البنك العربي
ARAB BANK

Beginnings never end

Arab Bank
Corporate Social Responsibility and Community Engagement Framework
2026

Corporate Social Responsibility and Community Engagement	Refers to the Bank's commitment to active participation and operations in accordance with the highest ethical standards, contributing to achieving sustainable development and community welfare. This is achieved by enhancing the positive social, economic, and environmental impact of its strategic initiatives and programs that meet community needs, while maintaining continuous and effective communication with relevant stakeholders and non-profit organizations.
Non-Profit Organizations	Non-governmental entities that pursue delivering social, humanitarian, cultural, or environmental benefit or service without generating financial profit for their founders or members. Any revenues generated are reinvested to support their activities and community objectives, rather than being distributed as personal gains.
Stakeholders	Groups or individuals who influence or are affected by the Bank, whether directly or indirectly, including shareholders, employees, customers, suppliers, the environment, local communities, government, and others.
Sustainability Report	Reports that adopt measurement, disclosure, and accountability standards. They are presented to internal and external stakeholders demonstrating the institution's performance and its impact-driven efforts toward achieving sustainable development.

Introduction

Arab Bank believes that the success of an organization is closely linked to its effective contribution to the development of society and the environment, and that its role in the community is essential for achieving a positive impact that extends beyond the scope of its core business activities. In light of that, the Bank is committed to implementing a comprehensive and integrated social responsibility framework that positively reflects on the Bank's operations and various stakeholders.

This document outlines the Bank's framework for corporate social responsibility and community engagement, and defines the principles and core pillars that constitute the Bank's commitment toward society, environment, and stakeholders through effective initiatives and contributions to community development. The Bank is committed to implementing such initiatives in accordance with a strategic, sustainable vision that aligns with national agendas and directions, as well as best international practices for social responsibility.

This framework establishes clear guidelines for adopting CSR programs and initiatives that foster social and environmental developments, and reinforce principles of transparency and effective governance. It also safeguards the Bank's interests and the rights of stakeholders.

Framework Scope

This framework aligns with the Bank's vision, commitments and strategic direction and applies to all CSR initiatives in Jordan and the countries in which the Bank operates. The scope covers all employees, departments, branches, as well as any third parties or partners acting on behalf of the Bank in planning, implementing, or supporting any community initiatives.

Framework Management

This framework is subject to periodic review at least once every two years, or whenever necessitated by significant changes, including but not limited to:

- Laws, regulations, or regulatory requirements related to social responsibility.
- Strategic direction, functions, or organizational structure of the Branding Division and the CSR and Community Engagement Department
- National strategies and initiatives or related development programs that require realignment of the framework.

The Head of Branding Division and the Head of CSR and Community Engagement Department are entrusted with maintaining the relevance and effectiveness of this framework, ensuring alignment of the Bank's social responsibility commitments with national priorities, stakeholder expectations, and the Bank's overall vision, commitments and strategic direction.

Strategic Objectives of Corporate Social Responsibility and Community Engagement

Since its establishment in 1930, Arab Bank has been committed to a clear framework for social responsibility and philanthropy work, which has evolved as a central extension of the Bank's goals and continuous contributions to empowering the communities where it operates and supporting their development efforts and capacity building. The Bank has played a pivotal role in supporting the ambitions of individuals and businesses across the region, and contributing to the development of its economies and communities. This is achieved through financing strategic projects and pioneering social responsibility, supporting and developing community capabilities and creating added value for stakeholders to address growing social, economic, and environmental challenges.

In response to the increasing economic, social, and environmental challenges at both local and global levels, and believing in the role of the financial sector in addressing these challenges, Arab Bank is committed to implementing an integrated social responsibility framework aimed at promoting sustainable development, supporting social, economic, and environmental initiatives, and establishing values of responsible and ethical work. This framework aligns with the Bank's belief in the importance of achieving balance between the interests of shareholders, customers, employees, and the community, reflecting its ongoing commitment to creating a positive and sustainable impact across all relevant sectors.

Within this framework, Arab Bank identifies the following strategic objectives:
• Supporting community initiatives.
• Contributing to economic and social development in the communities in which the Bank operates.
• Promoting social innovation through impactful, quality-driven initiatives.
• Promoting transparency and ethical business practices.
• Encouraging volunteer work among employees.

Arab Bank periodically reviews and updates its CSR and Community Engagement approach to ensure they keep pace with the community's evolving needs and global sustainability standards, and to maximize positive impact on society and the environment.

Main Pillars of Corporate Social Responsibility and Community Engagement

The Bank establishes the foundations of its strategic approach to CSR and Community Engagement based on the needs and priorities of the communities in which it operates, in sync with the Bank's vision and commitments. The Bank's CSR and community engagement approach revolves around six main pillars:

1 Health
2 Education
3 Poverty Alleviation
4 Orphan Support
5 Environmental Protection
6 Women's Empowerment

Building on the solid foundations of the Bank's community investments, the Bank has worked to develop an integrated model that contributes to engaging various stakeholders, including the community, employees, and customers, with the aim of creating shared value and leaving a positive, sustainable impact on society as a whole, ensuring optimal utilization of the Bank's community contributions and investments. This model applies the community cooperation pillar through two parallel strategic tracks:

• The Bank's CSR Program – "Together"
• Abdul Hameed Shoman Foundation

"Together" CSR Program

In 2010, the Bank launched "Together" program to serve as an integrated institutional platform focused on assessing the needs and priorities of local communities and the Bank's capacity to achieve sustainable, long-term, positive impact. The program is centered around key areas including health, education, poverty alleviation, orphan support, environmental protection, and women's empowerment, in cooperation with specialized organizations in these fields. The Bank also supports raising financial awareness and inclusion, as well as entrepreneurship.

The Bank's " Together " program is an integrated program aimed at empowering employees, customers, and non-profit organizations to actively participate in achieving sustainable community development through their participation in a range of diverse activities and initiatives that serve important community issues and align with the Bank's strategic direction toward sustainability.
Arab Bank also strives to enhance its leadership in CSR by supporting development in the communities in which it operates to address the growing social, economic, and environmental challenges they face.
The " Together " program's strategy is built on three main pillars:

• Building effective partnerships with non-profit organizations and developing their capabilities to ensure sustainability of impact.
• Engaging employees in volunteer work through community programs and initiatives that promote a culture of giving back.
• Enabling customers to contribute to the community and donate to our partner NGOs through the Bank's various channels, enhancing the concept of community cooperation.

Abdul Hameed Shoman Foundation

Arab Bank established the Abdul Hameed Shoman Foundation in 1978 as a non-profit initiative. The Bank allocates a portion of its profits annually to enable the Foundation to fulfill its community role in promoting scientific research, humanities studies, cultural thought, and social innovation. The Foundation's mission aligns with the Bank's direction on sustainability and social responsibility through three pillars on which the Foundation is built:

• Thought Leadership
• Arts and Literature
• Social Innovation

Department of Corporate Social Responsibility and Community Engagement

The Bank has established the CSR and Community Engagement Department as one of the departments under Branding Division, ensuring the implementation of the Bank's strategic direction in this field. The department plays an active role in planning, executing, and monitoring all initiatives and programs related to social responsibility and community engagement. It is also responsible for determining the priorities and objectives of community programs, establishing partnerships with relevant parties, and coordinating with various departments to consolidate the efforts and achieve the desired impact.

The department also oversees communication with volunteers, the community, and various stakeholders, and works to position the Bank as an institution committed to supporting sustainable development and ethical responsibility. The department's duties also include preparing periodic reports on various developments, achievements, and initiative outcomes, reporting to senior management, in addition to developing related policies and procedures to ensure timely responsiveness to community needs and directions.

Governance in Social Responsibility Management

Arab Bank is committed to applying the best governance standards across all CSR practices and programs, ensuring the highest levels of transparency, accountability, and efficiency in implementing community initiatives. All CSR and Community Engagement activities and initiatives are subject to the oversight and supervision of the Branding Division, and all sponsorships and community donations are managed according to the Bank's approved policies in this area.

This framework prioritizes transparency principles by presenting practices, procedures, community activities and their impacts, while adopting specific governance mechanisms that ensure accurate and comprehensive disclosure of all relevant information, including community investments and implemented programs. The Bank is also committed to applying effective governance mechanisms by defining responsibilities and delegating authorities related to CSR initiatives, and ensuring the presence of controls, oversight, and accountability at all stages of planning, implementation, and evaluation, achieving the highest levels of sustainability and reliability.

Criteria for Selecting Social Responsibility Initiatives and Programs

1. Alignment with Strategy and its Pillars: Initiatives should be within the Bank's strategic priorities and achieve the desired impact while ensuring optimal use of available resources.
2. Enhancing Outreach and Access to the Underprivileged categories: Reaching the widest possible segment of the underprivileged categories, while ensuring broader outreach to cover different areas of the community and maximizing the community impact of initiatives.
3. Ensuring transparency and governance in review, selection, approval and implementation: adopting and implementing initiatives after conducting proper due diligence in collaboration with the concerned departments internally, and obtaining approvals as per the concerned policies.
4. Prioritizing Sustainable Institutional Partnerships: Preference for partnerships with non-profit organizations that have a trusted track record and proven impact in implementing community initiatives, contributing to expanding the scope of community impact and enhancing future cooperation opportunities.

Reports and Disclosure

Arab Bank places great importance on transparency and disclosure regarding CSR and Community Engagement activities and programs. For this purpose, a dedicated section is allocated in the Bank's annual report, presenting in detail the initiatives and achievements accomplished in the field of CSR and community engagement throughout the year, in addition to highlighting the impact of these initiatives on society and the environment.

The Bank also issues a Sustainability Report, which includes a comprehensive analysis of the Bank's performance in the areas of sustainable development, social responsibility, and the environment. The report includes clear performance indicators, case studies, and success stories from the field, reflecting the Bank's commitment to sustainability and transparency before all stakeholders.
The presence of a dedicated section on CSR and community engagement in these reports provides a clear reference point for all stakeholders and reflects the Bank's direction toward developing and updating its programs in line with international best practices in corporate social responsibility, and its commitment to transparency standards and disclosure requirements.

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