جمعية البنوك في الأردن
ASSOCIATION OF BANKS IN JORDAN

Sustainability reporting and the GRI Standards

November 15, 2017

SUSTAINABILITY
EXCELLENCE

Sustainability reporting and the GRI Standards

1. Sustainability management
2. Sustainability reporting and the GRI
3. Sustainability data users

Sustainability Excellence

SUSTAINABILITY
EXCELLENCE

- Supported: 1st company, 1st government entity, 1st NGO to use GRI
- Over 50% of regional GRI reports are clients
- Regional data partner of the GRI
- Hosted the launch of the new GRI Standards in 2017
- Track over 500 regional companies performance

Sustainability management

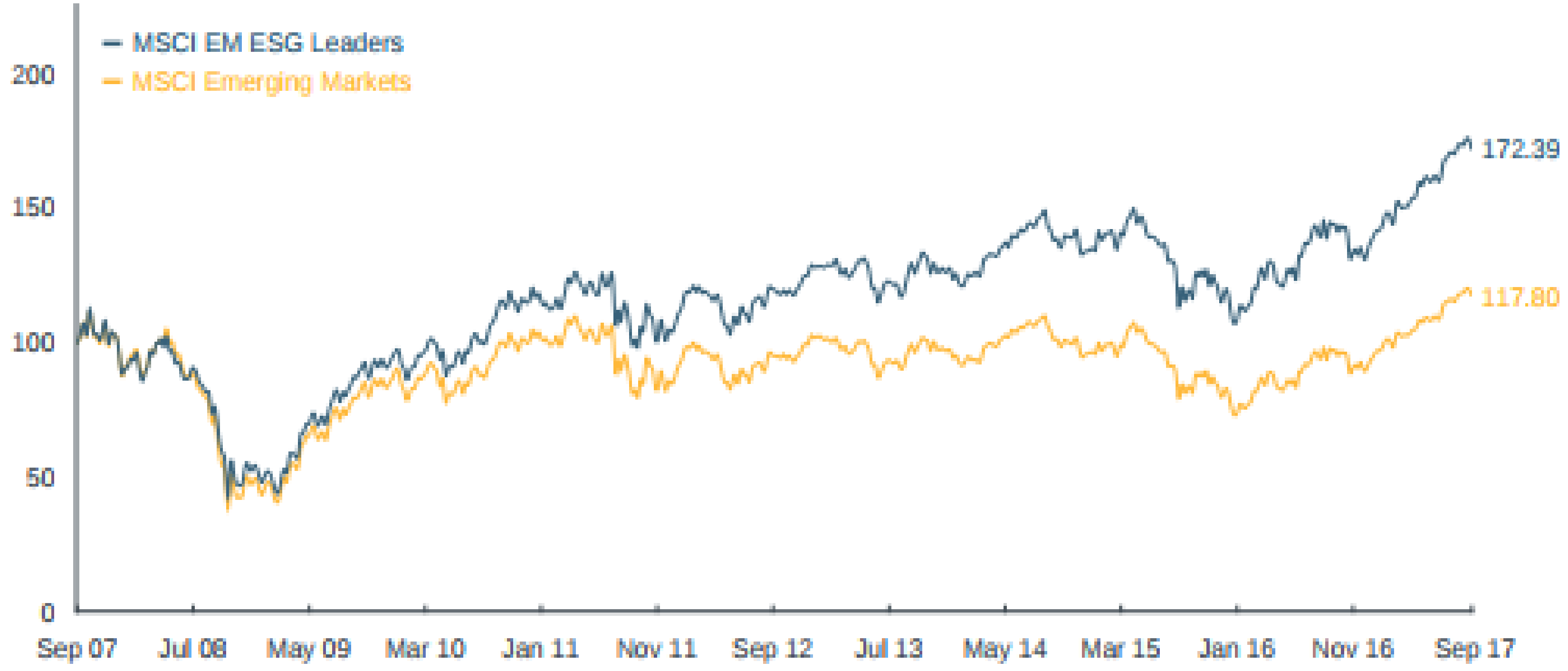
Sustainability management is the integrated management of economic, social and environmental performance for the purpose of maximizing benefits to both investors and society.

It helps companies identify social, environmental, economic and governance risks and opportunities that significantly impact the financial success and valuation of companies.

SUSTAINABILITY EXCELLENCE

Sustainability = Market outperformance

CUMULATIVE INDEX PERFORMANCE - GROSS RETURNS (USD) (SEP 2007 – SEP 2017)



ANNUAL PERFORMANCE (%)

Year	MSCI EM ESG Leaders	MSCI Emerging Markets
2016	13.83	11.60
2015	-11.99	-14.60
2014	5.20	-1.82
2013	1.63	-2.27
2012	21.64	18.63
2011	-12.78	-18.17
2010	25.88	19.20
2009	76.07	79.02
2008	-48.32	-53.18

SUSTAINABILITY
EXCELLENCE

Overall benefits of sustainability

Risk management

Anticipate regulations

Reduce costs

Stakeholders satisfaction

Customer satisfaction and trust

Employee attraction and retention

Brand recognition

Source of innovation

Access new markets

Increased profit

SUSTAINABILITY EXCELLENCE

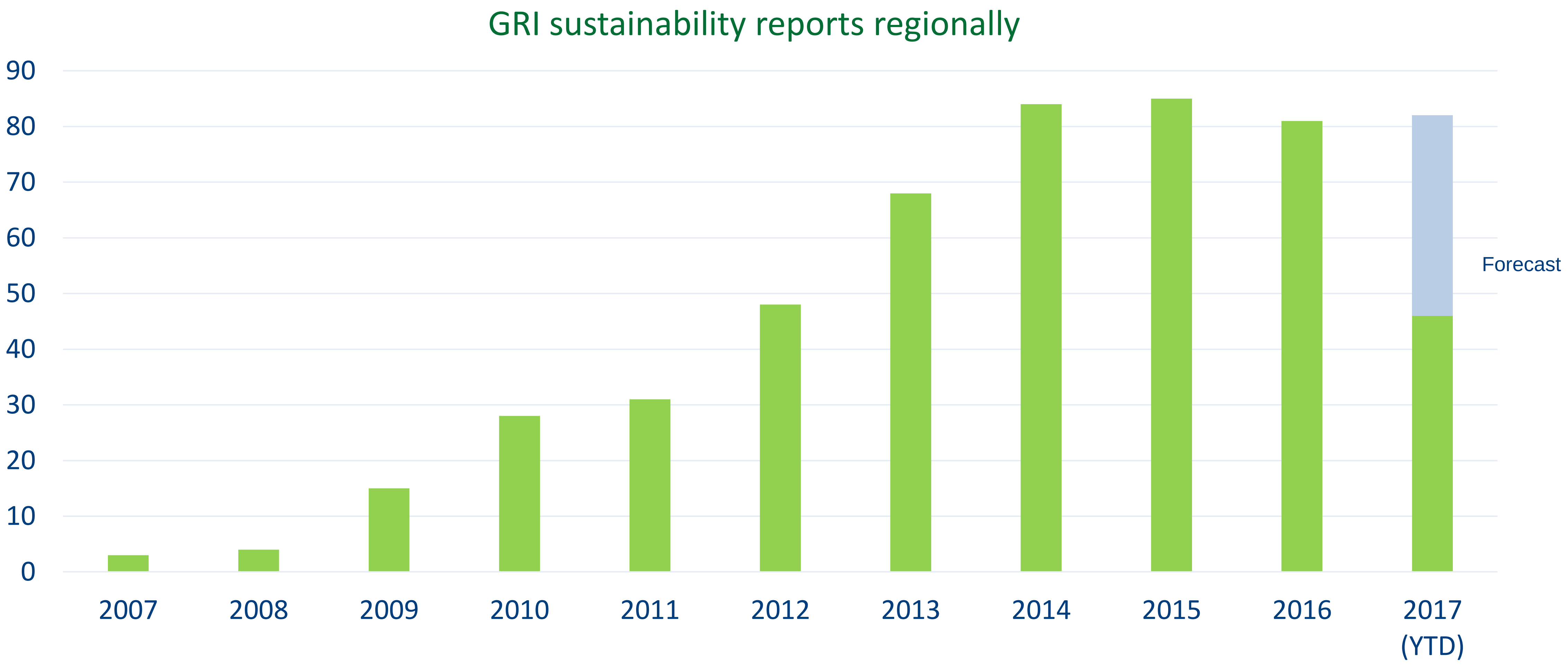
Sustainability management

GRI Empowering Sustainable Decisions

Sustainability reporting

A sustainability report is a report published by a company or organization about the **economic, environmental and social impacts** caused by its everyday activities. A sustainability report also presents the **organization's values and governance model,** and demonstrates the link between its strategy and its commitment to a sustainable global economy.

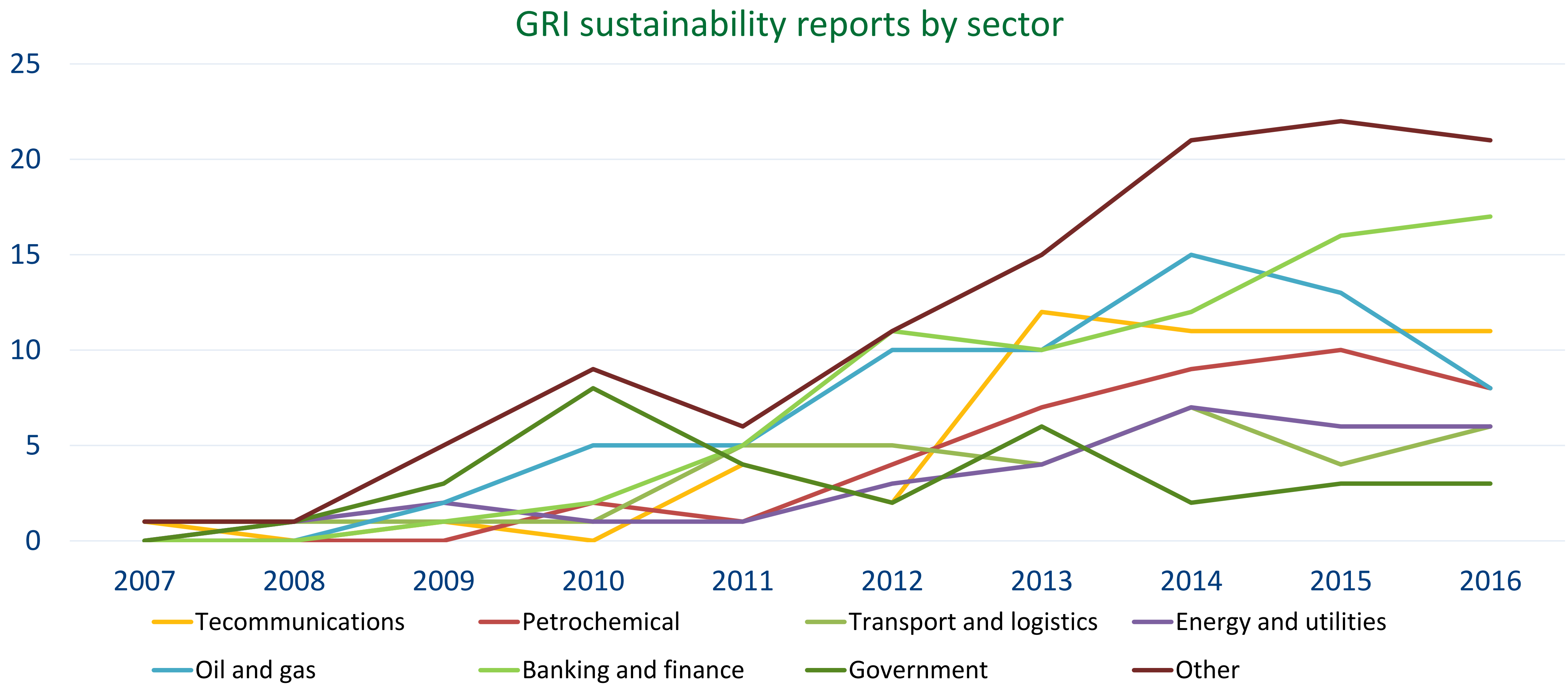
Sustainability reporting - trends



Data from ArabSustainability.com

SUSTAINABILITY EXCELLENCE

Sustainability reporting - trends



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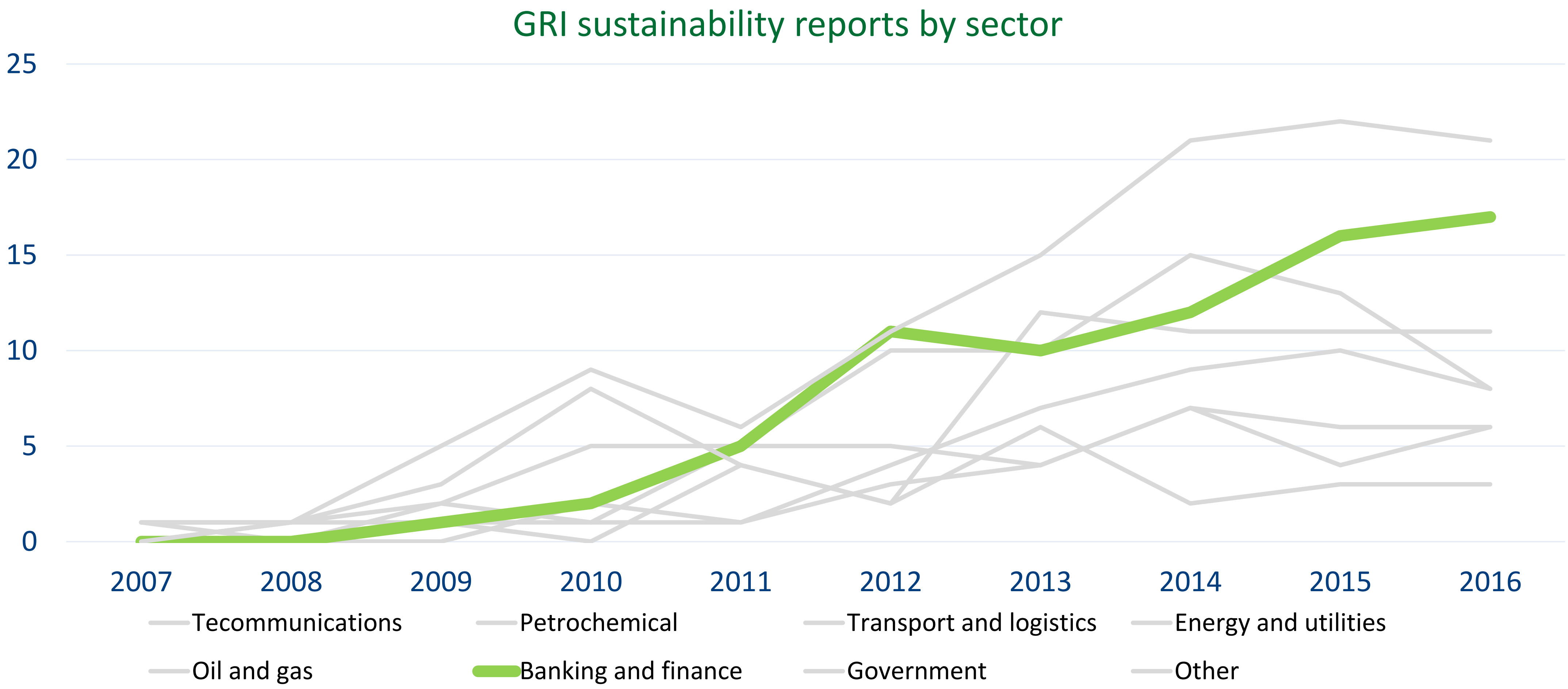
SUSTAINABILITY EXCELLENCE

Sustainability reporting - trends



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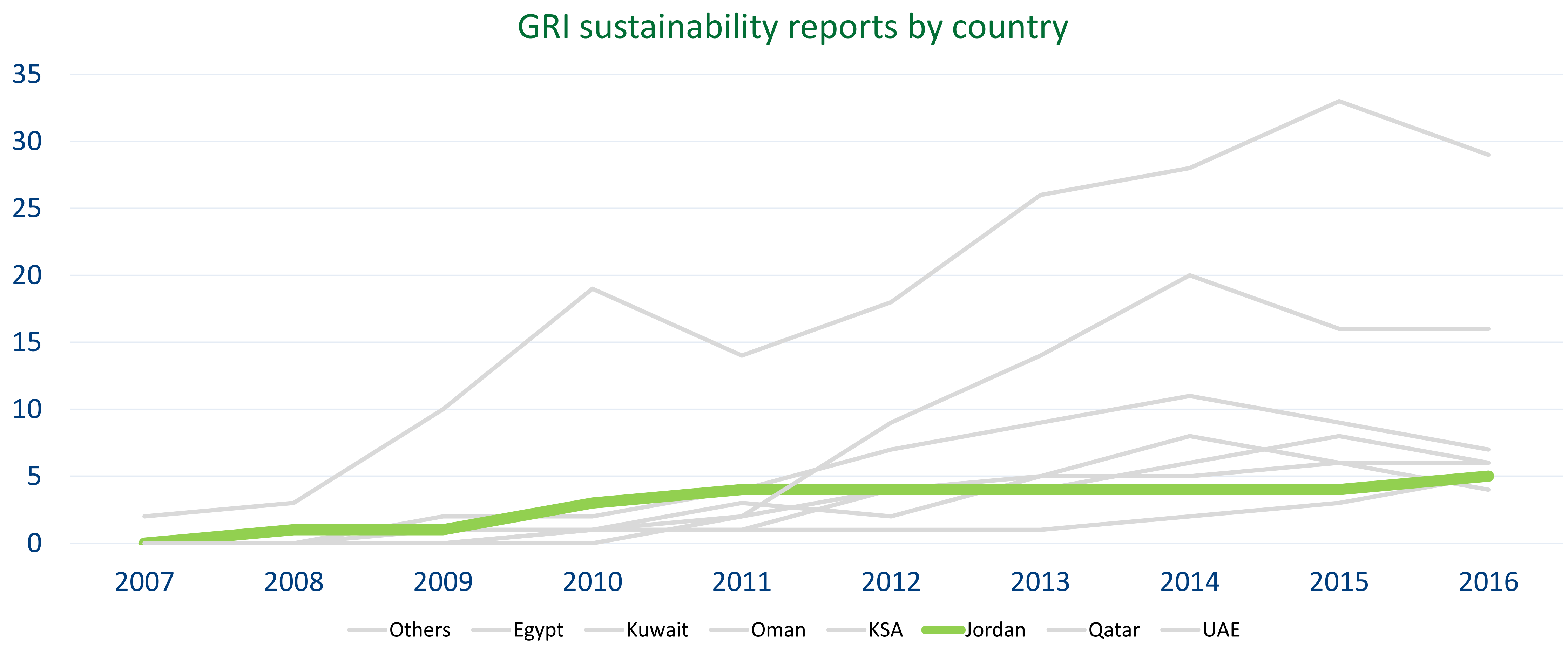
SUSTAINABILITY EXCELLENCE

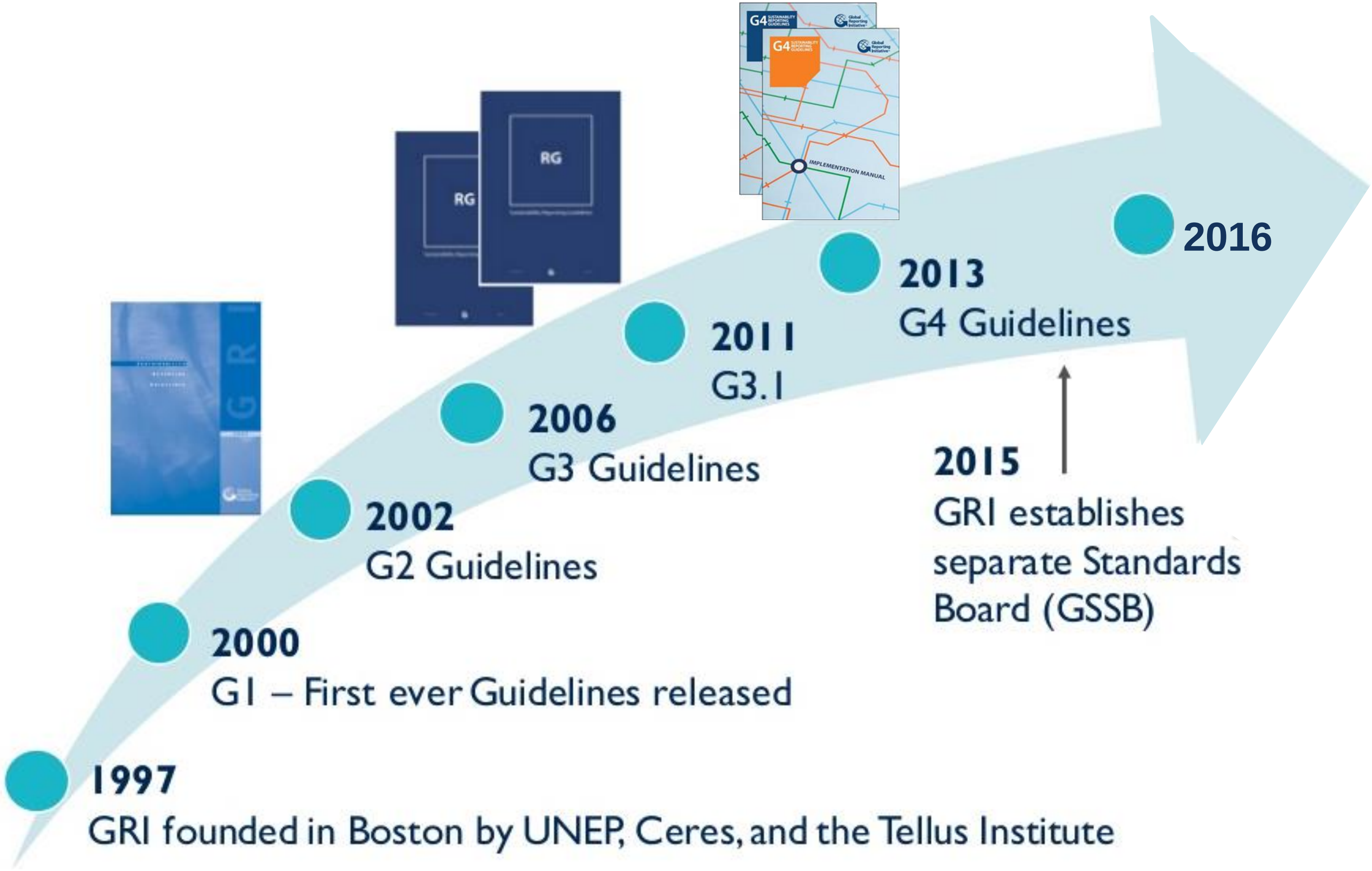
Sustainability reporting - trends



Data from
ArabSustainability.com

SUSTAINABILITY EXCELLENCE

Sustainability reporting - GRI



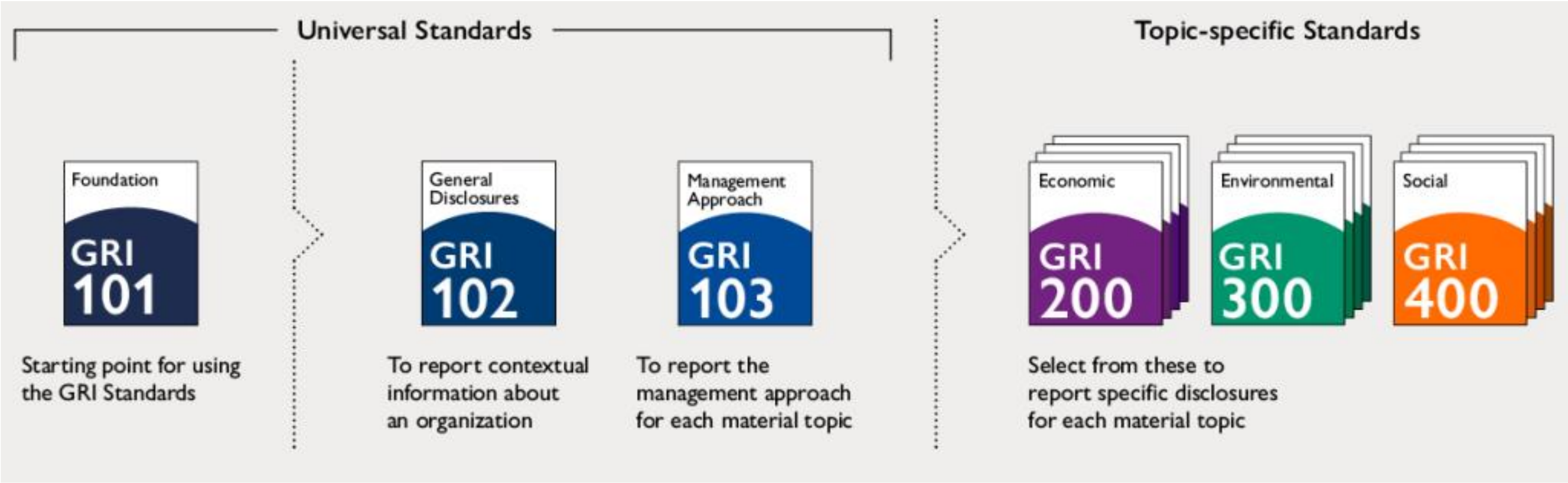
GRI STANDARDS

Sustainability reporting - GRI

GRI Empowering Sustainable Decisions

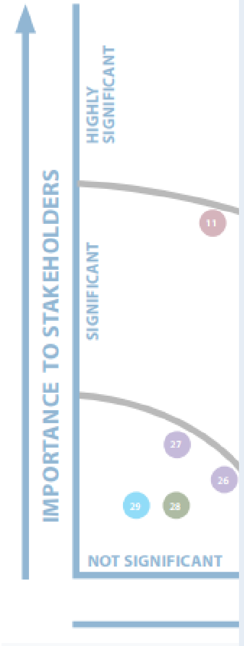
GRI STANDARDS

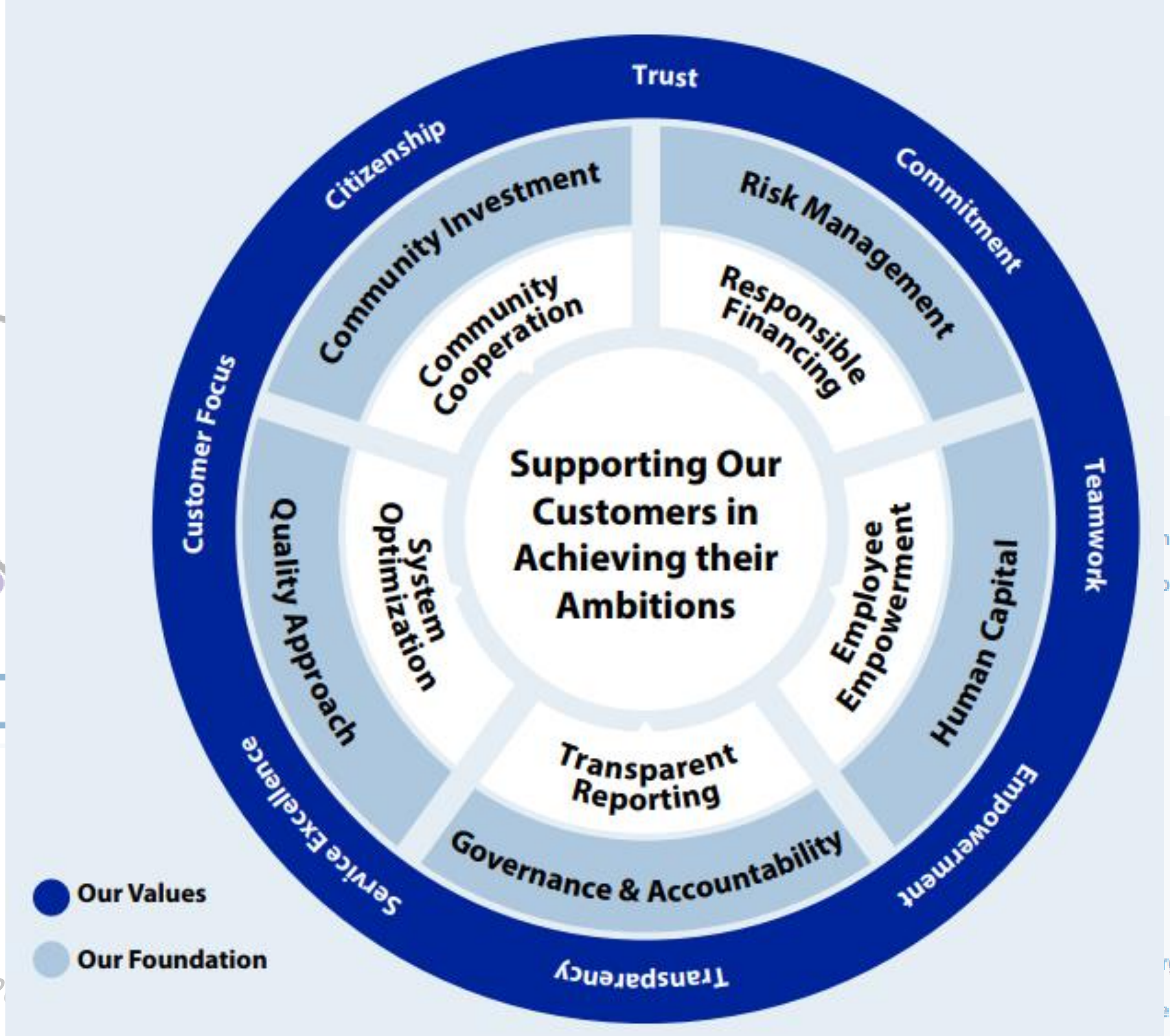
www.globalreporting.org/standards/

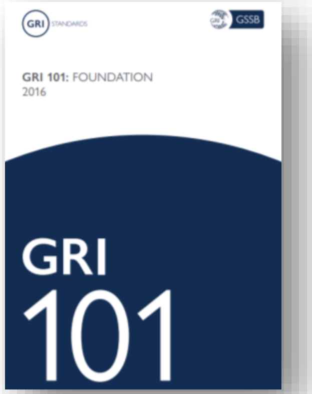


Sustainability reporting – example

- Material issues and sustainability framework



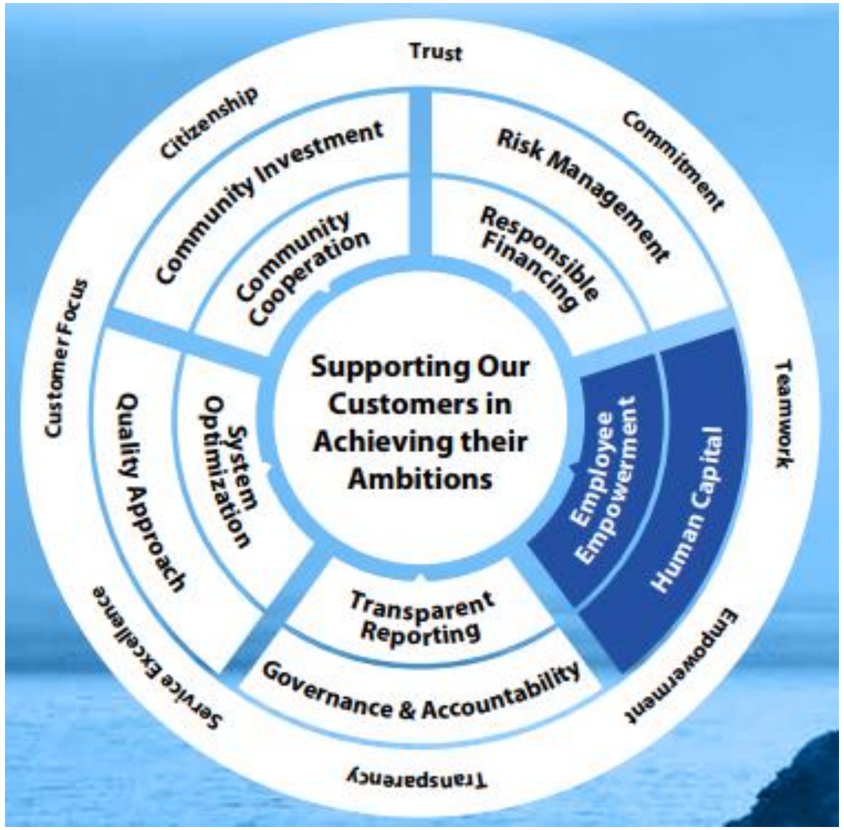




Arab Bank Sustainability Report 2

Sustainability reporting – example

- Management approach to key material issues



Employee Training and Development

We operate in a skill-centered and fast moving industry where our strongest competitive adva lies in the knowledge and skills of our employees. Thus, investing in the learning and develop employees is our foremost sustainability objective.

Training courses are designed and developed internally or in collaboration with training vendors based on assessment of employees' training and development needs. The aim of our training programs is to provide employees with skills and capacity building opportunities that meet the needs and expectations of our operations. Our training programs include internal and external training opportunities. Employee career development is also ensured through several tools including talent management and succession planning.

Online Interactive Career Path Model

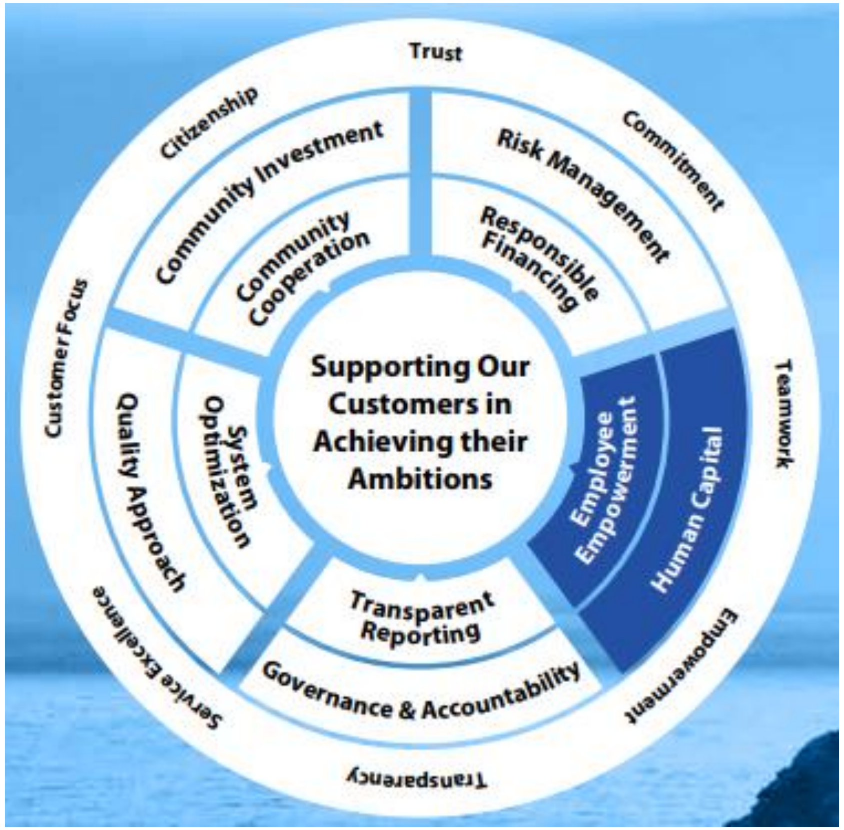
As part of the HR digitalization strategy, our Human Resources Division has expanded its services by launching the Online Interactive Career Path Model.

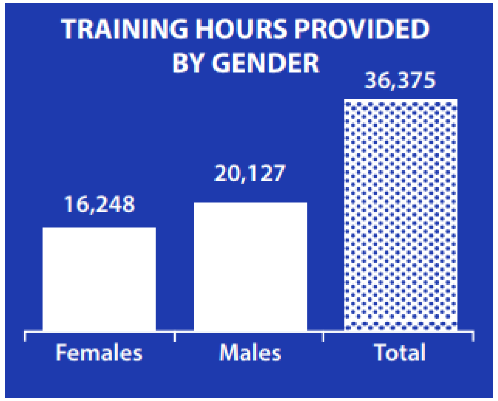
This model provides employees with a virtual outlook on career diversification at Arab Bank and the optimal leading path through scenarios' navigation.

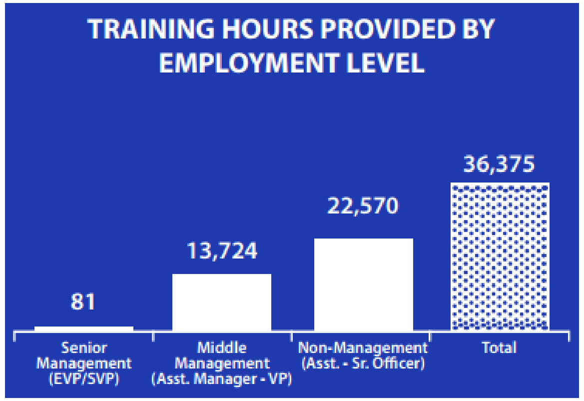
Arab Bank Sustainability Report 2016

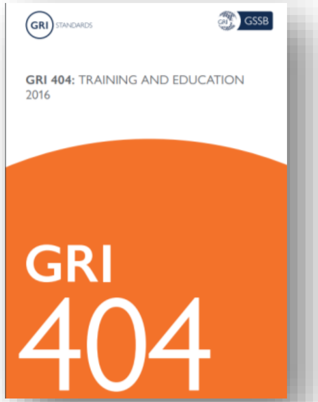
Sustainability reporting – example

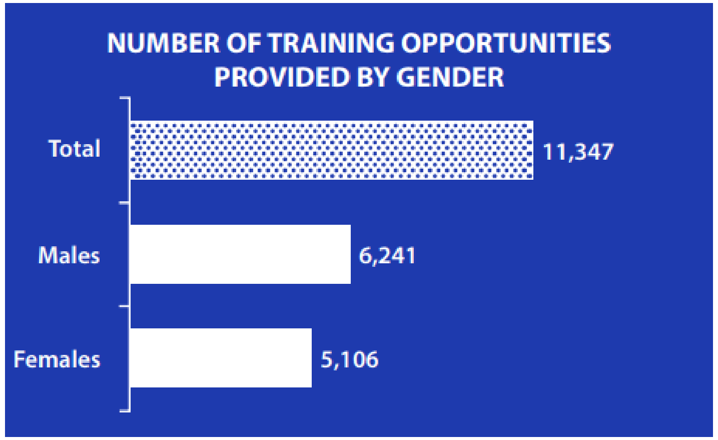
- Quantitative performance using comparable indicators











Arab Bank Sustainability Report 2016

Sustainability reporting – example

- Disclosure index

APPENDIX D: GRI Content Index

This report has been prepared in accordance with the GRI Standards: Comprehensive option. The GRI Content Index below indicates the report disclosure and the location of the information in this report.

GRI Standards	Disclosure	Page number(s) and/or URL(s) Omissions and Explanation
GRI 101: Foundation		
General Disclosure		
GRI 102: GENERAL DISCLOSURES 2016	Organizational profile	
	102-1	p. 2, 5
	102-2	p. 6
	102-3	p. 5
	102-4	p. 5
	102-5	p. 6
	102-6	p. 5
	102-7	p. 5, 7, 32, 2016 Annual Report
	102-8	p. 32-34
	102-9	p. 56
	102-10	No significant changes during 2016 in size, structure, ownership

GRI Standards	Disclosure	Page number(s) and/or URL(s) Omissions and Explanation
	102-29	p. 41, 42, 43, Annual Report (Corporate Governance Guide Section)
	102-30	p. 44, 45, Annual Report (Risk Management Section)
	102-31	p. 42, 43
	102-32	p. 48
	102-33	p. 41, 42, Annual Report (Corporate Governance Guide Section)
	102-34	p. 41, 42, Annual Report (Corporate Governance Guide Section) Number and nature of critical concerns not disclosed, as information is subject to specific confidentiality constraints
	102-35	p. 41, 42, Annual Report (Corporate Governance Guide Section)

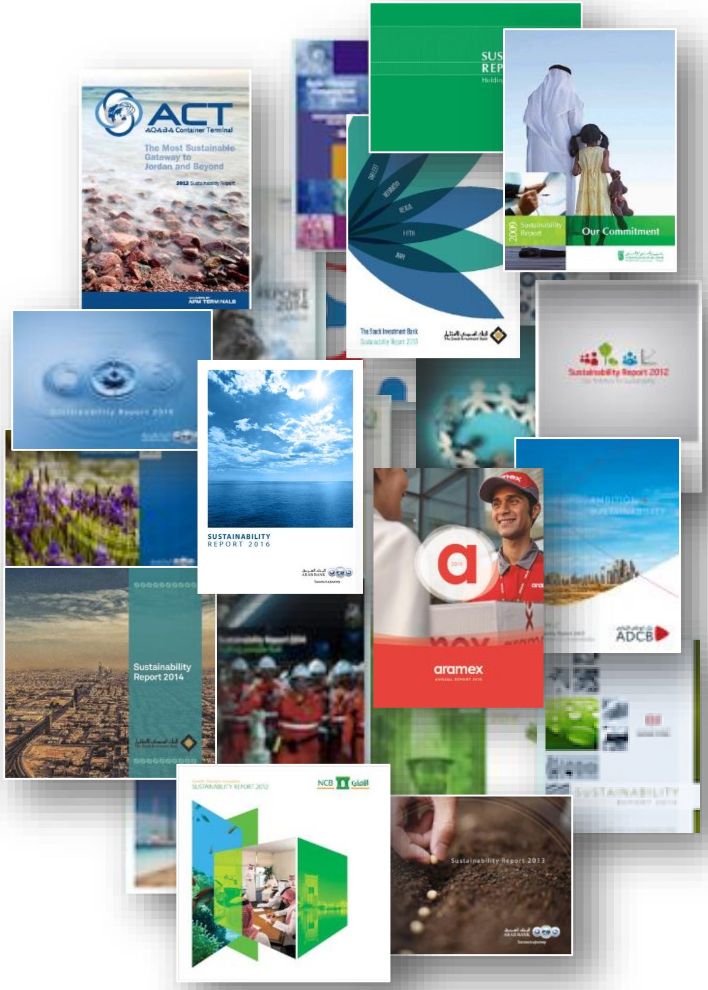
GRI Standards	Disclosure	Page number(s) and/or URL(s) Omissions and Explanation
Supplier Environmental Assessment		
GRI 103: MANAGEMENT APPROACH 2016	103-1	p. 80
	103-2	p. 56
	103-3	p. 56
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT 2016	308-1	p. 56
	308-2	p. 56
GRI 400 Social Standard Series		
Employment		
GRI 103: MANAGEMENT APPROACH 2016	103-1	p. 80
	103-2	p. 32-33
	103-3	p. 32-33
GRI 401: EMPLOYMENT 2016	401-1	p. 33, 36-37
	401-2	p. 35
Training and Education		
GRI 103: MANAGEMENT APPROACH 2016	103-1	p. 80
	103-2	p. 38-39
	103-3	p. 38-39
GRI 404: TRAINING AND EDUCATION 2016	404-1	p. 38-39
	404-2	p. 38-39
	404-3	p. 36
GRI 103: MANAGEMENT APPROACH 2016	103-1	p. 80
	103-2	p. 33-34, 42
	103-3	p. 33-34, 42
GRI 405: DIVERSITY	405-1	p. 33-34, 42

GRI Standards	Disclosure	Page number(s) and/or URL(s) Omissions and Explanation
Local Communities		
GRI 103: MANAGEMENT APPROACH 2016	103-1	p. 80
	103-2	p. 58, 59
	103-3	p. 58, 59
GRI 413: LOCAL COMMUNITIES 2016	413-1	p. 60-69
	413-2	No negative impacts have been identified.
Supplier Social Assessment		
GRI 103: MANAGEMENT APPROACH 2016	103-1	p. 80
	103-2	p. 56
	103-3	p. 56
GRI 414: SUPPLIER SOCIAL ASSESSMENT 2016	414-1	p. 56
	414-2	p. 56, no cases of negative social impacts in the supply chain.
Marketing and Labeling		
RI 103: MANAGE-ENT APPROACH 16	103-1	p. 80
	103-2	p. 21
	103-3	p. 21
RI 417: MARKET-G AND LABELING 16	417-1	p. 21
	417-2	No incidents of non-compliance reported in 2016.
	417-3	No incidents of non-compliance reported in 2016.
Customer Privacy		
GRI 103: MANAGEMENT APPROACH 2016	103-1	p. 80
	103-2	p. 19-21
	103-3	p. 19-21

Arab Bank Sustainability Report 2016

Sustainability reporting – data users

Organisation

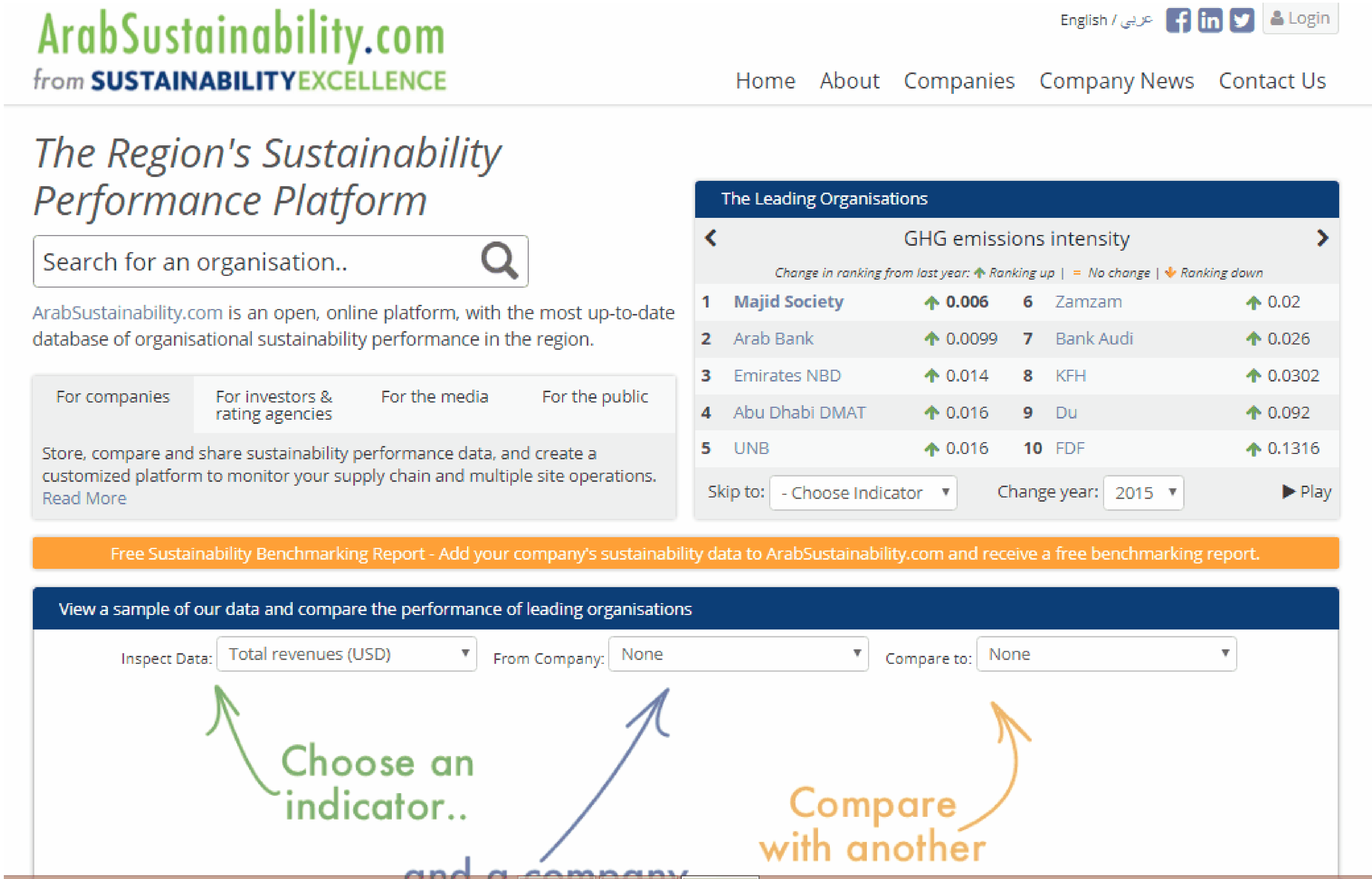


- Companies
- Public
- Government
- Investors/aggregators
- Media
- Associations
- Stock Exchanges

SUSTAINABILITY
EXCELLENCE

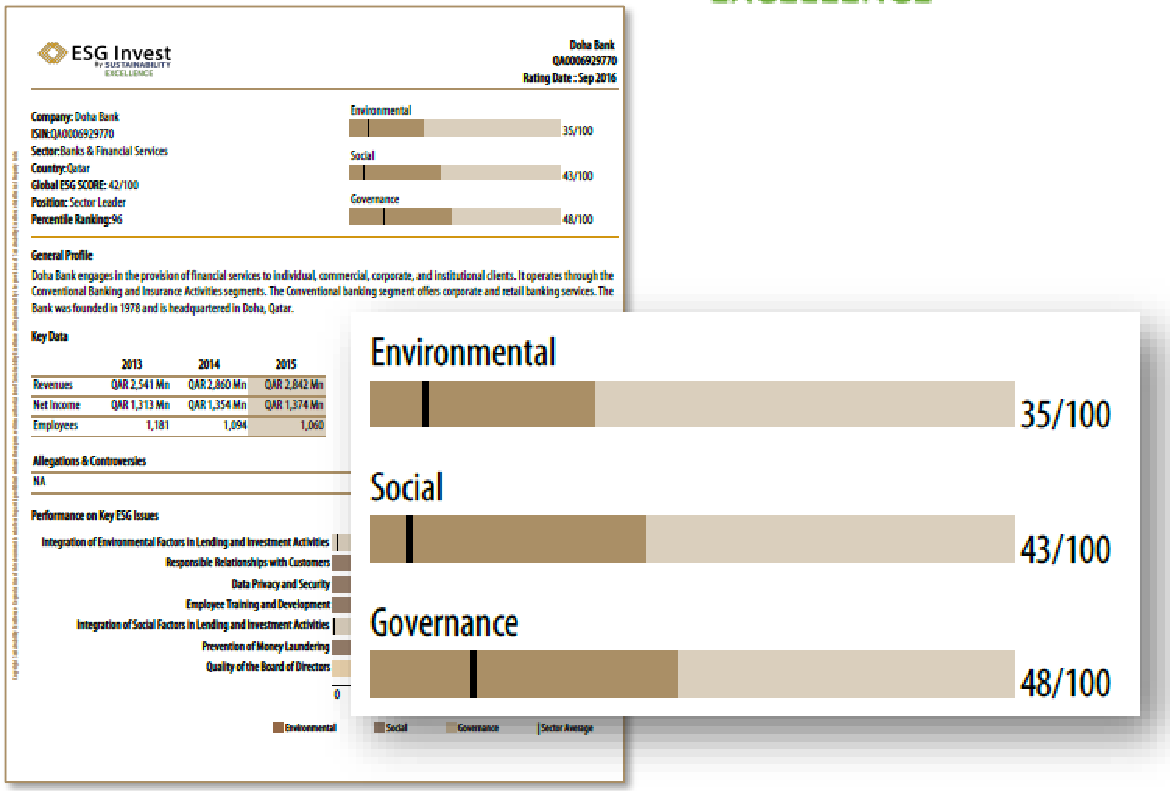
Sustainability reporting – data users

Companies



Sustainability reporting – data users

Investors/aggregators



Doha Bank
QA0006929770
Rating Date : Sep 2016

Company: Doha Bank
ISIN: QA0006929770
Sector: Banks & Financial Services
Country: Qatar
Global ESG SCORE: 42/100
Position: Sector Leader
Percentile Ranking: 96

General Profile

Doha Bank engages in the provision of financial services to individual, commercial, corporate, and institutional clients. It operates through the Conventional Banking and Insurance Activities segments. The Conventional banking segment offers corporate and retail banking services. The Bank was founded in 1978 and is headquartered in Doha, Qatar.

Key Data

	2013	2014	2015
Revenues	QAR 2,541 Mn	QAR 2,860 Mn	QAR 2,842 Mn
Net Income	QAR 1,313 Mn	QAR 1,354 Mn	QAR 1,374 Mn
Employees	1,181	1,094	1,060

Allegations & Controversies

NA

Performance on Key ESG Issues

Summary

- Sustainability = outperformance
- Sustainability reporting is becoming the norm
- GRI is the most widely used standard internationally
- Always cater to your data user (stakeholder) needs

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