



**Social
Responsibility
Report
2014**

Jordan Islamic Bank 

A member of Al Baraka Banking Group

In the Name of

Allah,

the Most

Merciful,

the Most

Compassionate





**His Majesty King Abdullah II
King of the Hashemite Kingdom of Jordan**

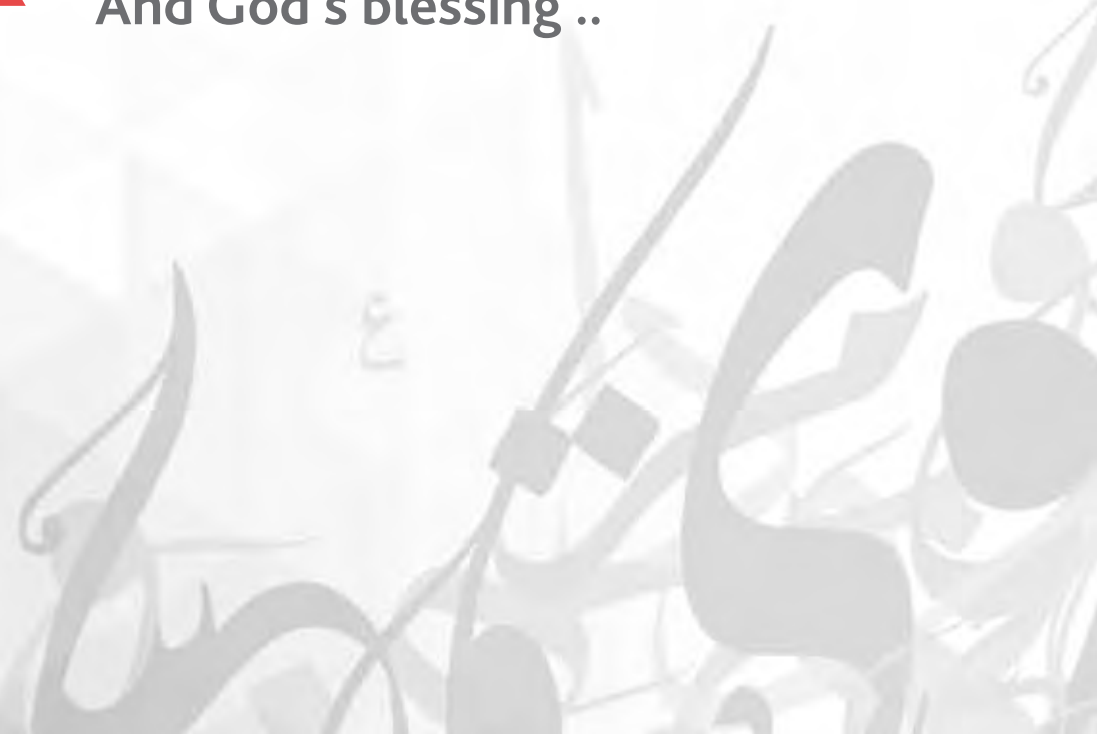




**HRH Prince Hussein Abdullah
Crown Prince**




**Dealings ..
In the name of God ..
And God`s blessing ..**






Our Mission



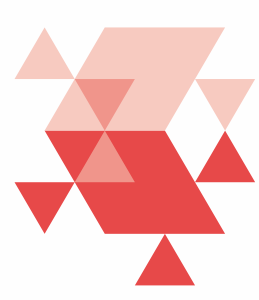
Commitment to consolidate the values of the Islamic Sharia by dealing with all people according to the teachings and principles of the Islamic Law (Sharia) to serve the public interest of the society.



Commitment to equally serve the interests of all stakeholders including shareholders, investors, borrowers and employees.



Commitment to attain the latest innovative products in banking industry and technology, as well as looking forward to gaining the trust of all people in our distinguished services that are in line with recent developments and changes within the framework of compliance with our Islamic Sharia.



Leadership
in Islamic banking



**Some of the
Bank's Key Indicators
at the end of 2014**



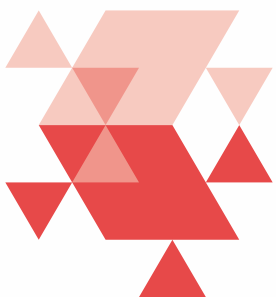
Item	Accumulative up to the end of 2014	During 2014
● Branching Network		
■ Number of operating branches	70 Branches	Two branches were opened and one office was converted into branch
■ Number of operating banking offices	16 Offices	Four offices were opened
● ATM Machines		
■ Number of ATMs in Operation	147 Machines	Installation of 15 Machines
● Employment System		
■ Total Number of Employees	2,051 Employees	-
■ Number of Employees dispatched for Academic Studies	302 Employees	1
■ Number of courses and conferences held in the Bank's Academy	2,631 Courses and Conferences	212 Courses and Conferences
■ Number of employees who participated in courses and conferences held in the Bank's Academy	41,136 Employees	2,904 Employees
■ Number of employees dispatched to training centers In Jordan	8,417 Employees	634 Employees
● Donations		
■ Amount of granted donations	8.7 Million Dinars	690 Thousand Dinars
● Al Qard Al Hasan		
■ Amount of Al Qard Al Hasan, granted	216 Million Dinars	19.4 Million Dinars
■ Number of beneficiaries of Al Qard Al Hasan	382 Thousand Beneficiaries	34.3 Thousand Beneficiaries
■ Amount of Al Qard Al Hasan granted in cooperation with Al Afaf Charitable Society	5 Million Dinars	138 Thousand Dinars
■ Number of Al Qard Al Hasan granted in cooperation with Al Afaf Charitable Society	9,021 Beneficiaries	198 Beneficiaries
■ Amount of Al Qard Al Hasan granted under the Agreement with the Teachers' Syndicate	2.4 Million Dinars	1.1 Million Dinars
■ Number of Al Qard Al Hasan granted under the Agreement with the Teachers' Syndicate	3,722 Beneficiaries	1,622 Beneficiaries
● Mutual Insurance Fund		
■ Amount of Compensation Disbursed	6.0 Million Dinars	705 Thousand Dinars
■ Number of Cases in which Compensation was Disbursed	1,855 Cases	163 Cases
■ Insurance Fund Balance	53.6 Million Dinars	8.9 Million Dinars
■ Total Funds of Subscribers in Mutual Insurance Fund	861 Million Dinars	225 Million Dinars
● Training students and other employees from non – Jordanian banks		
■ Number of students trained at the Bank	15,053 Students	911 Students
■ Number of trainee employees from non-Jordanian banks	267 Employees	48 Employees





Item	Accumulative up to the end of 2014	During 2014
● Capital Investments in National Companies		
■ Number of National Companies Invested In	36 Companies	--
■ Value of Capital Investments in National Companies	110 Million Dinars	--
● Financing with Tangible Impact on Societal Life as a whole, and on the National Economy and its development		
■ Gross Financing for the Ministry of Finance, and Ministry of Supply (in US Dollar), for the Purchase of Rice, Corn, Sugar, Oil, Barley and Other Food stuff	254 Million Dinars	--
■ Gross Financing for Jordan Petroleum Refinery Company (in JD and US Dollar), for the Purchase of Crude Oil	307 Million Dinars	77 Million Dinars
■ Gross Financing for a Number of Local Electricity Companies, Private and Public	879 Million Dinars	105 Million Dinars
■ Portion of said Financing Allotted to Rural Electricity Projects	6 Million Dinars	--
■ Gross Financing for the Water Authority (for the Purchase of Requirements to Transport, Pump, and Distribute Water)	13 Million Dinars	--
■ Total (Murabaha) financing for the purchase of housing, lands or building materials	1,973 Million Dinars 264 Thousand Citizen	200 Million Dinars 15 Thousand Citizen
■ Total (Murabaha) financing for the purchase of transportation means	1,728 Million Dinars 235 Thousand Citizen	237 Million Dinars 23 Thousand Citizen
■ Total (Murabaha) financing for the purchase of furniture	242 Million Dinars 113 Thousand Citizen	17 Million Dinars 6 Thousand Citizen





**Prosperous past ..
And a bright future ..**



Chairman's Message



Adnan Ahmed Yousif
Chairman,
Board of Directors

Peace be upon you,

Praise be to Allah, Lord of the Worlds,
And Prayers and Peace be upon Mohammed
His Servant and Messenger.

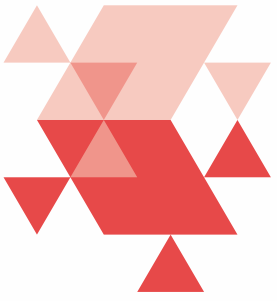
Most Distinguished Ladies and Gentlemen, It is my great pleasure to present to you a summary of the achievements of our Bank in the realm of social responsibility as pioneer Islamic financial institution in the field of the Islamic banking and social responsibility, and as one of the main institutions supporting the society at all levels. The mission of our Bank in drafting the Islamic banking concepts reflects the Bank's role towards the society which is embodied in supporting the vital sectors that are an important aspect of our personal life such as the education sector, health sector, social awareness, supporting the persons with special needs, in addition to our contribution in the humanitarian relief projects and environment preservation.

The bank continued to expand throughout 2014 as measured by various standards, insofar as its assets reached 3.6 billion Dinars and its savings 3.2 billion Dinars, while its investments peaked at 2.4 billion Dinars. Shareholder equity reached approximately 282million Dinars, and the bank now operates 71 branches and 19 offices, and employs roughly two thousand employees.

The bank will keep with its straight path, Allah Willing, to serve its Message, interact with the needs of the national economy and of local society, and contribute to each good deed with all means it has.

In conclusion, we ask Allah Almighty to guide us in the completion of this process, which has made us an example in the service of the community and the country as an effective economic player, as well as our contribution to the advancement and prosperity of the local community.

Adnan Ahmed Yousif
Chairman, Board of Directors



Leading Islamic banking business in Jordan



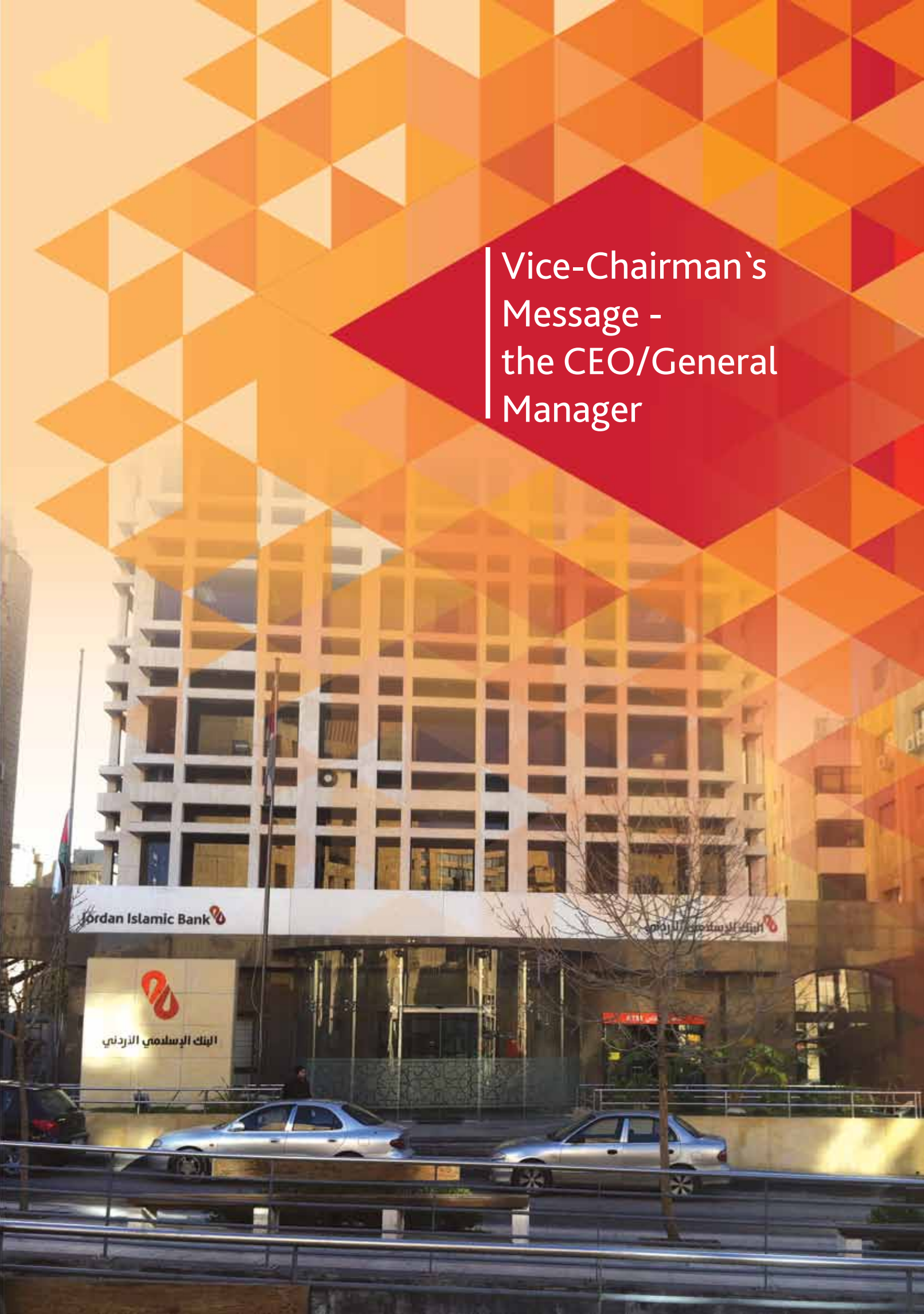
Vice-Chairman's
Message -
the CEO/General
Manager

Jordan Islamic Bank

البنك الإسلامي الأردني



البنك الإسلامي الأردني



Praise be to Allah, Lord of the Worlds, and Prayers and Peace be upon His Prophet Mohammed.

May the peace, mercy, and blessings of Allah be upon you,

Following the issuance of the social responsibility report of Jordan Islamic Bank for two consecutive years, we continue to keep highlighting our bank's achievements and activities in the field of social responsibility during the year 2014 empowered by the principle of the Sharia succession in the earth and the ordain of Allah Almighty to construct it and build the human-being. In compliance with our Bank's strategy which is based on strengthening the socio-economic fabric by gathering the national efforts and directing them towards socio-economic activities and projects beneficial to the society, extend support and participating in initiatives that stabilize the sustainable development foundations.

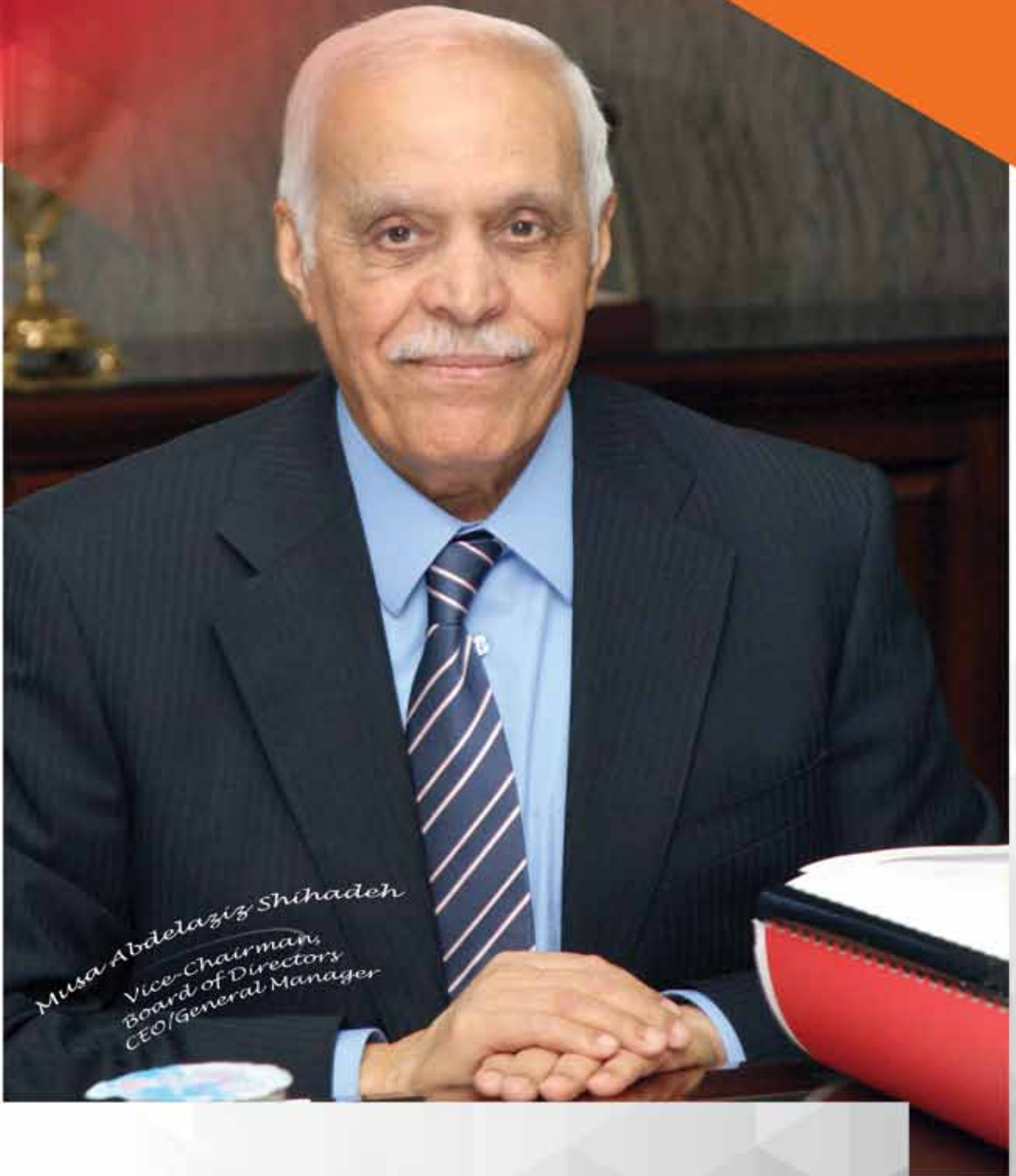
The leading role of the Bank in the provision of sound social and economic environment, which contributes to the achievement of safe living and economic stability of the society is of a high interest of the major international institutions and magazines concerned with institutions that achieve success and serve their communities economically and socially. As a result, the bank won the

Social Responsibility Award in 2014 for the Middle East from "EMEA Finance / London» Magazine, which is one of the prizes awarded by the magazine in recognition of the efforts of pioneering Islamic and financial banks and institutions at the level of countries in Europe, the Middle East and Africa.

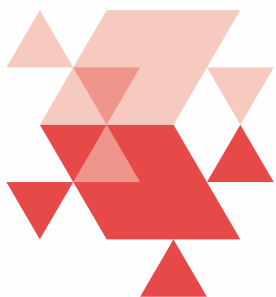
These achievements would not be achieved without the grace of Allah Almighty, and as confirmation of the sound march of our Bank, and the efforts of the Bank's executive management and staff to implement its strategic policy and mission to stay, Allah willing, in the lead and be the economic and social well-established parameter, and the remaining legacy for the future generations. This urges us to exert more efforts to achieve greater achievements.

I ask Allah Almighty to accept all of our work and to help us in our endeavor, putting the experience of our Bank in the field of social responsibility and sustainable development abundant achievements in front of everyone to take advantage of them to serve and develop the society, for verily Allah is the grantor of success.

Musa Abdelaziz Shihadeh
Vice-Chairman, Board of Directors
CEO/General Manager



*Musa Abdelaziz Shihadeh
Vice-Chairman,
Board of Directors
CEO/General Manager*



Partners in development



| Preface



\\ \\ \\ \\ \\ \\ \\ \\ The vast accomplishments of this bank carry on through the efforts and initiatives of the Board of Directors and the Executive Administration, with success from Allah Almighty. By virtue of these accomplishments, the bank affirms that its role is not limited to its existence as a business institution, which strives to realize the interests of its shareholders, for it is also a joint investment institution which strives to achieve the interests of its investors, just as it is a social institution that strives to recognize and meet societal needs as much as possible. All this stands side by side with the bank's existence as a national institution, which endeavors to actively support national socio-economic development, and at the end of the day, this bank remains first and foremost an Islamic institution, which aims to gain the satisfaction of Allah, May He be Glorified and Exalted, by virtue of reinforcing the supreme values of the Islamic program

in general, and by embedding those values in our financial and banking transactions in particular. As such, the bank is required to take all these dimensions into consideration and to achieve a balance between them, in light of the legislative environment at hand and surrounding circumstances--which might not be favorable.

\\ \\ \\ \\ \\ \\ \\ \\ The Jordan Islamic Bank's business practices are based on a system of values and rules which control its trajectory, determine its milestones, and regulate its policies in order to achieve its goals. This system is represented, in its most essential form, by a network of applied Sharia`precepts.

\\ \\ \\ \\ \\ \\ \\ \\ The bank undertakes to amass national savings, and channel those savings, directly, into social and economic activities and programs, which are capable of producing goods and services of real benefit to peoples`



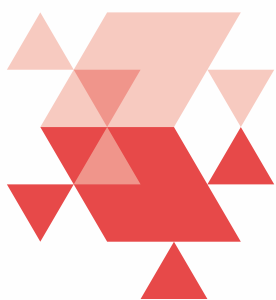
lives. Likewise, the bank undertakes to provide those services and business transactions which life demands, without handling goods and services which harm the public or the national economy.



The bank's commitment to Sharia` Law requires its activities to aim not only for the fulfillment of material needs, but also for the practical embodiment of Islamic values in reality, and for the achievement of society's comprehensive interests, by means of attaining a balance between the interests and advantages of all those bearing a relation to the bank, including shareholders, employees, investors, financiers, and beneficiaries of the funding and investments undertaken by the bank, and of the services which it provides; a process which confers benefit on society and the national economy on the whole.

All of the aforementioned activities, policies, and goals are conducive to improving wealth and income distribution between members of society, and moving towards the achievement of a type of justice among them. Just as they are conducive, on the economic level, to guaranteeing a more efficient use of economic resources, and higher productive capacity of available national capital, which helps, in turn, to increase national production, and to increase exports, and to furnish new sources of foreign currency, just as it contributes to the expansion of job opportunities, in service of the developmental and social and economic goals outlined above.





Partners in Achievement



Jordan Islamic Bank's
Social Role



The bank's commitment to serve the society, and its provision of a legitimate alternative to banking needs in Jordan aims at more than the maximization of returns--it aims to strengthen Islamic values in business transactions and to consolidate the ties of social unity and compassion and solidarity. These goals are apparent in many of the bank's various activities, yet they become most clear in the following programs:

Social Committees

There is a social responsibility committee formed by the Board of Directors and another one at the Executive Management level in affirmation of our bank's attention of the social affairs, and to strengthen the Board of Directors' and Executive Management's commitment to social responsibility.



Objectives of Strategic Sustainability Plan

- ◆ Depend on the renewed energy by (50%) of the Bank's consumption for the five coming years.
- ◆ Protect the environment and minimize the negative impact on it.
- ◆ Spread the sustainability and social responsibility culture among related parties.
- ◆ Develop the employees professionally and give each employee 40 training hours a year.
- ◆ Continuous support and finance to the small and medium enterprises and finance the professionals and handicrafts.

Objectives of Strategic Secondary Plan

- ◆ Establish a system of different incentives to comply with the social responsibility.
- ◆ Enhance the equal opportunities, especially for the underprivileged groups (women, geography).
- ◆ Encourage the employees' participation in all social responsibility activities.
- ◆ Follow up the decision to stand on their compliance with the social responsibility policies and activate the accountability.
- ◆ Periodic evaluation of the corporate governance and comply with it properly.
- ◆ Measure the environmental pollution sources; consumption of water, resources, and energy, and waste production on a periodic basis in our Bank.
- ◆ Enhance the consumers' protection.
- ◆ Elaborated participation of the society to prevent its dependence on the donations of our Bank rather than the productivity.



Donations

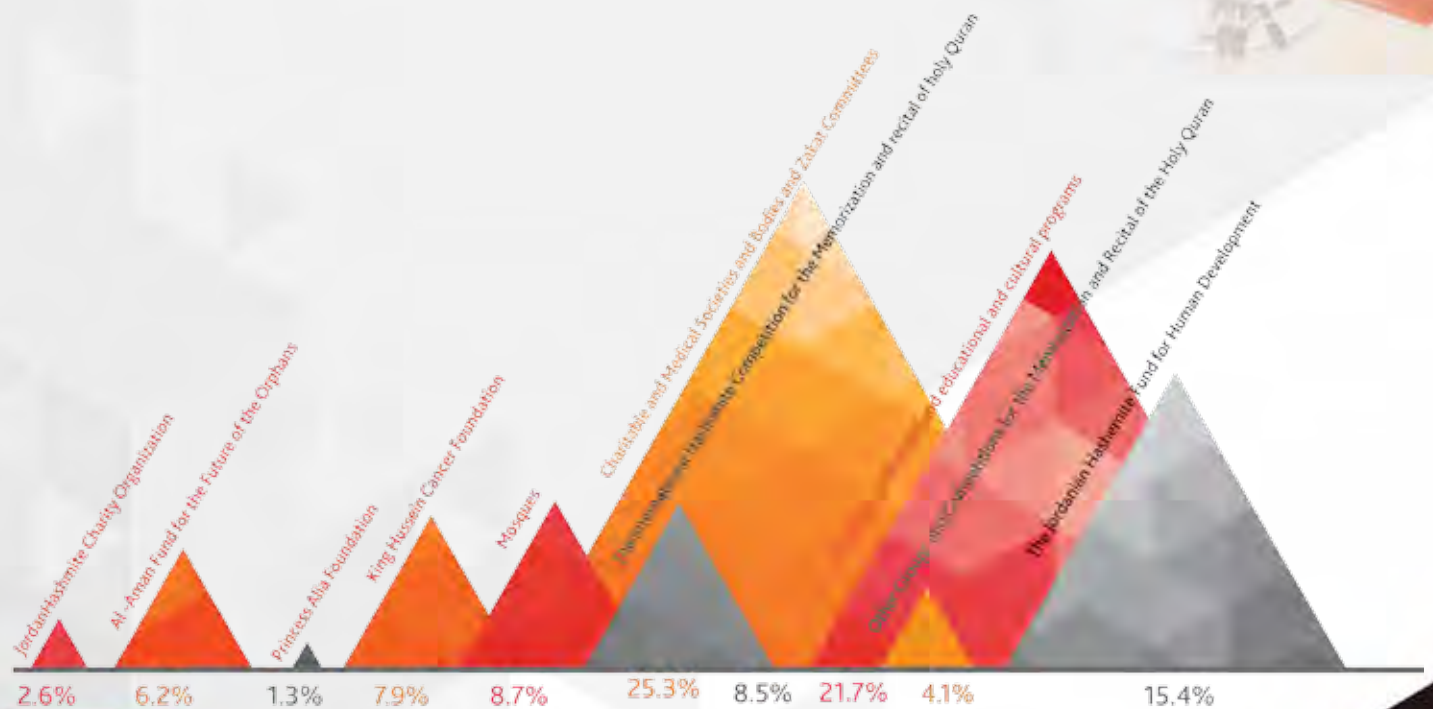
- ◆ The bank allots a yearly sum for the purpose of donating to various charitable aspects. The bank's total donations in 2014 reached approximately 690 thousand Dinars; whereas the bank's total donations, since its inception till the end of 2014 have reached approximately 8.7 million Dinars.



The table below shows the donations made by the bank during the years 2010-2014:

(Sums listed in thousands of Dinars)

Year	Mosques	International Hashemite Competition for the Memorization and Recital of the Holy Quran	Other Groups and Competitions for the Memorization and Recital of the Holy Quran	Charitable and Medical Societies and Bodies and Zakat Committees	Scientific Conferences and Educational and Cultural Programs	Jordan Hashemite Fund for Human Development	Jordan Hashemite Charity Organization	Al-Aman Fund for the Future of the Orphans	Princess Alia foundation	King Hussein Cancer center	Total
2010	41,8	40,0	9,4	71,8	66,3	89,5	25,0	21,0	0.0	0.0	364,8
2011	13,4	40,0	18,0	155,1	157,0	73,6	0,5	48,0	0.0	2,5	508,1
2012	15,1	40,0	5,2	141,5	175,5	77,0	2.0	32,0	0.0	5.0	493,3
2013	9,3	30,0	51,4	98.1	66,7	83,5	30.3	32,0	0.0	200.00	601,3
2014	150.6	30.0	26.3	205.8	112.4	85.5	12.5	32.0	34.0	1.2	690.3



Below are the most notable bodies received donations from the bank since its inception:

(Sums listed in thousands of Dinars)

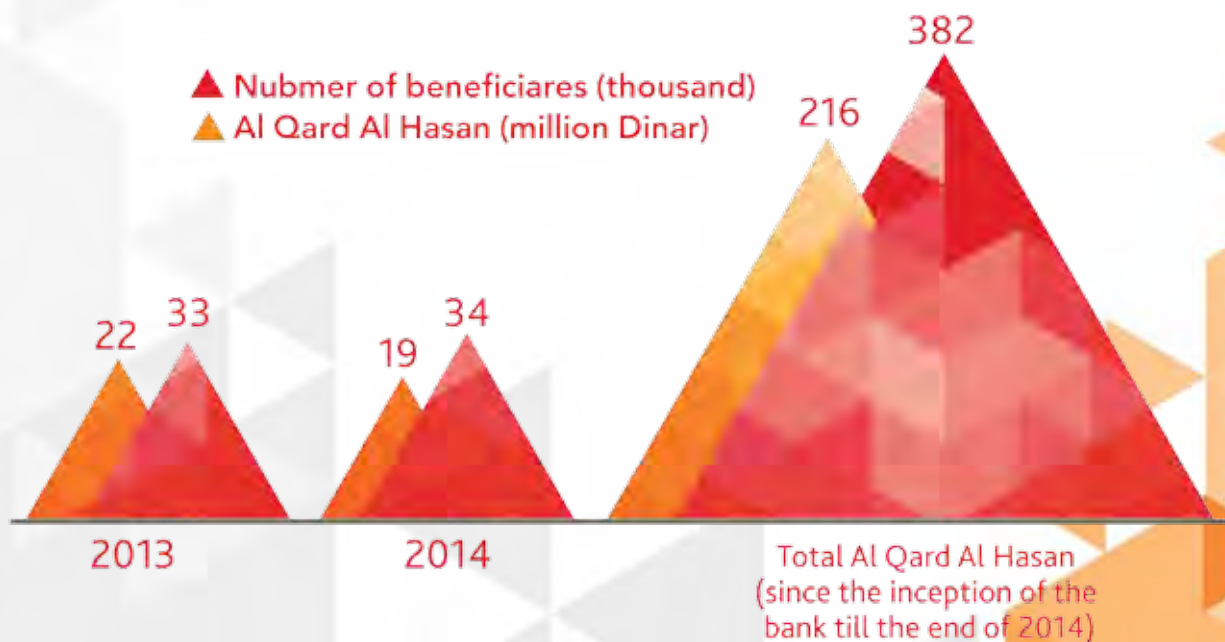
Body	Years of Donation	Amounts (Thousand Dinar)
International Hashemite Competition for the Memorization and Recital of the Holy Quran – Ministry of Awqaf and Islamic Affairs and Holy Places	1993-2014	394
Jordan Hashemite Fund for Human Development (Goodwill Campaign, Queen Alia Competition, Queen Alia Center for Human Development)	1981-2014	778
Al-Aman Fund for the Future of the Orphans	2008-2014	224
Jordan Hashemite Charity Organization	2002,2005,2006, (2008 – 2014)	126
King Hussein Cancer Center	2009, (2011 – 2014)	210
Princess Alia Foundation	2014	34



Al Qard Al Hasan

Jordan Islamic Bank has undertaken, since it started doing business, to grant Al Qard Al Hasan to citizens to help them meet their social needs such as medical treatment, education, and marriage. The value of Al Qard Al Hasan which the bank disbursed throughout 2014 reached approximately (19.4) million Dinars, with approximately 34 thousand citizen beneficiaries; the bank disbursed 22.3 million Dinars worth of Al Qard Al Hasan in 2013, with approximately 33 thousand citizen beneficiaries. 382 thousand citizens have benefitted from Al Qard Al Hasan since the bank's founding until the end of 2014, while the total value of said loans has reached 216 million Dinars. Among these loans are those that the bank granted to youth wishing to marry, in cooperation with Al-Afaf Charitable Society, with the total value of said loans reaching approximately 5 million Dinars disbursed to 9.021 beneficiaries; and those granted to teachers, as per the bank's agreement with the Jordan Teachers' Syndicate, with the total value of 2.4 million Dinars disbursed to 3.722 beneficiaries.

Just as the bank welcomes deposits in the "Al Qard Al Hasan Account" from those wishing to lend to the fund, by means of Al Qard Al Hasan, whereas the balance of this account reached approximately one million Dinars by the end of 2014.



/// Mutual Insurance Fund

The bank initiated this activity at the beginning of 1994, inasmuch as the bank's debtors sharing in the fund are jointly liable for mitigating the harm that may befalls any one of them, by paying the balance of his debt obligation in case of death, permanent disability or continuing financial hardships. In addition, this Fund served to minimize exposure to risks as of 2014 after the approval of the Central Bank of Jordan.

The fund's balance reached approximately 54 million Dinars by the end of 2014, and disbursed compensation in 1,855 cases, with a sum of about 6 million Dinars. The number of participants in the fund reached approximately 126 thousand by the end of 2014, and the balance of their debt obligation reached around 861 million Dinars. Throughout 2014, the fund disbursed compensation in approximately 163 cases, and the total value of said compensation reached 705 thousand Dinars; as for 2013, compensation was disbursed in 162 cases, and the total value of said compensation reached approximately 680 thousand Dinars.

It is worth mentioning that the bank expanded its insurance coverage as of 1/1/2012, in order to include everyone whose debt obligation reached 75 thousand Dinars or less, instead of 50 thousand Dinars or less. Additionally, on 1/3/2013, the insurance umbrella began to cover those dealing with leases, in addition (Murabaha) clients. The bank had previously expanded its insurance coverage on 1/1/2010, to include those whose debt obligation reached 50 thousand Dinars or less, instead of 40 thousand Dinars or less, the figure which was set on 1/8/2007 after it had been 25 thousand Dinars or less.



Professionals and Artisans Financing Program

Since its inception, the bank has been keen to finance the projects of professionals and artisans through the mode of (Murabaha), and in 1994, the bank created a special program for financing the projects of this sector of society, in form of decreasing partnerships which end in the transfer of ownership to the professional/artisan, a process which requires the repayment of financing through personal revenues garnered from the artisan's project. To pay more attention to these projects, the bank increased in 2013 the capital of its subsidiary Al-Samaha Company for Financing and Investment to 8 million Dinars, and modified the company's memorandum of association and basic structure to include the financing of the aforementioned projects and of those practicing artisanal crafts.



Sponsorship of Conferences and Seminars

Cooperation with Islamic financial institutions

The bank has continued to participate in local and foreign conferences and seminars which relate to its field of work, or those which help develop the business of Islamic banks, especially those conferences and seminars which are convened under the auspices of the Islamic Bank for Development, Al Baraka Banking Group, the Islamic Financial Services Board, the General Council for Islamic Banks and Financial Institutions, and the Accounting and Auditing Organization for Islamic Financial Institutions. For example, throughout 2014 the bank sponsored or supported:





- A scientific seminar with the presence of the unified sharia board of Al Baraka Banking Group.
- The Arab Banking Conference for the Union of Arab Banks entitled “The Strategies of upgrading the Arab Economics” which was held in Amman by providing a sum of (15) thousand Dollars.
- The Thirty-Fifth Al Baraka Seminar on the Islamic Economy by providing a sum of two thousand Dollars.
- The Annual Conference of The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in a strategic partnership with Al Baraka Banking Group by providing a sum of (5) thousand Dollars.
- Sponsoring the Arab Banking Annual Conference entitled “What Economy is waiting for us?”, organized by the Union of Arab Banks in a strategic partnership with Al Baraka Banking Group, by providing a sum of (5) thousand Dollars.
- The World Islamic Banking Conference, held in Bahrain partnership with Al Baraka Banking Group, by providing a sum of 5 thousand dollars.
- The workshop “The Unified Bank Cards of Al Baraka Banking Group, by providing a sum of 2.500 Dinars.

Cooperation with those interested in the concept of Islamic banks over the Bank's various business practices and applications; for example, throughout 2014 the bank sponsored and supported:

- The “Islamic Financial Transactions” Seminar.
- The Second International Forum for Islamic Banks and Financial Institutions “Islamic Finance in Europe. Opportunities and Challenges” which was held in Luxembourg by providing a sum of 15 thousand Dollars.
- First International Conference for Islamic Finance and Banking, organized by the Faculty of Sharia / The University of Jordan, by providing a sum of 10 thousand Dinars.
- The Seminar on Islamic Instruments and Islamic Liquidity Management, organized by the International Islamic Liquidity Management Corporation, Malaysia, which was organized in our Bank Headquarter, by providing a sum of 3 thousand Dinars.
- Established a simulator bank for the practical application purposes at a cost of 1.500 Dinars at the Islamic Sciences University.



Education and Training

Interaction with a number of educational and academic and preparatory agencies in Jordan, whether they be universities or colleges or schools or students; for example, throughout 2014 the bank undertook to sponsor or support or honor or train:

- High school valedictorians, by providing a sum of 4.700 Dinars for the third consecutive year, and a sum of 4.330Dinars disbursed to sponsor a celebratory ceremony.
- High school valedictorians / Sharia Stream and the valedictorians of the Faculties of Sharia at the Jordanian Universities by providing a sum of two thousand Dinars.
- The high school tuitions for the poor students at Qatr Al Nada Secondary School for Girls by providing a sum of 400 Dinars.
- Honoring the parties participated in the training of the newly-graduated Jordanian engineers by providing a sum of 4 thousand Dinars.
- Ten Chinese students studying at the University of Jordan, by paying their tuition, room and board, and plane tickets, from their enrollment in the university until the end of 2014, with approximately 114 thousand Dinars disbursed, with 19.500Dinars disbursed in 2014. These sums represent 50% of the students' total expenses, with the company Dallah Al-Baraka/Iqraa for human relations covering the remaining 50%.
- "The Challenges Facing Jordan under the Current Conditions" Conference, organized by the World Islamic Sciences University, by providing a sum of 3 thousand Dinars.
- The First Scientific Day of the Humanitarian Sciences Department at the Faculty of Engineering Technology / Al Balqa Applied University, by providing a sum of 500 Dinars.

- First International Conference of the Languages Center / the University of Jordan, by providing a sum of 500 Dinars.
- The Seventh Scientific Conference of Jerash University entitled "The Arab School, Realty and Future Visions", by providing a sum of one thousand Dinar.
- The Third Peer-reviewed Scientific Conference of the Faculty of Business Administration / Ajloun National University, entitled "Governance and Administrative and Financial Corruption", by providing a sum of one thousand Dinar.
- "The Inventive Teaching Practices" Conference, organized by Queen Rania Teacher Academy and Pinnacle Business & Marketing Consulting Company, by providing a sum of 1.800 Dinars.
- Costs of teaching two students at Kings Academy for four years, 320 thousand Dollars, out of which 80 thousand Dollars were paid during 2014.
- The Arab Student Aid International by providing a sum of 10 thousand Dinars.
- The Islamic Academy of Sciences, by providing a sum of 10.650 Dinars.
- Equip seminars and conferences hall at Ajloun National University Presidency building by providing a sum of 10 thousand Dinars.
- As part of its mission to spread Islamic practices in the realm of business, in 1986 the bank founded the AlOmariah Schools Company, and the bank currently owns 94.4% of the company's capital, worth approximately 8.6 million Dinars, where 4.753 students are enrolled.
- The bank has continued to provide training opportunities, and opportunities to become familiar with its work, to new groups of students from educational institutions. 15.053 students have been trained from the bank's founding until the end of 2014; 911 students were trained throughout 2014. Additionally, a total of 267 employees from non-Jordanian banks have been trained in our bank's business style, among them 48 employees throughout 2014.
- As for the bank's interest to increase the performance of its employees, 2.904 employees participated throughout 2014 in courses and conferences organized by the bank's training center, 634 employees were dispatched to other training centers within Jordan and 39 employees to centers outside of Jordan. Since the bank's founding and until the end of 2014, the training center has organized 2.631 courses and conferences, with a grand total of 41.136 employees participating, and it has dispatched 8.417 employees to training centers within Jordan and 390 employees to centers outside of Jordan.





Sponsorship of Matters Related to the Holy Quran

- The bank pays particular attention to preserving the Holy Quran—for example, throughout 2014 the bank undertook to sponsor, or support, or honor, or present:
- The winners of the Quranic recitation competitions held during the International Hashemite Competition for the Memorization and Recital of the Holy Quran, organized by the Ministry of Awqaf and Islamic Affairs and Holy Places, inasmuch as the bank presents yearly prizes to the competitors, and since the competition was founded in 1993, the bank has disbursed approximately 394 thousand Dinars in prizes, among them 30 thousand Dinars in 2014.
- The Reciter of Jordan Program – The Yarmouk Institute for Organizing Exhibitions, in order to select the finest voice in the recitation of the Holy Quran, broadcast over Jordanian television throughout the month of Holy Ramadan, by providing a sum of 20 thousand Dinars for the fourth consecutive year.
- Al Furqan Magazine Competition issued by the Society of Holy Quran Preservation, valued at 2.250 Dinars.
- Prizes for the memorization of the Holy Quran at the colleges of Jordan University, valued at 9 thousand Dinars.
- Prizes for the memorization of the Holy Quran at the colleges of the University of Science and Technology, valued at 3 thousand Dinars.
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- Taj Al Waqar Project for the memorization of the Holy Quran / Dar Al Arqam Schools, valued at 3 thousand Dinars.
- "Beautify Your Voices with the Holy Quran" Competition / Alomaria Schools, valued at 1500 Dinars.
- The Second Quranic Competition for the memorization of the Holy Quran / Mousa Al Saket Forum Association, valued at 1.500 Dinars, in the Holy month of Ramadan.
- The Holy Quran Preservation Society, Ramadan is better with the Holy Quran Third Campaign, valued at 10 thousand Dinars, in the Holy month of Ramadan.
- The Holy Quran Preservation Society, Waqaf the People of Quran Campaign, valued at 5 thousand Dinars.
- Council of Islamic Organizations and Societies / Eighth Holy Quran Competition for the Council's Schools' students, valued at 11.375 Dinars.
- Alsalheen Association for holy Quran Memorization, valued at (5) thousand dinars.
- Jaber Elathrat Center / Salt House, The Memorization of the Holy Quran Competition, valued at 500 Dinars.

Culture, Arts, Literature and Heritage

The bank undertakes to support a number of agencies connected to literature, the arts, culture and heritage, agencies whose leanings are consistent with the bank's general orientation. For example, throughout 2014 the bank undertook to sponsor, or support, or honor, or present:

- Purposeful programs on a number of television and radio stations: Jordan Radio and Television Corporation, by providing a sum of 283 thousand Dinars; Iqraa Arabic Channel, by providing a sum of 150 thousand Dollars; Iqraa International Channel, by providing a sum of 50 thousand Dollars; some radio stations by providing a sum of 128 thousand Dinars; such as Hayat FM, Amen FM, and Husna FM.
- Awards to the participants in Ramadan competitions by providing about 51 thousand Dinars in some Jordanian newspapers: Al-Dustur, Al-Ghad, Al-Anbat, Assabeel, Al-Diyar, Arab Today; and some magazines: Al-Sharia Magazine's, Al-Forqan Magazine published by the Society of Holy Quran Preservation, and some of the Magazine's affiliates (Shatha Al Furqan) and Amen FM.
- Sponsorship of the Islamic Banking Pate in Al-Dustur and Assabeel newspapers, valued at 54 thousand Dinars.
- The First Economic Conference "Jordan Economy in a Changing World", organized by Jordan Society for Scientific Research, by providing a sum of one thousand Dinar.
- The First Economic Forum "Silk Road, Opportunities and Businesses", organized by the Palastinian – Jordanian Business Forum and Amman Chamber of Commerce, valued at 5 thousand Dinars.
- The National Awareness and Development Forum / National Initiative Activities Support (Hand by Hand to build the Future) valued at 2.500 Dinars.
- Al-Quds Al-Shareef Defense Association, restoration of Jerusalem houses by providing a sum of one thousand Dinar.
- Hamzeh bin Abdul Mutaleb Society for Islamic Culture, by providing a sum of two thousand Dinars.





Health

The bank has supported a number of health agencies and facilities in Jordan—for example, throughout 2014 it undertook to sponsor, or support, or donate to:

- A celebration to honor the families of cornea donors, by providing a sum of 6.600Dinars.
- The National Fund for Poor Treatment, by providing a sum of 5 thousand Dinars.
- Al Hussein Cancer Center / Purchase of greeting cards from the Center's children drawings, valued at 1.200 Dinars.
- Jordan Medical Association / Al Maqased Hospital Support Committee, by providing a sum of 7 thousand Dinars.

Energy and Environment

The bank's most remarkable activities throughout 2014:

- The bank continued to furnish its branches with alternative energy sources, through the use of solar cells—installed on the roof—which generate electricity. This development has decreased electricity bills, contributed to alleviate the high electricity burdens on the Kingdom, and, subsequently, helped to support the national economy and protect the environment. It is worth noting that this program encompassed three branches as its first step. This system is currently applied in (18) branches. The project costs are expected to be recovered within three years for each branch.
- The bank supported the programs and activities of the Jordan Hashemite Fund for Human Development and Queen Alia Competition for Social Responsibility in a sum of 5.500 Dinars and a purchase of (4) thousand copy of the competition for a sum of one thousand Dinar, whereas the aforementioned 2014 competition carried the title «It rose, how beautiful its light! The sunny sun.» This competition aims to raise awareness about the concepts and uses of solar energy.
- The Bank sponsored Princess Alia Foundation / purchase of renewed energy system units for a school in South Aghwar in a sum of (10) thousand Dinars, and established two units for solar energy in two schools in remote areas in a sum of (24) thousand Dinars.
- The ceremony of launching the solar energy project in Al Ma'amourah School / South Aghwarin a sum of 1.100 Dinars.
- The Bank sponsored the Third National Students' Environmental Conference held in Al-Ridwan schools, in cooperation with the Ministry of Water and Irrigation, by providing a sum of one thousandDinars.
- Jordan Environment Society in a sum of one thousand Dinars.
- Russeifa Chamber of Trade / installation of solar cells for the Chamber's building in a sum of (5) thousand Dinars.



People with Special Needs, Underprivileged Communities and the Poor

The bank has supported a number of agencies which care for special needs individuals, underprivileged communities, and orphans in Jordan. For example, throughout 2014 the bank undertook to sponsor, or support, or donate to

- Al-Aman Fund for the Future of the Orphans, by providing a sum of 32 thousand Dinars throughout 2014; since the founding of the Al-Aman Fund in 2008 until the end of 2014, the bank's total donations to the fund reached 224 thousand Dinars.
- Jordan Hashemite Charity Organization for Arab and Muslim Relief Development and Cooperation / Clothes Bank by covering the expense of (15) clothes containers and boxes in a sum of (25) thousand Dinars, and support the Clothes Bank Campaign in Winter (One jacket per each student) in a sum of (5) thousand Dinars.
- Ibn Maktoum School for the Blind, by providing recording and conversion devices to help the students through the learning process. Throughout 2014, the bank donated a sum of 1.815 Dinars for the purchase of those devices, and 1.150 Dinars to sponsor a ceremony to honor the graduates; the bank has presented recording and conversion devices to the school since 1995.
- Gifts for the orphans in Eid Al Fitr within the Little Explorer Program on the Jordanian TV in a sum of 1.170 Dinars.
- Balqa' University, Local Community Development and Service Unit / support the Fourth Charity Breakfast for the orphan children in a sum of 300 Dinars.
- Arab Fund Society for Child Care in a sum of (5000) thousand Dinars.
- Childcare & Family Charity Society in a sum of (2500) thousand Dinars.
- The bank cooperated with Al-Afaf Charitable Society to organize yearly group weddings, by providing wedding presents to both the husband and wife; in 2014, the bank provided 3,400 Dinars to 34 spouses. The bank also provides Al Qard Al Hasan to spouses in cooperation with Al-Afaf Charitable Society; throughout 2014, the bank provided approximately 138 thousand Dinars in Al Qard Al Hasan to 198 beneficiaries. In total, the bank has provided, in cooperation with Al-Afaf Charitable Society, approximately 5 million Dinars in Al Qard Al Hasan to 9,021 youths wishing to marry. In addition, a donation was made in 2014 to install a lift in the Society's building in a sum of (20) thousand Dinars.





Interaction with and Development of Local Society

Those activities which have a tangible impact on societal life, and which benefit and develop society are top priorities for the bank. In 2014, the bank undertook to sponsor, support, or donate to:

- The Jordan Hashemite Fund for Human Development, by providing a sum of 86 thousand Dinars; and between 1981 and 2014, the total value of donations to the fund (including the Piety and Giving Campaign, the Queen Alia Competition, and the Queen Alia Center for Social Development) reached approximately 778 thousand Dinars.
- Purchase of ten PCs for the News Department at Jordan Radio and Television Corporation in a sum of about 10.700 Dinars.
- Sharkas Charity Association in Jordan / Completion of the project of building a multipurpose hall to serve the society in a sum of (5) thousand Dinars.
- Support the activities of the Traffic Department / Marka in a sum of (20) thousand Dinars, and maintenance of the Department's praying room in a sum of 2.350 Dinars.
- Printing greeting card for the Central Traffic Directorate in a sum of (900) Dinars, printing the Public Security Booklet on the Traffic Safety for the Traffic Department in a sum of 2.800 Dinars, and printing greeting cards and model of the Kaaba in a sum of 1.400 Dinars.
- Install sheds in the streets of Al Dhilail Municipality in a sum of 7.500 Dinars.
- Karak Reconstruction Society, by providing a sum of (10) thousand Dinars.
- Al-Monasara Zakat Committee for the Palestinian People, by providing a sum of 15 thousand Dinars.
- Ministry of Awqaf and Islamic Affairs and Holy Places/the Zakat Fund, by providing a sum of 5 thousand Dinars.
- The Bank continued launching blood-donation campaigns in several provinces, in cooperation with the «Blood Bank Directorate,» whereas employees of all different administrative levels donated units of blood, in addition to a group of the bank's auditors and business partners. Through these campaigns, the bank aimed to shoulder its share of social and humanitarian responsibility towards local society, and affirm its adherence to the principle of solidarity and compassion between members of a single society. The Bank held one workshop about the first-aid in cooperation with the Retired Military Cooperative Organization with the participation of a number of employees.
- The building or maintenance of various mosques, by providing donations valued at 150 thousand Dinars in 2014; since the bank's founding until the end of 2014, the total number of donations to mosques reached approximately 1.2 million Dinars.
- Make donations to a number of charitable associations in Jordan, by providing donations valued at approximately 206 thousand Dinars in 2014.
- In the realm of Islamic solidarity, the bank founded the Islamic Insurance Company in 1996, and the bank owns 33.2% of the company's shares, valued at 12 million Dinars.



- Additionally, the bank finances-through the use of (Murabaha)-facilities which serve and develop society. For example:
- The bank financed, in American dollars, the Ministry of Finance and the Ministry of Supply, over a period of several years, to buy rice, wheat, corn, sugar, oil, barley and other food supplies, and the total value of this financing reached approximately 254 million Dinars.
- The bank financed, in Jordanian Dinars and American dollars, the Jordan Petroleum Refinery Company over a period of several years, in order to buy crude oil, and the total value of this financing reached approximately 307 million Dinars; about 77 million Dinars in 2014.
- The bank financed a number of national electricity companies, public and private, over a period of several years, and the total value of this financing exceeded 879 million Dinars, among them approximately 105 million Dinars throughout 2014, and 6 million Dinars to finance rural electricity projects.
- The bank financed the Water Authority over a period of several years, at the amount of approximately 13 million Dinars, to purchase the necessities of water transportation and pumping and distribution.
- In affirmation of the bank's pioneering role in supporting the national economy through continuous communication with social society institutions, and in service of shared interests and the common good, the bank signed a shared cooperation agreement with the Jordanian Teachers' Union, as the bank considers this sector of society instrumental in raising succeeding generations. Through this agreement, the bank provides financing and Islamic banking services, at

- competitive prices and relaxed conditions according to Sharia regulations, to all the members of the Teacher's Union, for the purpose of homeownership, or buying cars or furniture, or for other ends.
- As part of its efforts to stabilize the noble objectives and goals of Hajj, proceeding from its belief to have the honor of serving the local community. and through a cooperation agreement with the Ministry of Awqaf and Islamic Affairs which provided for issuing Haj Fund Deposit Bonds for the citizens wishing to participate in the Fund through the Bank as a saving and investment tool to provide the opportunity for those interested to perform Hajj. The Bank facilitated the subscription of the citizens in this Fund.
- For the purpose of alleviating and reducing the costs, and simplify the procedures of enforcing the judgments, the Bank signed a memo of understanding with the Supreme Judge Department under which the Bank issues the "Family Card, a card for the winning people in executive cases at the sharia execution courts that allows the card holder to get the cash balanced in the card through the ATMs or the points of sale.
- The bank takes special interest in covering the basic financing needs of Jordanian citizens, and it provides them with necessary financing directly, with terms that accord with their circumstances. The bank considers the purchase of household furniture among the essential needs of Jordanian citizens, so throughout 2014 the bank financed 5.789 citizens, at a total of approximately 17 million Dinars, for the purchase of furniture, and financed approximately 22.5 thousand citizens, at a total of approximately 237 million Dinars, for the purchase of transportation vehicles.



Provision of Housing

- The bank continuously seeks to meet the basic needs of Jordanian citizens, including the provision of housing, and in that respect the bank presents financing necessary for the purchase of fully-furnished domiciles, or for the purchase of materials and equipment necessary for the construction of domiciles. For example:
- In line with His Majesty the King Abdullah II's initiative «Decent Housing for Decent Living,» which aims at providing appropriate housing to those of limited income working in the private and public sectors, and entrepreneurs of limited income, and in support of our bank's social mission, and in order to facilitate (for qualified citizens) the acquisition of financing necessary for homeownership, the bank set aside a sum of 18 million Dinars with a 5% yearly return. The bank has financed those of limited income in order to buy apartments, through lease ending in ownership and through Murabaha sale, inasmuch as it has provided 757 financings at a value of 18.8 million Dinars.
- The Bank is keen on providing housing to its employees. To this end, the Bank finances them in the form of decreasing partnerships, at a reduced rate of interest and for relatively long periods of time, in order to enable them to own their own homes. Between its founding and the end of 2014, the bank financed 1.644 employees at a total of 36 million Dinars; among them 5 million Dinars in 2014, with 121 employee beneficiaries.
- The bank is keen on providing to Jordanian citizens financing necessary for homeownership, or for the purchase of land, or of building materials for home construction. To this end, throughout 2014 the bank financed, in the form of Murabaha sale, 15 thousand citizens at a total of approximately 200 million Dinars; likewise, the bank financed, in the form of lease ending in ownership, 2.393 citizens at a total of approximately 195 million Dinars. Since its inception until the end of 2014, the bank financed, in the form of (Murabaha), approximately 264 thousand citizens at a total of approximately 1.973 million Dinars, and in the form of lease ending in ownership, approximately 14.223 citizens at a total of about 920 million Dinars.