

Annex No. (1)

Sustainability Principles

Sr.	Principles	The Text
1.	Business Activities: Banking and environmental risk management	Incorporate environmental and social considerations into the decision-making process related to the organization's activities to avoid, reduce or compensate for negative impacts
2.	Business Operations: The Environment and the Social Footprint	Avoiding, reducing, or compensating for the negative effects of the business's operations on the local and environmental communities in which it operates and, where possible, enhancing the positive effects.
3.	Human Rights	Respecting human rights in the enterprise's business operations and activities
4.	Women's economic empowerment	Promoting the economic empowerment of women through a workplace culture that includes both genders in the business operations of the enterprise and work to search for products and services specifically designed for women through commercial activities
5.	Financial Inclusion	Seeking to provide financial services to individuals and societies considered traditional and that have limited or no access to the formal financial sector
6.	Governance	Implement strong corporate governance practices and transparency
7.	Capacity building	Developing the individual and sectoral institutions necessary to identify the management of social and environmental risks and opportunities associated with business activities and operations.
8.	Cooperative partnerships	Cooperating with all sectors and making use of international companies to accelerate collective progress and improve the sector as a single unit in order to ensure that the institution's vision is in line with international standards and local development requirements
9.	Reports	Reviewing and studying the progress reports regularly to meet these principles at the individual and sectoral organization level