




—
**THE BIGGER
PICTURE**



Over **40**
Years of Successful Partnerships





“At Al Baraka, it is the social impact that means more to us and this is deeply ingrained in our business model”.

Your Partner Bank

Al Baraka Banking Group B.S.C.

Al Baraka Headquarters - Bahrain Bay
P.O. Box 1882
Manama, Kingdom of Bahrain
(Licensed as an Islamic Wholesale Bank by CBB)

albaraka.com

All pictures used in this report are original images received from Al Baraka Units from across the globe.

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OUR VISION

“We believe society needs a fair and equitable financial system: one which rewards effort and contributes to the development of the community.”



OUR MISSION

“To meet the financial needs of communities across the world by conducting business ethically in accordance with our beliefs, practicing the highest professional standards and sharing the mutual benefits with the customers, staff and shareholders who participate in our business success.”



03 Methodology

Sustainability and Social Responsibility is an integral part of Al Baraka's Vision and its business model, and it means to be relevant in the prosperity of the communities in which we operate.¹ By this report, we seek to update Al Baraka Banking Group's stakeholders about our commitment, dedication and contribution towards sustainability and social responsibility.

It is our endeavor to implement sustainability and social responsibility through various Al Baraka Sustainability and Social Responsibility Programs (these Programs are explained in detail in this Report.)

By way of the process, we send questionnaires to our banking subsidiaries along with well-

developed guidelines in order to facilitate accurate data collection. We receive both qualitative and quantitative data from the subsidiaries. While with the quantitative data we present information in relation to the amounts spent on various Programs, the qualitative data focuses on the benefits of these Programs.

We conduct basic data checks and seek clarifications as appropriate prior to analysis. In order to enable detailed interpretation of the responses, we conduct explanation sessions with the respondents concerned via emails, audio and video conferencing.

¹ We measure our impact on the real economy and the communities based on different considerations. Quantitative information includes: education financing and donation, affordable housing project financing and donation, vocational training, arts, culture and literature sponsorship, promotion and development of scholarly works in Islamic law, banking and finance, youth engagement and sports, environmental and sustainable energy related investments, sponsorship for individuals with special-need, economically challenged communities sponsorship, Qard Hasan, industry & mining financing, construction financing, consumer financing, government financing, technology, media and telecommunications financing, general trade financing, agriculture, fishing and forestry financing, transportation service financing, tourism, hotels and restaurants financing, public service facilities financing, scientific and professional equipment financing, transportation equipment financing, machines, equipment and electric accessories financing, basic metal productions financing, lime and cement financing, glass-related and glass products financing, pottery and ceramics financing, plastic productions financing, rubber productions financing, petroleum refining financing, industrial chemicals financing, paper and paper productions financing, clothing financing (ready-made or otherwise), commercial real estate financing, furniture and wood productions financing, shoes productions financing, services financing, weaving and spinning financing, and export and import financing. Quantitatively, we collect a separate set of information on many of the above economic sectors to measure our contribution. In addition, we receive quantitative and qualitative data on our Al Baraka (SDG) Goals including the number of new jobs created, total amount funded and financed to education and healthcare sectors.

“ The concept of Sustainability and Social Responsibility fits easily with the business ethics of Islam and therefore, with Al Baraka’s traditional principles and philosophy.”

SHAIKH SALEH ABDULLAH KAMEL

Chairman

Al Baraka Banking Group B.S.C.

“We believe that Global Goals of Sustainable Development and Islamic finance are based on inherent shared values that Al Baraka will continue to follow and cherish”.

ADNAN AHMED YOUSIF

President & Chief Executive

Al Baraka Banking Group B.S.C.



04 Board Social Responsibility Committee

Dr. Bassem Awadallah	Chairman
Mr. Saleh Mohammed Al Yousef	Member
Mr. Abdul Elah Sabbahi	Member

The Board Committee for Social Responsibility oversees the activities of Al Baraka's Sustainability and Social Responsibility Program, and its role is to:

1. Maintain the continuity of Al Baraka's Sustainability and Social Responsibility Program and update it with the most recent international research and popular strategies to enhance Shari'a objectives.
2. Manage and supervise Sustainability and Social Responsibility Program implementation of Al Baraka Group.
3. Ensure that the Program remains one of the leading Programs within the Islamic banking and finance industry in general, by developing new researches in Shari'a and economic analyses on the subject.
4. Provide appropriate guidance for the implementation of Al Baraka Program of Sustainability and Social Responsibility.
5. Compile, consolidate and publish annual and other periodic Sustainability and Social Responsibility Reports.
6. Develop and update procedures that may result in enhancing the adequacy and effectiveness of the Program at Group level.
7. Exercise all necessary powers in relation to the Program to achieve the objectives and remain consistent with the rationale of the Committee.
8. Coordinate with other local and international Social Responsibility Programs.



As members of a banking group founded on Islamic principles and values, we at Al Baraka believe that we have a particular obligation to society, through patronage and sponsorship of educational and social projects, to enhance the living conditions and quality of life of needful individuals in the local communities, of which we are part.



“Sustainable development is the pathway to the future we want for all. It offers a framework to generate economic growth, achieve social justice, exercise environmental stewardship and strengthen governance”.

BAN KI-MOON
Former UN Secretary General

SUSTAINABLE DEVELOPMENT GOALS



05 President & Chief Executive Statement

At Al Baraka, our belief is that the ethical principles of Islamic finance are a force for good.

As the largest Islamic banking network in the world, we fully appreciate our responsibility to revitalize our communities and are committed to creating new employment opportunities, supporting small businesses, developing affordable housing, funding quality education and healthcare, financing sustainable energy projects, and embracing diversity and inclusion.

We have driven these objectives through our flagship initiative Al Baraka Goals (2016-2020). As part of the initiative, in 2016, we pledged US\$ 635 million towards various global challenges and these goals are integrated with seven of the UN's Global Goals for Sustainable Development. We take pride in sharing that during 2018 we financed a total of US\$194 million towards various sustainable finance projects and have exceeded our yearly target by 155%. We have also created 7,631 new job opportunities through our partnerships and financing efforts. I invite you to review the details of our 2018 progress in the pages below.

In addition to our commitment to the Global Goals for Sustainable Development, we are equally proud of our continued commitment to the Ten Principles of the UN Global Compact (on Human Rights, Labour, Environment and Anti-Corruption).

The year 2019 is also important for us as we signed a global MoU with the UN Environment Program (UNEP). We look forward to collaborating with UNEP in directing private investments towards environmental projects within our network countries. We have also made an additional financing pledge of US\$ 197 million towards sustainable and clean energy projects. We hope that our combined efforts will help in reducing carbon emissions in the countries where we operate. With this, our total pledge under Al Baraka Goals 2016-2020 has increased to US\$822 million. However, we will report the sustainable energy in the report next year.

In addition to the Al Baraka Goals, our contribution to other Al Baraka Sustainability and Social Responsibility Programs during 2018 has been US\$3.0 billion.

Our experience at Al Baraka has convinced us that supporting sustainable development is not only impactful but also it makes complete sense for future growth. We invite other banks and financial institutions to join hands in doing the same.

Looking forward to serving our communities in 2019 and beyond.

ADNAN AHMED YOUSIF
President & Chief Executive
 Al Baraka Banking Group B.S.C.

JOB	EDUCATION	HEALTHCARE	SUSTAINABLE ENERGY
1. Creating 51,000 new jobs within the countries that we operate in through providing financial needs for our existing and new clients.	2. Financing and funding education with US\$191 million through financing public and private educational institutes.	3. Financing and funding healthcare with US\$434 million through financing public and private healthcare projects and initiatives.	4. Financing renewable and energy efficiency projects with US\$197 million.



06 Overview of Al Baraka Sustainability & Social Responsibility Report

Al Baraka's deep-rooted commitment to Sustainability and Social Responsibility are derived from the core values of the Islamic banking and finance. This Report highlights our continuous pursuit inspired by these values. With this Report, we seek to demonstrate our contribution to the real economy and the impact on the communities where we operate.

Part ONE of the Report highlights the progress on our pledge for supporting the Sustainable Development Goals through our Al Baraka (SDG) Goals (2016-2020). Part TWO reports our progress on our broader Sustainability and Social Responsibility Programs including: (i) the Philanthropic Program, (ii) the

Economic Opportunities and Social Investments Program, (iii) the Qard Hasan Program, and (iv) the Time Commitment Program. Part THREE summarizes the qualitative impact of our Sustainability and Social Responsibility Programs.

The objective of this Report is to inform our clients and other stakeholders about our commitment and continued progress towards Sustainability and Social Responsibility. We look forward to continuing with this long-term journey, and contributing to the sustainable economic growth with our business.

DR. ALI ADNAN IBRAHIM

First Vice President

Head of Sustainability & Social Responsibility



07 Worldwide Activities



Part 1 Al Baraka Goals (2016-2020)

Al Baraka has prioritized its focus for Sustainability and Social Responsibility activities during 2016 through 2020 on Job Creation, Education, Healthcare and Sustainable Energy.



Employment



Education



Healthcare



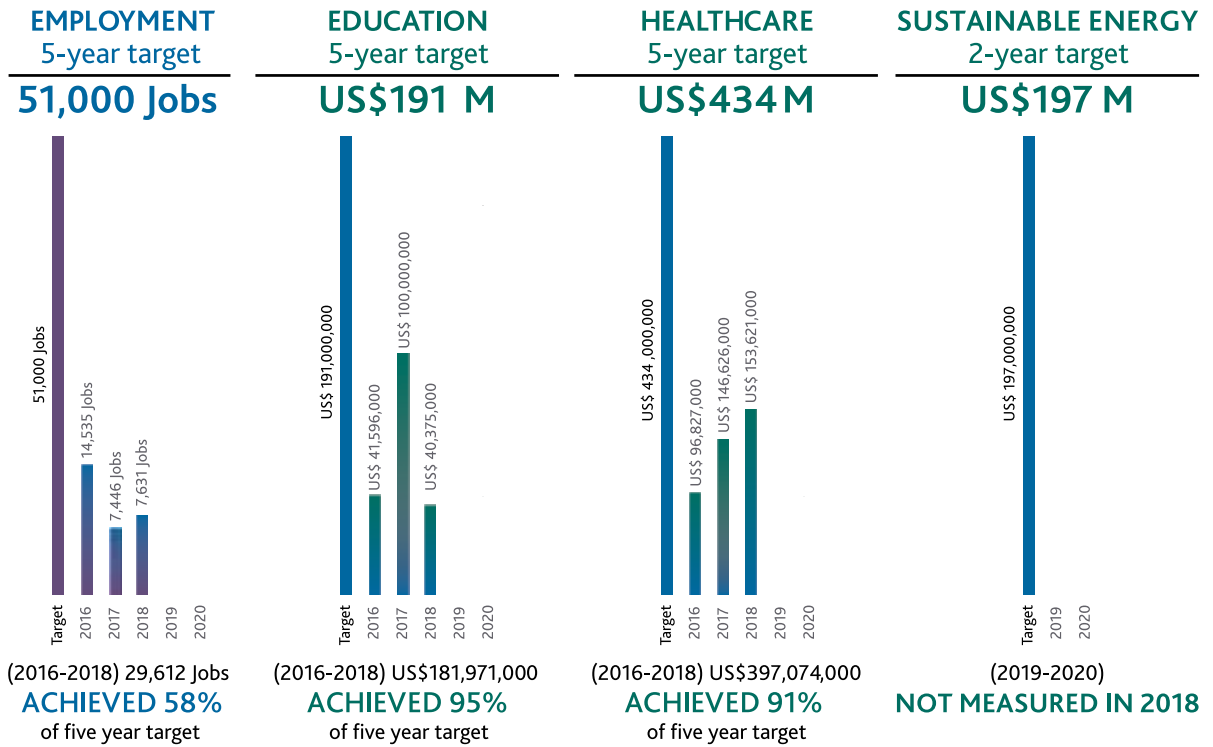
Sustainable Energy



Al Baraka Goals (2016-2020)

SUSTAINABLE DEVELOPMENT GOALS

CREATING 51,000 JOBS | PLEDGING US\$822 MILLION



2018 Progress



EMPLOYMENT

51,000 Jobs

Creating new 51,000 Jobs within the countries that we operate in through providing financing for our existing and new clients.

2018 TARGET OF JOB CREATION

10,207

15%
of 5 years' target

TOTAL JOBS CREATED

7,631

75%
of 2018 target



EDUCATION

US\$191M

Financing and funding public and private educational institutes.

2018 FINANCING / FUNDING TARGET

US\$38,173,398

21%
of 5 years' target

AMOUNTS FINANCED/ FUNDED

US\$40,375,000

106%
of 2018 target



HEALTHCARE

US\$434M

Financing and funding public and private health care projects and initiative.

2018 FINANCING / FUNDING TARGET

US\$86,700,977

35%
of 5 years' target

AMOUNTS FINANCED/ FUNDED

US\$153,621,000

177%
of 2018 target

Al Baraka Goals (2016-2020)

2018 Progress

Al Baraka Banking Group B.S.C.

Al Baraka Goals	ABG			ABG	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Education - Donations	US\$ 978,000	US\$ 195,600	US\$ 416,151	43%	213%
Total	US\$ 978,000	US\$ 195,600	US\$ 416,151	43%	213%

Jordan Islamic Bank

Al Baraka Goals	Jordan			Jordan	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	3,500	700	777	22%	111%
Education-Financing	US\$ 40,655,840	US\$ 8,131,168	US\$ 14,365,300	35%	177%
Education-Donations	US\$ 916,784	US\$ 183,357	US\$ 545,800	60%	298%
Healthcare-Financing	US\$ 122,355,224	US\$ 24,471,045	US\$ 36,541,500	30%	149%
Healthcare-Donations	US\$ 194,640	US\$ 38,928	US\$ 59,000	30%	152%
Total	US\$ 164,122,488	US\$ 32,824,498	US\$ 51,511,600	31%	157%

Al Baraka Bank Egypt

Al Baraka Goals	Egypt			Egypt	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	10,000	2,000	1,340	13%	67%
Education-Donations	US\$ 638,463	US\$ 127,693	US\$ 260,938	41%	204%
Healthcare-Financing	US\$ 19,156,843	US\$ 3,831,369	US\$ 1,553,441	8%	41%
Health-Donations	US\$ 2,553,855	US\$ 510,771	US\$ 11,164	Not measured	2%
Total	US\$ 22,349,161	US\$ 4,469,833	US\$ 1,825,543	8%	41%

Al Baraka Bank Tunisia

Al Baraka Goals	Tunisia			Tunisia	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	2,808	562	5	Not measured	1%
Education-Financing	US\$ 136,323	US\$ 27,265	US\$ 64,324	47%	236%
Education-Donations	US\$36,515	US\$ 7,303	US\$ 5,673	16%	78%
Healthcare-Donations	US\$ 73,030	US\$ 14,606	Not measured	Not measured	Not measured
Total	US\$ 245,868	US\$ 49,174	US\$ 69,997	28%	142%

Al Baraka Goals (2016-2020)

2018 Progress

Al Baraka Islamic Bank B.S.C. (C) - Bahrain

Al Baraka Goals	Bahrain			Bahrain	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	500	100	Not measured	Not measured	Not measured
Education-Financing	US\$ 3,978,780	US\$ 795,756	Not measured	Not measured	Not measured
Education-Donations	US\$ 83,554	US\$ 16,711	US\$ 112,349	134%	672%
Healthcare-Financing	US\$ 6,631,300	US\$ 1,326,260	Not measured	Not measured	Not measured
Healthcare-Donations	US\$ 464,191	US\$ 92,838	US\$ 35,013	8%	38%
Total	US\$ 11,157,825	US\$ 2,231,565	US\$ 147,362	1%	7%

Al Baraka Bank Sudan

Al Baraka Goals	Sudan			Sudan	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	4,000	800	500	13%	63%
Education-Financing	US\$ 4,790,725	US\$ 958,145	US\$ 56,338	1%	6%
Education-Donations	US\$ 63,876	US\$ 12,775	US\$ 82,429	129%	645%
Healthcare-Financing	US\$ 3,992,271	US\$ 798,454	US\$ 955,472	24%	120%
Healthcare-Donations	US\$ 79,845	US\$ 15,969	US\$ 96,973	121%	607%
Total	US\$ 8,926,717	US\$ 1,785,343	US\$ 1,191,212	13%	67%

Al Baraka Turk Participation Bank

Al Baraka Goals	Turkey			Turkey	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	20,000	4,000	1,685	8%	42%
Education-Financing	US\$ 50,000,000	US\$ 10,000,000	US\$ 14,299,256	29%	143%
Education-Donations	US\$ 2,500,000	US\$ 500,000	US\$ 1,607,420	64%	321%
Healthcare-Financing	US\$ 180,000,000	US\$ 36,000,000	US\$ 106,439,029	59%	296%
Healthcare-Donations	US\$ 250,000	US\$ 50,000	US\$ 79,714	32%	159%
Total	US\$ 232,750,000	US\$ 46,550,000	US\$ 122,425,419	53%	263%

Al Baraka Bank Limited-South Africa

Al Baraka Goals	South Africa			South Africa	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	2,500	500	311	12%	62%
Education-Financing	US\$ 1,091,099	US\$ 218,220	US\$ 153,222	14%	70%
Education-Donations	US\$ 10,911	US\$ 2,182	US\$ 14,080	129%	645%
Healthcare-Financing	US\$ 3,636,430	US\$ 727,286	US\$ 1,542,636	42%	212%
Healthcare-Donations	US\$ 10,911	US\$ 2,182	Not measured	Not measured	Not measured
Total	US\$ 4,749,351	US\$ 949,870	US\$ 1,709,938	36%	180%

Al Baraka Goals (2016-2020)

2018 Progress

Banque Al Baraka D'Algerie S.P.A.

Al Baraka Goals	Algeria			Algeria	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	3,400	680	Not measured	Not measured	Not measured
Education-Financing	US\$ 22,000,000	US\$ 4,400,000	US\$ 270,337	1%	6%
Education-Donations	US\$ 93,000	US\$ 18,600	Not measured	Not measured	Not measured
Healthcare-Financing	US\$ 11,000,000	US\$ 2,200,000	US\$ 1,748,744	16%	79%
Healthcare-Donations	US\$ 930,000	US\$ 186,000	US\$ 47,584	5%	26%
Total	US\$ 34,023,000	US\$ 6,804,600	US\$ 2,066,665	6%	30%

Al Baraka Bank (Pakistan) Limited

Al Baraka Goals	Pakistan			Pakistan	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	1,500	300	614	41%	205%
Education-Financing	US\$ 7,888,000	US\$ 1,577,600	US\$ 7,769,202	98%	492%
Education-Donations	US\$ 240,000	US\$ 48,000	US\$ 135,816	57%	283%
Healthcare-Financing	US\$ 5,255,000	US\$ 1,051,000	US\$ 3,891,871	74%	370%
Healthcare-Donations	US\$ 575,000	US\$ 115,000	US\$ 234,793	41%	204%
Total	US\$ 13,958,000	US\$ 2,791,600	US\$ 12,031,682	86%	431%

Al Baraka Bank Lebanon S.A.L.

Al Baraka Goals	Lebanon			Lebanon	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	1,075	215	1,748	163%	813%
Education-Financing	US\$ 12,500,000	US\$ 2,500,000	US\$ 91,774	1%	4%
Education-Donations	US\$ 35,000	US\$ 7,000	US\$ 6,478	19%	93%
Healthcare-Financing	US\$ 50,000,000	US\$ 10,000,000	US\$ 65,000	Not measured	1%
Healthcare-Donations	US\$ 60,000	US\$ 12,000	US\$ 44,285	74%	369%
Total	US\$ 62,595,000	US\$ 12,519,000	US\$ 207,537	Not measured	2%

Al Baraka Bank Syria S.A.

Al Baraka Goals	Syria			Syria	
	5-Year Target	2018 Target	Achieved 2018	Achieved Percentage of 5-Year Target	Achieved Percentage of 2018 Target
Job Creation	1,000	200	651	65%	326%
Education-Financing	US\$ 264,808	US\$ 52,962	US\$ 25,275	10%	48%
Education-Donations	US\$ 38,874	US\$ 7,775	US\$ 96,474	248%	1241%
Healthcare-Financing	US\$ 5,296,160	US\$ 1,059,232	US\$ 245,466	5%	23%
Healthcare-Donations	US\$ 12,181	US\$ 2,436	US\$ 29,378	241%	1206%
Total	US\$ 5,612,023	US\$ 1,122,405	US\$ 396,593	7%	35%

Al Baraka Goals (2016-2020)



2018 PROGRESS

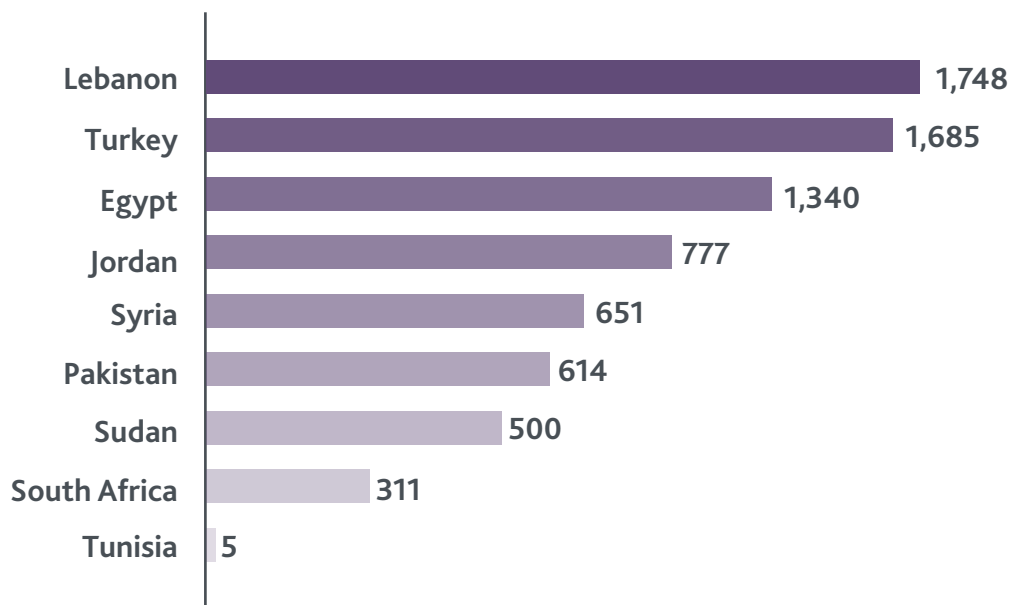
Employment

2016-2020 Target

51,000

In 2018 we helped create

7,631 new jobs



HELPED CREATE 7,631 NEW JOBS

Al Baraka Goals (2016-2020)



2018 PROGRESS

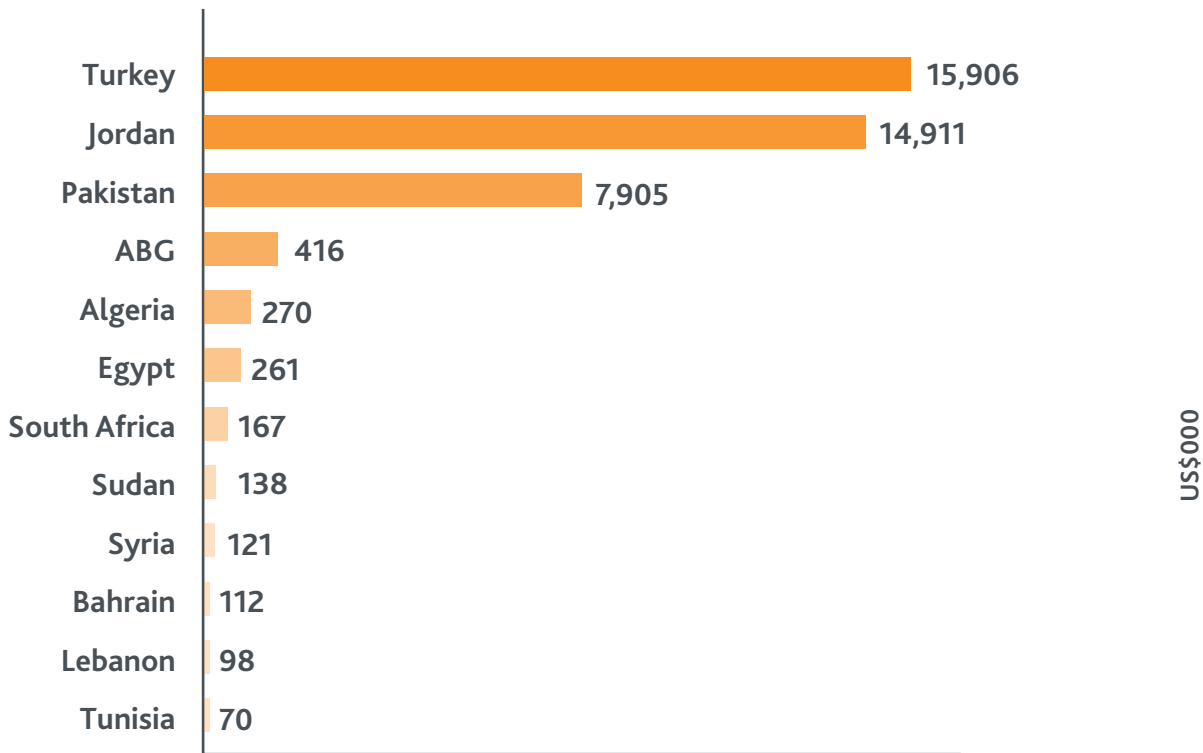
Education

2016-2020 Target

US\$191M

In 2018 we financed and funded education by

US\$40,375,000



FINANCED US\$ 40,375,000

US\$000

Al Baraka Goals (2016-2020)



2018 PROGRESS

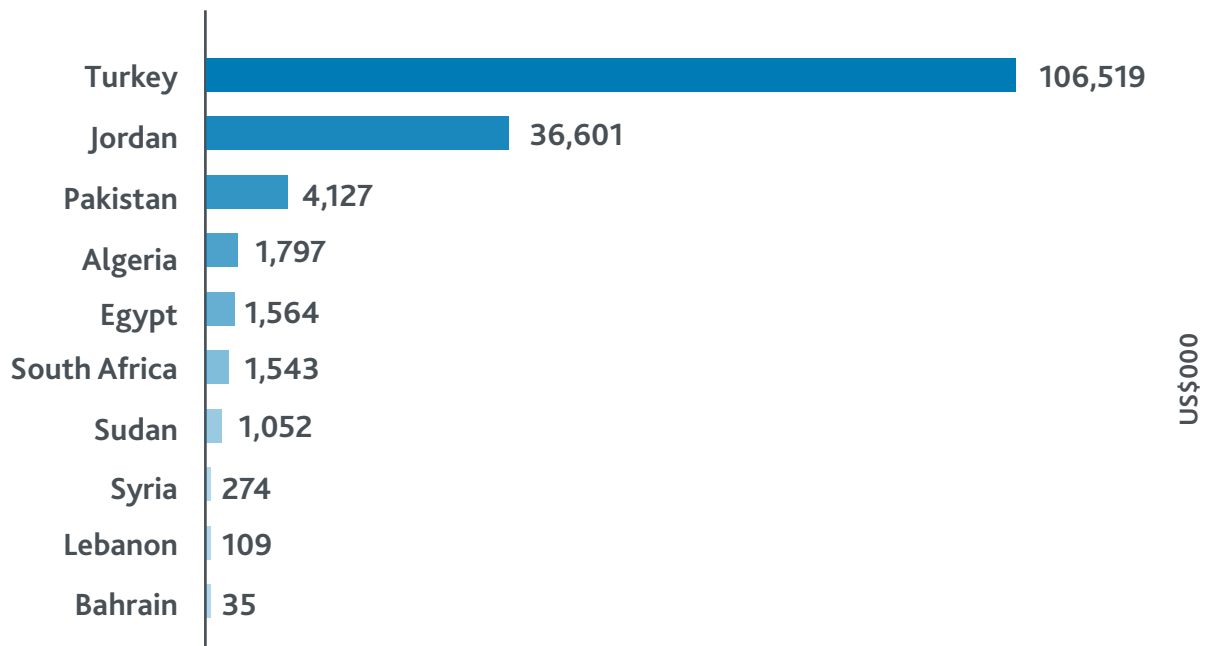
Healthcare

2016-2020 Target

US\$434M

In 2018 we financed and funded healthcare by

US\$153,621,000



FINANCED US\$ 153,621,000

US\$000

Part 2 Global Programs

Europe

US\$1,872,146,000

Turkey

Africa

US\$185,505,000

Algeria, Egypt,
South Africa,
Sudan, Tunisia

Middle East & Asia

US\$946,752,000

ABG, Bahrain, Jordan,
Lebanon, Pakistan,
Syria



Global Programs

Units	Philanthropic Program (US\$ 000)	Qard Hasan Program (US\$ 000)*	Economic Opportunities and Social Investments Program (US\$ 000)	Total (US\$ 000)	Time Commitment Program (Hours)
ABG	102	602	Not measured	704	Not measured
Jordan	1,456	9,107	398,966	409,529	Not measured
Egypt	460	834	27,848	29,142	1240
Tunisia	104	Not measured	713	817	Not measured
Bahrain	278	Not measured	17,232	17,510	Not measured
Sudan	175	271	56,287	56,733	Not measured
Turkey	2,622	4,396	1,865,128	1,872,146	387
South Africa	35	Not measured	95,286	95,321	401
Algeria	1,743	Not measured	1,749	3,492	Not measured
Pakistan	595	332	458,672	459,599	Not measured
Lebanon	138	65	43,241	43,444	Not measured
Syria	229	Not measured	15,737	15,966	655
Total	7,937	15,607	2,980,859	3,004,403	2683

* Provided to the staff and those in need, as illustrated in Part 2 of the Report.

Kingdom of Bahrain

Al Baraka Banking Group B.S.C.- Headquarters

The group has participated in the Al Baraka Sustainability and Social Responsibility Program quite actively. ABG participated in the Philanthropic Program by funding various activities and initiatives with an expenditure of US\$102 thousand, ranging from education, community development projects, child welfare as well as contributions to support youth and sports activities.

Total of Programs by ABG (Philanthropic & Qard Hasan)

US\$704,000



Philanthropic Program 2018	US\$ 000
Education	42
Community Development Projects	
Healthcare	8
Arts, Culture and Literature	33
Youth Engagement and Sports	7
Economically Challenged Communities	4
Child Welfare	8
Total	102

ABG provided Qard Hasan of US\$ 602 thousand as staff loans.



ABG PHILANTHROPIC PROGRAM- 2018

US\$102,000

Education	41%
Arts, Culture and Literature	32%
Community Development Projects	8%
Child Welfare	8%
Youth Engagement and Sports	7%
Economically Challenged Communities	4%

Hashemite Kingdom of Jordan

Jordan Islamic Bank

Jordan Islamic Bank has participated in the Al Baraka Sustainability and Social Responsibility Program quite actively during 2018 involving Al Baraka Philanthropic Program, Al Baraka Qard Hasan Program, Al Baraka Economic Opportunities and Social Investments Program as well as the Time Commitment to Sustainability and Social Responsibility Program. The Philanthropic Program has involved funding various activities and initiatives and remained a positive impact on the society with an amount totaled to US\$1,456 thousand. The Philanthropic Program involved funding infrastructure at existing educational institutions, scholarship Programs for the talented and needy students; community development projects Programs, and individuals with special needs. Also, Jordan Islamic Bank has funded of US\$9,107 thousand in Qard Hasan Program which was given to 23,400 staff and people in need; whereas 3,406 thousand was given to staff and 5,701 thousand was given to the people in need.

Philanthropic Program 2018	US\$ 000
Education	546
Community Development Projects	
Healthcare	59
Other Purposes	842
Arts , Culture and Literature	7
Individuals with Special Needs	2
Total	1,456

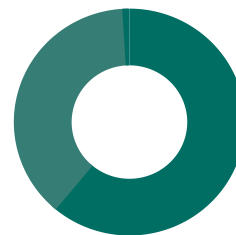
Jordan Islamic Bank has also participated in the Economic Opportunities and Social Investments Program and provided Shari'a-compliant financing of US\$ 398,966 thousand towards a range of activities related to community development projects and local industries, Micro and SMEs as follows:

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	36,542
Housing	147,458
Local Industries, Micro, and SMEs	
Agriculture, Fishing and Forestry	5,858
Industrial	12,201
Textile	23,178
Transportation	24,461
Construction and Real Estate	11,673
Natural Resources	214
Consumer Good Trading	124,541
Any Others	1,629
Customer Qard Hasan	11,211
Total	398,966

Jordan Islamic Bank's Time Commitment Program was contributed by 884 JIB employees, students and clients from JIB in community services initiatives.

Total of Programs by Jordan Islamic Bank (Philanthropic, Qard Hasan and Economic Opportunities & Social Investments)

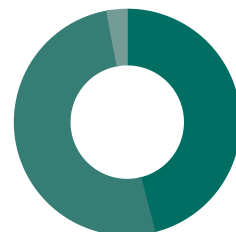
US\$409,529,000



PHILANTHROPIC PROGRAM- 2018

US\$1,456,000

Community Development Projects	62%
Education	38%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$398,966,000

Local Industries, Micro and SMEs	51%
Community Development Projects	46%
Customer Qard Hasan	3%

Arab Republic of Egypt

Al Baraka Bank Egypt

Al Baraka Egypt has been an active participant in the Al Baraka Sustainability and Social Responsibility Program through the funding of several projects on different levels. Most of these projects in the Philanthropic Program that were recorded for the year of 2018 have focused on Education and Community Development Projects with a result of US\$460 thousand.

Philanthropic Program 2018	US\$ 000
Education	2
Community Development Projects	
Healthcare	11
Vocational Training	447
Total	460

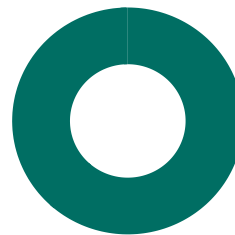
Al Baraka Egypt participated in the Economic Opportunities and Social Investments Program and provided Shari'a-compliant financing of US\$27,848 thousand for SMEs and Micro businesses in the field of industries, trade, and local industries.

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	2,870
Housing	559
Local Industries, Micro and SMEs	
Industrial	4,865
Textile	4,198
Transportation	1,447
Construction and Real Estate	5,035
Manufacturing	2,372
Consumers Goods Trading	6,502
Total	27,848

Al Baraka Egypt provided Qard Hasan of US\$834 thousand to 340 employees. Additionally, as for Al Baraka Egypt's Time Commitment to Sustainability and Social Responsibility, the unit has invested 1,240 man hours towards contributions and initiatives towards Sustainability and Social Responsibility Programs with the contribution of 6 employees.

Total of Programs by Al Baraka Egypt (Philanthropic, Qard Hasan and Economic Opportunities & Social Investments)

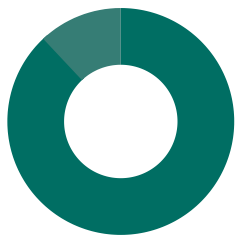
US\$29,142,000



PHILANTHROPIC PROGRAM- 2018

US\$460,000

Community Development Projects 100%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$27,848,000

Local Industries, Micro and SMEs 88%

Community Development Projects 12%

Republic of Tunisia

Al Baraka Bank Tunisia

As a part of its commitment to the Al Baraka Sustainability and Social Responsibility Program, Al Baraka Tunisia participated in the Philanthropic Program as follows during 2018, with a total of US\$104 thousand:

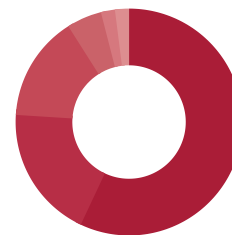
Philanthropic Program 2018	US\$ 000
Education	2
Community Development Projects	
Healthcare	1
Vocational Training	58
Arts, Culture and Literature	2
Scholarly and Literary Works	20
Individuals with Special Needs	16
Youth Engagement and Sports	5
Total	104

Al Baraka Tunisia spent US\$713 thousand for Economic Opportunities and Social Investments, towards Local Industries, Micro and SMEs as follows:

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Housing	711
Customer Qard Hasan	2
Total	713

Total of Programs by Al Baraka Tunisia (Philanthropic and Economic Opportunities & Social Investments)

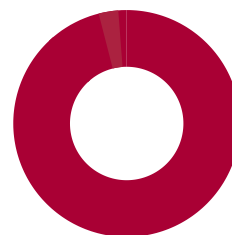
US\$817,000



PHILANTHROPIC PROGRAM- 2018

US\$104,000

Community Development Projects	57%
Scholarly and Literary Works	19%
Individuals with Special Needs	15%
Youth Engagement and Sports	5%
Arts, Culture and Literature	2%
Education	2%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$713,000

Housing	99%
Customer Qard Hasan	1%

Kingdom of Bahrain

Al Baraka Islamic Bank B.S.C. (C)

Al Baraka Bahrain has participated in Philanthropic Program, Economic Opportunities and Social Investments Program and Qard Hasan Program, under the broad title of Al Baraka Sustainability and Social Responsibility Program during 2018. The total amount contributed in Philanthropic Program is US\$278 thousand which was invested in Education, Community Development Projects and Economically Challenged Communities.

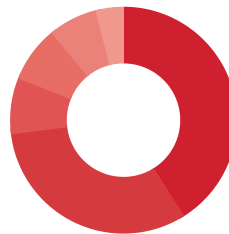
Philanthropic Program 2018	US\$ 000
Education	112
Community Development Projects	
Healthcare	35
Individuals with Special Needs	8
Economically Challenged Communities	123
Total	278

Al Baraka Bahrain participated in the Economic Opportunities and Social Investments Program by Shari'a compliant financing to the tune of US\$17,232 thousand where US\$8,734 thousand spent on Community Development Projects and US\$8,498 thousand on SMEs and Micro businesses in 2018.

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Housing	8,734
Local Industries, Micro and SMEs	
Industrial	6,498
Construction & Real Estate	2,000
Total	17,232

Total of Programs by Al Baraka Bahrain (Philanthropic and Economic Opportunities & Social Investments)

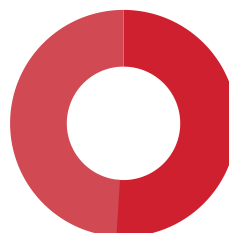
US\$17,510,000



PHILANTHROPIC PROGRAM- 2018

US\$278,000

Economically Challenged Communities	44%
Education	40%
Community Development Projects	13%
Individuals with Special Needs	3%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$17,232,000

Community Development Projects	51%
Local Industries, Micro and SMEs	49%

Republic of Sudan

Al Baraka Bank Sudan

Al Baraka Sudan has participated in the Al Baraka Sustainability and Social Responsibility Program quite actively in 2018, especially investing in the Philanthropic Program through funding a total of US\$175 thousand. The Philanthropic Program funding is as follows:

Philanthropic Program 2018	US\$ 000
Education	65
Community Development Projects	
Healthcare	90
Youth Engagement & Sports	14
Individuals with Special Needs	6
Total	175

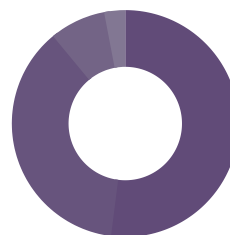
Al Baraka Sudan participated in the Economic Opportunities and Social Investments Program through providing Shari'a-compliant financing to community development projects by financing projects that supports healthcare, Micro and SMEs businesses in the areas of agriculture, trade, transportation and local industries. The total amount contributed in this Program is around US\$56,287 thousand.

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	955
Housing	98
Local Industries, Micro and SMEs	
Agriculture, Fishing & Forestry	6,172
Industrial	6,427
Textile	2,133
Transportation	3,760
Construction and Real Estate	1,164
Manufacturing	842
Consumers Goods Trading	34,736
Total	56,287

Al Baraka Sudan provided Qard Hasan of US\$271 thousand towards various activities benefiting 579 employees.

Total of Programs by Al Baraka Sudan (Philanthropic, Qard Hasan and Economic Opportunities & Social Investments)

US\$56,733,000



PHILANTHROPIC PROGRAM- 2018

US\$175,000

Community Development Projects	52%
Education	37%
Youth Engagement & Sports	8%
Individuals with Special Needs	3%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$56,287,000

Local Industries, Micro and SMEs	98%
Community Development Projects	2%

Republic of Turkey

Al Baraka Turk Participation Bank

Al Baraka Turkey achieved a milestone this year, with a total of US\$2,622 thousand invested in the Al Baraka Philanthropic Program:

Philanthropic Program 2018	US\$ 000
Education	1,660
Community Development Projects	
Healthcare	80
Housing	2
Vocational Training	5
Arts, Culture and Literature	730
Scholarly and Literary Works	99
Environment & Sustainable Energy	23
Individuals with Special Needs	23
Total	2,622

Al Baraka Turkey also contributed to the Qard Hasan Program with an amount equal to US\$4,396 thousand given to 37,851 employees and contributed US\$1,865,128 thousand to the Economic Opportunities and Social Investments Program.

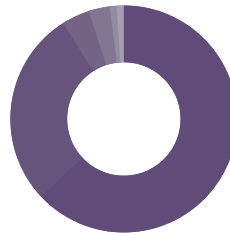
Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	106,439
Local Industries, Micro and SMEs	
Agriculture, Fishing and Forestry	46,690
Transportation	16,962
Construction and Real Estate	366,711
Manufacturing	887,928
Natural Resources	6,192
Technology, Media and Telecommunications	6,444
Any Others	354,175
Customer Qard Hasan	73,587
Total	1,865,128

Al Baraka Turkey dedicated 387 hours to the Time Commitment Program with 174 employees taking part in Sustainability and Social Responsibility Programs including blood donations, clothing support for needy children, Ramadan support and book support.

As a result, the beneficiaries of the blood donations campaign were 450 people, the beneficiaries of the clothing support; 340 children, Ramadan welfare check support; 617 families and 5 schools have benefited from book support campaigns.

Total of Programs by Al Baraka Turkey (Philanthropic, Qard Hasan and Economic Opportunities & Social Investments)

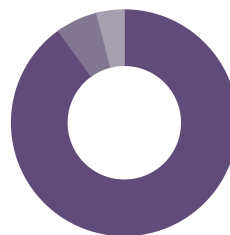
US\$1,872,146,000



PHILANTHROPIC PROGRAM- 2018

US\$2,622,000

Education	63%
Arts, Culture and Literature	28%
Scholarly and Literary Works	4%
Community Development Projects	3%
Environment & Sustainability	1%
Individuals with Special Needs	1%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$1,865,128,000

Local Industries, Micro and SMEs	90%
Community Development Projects	6%
Customer Qard Hasan	4%

Republic of South Africa

Al Baraka Bank Limited-South Africa

Al Baraka South Africa participated in the Al Baraka Sustainability and Social Responsibility Program with engagement in the Philanthropic, Economic Opportunities and Social Investments and Time Commitment to Sustainability and Social Responsibility Programs. Al Baraka Bank South Africa participated in the Philanthropic Program by funding various activities and initiatives accounting for US\$35 thousand. This involved efforts towards funding infrastructure in existing educational institutions, environmental and sustainable energy and others, as follows:

Philanthropic Program 2018	US\$ 000
Education	16
Arts, Culture and Literature	2
Environment & Sustainable Energy	6
Economically Challenged Communities	11
Total	35

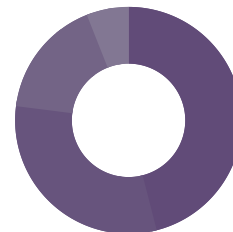
Al Baraka South Africa also funded the Economic Opportunities and Social Investments Program amounting to US\$95,286 thousand. The Unit provided Shari'a-compliant financing towards community development projects activities, supporting Micro and SMEs projects in a variety fields such as, manufacturing, construction and real estate and consumer good trading, as shown below:

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	1,696
Housing	653
Local Industries, Micro and SMEs	
Agriculture, Fishing and Forestry	20
Transportation	6,800
Construction and Real Estate	45,921
Manufacturing	14,039
Any Others	26,157
Total	95,286

As for the Time Commitment Program for the bank in Sustainability and Social Responsibility, the bank had invested 401 hours with the participation of 165 employees, on activities and events related to education, which benefited elderly and frail people and in community services, which helped underprivileged people, children, homeless, refugees, orphan and underprivileged children.

Total of Programs by Al Baraka South Africa (Philanthropic and Economic Opportunities & Social Investments)

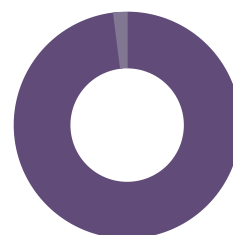
US\$95,321,000



PHILANTHROPIC PROGRAM- 2018

US\$35,000

Education	46%
Economically Challenged Communities	31%
Environment & Sustainable Energy	17%
Arts, Culture and Literature	6%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$95,286,000

Local Industries, Micro and SMEs	98%
Community Development Projects	2%

People’s Democratic Republic of Algeria

Banque Al Baraka D’Algerie S.P.A.

Al Baraka Algeria has participated in the Al Baraka Sustainability and Social Responsibility Program with efforts in the Philanthropic Program and Economic Opportunities and Social Investments Program.

The participation in the Philanthropic Program included funding various activities and initiatives with the total of US\$1,743 thousand towards education, in particular scholarly and literary works, and community development projects through funding projects that support affordable housing and healthcare:

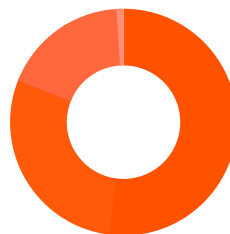
Philanthropic Program 2018	US\$ 000
Education	513
Community Development Projects	
Healthcare	891
Housing	12
Scholarly and Literary Works	18
Youth Engagement and Sports	3
Individuals with Special Needs	137
Economically Challenged Communities	169
Total	1,743

Also, it participated in Economic Opportunities and Social Investments Program with a total of 1,749 thousand in the Community Development Projects.

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	1,749
Total	1,749

Total of Programs by Al Baraka Algeria (Philanthropic and Economic Opportunities & Social Investments)

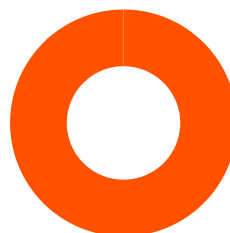
US\$3,492,000



PHILANTHROPIC PROGRAM- 2018

US\$1,743,000

Community Development Projects	52%
Education	29%
Economically Challenged Communities	10%
Individuals with Special Needs	8%
Scholarly and Literary Works	1%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$1,749,000

Community Development Projects	100%
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Islamic Republic of Pakistan

Al Baraka Bank (Pakistan) Limited

Al Baraka Pakistan participated in the Al Baraka Sustainability and Social Responsibility Program with a range of activities during 2018, covering Philanthropy, Economic Opportunities and Social Investments, as well as the Qard Hasan Program. Al Baraka Pakistan participated in Education through the funding of infrastructure at new and existing educational institutions, and through its contribution to the Al Baraka Scholarship Program for talented and needy students and Community Development Projects. Also it funded community development projects, scholarly works, arts, culture and literature, youth and sport, special needs and economically challenged communities. The total Philanthropy Program contributions were US\$595 thousand:

Philanthropic Program 2018	US\$ 000
Education	136
Community Development Projects	
Healthcare	235
Vocational Training	9
Scholarly and Literary Works	5
Arts, Culture and Literature	11
Individuals with Special Needs	46
Environment & Sustainable Energy	85
Economically Challenged Communities	68
Total	595

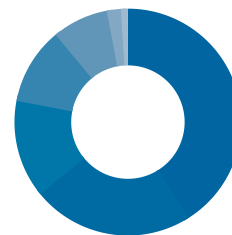
Al Baraka Pakistan has also provided Qard Hasan of US\$332 thousand to 685 employees and funded the Economic Opportunities and Social Investments Program with US\$458,672 thousand which included contributions to community development projects of housing and healthcare and also local industries, Micro and SMEs projects, such as real estate, manufacturing, technology, media, telecommunications, agriculture, transportation services, consumer goods trading and others as follows:

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	3,892
Housing	3,068
Local Industries, Micro and SMEs	
Agriculture, Fishing and Forestry	9,253
Industrial	111,515
Textile	92,625
Transportation	87,453
Construction & Real Estate	61,464
Manufacturing	6,214
Natural resources	17,725
Technology, Media and Telecommunications	6,813
Consumer Goods Trading	58,650
Total	458,672

In the Time Commitment Program, Al Baraka Pakistan had a total of 142 employees whom contributed to different Sustainability and Social Responsibility activities. The impact of the program was having 110 successful blood donations where one blood donation saved 3 lives. Also, Iftaar and Eid gifts were given to 48 elderly women, time spent with 250 disabled children and 62 students attended sustainability and social responsibility lectures.

Total of Programs by Al Baraka Pakistan (Philanthropic, Qard Hasan and Economic Opportunities & Social Investments)

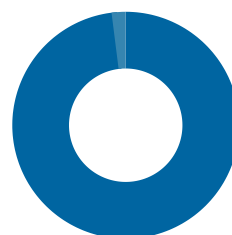
US\$459,599,000



PHILANTHROPIC PROGRAM- 2018

US\$595,000

Community Development Projects	41%
Education	23%
Environment & Sustainable Energy	14%
Economically Challenged Communities	11%
Individuals with Special Needs	8%
Arts, Culture and Literature	2%
Scholarly and Literary Works	1%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$458,672,000

Local Industries, Micro and SMEs	98%
Community Development Projects	2%

Lebanese Republic

Al Baraka Bank Lebanon S.A.L.

Al Baraka Lebanon has participated in the Al Baraka Sustainability and Social Responsibility Program through Al Baraka Philanthropic Program, Al Baraka Qard Hasan Program and Al Baraka Economic Opportunities and Social Investments Program during 2018.

As part of the Philanthropic Program, Al Baraka Lebanon funded US\$138 thousand through funding educational institutions and scholarship Programs for talented and needy students, community development projects initiatives, the promotion of art, culture, and literature, in addition to environment and sustainable energy initiatives.

Al Baraka Lebanon's contribution to the Philanthropic Program is as follows:

Philanthropic Program 2018	US\$ 000
Education	6
Community Development Projects	
Healthcare	49
Vocational Training	57
Arts, Culture & Literature	25
Individuals with Special Needs	1
Total	138

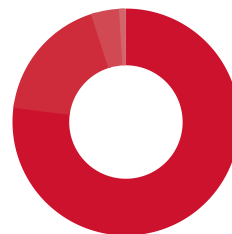
Al Baraka Lebanon also funded the Economic Opportunities and Social Investments Program with Shari'a compliance financing of US\$42,944 thousand in community development projects and in the areas of Local Industries, Micro and SMEs businesses, as follows:

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	65
Housing	804
Local Industries, Micro and SMEs	
Agriculture, Fishing and Forestry	4,517
Industrial	942
Textile	1,394
Transportation	194
Construction & Real Estate	2,280
Natural Resources	1,093
Technology, Media and Telecommunications	8,036
Consumer Goods Trading	11,629
Any others	11,990
Customer Qard Hasan	297
Total	43,241

Al Baraka Lebanon provided Qard Hasan of US\$65 thousand towards various activities, to 11 staff and people in need.

Total of Programs by Al Baraka Lebanon (Philanthropic, Qard Hasan and Economic Opportunities & Social Investments)

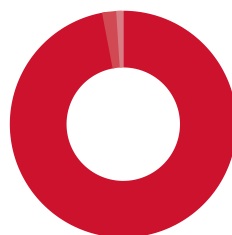
US\$43,444,000



PHILANTHROPIC PROGRAM- 2018

US\$138,000

Community Development Projects	77%
Arts, Culture & Literature	18%
Education	4%
Individuals with Special Needs	1%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$43,241,000

Local Industries, Micro and SMEs	97%
Community Development Projects	2%
Customer Qard Hasan	1%

Syrian Arab Republic

Al Baraka Bank Syria S.A.

Al Baraka Syria has participated in the Philanthropic Program by funding various initiatives and activities accounting for US\$229 thousand in 2018. The funding was done in the following areas:

Philanthropic Program 2018	US\$ 000
Education	40
Community Development Projects	
Healthcare	15
Vocational Training	38
Scholarly and Literary Works	9
Arts, Culture and Literature	34
Youth Engagement & Sports	27
Individuals with Special Needs	14
Economically Challenged Communities	52
Total	229

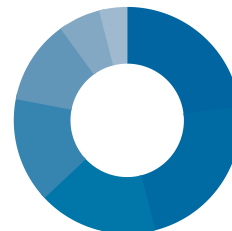
Al Baraka Syria also contributed to the financing of the Economic Opportunities and Social Investments Program with an amount of US\$15,737 thousand which was provided to financing local industries, Micro and SMEs projects in accordance with Islamic law and in the context of supporting economic development efforts in Syria in various fields. The following is expenditure details to this category:

Economic Opportunities and Social Investments Program 2018	US\$ 000
Community Development Projects	
Healthcare	854
Housing	11,600
Local Industries, Micro and SMEs	
Industrial	228
Textile	358
Construction & Real Estate	566
Consumer Goods Trading	888
Any others	1,243
Total	15,737

Al Baraka Syria has contributed to the Time Commitment Program by 95 employees who spent 655 hours. The beneficiaries of this program were 29 mothers, 135 child and 272 orphans.

Total of Programs by Al Baraka Syria (Philanthropic and Economic Opportunities & Social Investments)

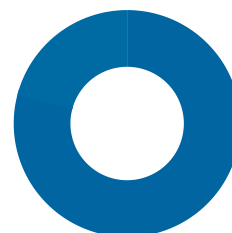
US\$15,966,000



PHILANTHROPIC PROGRAM- 2018

US\$229,000

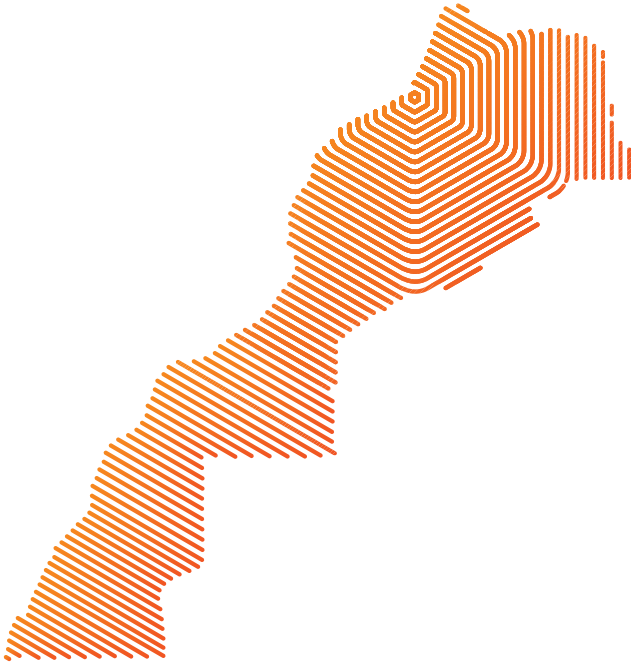
Community Development Projects	23%
Economically Challenged Communities	23%
Education	17%
Arts, Culture and Literature	15%
Youth Engagement & Sports	12%
Individuals with Special Needs	6%
Scholarly and Literary Works	4%



ECONOMIC OPPORTUNITIES & SOCIAL INVESTMENTS PROGRAM- 2018

US\$15,737,000

Community Development Projects	79%
Local Industries, Micro and SMEs	21%



Kingdom of Morocco

BTI Bank

BTI Bank launched its operations during December 2017. BTI Bank is committed to the values of Sustainability & Social Responsibility same as the rest of the Group.



Kingdom of Saudi Arabia

Itqan Capital

Itqan Capital is committed to the values of Sustainability & Social Responsibility same as the rest of the Group.

Part 2 Stories





Story

LEBANON

Al Baraka Bank Lebanon launched the "Tamkeen" Women Empowerment Program, in collaboration with Ghirass Association

As part of the Social Responsibility Program, Al Baraka Bank Lebanon launched the "Tamkeen" Women Empowerment Program, in collaboration with Ghirass Association. The Program aimed to provide material and academic support to women with the ability to start their own vocation. The Program combined both financial support and a special training program that took place at Al Baraka Horizon at Al Baraka Bank Headquarters, where they took lessons and workshops in marketing, accounting and small projects management.

The attendees met with the General Manager of Al Baraka Bank, Mr. Mutasim Mahmasani, who assured

them of Al Baraka Bank's continuous support.

Al Baraka CSR Team made field visits to the projects to ensure that necessary support and guidance were properly delivered. The Program supported a variety of projects, ranging from small homemade catering services, groceries and small shops to handmade artistic gifts and giveaways.

This Program transformed homemakers into small businesswoman and gave them the opportunity to become more productive members of their society.





Story

PAKISTAN

Al Baraka Goes Green – Tree
Plantation Drive - August 16, 2018

Al Baraka Pakistan & Urban Forest

Al Baraka Pakistan Sustainability & Social Responsibility Unit arranged a Tree Plantation Drive in coordination with "Urban Forest" which is one of its kind NGO (Non-Governmental Organization) in Pakistan.

"Urban Forest" is working in and around urban cities to make Pakistan green and pollution free, by growing forests, which can spring up naturally or can be initiated through certain methods such as Miyawaki Method to

grow native, wild and maintain free forests in major urban areas in Pakistan.

The activity was held on August 16, 2018 in Karachi and several Executive Management Committee Members led by Al Baraka Pakistan's Chief Executive Officer, Mr. Ahmed Shuja Kidwai, participated in this initiative towards a greener Pakistan.





Story

PAKISTAN

Spreading Smiles Everywhere
August 20, 2018

Al Baraka Pakistan & Dar-ul-Sukun

The Sustainability & Social Responsibility Unit at Al Baraka Pakistan arranged an Eid Ul Azha get together activity "Spreading Smiles Everywhere" at Dar-UL-Sukun in Karachi on Monday, August 20th 2018. Founded in 1969, Dar-ul-Sukun is a home for the abandoned children and adults with disabilities. The center provides them with healthcare, education, rehabilitation, food, shelter, services, etc.

About 25 members of the Al Baraka Family have spent 2-3 hours with the children. The activities included distributing Eid gifts, goodie bags and edible items to the children, playing cricket and games.





Story

SOUTH AFRICA

Mandela Day – Sharing & Caring for the Elderly
18 July 2018

The concept of Mandela Day was inspired by Nelson Mandela on his 90th birthday celebrations in London's Hyde Park, when he called on 'new hands to lift the burdens'. This led the United Nations to officially declare 18th July as the Nelson Mandela International Day.

Commenting on the bank's gesture the, Chief Executive Officer, Mr. Shabir Chohan, said: "We wanted to honour Nelson Mandela's dedication to the service of humanity by spending time chatting with those, who in today's fast-paced world, are so often neglected - the elderly - by providing them a wonderful high quality

tea as a treat, to show that society recognizes all those in their twilight years and that we do care about their welfare. We are so pleased that our staff chose this humanitarian approach in joining this movement for the spreading of good."

While residents of Natal Settlers Memorial Homes in Durban, assisted living home in Laudium, Reuven Senior Centre in Fordsburg, MZB Mothers and MZB Fathers Home in Johannesburg and Beit-ul-Aman Old Age Home in Cape Town all enjoyed a great tea and chat, the bank stepped into providing each resident with a comprehensive good-bag of toiletries.





Story

BAHRAIN

Al Baraka presents its sustainability experience and signs MoU with UNDP at the SDG Business Forum in New York
13 August 2018

A high-level delegation of Al Baraka Banking Group B.S.C. (ABG) in the SDG Business Forum held on the sidelines of the High Level Political Forum on Sustainable Development in New York recently. The delegation was led by Mr. Adnan Ahmed Yousif, President & Chief Executive of Al Baraka Banking Group.

On the sidelines of the Forum, the P&CE of Al Baraka Banking Group signed a Memorandum of Understanding (MoU) with the United Nations Development Program (UNDP) to develop a framework to facilitate cooperation between the two parties in the areas where the UNDP supports Al Baraka in developing sustainability standards related to its funding, also the projects it launch and awareness activities related to the objectives of sustainable development as well as the readiness of the UNDP to provide the same services to all the Units of the Group deployed in 12 countries through its offices in these countries.

Mr. Adnan Ahmed Yousif also participated in the SDG Business Forum, where he presented the experience of Al Baraka Banking Group in linking Al Baraka Program for Sustainability and Social Responsibility with the objectives of sustainable development of the United Nations and the achievements made by the Group in this field, where the Group committed itself to provide support and funding of more than US\$ 600 million (excluding the sustainable energy financing pledge) for Al Baraka sustainable development goals for the years 2016-2020.

On this occasion, Mr. Adnan Ahmed Yousif said: "The participation of Al Baraka Banking Group in the SDG

Business Forum was a complement to the highly successful and distinguished participation of the high level national delegation of the Kingdom of Bahrain, who participated in the UN High Level Forum on Sustainable Development last month and presented the excellent achievements of the Kingdom in this field. The presentation of Al Baraka Banking Group's experience in the area of sustainability and social responsibility and the successes it has achieved in attaching its objectives to sustainable development goals in the forum in this prestigious forum is a pride for all of us."

Mr. Adnan added: "We also thank the United Nations Development Program (UNDP) and the officials in the Kingdom of Bahrain for the support provided to the Group in this field. The cooperation and coordination with them reached an advanced stage leading to the signing of the Memorandum of Understanding, which will open the door for more cooperation in future."

The United Nations General Assembly unanimously adopted 17 Global Goals for Sustainable Development (SDGs) on 25th of Sep 2015. Al Baraka pledged its support for the SDGs on the 3rd of November 2015. And, on 19th of May 2016, the Group launched Al Baraka Goals 2016-2020, which are linked with the 7 SDGs. Al Baraka Goals (2016-2020) focus on:

- (1) Creating 51,000 new jobs
- (2) Financing education (pledging US\$ 191 million)
- (3) Financing healthcare (pledging US\$ 434 million).
- (4) Financing sustainable energy (pledging US\$ 197 million) (this pledge is for 2019-2020)



Photo caption:

First Row (from left to right) - Mr. Adnan Ahmed Yousif, President & Chief Executive, Al Baraka Banking Group along with Mr. Mourad Wahba, UNDP Director for the Regional Bureau for Arab States.

Second Row (from left to right) - Mr. Amin El Sharkawi, UN Resident Coordinator for Bahrain, Mr. Achim Steiner, UNDP Administrator, Dr. Ali Adnan Ibrahim, Head of Sustainability & Social Responsibility, Al Baraka Banking Group.



Story

TURKEY

A Book A Seed Project

As Al Baraka Turkey, within the scope of our corporate social responsibility activities, we aim to support the libraries in many schools across Turkey and help students to develop a reading habit through our One Book One Seed Project. We have till date supported 11 schools in different cities by distributing 8,500 books to them. At the same time, we distributed pencils 'with seeds' to 7,500 students to show how valuable trees are in producing a book.

There is a water-soluble capsule on top of the pencils.

In these capsules, there are seeds and nutritious soil of flowers or plants. The pencil should be watered regularly after it is planted vertically to the soil. After watering regularly, the seeds on top of the pencils will grow.

Accordingly, after using the pencils, students can plant the seeds into the soil and will witness their sapling grow. Thus, students will gain awareness about the environment and reading books.





Story

JORDAN

For the Ninth Consecutive Year,
Jordan Islamic Bank Holds an
Honoring Lunch for Corneas' Donors
January 12, 2018

Based on the Jordan Islamic Bank's social responsibility since its inception and the fulfillment of its mission, which aims to meet the economic and social needs of citizens in different fields of banking, finance and investment on a non-profit basis in accordance with the principles of Islamic Sharia. In addition, it helps to promote the spiritual and moral values in the community and it creates a closer bond and compassion between its children through the provision of donations, assistance, support associations and charities that help the needy families, people with special needs and those who are less fortunate in Jordan. The bank Emphasizes the continuation of its role, social mission, development and achievement in sustainable strategy by supporting various activities and initiatives in dealing with educational, cultural, health and environment issues. The Bank supports the activities of the Jordan Eye Bank, the Friends of the Jordan Eye Bank and the prevention of vision loss that were initiated by Jordan Islamic bank since nine years ago under the patronage Prince Raad Bin Zaid; founder of the Society of Friends of the Eye Bank of Jordan and the Prevention of Blindness. The honoring ceremony was held for the cornea donor's and their families as a result of the Bank's humanitarian and social activities

The honorary lunch is held annually to distribute Royal Certificates and in the presence of Ministers, former officials, supporters, volunteers, media and those concerned in this regard. During the honoring ceremony, special speeches were delivered in which the corneal donors and the donated persons share their experience. The aim is to enhance Jordan's efforts to spread the culture of corneal donation. It stresses the importance of the cooperation of the various segments of the Jordanian society, including individuals and

of civil society institutions, official and voluntary organizations, to provide an example to achieve the principles of social solidarity, which meets the mission and objectives of the Jordan Islamic Bank and is the culmination of the Bank's social responsibility efforts. This ceremony is considered one of the most prominent annual activities of the bank in the social field in parallel with its economic and development activities. Enhancing the Bank's partnership with various official and popular institutions and bodies in support of the sustainable development of the society, for the various activities that aimed to support the various categories of society, including the activities of the Friends of the Eye Bank Association and the prevention of vision loss and the Jordan Eye Bank.

Under the patronage of His Royal Highness Prince Raad bin Zaid, the Jordan Islamic Bank have held a lunch, for the ninth year in a row to honor - corneas' donors, the beneficiaries of the donations and their families. The event was organized by Jordan Eye Bank and the Friends Society of Jordan Eye Bank and Prevention of Blindness, in the presence of His Eminence Dr. Mohammed Al -Khalayleh, Mufti of the Kingdom, and HE Dr. Ghazi Manwar Al -Zubin, Minister of Health. In addition, to the participation of a group of former ministers, supporters, volunteers and media people, where the appreciation certificates were distributed to them. After that, Prince Raad and Professor Musa Shehada exchanged souvenirs on this occasion in Jabri Central Restaurant on Saturday 1/12/2018.

Part 3 The Al Baraka Impact

The Al Baraka Philanthropic Program

Al Baraka’s total funding and contribution to the Philanthropic Program was US\$7,937 thousand in 2018. The efforts can be classified into the following subsectors and their impact.

Set out below is the representative impact of the Program.

EDUCATION

Education is one of the most important and effective activities in Al Baraka Philanthropic Program. The total contribution to the education sector was US\$3,140 thousand. Education is considered as one of the most active and vital activities in Al Baraka Charity Program.

The amount spent on new and existing education institutions was US\$1,311 thousand while US\$1,479 thousand was spent on scholarships.

Funding Existing and New Educational Institutions:

Al Baraka
ABG
Algeria
Jordan
Pakistan
South Africa
Sudan
Syria
Tunisia
Turkey



Impact

- 129 educational institutions sponsored
- 56,833 new students joined and benefited from the institutions
- 17,030 full-time employees worked

Al Baraka Scholarship Program:

Al Baraka
Bahrain
Jordan
Lebanon
Pakistan
Sudan
Syria
Turkey



Impact

- 2,031 students benefited

The Al Baraka Philanthropic Program

COMMUNITY DEVELOPMENT PROJECTS

Community Development Projects are another significant and vital activities and key elements of the Philanthropic Program and all units of Al Baraka Group that contributed effectively to the Program. Community Development Projects include vocational training, funding projects that support affordable housing, healthcare, and any other form of development that would be beneficial to the community.

Total contributions towards these activities were US\$2,944 thousand. Total amount sponsored on existing and new healthcare is US\$1,475 thousand. The total amount contributed to vocational training was US\$613 thousand.

VOCATIONAL TRAINING

Funding New and Existing Institutions:

Al Baraka
Algeria
Egypt
Lebanon
Pakistan
Syria
Tunisia
Turkey



Impact

- 2,476 vocational training participants (1,394 fresh graduates and 1,082 employees)
- 46 vocational training institutes provided by units

HEALTHCARE

Funding New and Existing Healthcare Institutions:

Al Baraka
ABG
Algeria
Bahrain
Egypt
Jordan
Lebanon
Pakistan
Sudan
Turkey
Tunisia
Syria



Impact

- 40 healthcare institutes sponsored
- 4,597,572 patients benefited from healthcare services
- 13,209 full-time employees worked in healthcare institutions

The Al Baraka Philanthropic Program

ARTS, CULTURE AND LITERATURE

Arts and Crafts Activities:

Al Baraka
ABG
South Africa
Syria
Turkey



Culture Activities:

Al Baraka
ABG
Jordan
Lebanon
Pakistan
Syria
Tunisia
Turkey



Literature Activities:

Al Baraka
ABG
Syria
Turkey



Impact

- 29 projects of arts, culture and literature and scholarly and literary works
- 16 conferences and programs of arts and culture and literature and scholarly literary works
- 13 publications of arts and Islamic scholarly work sponsored
- 731 total individuals benefited from these sponsorships

SCHOLARLY AND LITERARY WORKS

Islamic law Scholarly Works:

Al Baraka
Tunisia
Pakistan
Turkey



Banking and Finance Scholarly Works:

Al Baraka
Algeria
Tunisia
Turkey



The Al Baraka Philanthropic Program

YOUTH ENGAGEMENT AND SPORTS

Al Baraka
ABG
Algeria
Syria
Sudan
Tunisia



Impact

- 7 projects sponsored
- 2 events and activities sponsored
- 3,000 individuals benefited from the sponsorship

ENVIRONMENT AND SUSTAINABLE ENERGY

Al Baraka
Pakistan
Turkey
South Africa



INDIVIDUALS WITH SPECIAL NEEDS

Al Baraka
Algeria
Bahrain
Jordan
Lebanon
Pakistan
Sudan
Syria
Tunisia
Turkey



Impact

- 23 projects sponsored to individuals with special-needs
- 18,465 individuals with special needs benefited from these projects

The Al Baraka Philanthropic Program

ECONOMICALLY CHALLENGED COMMUNITIES

Al Baraka
ABG
Algeria
Bahrain
Pakistan
Syria
South Africa



Impact

- 23 projects sponsored
- 5,525 individuals sponsored

Philanthropic Program

Turkey	33%
Pakistan, Egypt, Bahrain, Syria, Lebanon, Sudan, ABG, Tunisia, South Africa	27%
Algeria	22%
Jordan	18%



The Al Baraka Qard Hasan Program

The Qard Hasan Program is another significant part of the Al Baraka Sustainability and Social Responsibility Programs. ABG, Algeria, Egypt, Jordan, Lebanon, Pakistan, Sudan and Turkey offered this Program with

a total contribution of US\$15,607 thousand in 2018 which was given to a 62,855 individuals.

Set out below is the representative impact of the Program.

Al Baraka
ABG
Egypt
Jordan
Lebanon
Pakistan
Sudan
Turkey

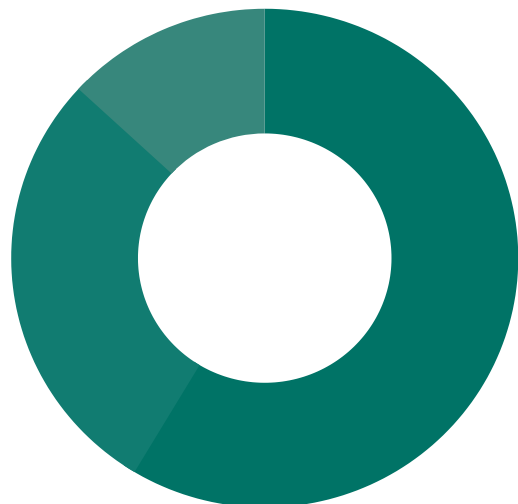


Impact

- 62,855 individuals benefited

Qard Hasan Program

Jordan	58%
Turkey	28%
Egypt, ABG, Lebanon, Pakistan, Sudan	13%



The Al Baraka Economic Opportunities and Social Investments Program

The Economic Opportunities and Social Investments Program is the third Program in Al Baraka’s Sustainability and Social Responsibility Report. Al Baraka units contributed towards Economic Opportunities and Social Investments with US\$2,980,859 thousand in 2018.

This Program contains community development projects like healthcare, community housing and also Local Industries, Micro and SMEs of the sub-sectors.

Set out below is the representative impact of the Program.

HEALTHCARE

Al Baraka
Algeria
Egypt
Jordan
Lebanon
Pakistan
South Africa
Sudan
Syria
Turkey



Impact

Healthcare:

- 424 institutes financed
- 304,941 patients benefited from healthcare projects
- 600 patients benefited from healthcare institutions
- 14,573 full time employees worked in healthcare institutions

Community Housing:

- 13,607 housing projects were provided

COMMUNITY HOUSING

Al Baraka
Bahrain
Egypt
Jordan
Lebanon
Pakistan
South Africa
Sudan
Syria
Tunisia



LOCAL INDUSTRIES, MICRO, SMALL AND MEDIUM ENTERPRISES

Local industries, Micro & SMEs is the second sub sector that falls within the Economic and Social Investments Program. To ensure a better understanding of the finance types that are provided for these projects, Micro, small and medium projects have been distributed by economic sectors: Local Industries, Micro and SMEs of the sub-sectors.

DISTRIBUTION BY ECONOMIC SECTORS

The economic sectors highlighted by Al Baraka Group include a high concentration on agriculture, farming, industrial sector, manufacturing, services, constructions, real estate, trade, tourism, transportation, craftsmanship, handicraft as well as other sectors. Al Baraka’s contribution to these sectors for Micro and SMEs financing was US\$2,563,734 thousand.

The Al Baraka Economic Opportunities and Social Investments Program

LOCAL INDUSTRIES, MICRO AND SMEs

Al Baraka
Bahrain
Egypt
Jordan
Lebanon
Pakistan
South Africa
Sudan
Syria
Turkey



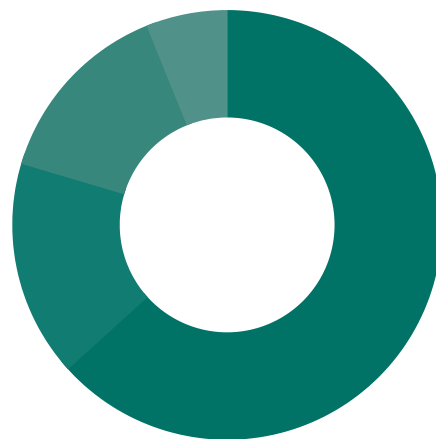
Impact

Local Industries, Micro and SMEs

- 1,855 businesses created including the low income areas
- 612,289 full-time employees worked in these business
- US\$90,979 thousand was the total revenue of Local Industries, Micro and SME's

Economic Opportunities & Social Investments Program

Turkey	63%
Pakistan	15%
Jordan	13%
Sudan, South Africa, Egypt, Bahrain, Lebanon, Syria	9%



The Al Baraka Time Commitment Program

VOLUNTEERING HOURS FOR SOCIAL IMPACT

Units	No. of Staff's Contributed	Hours
Egypt	6	1240
Syria	95	655
Jordan	884	Not measured
South Africa	165	401
Turkey	174	387
Pakistan	142	Not measured
Total	1,466	2683

Egypt	46%
Syria	24%
South Africa	15%
Turkey	15%

