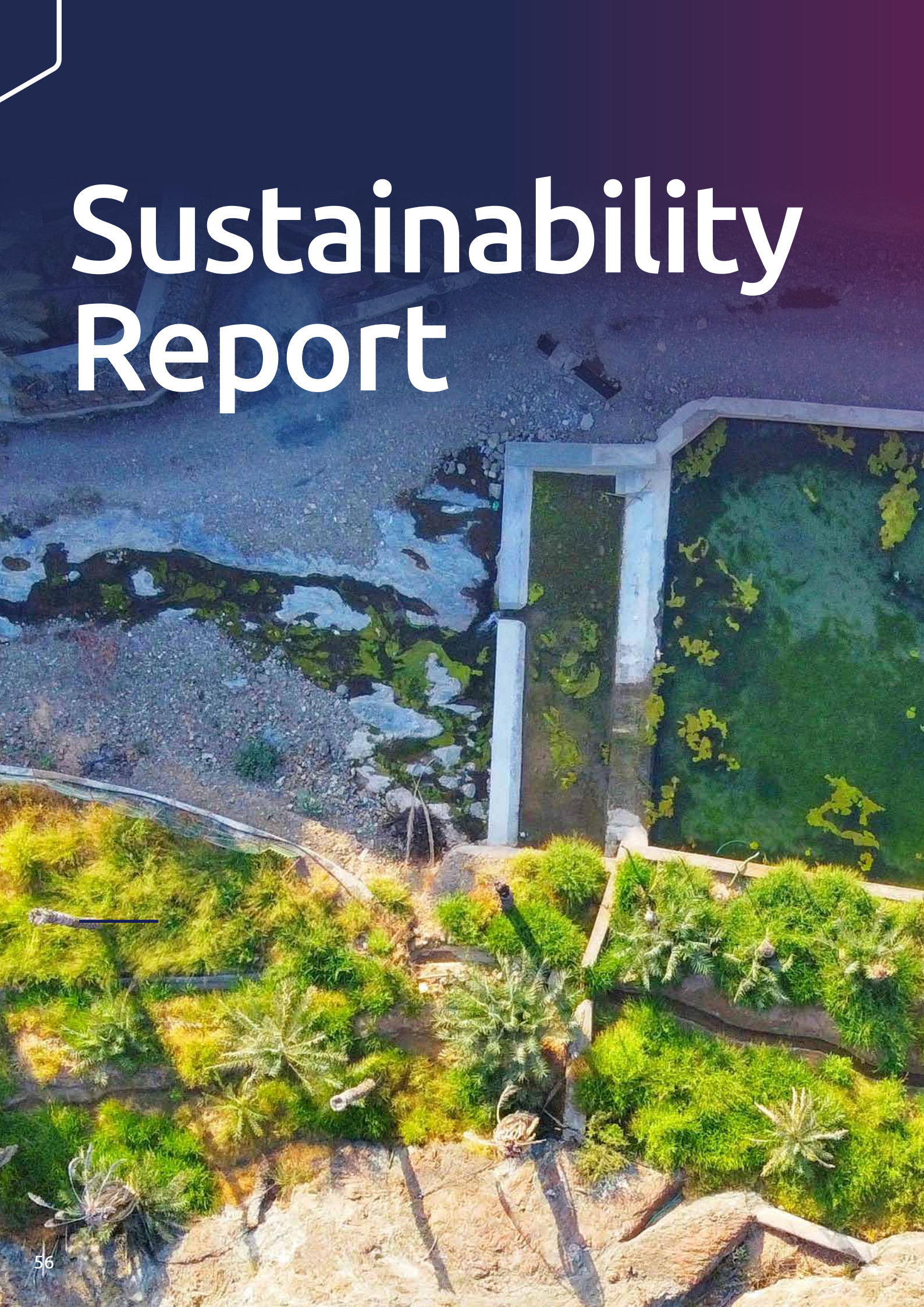


Sustainability Report





Welcome to Commercial Bank International's Sustainability Report for 2022 which highlights our commitment and performance towards environmental, social and governance parameters. This is our third report, and we are proud to continue our journey in becoming a more sustainable organisation. We report on our ESG and sustainability parameters in line with SCA, ADX ESG, and GRI Guidelines. This report highlights our initiatives to build reliance for our customers, employees, vendors, and communities.

Feedback

We value and welcome your feedback on our report, as well as our performance, to help us improve our operations and reporting in the subsequent years. Please share your feedback with

Hala Rawhi Al Safadi,
Vice President Corporate Secretariat
and Investor Relations
at Hala.Alsafadi@cbi.ae

Reporting Scope and Parameters

This report has been prepared in accordance with GRI Standards – Core Option.

Alignments

The report aligns with SCA and ADX ESG Guidelines, GRI G4 Financial Service Sectors disclosures, United Nations Sustainable Development Goals (UNSDGs), United Nations Global Compact (UNGC) Principles, the Paris Climate Agreement, UAE Vision 2021, and UAE Strategy 2050.

Comparable Data

Certain disclosures in the report showcase our performance for the years 2020, 2021 and 2022 highlighting our primary initiatives.

Assurance

We chose to follow the internal assurance process for our inaugural year of reporting providing our stakeholders with complete trust in the reported information.

- **Year** – This report covers our performance in the Environmental, Social and Governance chapters for the year 2022
- **Entities** – The entity included in the scope of this report is Commercial Bank International
- **Operational Boundary** – This report covers our operation in the UAE only

CEO's Introduction

Dear Stakeholders,

I am delighted to present our third sustainability report providing details on our performance on Environmental, Social and Governance initiatives for the year 2022.

The commitment to these subjects is as critical as ever, as countries across the globe continue to witness changes in the way communities, individuals, and economies function.

CBI remains dedicated to expanding our sustainability efforts in alignment with the global and national visions, which place emphasis on digitisation and environmental responsibility. We opened a new head office in Jumeirah which aligns with our 'green footprint' policies, and we have a second new office scheduled to open in Sharjah early in 2023 which will also support our sustainability credentials.

We became the first (and only) bank in the UAE to adopt a four-and-a-half day working week in line with the UAE's changes to weekend days at the beginning of 2022. Our decision to prioritise our employees' work-life balance has raised engagement, job satisfaction, performance, and productivity.

We have received strong support and encouragement from our key stakeholders to place more focus on the ESG agenda. We strive to incorporate the international and national visions into our business strategies and priorities in a drive to make our Bank more sustainable.

I would like to thank our esteemed stakeholders for demonstrating their complete trust and confidence in CBI as the Bank returns to pre-pandemic levels of operation and for extending their support throughout the year.

Myself, and the CBI team look forward to continuing to implement our economic and sustainability agendas with the essential input of our stakeholders.

Ali Sultan Rakkad Al Amri
Chief Executive Officer

Key Achievements

Environmental Performance

Our environmental performance returned to pre-pandemic levels or saw some small increases in 2022 across a number of our measurements. Some of the key environmental achievements/developments in 2022, compared to 2021, include the following:



Total electricity consumption saw a small 2.5% increase but is back in line with pre-pandemic levels. However, electricity consumption per employee was down 9.3% on 2021.



Our emissions from the generation of purchased electricity, steam, heating, and cooling consumed increased by 2.5%.



New Group offices were opened in Jumeirah and Sharjah (January 2023), both focused on deploying green initiatives for their ongoing operations.

A number of our achievements from 2021 have been maintained or seen a small increase in 2022. These were electricity, water, and fuel consumption. These metrics were impacted as business and the normal associated practices returned to pre-pandemic levels. (e.g., returning to work in the office and levels of traffic volume).

Social Performance

We became more selective in the talent we hired, recruiting staff that fit our culture and goals. We have a total rewards system, including not only compensation but also a full suite of benefits to ensure a highly competitive package.

109 new staff hired in 2022

A diverse work force of **443** full-time employees, across **36 nationalities**

24% of our employees are Emirati (**106**)

44% of our employees are female (**196**)

3,916 total hours of employee training provided

814 employees trained, **4.8 training hours** per employee

As part of our **Paternity policy** **6** staff took leave in 2022

Financial Performance

In 2022, we continued to strongly support our customers and the growth of the UAE economy as the normalisation of our businesses and lives following the pandemic has gathered more momentum. By placing our customers at the centre of everything we do and through the dedication and hard work of our people, we have grown our balance sheet and loans significantly and increased our net profit at AED 150 million, compared to the previous year. In 2022, our capital adequacy ratio remains strong at 14.41%. We will continue to focus on our customers and help them grow their businesses and realise their ambitions.

Net profit

increased by 15% to AED 150 million from AED 131 million in 2021

Total assets

increased by 2% to AED 21.2 billion from AED 20.8 billion in 2021

Gross Loans & Lending

to banks stood at AED 14.4 billion in 2022

Customer deposits

stood at AED 12.2 billion in 2022

Improved credit quality

resulting in lower credit provisions which decreased by 36% to AED 127 million from AED 198 million in 2021

The intention is to keep this momentum and focus on our ESG agenda in 2023 and future years.

About CBI

Incorporated in the year 1991, CBI is a local UAE bank serving the leading companies and ambitious people of UAE in personal and professional finances. Our objective is to serve our clients by assisting them in prospering in their personal and professional life, in support of UAE's goal. Our aim is to connect with their consumers and address their needs by embracing diversity and inclusion. CBI is based in Dubai, with its headquarters in Ras Al Khaimah, and is publicly traded on the Abu Dhabi Securities Exchange. The majority of shareholders are UAE citizens, including the Ras Al Khaimah Government and our Board of Directors, chaired by our Chairman, Saif Ali Al Shehhi. CBI offers a diverse range of banking products and tailored financial solutions in corporate, retail, and Islamic banking, including loans, trade services, cash management, and treasury & market solutions, as well as personal account services and credit cards.

Our Vision

To be recognised as a high performing UAE bank for leading companies and ambitious individuals who value long-term banking relationships.

Our Mission

Banking on the people of the UAE, CBI helps them to prosper in their personal and business lives, in support of the Nation's vision.

CBI continues to operate an Empathy, Reliability, and Accessibility committee in accordance with the UAE Banks Federation's (UBF) norms and recommendations. CBI hopes to improve service quality standards and boost consumer trust in the UAE banking sector by following these principles when handling complaints.

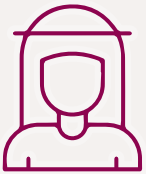
Customer complaints are always prioritised as customers are our primary focus. Root-cause analyses are conducted to ensure that CBI's processes and service standards are continually improved. Providing customers with multiple access channels for filing complaints, as well as a centralised approach to monitoring, managing, and resolving complaints by a single team, has aided in understanding customer concerns, and providing them with necessary assistance through their preferred communication channel.



2023 Plans



Our principles of accountability, customer focus, and trust will continue to be strongly upheld.



We continue to focus our efforts on training and promoting UAE nationals to management and executive positions inside the company, in order to meet our aspirational goal of increasing the number of Emiratis at all levels.



We continue to employ graduates and diploma-level individuals with the goal of further developing and increasing their skills throughout the Bank through further learning and development opportunities.



Our employees continue to be at the core of our business, and we will continue to invest in developing their skills and supporting their professional growth and wellness.



We strive to fulfil the requirements of our staff, clients, and communities across the UAE by maintaining a human-centric approach.



We continue to invest in the community and contribute to the UAE economy's growth.

Environmental Stewardship

CBI considers the environmental effect of our operations using environmental performance measures such as energy conservation, waste reduction and greenhouse gas emissions.

We have a framework in place that allows us to analyse and incorporate environmental concerns, opportunities, and problems. CBI's senior management is actively involved in assessing and approving policies and actions relating to environmental issues.

Part of our environmental goals is to continually raise awareness among all our employees, suppliers, and customers about the importance of reducing their carbon footprint by implementing initiatives like waste recycling, responsible purchasing, and increasing digital operations to encourage paperless operations. Climate change risks and opportunities must be managed not just for our supply chain, customers, and employees, but also for our business.

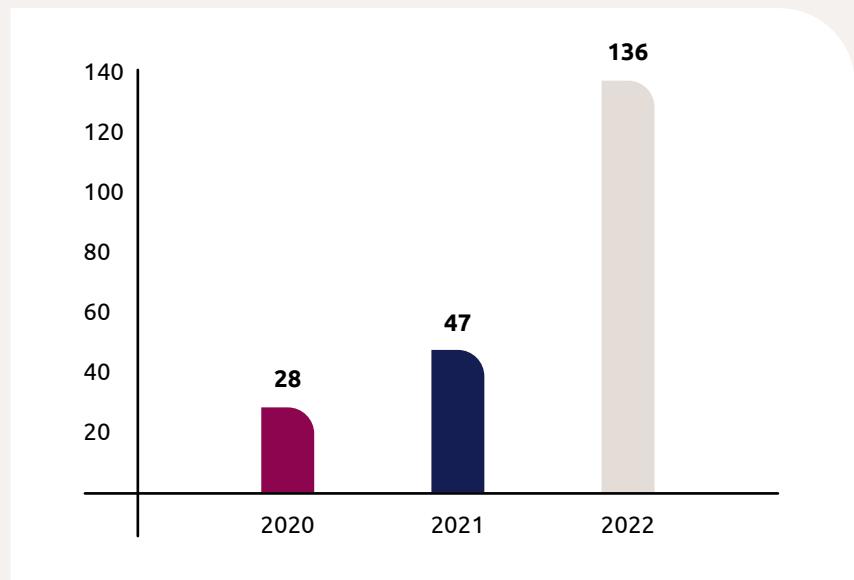
GHG Emissions

In line with the global and national efforts to attenuate global warming-induced climate change, we have made it a practice of keeping a track of our GHG Emissions and constantly undertake measures to minimise it within our operations and beyond. Following GHG Protocol Corporate Accounting and Reporting Standard to calculate our GHG Emissions:

Our **GHG emission** from direct operations under the **Scope 1** are **136 tCO₂** (190% increase in the year 2022 from 2021)

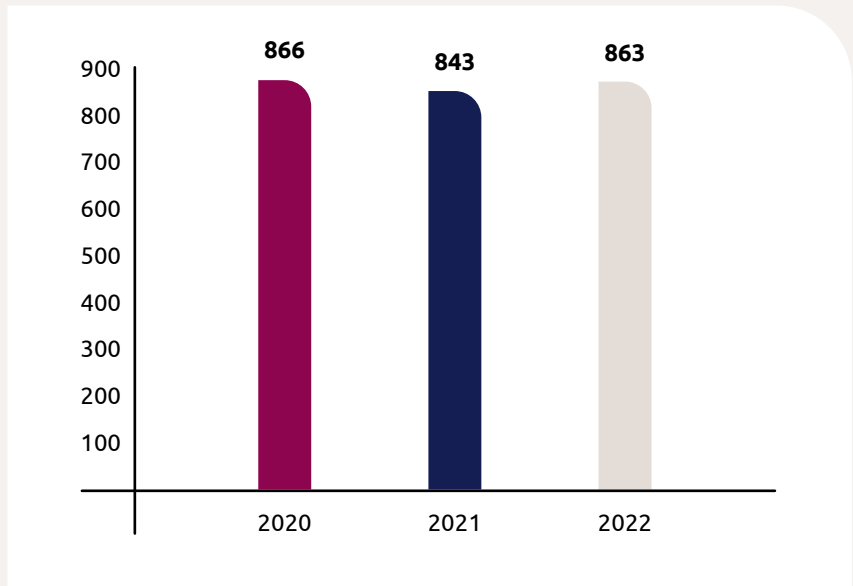
Scope 1: Direct Emissions Fuel Consumption by Vehicles Owned or Leased (tCO₂)

The increase in emissions from 2021 to 2022 is due to the return to business post pandemic with staff returning to work.



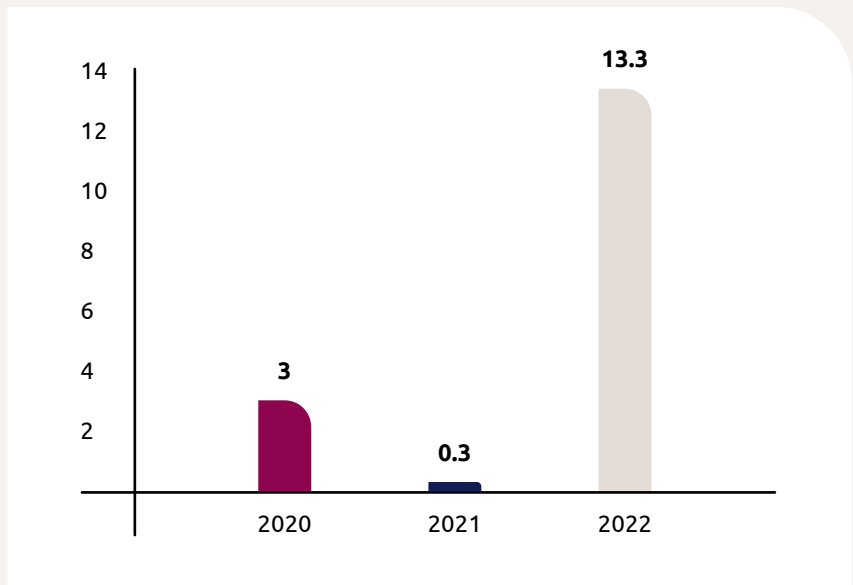
Our **GHG emission** from direct operations under the **Scope 2** are **863 tCO2** (2.5% increase in the year 2022 from 2021)

Scope 2: Indirect Emissions Electricity Consumption (tCO2)



Our **GHG emission** from direct operations under the **Scope 3** are **13.3 tCO2**

Scope 3: Other Indirect Emissions Air Travel (tCO2)



The significant increase in indirect emissions since 2021 is a result of the increased business travel post pandemic and in line with what was regarded as normal pre-2020.

We examined the way we manage our properties as part of our environmental commitments, with the goal of decreasing our carbon footprint and minimising our negative impact on the globe's ecosystem. Electronic bank statements were deployed across our client base and a printer rationalisation programme was executed to guarantee that all spent toner cartridges were recycled in an ecologically responsible manner. These initiatives have continued into 2022.

In recent years, we joined other concerned organisations and individuals across the world in turning down the lights to demonstrate our support for the global Earth Hour effort. Continuous monitoring and improvement of our emission performance and other environmental innovations are some of the important components of environment management managed by our employees. Our dedication to the environment extends well beyond compliance, allowing us to investigate all aspects of the environment.

Our 2023 Goals



Continue to reduce our paper consumption and take a step closer to the paperless transformation.



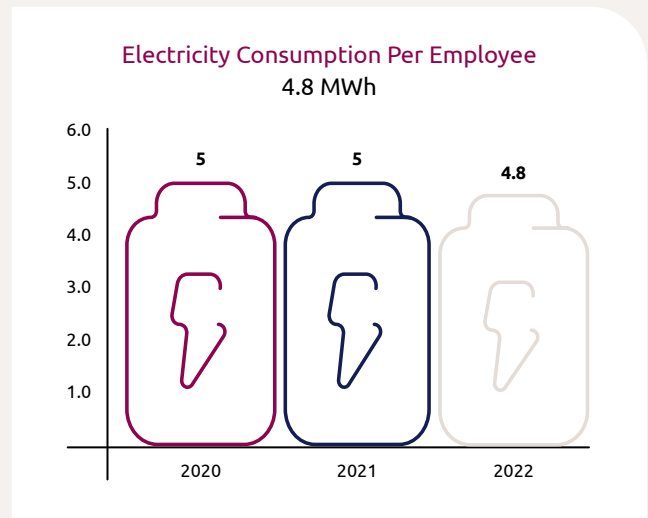
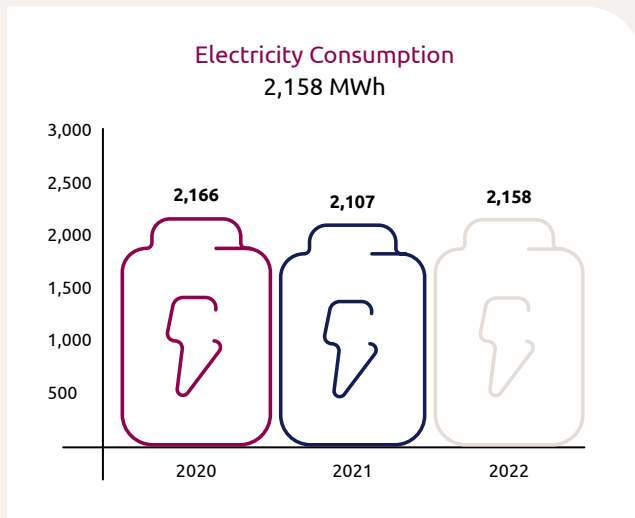
Monitor the use of natural resources and set corporate targets on reducing GHG emissions and optimising asset performance.



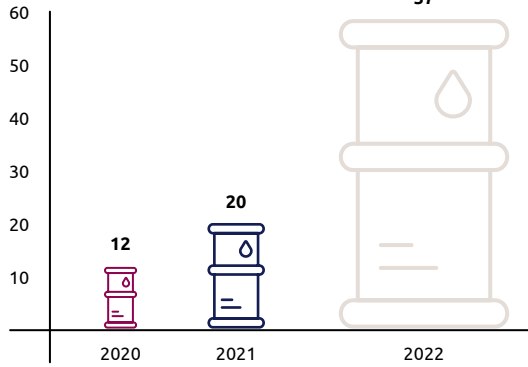
Plan and manage our organic waste by in-house composting awareness and systems which save organic waste from going into landfills and reduce our Carbon Dioxide (CO₂) and Methane (CH₄) emissions.

Energy, Water and Paper Consumption

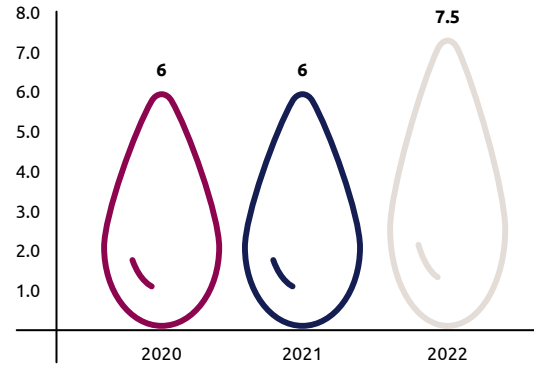
We intend to restrict the environmental footprint of our business operations, blending our corporate actions and societal impacts that we account for. In the coming years, we plan to minimise our ecological impact by implementing environment-friendly policies and behaviours. We continuously aim to optimise our sustainability performance in our operations, including energy consumption, water consumption and paper recycling.



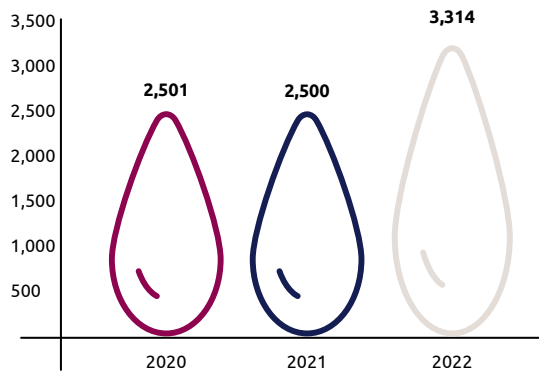
Fuel Consumption by Vehicles Owned or Leased by Bank
57 Kilolitre



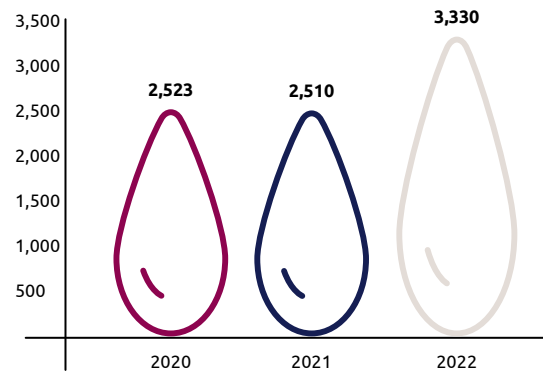
Water Consumption per Employee
7.5 Kilolitre



Utility Water Consumption
3,314 Kilolitre



Total Water Consumption
3,330 Kilolitre

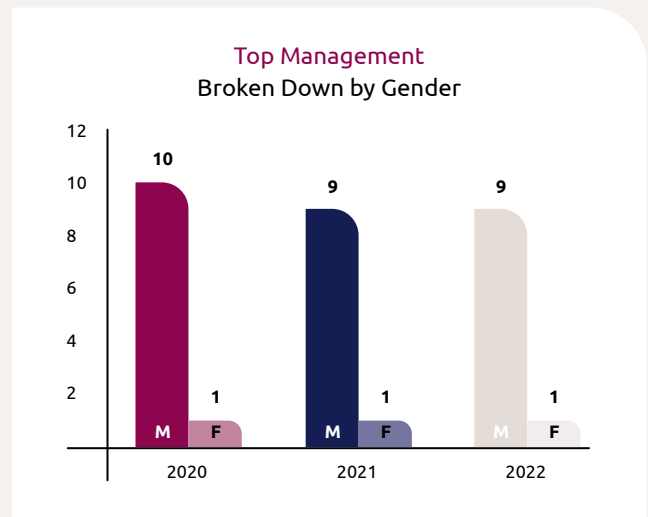
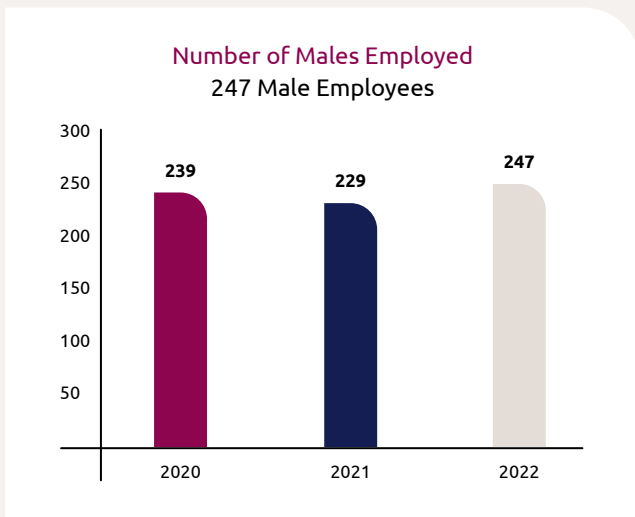
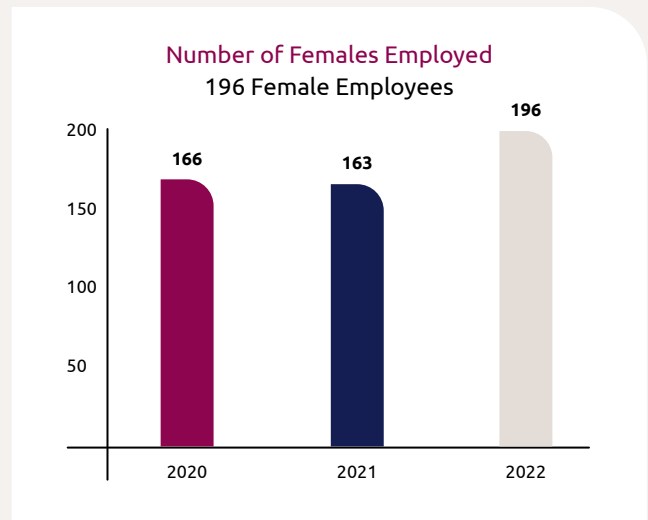
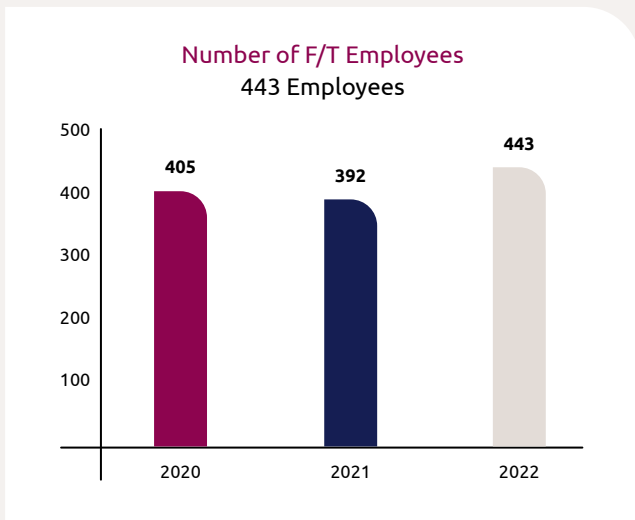


Paper Waste – Weight of Paper Shredded

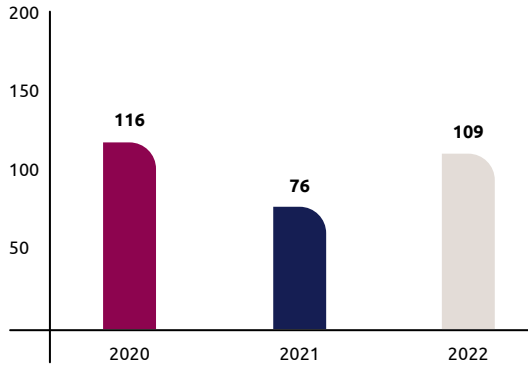
Following our move into our Jumeirah HQ we are exploring new ways of handling our paper waste to further reduce our environmental footprint. We will look to address this point in next year's Sustainability Report.

Social Stewardship

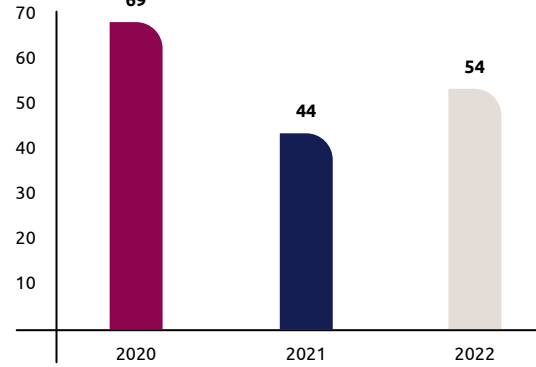
Our success is attributed to our employees' hard work and dedication. They are our pillars of strength, and we have consistently provided an atmosphere that encourages our workers' overall growth. We promote diversity at work, pay generously and appreciate employee success, promote women's employment, and provide an open learning environment for employees to improve their abilities.



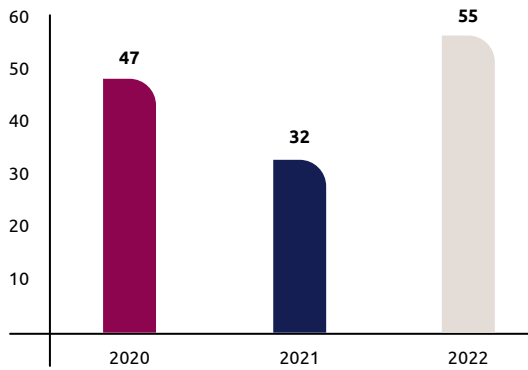
Newly Hired Employees Annually
109 Annual Hires



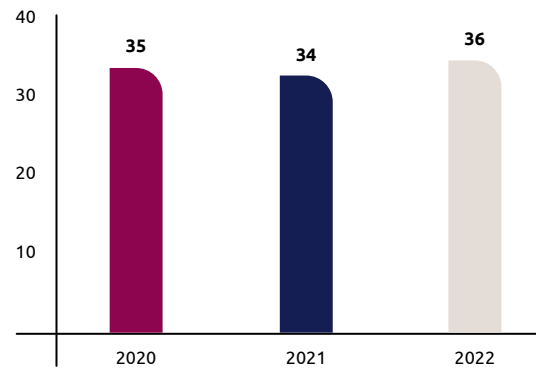
Newly Hired Male Employees Annually
54 Male Employees



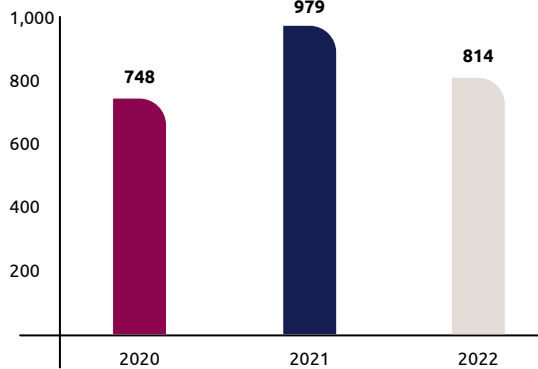
Newly Hired Females Employees Annually
55 Female Employees



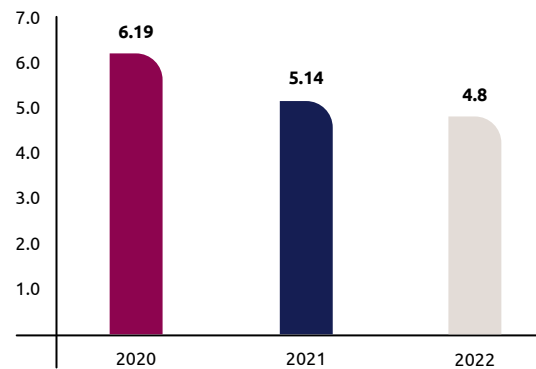
Number of Nationalities
36 Nationalities



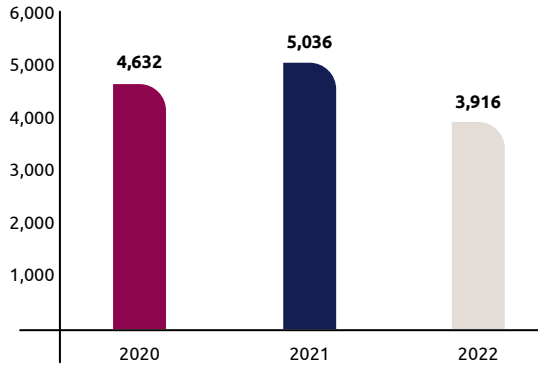
Number of Employees Trained
814 Employees Trained



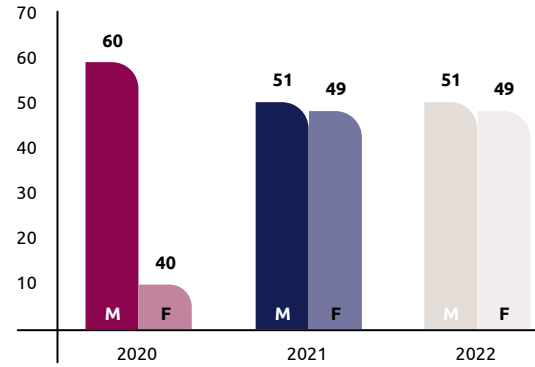
Average Training Hours per Employees
4.8 Training Hours



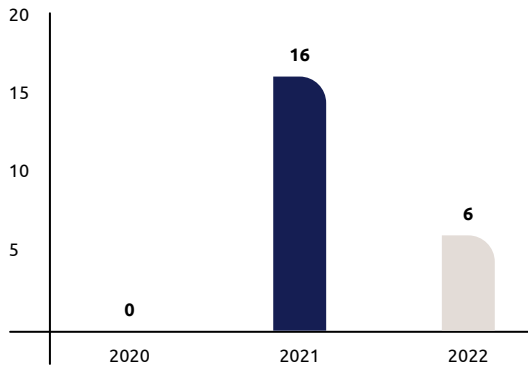
Number of Hours of Training Provided
3,916 Total Training Hours



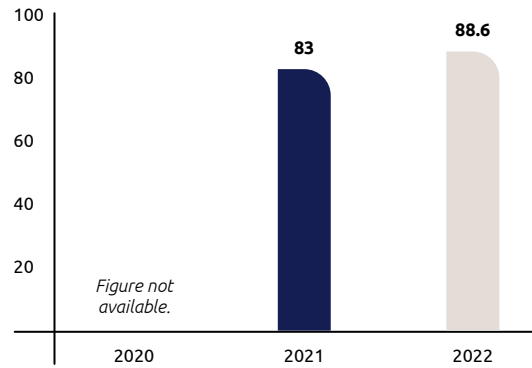
Number of Employees Trained
Broken Down by Gender



Number of Employees who Took Parental Leave
6 Employees



Retention Rate
88.6% rate



Number of Employee Wellbeing Programs Conducted

There were no Employee Wellbeing Programs conducted in 2022.

Overall Satisfaction Rate (%) Employee Satisfaction Survey

A new employee engagement tool was put in place, which is ongoing – the survey results will be shared in early 2023.

We planned out and fine-tuned our peripheral development and CSR programmes that have established enduring trust and brought smiles, always sensitive and caring to the needs, concerns, ambitions, and well-being of the surrounding local populations.

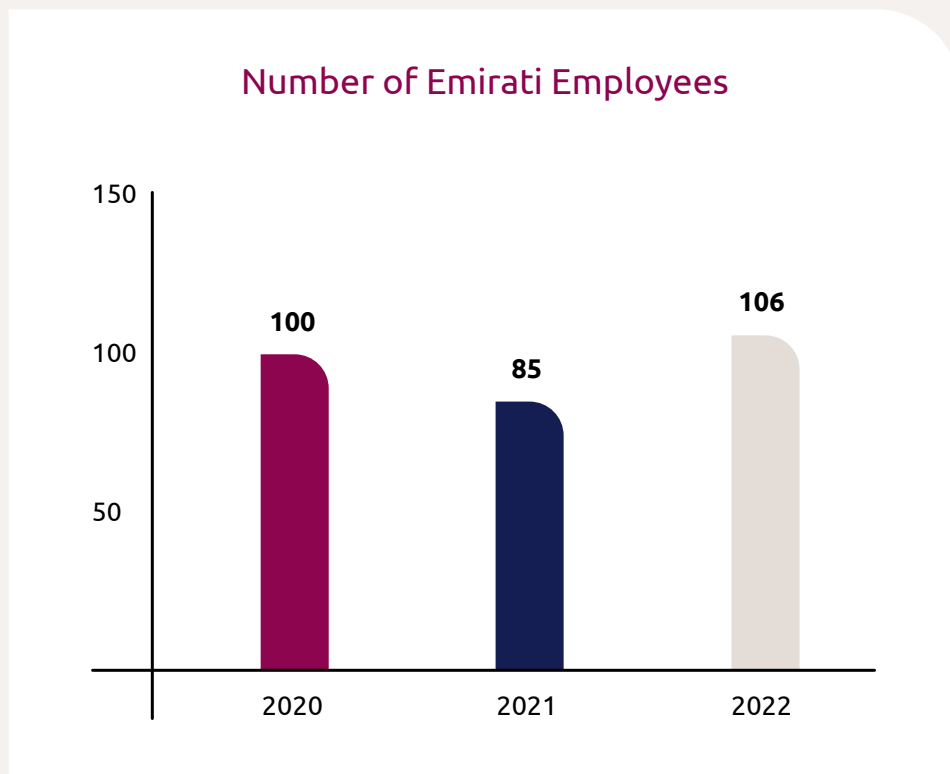
Employee Well-being

CBI believes in providing a vibrant, inspirational, action-oriented office environment, and is committed to providing an excellent workplace for our employees. Our many employee-related programmes and policies guarantee that our colleagues remain engaged at work, realise their career potential, and continue to progress in parallel with the firm.

We are constantly working to improve our employee experience, including onboarding, career advancement through training and development, performance-based incentives, and a variety of employee engagement activities throughout the year, to ensure that working with us is a rewarding and enriching experience.

Emiratisation remains a priority in our overall people management strategy, and we are pleased to report that we surpassed our targets set for 2022. Guided by the UAE’s and Central Bank’s mandates for employing Nationals, we have grown the percentage of Emiratis in our employ to 23%.

In 2023, we welcomed 13 new Emirati graduates who will complete a comprehensive training and certification programme to prepare them for critical roles in the Bank.



CBI is also planning on incentivising the pay of employees in the coming years on sustainability parameters. The ratio of management pay scale as compared to the employees and the gender pay scale ratio is as per the industry standards in the UAE.

Training & Development

CBI recognises that talent management is both critical and necessary in today's corporate world. The talents fostered in this competitive environment will be the organisation's future leaders, and it is our primary job to encourage them. Our training and development programmes are well-aligned with our long-term company goals, resulting in improved leadership skills and general well-being. The Bank concentrates on attracting and retaining high-performing personnel, and considerable resources are allocated to training and development programmes for employees at all levels. CBI employees are given assistance to continuously improve their skills and abilities.

To improve our workers' talents, we continue to provide on-the job technical training and support internship programmes for people of determination and blood donation campaign's.

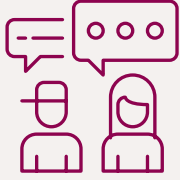
Promotion of Ethical Behaviour

CBI ensures that our corporate culture supports ethical behaviour and integrity, which are critical to the banking sector. In 2022, the Executive Management continued to emphasise the importance of everyone's responsibility to follow the code of ethics and protect CBI's interests by reporting unethical behaviour such as embezzlement, fraud, corruption, bribery, conflicts of interest, customer privacy violations, discrimination, harassment, law violations, and factual misrepresentation.

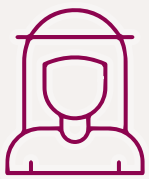
Customer Focus

Regarding our customer-focused activities, a customer education programme has been in operation for the past year. This was established in response to the growth of global cyber-crime and to work in parallel with our new digital banking channels thus ensuring greater awareness and understanding of the importance of data protection and security.

Our 2023 Goals



Specific initiatives planned for 2023 include new tools to ensure efficient two-way dialogue with our employees, ensuring active listening, adapting to their needs, and strengthening employee engagement to enhance our business.



We will also build on our Emiratisation strategy to provide further support to UAE nationals entering and engaging in the banking sector, while also maintaining our focus on creating an inclusive and diverse talent base drawn from a variety of different backgrounds and industries to power our progress.



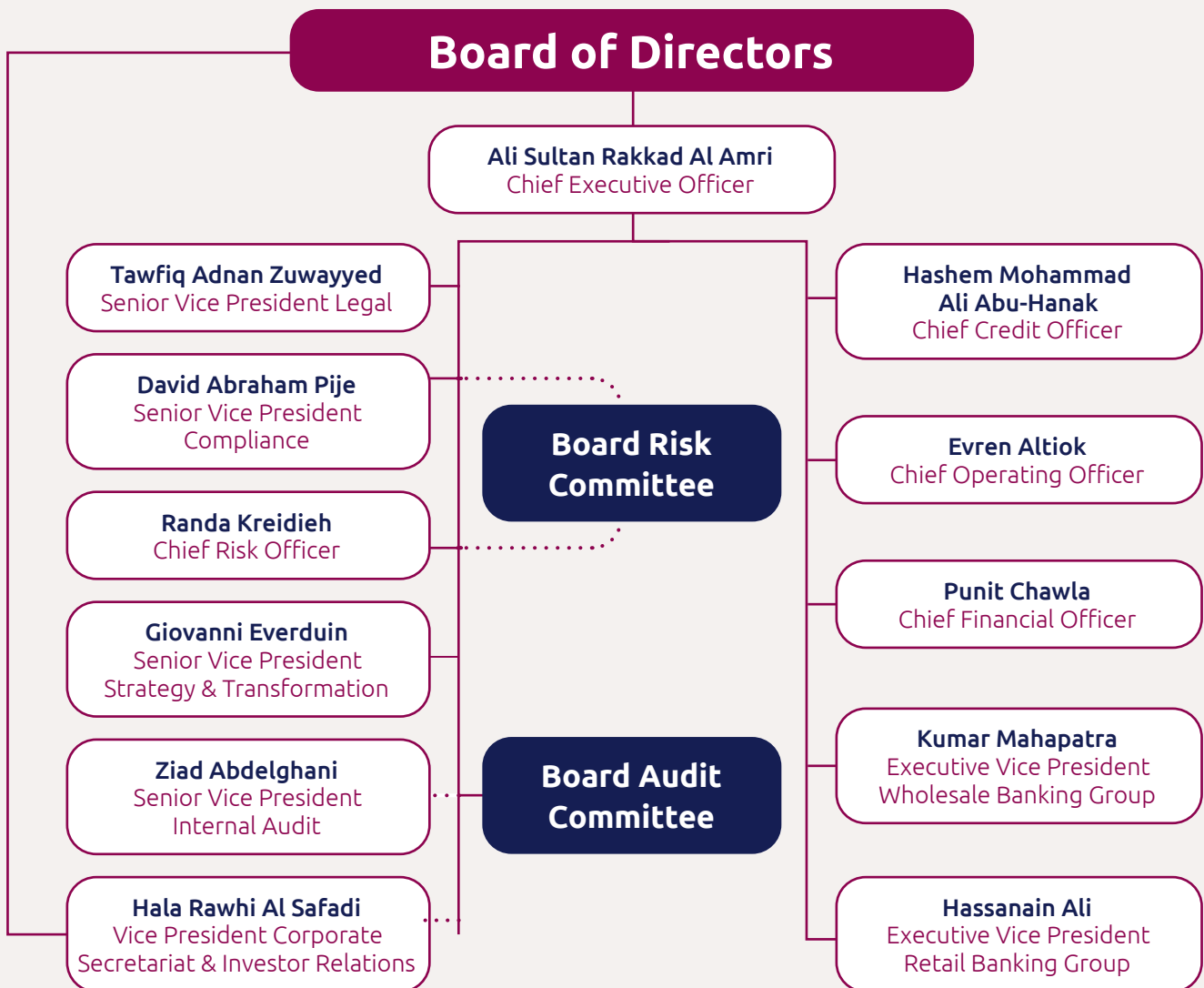
CBI will continue its path to greater competitiveness in our marketplace, enhancing our ability to attract key talent through a growing proposition of rewards, experiences and training aligned with the demands of the evolving banking landscape and our changing business needs.

Ethical Governance

CBI considers sound corporate governance to be a key factor to enhance its image, both locally and internationally, through a commitment to corporate culture that motivates directors, managers, and employees to comply with sound principles of conduct. Corporate governance involves a set of relationships between a company's management, its Board of Directors (Board), its shareholders and its other stakeholders.

Corporate governance also provides the structure through which the objectives of the company are set, and the means of attaining those objectives and monitoring performance are determined. Effective corporate governance is not an end, it is a means to the proper functioning of a financial institution and the banking sector overall. CBI's safety and soundness are key to its financial stability and the way it conducts its business; therefore, it is central to creating market confidence and business integrity.

Corporate governance standards in CBI are naturally pursued in a manner consistent with the applicable national laws, regulations, and codes. CBI is subject to the regulations issued by Central Bank of United Arab Emirates (CBUAE) and the Securities and Commodities Authority (SCA) as well as guidelines and international best practices issued by the Basel Committee on Banking Supervision (BCBS) and the Organization for Economic Cooperation and Development (OECD).



Structure of Board of Directors

In compliance with CBI's Articles of Association, nine (9) members of the Board are elected or nominated for three (3) years renewable for the same period. The Board has the widest authority to oversee the Management of CBI and the right to appoint several managers or authorised persons and to vest in them the right to sign, solely or jointly, on behalf of CBI. Members of the Board must have the necessary expertise and skills that qualify them to conduct their duties towards CBI's best interests. They are also committed to spending the required amount of time and attention towards the accomplishment of their duties for the duration of their tenure.

At the General Assembly held on 30th March 2020, nine (9) Members of the Board were elected for a period of three (3) years. In March 2021, the Board appointed Mr. Mohamed Ali Mussabah Al Nuaimi as a Board member following the resignation of Mr. Abdul Rahim Mohammed Al Awadhi and his appointment was ratified at the General Assembly meeting held on 22nd March 2022. On 19th December 2021, Mrs. Fareeda Ali Abulfath resigned from the Board of Directors and Mr. Salaheddin Almabruk AlMadani was appointed on 25th April 2022 as her replacement. As of 31st December 2021, there is one female representative in the Board of Directors of CBI (Ms. Maitha Saeed Al Falasi).

As of the 22nd March 2022 the Board Committees are as follows:

Board Audit Committee

Board Risk Committee

Board Credit Committee

Board Nomination and Remuneration Committee

Board Executive Committee

CBI has continued its efforts to enhance its existing Corporate Governance Framework and adopt the latest best practices in this regard. This in turn will maintain and enhance the stability and soundness of the organisation and the trust of the shareholders, potential investors and all the other stakeholders despite the challenging market conditions. This year was another pivotal step towards preparing the next era of CBI governance and management pillars in terms of preparing the new set-up of the Board, the Board Committees together with related Executive Management supporting functionalities.

Stakeholder Consultation and Materiality Analysis

Stakeholders are defined by CBI as organisations and individuals who are influenced by and have the capacity to influence the Bank's operations. Investors, employees, suppliers, consumers, government authorities and local communities are among our stakeholders. Our management follows the idea of aligning societal demands with commercial objectives. In order to create a long-term relationship with our stakeholders, we focus on obtaining ideas, feedback, and concerns from them and reflecting these points in the way we operate. We make sure that the information received through stakeholder engagement is used to influence our approach. We try to link and connect with our stakeholders through a variety of formal and informal channels, as well as other continuous formal and social events.

CBI's Approach to Stakeholder Engagement

Our stakeholders are our partners in producing value for a better and more sustainable world. We engage with all our stakeholders to help them get a better understanding of our common aims. The frequency of engagement is determined by the degree to which the stakeholder group will have an impact on our business. We engage in constructive discussion with our stakeholders and explain our company's business goals and long-term vision, as well as the path we are taking and how the current market is impacting our operations. These initiatives contribute to our stakeholders' belief in the business. We evaluate our progress and how stakeholder input has translated into effective decision making on a regular basis.

Identification of Key Stakeholders

Stakeholder groups are identified and prioritised depending on their importance to our company and capacity to influence CBI's choices. The wide diversity associated with our business is also reflected in our list of stakeholders including customers, employees, regulators, government authorities, suppliers, local institutions, and environmental and social advocates inside and outside our organisation.

Materiality Analysis

Understanding our stakeholders' social, environmental, and economic concerns is critical to ensure that we stay focused on the important issues today and in the future. Our materiality matrix was formulated as we continued to develop and strengthen our internal and external stakeholder engagement approach. Economic, social, and environmental concerns that affect our potential to produce long-term value are major subjects of focus. This is assessed by considering their impact on the organisation's strategy, governance, performance and/or future prospects. To update our materiality evaluation, we have set four important actions.

1. Questionnaire Distribution

Conducting an in-depth examination of the sector, reporting guidelines, peer evaluations, and assessing our ability to influence the UAE's Sustainable Development Goals. The questions were based on GRI standards and also addressed a wide range of topics such as financial, social and environmental concerns.

2. Defining Topics

Each topic has a clear description as well as a scoring method.

3. Prioritisation of Issues

Stakeholder consultation was carried out with different stakeholder groups to assess their perspectives on the relevance and priority of issues in their interactions with CBI.

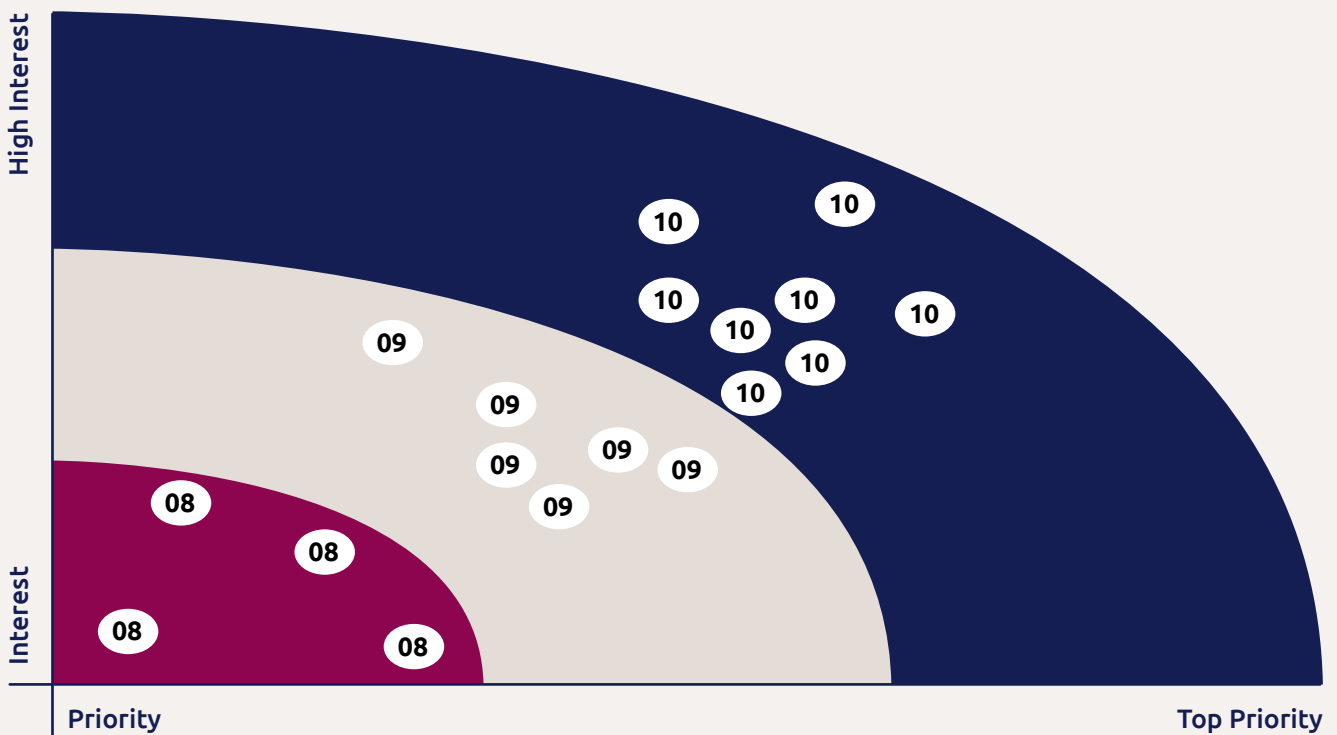
4. Alignment of National & International Plans and Commitments

The findings of the process were validated to verify that we understand what matters most to our stakeholders and how it matches with our prioritisation of material concerns in order to generate value today, and in the medium to long term align with our corporate, national, and global vision.

Materiality Matrix

The placement of issues on the materiality matrix clearly indicates a significant level of agreement between the opinions of internal and external stakeholders, which were obtained separately.

The materiality matrix shows how important a number of themes connected to our business affect our stakeholders, such as e-banking and digital services, customer experience and satisfaction, data privacy and cybersecurity.



- | | | |
|--|---|--|
| 10 Working Culture | 10 Healthy and safe Working Environment | 09 Environmental Stewardship |
| 10 Customer Experience | 10 Women Empowerment | 08 Monitoring Our Carbon Footprint |
| 10 Privacy & Security | 09 E-banking and Digital Services | 08 Talent, Attraction and Deveopment |
| 10 Clean and Fair Terms and Conditions | 09 Youth Empowerment | 08 Engagement Strategy and Knowledge Sharing |
| 10 Economic Growth of the Organisation, People and Community | 09 Equal Opportunities for All | 08 Corporate Volunteering |
| 10 Training and Development | 09 Waste management | |
| | 09 Paper Recycling | |

Environmental Disclosures

Environmental Disclosures	Calculations	Corresponding GRI Standard	Corresponding SDG	Page Numbers/URLs or Direct Answers
E1- GHG Emissions	E1.1) Total amount in CO ₂ equivalents, for Scope 1 E1.2) Total amount, in CO ₂ equivalents, for Scope 2 (if applicable) E1.3) Total amount, in CO ₂ equivalents, for Scope 3 (if applicable)	GRI 305: Emissions 2016	SDG 13: Climate Action	Page XX GHG Emissions
E2- Emissions Intensity	E2.1) Total GHG emissions per output scaling factor E2.2) Total non-GHG emissions per output scaling factor	GRI 305: Emissions 2016	SDG 13: Climate Action	Data currently unavailable; we are working to provide requisite details in the next report.
E3- Energy Usage	E2.1) Total GHG emissions per output scaling factor E2.2) Total non-GHG emissions per output scaling factor	SGRI 302: Energy 2016	SDG 12: Responsible Consumption	Pages XX-XX Electricity and Fuel Consumption
E4- Energy Intensity	Total direct energy usage per output scaling factor	GRI 302: Energy 2016	SDG 12: Responsible Consumption	Page XX-XX
E5- Energy Mix	Percentage: Energy usage by generation type	GRI 302: Energy 2016	SDG 12: Responsible Consumption	CBI does not have direct control of our energy usage mix. Primary energy is sourced through the national grid.
E3- Water Usage	E6.1) Total amount of water consumed E6.2) Total amount of water reclaimed	GRI 303: Water and Effluents 2018 and Sanitation	SDG 6: Clean Water	Page XX-XX
E7- Environmental Operations	E7.1) Does your company follow a formal Environmental Policy? Yes/ No E7.2) Does your company follow specific waste, water, energy, and/or recycling policies? Yes/No E7.3) Does your company use a recognised energy management system?	GRI 103: Management Approach 2016		No Environmental Policy in place. No Recycling Policies in place. CBI is in consideration of developing the sustainability associated policies in the future.

Environmental Disclosures	Calculations	Corresponding GRI Standard	Corresponding SDG	Page Numbers/URLs or Direct Answers
E8- Environmental Oversight	Does your Management Team oversee and/or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016	SDG 13: Climate Action	Yes, our management oversee our initiatives towards sustainability.
E9- Environmental Oversight	Does your Board oversee and/or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016	SDG 13: Climate Action	Yes
E10- Climate Risk Mitigation	Total amount invested, annually, in climate-related infrastructure, resilience, and product development		SDG 13: Climate Action	No amount invested

Social Disclosures

Social Disclosures	Calculations	Corresponding GRI Standard	Corresponding SDG	Notes
S1- CEO Pay Ratio	S1.1) Ratio: CEO total compensation to median Full Time Equivalent (FTE) total compensation S1.2) Does your company report this metric in regulatory filings? Yes/No	GRI 102: General Disclosures 2016	SDG 10: Reduced Inequalities	Page XX Data currently unavailable; we are working to provide requisite details in the next report.
S2- Gender Pay Ratio	Ratio: Median male compensation to median female compensation	GRI 405: Diversity and Equal Opportunity 2016	SDG 5: Gender Equality	Balanced and in line with the industry standards.
S3- Employee Turnover	S3.1) Percentage: Year-over-year change for full-time employees S3.2) Percentage: Year-over-year change for parttime employees S3.3) Percentage: Year-over-year change for contractors/ consultants	GRI 401: Employment 2016	Pages XX-XX Consumption Disclaimer: In 2021 the improvement in numbers was mainly due to the “working from home” scheme.	Page XX Number of full time employees for year 2020, 2021 and 2022. No Part Time Employees. Data currently unavailable; we are working to provide requisite details in the next report.
S4- Gender Diversity	Total direct energy usage per output scaling factor	GRI 302: Energy 2016	SDG 12: Responsible Consumption	Page XX
S5- Temporary Worker Ratio	S5.1) Percentage: Total enterprise headcount held by part-time employees S5.2) Percentage: Total enterprise headcount held by contractors and/ or consultants	GRI 102: General Disclosures 2016	SDG 12: Responsible Consumption	No Part Time Employees Data currently unavailable; we are working to provide requisite details in the next report.
S6- Non Discrimination	Does your company follow Non-discrimination policy? Yes/No	GRI 103: Management Approach 2016*	SDG 10: Reduced Inequalities	No. CBI is developing a Non-discrimination Policy.
S7- Injury Rate	Does your company follow an occupational health and/ or global health and safety policy? Yes/No	GRI 103: Management Approach 2016*	SDG 3: Good Health and Well-Being	Data currently unavailable; we are working to provide requisite details in the next report.

Social Disclosures	Calculations	Corresponding GRI Standard	Corresponding SDG	Notes
S8- Global Health and Safety	Does your company follow an occupational health and/ or global health and safety policy? Yes/No	GRI 103: Management Approach 2016*	SDG 3: Good Health and Well-Being	No. CBI adhere to local health and safety policy requirements. CBI ensures that all employees have health insurance.
S9- Child and Forced Labour Oversight	S9.1) Does your company follow a child and/or forced labour policy? Yes/No S9.2) If yes, does your child and/or forced labour policy also cover suppliers and vendors? Yes/No	GRI 103: Management Approach 2016	SDG 8: Decent Work and Economic Growth	No. CBI will be developing the policy in the coming year. Data currently unavailable; we are working to provide requisite details in the next report.
S10- Human Rights	S10.1) Does your company follow a human rights policy? Yes/No S10.2) If yes, does your human rights policy also cover suppliers and vendors? Yes/No	GRI 103: Management Approach 2016	SDG 10: Reduced Inequalities	No. Data currently unavailable; we are working to provide requisite details in the next report.
S11- Nationalisation	Percentage of national employees		SDG 8: Decent Work and Economic Growth	Page XX Number of Emirati Employees
S12- Community Investment	Amount invested in the community, as a percentage of company revenues.	GRI 413: Local Communities 2016	SDG 8: Decent Work and Economic Growth	No amount invested. Potential work areas are being evaluated to be considered in future.

Governance Disclosures

Governance Disclosures	Calculations	Corresponding GRI Standard	Corresponding SDG	Notes
G1- Board Diversity	G1.1) Percentage: Total board seats occupied by men and women G1.2) Percentage: Committee chairs occupied by men and women	GRI 102: General Disclosures 2016	SDG 5: Gender Equality	10:1 Data currently unavailable; we are working to provide requisite details in the next report. Data currently unavailable; we are working to provide requisite details in the next report.
G2- Board Independence	G2.1) Does company prohibit CEO from serving as board chair? Yes/No G2.2) Percentage: Total board seats occupied by independent board members	GRI 405: Diversity and Equal Opportunity 2016	SDG 5: Gender Equality	Data currently unavailable; we are working to provide requisite details in the next report. Data currently unavailable; we are working to provide requisite details in the next report.
G3- Incentivised Pay	Are executives formally incentivised to perform on sustainability?			Page XX
G4- Supplier Code of Conduct	G4.1) Are your vendors or suppliers required to follow a Code of Conduct? Yes/ No G4.2) If yes, what percentage of your suppliers have formally certified their compliance with the code?		SDG 12: Responsible Consumption	Yes. Data currently unavailable; we are working to provide requisite details in the next report.
G5- Ethics and Prevention of Corruption	G5.1) Does your company follow an Ethics and/or Prevention of Corruption policy? Yes/No G5.2) If yes, what percentage of your workforce has formally certified its compliance with the policy?		SDG 16: Peace, Justice and Strong Institutions	Yes. Data currently unavailable; we are working to provide requisite details in the next report.
G6- Data Privacy	G6.1) Does your company Follow a Data Privacy policy? Yes/No G6.2) Has your company taken steps to comply with GDPR rules? Yes/No			Yes. Data currently unavailable; we are working to provide requisite details in the next report.

Governance Disclosures	Calculations	Corresponding GRI Standard	Corresponding SDG	Notes
G7- Sustainability Reporting	Does your company publish a sustainability report? Yes/No			This is CBI's third sustainability report.
G9- Disclosure Practices	G9.1) Does your company provide sustainability data to sustainability reporting frameworks? Yes/No G9.2) Does your company focus on specific UN Sustainable Development Goals (SDGs)? Yes/No G9.3) Does your company set targets and report progress of the UN SDGs? Yes/No			This is the third report. CBI will be considering in future for necessary disclosures. No, CBI will be considering in next report for necessary disclosures. No, CBI will be considering in next report for necessary disclosures.
G10- External Assurance	Are your sustainability disclosures assured or verified 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, we chose to have internal assurance this Year.



CBI Organisational Chart

The full organisation chart has been divided in six sections to illustrate the departments and personnel operating within the Bank structure.

