



### About this report

This is the United Arab Bank's first sustainability report, which highlights our environmental, social, and governance performance. The report's goal is to provide a high-level overview of our sustainability framework that covers our strategy, objectives, plans and results, and our positioning on the most important issues for our key stakeholders. It establishes a connection between long-term viability and sustainability.

### Reporting Period

This report covers the calendar year from January 1st to December 31st, 2020, and focuses on activities in that period. Information from previous years is provided when necessary.

### Reporting Guidelines

As part of our commitment to transparency and international best reporting practices, this report is developed in accordance with the SDGs, the UAE Vision 2021, and the ADX ESG Disclosure Guidance for listed companies, the index of which is presented in the Appendix.

### Report Boundary

This report covers UAB operations in the UAE only. Unless specified, data from clients, external contractors and suppliers are not included. Financial data is expressed in AED.

### Feedback:

We always value feedback and strive to improve our reporting. Hence, we welcome any feedback you may have on our progress and ambitions.

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1. INTRODUCTION

About our Company

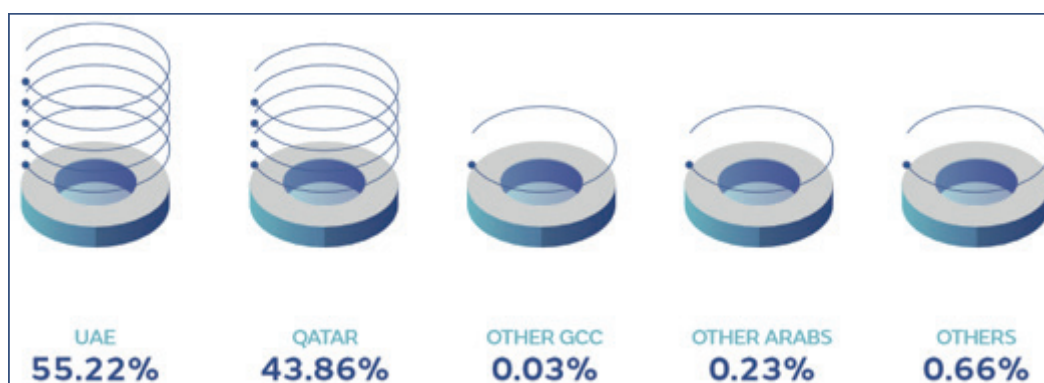
United Arab Bank PJSC (UAB) was incorporated on January 21st, 1975, as a joint venture between a group of UAE based investors and the French international bank, Société Générale. Headquartered in Sharjah, the bank operates through 7 branches and 53 ATMs across UAE.

The legal form of the Bank was converted to a public company with limited liability in 1982 by a decree of His Highness the Ruler of Sharjah and has been registered as a Public Joint Stock Company under the UAE Commercial Companies Law No. (8) of 1984 (as amended). The Bank's registered office is located in the Emirate of Sharjah, United Arab Emirates. The address of the registered office is PO Box 25022, Sharjah, United Arab Emirates.

UAB extends, under the regulatory and legal framework of the Central Bank of United Arab Emirates, tailor-made financial services in both Wholesale and Retail banking, supported by a comprehensive range of Trade Finance, and Financial Markets services. UAB also offers premium banking services through Sadara, in addition to the Islamic Banking offerings with the aim to grow and expand the bank customer base.

Listed on Abu Dhabi Stock Exchange (ADX), UAB has a diversified ownership structure of local, regional, and foreign shareholders:

Shareholders by nationality as of December 31<sup>st</sup>, 2020



Shareholder	Percentage
The Commercial Bank P.S.Q.C	40.00%
H.E. Sheikh Faisal Bin Sultan Bin Salem Al Qassimi	11.13%
Al Majed Investment Company (WLL)	5.47%
Jumaa Al Majed Abdullah Muhairi	5.31%
Sheikh Sultan Saqer Sultan Salem Al Qassimi	5.20%



## A MESSAGE FROM OUR CEO

2020 was a challenging year, with Covid19 and its implications, which impacted businesses, the Government, and the private sector, posing significant consequences to the economy and society, and resulting in many cases in full halt of business in most countries around the world. The UAE, as one of the first countries to take a systematic approach to dealing with this sudden challenge, provided a total of AED 395 billion in economic support packages and programmes with the aim of bolstering the UAE's infrastructure, improving the ease of doing business, and lowering fees and costs to ensure the economy's continued momentum.

During these difficult and challenging times, all steps and facilities provided the required support and allowed banks to perform their roles more efficiently and without being under pressure. The strategy was effective in improving the banking sector's capacity to assist individuals and businesses impacted by the Covid19 consequences, with sustainability playing a key role.

In 2020, UAB had a strong presence in the area, with multiple initiatives on ESG, and is implementing a robust sustainability framework. This year, in particular, we have focused all our energies on ensuring the well-being of our employees. We are proud to continue promoting diversity and inclusion within our Bank as well as increasing women participation and engagement. We have also taken a number of social initiatives to help every organization, including employees and their families, get through this difficult period. We are still working on reducing our environmental impact by taking further steps to improve our success in all these fields.

UAB has always prioritized sustainability in its operations, and the Bank will continue to expand its efforts to give back to the communities where our employees and customers live and work. We are dedicated to serving the UAE community as a whole, and delivering high ESG performance to our stakeholders, by participating in, supporting, and sponsoring various initiatives.

### Ahmad Abu Eideh

Chief Executive Officer

## THE UAB CORPORATE CULTURE AND VALUES



### VISION

United Arab Bank will be the trusted partner and the UAE Bank of choice for our customers, shareholders, and employees, leading the way to greater financial prosperity while remaining committed to the highest integrity standards.

### MISSION

United Arab Bank is committed to build sustainable long-term partnerships with our key stakeholders, offering a superior client experience, creating shareholder value, and adopting an innovative banking approach while remaining loyal to our nation's heritage and contributing to the overall development of the UAE.

### VALUES

**Integrity:** in conducting our business and managing stakeholder relationships.

**Customer Focus:** in orienting our activities to achieve optimum customer satisfaction.

**Competence:** to deliver enhanced levels of performance.

**Consistency:** in maintaining the commitments and standards that we set.

**Courteousness:** as the primary benchmark for our behaviour and conduct.

#### National and International Recognition

Our efforts towards satisfying our clients' needs, working on developing our employees' competencies and our impact on our community have helped us shape our image and improve our success in a variety of areas. We have earned several awards over the years that reflect our dedication to our core values:

- Genesys Award for "CX Innovator – Best Omnichannel Experience", April 2019.
- First place "UAE Emiratisation Award 2018" amongst Medium Enterprises for recruiting Emiratis, September 2018.
- Innovation Award by Informatica, November 2017.
- Genesys Award for best use of technology in the banking sector, June 2017.



## 2. OUR SUSTAINABLE FUTURE

United Arab Bank will be the trusted partner and the UAE Bank of choice for our customers, shareholders, and employees, leading the way to greater financial prosperity while remaining committed to the highest integrity standards.

### OUR SUSTAINABILITY MANAGEMENT APPROACH

At UAB we aim to make a difference via active sustainability initiatives and long-term involvement with our valued stakeholders and create a link with them. As part of our sustainability strategy, we believe that promoting social growth, taking initiatives for the protection of the environment, and providing good governance maximizes our company's economic benefit. Sustainability plays an important factor for decision making, and as such we are completely committed to conducting our business in the most responsible manner possible across our organization, across all our roles and activities. Our ultimate goal is to implement it on our daily operations.

UAB will implement a sustainability governance model to serve as a basis for our sustainability strategy and goals. We will align our efforts with the United Nations Sustainable Development Goals (SDGs) and the UAE Vision 2021 priorities to help create a sustainable future, contributing meaningfully to the UAE's continued growth and development, while also addressing global challenges. UAB believes it is critical to set goals for being the preferred banking partner in the industries we represent, as this will form the UAE's future economy and competitiveness. Our main objective is to improve our ESG rankings and continue to win awards for our achievements as a sign of our dedication to sustainability. To that end UAB has adopted a sustainability framework that touches upon all critical aspects of ESG.

### SUSTAINABILITY FRAMEWORK

UAB's sustainability framework focuses on five pillars: Our Corporate Governance, Our Responsible Banking, Our Workforce, Our Social Impact and Our Environment. We considered the needs of our main stakeholders while developing this framework, and we made sure that all our sustainability initiatives were in sync with the SDGs, the UAE's Vision 2021, and the ADX ESG Disclosure Guidance for Listed Companies. The framework helps us make better decisions and improve our operations and efficiency in sustainability.



**STAKEHOLDER ENGAGEMENT**

We strive to maintain active communication with our stakeholders at UAB, to better understand and respond to their needs. The views and experiences of our stakeholders are critical because they help us drive continuous business growth and evolve our strategies, aligning them with our sustainability framework.





### Customers

We are committed to provide a superior client experience using innovative banking products and services and participate as such in their success. To that end, we are communicating with our customers in full transparency and consistency as they remain our top priority.

### Business Partners and Suppliers

By adopting a partnership-oriented approach, building long-term relations based on mutual confidence and cooperation, and making timely payments, UAB values and honours its business partners and suppliers.

### People

We are committed to assisting our employees in achieving their full potential through a high-performance community that recognizes, creates, and rewards creativity and contribution. As a result, we have established policies and procedures that enable our people to communicate their concerns and address them with respect and in a timely manner.

### Communication Channels

We invite our collaborators, distributors, suppliers, members of the public, and all other stakeholders to come together and start a conversation with UAB about potential sustainability partnerships to help the UAE achieve its sustainability goals. This is achieved through UAB's various communication channels, including a specific form on our website where any stakeholder can send us a message based on the department or product they wish to inquire about, as well as their preferred method of contact (phone or email), with a promise to reply within the day of the message or on the day and time requested. This form can be found on <https://www.uab.ae/Contact-Us/Ask-Us>.

### Shareholders

Our shareholders are especially important to us, and we are committed to create long-term value and ensure sustainable growth. We place a high emphasis on fully transparent and consistent disclosure of financial reports and records.

### Community

We are committed to promoting excellence, innovation and creating positive impact within our community. UAB has always taken into consideration social responsibility in its practices, and the bank will continue to accelerate its efforts to give back to the communities where our employees and customers live and work.

### Government and Regulators

UAB is committed to upholding the highest corporate governance and job ethics principles, and follows its Code of Conduct Policy, and all pertinent rules and regulations.





From a marketing perspective, we do encourage potential customers or current ones to call us or apply online via our digital channels. We reach out to them via SMS, emails, Website/Mobile Banners, eStatement banners, Social Media, ATM Banners, Branch Posters.

**Moreover, UAB offers various channels of communication:**

Toll Free: 800 474

Outside the UAE: 971 6 5987332

Sadara Toll Free: 800 72 32 72

Sadara Outside the UAE: 971 6 5987333

UAB Head Office: 971 6 5075222

Personal Banking Email: [info@uab.ae](mailto:info@uab.ae)

Corporate Banking Email: [ccsu@uab.ae](mailto:ccsu@uab.ae)

Report suspicious UAB Email or Website: [abuse@uab.ae](mailto:abuse@uab.ae)

LinkedIn: <http://linkedin.com/company/united-arab-bank>

Facebook: <https://www.facebook.com/UnitedArabBankUAE>

Instagram: <https://www.instagram.com/uabuuae>

Twitter: <https://twitter.com/uabuuae>

YouTube: <https://www.youtube.com/channel/UCbBLYW7OYC1vCpJB0pdQCw>

3. OUR CORPORATE GOVERNANCE



Safe Public and Fair  
Judiciary

Governance

Sound corporate governance, we believe, is the cornerstone of our success and the key to a stable and thriving business. It contributes to the integration of the highest moral and ethical values into our corporate culture, thus contributing to establishing a relationship of trust with all our stakeholders. Effective governance is critical to long-term value growth, and essential to build strong bonds with our employees and to promote the highest standards of excellence. As such, UAB's management is taking further steps into implementing ESG.

This year, we aim to follow a strict policy to keep the Board informed of all the sustainability activities, following the same process we are using currently in terms of engagement, update, and periodic reporting, to ensure alignment between the management and the Board. Our Board will therefore be entitled to oversee all sustainability related issues pertaining to our business operations and they are well-prepared to meet the challenges that our Bank faces. They bring a wide range of experience, credentials, and skills to our business, allowing us to direct our strategy and oversee our operations. Integrity and openness are critical to our management systems, as is ensuring that our ethical principles are followed in the organization.

Board of Directors	2018	2019	2020	Target
Percentage of Board seats occupied by women (%)	11	11	11	22
Percentage of Board seats occupied by independent directors (%)	20	20	20	40
Executive members of the Board of Directors (#)	0	0	0	0
Non-executive members of the Board of Directors (#)	0	0	0	0
Female members of the Board of Directors (#)	1	1	1	2
Male members of the Board of Directors (#)	8	8	8	8
Independent members of the Board of Directors (#)	3	3	2	4
Non-independent members of the Board of Directors (#)	6	6	7	5

The Board nomination process is based on diversity, competence, qualifications, and experience. We have established several Board and Management Committees:

Board Committees	Management Committees
<ul style="list-style-type: none"> <li>Board Audit Committee</li> <li>Board Risk Committee</li> <li>Board Governance and Remuneration Committee</li> <li>Board Credit Committee</li> </ul>	<ul style="list-style-type: none"> <li>Management Committee (MANCOM)</li> <li>Risk Committee (RC)</li> <li>Credit Committee (CC)</li> <li>Special Assets Committee (SAC)</li> <li>Assets &amp; Liabilities Committee (ALCO)</li> <li>Operations &amp; Technology Committee</li> </ul>



We strongly believe in empowering workers through a mutual success culture and a remuneration philosophy that attracts the best and loyal talent. The CEO's total compensation is approximately 13.46 times the typical median employee's total compensation.

### Compliance and Ethics

To ensure full compliance with our regulators, we follow the rules and standards set by the Emirates Securities and Commodities Authority (SCA), the Abu Dhabi Financial Market (ADX), and the UAE Central Bank (UAECB). We foster an environment of trust and develop appropriate standards, controls, policies, and procedures to protect our business and all our stakeholders. To support this, we have a set up a number of policies:

- Anti-Bribery & Corruption Policy
- Conflicts of Interest Policy
- Gifts & Entertainment Policy
- UAB Code of Conduct
- AML Transaction Monitoring Policy which includes Monitoring of Staff Accounts

In addition to these policies, we have dedicated Fraud/Risk management policies and procedures that specify fraud prevention guidelines, identification and response measures, and steps. We also have an Instinct System available for online review of retail account opening, account maintenance, retail loans and retail credit cards. This system is a Retail Fraud Detection solution that detects fraud on new accounts by comparing all new applications against fraudsters database, offenders write off customers and other blacklist information, and against all recent applications containing suspicious customer information. This year, as it was the case for the previous years, we have not reported any incident of non-compliance with laws and regulations.

Incidents of non-Compliance	2018	2019	2020
Total incidents of non-compliance with laws and regulations (#)	0	0	0
Total number of non-monetary sanctions (#)	0	0	0
Percentage of legal and regulatory fines and settlements that resulted from whistleblowing actions (%)	0	0	0



To support the culture of integrity and accountability distilled within our organisation, we provide mandatory anti-fraud online training modules that sensitises our employees to fraud consequences.

**UAB Code of Conduct**

Our Code of Conduct promotes high ethical principles and is the representation of our strong values of integrity and transparency. It encourages our employees to refrain from any illegal, dishonest, or unethical conduct, and it guarantees that they are treated equally and fairly, regardless of their religion, race, disability, or gender. The Code prohibits any form of discrimination and provides a framework for directors, officers and employees to conduct business in compliance with the highest levels of integrity. All our employees are required to abide by this code and disregarding or failing to comply with these standards could lead to disciplinary actions, and eventually to the termination of employment, depending on the nature and seriousness of the breach of the rules.

**Women on Board**

Women participation in the economy is critical. The UAE is one of the pioneering countries to issue binding legislation regarding gender balance and women presence in public Boards. As such, the UAE Central Bank Directives related to women presence on Boards and The UAE Gender Balance Council efforts and initiatives illustrate the importance of the representation of women in the country. We work on improving gender balance ratios within our Bank, in compliance with UAE Central Bank Corporate Governance Regulations and Standards.

During 2020, UAB took several initiatives to support women including training, women's day celebrations and Mother's Day.





## POLICIES AND MANAGEMENT SYSTEMS

Combating corruption, money laundering, bribery, and other financial crimes is one of our major priorities. We abide by the international standards and regulations in the matter, and we work continuously on improving our management systems to address these risks. As a result, no incidents of corruption have been reported in 2020.

In keeping with the Bank's commitment to uphold the highest standards of professional integrity, ethical conduct, corporate governance practices, and the promotion of a culture of openness and accountability, UAB has developed a Whistleblowing Policy that encourages employees to escalate alleged or observed internal malpractices and any type of violation. These matters are handled in an equitable and private manner. Any Employee who wishes to report such incidents in good faith is protected by the policy from any kind of retribution or reprisal and can therefore do it without any fear of repercussion.

Designated Whistleblowing Officers (DWO) oversee manoeuvring the cases or concerns submitted to them by employees through approved networks, such as email addresses, phone numbers, and anonymous letters, as outlined in this policy. All covered disclosures are brought to the Investigation Team and are thoroughly investigated, reasonably, and in a timely manner. Subject to legal, legislative, and internal policy requirements, the DWOs and the Team keep the employee's identity private.

Our internal Audit Department is an independent function of the Bank and reports directly to the Board Audit Committee. The department implements a Risk-Based Audit Plan and ensures that internal control systems are efficient and sufficient. Along with various rigorous internal audit exercises, UAB undergoes annual assessments against security assurance standards.

## DATA PRIVACY AND SECURITY

Securing our clients' data is our responsibility. Data privacy and security is covered under the Data protection addendum. This addendum addresses the intellectual property rights of UAB and any other relevant data protection and privacy laws that we adhere to.

We perform periodic security assessments to detect vulnerabilities and risks, such as penetration tests, red team exercises, and regular threat hunting activities focusing on the Bank's infrastructure. We also assess on a regular basis our compliance against information UAE assurance standards such as Information Assurance Standard (IAS), Swift Customer Security Program (SWIFT CSP), Payment Card Industry- Data Security Standard (PCI-DSS). We are considering ISO27001 information security management certification as part of our plan to strengthen our data privacy processes. This year, we are happy to report that no data security breaches have been recorded.



Data Security Breaches	2018	2019	2020
Number of data security breaches (#)	0	0	0
Number of data security breaches involving customers' personally identifiable information (#)	0	0	0
Percentage of data security breaches involving customers' personally identifiable information (%)	0	0	0

Fraudulent Transaction Activity	2018	2019	2020
Amount of fraudulent transaction activity (total value of account holder transactions refunded to account holders due to fraud) (AED)	24,447	50,420	0
Percentage of activity from card-not-present fraud (%)	100	37	0
Percentage of activity from card-present and other fraud (%)	0	63	0

We are embracing approaches to predict and prevent fraud. As part of our efforts, we have several measures in place such as conducting thematic fraud monitoring reviews, providing mandatory fraud e-learning training and fraud awareness campaigns on an annual basis, project reviews and new product assessment, policies and procedures reviews for other functions wherever required, Instinct fraud detection system available for online review of retail account openings, account maintenance, retail loans and retail credit cards.

On raising our employees' as well as our customers' awareness for data privacy we conduct regular training for our employees on the relevant subject matters as well as organising periodic campaigns targeting our customers. An example of this is our Customer Fraud Awareness and Education Series, available on our website, ATM, SMS, Email, Social Media, for phishing fraud or spoofed emails. Raising awareness for our employees as well as our customers on the importance of confidentiality and integrity of data is essential to ensure we all work towards minimizing security breaches. Another example of our dedication to protect our data, is that we contributed to the Bankers Anti-Fraud Forum, in the UAE.

4. OUR RESPONSIBLE BANKING



INNOVATIVE FINANCIAL SOLUTIONS

At the end of 2020, a total of 53 ATMs and 7 branches were operating in the UAE. Four branches were closed during the year, to downsize and promote the use of online banking.

Providing digital innovation is our passion. To that end, we have planned a number of initiatives for 2020 as part of our digital transformation and to combat Covid19 consequences. We have made progress in our digital onboarding, which, among other features, removes the need for paper use and allows customers to use a mobile device rather than visiting a branch, such as the interactive eStatement.

We introduced a new mobile banking app to make it even more user-friendly, with features for deposits, Utility Bill Payment System (UBPS), advanced security, and real-time transactions as part of our efforts to reduce our carbon footprint. During 2020, we also launched the e-KYC (Know Your Customer) portal to facilitate online document collection and update.

The Corporate Banking customers were given access to an online banking system, and the retail online banking system was revamped. Furthermore, we are in the process of enabling WhatsApp Banking services and card tokenization for the support of digital payment methods using mobile devices.

We also built our ATM services to give our customers the option of updating their Emirates ID details without having to go to a branch. This eliminated the need for paper-based updates and removed their physical presence on the branches and face-to-face contact, which was a countermeasure to Covid19.

Businesses across Wholesale Banking sectors continued to be impacted by the Covid19 pandemic in 2020, which has put many plans and targets on hold. However, there was a progress on the rollout of online products as part of the digitalisation targets (i.e., Trade portal), where the rest of products are still work in progress with the vendors i.e., automated invoice discounting, host-to-host solutions, liquidity management solutions etc. We have revamped the Cash Management and Transaction Banking propositions, and we have further automated specific operational processes and eliminated paperwork and emailing tasks with our Robotic Process Automation (RPA). The number of transactions as a whole has decreased due to Covid19 restrictions (-19%), but overall, we have noticed a favourable trend towards online banking transactions.



Transactions	2018	2019	2020
Number of branch transactions (#)	1,234,008	1,164,741	947,419
Number of online/mobile transactions (#)	669,831	670,163	632,845

### SUSTAINABLE PRODUCTS AND SERVICES

Islamic finance is considered by some to be the equivalent of socially responsible finance. Issues over adherence to Islamic ethical standards, by definition, take precedence over all other concerns in an Islamic financial system, all transactions must adhere to Sharia-based Islamic ethics. As a result, it is an ethical system in itself, and is intended to support the public interest (the principle of do-no-harm), impact investing, or the public good, and shares many characteristics with ethical finance and socially responsible investment (SRI).

To that end, during 2020, UAB offered multiple Islamic Sharia compliant products and services, such as, Corporate Murabaha/ Retail Tawarruq, Ijarah/Home Finance, Islamic Credit cards, Islamic Current/Saving Accounts and Islamic Term Deposits. Furthermore, we offered the TESS scheme, driven by the CBUAE and applied across all banks in the country for Covid19 impacted companies. The Bank extended its relief under TESS that peaked to circa AED 450m.

Furthermore, UAB is investing mainly in good quality bonds to support and sustain the liquidity and regulatory ratios. Next year, UAB will explore incorporating environmental and social criteria in the investment strategy.

UAB has not yet integrated environmental, social and governance (ESG) factors into credit screening processes. We expect to have a complete detailed ESG Policy by the end of 2021, as our sustainability framework is still being established. This policy will have appropriate steps and filters in terms of how we do business, clients' practices, environmental issues, and the Bank's responsibilities to the society and wellbeing. It is important to mention that UAB, as a whole, acknowledges that key ESG factors should be incorporated into organizational governance and structure, and that the company integrates its related ESG policy from that main framework.





## CLIENT EXPERIENCE

Customers are a top priority for UAB, and we spend every effort to fulfil their expectations. To that end, we provide a unique client experience by using our digital resources, which improves approval processing time such as, e-KYC done through our ATMs, dynamic e-statement where customers can manage their accounts easily and digital wallet. Our redesigned cash management and transaction banking offerings benefit the clients, and cross-selling allows us to expand our product offerings. We have a corporate culture with good governance and controls, as well as simplified policies for easier and more effective execution. Due to the pandemic this year, and as customers stopped visiting branches, we empowered our Contact Centre employees and added many new services.

### Our 'Ten Service Rules' for our customers include:

- Extend a warm welcome to all customers.
- Treat all customers with respect and integrity, always acting in a fair, honest, trustworthy and diligent manner.
- Listen, understand and then deliver suitable & prudent solutions.
- Ensure customers know and understand their options from the range of products and services provided by UAB along with the associated benefits & charges.
- Help customers to choose the safest, simplest and most convenient ways to bank with UAB through branches, contact centre and electronic channels.
- Treat all complaints & suggestions as 'Service Opportunity' and handle them in a timely and efficient manner.
- Do what promised to the customers acting with transparency on all queries.
- Guide customers who find themselves in financial difficulties in a reasonable and responsible manner with empathy.
- Protect customers' private information while acting in accordance with the national laws and banking regulations.
- Appreciate and value customers for banking with UAB and provide them with the utmost level of service.

## CUSTOMER SATISFACTION SURVEYS

During 2020, specific initiatives were implemented to enhance client experience and facilitate engagement with and feedback from customers. More specifically, Net Promoter Score (NPS) surveys were introduced. Based on these results, all detractors were contacted to address all their queries and complaints. Furthermore, promoters with comments about UAB were also contacted to get their feedback, thank them for their loyalty and address any concerns.

Customer Satisfaction	2018	2019	2020	Target
Net Promoter Score (NPS- range of – 100 to 100)	N/A	-2	20	To run transactional NPS surveys not only enterprise surveys

We continued to conduct the monthly client Experience Forum (CEF), in which we examine the root cause of problems, research turnaround time (TAT) for our services, and evaluate customer feedback to deliver all this information to our senior management, including our CEO, and come up with solutions that meet customers' expectations. To that end, we have enhanced our TAT for complaints resolution, where more than 80% of the cases are resolved in one working day.

Client Complaints	2018	2019	2020	Target
Number of client complaints (#)	5,231	4,513	3,989	NA
Number of complaints resolved (#)	5,231	4,513	3,989	NA
Average response rate for client complaints (%)	100	100	100	100

We, at UAB, are happy to listen to you, get your feedback, and serve you with the utmost satisfaction. It is your right to raise a complaint whenever you have concerns or comments.

Contact us using available channels, which include:

- Our 24/7 Call Center **800 474**
- UAB Online & Mobile Banking
- E-mail [Info@uab.ae](mailto:Info@uab.ae)
- Approach any of our Service Delivery Officers in branches

Complaints might include, but not limited to:

- Products
- Services
- Fees & Charges
- Marketing & promotion materials
- Customer service
- Loans

Contact Consumer Protection Dept. in Central Bank at **800 CBUAE (800 22823)**  
Email [consumer.protection@cbuae.gov.ae](mailto:consumer.protection@cbuae.gov.ae)

**CONFLICTS OF INTEREST**

UAB has various sets of policies and procedures in place across relevant departments that ensure effective management of conflicts of interest of UAB employees with regards to customers. Our Conflict-of-Interest section, as outlined in the UAB Code of Conduct, identifies employees' responsibilities with respect to conflicts of interest that are most likely to occur in the Bank, as well as the employee's duty to exercise discretion in determining whether a conflict occurs and whether it would warrant remedial action.

Employees must report any conflicts of interest, protect customer confidentiality and Bank confidential information, declare any outside business interests, and obtain approval before engaging in personal dealing. Employees should also behave in the best interests of customers.

According to the Delegation of Authority manual “No one has the authority to sanction a commitment or an item of expenditure in circumstances where that individual receives personal benefit.”

## 5. OUR PEOPLE



Our employees play a crucial role in maintaining the highest standards of excellence. What makes the difference in UAB is that our success is triggered by the confidence and trust our employees and customers put in us as an institution, a “united one team” culture and a productive working climate. We put emphasis on the importance of a diverse and inclusive work environment to ensure equal opportunities for all. Fairness and integrity are the drivers of our workforce and we put all our efforts to provide them with a healthy and safe environment and we consider that ensuring work life balance is a basic requirement. We share the UAE Happiness Agenda values, and the core mission of our Human Capital Management Department (HCM) is to ensure that every employee’s emotional wellbeing is preserved.

Workforce	2018	2019	2020
<b>Workforce size</b>			
Total number of employees (#)			
• Full-time employees (#)	546	420	357
• Part-time employees (#)	0	0	0
Year over year change for full time employees (%)	-	-23	-15
<b>Workforce by employment level</b>			
Full time employees in senior management (CEO and his direct reports) (#)			
• Female (#)	2	2	3
• Male (#)	10	8	11
• Female (%)	17	20	21
• Male (%)	83	80	79
Full time employees in middle management (#)			
• Female (#)	0	2	2
• Male (#)	28	20	11
• Female (%)	0	9	15
• Male (%)	100	91	85
Full time employee staff (other levels) (#)			
• Female (#)	185	139	115
• Male (#)	321	249	215
• Female (%)	36	36	35
• Male (%)	64	64	65
<b>Workforce by gender profile</b>			
Female full-time employees (#)	187	143	120
Male full-time employees (#)	359	277	237
Total Enterprise headcount held by women (%)	34	34	34
Total Enterprise headcount held by men (%)	66	66	66



New Hires	2018	2019	2020
<b>New employee hires by gender</b>			
• Female (#)	29	10	17
• Male (#)	70	32	52
Employee turnover			
Total number of employees who left the company (#)			
• Full time	93	169	131
• Part time	0	0	0
Contractor turnover			
Total number of contractors/ consultants who left the company (#)	44	39	56

During these unprecedented times, we have worked endlessly to ensure that employees' stress levels were kept low. Our HCM department has been very receptive to our employees' individual needs and issues faced during these times. Monitoring workloads, working on developing cooperation, and checking in on the morale of employees regularly, was a very efficient way to overcome these challenges.

#### TALENT ATTRACTION AND RETENTION

Throughout our recruiting process, we prioritize diversity, and we look for applicants with a variety of backgrounds and experiences for positions at all levels. At UAB, we consider that retention is mostly linked to motivation. We offer attractive salary packages including transportation, utilities, housing, national holidays, airfare tickets and education, we provide our employees with life and medical insurance, and we work tirelessly to secure the work environment. We also offer a wide range of benefits and through several engagement initiatives such as Town Hall Meetings, Breast Cancer Awareness, Employee of the Quarter Award, Emirati of the month, Corporate Photoshoot initiative for all employees, Mother's Day, or Happiness Day, we support and empower them. Treating our employees with dignity and respect is a foundation of our culture and employees are offered career advancement opportunities through extensive training and development programmes. All these initiatives resulted in high levels of employee engagement (85%) and employee satisfaction score (85%).



Employee Engagement and Absenteeism	2018	2019	2020
Employee engagement (%)	70	70	85
Employee satisfaction score (%)	75	80	85
Please provide employee absentee rate for every year (%)	2	2	2

## DRIVING PEOPLE DEVELOPMENT

We have an open-door policy, and we commit to provide our people with suitable opportunities. We want them to feel empowered and confident enough to engage into any kind of development of competencies. We strive to help build our employees' expertise and knowledge and help them identify their strengths and improve their skill set. This is the reason we put so much effort into providing online learning options, allowing our employees to be flexible, leverage them at times that are most convenient to them, which generally yields the most effective learning, and the completion of their training sessions. In fact, the unique features that online learning systems offer, are much more likely to keep employees engaged in their training through the process.

Our HCM Training team oversees defining the competencies development framework every year, in line with the strategic priorities and values in the UAB's Annual Business and Strategic Plan. This framework helps the team in designing guidelines for all parties involved in the process (coach, mentor, supervisor, assessor, and learning and development). Individual development plans are established based on the framework and the standards against which the employee will be assessed. These are identified through a multi-source mechanism that captures the learning and development needs that are shared by a group of employees. The HCM Training Team will review the plans, expectations, and results with senior management. The performance review process is the main tool to recognize and plan learning and development. Direct managers are in charge of ensuring that individuals' training requirements are met.

After each training programme, a post-training evaluation process ensures that feedback is provided. The feedback is analysed to help with workforce growth and assessing career advancement paths. This year our training sessions covered several topics such as Customer Service Excellence, Account Opening & KYC Awareness, Fraud Risk Awareness, Retail Product, Policy & Documentation, or Financial Market, as well as work-life balance dedicated for women, and crisis recovery and Transformation.

Training and Development	2018	2019	2020	Target
Average training per employee (hours) (#)	12	18	13	15
Total Training delivered (Hours) (#)	6512	8654	5075	5200
Number of employees who completed sustainability awareness e-learning programme or other (#)	542	507	347	100%



## DIVERSITY, INCLUSION AND EMIRATISATION

### Diversity and Inclusion

UAB will not tolerate any kind of discrimination, bullying or harassment that creates a hostile and unpleasant environment for our employees, with severe disciplinary actions and dismissal as a result. Fair treatment of all workers, regardless of race, religion, sex, sexual orientation, disability, or other criteria, is one of our core values. UAB does not follow a Child or Forced Labour Policy as these are forbidden by national legislation. We consider as discrimination all situations where employees are not being treated equally. Some examples include, but are not limited to:

- Hiring managers disproportionately disqualify male or female job candidates on purpose.
- Managers bypassing team members with specific protected characteristics (e.g., race) for promotion, without being able to formally prove (e.g., with documentation) the reasons other employees were selected instead.
- Employees who harass their colleagues will go through our disciplinary process and the Bank may reprimand, demote or terminate them depending on the severity of their offence.
- Use inclusive language in job ads and include Equal Employment Opportunity (EEO) statements.
- Offer compensation and benefits according to position, seniority, qualifications and performance, not protected characteristics.
- Accommodate people with disabilities.
- Require managers to keep detailed records of their decisions concerning their team members and job candidates.

Furthermore, we value women, and we treat them with respect, and equality. In that respect, our median male compensation to median female compensation is 1.18.

In the last three years, no incidents of discrimination or harassment have been registered, and no formal grievances have been filed in 2020 about incidents of discrimination or harassment. Women are valued and are treated with dignity and equality. In this regard, the ratio of median male to median female compensation is 1.18.

Grievances	2018	2019	2020
Number of grievances filed in the reporting period	0	0	0
Number of these grievance addressed or resolved	0	0	0
Number of grievances filed prior to the reporting period that were resolved during the reporting period	0	0	0



## EMIRATISATION

We are proud to participate in the national effort to promote the UAE Vision 2021 by supporting job creations in the UAE. We put effective efforts in hiring and attracting national talents. Our nationalisation rate in 2020 was 20% of nationals among full-time workforce, which stands above the national averages in the UAE. Supporting nationalisation in the private sector will result in a significant increase of skills and capacities for Emiratis and will contribute to the local economy.

Nationalisation	2018	2019	2020
Nationalisation			
Nationals among total full-time workforce (#)	80	72	72
Nationalisation of senior Management (%)	2.50	2.78	2.78
Nationalisation (by gender)			
Female National full-time employees (#)	56	54	51
Male National full-time employees (#)	24	18	21

## WORKPLACE HEALTH AND SAFETY

The global pandemic of Covid19 has made the year 2020 very challenging. Our employees' wellbeing is paramount, and we were able to smoothly shift to remote working while maintaining a secure work atmosphere for vital workers who needed to remain in our offices. Despite having no formal health and safety policies, all existing procedures to ensure the generic security, health and safety in the workplace were strictly followed. Health and safety announcements were made to raise awareness during the pandemic, addressing the most recent Covid19-related developments in the UAE, healthy tips, and free consultation sessions for stress management. Enhanced hygiene measures and alternative working arrangements were in place, including:

- Working from home.
- Updating the employee contact details.
- Regular management communications and update of the employees.
- Creation of split teams.
- Use of back-up sites.
- Limiting face to face meetings.
- Staff awareness for remote risks, and session invitations on how to manage the pandemic.
- Social distancing for staff working from office i.e., limiting 4 persons at the time for each elevator.
- Amending office and branch hours.
- Covid19 fraud schemes awareness.

Furthermore, UAB has established procedures to ensure the generic security, health and safety in the workplace, and strictly follow the Civil Defence Safety Guidelines, always ready for periodically inspections such as:

- Fire extinguishers available and readily attainable.
- Fire emergency plans updated.
- Trained safety champions in each department on emergency evacuation.
- Clean workplace and organized to minimize risk of injury from floor, ceiling or electricity.
- Sanitized workplace, air ventilated and air conditioned regularly maintained.
- Emergency contact numbers available and signs on walls and lifts.
- Entry and exit secured for authorized people only.
- Smoke free work policy.

During 2020, no fatalities or lost-time injuries were reported, keeping our frequency of injury events to 0%.

Health and Safety	2018	2019	2020
Frequency of injury events relative to total workforce time (%)	0	0	0





## 6. OUR SOCIAL IMPACT



### LOCAL COMMUNITY DEVELOPMENT

UAB has developed a concise Corporate Social Responsibility (CSR) Policy, where the primary functions, duties and responsibilities include among others the selection of the charitable organizations and activities the Bank would donate to for charitable purposes. Only those organizations with approval from the Ministry of Social Affairs would be eligible to accept contributions from UAB, whereas for individuals, the Islamic Department at UAB extends such charities subject to the Internal Sharia Supervisory Committee and UAB's internal Charity Committee approvals. The policy seeks to keep track of the Bank's relationships with external bodies regarding significant social issues, and to review recommendations and credentials of charities for consideration.

Our CSR activities are under the scope of the Corporate Affairs and Marketing department, with the CEO making the final decision. Furthermore, the Islamic Banking department maintains an internal charity account and is fully utilised towards contributing for charity organizations in order to support and build our Local Communities.

Our CSR Policy oversees the Bank's other environmental and social policies and programmes. Furthermore, relevant stakeholders work closely with other Bank committees to determine the appropriate level of engagement with interested parties about social responsibility and other CSR-related issues. Finally, advising the CEO on policies that influence and improve the Bank's position and credibility is one of the policy roles.

### SPONSORSHIPS/DONATIONS

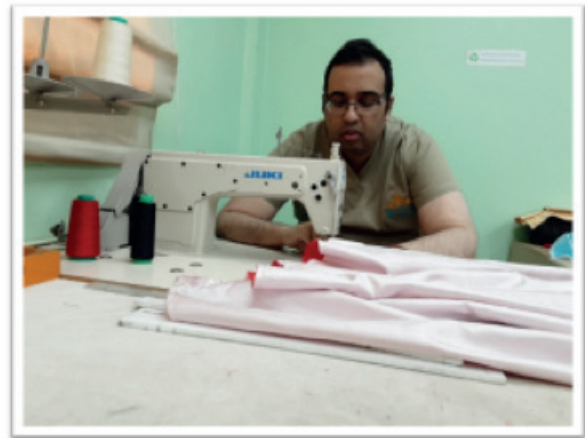
Giving back to the community has always been a top priority for us. In the last three years, we have made several charitable donations. Those efforts have had a positive effect on our community and our brand, and more organizations have approached us to help. The Bank will carefully review and research before taking any decision in sponsoring an organization or an event. Decisions made are based on the following criteria:

1. Organization/event to reflect the Bank's image/values, objectives/mission.
2. Organization to be credible and have a good long-term reputation.
3. Organization not to be tied with any religious/political activities.

Furthermore, the duration of the sponsorship, level of exposure, sponsorship type and cost are all crucial elements in the sponsorship decision. Sponsorships are recommended by the Heads of related Business Units, and the Heads of Corporate Affairs and Marketing, to the CEO should they be unbudgeted. Furthermore, the Corporate Affairs supports in publishing press releases of all CSR activities pertaining to the Bank.

Covid19 and its impact on most businesses and people around the world has posed some challenges for UAB in the year 2020. UAB has provided approximately 2000 Iftar meals to labour camps in Sharjah in partnership with Sharjah Charity International. However, owing to the pandemic, this was not physically possible.

We had also planned to sponsor groups to assist them in sports and education, but due to the pandemic, those activities were cancelled. Despite this, UAB took various initiatives to support every organisation, including workers and their families, during this difficult time. UAB donated money to approved charity organizations in 2020 to help kids with special needs and their families. We were happy to receive a thank you letter from them along with the profiles of the kids we helped. The Bank has also contributed to the Ministry of Education's CSR project, which has introduced a distanced online learning scheme for all students in UAE schools.



Community Investment	2018	2019	2020	Target
Amount in charities (AED)	607,000	150,642	840,704	To increase the act of kindness by giving back to the society, and to help the community in a sustainable way and support the business objectives

**VOLUNTEERING**

Volunteering has grown because of our community investment programmes and initiatives. In 2018, more than 100 employees volunteered in blood donation in partnership with Sharjah Blood Bank. During 2019, more than 25 employees volunteered at least 3 hours a day, to distribute Iftar meals to 2,000 workers at one of our corporate client labour camps. This initiative was a success, and our client appreciated our concern for their employees. Furthermore, 16 employees volunteered at Senior Emirati Happiness Centre Ajman, with 3 hours a day.





## FINANCIAL LITERACY

Financial literacy is really a priority for UAB. We strongly believe that it helps our customers understand how money works. It familiarises them with financial terms and instruments and helps them make important financial decisions properly. To that end, UAB has sponsored many educational and financial literacy initiatives, over the last year, such as:

- “Aiesec Youth Education Forum - Global Money Week 2021” where our CEO participated as a speaker addressing financial literacy and inclusion to youth in the UAE.
- Financial Crimes Webinar week, where our colleague from Audit was a speaker.
- “Internal Audit Forward”, where our Chief of Audit along with his senior colleague participated as speakers during this event to educate people on audit matters.
- “Bonds, Loans & Sukuk 2020”, where our Head of Financial Markets participated as a speaker in a panel.

Furthermore, we participated in the CX (Client Experience) Forward Webinar, where our Head of Client Experience participated in, and the “Seamless MEA Summit”, where our CEO was a speaker in a panel. UAB has also participated in publications about Fraud & Risk in 2020 along with marketing campaigns on social media raising fraud awareness. We have also encouraged our senior UAB members to participate in local media in order to help educate the wider audience and provide more insights about the banking sector.

In 2021, we will start a new project to further promote financial literacy and inclusion by contributing to initiatives that target youth, universities, women, and the unbanked/ underbanked. These programmes are projected to increase financial literacy in this area.

## PROMOTING LOCAL SUPPLIERS

We place a high priority on our suppliers and make every effort to maintain a positive working relationship with them. We have taken a partnership-oriented approach, focusing on long-term relationships built on mutual trust and cooperation, as well as timely payment. In 2020, local suppliers remained also our main focus with approximately a number of 371 out of a total of 405 suppliers, representing 91%. The estimated paid amount during 2020 is approximately AED 137,6 million on average.

In order to ensure equitable and fair treatment of our suppliers and to provide them with a clear vision about our processes, we have put in place a Standard Operating Procedure (SOP) in order to maintain the highest levels of transparency, given that our primary objective is to procure goods and services in the fairest possible way for all parties involved.

The main objective of this process is to ensure the procurement in UAB adheres to the following:

- Deliver optimum value to the business.
- To conform with all applicable statutory and legal requirements and internal policies.
- Manage procurement risk with segregation of authorities and execution of controls.
- Ensure sustainable vendor network as per UAB's standards.
- Measure the effectiveness and efficiency for key engagements, performance and develop the vendors capabilities to ensure the alignment with the bank's goals.





7. OUR ENVIRONMENT



ENVIRONMENTAL STEWARDSHIP

It is fundamental that we control our effect on the climate. Part of our CSR programme is to oversee UAB's policies and programmes related to our environmental management. As a result, we are committed to incorporating environmental values into all facets of our business activities. We are also taking steps to boost our environmental efficiency. We target partnering with local environmental organizations as well as complying with international standards to improve our environmental performance and take part in the global efforts to combat climate change.

We have several initiatives that will take place in 2021, such as “Green sustainability”. In that respect, we will be giving a tree to each one of our employees and customers. The purpose of this initiative is to build a mangrove forest in Sharjah, UAE. We offer our customers and employees the possibility to track their trees planted via EcoMatcher, an application especially designed to plant and track trees transparently. Our goal through this project is to help the UAE's efforts to preserve biodiversity and protect the environment.

In addition, several measures in 2020 reduced our paper use, including the generation and automation of e-statements, e-KYC, and the launch of our new mobile banking app with enhanced functionalities.

WATER AND ENERGY CONSUMPTION

We are working on minimizing the environmental effects of our activities, including energy and water use, as well as water recycling. We are taking steps to improve our success in all these fields. For example, we have installed a pantry water recycling system that will be used to flush the toilet. This year, we have managed to reduce our total water consumption by 18%.



Water Consumption	2018	2019	2020	Target
Total water consumption (m3)	N/A	373.58	306.33	300
Water consumption intensity (m3/employee)	N/A	0.95	0.96	0.95
These calculations were produced for the Head Office where most of the employees are based.				

To reduce our energy use, and increase our energy efficiency, the lighting on the 18th floor of our headquarters was updated from old neon 36 Watts light bulbs to LED 20 Watts, the parking lot lighting was always switched on, and the building lighting was turned off at 7:00 PM instead of 10:00 PM. We also work on increasing employee awareness on energy efficiency, with tips on switching off the computer at the end of the day, consolidating printers, switching off lights and taking advantage of the daylighting.

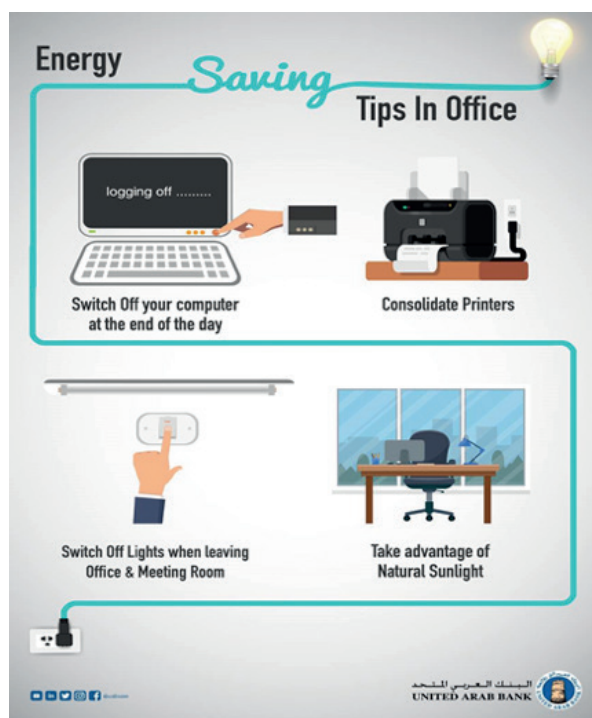
Energy Consumption	2018	2019	2020	Target
Total m2 of space across all facilities	17,160	17,160	17,160	17,160
Total Electricity consumption (kWh)	N/A	851,392	834,364	810,000
Energy consumption from electricity (GJ)	N/A	3,065	3,003.7	2,916
Renewable energy consumption (kWh)	0	0	0	0
Total Energy consumption (GJ)	N/A	3,065	3,003.7	2,916
Energy Intensity (GJ/employee )	N/A	7.8	9.4	

Emissions	2018	2019	2020	Target
GHG emissions (tons of CO2eq) from electricity	N/A	357.58	350.43	340.20
GHG emissions (tons of CO2eq) from Water	N/A	1.99	1.63	1.60
Total GHG emissions (tons of CO2eq)	N/A	359.57	352.06	341.80
GHG emissions intensity (tons of CO2eq/employee)	N/A	0.86	0.99	0.96

The number of employees used in this calculation was the personnel of the Head Office staff.

Electricity grid emission factor (tCO<sub>2</sub>/Kwh) = 0.00042

Grid Emission factor for water (kgCO<sub>2</sub>/L) = 0.005323



## RESOURCE AND WASTE MANAGEMENT

We have managed to eliminate paperwork and email tasks with our Robotic Process Automation (RPA). Previously, all statements were generated by JMBR (our approved courier Company) with hard copy printing capabilities. We have also upgraded our ATM services to enable our customers to update their Emirates ID details without having to visit a branch. We have also introduced a new mobile banking app with features for deposits, utility bill payment system (UBPS), advanced security, and real-time transactions as part of our efforts to reduce our carbon footprint. By 2020, we have facilitated more than 100,000 paperless transactions through the new mobile banking app.

Paper Consumption	2019	2020
JMBR	24,000	3500
CCM e- statements	0	20,000

Waste	2018	2019	2020	Target
Total paper consumption (kg)	N/A	N/A	1.82m A4 papers were bought	No specified target
Total paper recycled (kg)	0	0	0	0
Total waste produced (tons)*	-	-	-	-

\* Municipality does not weight waste

In 2021, using our user friendly revamped mobile application and our Customer Communication Model Smart Statement (CCM smart statements) in all retail accounts statements (MASS, SADARA and Credit cards statements) reduced the need for branch visits and paper transactions, helped us minimise our carbon footprint and saved the Bank about AED 10,000/month estimating an annual saving around 120,000 papers, by the end of the year.




Furthermore, our UAB Digital onboarding further eliminates the need of paperwork and enables customer onboarding from a mobile device without the need to visit a branch which will save approximately 21,000 papers in a year.

## Appendix ADX ESG Index

Metric	Calculation	GRI Standard	SDG	Coverage
<b>Environment</b>				
E1. GHG Emissions	E1.1) Total amount in CO <sub>2</sub> equivalents, for Scope 1	GRI 305: Emissions 2016		Our Environment
	E1.2) Total amount, in CO <sub>2</sub> equivalents, for Scope 2 (if applicable)			
	E1.3) Total amount, in CO <sub>2</sub> equivalents, for Scope 3 (if applicable)			
E2. Emissions Intensity	E2.1) Total GHG emissions per output scaling factor	GRI 305: Emissions 2016		Our Environment
	E2.2) Total non-GHG emissions per output scaling factor			
E3. Energy Usage	E3.1) Total amount of energy directly consumed	GRI 302: Energy 2016		Our Environment
	E3.2) Total amount of energy indirectly consumed			
E4. Energy Intensity	Total direct energy usage per output scaling factor	GRI 302: Energy 2016		Our Environment
E5. Energy Mix	Percentage: Energy usage by generation type	GRI 302: Energy 2016		Our Environment
E6. Water Usage	E6.1) Total amount of water consumed	GRI 303: Water and Effluents 2018		Water and Energy Consumption
	E6.2) Total amount of water reclaimed			
E7. Environmental Operations	E7.1) Does your company follow a formal Environmental Policy? Yes/No	GRI 103: Management Approach 2016		No
	E7.2) Does your company follow specific waste, water, energy, and/or recycling policies? Yes/No			No
	E7.3) Does your company use a recognised energy management system?			No
E8. Environmental Oversight	Does your Management Team oversee and/or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016		No
E9. Environmental Oversight	Does your Board oversee and/or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016		No
E10. Climate Risk Mitigation	Total amount invested, annually, in climate-related infrastructure, resilience, and product development			N/A
<b>Social</b>				
S1. CEO Pay Ratio	S1.1) Ratio: CEO total compensation to median FTE total compensation	GRI 102: General Disclosures 2016		Our Corporate Governance
	S1.2) Does your company report this metric in regulatory filings? Yes/No			No



S2. Gender Pay Ratio	Ratio: Median male compensation to median female compensation	GRI 405: Diversity and Equal Opportunity 2016		Our People
S3. Employee Turnover	S3.1) Percentage: Year-over-year change for full-time employees	GRI 401: Employment 2016		Our People
	S3.2) Percentage: Year-over-year change for part-time employees			Our People
	S3.3) Percentage: Year-over-year change for contractors/consultants			Our People
S4. Gender Diversity	S4.1) Percentage: Total enterprise headcount held by men and women	GRI 102: General Disclosures 2016 GRI 405: Diversity and Equal Opportunity 2016		Our People
	S4.2) Percentage: Entry- and mid-level positions held by men and women			Our People
	S4.3) Percentage: Senior- and executive-level positions held by men and women			Our People
S5. Temporary Worker Ratio	S5.1) Percentage: Total enterprise headcount held by part-time employees	GRI 102: General Disclosures 2016		Our People
	S5.2) Percentage: Total enterprise headcount held by contractors and/or consultants			Our People
S6. Non-Discrimination	Does your company follow a non-discrimination policy? Yes/No	GRI 103: Management Approach 2016*		Yes
S7. Injury Rate	Percentage: Frequency of injury events relative to total workforce time	GRI 403: Occupational Health and Safety 2018		Health and Safety
S8. Global Health & Safety	Does your company follow an occupational health and/or global health & safety policy? Yes/No	GRI 103: Management Approach 2016*		No
S9. Child & Forced Labour	S9.1) Does your company follow a child and/or forced labour policy? Yes/No	GRI 103: Management Approach 2016*		N/A
	S9.2) If yes, does your child and/or forced labour policy also cover suppliers and vendors? Yes/No			No
S10. Human Rights	S10.1) Does your company follow a human rights policy? Yes/No	GRI 103: Management Approach 2016		Yes, we abide by UAE regulations covering Human rights
	S10.2) If yes, does your human rights policy also cover suppliers and vendors? Yes/No			
S11. Nationalisation	Percentage of national employees			Emiratization
S12. Community Investment	Amount invested in the community, as a percentage of company revenues.	GRI 413: Local Communities 2016		Our Social Impact
<b>Governance</b>				

G1. Board Diversity	G1.1) Percentage: Total board seats occupied by men and women	GRI 405: Diversity and Equal Opportunity 2016		Our Corporate Governance
	G1.2) Percentage: Committee chairs occupied by men and women			Our Corporate Governance
G2. Board Independence	G2.1) Does company prohibit CEO from serving as board chair? Yes/No			Yes
	G2.2) Percentage: Total board seats occupied by independent board members			Our Corporate Governance
G3. Incentivised Pay	Are executives formally incentivised to perform on sustainability?			No
G4. Supplier Code of Conduct	G4.1) Are your vendors or suppliers required to follow a Code of Conduct? Yes/ No			No
	G4.2) If yes, what percentage of your suppliers have formally certified their compliance with the code?			
G5. Ethics & Prevention of Corruption	G5.1) Does your company follow an Ethics and/or Prevention of Corruption policy? Yes/No			Our Corporate Governance
	G5.2) If yes, what percentage of your workforce has formally certified its compliance with the policy?			
G6. Data Privacy	G6.1) Does your company follow a Data Privacy policy? Yes/No			Our Corporate Governance
	G6.2) Has your company taken steps to comply with GDPR rules? Yes/No			N/A
G7. Sustainability Reporting	Does your company publish a sustainability report? Yes/No			Yes, starting this year
G8. Disclosure Practices	G8.1) Does your company provide sustainability data to sustainability reporting frameworks? Yes/No			Yes, starting this year
	G8.2) Does your company focus on specific UN Sustainable Development Goals (SDGs)? Yes/No			Yes, starting this year
	G8.3) Does your company set targets and report progress on the UN SDGs? Yes/No			Yes, starting this year
G9. External Assurance	Are your sustainability disclosures assured or validated by a third-party audit firm? Yes/No	* GRI 103: Management Approach 2016 is to be used in combination with the topic specific Standards		No