



SUSTAINABILITY
REPORT
2020



banking on people



Sustainability Report

Table of Contents

1. About This Report	4-5
2. CEO's Statement	6-7
3. Key Achievements	8
4. CBI At A Glance	9-13
5. Environmental Stewardship	14-17
6. Social Stewardship	18-21
7. Ethical Governance	22-23
8. Stakeholder Consultation & Materiality Analysis	24-27
9. Annexure	28-33

ABOUT THIS REPORT

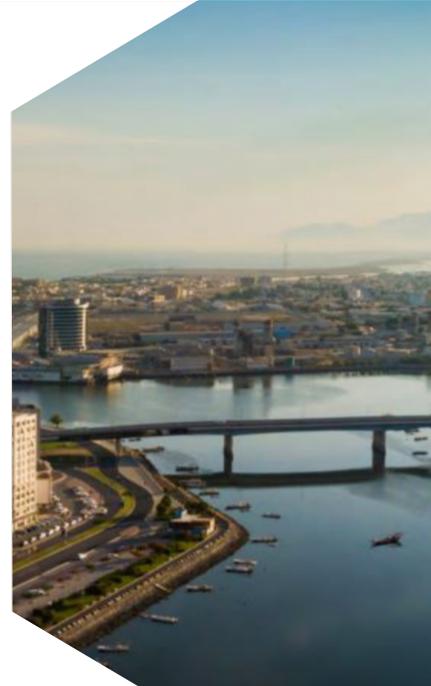
We welcome you to Commercial Bank International's inaugural year of sustainability reporting 2020, highlighting our commitment and performance towards environmental, social and governance parameters.

We are proud to have embarked on a journey to adopt a stronger perspective towards our business strategies to become a more sustainable organization. We intend to report on our ESG and sustainability parameters, in line with SCA, ADX ESG, and GRI Guidelines.

2020 has been a challenging year globally with the coronavirus pandemic impacting all the countries, governments, corporates and people around the globe. During this period of unprecedented uncertainty, our main focus has been to provide financial relief to our customer and maintain liquidity buffers, while aggregate assets, deposits and continued lending to ensure our customers and stakeholders believe in us as a trusted bank is enacted, which was a prime objective entwined through all of our action plans. This report highlights our initiatives implemented to build reliance for our customers, employees, vendors and communities.

Feedback -

We value and welcome your feedback on our reporting, as well as our performance, to improve our operations and reporting in the subsequent years. Please share your feedback with Hala Rawhi Al Safadi, Company Secretary 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 2018, 2019 and 2020 spotlighting our vital developments.

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 2020.
- **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 STATEMENT



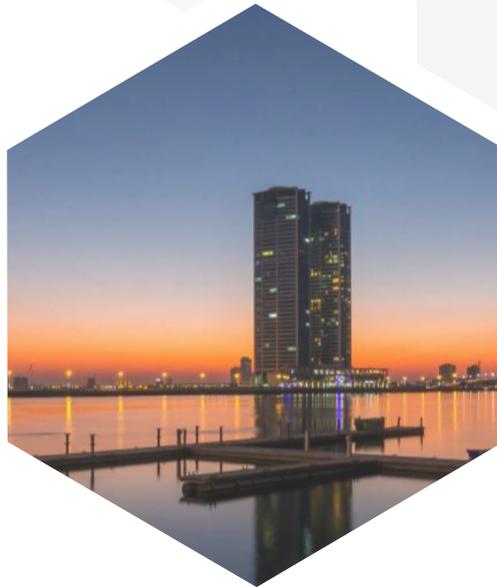
“

Dear Stakeholders,

I am pleased to present our first sustainability report providing details on our performance on Environmental, Social and Governance parameters for the year 2020.

The commitment to these parameters has been more crucial as countries across the globe witnessed a major change in the way communities, individuals and economies functioned earlier.

ALI SULTAN RAKKAD AL AMRI
Chief Executive Officer



At CBI, we remain dedicated to expanding our sustainability efforts in alignment with the global and national visions - emphasizing one digitalization and environmental responsibility. We have also identified increased preference of our stakeholders towards ESG preferences and strive to incorporate them into our business strategies, making our bank more sustainable.

I would like to thank our esteemed stakeholders for showing immense trust and confidence in CBI during the unpredictable phase of the global pandemic and for extending their warm support throughout the year. I, along with the CBI team will be looking forward to implementing our planned advancements towards the economic and sustainability agendas with the vital engagement of our stakeholders.

KEY ACHIEVEMENTS

Environmental Performance -

Our environmental performance improved significantly in 2020 due to remote work scheme and usage of virtual platform to function our services. Some of the key achievement includes:

- Reduced our total GHG Emissions by 40% in 2020 from 2019.
- Reduced the shredded paper consumption by 57% 2020 from 2019.
- Reduced our total water consumption by 60% 2020 from 2019.
- Reduced our total energy consumption by 38%2020 from 2019.

Social Performance -

- Supported 200% more new jobs in 2020.
- Increased the percentage of female to male employees by 2% in the year 2020
- A diverse staff of 405 full-time employees with over 35 nationalities in the UAE
- Emiratis constitute 24% of our total personnel.
- 40% of our employees are women.

Financial Performance -

- Net profit of AED 33,678,000 for the year 2020.
- Net revenue increased by 14% summing upto AED 476,003,000 for the year 2020.





CBI

AT A GLANCE

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 solutions, as well as personal account services and credit cards.

OUR VISION

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

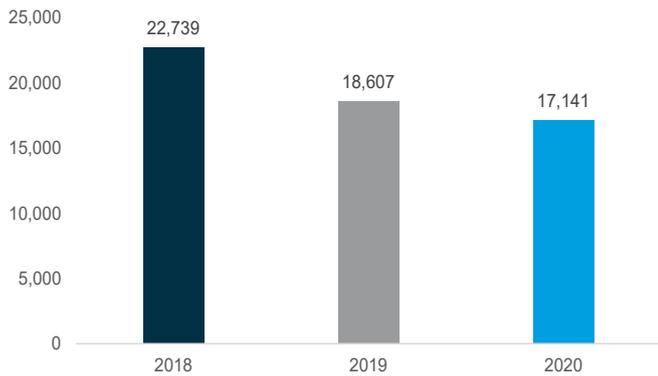
OUR MISSION

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.

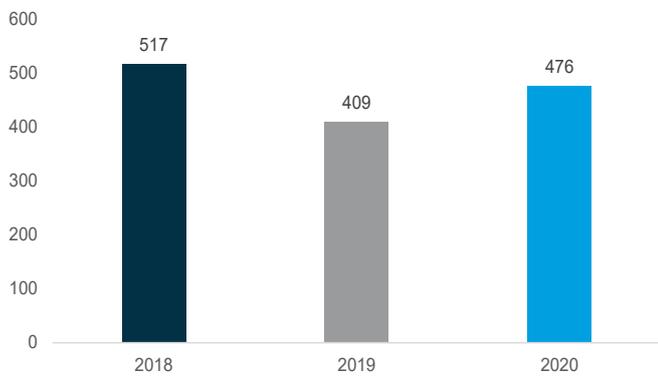
Our Financial Performance



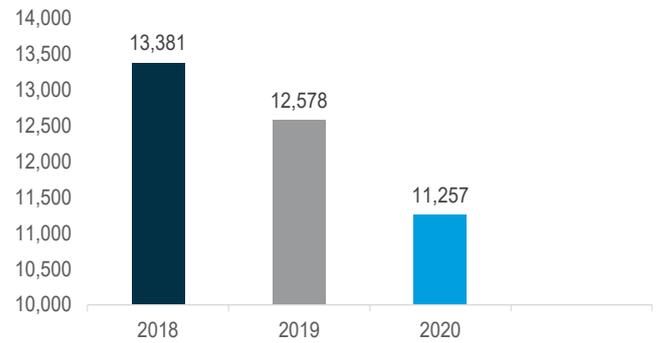
Total Assets (Million AED)



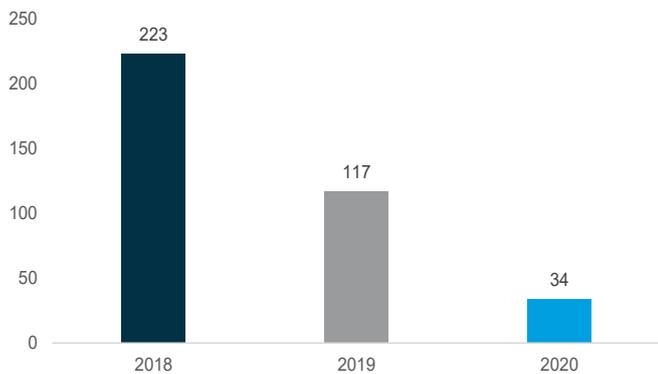
Net Revenue (Million AED)



Gross Loans & Advances (Million AED)



Net Profit (Million AED)





CBI has established 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. In 2020, 80% of customer concerns were handled within 48 working hours, which was the goal.

Complaints are prioritized, and root-cause analyses were conducted to guarantee that CBI's processes and service standards are continually improved. Providing customers with multiple access channels for filing complaints, as well as a centralized 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.



CBI striving through COVID-19 Pandemic

Our quick and prompt response to the COVID-19 epidemic was outstanding. We provided seamless support and services to our valued clients while preserving the health and well-being of our devoted employees by using our digital infrastructure and the enormous skills of our dedicated team. The Bank's human capital faced significant hurdles in the unusual climate that prevailed in 2020. Faced with the danger of COVID-19, we responded quickly to put our employees' health and wellbeing first, becoming one of the first companies in the sector to switch to home working in early March. The move was quick and painless, thanks to the implementation of remote access technologies and systems, many of which were already in place when our employees started working from

home. There was no disruption in workflow or customer service. We ensured that all workers stayed linked through frequent contact during the period of remote working, particularly those who caught the virus, to whom we gave utmost assistance. In order to avoid jeopardizing our people's safety and security, we took a quick and well-coordinated strategy to return to office work. The rotating return of personnel was carefully arranged to maximize our floorspace and incorporate extra safety measures such as screens and sanitization facilities.

Despite the pandemic's interruption, we stayed focused on our strategic objectives throughout the year. We aimed to examine our values and establish a new behavioral framework, linked to the business's fundamental values and the Bank's revised strategy, as part of our continuing organization-wide change. Accountability, Customer Focus, and Trust are three fundamental values.



2021 Plans

- We will continue to prioritize the safety and well-being of our people in the coming year, ensuring that they are appropriately safeguarded against the pandemic's continued dangers.
- Our principles of accountability, customer focus, and trust will also be upheld.
- We aim 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 will provide unique learning journeys and coaching, leveraging the 'Banking on Emiratis' programme, in collaboration with local and international learning organizations and in support of the Ministry of Human Resources and Emiratization's efforts to increase the number of UAE nationals working in the private sector.
- CBI will 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 will continue to be at the core of our business, and we will continue to invest in developing their skills and supporting their professional growth.
- We strive to fulfill the requirements of our staff, clients and communities across the UAE by maintaining human-centric approach. We plan to invest in our employees



by creating and implementing world-class people learning and development strategies.

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

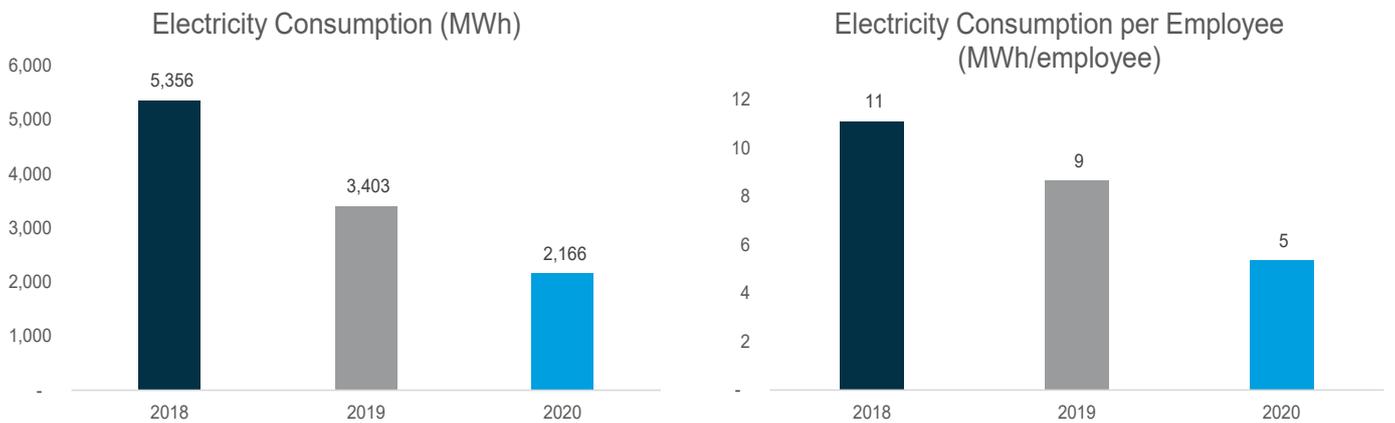


ENVIRONMENTAL STEWARDSHIP

CBI considers the environmental effect of our operations using environmental performance measures such as energy conservation, waste reduction, and greenhouse gas emissions. We've put in place a framework that allows us to analyze 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 goal is to raise awareness among all CBI 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 workers, but also for our whole business.

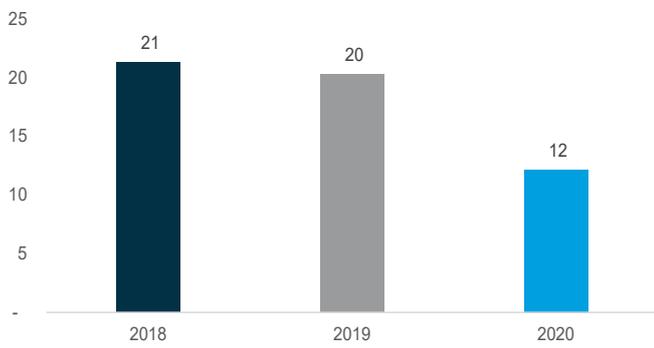
Energy, Water and Paper Consumption

We intent 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 minimize our ecological impact by implementing environment-friendly policies and behaviors. We continuously aim to optimize our sustainability performance in our operations, including energy and water consumption, paper recycling to name a few. Below is our fuel (40% reduction), water (60% reduction), electricity (36% reduction) and paper consumption (57% reduction) data, one of the factors for the unusual decline in the 2020 data being our staff working from home during pandemic situation -

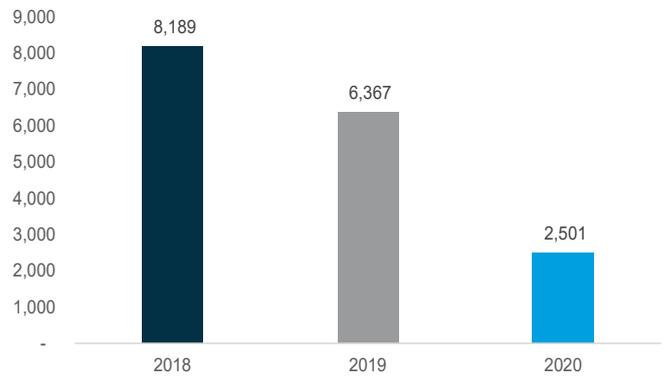




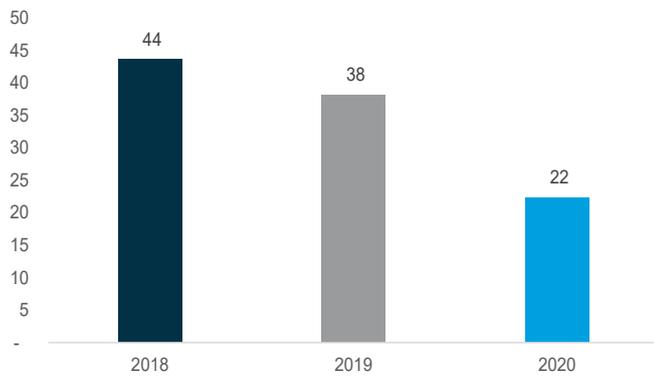
Fuel Consumption by vehicles owned or leased by the Bank (Kiloliters)



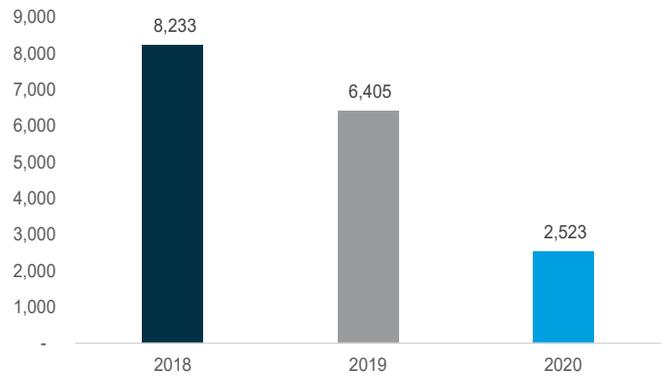
Utility Water Consumption (Kiloliters)



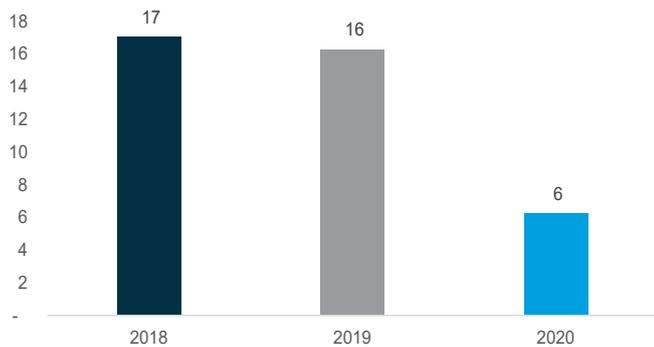
Drinking Water Consumption (Kiloliters)



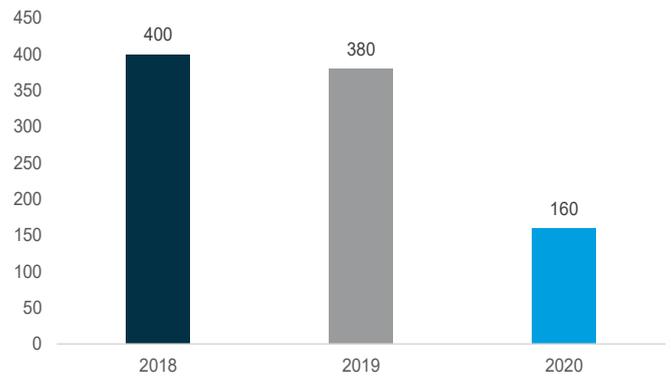
Total Water Consumption (Kiloliters)



Water Consumption per Employee (Kilolitres/employee)



Paper Waste: Weight of paper shredded (Kg)



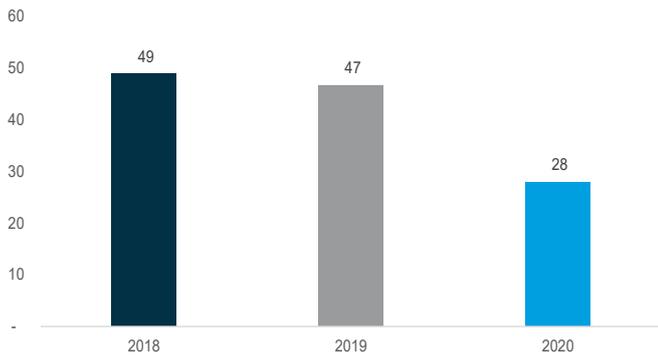
GHG Emissions

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 the measures to minimize it within our operations and beyond. Following GHG Protocol Corporate Accounting and Reporting Standard to calculate our GHG Emissions -

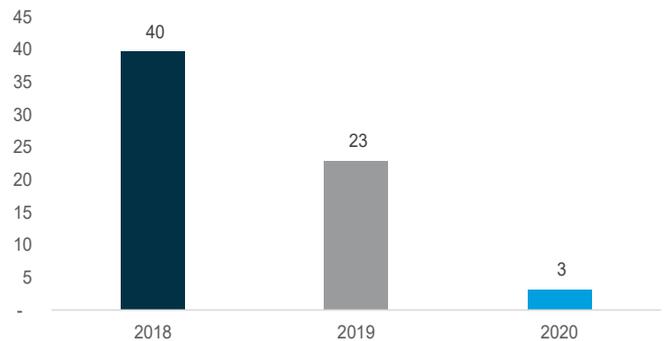
Our GHG emission from their direct operations under the Scope 1 are 27,953 tCO₂ (40% reduction in the year 2020 from 2019)

Our GHG emission from their indirect operations under the Scope 3 are 3,206 tCO₂ (86% reduction in the year 2020 from 2019)

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



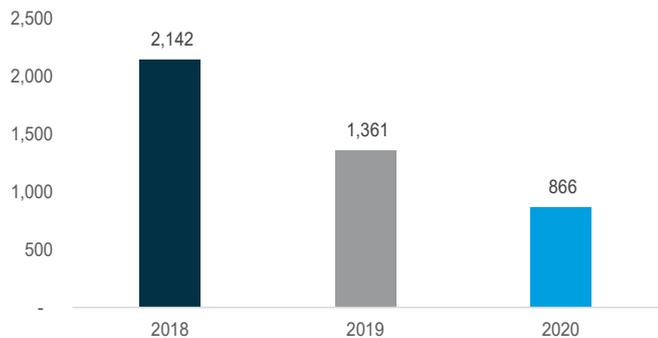
Scope 3: Other Indirect Emissions - Air Travel (tCO₂)



Our GHG emission from their indirect operations under the Scope 2 are 866,387 tCO₂ (36% reduction in the year 2020 from 2019)

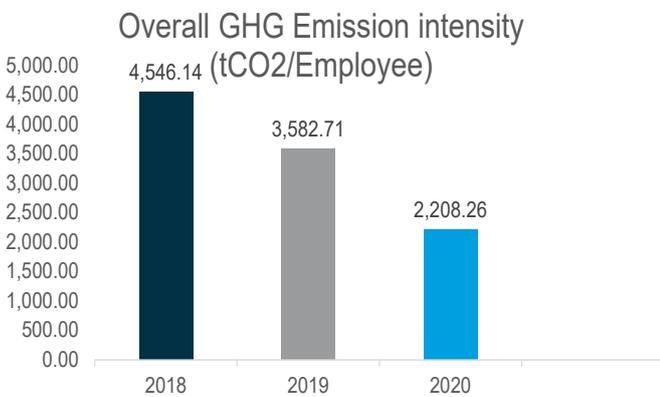
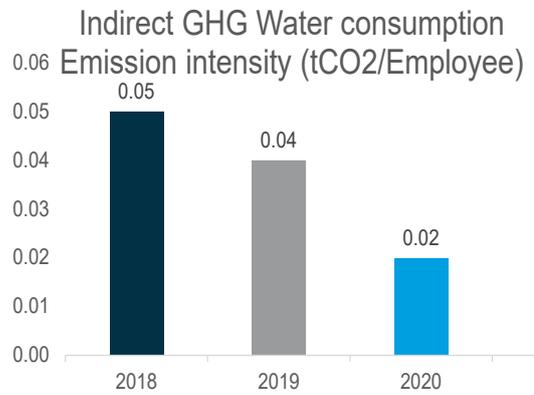
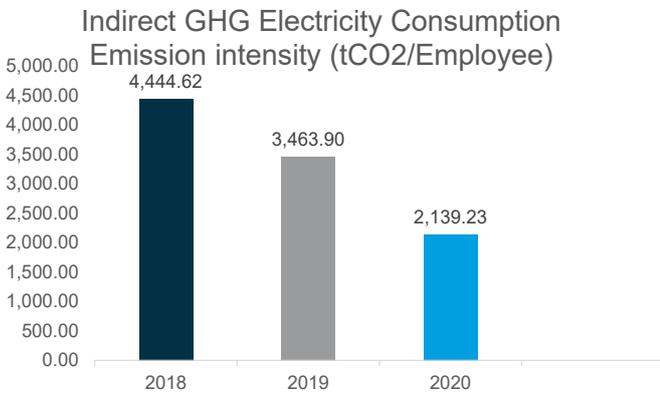
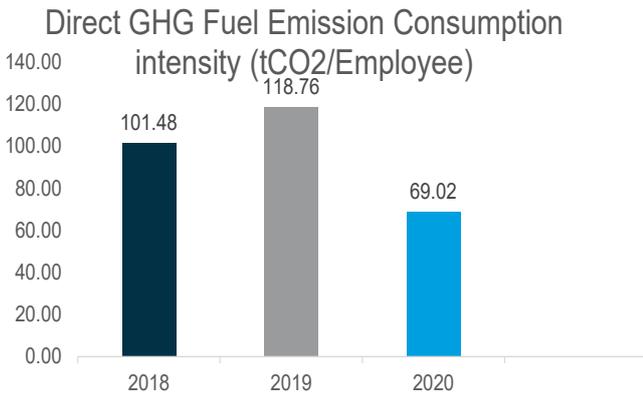
In 2017, CBI rigorously examined the way we manage our properties as part of our environmental commitment, with the goal of decreasing our carbon footprint and minimizing our impact on the globe. Electronic bank statements were deployed across our client base, and a printer rationalization programme was created to guarantee that all spent toner cartridges were recycled in an ecologically responsible manner.

Scope 2: Indirect Emissions Electricity Consumption (tCO₂)



On March 25, 2017, we joined other concerned organizations 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 numerous other environmental innovations are some of the important components of environment management managed by our staff. Our dedication to the environment extends well beyond compliance, allowing us to investigate all elements of the environment.

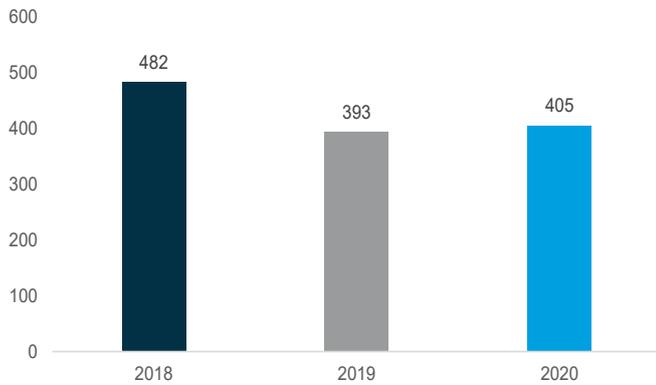


SOCIAL STEWARDSHIP

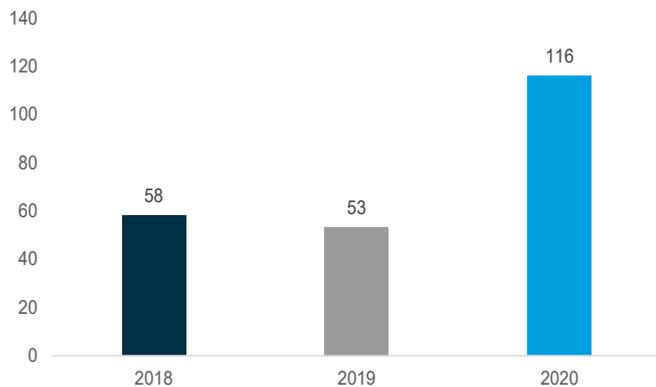
Our success is attributed to our employees' hard work and dedication. They are our pillars of strength, and we have consistently provided an atmosphere that encourages our workers' overall growth. We promote diversity at work, pay generously and appreciate employee success, promote women's employment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

Employee Data

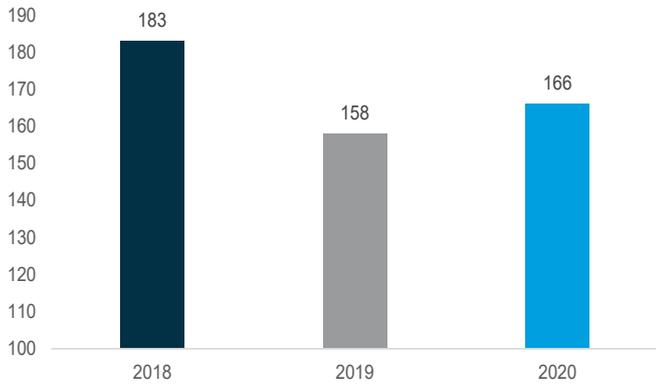
Number of full time employees



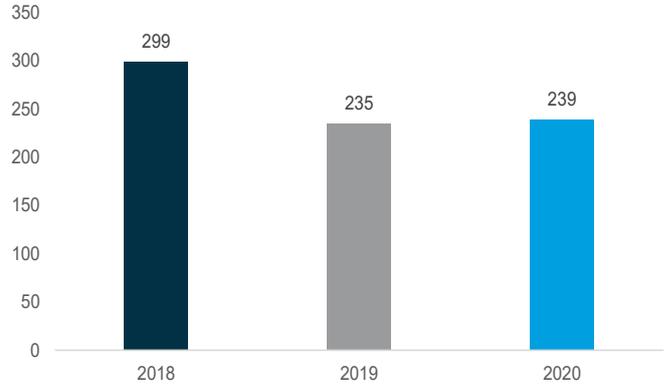
Newly Hired Employees Annually - Total



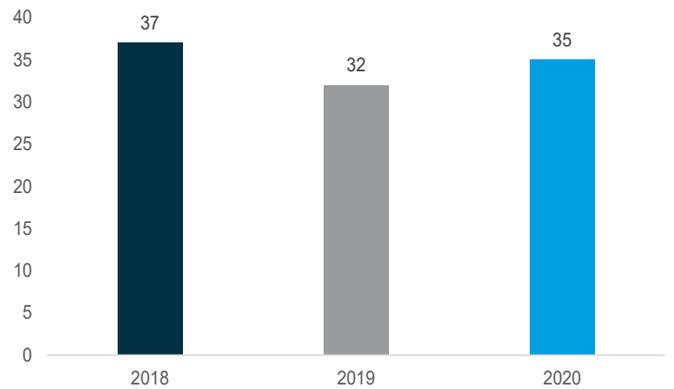
Number of Female Employees



Number of Male employees



Number of nationalities



CBI has 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.





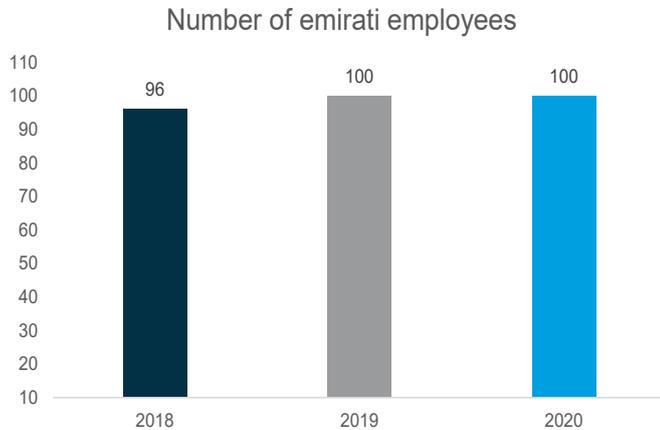
Employee well-being

CBI believes in providing a vibrant, inspirational, action-oriented office environment, and committed to providing an excellent workplace for our employees. Our many employee-related programmes and policies guarantee that our colleagues remain engaged at work, realize their career potential, and continue to progress in parallel with the firm. CBI is a non-discriminatory employer that does not discriminate on the basis of gender, caste, creed, or color. Inline with GRI and ADX ESG guidelines, we are also in the process of developing a Non-Discriminatory Policy as a part of our strategic goal for the year 2021. 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. We also launched the “Banking on Emirati’s” program to attract Emirati talent to the Bank and fulfill our ambitious Emiratisation targets, with the number of UAE nationals in the Bank contributing to 24% in 2020.



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





Training and Development

CBI recognizes that talent management is both critical and necessary in today's corporate world. The talents fostered in this competitive environment will be the organization'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 keeping high-performing personnel, and considerable resources are allocated to training and development programmes for employees at all levels. CBI leaders and employees are given assistance in improving their skills and abilities. To improve our workers' talents, we give on-the-job technical training. We also started a new summer internship programme for determined people, started a blood donation campaign, and continued to promote the Supreme Council for Motherhood and Childhood's "My Child's Seat" campaign.

Promotion of ethical behavior

CBI ensures that the inside culture supports ethical behavior and integrity, which are critical in the banking sector. In 2020, the Executive Management continued to emphasize the importance of everyone's responsibility to follow the code of ethics and protect CBI's interests by reporting unethical behavior such as embezzlement, fraud, corruption, bribery, conflicts of interest, customer privacy violations, discrimination, harassment, law violations, and factual misrepresentation.

Customer Focus

In terms of our customer-focused activities, we launched a customer education programme in response to the growing prevalence of digital crime around the world and in conjunction with the launch of our new digital banking channels to ensure greater awareness and understanding of the importance of data protection and security.



OUR 2021 GOAL

- Increase percentage of Emiratis employees within the organization
- Increase the percentage of women employees in the organization
- Formulate a Non-Discriminatory Policy in line with GRI and ADX ESG guidelines, as a part of our strategic goal for the year 2021

ETHICAL GOVERNANCE

CBI is constantly improving the inherent corporate governance framework with the goal of maintaining a healthy corporate governance environment and implementing best practices. Despite the challenges posed by the worldwide pandemic, the Board and Executive Management ensured that good corporate governance procedures were implemented by strengthening and applying corporate governance concepts across all of the Bank's activities in 2020.

CBI is convinced that effective corporate governance enhances and contributes to its long-term commercial performance. The CBI's major business initiatives, particularly the Board's dedication to the quality, integrity, and transparency of its financial reporting, have all contributed to its success. The corporate governance framework was adopted by CBI to support the effective functioning of the Board and its committees, to promote the interests of shareholders, and to establish a common set of expectations for how the Board, its various committees, individual directors, and the Executive Management should perform their duties.

The Board of Directors and Executive Management believe that the primary goal of corporate governance is to protect the interests of stakeholders and depositors in a sustainable manner while also contributing to improved corporate performance and accountability in the creation of long-term shareholder value.

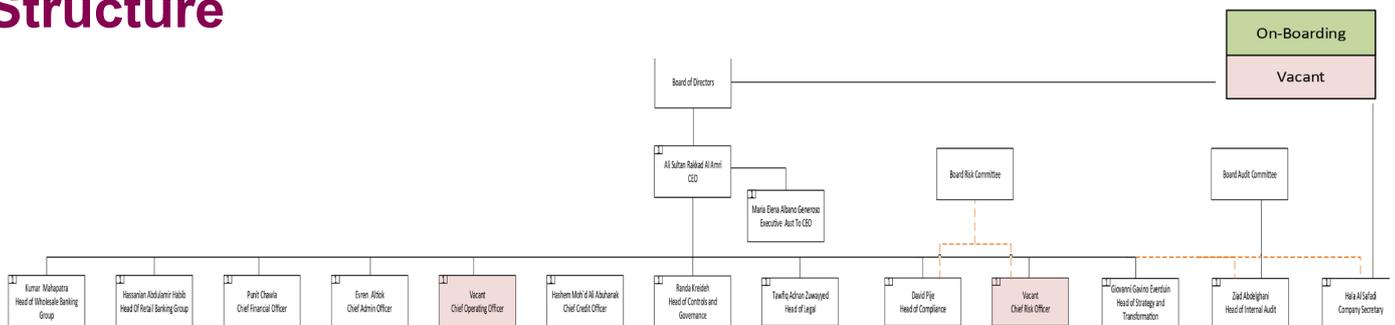


The Board of Directors, Executive Management, and CBI staff all agree to follow the governance principles and best practises outlined in the CBI Corporate Governance Code in order to realise CBI's goals. The Board ensures that CBI operates in accordance with corporate governance principles, as well as supports the institution's values, policies, and other internal processes, which apply to all members of the Board, Executive Management, and CBI staff.

Despite the challenges posed by the worldwide pandemic, the Board and Executive Management ensured that strong corporate governance processes were implemented by improving and applying corporate governance concepts across all of the Bank's responsibilities in 2020.



Corporate Governance Structure



Structure of Board Of Directors

Nine (9) members of the Board of Directors are elected or nominated for three (3) years, renewable for the same duration, according to CBI’s Articles of Association. The Board has broad powers to monitor CBI’s management, including the power to designate several managers or authorized people and grant them the ability to sign on behalf of CBI, either alone or jointly. Members of the Board must have the requisite experience and abilities to carry out their responsibilities in the best interests of CBI. They are also committed to devoting the necessary time and attention to the completion of their responsibilities throughout the term of their employment. In 2020, the Board of Directors

was comprised of 4 independent directors and 4 non- independent directors including 2 female representation.

To appropriately perform their duties, the Board is assisted by five (5) specialized committees composed of members of the Board. The following committees report directly to the Board and carry out the delegated authorities as per the approved terms of reference to assist the Board in its duties and further improve its efficiency.

The Board Committees are as follows:

1. Board Governance, Nomination and Remuneration Committee (BGNRC)
2. Board Audit Committee (BAC)
3. Board Risk Committee (BRC)
4. Board Credit Committee (BCC)
5. Board Special Assets Committee (BSAC)

STAKEHOLDER CONSULTATION AND MATERIALITY ANALYSIS

Stakeholders are defined by CBI as organizations and individuals who are influenced by and have the capacity to influence the company's operations. 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 long-term connections with our stakeholders, we focus on obtaining ideas, feedback, and concerns from them and reflecting them in the way we operate. We make sure that the information gleaned through stakeholder engagement is used to shape our approach. We try to link and connect with our stakeholders through a variety of formal and informal channels, as well as other continuous events.

CBI's approach to stakeholder engagement

Our partners in producing value for a better and more sustainable world are our stakeholders. We engage with all of our stakeholders to help them gain a better grasp of our common aims. The frequency of involvement 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 trend is impacting our operations. These initiatives contribute to our stakeholders' faith in the firm. We evaluate our progress and how stakeholder input has translated into effective decision-making on a regular basis.

Identification of key stakeholder

Stakeholder groups are prioritized depending on their importance to our company and capacity to sway CBI's choices. The wide diversity associated with our business is also reflected in our list of stakeholders including Customers, Employees, Government Authorities, Suppliers, Locals and Environmental and Social advocates within and outside our organization.



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 external and internal stakeholder engagement approach. Economic, social, and environmental concerns that affect our potential to produce long-term value are hot subjects. This is assessed by taking into account their impact on the organization's strategy, governance, performance, or future prospects. To update our materiality evaluation, we performed five important actions.

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

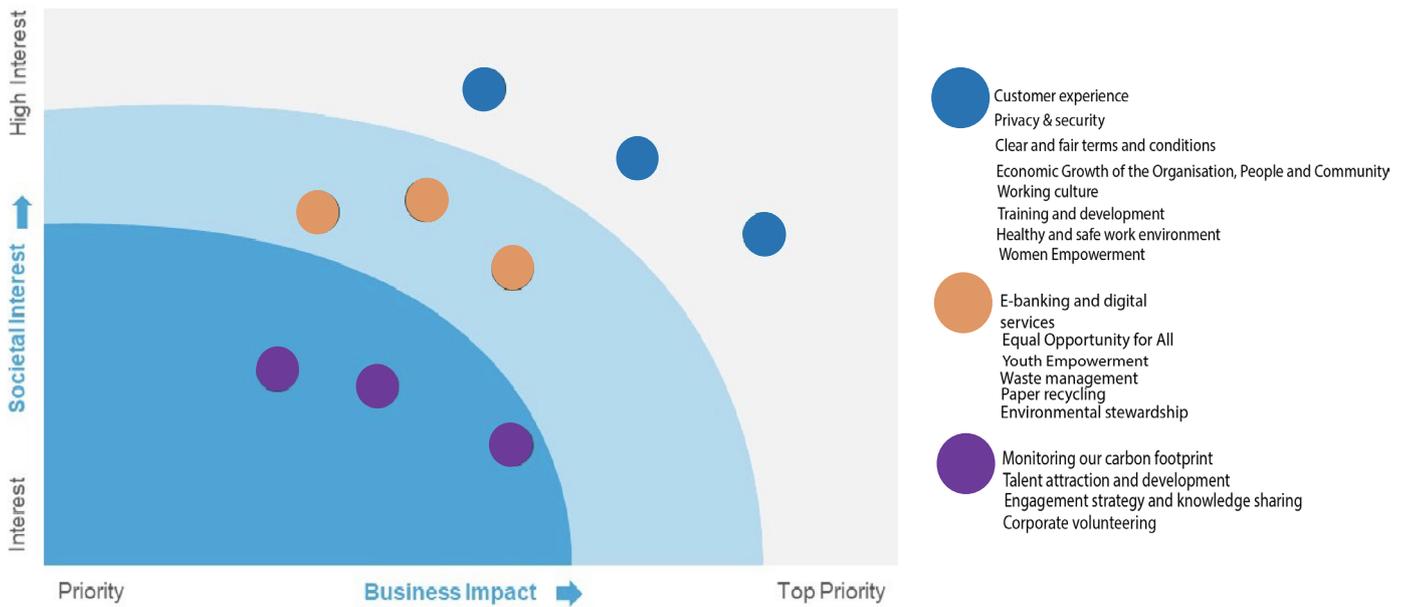
DEFINING TOPICS - Each topic has a clear description as well as a scoring method.

PRIORITIZATION 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.

ALIGNMENT OF NATIONAL & INTERNATIONAL PLANS AND COMMITMENTS - The process findings were validated to verify that we understand what matters most to our stakeholders and how it matches with our prioritization of material concerns in order to generate value today, in the medium, and in the long run in alignment 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, as expected and desired. Our materiality matrix shows how important a number of themes connected to our business effect to our stakeholders, such as e-banking and digital services, customer experience and satisfaction, data privacy and cybersecurity.



ANNEXURE

Environmental Disclosures

Environment Disclosures	Calculation	Corresponding GRI 'Standard	Corresponding SDG	Content Mapping with CBI Sustainability Report 2020
GHG Emissions	Total amount in CO2 equivalents, for Scope 1 Total amount, in CO2 equivalents, for Scope 2 (if applicable) Total amount, in CO2 equivalents, for Scope 3 (if applicable)	GRI 305: Emissions 2016	SDG 13: Climate Action	Page - 16
Emissions Intensity	Total GHG emissions per output scaling factor Total non-GHG emissions per output scaling factor	GRI 305: Emissions 2016	SDG 13: Climate Action	Page-17
Energy Usage	Total amount of energy directly consumed Total amount of energy indirectly consumed	GRI 302: Energy 2016	SDG 12: Responsible Consumption	Page-14,15
Energy Intensity	Total direct energy usage per output scaling factor	GRI 302: Energy 2016	SDG 12: Responsible Consumption	Page-14,15
Energy Mix	Percentage: Energy usage by generation type	GRI 302: Energy 2016	SDG 12: Responsible Consumption	

Water Usage	Total amount of water consumed Total amount of water reclaimed	GRI 303: Water and Effluents 2018	SDG 6: Clean Water and Sanitation	Page-15
Environmental Operations	Does your company follow a formal Environmental Policy? Yes/No Does your company follow specific waste, water, energy, and/or recycling policies? Yes/No Does your company use a recognized energy management system?	GRI 103: Management Approach 2016		No Environmental Policy in Place No recycling Policies in place
Environmental Oversight	Does your Management Team oversee and/or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016		Yes, our management oversee our initiatives towards sustainability.
Environmental Oversight	Does your Board oversee and/ or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016		Yes
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	Calculation	Corresponding GRI Standard	Corresponding SDG	Notes
CEO Pay Ratio	Ratio: CEO total compensation to median Full Time Equivalent (FTE) total compensation Does your company report this metric in regulatory filings? Yes/No	GRI 102: General Disclosures 2016	SDG 10: Reduced Inequalities	Page-20
Gender Pay Ratio	Ratio: Median male compensation to median female compensation	GRI 405: Diversity and Equal Opportunity 2016	SDG 5: Gender Equality	Page-20
Employee Turnover	Percentage: Year-over-year change for full-time employees Percentage: Year-over-year change for part-time employees Percentage: Year-over-year change for contractors/consultants	GRI 401: Employment 2016		Page-18
Gender Diversity	Percentage: Total enterprise headcount held by men and women Percentage: Entry- and mid-level positions held by men and women Percentage: Senior- and executive level positions held by men and women	GRI 102: General Disclosures 2016 GRI 405: Diversity and Equal Opportunity 2016	SDG 5: Gender Equality	Page-19

Temporary Worker Ratio	Percentage: Total enterprise headcount held by part-time employees Percentage: Total enterprise headcount held by contractors and/or consultants	GRI 102: General Disclosures 2016		We do not have temporary workers in our organizations
Non-Discrimination	Does your company follow nondiscrimination policy? Yes/No	GRI 103: Management Approach 2016*	SDG 10: Reduced Inequalities	No
Injury Rate	Percentage: Frequency of injury events relative to total workforce time	GRI 403: Occupational Health and Safety 2018	SDG 3: Good Health and Well-Being	
Child & Forced Labor	Does your company follow a child and/or forced labor policy? Yes/No If yes, does your child and/or forced labor policy also cover suppliers and vendors? Yes/No	GRI 103: Management Approach 2016	SDG 8: Decent Work and Economic Growth	No
Human Rights	Does your company follow a human rights policy? Yes/No If yes, does your human rights policy also cover suppliers and vendors? Yes/No	GRI 103: Management Approach 2016	SDG 10: Reduced Inequalities	No
Nationalisation	Percentage of national employees		SDG 8: Decent Work and Economic Growth	Page-21
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 Investment

Governance Disclosure

Governance Disclosures	Calculation	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 405: Diversity and Equal Opportunity 2016	SDG 5: Gender Equality	Page-21
G2- Board Independence	G2.1) Does company prohibit CEO from serving as board chair? Yes/No G2.1) Does company prohibit CEO from serving as board chair? Yes/No			
G3 - Incentivized Pay	Are executives formally incentivized to perform on sustainability?			Page-20
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
G5 - Ethics & 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

G6 - Data Privacy	Does your company publish a sustainability report? Yes/No			This is CBI's first 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 first report. CBI will be considering in future 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 since it is our first year of reporting.

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