

MASHREQ SUSTAINABILITY PHILOSOPHY

We are dedicated to incorporating ethical, social, and environmental principles into our operations, which is important in enhancing the standard of living in the communities we serve globally and increasing long-term stakeholder value.

Our principles

We shall:

- •Incorporate sustainability considerations into business decisions and key work processes to create value, mitigate future risks, and maximize opportunities.
- Adhere to the highest governance and transparency standards.
- •Prioritize and manage financial resources through responsible banking services and products to support our customers in constructing a more sustainable and environmentally friendly future.
- Provide employees and business associates with clean, safe, healthy, and equitable working conditions.
- •Strive to be preferred neighbours in the communities where we operate, contributing to their broad-based and inclusive development.

Our Commitments

We will aspire for Sustainability Leadership in the regional banking sector and will:

- Establish a governance structure to oversee our sustainability commitments.
- •Identify relevant and material sustainability issues and develop comprehensive sustainability strategies with goals, targets, mitigation and adaptation action plans to address them under the supervision of our Board.
- Report in accordance with global reporting frameworks.

Classification: Public