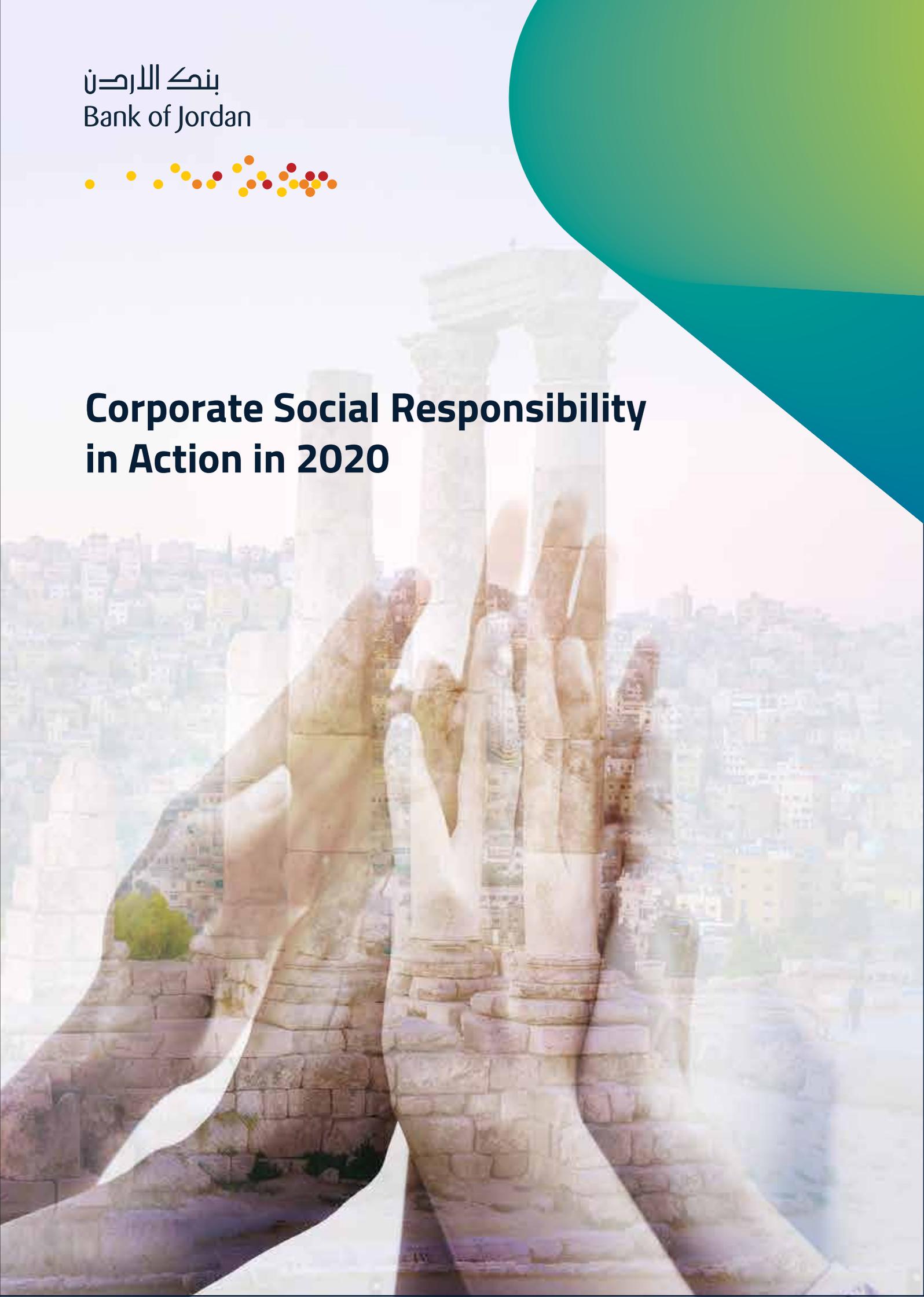


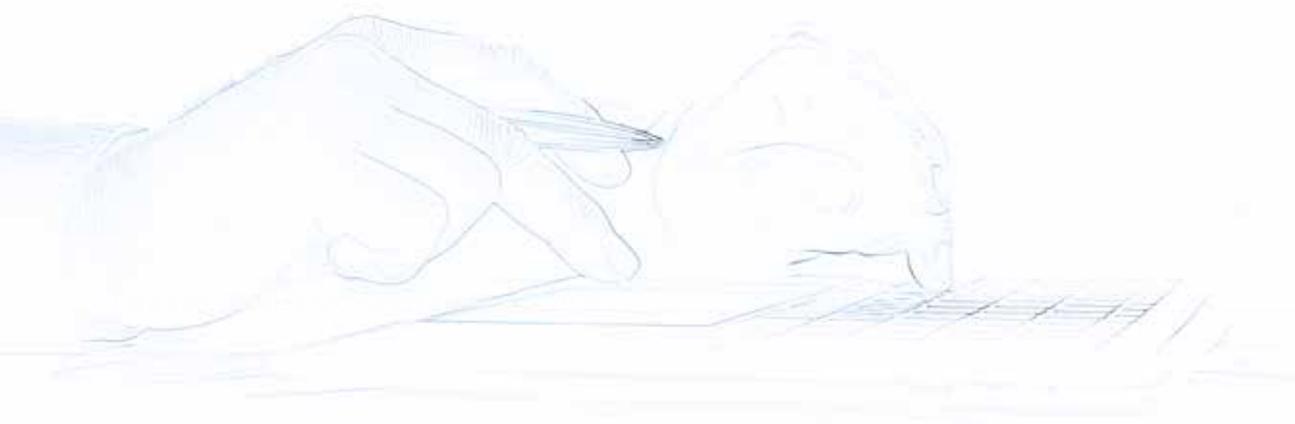
بنك الاردن  
Bank of Jordan



# Corporate Social Responsibility in Action in 2020



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## Areas of Support

### CSR most prominent achievements for the year 2020

1

Supporting education  
**Beneficiaries:**  
12,066

4

Supporting medical activities  
**Beneficiaries:**  
1,390

2

Supporting charities and national institutions  
**Beneficiaries:**  
492

5

Supporting sports and people with special needs  
**Beneficiaries:**  
2

3

Supporting arts and culture  
**Beneficiaries:**  
300

6

Supporting and preserving the environment  
**Beneficiaries:**  
900

**Total: 15,150 Beneficiaries**

## Bank of Jordan:

Bank of Jordan (BOJ) is a national financial banking institution with a long great legacy. Established in 1960, BOJ was one of the first banks to open in Jordan, bearing its name. Today, with a capital of JOD 200 million, BOJ is one of the leading local banks in terms of solvency, revenues, credit facilities, deposits and assets.

Seeing itself as a key contributor to shaping a better future, following in the footsteps of the late founder Mr. Tawfiq Fakhouri, and under the leadership of its Chairman, Mr. Shaker Tawfiq Fakhouri, BOJ continues to open more prospects for banking and development achievements. This comes as a reflection of the Bank's visions and ambitions to be the strongest and closest partner to all stakeholders, and the first choice for daily banking life, in line with the sound governance adopted foremost by it.

In light of the vision for 2020, the year marking the sixtieth anniversary of its establishment, the Bank adopted a systematic approach to achieve banking and development leadership in the countries in which it operates. To that end, the Bank plans to expand its regional presence in the Middle East region, with the aim of facilitating and promoting growth in new strategically chosen markets to continue creating a sustainable value. It also strives to continue to develop its business model to be more customer-focused and to fulfill the concept of readiness.

BOJ has a long legacy of philanthropy and giving. It is one of the first large institutions to adopt a culture of corporate social responsibility and translate it into tangible programs and activities. It also strives to raise awareness of the importance of engaging private sector institutions in supporting community activities. Not only that but the Bank continues to establish the importance of the positive impact of charitable programs and activities on communities and individuals alike.

## Vision:

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

## Mission:

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

## Core Values:

- Teamwork through open communication channels.
- Knowledge development and investment in personnel.
- Spirit of initiative and creativity.
- High professionalism and positivity.
- Sense of responsibility and respect for time.
- Quality, speed and excellence.
- Trust and credibility.
- Honesty and confidentiality.
- Justice and transparency.
- Dialogue and constructive criticism.

## Geographical locations of BOJ Group and number of employees:

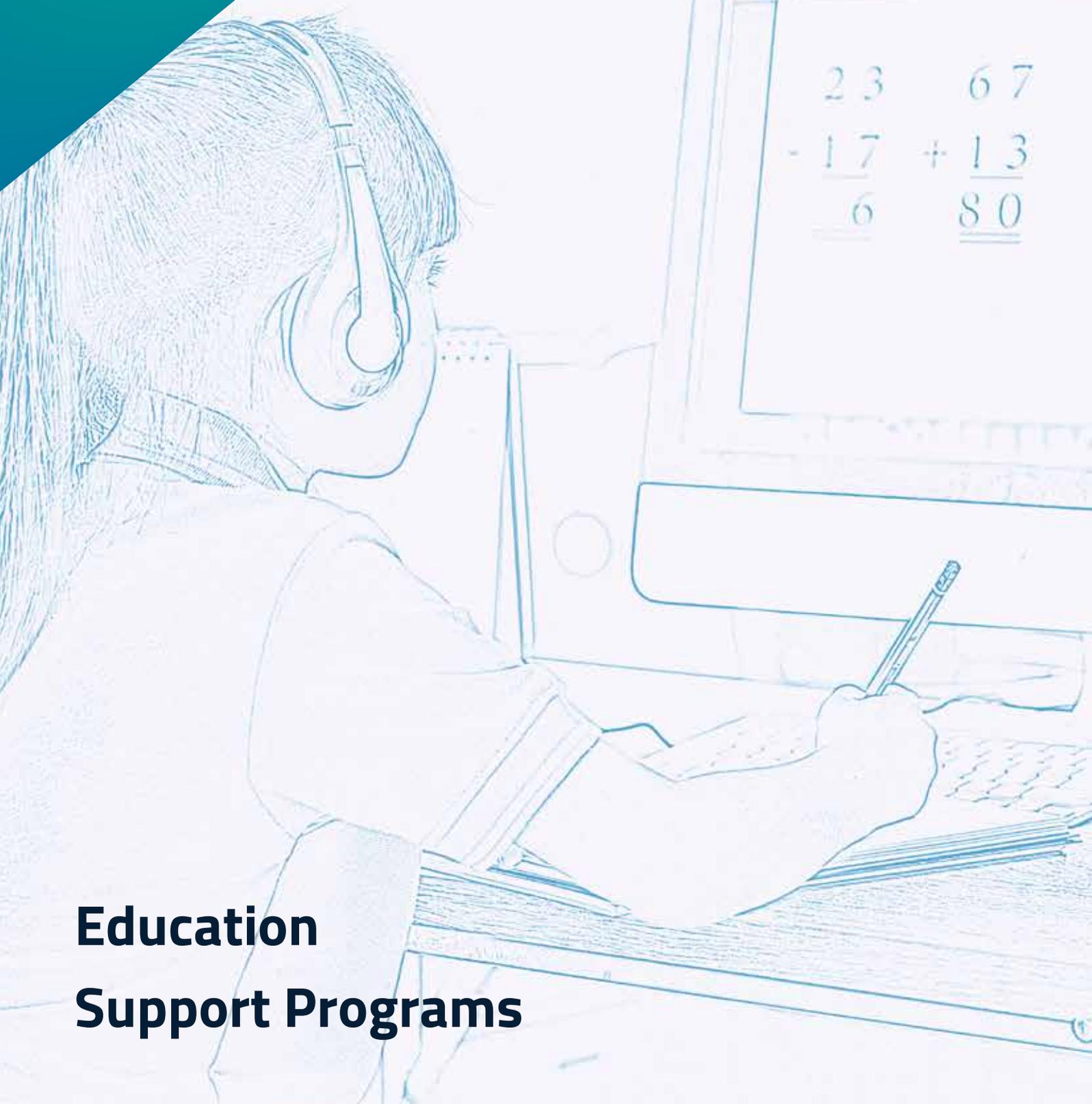
Country	Number of Branches	Number of ATMs	Number of Employees
Jordan	80	176	1,497
Palestine	16	45	346
Syria	13	12	208
Bahrain	1	0	8

### Our CSR 2020

2020 was an exceptional year with many unprecedented economic, social and humanitarian challenges due to the COVID-19 pandemic. Despite the difficulty of implementing CSR initiatives and programs during the pandemic period, we at BOJ were keen to continue performing our CSR role and implementing the initiatives and programs targeted for the year, while also supporting government initiatives that aim to mitigate the negative effects of the pandemic. Besides, the Bank cooperated with charities and civil society organizations.

### CSR Plan for 2021

1. Continuing to exercise our CSR role in supporting initiatives to address the challenges arising from the continuing COVID-19 pandemic, help overcome the pandemic and address its negative impacts.
2. Launching and implementing the initiatives, projects and programs of the CSR plan for 2021, especially with regard to education, health, environment and people with special needs, and providing the necessary support to national institutions and charities.
3. Promoting the culture of volunteering among BOJ employees.



# Education Support Programs

## Education Support Programs

Believing in the importance of education as the main contributor to the shaping of promising minds that have the greatest role in the advancement and progress of societies, Bank of Jordan continued to support various educational initiatives and programs in 2020. It implemented several carefully selected programs for the good of the beneficiaries and all society, as follows:

### Scholarships

Seeing the success achieved through the partnership between BOJ and the Elia Nuqul Foundation (ENF), and the excellence of scholarship recipients during the past four years, BOJ renewed its partnership with ENF for the next four years. Under this partnership, BOJ would support more outstanding university students to complete their university studies and enhance their capabilities in all areas of life through training courses and workshops throughout the year. This is viewed as an investment in the future of students, building bridges for them to cross into a bright and successful career.

In addition, "A Donation for Education" campaign was launched in 2020, with the aim of providing an opportunity for Bank employees to contribute to education enhancement programs, by donating to the ENF a monthly amount to be deducted from their salary for a full year. This initiative was well received by employees and had a huge impact in making a difference in the lives of students benefiting from the ENF's services and in enabling as many of them as possible to continue their university study.

At the internal level, the Chairman of the Board continued to generously provide annual education grants for four children of the Bank's employees who excelled in the secondary school certificate examination of the academic year 2019/2020. Grants were offered in appreciation of employees' efforts, easing the financial burdens on them and motivating their children to excel.

In partnership with King's Academy, BOJ continued, under its scholarship program, to provide the necessary support to two outstanding students of the school.

### A Healthy Educational Environment

In an effort to embrace new initiatives to improve and develop school education environment, in both its material and moral aspects, a joint cooperation agreement was signed between BOJ and INJAZ under the Schools Adoption Program (SAP). In 2020, the necessary infrastructure improvements, renovations and maintenance of the Shmeisani Elementary School for Girls were completed. Moreover, class programs prepared beforehand in a participatory manner through INJAZ's educational platform were implemented for preparatory school students. Volunteers from among BOJ employees participated in delivering these programs for the main purpose of enhancing students' life skills and broadening their intellectual horizons.

Complementing the achievements in the promotion of a healthy educational environment, BOJ sponsored the 2-week "Anti-Bullying" campaign launched by Amman Baccalaureate School in March 2020. A series of lessons and activities were delivered with the aim of spreading awareness among students about the concept of "bullying," encouraging them to understand themselves, accept others and their differences, and equip them with the skills to express themselves and their opinions. Not only that but the methods and advice that would stop such negative phenomenon within schools were also reviewed.

Despite the exceptional circumstances experienced by the whole world due to the spread of COVID-19 and the closure of the Children's Museum Jordan several times during the year, we were able to organize a large number of "open days" under the "Museum for All" initiative during the opening periods of the Museum. This allowed children of different ages the opportunity to enjoy an interactive educational experience, especially during the e-learning period, aimed to develop their intellectual skills, enrich their knowledge in various sciences and keep abreast of the latest scientific and technological developments.

Apart from that, many online activities for children were conducted through the Museum's social media pages during the closure period, in order to mitigate the negative effects of frequent closures. Interesting and useful content was prepared and presented to simulate children's cognitive, emotional and social development.

Believing in the importance of promoting financial literacy concepts among students and furnishing them with basic financial and banking principles and concepts, BOJ continued for the sixth year in a row to support the Financial Literacy Project launched by the Central Bank of Jordan in 2015. This project would serve as the cornerstone of their future financial dealings, and would enable them to optimally manage and invest their personal savings and property in the future. With this in mind, an integrated school curriculum was designed targeting students from grades seven through twelve.





# **Environment Support and Preservation**

## Environment Support and Preservation

As part of its contributions to supporting environmental sustainability and preservation initiatives and projects, and based on its belief in the importance of optimal use of natural resources and implementation of environmental awareness activities regarding sound environmental practices, BOJ continued in 2020 to provide its support, for the seventh year in a row, to the Arab Group for the Protection of Nature. In this regard, the Bank supported the "Color Garden" project at the Preparatory School for Girls at the UNRWA-Gaza/Jerash Refugee Camp in an effort to create an advanced educational environment at the disadvantaged schools and enrich schools with an environmental project that would promote interactive education.

Through the "Color Garden" project, students would be able to follow their lessons without interruption, in addition to its being a positive outlet for both students and teachers, promoting their psychological well-being.

Despite the preventive and precautionary measures and restrictions imposed due to the COVID-19 pandemic, we were able to continue the journey we started seven years ago and implement the Green Caravan Program, involving the planting of 360 fruitful trees in Madaba.

This program would contribute to providing a source of income for farmers, especially in the less fortunate areas, increasing green areas and achieving food security. It was implemented with the participation of a team of the Bank's employees, while adhering to public safety and social distancing measures.

In implementation of the sustainable development goals aiming at using clean and affordable energy, BOJ managed in 2020 to rely on electrical energy produced by its solar energy plants to cover the power needs of the head office and branches throughout the Kingdom.

This highlights the leading role of BOJ in addressing environmental challenges and finding alternative solutions to reduce energy production costs and minimize the environmental impact of polluting emissions. BOJ was keen on utilizing all modern means to rationalize energy consumption and have access to cleaner and affordable energy in its head office and branches.

For a total cost of JOD 73,650 the Bank's power plants, with a total capacity of 7,412 MWh, would contribute to reducing carbon emissions and their effect on global warming, thereby positively affecting global warming rates.



# **Cultural and Artistic Activities**

## Cultural and Artistic Activities

Bank of Jordan believes in the importance of promoting local art and cultural activities capable of leaving an artistic imprint on society. Emphasizing the role of art and culture in expressing important issues, BOJ extended support to the Modern Theater Band for the first theatrical work produced since the beginning of the outbreak of the COVID-19 pandemic, which was postponed from July to October 2020.

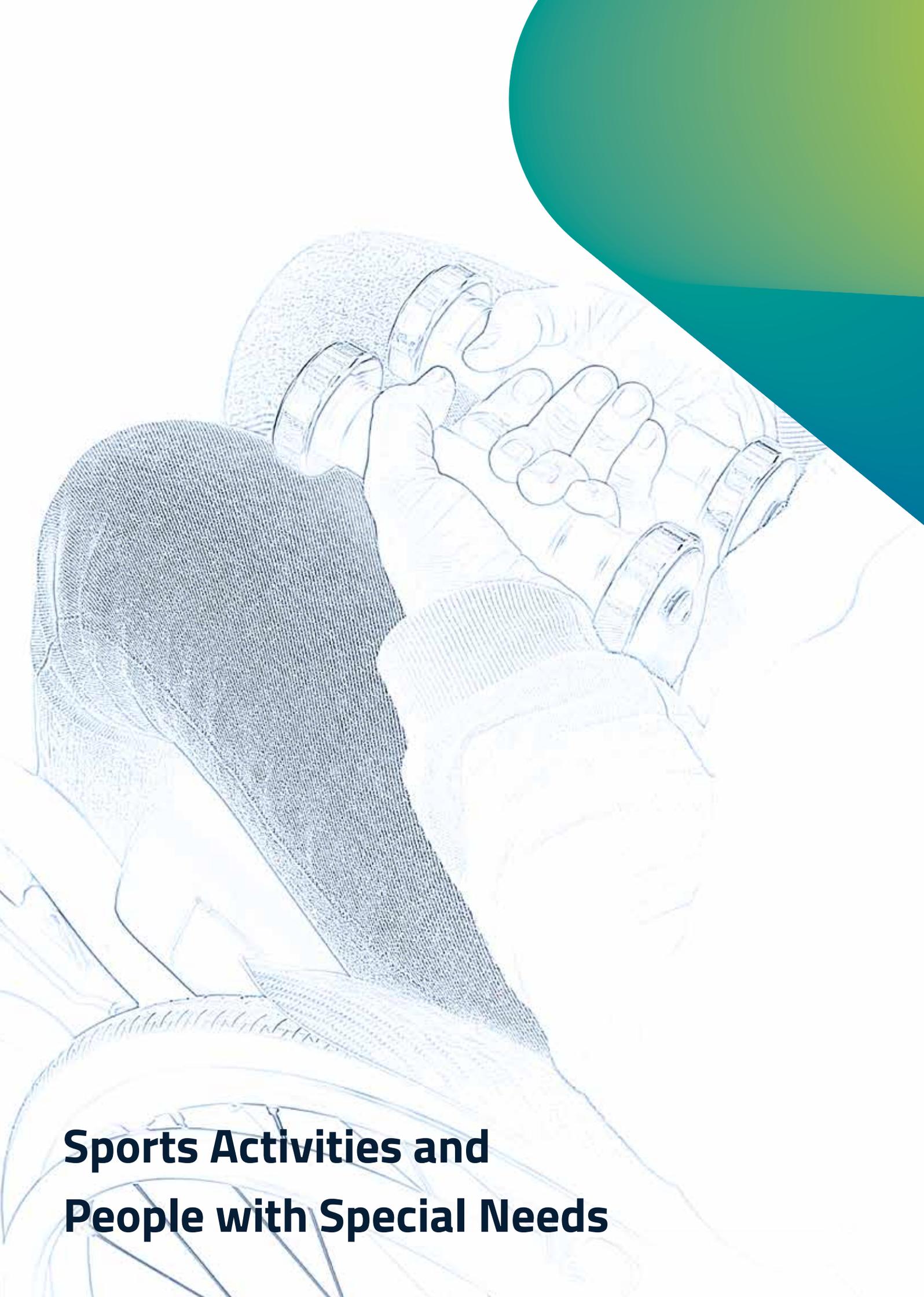
Following public safety and social distancing measures, the theatre play titled "Except You - Jerusalem" was performed. It was also presented on the Ministry of Culture's digital platforms.

Based on Tamim Barghouti's poem "In Jerusalem", the black comedy musical "Except You - Jerusalem" tackled the question of Jerusalem and its ancient history and won the admiration and praise of the audience.

Believing in the lofty message of art and culture and their ability to shed light on issues of concern in society, BOJ supported the idea of drawing an art mural on one of its buildings in Jabal Amman area in cooperation with the Artmejo art platform on the occasion of World Mental Health Day.

This was aimed to raise awareness of the importance of mental health under the "Mind The Mind" campaign. The ideas of the campaign were presented in an artistic way through three drawings that contributed to adding an aesthetic element to the capital city of Amman.





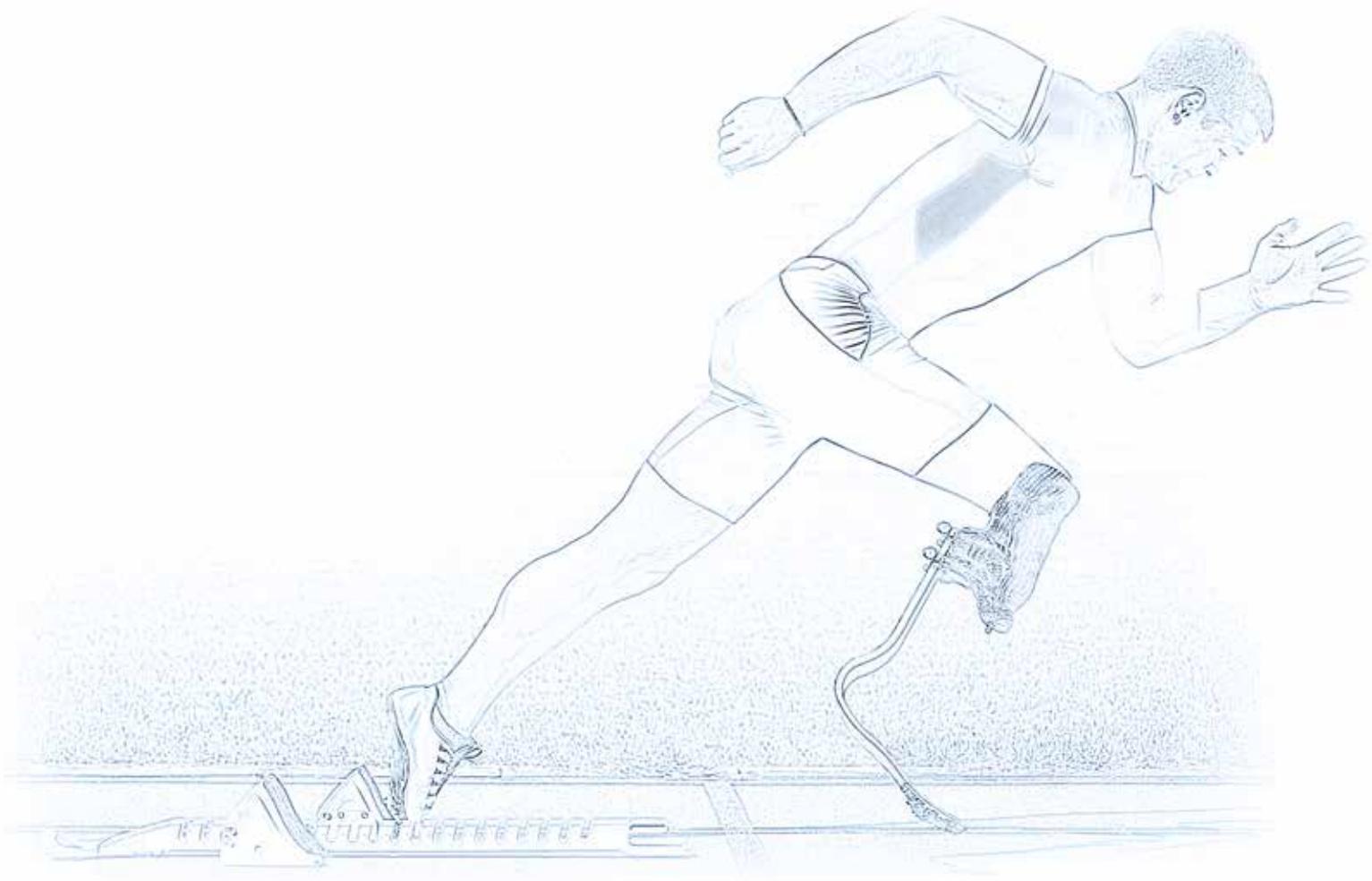
# **Sports Activities and People with Special Needs**

## Sports Activities and People with Special Needs

Believing in the capabilities of people with special needs and the importance of facilitating their inclusion in society to become productive members on all levels and helping them achieve independence and success, BOJ supported the implementation of several initiatives to this effect. Support was extended to Jordan Paralympic Committee to enable athletes to prepare for and compete at the Summer Paralympics in Tokyo, Japan, which was planned to be held in the summer of 2020 but was postponed to 2021 due to the spread of COVID-19.

BOJ was the silver sponsor of the charity dinner organized by the Young Muslim Women Association/ Bunayat Center for Special Education in March 2020, in response to the need of female beneficiaries to receive the academic and professional education necessary for joining the labor market.

With a view to encouraging youth creative initiatives to promote social solidarity, BOJ extended its support to a climbing initiative by offering a platinum sponsorship to a member of the team participating in the Mental Health Association/ Badawa Center for Special Education fundraiser. The initiative involving the climbing of Mount Meru in Tanzania was postponed to 2021.





# **Medical Activities and Health Sector**

## Medical Activities and Health Sector

With an eye to strengthening health care services in the disadvantaged and underserved areas to enable people to live healthier, and in pursuit of the goals of the Bank's CSR plan, BOJ assisted, in an institutional and sustainable manner, a number of charities providing health care services to enable them to continue to achieve their objectives.

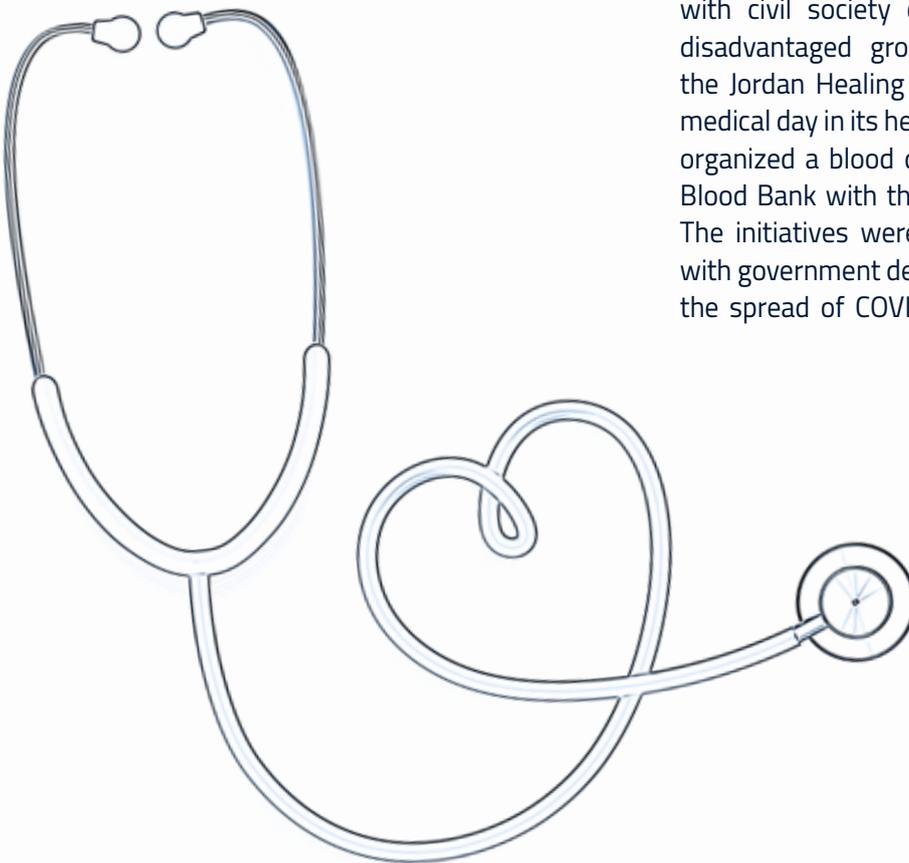
BOJ provided support to the Jordan Medical Aid for Palestinians by covering the operating expenses of the Cardiovascular Clinic in the Gaza/Jerash Camp Health Center in 2020 due to the urgent need of people for the services provided by the clinic throughout the year. The Bank also supported the establishment of a radiology department in the new building of Hattin/Schneller Camp clinics, and covered the operating expenses of the department for one year. It opened its doors in August 2020 and started providing patients with health services.

For years, BOJ has committed itself to providing the necessary support for the various programs and activities of the King Hussein Cancer Foundation (KHCF).

This stems from the Bank's deep belief in the humanitarian mission of KHCF aimed at providing patients with better cancer treatment opportunities, especially patients benefiting from the Goodwill Funds and those unable to afford treatment. In 2020, the Bank supported the following three initiatives:

- Seven Mountains: BOJ has been keen to support the initiative since its launch in 2018. The initiative involves climbing a mountain each year for 7 years. The initiative team would climb one of the world's mountains, with the objective of raising funds to help underprivileged cancer patients.
- Monthly Donations Program (employees): The Bank's employees can make a monthly donation to be deducted from their salaries for the benefit of the KHCF, which would make a real difference in the journey of treating underprivileged patients.
- Goal for Life: BOJ team won the first place in the tournament that was held with the aim of raising funds to support underprivileged cancer patients. In 2020, the tournament was different, with 7 teams of bank and company employees competing in the PlayStation game, FIFA 2020.

With a view to building fruitful cooperation partnerships with civil society organizations to support the most disadvantaged groups, BOJ extended its support to the Jordan Healing and Health Bank to organize a free medical day in its health clinic at Russeifa. In addition, BOJ organized a blood donation campaign for the Jordanian Blood Bank with the purpose of increasing blood stock. The initiatives were postponed to 2021 in compliance with government decisions preventing gatherings to limit the spread of COVID-19.





# **Charities and Civil Society Organizations**

## Charities and Civil Society Organizations (CSOs)

Perhaps the most prominent feature of 2020 is the concerted efforts of all Jordanian institutions and companies in directing support to combat the spread of COVID-19 and mitigate its negative effects at the health, economic and social levels as a result of the total and partial lockdowns of most sectors. Hence, in response to the nation's call, out of a sense of patriotism and belonging, and with the aim of supporting the official efforts to address the pandemic and relieve burdens on affected groups, BOJ made a generous donation of JOD One million to the Himmat Watan Fund.

The Fund was established mainly to collect and receive cash donations from inside and outside the Kingdom, directing them to support the health sector and social protection programs for the groups most affected by the pandemic.

This donation comes as part of BOJ's flexible CSR strategy developed to keep pace with pressing issues, instill the concepts of social and national solidarity, and urge institutions of all sectors and domains to follow this approach and stand together for the good of the Kingdom.

In a related context, BOJ directed its various channels to facilitate donation to the Himmat Watan Fund, in addition to the Hissab El-Kheir Account and the Health Account for the Ministry of Health. Donations can be made in cash, checks or transfers, as well as through eFAWATEER.com via the BOJ Mobile App.

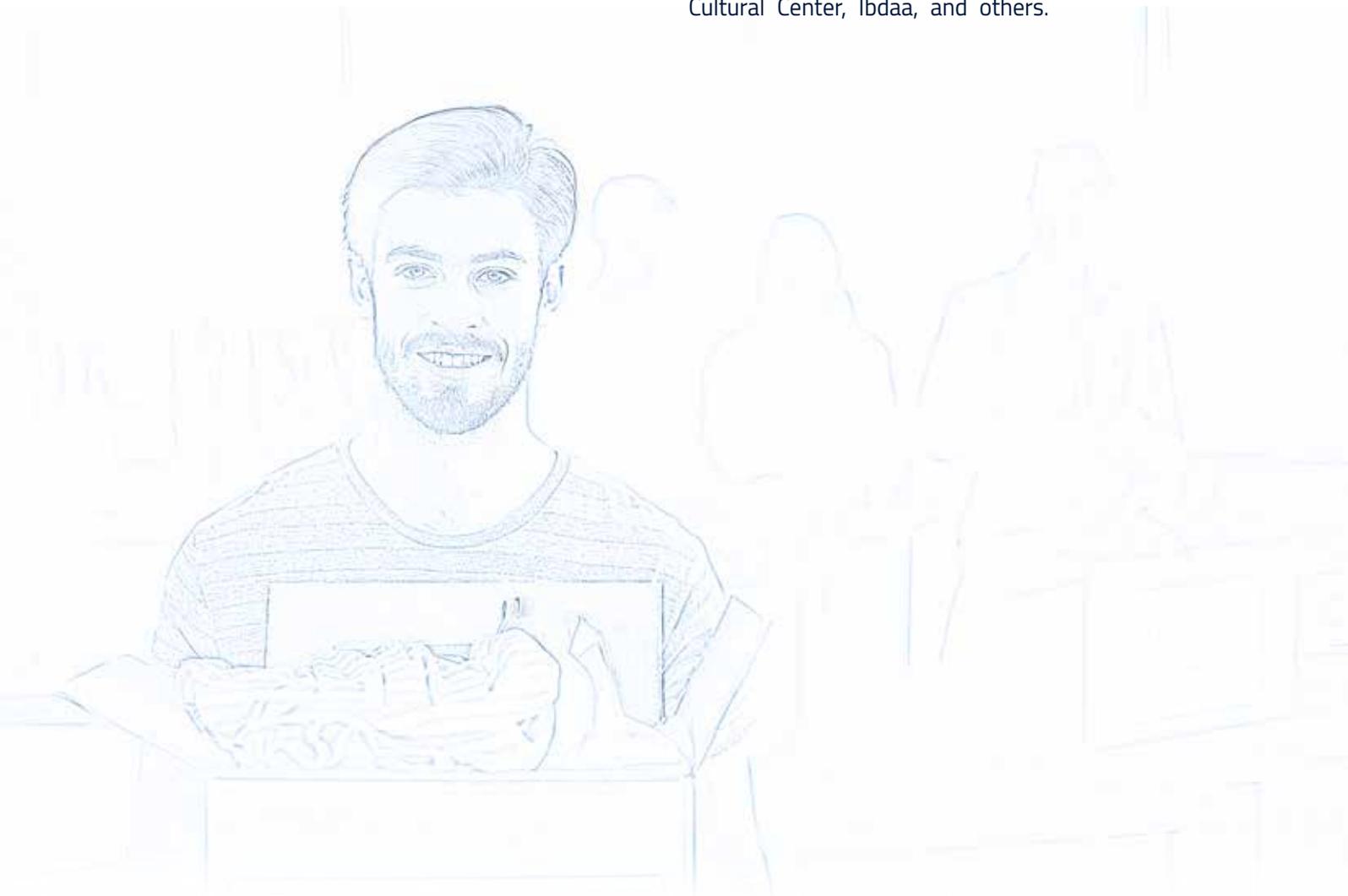
In Palestine, BOJ contributed 750,000 shekels, equivalent to JOD 150,000 to the Waqfet Izz Fund to back the Palestinian efforts in combating the COVID-19 pandemic and support the resilience of the segments most affected by this epidemic.

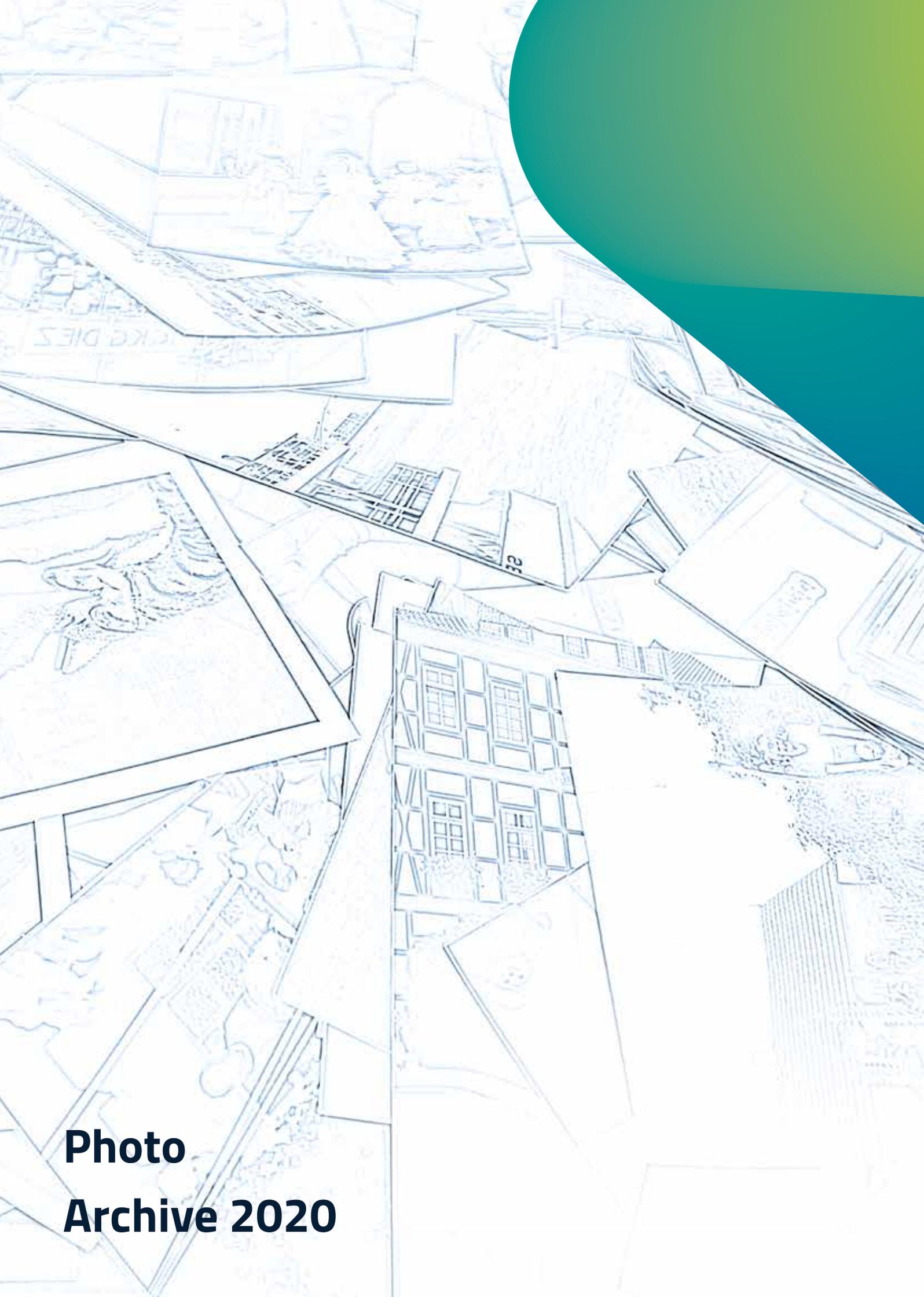


To promote women's participation in economic and social development and support national economy with highly qualified and trained women in various fields, BOJ entered into a strategic partnership with the Jordan Forum for Business and Professional Women for establishing, in cooperation with ReThinkers, the Women's Innovation Lab, the first of its kind in the region. The Women's Innovation Lab adopts modern and innovative methods and approaches to enrich the skills and creative culture of women and youth. Through this Lab, workshops are held to come up with innovative ideas to address the challenges facing young people in general and women in particular.

With a partnership spanning several years, BOJ continued in 2020 to support orphaned and abandoned children at the SOS Villages/Irbid, due to its deep belief in the importance of implementing special programs for children without families and continuing the noble humanitarian mission to provide an appropriate environment and a decent life for them.

Reflecting the principles of sustainable support, harnessing capabilities to achieve the highest levels of social solidarity, and promoting the principles of philanthropy, BOJ has always been keen to choose the best charities and CSOs and help them achieve their various goals, notably the principles of inclusiveness and integration in providing the necessary support to all groups of society. Of these, we might mention: Kafr 'Ana People's Association, White Beds Society, Association for Islamic Cemetery Affairs, Royal Institute For Inter-Faith Studies (RIIFS), Center for Jerusalem Studies, Princess Taghrid Institute for Development and Training, Aloun Humanitarian Club, Sakeena, National Forum for Awareness and Development, Tkiyet Um Ali, Haya Cultural Center, Ibdaa, and others.





**Photo  
Archive 2020**



**The Color Garden Before Establishment**



**The Color Garden After Establishment**



**Supporting the Cardiovascular Clinic of the Jordan Medical Aid Society for Palestinians**



**Distributing Presents to Kids in Cooperation with Haya Cultural Center**



**One of the Open Day Activities At the Children's Museum**



**Bank of Jordan's Employees Taking Part in "A Goal for Life" Competition**



**Distributing Meals During the Holy Month of Ramadan**



**Supporting Paralympic Players**



**Children's Museum Tele Match Competition Supported by Bank of Jordan**



**Women's Leadership & Innovation Lab supported by Bank of Jordan**



**Sponsoring the Research Competition Award of the Center for Jerusalem Studies**

## Bank of Jordan's Employees Participating in the Green Caravan Program





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