ provides financing to SMEs engaged in renewable energy projects with the aim of furthering the environmental goals of sustainable development. The Bank offers financial services tailored to these companies, thus fulfilling their current and future needs in this domain.



Mitigating Environmental Impact

Highlights of the Bank's achievements in 2021 include:

- BOJ has continued to expand its solar energy project, which aims to generate electricity through photovoltaic energy. As at the end of 2021, the Bank maintains a total of three plants (located in the northern, central and Aqaba regions), built over an area of 67,620 square meters at a total capacity of 7,335 MWH. The solar energy project is considered one of the Bank's most significant strategic and environmentally sustainable projects, thanks to its role in reducing the Bank's carbon footprint, together with cutting energy and operating costs. These plants contribute to covering 100% of the power needs of all BOJ branches, including the general administration building.



- Use of all modern means and technologies that rationalize energy and water consumption inside the Bank's general administration building and branches; especially lighting, air-conditioning, heating and water systems.
- Encourage customers to preserve the environment by offering the feature "do not print receipt" when using the Bank's ATMs.
- Issuing periodic circulars to employees advising them to rationalize the consumption of printing paper and instructing them to adopt modern technologies instead.

Extending the required support to Environmental and Green Initiatives

Arab Group for the Protection of Nature

For the eighth consecutive year, BOJ continues to support the Arab Group for the Protection of Nature through the “Green Caravan” program, which seeks to increase green spaces and combat desertification, as well as to provide a sustainable source of income for beneficiary families. This is by planting fruit trees on behalf of farmers who are unable to bear the costs of cultivating their lands, whereby the Bank planted 500 trees in 2021 at Al Faiha’a in Madaba and SOS children’s villages in Amman, with the participation of Bank employees and the children and mothers of the village.

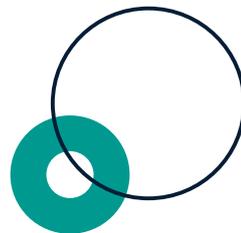
With that, the total trees planted by BOJ and the Group has now exceeded 4 thousand fruit trees throughout the Kingdom, which contributes to reducing carbon dioxide emissions at a rate of 85 tons per year, while providing a sustainable income to tens of targeted families.



Jordanian Friends of Environment Association

The Bank continued its efforts to support the “Beekeeping” project, in collaboration with Jordanian Friends of Environment Association, by training women in disadvantaged areas in beekeeping, while enabling and assisting them in obtaining a source of income for themselves and their families. A portion of the revenues generated from natural honey products will be allocated to “Our Beloved Children” initiative, which aims to cover the tuition costs of students in underprivileged areas and thus support their educational journey.





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