

SHAREHOLDING BY NATIONALITY	%	No. of Shares	No. of Shareholders
UAE Nationals	80.17%	1,683,643,076	401
GCC Nationals	12.02%	252,517,738	69
Others Nationalities	7.80%	163,839,186	362
<b>Total</b>	<b>100 %</b>	<b>2,100,000,000</b>	<b>832</b>

The Bank's full Corporate Governance Report can be found on the website (www.bankofsharjah.com), this information is updated regularly and any changes to governance practices or structure are amended accordingly. This report contains all publically disclosed information relating to governance issues, including full Board structure; Board Charter; roles and responsibilities of Directors; Directors status including the definition of independent, non-executive and executive Directors; the Board Committees and their Charters. The Bank's management structure is also outlined including information on key management personnel. Information regarding the Bank's shareholder statistics is available.

### Corporate Social Responsibility Report

Philanthropy has always been at the heart of Bank of Sharjah. Since inception supporting those in need within our community and beyond has always been a clear objective. Our Corporate Social Responsibility programmes often go far beyond what we report; being socially responsible and focusing on our local community is part of the Bank's culture.

Bank of Sharjah supports various charitable organizations and local and regional community groups. This includes organizations that advocate for environmental responsibility and public health, among others, through sponsorship, donations or contributions, which amounted to approximately AED 13 million in 2014.

#### Some of Our Contributions

##### American University of Sharjah:



In 2011 Bank of Sharjah signed an agreement with the University for AED 15 million over a period of 5 years, to support the development of the 'Bank of Sharjah Chair in Finance & Business Administration'. Bank of Sharjah hopes that such involvement and support will benefit the future generation and further develop the local community.

##### Sharjah City for Humanitarian Services:



The Bank has, for many years, supported the Sharjah City for Humanitarian Services and its work with children with physical or learning disabilities. The Society, based in Sharjah, has many specialist centres catering for a wide range of needs. Bank of Sharjah has pledged a yearly donation of AED 2 million in an effort to help cover the budget shortfall of the Sharjah City for Humanitarian Services.



##### AL NOOR TRAINING CENTRE FOR CHILDREN WITH SPECIAL NEEDS:



An institution that provides individuals with special needs a professional training and care needed for realizing their highest potential and integrating into the wider community.

Bank of Sharjah is also a continuous supporter for Al Noor Training Centre for Children with Special Needs. This year the Bank took over the refurbishment of the Bakery, which is operated by the children of the Centre.



##### The Emirates Association of the Visually Impaired:



The institution's main objective is to blend the visually impaired into the society; by teaching them basic skills needed for becoming productive members.

Bank of Sharjah sponsors a number of activities such as: sports, Omrah and printing the Holy Quran in Braille, among other events.

##### Sharjah Islamic Culture Capital:



In 2014, Sharjah celebrated its nomination as the Islamic Culture Capital. Bank of Sharjah joined the Emirate in its celebrations and festivities through a contribution of AED. 5 million to a great theatrical artwork in the history of Islam "Clusters of Light". Sharjah is a symbol of culture, renowned for its leading role as a patron of fine arts and instiller of true cultural values.

### Blood Donation Campaign:

Under the slogan "Donate today and save lives" Bank of Sharjah organized for the second year in a row, a blood donation campaign in December 2014. The campaign was a very successful event, in which we witnessed a high participation from the employees of the Bank.

### Quintetta Emiratisation Program:

The "Quintetta" Program is designed for university students who can enjoy a flexible plan that allows working as little as 6 hours per week, to gain experience and become a productive member of the society.

With the "Quintetta" Program, our goal is for every 5 employees, nationals and expatriates, to team up together forming one united professional cell, motivating each other, learning from each other's experience and ultimately reaching an advanced level of technical expertise.



### Our Sponsorships

The Bank is also active in promoting local knowledge and advancement through both membership and involvement in various organisations focused on building Environmental, Social and Governance awareness in the Region.

The Bank is a founding sponsor and key supporter of:



### The Pearl Initiative:

A networking and research group that works in cooperation with the United Nation, focusing on Corporate Governance, CSR and Sustainability.



### Hawkamah:

The Institute for Corporate Governance' Corporate Sponsor, a 'think and do' tank organisation, leading the way in Corporate Governance development across the region.

Bank of Sharjah also focuses on the preservation of our local environment. The Bank believes that taking small steps and actions will add up to make a noticeable difference.

The Bank has an internal "reduce, reuse, recycle" programme in place and is looking to further this through partnerships with local environmental groups.



Bank of Sharjah participated in 'Earth Hour' on March 31st 2014. All branches across the UAE turned off their lights for one hour in line with the Global initiative to reduce fossil fuel consumption and to raise awareness about climate change and the need to preserve our planet.

## Code of conduct

### Bank of Sharjah Group

The reputation of Bank of Sharjah (BOS) depends on its employees and representatives; each employee is expected to ensure that his/her behaviour preserves this reputation and act in line with the Bank's code of conduct.

### Objectives

This code imposes an obligation to act beyond mere compliance and to support the underlying core values of Bank of Sharjah, (PETICQ)

### Performance, Ethics, Transparency, Initiative, Commitment and Quality

The Code should be a guide; personal values and integrity are fundamental in ensuring ethical business practice.

The Code is based on principles that must be followed in a comprehensive manner.

This code is adopted by the Board of Directors, and is applicable to all employees in the Bank of Sharjah Group. Violations of this Code will be fully investigated and could result in a disciplinary action.

### Principles

#### Ethics and Transparency

To gain the trust of clients, staff members should act ethically and transparently in all their professional actions, and fulfil their responsibility with trust and integrity.

#### Commitment and Quality

Staff members shall work in the customers' best interests so as to provide customers with high quality service and to be committed to act in compliance with the laws and professional standards, in line with the requirements and the reputation of the bank. The staff members are committed to comply with the Professional Ethics of the Bank and its internal policies related to conflicts of interest, respect of disclosure, confidentiality of information and any other principle which ensures an ethical business practice.

#### Performance and Initiative

The staff members shall seek to provide customers with suitable services; information and financial advice that is not misleading. The initiative should be undertaken to ensure the quality of service and to preserve, in all cases, the customer's best interests.

#### Process to respect the code

The code of conduct is sent to all employees to be signed by each, formalizing their commitment to Bank of Sharjah Professional Ethics. The signed copy is recorded in each employee file, kept with the Human Resources department. Any amendment to the code of conduct will be displayed on the Bank's internal website.

Any breach of this Code will be seen not only as a breach of Bank regulations but also of the Bank's Core values. A breach of the Bank regulations is seen as a serious incident since it could potentially damage the reputation of the Bank. Disciplinary actions therefore will be severe and could lead to termination of contract; the Bank reserves the right to further action including judiciary proceedings.

If a staff member is aware of any breach of the Code of Conduct, it is his/her responsibility to report it to the Legal and Compliance department; ignoring such a breach could create a serious personal liability.