بـنــك بــوبــيـان
Boubyan Bank

Sustainability Report 2021

From Core Value to an

ESG

Journey

Towards perfection

In the Name of Allah, Most Gracious, Most Merciful

"Verily, Allah is the All-Provider,
Possessor of Power, the Mighty"

Allah the Almighty speaks the truth

H.H. Sheikh
Nawaf Al-Ahmad Al-Jaber Al-Sabah
Amir of the State of Kuwait

H.H. Sheikh
Mishal Al-Ahmad Al-Jaber Al-Sabah
Crown Prince

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Message from the Group CEO

Adel Abdul Wahab Al-Majed,
Group CEO

Dear Valued Stakeholders,

Welcome to Boubyan Group's 2nd Environmental, Social and Governance (ESG) report, outlining our consistent journey underpinned by the Group's focus as enablers of establishing ESG excellence – and setting the cornerstone towards the commitment we hold to our stakeholders in generating long-term sustainable values.

Throughout 2021, Boubyan has maintained strong momentum in its ESG achievements. Excellence in customer service was again affirmed in 2021 by our award as the Best Islamic Bank in Customer Service for the 11th year in a row, by Service Hero. In terms of our operating environment, despite repercussions from the COVID-19 pandemic and in light of the gradual return to normal life, Boubyan continued to achieve its strategic aspiration of sustained value creation, operating at utmost efficiency and affirming our excellence in digital services.

This has been evidenced by our launch of the first International Islamic Digital Bank "Nomo", offering Sharia'a-compliant wealth management and banking services from the UK for people residing in the GCC region and creating a seamless digital experience.

Furthermore, Boubyan Bank has signed an agreement with Dubai International Finance Corporation (DIFC) FinTech Hive to launch "Boubyan Bank Accelerator Program." The project aims to accelerate the growth and expansion of Kuwaiti startups and Small and Medium-Sized Enterprises (SMEs) and reflects the Bank's sustained support to young Kuwaitis' projects.

Exhibiting integrity, fairness, ethical conduct and equality is at the core of Boubyan's culture, being a Sharia'a-compliant organization. Thereby, Boubyan thrives to create a healthy gender representation within its workforce, specifically regarding empowering women in leadership positions. As of 2021, Boubyan has 52 female employees appointed at managerial level positions and 1 female present at Board level in our subsidiary BLME. We managed to attract and retain local talent, and the

Kuwaitization percentage at Boubyan increased by 2.1% compared to 2020 performance, while the Kuwaitization rate at managerial levels increased by 4.5%.

At the community level, Boubyan remains as committed and socially responsible as always, having a leading role in the communities where we operate. We continued to reflect such commitment through conducting initiatives, campaigns, sponsorships and donations that are strategically selected to impact areas related to education, entrepreneurship, financial literacy, youth and social support. We managed to lower our greenhouse gas (GHG) emissions for scope III by 34% highlighting our contribution and responsibility towards climate change.

A reflection of our 2021 ESG journey is presented in further detail throughout our report, with more ESG aspirations to be achieved along the way. It is clear for Boubyan that ESG prosperity is essential for creating resilient long-term operational excellence, outlining a sustainable future to our stakeholders with purpose-led potential and meaningful, impactful created value.

Adel Abdul Wahab Al-Majed
Group CEO

About This Report

Boubyan Group is renowned for its transparent communication and accountable commitment with its valued stakeholders—especially by publicly disclosing both the financial and non-financial performance.

"From Core Value" to "An ESG Journey," the 2021 Sustainability Report builds on the Group's baseline report, and continues to assess the Environmental, Social and Governance (ESG) impacts. It expands further in disclosing ESG metrics covering several key focus areas that concern customers, shareholders, employees, suppliers, and the community.

This report has been prepared in accordance with the Global Reporting Initiative (GRI) standards: Core Option and follows the GRI principles for defining report content and quality, as represented in Appendix 6.1. The sustainability Report 2021 has been developed with the support of RSM Consulting W.L.L.

Any mention of "Boubyan" or "Group" indicates group-wide data that covers: Boubyan Bank, Boubyan Capital, Boubyan Takaful, Boubyan National, BLME and BB2 Tech Co Digital and Technology Services Limited (herein BB2 Tech Co).

Boubyan's 2021 Sustainability Report is accessible to all stakeholders and provides timely and accountable information tailored to stakeholder needs. It appropriately responds to the material ESG topics that have been identified during the materiality exercise. The report outlines the Group's alignment to the United Nations Sustainable Development Goals (SDGs), New Kuwait Vision 2035 and Boursa Kuwait ESG disclosure guide.

All data and information disclosed in this report reflect activities undertaken during the reporting period of January 1, 2021 to December 31, 2021, unless otherwise noted. In many cases, Boubyan has reported data covering the fiscal year 2020, as well as the preceding year 2019, to present a wider view of Boubyan's ESG performance over a 3-year period.

Boubyan has an array of channels that provide a transparent engagement with stakeholders, in order to continually gather their feedback and inform them on issues and updates concerning the business, community, market trends and operational changes.

Boubyan welcomes any feedback or queries regarding the Group's ESG performance. Please contact us at: info.sustainability@bankboubyan.com

Additional Links:
• Annual Reports
https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/

• Financial Reports
https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/financial-reports/

• Investor Relations and Disclosures
https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/disclosures/

• Governance Manual
https://boubyan.bankboubyan.com/media/filer_public/5b/b5/5bb57f44-53c2-413f-abdd-dc4c6a47d87d/boubyan_cg_manual_en_dec2019.pdf

ESG Highlights

9
Performance awards

67
1 Female at Board level in BLME
52 Females at managerial level at Boubyan
14 Females at managerial level in BLME
Female representation at leadership positions

Zero
Fines and settlements paid towards financial ethics non-compliance (i.e. fraud, bribery, anti money laundering)

79.1%
Kuwaitization at Boubyan Bank
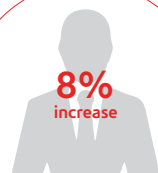
8% increase
Total employee compensation

Zero
Incidents reported of employee discrimination and harassment

2,318
Employees who received training on AML / CFT

34%
Greenhouse gas (GHG) scope III emissions reduction

Local Procurement
27% Increase in Boubyan's local procurement expenditure

BLME has become a signatory of **Her Majesty's (HM) Treasury's Women in Finance Charter**

Service Hero
Boubyan has been ranked 1st by Service Hero, for the 12th year in a row

21%
In the number of Boubyan's developed Lean projects

96%
Total overall attendance percentage of Board committees

85% Msa3ed application overall happiness scores
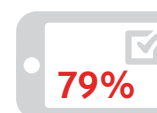
79%
BLME's survey response rate

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1. About
Boubyan Group

1.1 Profile

Boubyan Group is one of the leading entities in providing banking, investment, asset management, takaful insurance and digital solutions. This is done through its group entities, which include: Boubyan Bank, Boubyan Takaful, Boubyan National, Boubyan Capital, BLME and BB2 Tech Co. The Group's operations are mainly located in Kuwait, with BLME and BB2 Tech Co subsidiaries based in the United Kingdom (UK).

Boubyan Bank was first established in 2004 and is recognized as one of the leading banks in Kuwait for providing exclusive and unique banking services and products. The Bank has been ranked as one of the most advanced private sector institutions in Kuwait in the field of customer services and digital solutions, leveraging its services across 45 branches (including 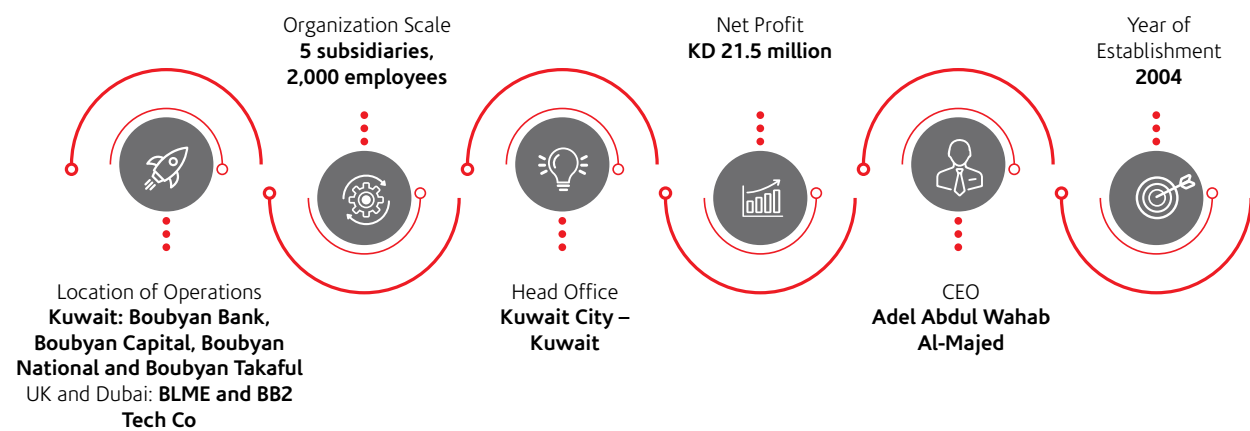6 dedicated for special needs). Boubyan Bank is considered the 3rd largest bank Kuwait in terms of market share, with total assets of KD 7 billion, which have grown by 14% compared to last year.

In particular, Boubyan Bank has laid the foundations for becoming a leading Sharia'a-compliant financial institution by setting the cornerstone for innovative and digital banking services, most of which were offered for the first time in the Kuwaiti market. The Bank has expanded its portfolio to cover a diverse range of services which go beyond banking, leveraged by the 5 subsidiaries. Expanding the scope of Boubyan's non-banking services has itself further positioned the Group's competitiveness in the market and brought greater emphasis to its role and impact in fulfilling the required environmental, social and governance aspects that are required to address.

Offering a combination of services under Sharia'a law and ethics cultivates an ideal correlation between banking and business. Understanding this, Boubyan offers dynamic and comprehensive knowledge in a financial environment conducive to the development of profit-friendly and risk-mitigating Islamic products — and acts as an advocate for establishing a cooperative responsible culture amongst other Islamic banks on regional and international scale.

Boubyan Profile

Organization Scale
**5 subsidiaries,
2,000 employees**

Net Profit
KD 21.5 million

Year of
Establishment
2004

Location of Operations
**Kuwait: Boubyan Bank,
Boubyan Capital, Boubyan
National and Boubyan Takaful**
UK and Dubai: **BLME and BB2
Tech Co**

Head Office
**Kuwait City –
Kuwait**

CEO
**Adel Abdul Wahab
Al-Majed**

Market Share (%)

	2019	2020	Nov.21
Assets	5.8	7.9	8.9
Deposits	7.0	9.4	10.7
Financing Portfolio	7.2	10.2	11.1

Credit Rating

Rating Agency	Long Term Rating	Outlook	Date
MOODY'S	A3	Stable	Dec 2021
FitchRatings	A+	Negative	Oct 2021

Ownership Disclosure of Major Shareholders

National Bank of Kuwait S.A.K	59.90%
Commercial Bank of Kuwait S.A.K	9.73%
Other Shareholders	30.37%

Boubyan MSCI ESG Ratings

CCC	B	BB	BBB	A	AA	AAA

Boubyan Organizational Structure

BLME Holdings Group Structure Chart

National Bank of Kuwait SAKP	Regulated by the Central bank of Kuwait & Capital Market Authority

59.9% shareholding / voting rights

Public Institute for Social Security Kuwait	Boubyan Bank KSCP Regulated by the Central bank of Kuwait & Capital Market Authority

7.5% shareholding / voting rights — 71.08% shareholding / voting rights

BLME Holdings Limited (PRA approved Financial Holding Company)

100% ownership

Bank of London and The Middle East plc (PRA & FCA regulated UK Bank)

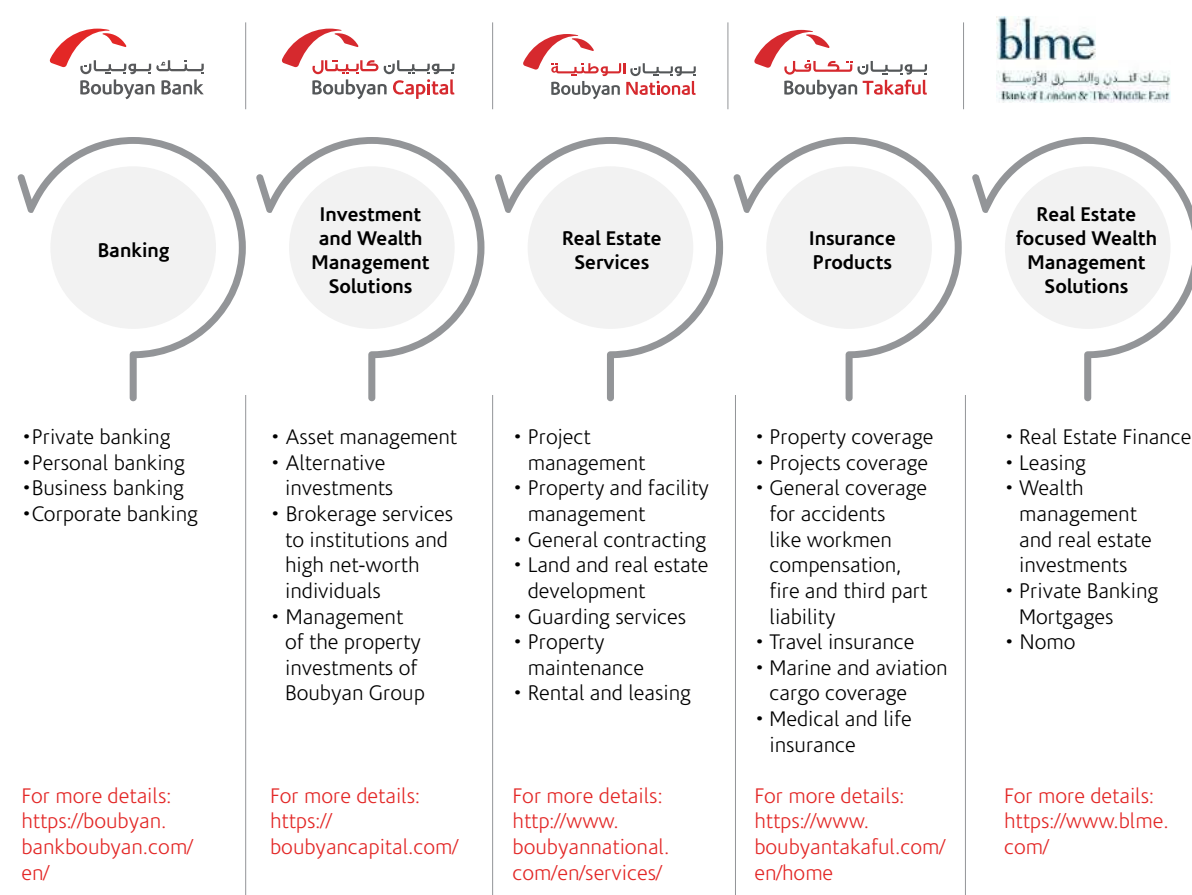**BLME DIFC Branch** (Regulated by the DFSA UAE)

Boubyan Group Subsidiaries

Boubyan Bank — Banking
- Private banking
- Personal banking
- Business banking
- Corporate banking

Boubyan Capital — Investment and Wealth Management Solutions
- Asset management
- Alternative investments
- Brokerage services to institutions and high net-worth individuals
- Management of the property investments of Boubyan Group

Boubyan National — Real Estate Services
- Project management
- Property and facility management
- General contracting
- Land and real estate development
- Guarding services
- Property maintenance
- Rental and leasing

Boubyan Takaful — Insurance Products
- Property coverage
- Projects coverage
- General coverage for accidents like workmen compensation, fire and third part liability
- Travel insurance
- Marine and aviation cargo coverage
- Medical and life insurance

blme — Real Estate focused Wealth Management Solutions
- Real Estate Finance
- Leasing
- Wealth management and real estate investments
- Private Banking Mortgages
- Nomo

For more details: https://boubyan.bankboubyan.com/en/

For more details: https://boubyancapital.com/

For more details: http://www.boubyannational.com/en/services/

For more details: https://www.boubyantakaful.com/en/home

For more details: https://www.blme.com/

UK - London BLME and BB2 Tech Co Headquarters

Europe — Kuwait — Dubai

Boubyan Bank Headquarter Qibla
branches Rumaithiya, Khaldiya, Sabah Al Ahmad, Jaber Al Ahmad, Abdullah Al Mubarak, Andalous, Khaitan, Ministries Complex, Salmiya, Surra, Fahaheel, Ministry of Defence, Hatteen, Adailiya, Qasr, Ahmadi, Yarmouk, Avenues, Kuwait University, Kaifan, Saad Al Abdullah, Mubarak Al Abdullah, Adan, Rigai, Kuwait Airport, Qortuba, Ardiya, Riqqah, Bayan, Farwaniyah, Dahar, Assima Mall, asma, Hawally, Jahra, Shuhada, Sabah Al Salem, Ishbiliya, Sadiq, Eqaila, Mangaf, 360 Mall, Al Bairaq Mall, Public Authority of Minors Affairs

Boubyan Takaful Boubyan National Boubyan Capital

BLME Office and BB2 Tech Co

1.2 Purpose

Facilitating the incorporation of ESG across Boubyan shall subsequently strengthen the satisfaction of stakeholders and operational resilience. Mitigating environmental impacts, creating an inclusive workplace, conducting business ethically, respecting human rights, and empowering the future generation are some of the efforts (to name a few) that Boubyan exhibits as means of establishing a sustainable and equitable community.

Boubyan's purpose is to "Achieve excellence in creating value to the Environmental, Social and Governance (ESG) pillars, serving as a benchmark for other financial institutions that are Sharia'a complaint".

Being purpose-led means that Boubyan shall continuously impact each stakeholder, by exhibiting fair, accountable and responsible operations with the aim of delivering long-term sustainable performance and financial returns.

Embedding and holistically integrating such ESG purpose into Boubyan's operations will certainly be achieved over time, through establishing balanced decision-making and governance that factor in the impact ESG has on multiple stakeholder groups and operational levels.

Since sustainability at Boubyan is considered a gene and core value, moving forward with our ESG journey will take into consideration the measures that Boubyan shall adapt and expand over time for the achievement of environmental, societal and governance equilibrium outcomes. This year, we aim to set out Boubyan's ESG purpose through rigorous and transparent reporting of ESG metrics, addressing our response, actions, performance and aspirations to areas concerning climate change, customers, employees and governance.
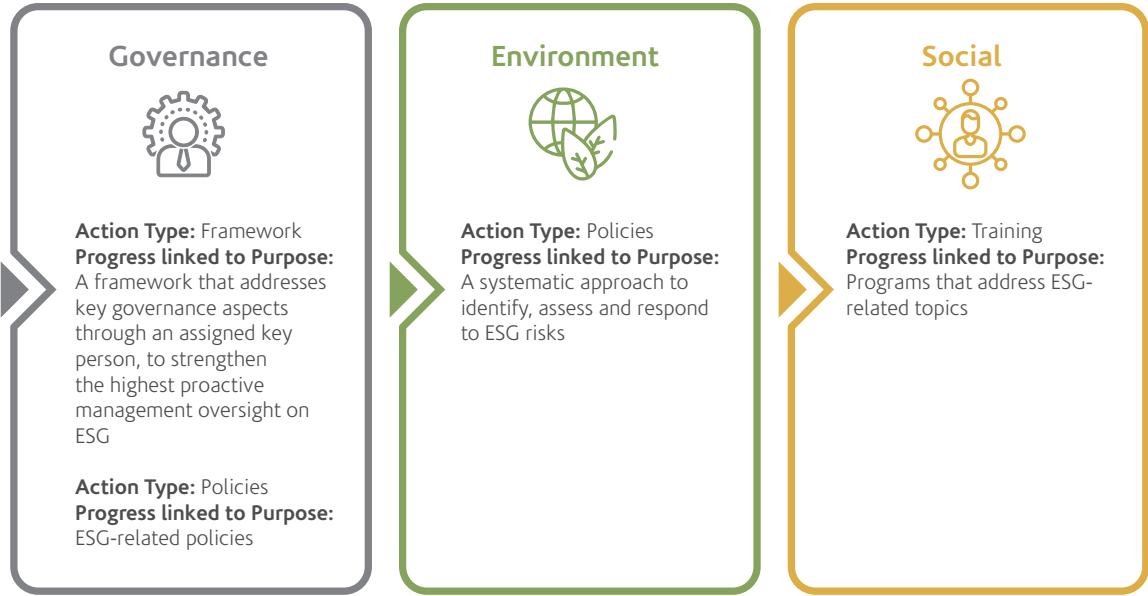
A Purpose-Led Vision, ESG Driven

Achieve excellence in creating value in line with the Environmental, Social and Governance pillars – serving as a benchmark for other financial institutions who are Sharia'a complaint

E Environment	S Social	G Governance
More details are provided in Chapter 5: Monitored Environmental Performance	More details are provided in Chapter 4: Created Social Economic Value	More details are provided in Chapter 3: Governance and Transparency

Boubyan's ESG purpose is aligned with the corporate strategy and the interests of our stakeholders. Additionally, having an established ESG purpose will in return support various international and national sustainability enablers, such as SDGs, New Kuwait Vision 2035 and Boursa Kuwait. All of this will eventually aid in positioning Kuwait's sustainable and economic status, regionally and internationally.

In 2020, Boubyan set out its aspirations and visionary approach towards a range of ESG areas. In this reporting year, Boubyan conducted a maturity assessment exercise to determine Boubyan Bank's current ESG non-financial performance against our aspirations. As a result, a series of recommended actions have been identified. Each of these have an assigned implementation timeline—being either quick wins (QW), short-term (ST), medium-term (MT), long-term (LT), or disclosure gaps (DGs). Boubyan has prioritized its ESG maturity results, covering its ESG aspirations.

Governance

Action Type: Framework
Progress linked to Purpose: A framework that addresses key governance aspects through an assigned key person, to strengthen the highest proactive management oversight on ESG

Action Type: Policies
Progress linked to Purpose: ESG-related policies

Environment

Action Type: Policies
Progress linked to Purpose: A systematic approach to identify, assess and respond to ESG risks

Social

Action Type: Training
Progress linked to Purpose: Programs that address ESG-related topics

1.3 Corporate Directions

Vision
"We aspire to become one of the top 5 Islamic banks in the world"

Mission
"Achieving excellence in everything we do"

Strategic Objective
Scale up the core business both domestically and internationally

Boubyan has demonstrated that, despite the impact of the COVID-19 pandemic, the Bank was committed to implementing its 3rd 5-year strategy "Boubyan 2023," which builds on the Group's robust, deliberate and proactive planning foundations.

Guided by the mission of achieving excellence in everything we do, Boubyan continued to successfully navigate and streamline its wide strategic initiatives, with the combined collaborative efforts and support of the Group's dedicated team of experts. The streamlining of strategic initiatives was attained as a result of establishing "Boubyan Bank Acceleration Program." The goal of the program is to adopt an offensive strategic approach, focused on prioritizing initiatives across a defined timeframe. Initiatives that had key strategic relevance and higher yielded impact and value creation were prioritized and facilitated to implement. Specifically, in 2021 Boubyan Bank effectively achieved several targets that are in line with "Boubyan 2023" strategy pillars, as illustrated in the following.

1.3 Corporate Directions

Pillar (1) Capturing the Kuwaiti youth market through the continuous offering of digital and cost-conscious products	Pillar (2) Geographical diversification	Pillar (3) Value creation
Boubyan Bank continued its focus on capturing the Kuwaiti youth market through continuous improvements of its existing products and the introduction of new offerings and digital products, such as the launching of the Bank's PRIME segment, which is an exclusive account tailored solely for youth.	In the continued efforts of geographical diversification, Boubyan Bank and BLME focused on carrying out the transformation wealth management strategy, which was put in place after the Group's acquisition of BLME. With the aspirations of becoming a leading UK Islamic wealth management bank, BLME is considered a gateway to Gulf Cooperation Council (GCC) customers for delivering financial services to individuals and businesses, in conjunction with Boubyan's investment arm, namely Boubyan Capital subsidiary.	In 2021, Boubyan Bank successfully launched Nomo, the First Global Islamic Digital Bank, offering Sharia'a-compliant wealth management and banking services from the UK. Individuals across the GCC are offered the opportunity to diversify their portfolio, resulting in value creation, through accessing UK's fixed term deposit accounts and attractive profit rates.

Boubyan recognizes the importance of sustainability as it ensures its performance is aligned with national and international sustainability directions and guidelines. Therefore, Boubyan Bank integrates various ESG elements within its corporate strategy. From the social responsibility perspective (S), several social initiatives and events have been conducted, impacting the community. Additionally, Boubyan is committed to attracting and retaining a diverse selection of national talents and in empowering Small and Medium-Sized Enterprises (SMEs). Regarding the environment (E), Boubyan is committed to assessing and reporting on various environmental factors that are associated with the type of business that it operates, to determine and calculate any reduction. Those include greenhouse gases (GHG) emissions intensity, water and electricity consumption and waste management. Moreover, Boubyan strives to innovate and offer digital products that are considered cost-conscious services and, most importantly, environmentally sound. As for the governance (G) aspects, Boubyan exhibits responsible and ethical practices that are in compliance with regulators through establishing a sound governance mechanism guided by a set of policies and procedures – with zero tolerance of any financial ethics non-compliance and discriminative behavior.

The recognition and management of ESG issues allows Boubyan to deliver a business model that generates sustainable returns for shareholders and the community and attracts best-in-class employees. Therefore, the Strategic Planning team attends the Steering and Project Committee meetings throughout the year to monitor the progress of each of the Group's strategic initiatives, in terms of target achievement. The team issues quarterly progress reports to Boubyan's senior management as a means of ensuring their oversight over the Group's strategic initiatives.

Awards and Recognition

Boubyan Bank

Best Islamic Bank - Kuwait
Boubyan Bank named as Best Islamic Bank in Kuwait award from Global Finance

Best Islamic Bank in Customer Service
Boubyan Bank won Best Islamic Bank in Customer Service award for the eleventh year in row since 2010

Boubyan Capital

Best Asset Manager in Kuwait
Global Investor

Best Wealth Manager in MENA Region
Global Investor

Bank of London & The Middle East (BLME)

Best Fixed Account Provider
Moneyfacts Awards

Best Saving Bank Provider
Moneyfacts Awards

Best Saving Provider
Saving Champion Awards

Most Innovative Islamic Current Account in the UK
Islamic Retail Banking Awards

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2. ESG at Boubyan

Achieving a substantial growth in profitability requires understanding the value creation of the ESG components of non-financial performance. Boubyan continues to assess and identify key material sustainability issues that address stakeholder interests and in return affect and impact the overall business operations.

This chapter represents the key identified ESG material topics for the reporting year 2021, including the response of both Boubyan's internal and external stakeholders to the topics, with the focus on prioritizing what matters most to them in order to achieve excellence along Boubyan's continued ESG journey.

Detailed alignment of Boubyan's 2021 identified material topics is represented in Appendix 6.2
The topics are aligned to:

NEWKUWAIT

BOURSA KUWAIT

2.1 Engagement and Communication

The active engagement with stakeholders is fundamental to reaching sustainable development and in demonstrating responsible business. Boubyan continues to respond and engage with its valued stakeholders through incorporating and communicating their opinions and concerns, as part of the Group's underlying ESG journey and reporting practices.

Boubyan engages with its various stakeholders regularly, to better understand their concerns and respond to their feedback in a timely, transparent and accountable manner. The following summarizes Boubyan's stakeholder groups and illustrates how the engagement is conducted, categorized by each stakeholder group's communication channel, and shows each group's priorities and main areas of interest in their interaction with Boubyan.

Stakeholders	Method of Engagement	Key Priorities
Shareholders / Investors	• Annual General Meeting (AGM) • Earnings calls • Investor presentations • Roadshows • Investor conferences • Annual reports (financial and sustainability reports) • ESG raters' reports • Quarterly reports • Emails • Meetings • Phone calls • Website disclosures on investor relations page	• Market share • Revenue and profit growth • Robust governance practices • Compliance with shareholder rights • Distribution of dividends • Brand power and recognition • Resilience and management of risks • Integration of ESG criteria within business operations and offered products • Disclosures on ESG and financial performance • Return on investment
Governmental Entities	• Annual reports (financial and sustainability reports) • Audit and compliance reports • Emails • Phone calls • Meetings • Workshops • Press releases • Website disclosures on investor relations page	• Compliance with issued regulations • Collaborative partnerships • Operating ethically and as per the Code of Conduct • Raising awareness against financial ethics (i.e. anti-money laundering, fraud, bribery, corruption)
Customers	• Annual reports (financial and sustainability reports) • Boubyan digital applications (i.e. mobile apps) • Social media • Satisfaction surveys • Events • Call center and customer care • Branches • Website • Emails • Contracts • Push notifications • SMS • ATM-CDM Network	• Exceptional customer service • Competitive products tailored to the customer segment • Data privacy and cybersecurity • Offers and discounts • Effective response to complaints • Accessibility to services
Suppliers	• Contracts • Meetings • Annual reports (financial and sustainability reports) • Tenders and invitation to bids • Phone calls • Emails • Assessment surveys	• Preserved labor rights • Safe working conditions • Defined and fair criteria for suppliers' selection • Fair and timely payment procedures

Stakeholders	Method of Engagement	Key Priorities
Employees	• Annual reports (financial and sustainability reports) • Performance reviews • Boubyan internal channels • Employee portal • HR App • Phone calls • Emails • Meetings • Training workshops • Ceremonies • Events • Tawasol page	• Appraisals and compensation • Fair and non-discriminative work environment • Professional and skills development • Safe working environment • Defined career path • Competitive employee benefits • Recognition • Ethical conduct • Benefits • Work-life balance
Community	• Sponsorships • Donations • Campaigns • Events • Social media • Press releases • Website • Annual reports (sustainability reports) • Cinema Ads • Push notifications • SMS • Newspapers • ATM-CDM Network	• Socioeconomic development • Partnerships and collaborations • Financial support • Strategic and directed initiatives and campaigns that raise the community's awareness on key local concerns (i.e. financial literacy, health, education, environment, etc.) • Youth empowerment • Employment opportunities

2.2 Materiality Assessment

In 2020, Boubyan adopted a systematic approach regarding identifying key sustainability material topics that have the most impact and interest on internal and external stakeholders. The materiality assessment approach is in line with the GRI principles and involves the identification, assessment and validation of key opinions and concerns expressed by Boubyan stakeholders.

Similarly, in 2021 Boubyan built on its materiality assessment through considering external stakeholders' feedback on the most significant environmental, social and governance (ESG) related topics. This has been followed with the objective of enabling enhanced oversight on future trends and achieving better informed decisions as means of increasing Boubyan's transparency in disclosures and in return influencing how ESG topics are prioritized and managed.

A total of 13 material ESG topics were identified in 2021, rated by 15 internal stakeholders, comprising Boubyan's Management Executive Committee (MEC) — representing the x-axis of the materiality matrix. The y-axis represents Boubyan's external stakeholders' ratings, comprising a total of 64 customers from a diverse client pool in terms of gender, age and accounts. The difference between the external and internal stakeholders' feedback is that the external stakeholders' feedback represents the influence the material topic has on stakeholders, while the internal stakeholders' feedback represents the significance of the topics and its impacts on Boubyan's operations internally.

The findings of the materiality assessment were discussed and validated internally, and the outcomes of the ratings were plotted in a matrix. The topics ranked as most material in return shape the context of Boubyan's 2021 sustainability report. From the 13 identified and assessed topics, 2 were deemed to be of high importance to both internal and external stakeholders, namely Data Privacy and Information Security, and Ethical Practices. One topic was found to be of moderate interest to both stakeholders, which is Environmental Impact.

In comparison with the previous year, some topics remain key high material topics that concern Boubyan's internal stakeholders, these include - Innovative Digital Solutions, Leadership and Inclusion, Social Responsibility Employee Engagement and Welfare, Compliance and Risk Management, and Learning and Development.

The following illustrates Boubyan's materiality assessment results and the identified material ESG topics for the reporting year 2021.
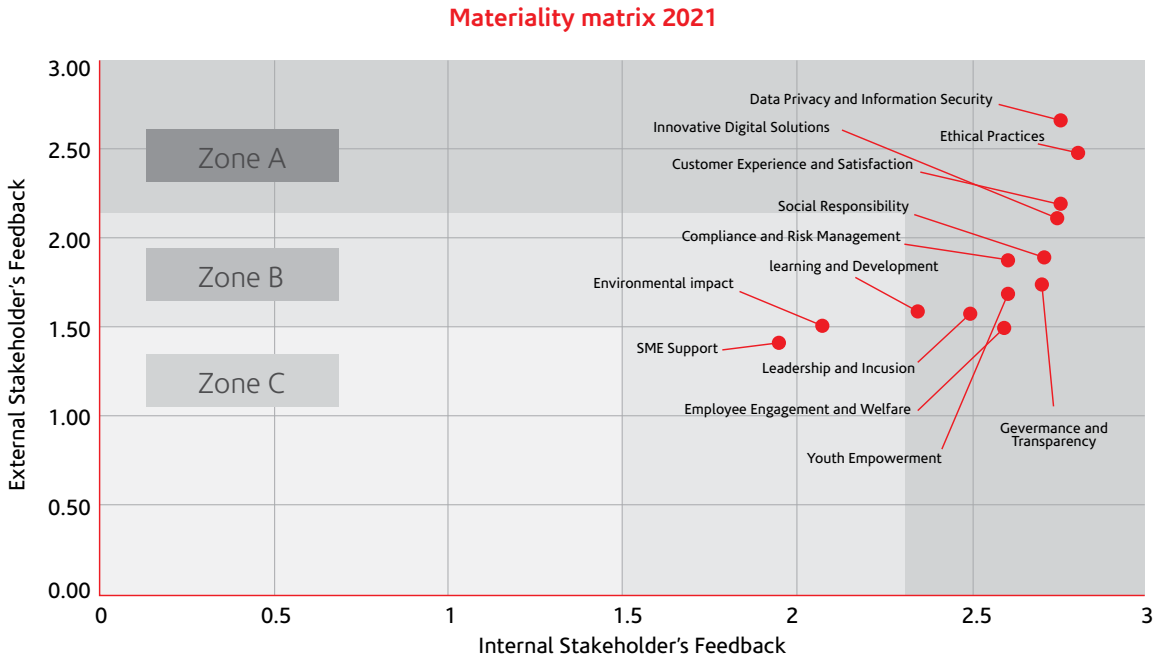
#	Material Topic	Materiality Impact Zone
1	Innovative Digital Solutions	Zone A
2	Data Privacy and Information Security	Zone A
3	Customer Experience and Satisfaction	Zone A
4	Governance and Transparency	Zone A
5	Compliance and Risk Management	Zone A
6	Ethical Practices	Zone A
7	SME Support	Zone B
8	Youth Empowerment	Zone A
9	Social Responsibility	Zone A
10	Employee Engagement and Welfare	Zone A
11	Leadership and Inclusion	Zone A
12	Learning and Development	Zone A
13	Environmental Impact	Zone B

Materiality matrix 2021

3. Governance and Transparency

Boubyan is committed to reflecting sound corporate governance practices throughout its ESG journey. This is reflected within the accountable decision-making processes, perseverance of stakeholder rights, code of conduct compliance and intolerance to financial sanctions.

Sustaining Boubyan's partnership, engagements and stakeholders' confidence is further strengthened through the alignment of responsible operations, reflected as means of protecting our stakeholders against risks and uncertainties.

This chapter represents how Boubyan manages its corporate governance related aspects in terms of sustaining the appropriate levels of Board oversight on ESG concerns, management of risks, effectiveness of financial ethics incident controls, and disclosures related to the Board's and executive management performance.

Covered Sections:
Board and Higher Management Disclosures
Compliance and Ethical Practices

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SUSTAINABLE
DEVELOPMENT

كويت جديدة
NEWKUWAIT

3.1 Board and Higher Management Disclosures

The Board of Directors (BoD) is the principal decision-making body for Boubyan, responsible for overseeing our robust governance practices, the adherence to respective regulations and conducts and supervising how operations are managed adequately.

Boubyan's BoD comprises of diverse professional expertise who guide the Group's strategic decision-making process, acting as enablers of establishing long-term value creation, maintaining resilient market positioning, and upholding the highest standards of ethics, integrity, accountability and equity.

Boubyan strives to ensure that demographical aspects are reflected within its BoD in terms of having a wide variety of expertise, gender representation and other diversity-related factors such as ethnicity, age, religion, etc.

Currently, Boubyan has only 1 female on its Board, specifically in BLME, as guided by its Board Diversity Policy. However, Boubyan believes in the impactful and influential role that women representation in leadership positions has on the pursuit of robust governance practices, and aims to further expand representation within its Board. The following illustrates Boubyan's Board of Directors per each subsidiary.

Boubyan Bank Board of Directors

Abdulaziz Abdullah Al-Shaya
Chairman

Skills and Experience:
Mr. Al-Shaya is a well-known businessman with more than 41 years of experience in trading and real estate sectors; he manages a trading company in Kuwait. Mr. Al-Shaya holds a bachelor's degree in Economics from Kuwait University
Other current posts:
Vice Chairman – Awtad Real Estate Company, KSCC (Kuwait)
Vice Chairman – Orient Education Services Company, KSCC (Kuwait)
Vice Chairman of Trustees – Algonquin College (Kuwait)
Attendance rate: 100%　　　**Nationality:** Kuwaiti
Age: 68　　　**Years Tenure:** 41

Adel Abdul Wahab Al-Majed
Vice-Chairman & Group Chief Executive Officer

Skills and Experience:
Mr. Al-Majed joined Boubyan Bank in August 2009, and has more than 38 years of banking experience. He worked previously at the National Bank of Kuwait (NBK) for more than 25 years, where he held leadership positions, including Deputy Chief Executive Officer and General Manager - Consumer Banking Group. Mr. Al-Majed graduated from the University of Alexandria with a bachelor's degree in accounting, and attended various executive management development programs at various universities, including Harvard, Wharton and Stanford, and other reputable institutions.
Other current posts:
Chairman – Kuwait Banking Association (Kuwait)
Chairman – Bank London & Middle East (BLME) (UK)
Attendance rate: 93%　　　**Nationality:** Kuwaiti
Age: 63　　　**Years Tenure:** 38

Hazim Ali Al-Mutairi
Director (Non-Executive)

Skills and Experience:
Mr. Al-Mutairi has more than 27 years of well-diversified experience in the fields of financing, investment, and banking. He is currently the CEO of CreditOne Kuwait Holding Company. He holds a bachelor's degree in Finance from the USA.
Other current posts:
Board Director – Warba Insurance Company, KPSC (Kuwait)
Board Director – Idafa Holding Company, KSCC (Kuwait)
Attendance rate: 87%　　　**Nationality:** Kuwaiti
Age: 50　　　**Years Tenure:** 27

Waleed Ibrahim Al-Asfour
Director (Non-Executive)

Skills and Experience:
Mr. Al-Asfour possesses more than 36 years of experience in real estate and financial sectors. He manages a real estate company and an investment company in Kuwait. Mr. Al-Asfour graduated from Kuwait University with a bachelor's degree in Business Administration - Finance.
Other current posts:
Vice Chairman – Al-Wodouh Capital Holding Company, KSCC (Kuwait)
Board Director – Shorooq for Medical Services Company, KSCC (Kuwait)
Attendance rate: 88%　　　**Nationality:** Kuwaiti
Age: 60　　　**Years Tenure:** 36

Waleed Abdullah Al-Houti
Director (Non-Executive)

Skills and Experience:
Mr. Al-Houti possesses more than 38 years of experience in financial and oil sectors. He is currently Chairman of a Kuwaiti shareholding company, which invests in petroleum services. Mr. Al-Houti graduated from Kuwait University with a bachelor's degree in Business Administration - Finance.
Other current posts:
Chairman – Al-Dorra for Petroleum Services Company, KSCC (Kuwait)
Vice -Chairman – Makamen for Oil and Gas Services Company (Saudi Arabia)
Attendance rate: 100%　　　**Nationality:** Kuwaiti
Age: 63　　　**Years Tenure:** 38

Waleed Mishari Al-Hamad
Director (Non-Executive)

Skills and Experience:
Mr. Al-Hamad has more than 29 years of experience, including 11 years in banking and the remaining in the investment sector; he is the Managing Director of a holding company in Kuwait. Mr. Al-Hamad possesses a bachelor's degree in Economics, and a master's degree in Finance from the USA.
Other current posts:
Board Director and CEO – Helvetia Arab Holding Company, KSCC (Kuwait)
Attendance rate: 88%　　　**Nationality:** Kuwaiti
Age: 54　　　**Years Tenure:** 29

Fahad AL Fouzan
Director (Non-Executive)

Skills and Experience:
Year of joining: 2020 Skills and Experience: Mr. Al-Fouzan is a businessman with more than 36 years of experience, including 30 years of experience in banking sector, where he worked in various leadership positions. He manages a contracting company in Kuwait. Mr. Al-Fouzan holds a bachelor's degree in Accounting from Kuwait University.

Attendance rate: 100%   **Nationality:** Kuwaiti
Age: 59   **Years Tenure:** 30

Waleed Al-Ayadhi
Director (Independent)

Skills and Experience:
Year of joining: 2021
Skills and Experience:
Mr. Al-Ayadhi possesses around 40 years of experience in banking and insurance sectors. He is currently a Deputy CEO at a Kuwaiti takaful insurance company. Mr. Al-Ayadhi graduated from City University in the USA with a bachelor's degree in Business Administration.

Attendance rate: 100%   **Nationality:** Kuwaiti
Age: 61   **Years Tenure:** 40

Adnan Abdullah Al-Othman
Director (Non-Executive)

Skills and Experience:
Mr. Al-Othman is a well-known businessman with more than 41 years of experience in banking and real estate sectors; he owns a real estate company. Mr. Al-Othman holds a bachelor's degree in Industrial Engineering from Syracuse University - USA.
Other current posts:
Member of the Trustees of the Estate of the Late Abdullah Abdulatif Al-Othman (Kuwait). Member of the Executive Committee for the Implementation of the Charity Projects of the Late Abdullah Abdulatif Al-Othman (Kuwait)

Attendance rate: 95%   **Nationality:** Kuwaiti
Age: 64   **Years Tenure:** 41

Mohamed Yousef Al-Saqer
Director (Non-Executive)

Skills and Experience:
Mr. Al-Saqer is a well-known businessman with more than 31 years of experience in business; he is the managing partner of two trading companies in Kuwait. Mr. Al-Saqer holds a bachelor's degree in Public Administration from Point Park College - USA.

Attendance rate: 95%   **Nationality:** Kuwaiti
Age: 57   **Years Tenure:** 31

Imran Ali
Director (Independent)

Skills and Experience:
Skills and Experience: Mr. Ali trained as an external auditor with EY in the UK and has 40 years of experience in that field serving in 5 countries across 3 continents. He retired as the Managing Partner of EY Assurance practice in the Middle East and North Africa (MENA). Mr. Ali gained fellowship and is now a life member of the Institute of Chartered Accountants in England and Wales (ICAEW).

Attendance rate: 100%   **Nationality:** Pakistani
Age: 64   **Years Tenure:** 40

Boubyan Takaful Board of Directors

Abdul-Salam Mohammed Al-Saleh
Chairman

Mr. Al-Saleh is the Chairman of Boubyan Takaful and the Deputy Chief Executive Officer at Boubyan Bank with more than 30 years of experience in Financial Control and Corporate Banking. His last position was the Head of Domestic Corporate Banking. Mr. Al-Saleh holds a bachelor's degree in Finance from Kuwait University. Over the course of his career, he attended various executive management development programs.

Waleed Khalid Al-Yaqout
Vice Chairman

Mr. Al-Yaqout is the Vice-Chairman at Boubyan Takaful and the Group General Manager in the Administration of Boubyan Bank with more than 36 years of banking experience. He previously held the position of the General Manager – Administration and Human Resources at NBK. Mr. Al-Yaqout graduated with a bachelor's degree in Business Administration and Marketing from the University of Ashland in the USA. Additionally, he participated in various executive programs at Harvard, Wharton, Stanford, and Columbia.

Khalil Al-Shami
Board Member

Mr. Al-Shami is currently a Board Member at Boubyan Takaful. Since 2012, due to his insurance experience, he held the position of CEO at Boubyan Takaful. He was previously appointed the Chairman and Managing Director of First Takaful Insurance Company in Kuwait.

Ahmed Bourisly
Board Member

Mr. Bourisly is a Board Member at Boubyan Takaful and the General Manager – Corporate Banking at NBK. He has more than 23 years of experience in corporate banking services. Mr. Bourisly holds a BS in Marketing Management from the University of the Pacific, USA.

Abdullah Al-Najran Al-Tuwaijri
Board Member

Mr. Al-Tuwaijri is a Board Member at Boubyan Takaful and the Deputy CEO at Boubyan Bank with more than 29 years of banking experience, including 23 years at NBK. During his time with NBK, he held different leadership roles in retail banking in Kuwait and London. He holds a bachelor's degree in Finance from Kuwait University and attended several executive development programs at Harvard Business School, INSEAD, and other reputable institutions.

Governance and Transparency

Mohamed Ibrahim Ismail
Board Member

Mr. Ismail is a Board Member at Boubyan Takaful and the Group General Manager – Financial Control Group at Boubyan Bank. He has about 22 years of banking and financial services experience. Mr. Ismail is a Certified Public Accountant (CPA) and a Certified Internal Auditor (CIA) with MBA in Finance from Manchester Business School.

Jabra Raja Ghandour
Board Member

Mr. Ghandour is currently a Board Member at Boubyan Takaful and the CEO of Boubyan Capital. He has more than 30 years of experience in the financial services field and has occupied management positions at major financial institutions in the Gulf.

BLME Board of Directors

Adel Abdul Wahab Al-Majed
Chairman of the Board

Independence Status: Shareholder (Boubyan)
Expertise: Banking
Gender: Male
Attendance rate (using BLME Bank): 88%

Abdul-Salam Mohammed Al-Saleh
Deputy Chairman

Independence Status: Shareholder (Boubyan)
Expertise: Corporate Banking
Gender: Male
Attendance rate (using BLME Bank): 88%

Abdullah Al-Najran Al-Tuwaijri
Non-Executive Director

Independence Status: Shareholder (Boubyan)
Expertise: Retail and Digital Banking
Gender: Male
Attendance rate (using BLME Bank): 100%

Maged Fanous
Non-Executive Director

Independence Status: Shareholder (Boubyan)
Expertise: Banking and Risk Management
Gender: Male
Attendance rate (using BLME Bank): 100%

Jabra Raja Ghandour
Non-Executive Director

Independence Status: Independent
Expertise: Banking and Financial Services
Gender: Male
Attendance rate (using BLME Bank): 100%

Bader Abdullah Al Kandari
Non-Executive Director

Independence Status: Shareholder (RIFFS)
Expertise: Asset Management
Gender: Male
Attendance rate (using BLME Bank): 88%

Joanne Hindle
Chair of Board Nominations & Remuneration Committee

Independence Status: Independent
Expertise: Banking & Insurance
Gender: Female
Attendance rate (using BLME Bank): 88%

Calum Thomson
Chair of Board Audit / Risk Committee

Independence Status: Independent
Expertise: Banking, Asset Management & Audit
Gender: Male
Attendance rate (using BLME Bank): 100%

David Williams
Chairman of Board Risk Committee

Independence Status: Independent
Expertise: Banking, Credit & Risk Management
Gender: Male
Attendance rate (using BLME Bank): 100%

Andrew Ball
Chief Executive Officer

Independence Status: N/A
Expertise: Banking, Private Banking & Wealth Management
Gender: Male
Attendance rate (using BLME Bank): 100%

Chris Power
Chief Financial Officer & Chief Operation Officer

Independence Status: N/A
Expertise: Banking, Finance, Systems and Controls
Gender: Male
Attendance rate (using BLME Bank): 100%

Boubyan Capital Board of Directors

Abdullah Al-Najran Al-Tuwaijri
Chairman

Mr. Al-Tuwaijri joined Boubyan Group in December 2011 and has more than 31 years of banking experience, including 23 years at NBK. During his time with NBK, he held different leadership roles in retail banking in Kuwait and London. Mr. Al-Tuwaijri holds a bachelor's degree in Finance from Kuwait University, and attended several executive development programs at Harvard Business School, INSEAD, and other reputable institutions.

Abdul-Salam Mohammed Al-Saleh
Vice Chairman

Mr. Al-Saleh joined the Boubyan Group in October 2012, and has more than 32 years of banking experience. He worked for 18 years at NBK, where he gained experience in Financial Control and Corporate Banking; and his last position was the Head of Domestic Corporate Banking. Prior to joining the Boubyan Group, he worked over 7 years for National Bank of Abu Dhabi (NBAD) as the Regional Manager of its branch in Kuwait. Mr. Al-Saleh got his bachelor's degree in Finance from Kuwait University, and attended various executive management development programs over the course of his career.

Abdullah Ahmed Al-Mehri
Director

Mr. Al-Mehri joined the Boubyan Group in January 2019 and has around 20 years of experience in banking sector. Prior to Boubyan, he was the head of the "Off-site Supervision Department" at the Central Bank of Kuwait. He worked earlier in the Corporate Banking as Executive Manager at National Bank of Abu Dhabi in Kuwait and Senior Manager at National Bank of Kuwait. He holds a bachelor's degree in accounting from the American University of Cairo and a master's degree in business administration from the Maastricht University in Kuwait; he attended as well various executive management development programs at Harvard.

Mohamed Ibrahim Ismail
Director

Mr. Ismail joined the Boubyan Group in 2005 and has about 24 years of banking and financial services experience. He started his career as an external auditor with Deloitte & Touche and then Ernst & Young. In the course of his career, he worked at Kuwait Finance House and Gulf Investment House. Mr. Ismail is a Certified Public Accountant (CPA) and a Certified Internal Auditor (CIA), and holds a MBA in Finance from Manchester Business School.

Ghazi Saleh Al-Babtain
Director

Mr. Al-Babtain is an accomplished business executive whom possesses more than 15 years of experience in the Banking, Real Estate, Automotive and Manufacturing industries. He is currently the Chief Development Officer of Al-Babtain Group Company. Mr. Al-Babtain holds a bachelor's degree in Public Administration from the American University of Beirut

BB2 Tech Co Board of Directors

Abdullah Al-Najran Al-Tuwaijri
Chief Executive Officer - Consumer, Private, and Digital Banking

Mr. Al-Tuwaijri joined Boubyan Bank in December 2011 and has more than 32 years of banking experience, including 23 years at NBK. During his time with NBK, he held different leadership roles in retail banking in Kuwait and London. Mr. Al-Tuwaijri got his bachelor's degree in Finance from Kuwait University, and attended several executive development programs at Harvard Business School, INSEAD, and other reputable institutions.

Maged Fanous
Chief Risk Officer – Risk Management Group

Mr. Fanous joined Boubyan Bank in February 2018; he has over 33 years of experience in banking, risk management, and financial regulations. Before joining Boubyan, he was a lead partner of the Risk and Regulatory practices of Ernst & Young in the UK and MENA. Prior to this, he was a lead partner of the Finance and Performance Management (FPM) of Accenture's UK/Ireland. Mr. Fanous holds a bachelor's degree in accounting from Cairo University.

Mohamed Ibrahim Ismail
Group General Manager - Financial Control Group

Mr. Ismail joined Boubyan Bank in 2005 and has about 25 years of banking and financial services experience. He started his career as an external auditor with Deloitte & Touche and then Ernst & Young. In the course of his career, he worked at Kuwait Finance House and Gulf Investment House. Mr. Ismail is a Certified Public Accountant (CPA) and a Certified Internal Auditor (CIA), and he holds MBA in Finance from Manchester Business School.

The Board assumes the full responsibility for Boubyan's activities and that include setting its strategic goals, risk strategy, and corporate governance standards, and the responsibility for implementing these goals and standards, as well as overseeing their proper implementation and supervising the executive management. The role of the Board is therefore not only limited to the concept of profitability and limits for financial transactions, but it further expands to ensuring that each member has oversight of ESG-related concerns and that sufficient attention is paid to the impact of its ESG practices on its various stakeholders.

Boubyan's Board charter defines the Board members' roles and responsibilities, the required qualifications of its members, the Board's formation, the role of the Chairman and of the Vice-Chairman, the duties of the Board Secretary and the organization of the Board's responsibilities.

The Board, operates and oversees several committees, comprising executive and non-executive members as per Boubyan's corporate governance requirements. The Chairperson of each committee is required to submit quarterly reports to the Board on its respective activities. Each committee operates as per its approved charter by the Board. The following illustrates Boubyan Bank's corporate governance structure and its respective Board committees.

Boubyan Bank Corporate Governance Structure
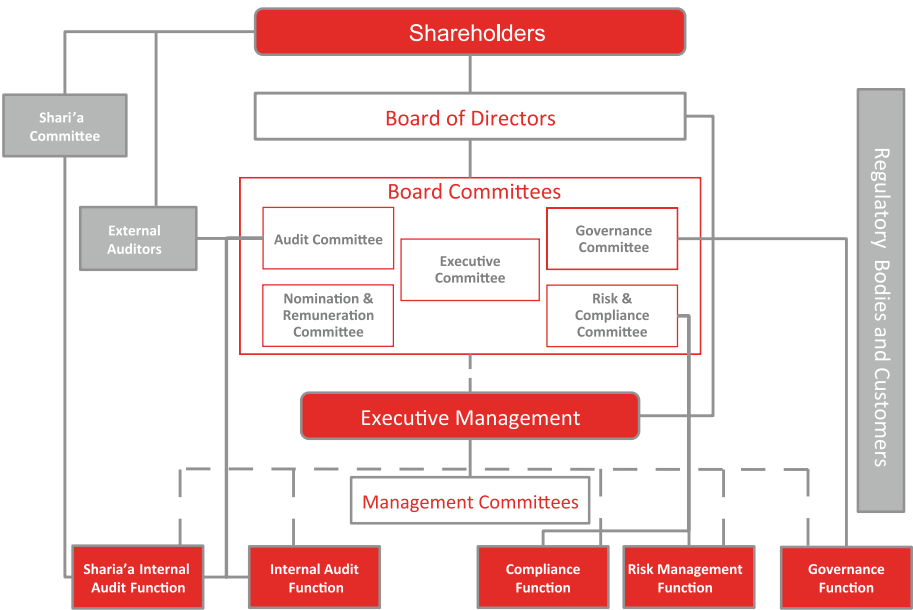
Boubyan Board Committees

Committee Name	Description of the Committee's main responsibilities	Committee Representative	Independence Status of Representative
Board Audit Committee	Regarding Internal Audit, External Audit & Internal Control System Regarding Sharia Internal Audit & External Audit Reviewing the scope and adequacy of work performed by the Sharia External Auditor and the responsibilities of the Committee Submit quarterly reports to the Board on the Committee's activities. To consider other topics, as defined by the Board.	Chairman: Mr. Sayed Imran Azhar	Independent
Board Executive Committee	Financing: All matters related to financing within the powers of the Committee Investment: All matters related to investment within the powers of the Committee. Review, amend and approve the Bank's policies whenever necessary. Review and approve transactions with related parties. Review the reports on the Bank's operations and performance whenever necessary. Any other matters referred to the Committee as necessary.	Chairman: Mr. Adel Al Majed	Vice-Chairman & Group Chief Executive Officer
Board Corporate Governance Committee	The Committee shall oversee and review matters, reports, strategies and performance Review, amend and approve the Bank's policies related to the Committee's activities. Preparing and updating the Governance Manual before being approved by the Board of Directors, ensuring to publish the same on the Bank's website, and that it includes the rules and controls mentioned in the regulations of Central Bank of Kuwait (CBK) and other regulatory authorities. Following up with the implementation of the standards and controls of the Governance Manual, and presenting a report on the same to the Board of Directors.	Chairman: Mr. Abdulaziz Al Shaya	Chairman

Committee Name	Description of the Committee's main responsibilities	Committee Representative	Independence Status of Representative
Board Nomination and Remuneration Committee (BNRC)	Developing a mechanism to assess the candidates for the membership of the board. Submitting recommendations to the Board of Directors regarding the nomination to the board membership as per the approved policies, standards, and instructions issued by the Central Bank of Kuwait (CBK) or any other regulatory authority concerning the controls for the board membership's nomination. Submitting the recommendation to the Board of Directors with regard to the nomination, re-nomination or cancellation of membership in the Sharia Supervisory Board. Setting principles, standards and framework for remuneration policy of the group and the remuneration of Executive Management.	Chairman: Mr. Sayed Imran Azhar	Independent
Board Risk Management and Compliance Committee (BRCC)	Advising the Board of Directors on current and future risk strategy and appetite, and overseeing the implementation of this strategy by the executive management. Reviewing the Bank's risk management policies and strategies before being approved by the Board in addition to the review, amendment and approval of the Bank's policies related to the Committee's activities. Revising the structure of the Risk Management Department and the tasks thereof in order to be approved by the Board of Directors. Coping with the fast and complicated developments of risk management within the Bank in addition to submitting periodic reports to the Board on these developments. Ensuring that the Head of the Risk Management Department and the Head of Compliance submit their reports directly to the Chairman of the Risk Management Committee on a regular basis	Chairman: Mr. Waleed Al Ayadhi	Independent

Governance and Transparency

BLME Board Committees

The Audit Committee is chaired by Calum Thomson (FCA) and comprises Joanne Hindle and Abdullah Al Tuwaijri.

The Committee's main responsibility is to review any reports from management, the internal auditor, and the external auditor regarding the internal control systems implemented throughout the Group, along with consideration of the Annual Report and Financial Statements. It also makes recommendations to the Board on the appointment of the auditors and the audit fee.

The Board considers that the members of the Audit Committee possess recent and relevant financial experience. The Audit Committee has unrestricted access to the Group's auditor's (external auditor EY & internal auditor BDO).

The Audit Committee is responsible for reviewing and monitoring the external auditor's independence and objectivity and the effectiveness of the audit process. The process through which the Committee assesses the auditor's independence and objectivity each year includes the following:
• a review of non-audit services provided to the Group and related fees
• discussion with the auditors of any relationships with the Group and any other parties that could affect independence or the perception of independence
• a review of the auditor's own procedures for ensuring the independence of the audit firm and partners and staff involved in the audit, including the regular rotation of the audit partner
• obtaining written confirmation from the auditors that, in their professional judgement, they are independent

Board Risk Committee

The Board Risk Committee (BRC) is chaired by David Williams and comprises Bader Abdullah Al Kandari, Joanne Hindle, Calum Thomson and Maged Fanous.

BRC is responsible for the oversight of the risk profile of the Group and for providing guidance, advice and recommendations to the Board on credit, market, liquidity and operational risks with a view to re-enforcing a culture that encourages good stewardship of risk. Within this mandate it reviews risk levels in consideration of the Group's overall risk appetite, market conditions and business strategy. It also reviews the Group's Internal Capital Adequacy Assessment Process (ICAAP), Individual Liquidity Adequacy Assessment Process (ILAAP) and Recovery and Resolution Planning Process (RRP) and assesses the adequacy of stress testing and risk policies.

Ultimate responsibility for risk rests with the Board which, with advice and recommendations from BRC, approves the risk appetite for each major class of risk in line with the Group's business model and strategic priorities and also approves the annual ICAAP and ILAAP.

The management of risk is delegated to the Chief Executive Officer who in turn delegates the day-to-day management of risk to the Executive Committee and, in particular, to the Executive Risk Committee which oversees the two sub-committees of the Group responsible for risk oversight (being ALCO and CCRC). The day-to-day independent oversight of risk is performed by the Group's risk department. This process is supported by the regulatory reporting team's internal control role in monitoring adherence to risk limits, management action triggers and regulatory limits.

Board Nominations and Remuneration Committee

The Nominations and Remuneration Committee is chaired by Joanne Hindle and comprises David Williams, Calum Thomson, Abdul-Salam Mohammed Al Saleh and Abdullah Al Tuwaijri. The Nominations and Remuneration Committee is responsible for matters relating to the composition of the Board, including the appointment of new Directors, and making recommendations to the Board as appropriate. The Committee is also responsible for overseeing the annual performance evaluation of the Board, its principal Committees and the Chairman. The Nominations and Remuneration Committee identifies qualified candidates to be Directors, through a robust and prudent process, with the use of external consultants as necessary.

The Nominations and Remuneration Committee ensures that employees, management and executive compensation is appropriately aligned to business and individual performance and is consistent with Shareholder interests and is in compliance with the FCA's Remuneration Code. It performs these duties within a framework that takes account of prevailing market conditions, best market practice and regulatory compensation guidelines. The Remuneration Committee has appointed Deloitte LLP as a professional advisor. Deloitte LLP is independent and has no connection with the Group.

The size of Boubyan Board is determined as per the governance requirements issued by the Central Bank of Kuwait (CBK), which state that there is no specific period in relation to the maximum number of years executive and non-executive Board members can be on Boubyan's Board. There is a maximum period, however, for independent members, which is not exceeding 2 consecutive sessions on the Board, in accordance with governance instructions issued by CBK. As such, Boubyan currently does not have a policy that governs its Board tenure. The Board Nominations and Remuneration Committee at BLME, on the other hand, reviews the tenure of its Board members to ensure that appropriate succession planning is in place so that independent Directors do not exceed a 9-year term. Whilst BLME is not subject to the UK Corporate Governance Code, it is cognizant of the "comply or explain" principles of the Code regarding a 9-year term and operating within the principles of the Code.

The criteria that Boubyan follows regarding nominating and selecting the highest governance bodies is conducted in accordance with the governance requirements of CBK, in which the nomination is open for both genders with equal opportunity and requirement.

Regarding the evaluation of Boubyan's Board of Directors (BoD) performance, this is conducted annually where the members of the BoD evaluate one another, and the members of the BoD as a whole are evaluated. The performance evaluation process is assessed by a spider gap system, in which the results are presented to the BNRC and BoD. As for BLME's BoD performance evaluation, once every 3 years BLME uses external consultants to independently evaluate its Board performance. In between, BLME conducts annual self-evaluations of its Board Committee via a combination of surveys or desk-based analysis on the annual work agenda achieved against each Committee's responsibilities (as defined in their respective Terms of Reference).

As a way of sustaining Boubyan's accountability and transparency with its stakeholders, the following gives more details on Boubyan's Board related and corporate governance disclosures and performance for 2021.

Boubyan Board Performance and Corporate Governance Indicator / Metrics	Disclosure
Board independence (%) (number of independent members out of total BoD members)	22.2% Boubyan 27% (for BLME)
BoD conducted meetings	6 Boubyan 8 (for BLME)
Shares with a voting cap (ceilings) clause, ownership ceilings	No
Claw-back or malus provisions exist for remuneration (whether CEO, senior executives or more broadly to other high paid staff)	No
Boubyan subject to fair price provision, either under applicable law or as stated in Boubyan documents (charter or bylaws)	No Yes (for BLME Material Risk Takers)
Boubyan provides one share one vote for all Boubyan meeting resolutions	No
Total overall attendance percentage of Board committees	96%

Boubyan Board Performance and Corporate Governance Indicator / Metrics	Disclosure
Boubyan's Nomination and Remuneration Committee members' attendance related key areas of concern	No concerns were found or reported in 2021
Shareholders have the eligibility to vote in the AGM on Board Director appointments and dismissals related matters	Yes
Shareholders have the eligibility to vote in the conducted AGM on executive remuneration related matters	Yes
Major merger or acquisitions (i.e. affecting large proportion of the staff) in 2021	No
Sufficient industry expertise in the Audit Committee	Yes – Stating that all Audit Committee members have financial and banking professional experience and background
Sufficient financial experts in the Risk Committee	Yes – Stating that all Risk Committee members have financial and banking professional experience and background
Number of BoD members with risk management expertise	All members
Boubyan's compliance system certified / audited / verified by third party	Compliance Department is subject to audits from various parties, such as the Internal Audit Department of Boubyan and inspections from regulators
Boubyan commits to the regular rotation of auditors / audit partners, through a clear audit rotation policy	Yes
Boubyan's auditor tenure	Quarterly and annually
Number of shares that CEO or senior executives own, expressed as a multiple of base salary	Boubyan does not have any share options
Approach towards assessing the confidence level of estimation Boubyan's related tax data	Through hiring third-party consultant as Boubyan's Tax Consultant for the professional services provided in terms of submitting the Tax Returns (NLST and Zakat) on behalf of Boubyan
Boubyan's % of revenue from business activity over total revenues	88.06%

The following provides more details on Boubyan's Board oversight on ESG-related concerns.

Boubyan Board ESG Oversight	Description
Health and safety issues	Identify any related safety issues facing Boubyan operations or the community as result of its practices and mitigate it with proper delegation authority and the concern departments. For BLME, the Board Nominations and Remuneration Committee oversees staff wellbeing matters, especially in the context of the COVID-19 pandemic and also concerning mental health issues. The CEO has overall day-to-day responsibility for oversight of health and safety concerns, any discussions at Board level would arise as a consequence of the CEO appraising the Board of any matters of significance in his regular quarterly update report (if relevant). In addition, the Director of People and Corporate Communications appraises the Board Nominations and Remuneration Committee of staff wellbeing matters on a regular basis. BLME engaged external Health and Safety advice to assist our management concerning its responsibilities pertaining the topic.
Tax transparency--especially concerning jurisdictions outside of Kuwait (i.e. the UK) and on Foreign Account Tax Compliance Act (FATCA)	Periodically management reports are submitted to the Board and are presented to the Audit Committee as well. For BLME, Board oversight of tax matters is discussed at the Board Audit Committee. BLME has adopted the HMRC Code of Practice on Taxation for Banks. BLME is committed to acting with integrity and transparency in all tax matters.
Cybersecurity	Maintained through information security related policies and procedures and periodically management reports are submitted to the Board
Digital Integration	Monthly Committee meetings led by Boubyan Retail CEO to present IT/Digital initiatives progress and discuss key concerns. Weekly meetings "Scrum of Scrums" to raise, escalate and solve all pending issues.
Environmental issues (i.e. climate change)	For BLME, the Board oversight of environmental issues such as climate change is discussed at the Board Risk Committee (BRC). BLME will set out how the Prudential Regulation Authority's (PRA) new Climate Change requirements and responsibilities are being embedded into the Bank – where it has appointed an Executive Committee member to have regulatory responsibility to ensure the Bank fully complies with its regulatory requirements.
Financial ethics non-compliance (i.e. AML /fraud / corruption/bribery)	Board oversight of financial ethics matters is delegated to the Board Audit Committee who receive a quarterly update report from the Money Laundering Reporting Officer that is discussed at every scheduled quarterly meeting. The Audit Committee Chairman then briefs the Board on any matters of significance at the scheduled quarterly Board meeting.

Boubyan's executive management ensures that Boubyan's activities are aligned with overall strategy, risk appetite and the policies approved by the Board. Each executive manager is responsible for the operations and activities of their managed department, without any interruptions, whereas progress operational reports are sent to upper management. As of 2021, Boubyan has a total of 52 females in managerial positions, representing a 17.63% out of total managerial level personnel – which reflects Boubyan's commitment towards enhancing its gender representation throughout its ESG journey.

More details on Boubyan's executive management are illustrated in the following per subsidiary.

Boubyan Bank Executive Management

Adel Abdul Wahab Al-Majed
Vice-Chairman and Group Chief Executive Officer

Mr. Al-Majed joined Boubyan Bank in August 2009, and has around 40 years of banking experience. He worked previously at the National Bank of Kuwait (NBK) for more than 25 years, where he held leadership positions, including Deputy Chief Executive Officer and General Manager - Consumer Banking Group. Mr. Al-Majed graduated from the University of Alexandria with a bachelor's degree in accounting, and attended various executive management development programs at various universities, including Harvard, Wharton, Stanford, and other reputable institutions.

Abdullah Abdulkareem Al-Tuwaijri
Chief Executive Officer
Consumer, Private, and Digital Banking

Mr. Al-Tuwaijri joined Boubyan Bank in December 2011 and has more than 32 years of banking experience, including 23 years at NBK. During his time with NBK, he held different leadership roles in retail banking in Kuwait and London. Mr. Al-Tuwaijri got his bachelor's degree in Finance from Kuwait University, and attended several executive development programs at Harvard Business School, INSEAD, and other reputable institutions.

Abdul-Salam Mohammed Al-Saleh
Chief Executive Officer
Corporate Banking, Financial Control, Treasury and Legal Affairs

Mr. Al-Saleh joined Boubyan Bank in October 2012, and has more than 33 years of banking experience. He worked for 18 years at NBK, where he gained experience in Financial Control and Corporate Banking; and his last position was the Head of Domestic Corporate Banking. Prior to joining the Bank, he worked over 7 years for National Bank of Abu Dhabi (NBAD) as the Regional Manager of its branch in Kuwait. Mr. Al-Saleh got his bachelor's degree in Finance from Kuwait University, and attended various executive management development programs over the course of his career.

Waleed Khalid Al-Yaqout
Group General Manager
Administration Group

Mr. Al-Yaqout joined Boubyan in February 2010, and has around 40 years of banking experience. His previous position was General Manager – Administration and Human Resources Group at NBK. Mr. Al-Yaqout graduated with a bachelor's degree in Business Administration and Marketing from the University of Ashland in USA, and participated in various executive management development programs at Harvard, Wharton, Stanford and Columbia.

Adel Abdullah Al-Hammad
Group General Manager
Human Resources Group

Mr. Al-Hammad joined Boubyan Bank in December 2006, and has more than 37 years of experience in Human Resources Management, out of which 23 years were at NBK, where he held several key positions, the last of which was the Head of Human Resources. Mr. Al-Hammad graduated with a bachelor's degree in Economics from Kuwait University, and attended several executive management development programs at Harvard and Stanford.

Abdullah Ahmed Al-Mehri
Chief Operating Officer

Mr. Al-Mehri joined Boubyan Bank in January 2019 and has more than 20 years of experience in banking sector. Prior to Boubyan, he was the head of the "Off-site Supervision Department" at the Central Bank of Kuwait. He worked earlier in the Corporate Banking as Executive Manager at First Bank of Abu Dhabi in Kuwait and Senior Manager at National Bank of Kuwait. He holds a bachelor's degree in accounting from the American University of Cairo and a master's degree in business administration from the Maastricht University in Kuwait; he attended as well various executive management development programs at Harvard.

Abdullah Abdulmohsen Al-Mejhem
Chief Private Banking
and Acting Chief Consumer Banking

Mr. Al-Mejhem joined Boubyan Bank in 2021 and has more than 20 years of experience in banking sector and financial institutions. Prior to joining Boubyan, he was the General Manager of Private Banking and Individual Finance at Kuwait Finance House. Also, he worked for Deloitte audit and consultancy firm in Kuwait and for Kuwait Investment Authority. He holds a bachelor's degree in accounting and a master's degree in business administration (MBA) from Kuwait University; he attended as well various executive management development programs. Furthermore, Mr. Al-Mejhem is a Chartered Accountant in Kuwait.

Ashraf Abdallah Sewilam
Group General Manager
Corporate Banking Group

Mr. Sewilam joined Boubyan Bank in 2013, and has over 27 years of experience in banking sector. Before joining Boubyan, Mr. Sewilam was CEO of Al Rajhi Bank-Kuwait. He occupied the position of the CEO of UBCI (a subsidiary of Ahli United Bank (AUB) in Libya) and was a Deputy CEO for Corporate and Treasury at AUB in Kuwait. He worked as well for 10 years at NBK, where he progressed in several managerial positions, the last of which was Executive Manager. Mr. Sewilam holds bachelor's degree in Economics from Cairo University.

Noorah Sulaiman Al-Fassam
Chief Strategy Officer

Ms. Noora Al-Fassam joined Boubyan Bank in April 2019 with over 23 years of experience in corporate finance and investment banking as she served as the Chairman's Consultant and Executive Vice-President at National Investments Company and managed many landmark private placement transactions and executed mega M&A transactions in the region. Ms. Al-Fassam was a member of the investment banking team at NBK and was involved in capital market transactions as well as investment banking deals in the MENA region. She holds a Master's Degree in Business Administration and a Bachelor's degree in Industrial Engineering and Management Systems with distinction and honor list from Kuwait University.

Abdullah Khalifa Al-Nusef
Chief Data and Information
Technology Officer

Mr. Al-Nusef joined Boubyan Bank in February 2016 and has more than 15 years of experience in IT and Technology sector. Prior to Boubyan, he was the head of the "Technical Development Department" at the Civil Service Commission Kuwait. He worked in many National IT Projects in Governmental Sector. He holds a bachelor's degree in Electrical Engineering from the Kuwait University and a master's degree in Computer Communication from the Gulf University in Bahrain; he attended as well various executive management development programs provided by Wharton and Chicago Booth Schools.

Osama Mohammed Shehab
Chief Digital Officer

Osama joined Boubyan Bank in May 2011 and has over 25 years of banking experience in IT in general and modern FinTech in particular. Moreover, he occupied several IT positions at KFH where he spent over 14 years. Osama graduated from Ain Shams University and attended various executive management development programs at London Business School and many other prestigious institutions.

Abdul Rahman Hamza Mansour
Chief Internal Auditor
Internal Audit Group

Mr. Hamza joined the Bank in year 2006 and has around 40 years of professional experience with financial institutions. Prior to joining Boubyan, he held a position as Audit Manager at Kuwait Investment Authority, and worked before that at Al-Ahli Bank of Kuwait. Mr. Hamza holds a bachelor's degree in Accounting, and he is a Certified Public Accountant (CPA), a Certified Internal Auditor (CIA) and a Certified Fraud Examiner (CFE).

Mohamed Ibrahim Ismail
Group General Manager
Financial Control Group

Mr. Ismail joined Boubyan Bank in 2005 and has about 25 years of banking and financial services experience. He started his career as an external auditor with Deloitte & Touche and then Ernst & Young. In the course of his career, he worked at Kuwait Finance House and Gulf Investment House. Mr. Ismail is a Certified Public Accountant (CPA) and a Certified Internal Auditor (CIA), and he holds MBA in Finance from Manchester Business School.

Maged George Fanous
Chief Risk Officer
Risk Management Group

Mr. Fanous joined Boubyan Bank in February 2018; he has over 33 years of experience in banking, risk management, and financial regulations. Before joining Boubyan, he was a lead partner of the Risk and Regulatory practices of Ernst & Young in the UK and MENA. Prior to this, he was a lead partner of the Finance and Performance Management (FPM) of Accenture's UK/Ireland. Mr. Fanous holds a bachelor's degree in accounting from Cairo University.

Adel Rashed Al-Mutairi
Treasurer
Treasury Group

Mr. Al-Mutairi joined the Bank in 2015 and has over 17 years of experience in banking sector, mainly in treasury services. Prior to joining Boubyan, he held the position as the Deputy Treasurer Warba Bank. Mr. Al-Mutairi holds a bachelor's degree in Education – Major in Science & Mathematics; and he attended the executive management programs at Wharton Business School and Harvard Business School.

Mona Abdullatif Al Duaij
Chief Compliance Officer

Ms. Mona joined Boubyan Bank in 2005, and has since acquired many years of experience in the banking sector. She held many positions where she became in charge of the Sales and Distribution Channels Support Department and then moved to the Compliance Department until she was appointed Head of the Compliance Group in 2021. She graduated from Kuwait University, the College of Business Administration - Finance Major in 2005, and then attended many specialized banking programs and many other programs abroad such as KFAS 2018's Innovation Program from UCLA and a Mini MBA from London in addition to attending various executive management development programs at other prestigious institutions

Boubyan Capital Executive Management

Jabra Raja Ghandour
Chief Executive Officer

Mr. Ghandour held several executive positions throughout his long-standing career. Prior to joining Boubyan Capital in April 2018, Mr. Ghandour held the CEO position of the Bank of London & the Middle East PLC since 2015. He also previously held the Managing Director position at the International Bank of Qatar, General Manager – National Bank of Kuwait (Jordan), and Head of Private Banking – National Bank of Kuwait. Mr. Ghandour gained significant exposure to the global banking and investment industry throughout the years of his experience. Mr. Ghandour holds a bachelor's degree in Civil Engineering from the University of Texas at Arlington and an Engineering master's degree from the University of Texas at Austin.

Badria Hamad Al-Humaidhi
Deputy Chief Executive Officer

Ms. Al-Humaidhi joined Boubyan Capital in November 2013, and is equipped with more than 18 years of experience in the Investment and Asset Management fields. Throughout her career, she held several senior positions within reputable financial firms namely Global Investment House and NBK Capital. her array of responsibilities at Boubyan Capital include establishing regional and international investment opportunities, developing and executing investment strategies, overseeing investment management products and brokerage services. Ms.Al- Humaidhi holds a bachelor's degree in Management Information Systems from the University of Massachusetts and an Executive MBA from the London Business School.

Mohammad Abdulrazzaq Alawadi
Assistant Vice President - Alternative Investments

Mr. Alawadi joined Boubyan Capital in June 2014, and has more than 9 years of experience in the Local Real Estate field. His experience specializes in Real Estate funds, development, acquisitions, due diligence, structuring, syndicating to clients and Real Estate management services. Mr. Alawadi holds a bachelor's degree in Business Administration and a Masters degree in Real Estate, both from American University, Washington DC. He also holds the Leadership in Energy and Environmental Design (LEED) accreditation.

Ali Habeeb Atesh
Assistant Vice President - Asset Management

Mr. Atesh joined Boubyan Capital in September 2014, and is equipped with more than 9 years of experience in the Investment and Asset Management fields. Prior to joining Boubyan Capital, Mr. Atesh held the position of an Investment Advisor in NBK Capital. Mr. Atesh holds a bachelor's of Finance from the American University of Kuwait and an MBA from Gulf University of Science and Technology. He also attended the Oxford Private Markets Investments program from the University of Oxford.

Abdullah Nasser Al-Sayer
Director - Business Development & Marketing Division

Mr. Al-Sayer possesses 20 years of experience in the Investment Banking field with international exposure and knowledge. He held several positions in prominent financial institutions notably JP Morgan - London, UK, National Bank of Kuwait – New York, USA, NBK Capital, and Mazaya Holding Co., before joining Boubyan Capital in April 2011. Mr. Al-Sayer holds a bachelor's of science in Management Information Systems from the University of South Florida and an Executive MBA from London Business School.

Asok K. Ayinikkal
Senior Vice President – Operations

Mr. Ayinikkal joined Boubyan Capital in October 2010 and has over 20 years of experience in the Investment and Banking operations fields. Prior to joining Boubyan Capital, he held several positions within reputable institutions such as Burgan Bank, KIPCO Asset Management Company (KAMCO) and Boubyan Bank. Mr. Ayinikkal holds a bachelors degree in Commerce from Calicut University, India.

Majed Adel Almajed
Assistant Vice President - Alternative Investments

Mr. Majed has 9 years of experience in the Real Estate field receiving his MS in Real Estate from New York University. Mr. Majed specializes in International Real Estate acquisitions, due diligence, structuring, syndicating to clients and asset management services. Prior to joining Boubyan Capital Co., Mr. Majed worked for Wafra Investment Advisory Group in New York and Mckinsey & Company in Dubai.

Governance and Transparency

Boubyan Takaful Executive Management

Ebrahim Abdallah AlKhuzam
Chief Executive Officer

Mr. Ibrahim AL-Khuzam joined Boubyan Takful in 2019 and has more than 38 years of experience in the investment sector, holding companies and financial institutions. Prior to joining Boubyan Takaful, he was the Chief Executive officer of Kuwait Airways. Managing Director of AREF Investment Group KSCC, in addition to many investment and holding companies, including Advisor to the Chairman of Kuwait Finance House and General Manager of Zain (mobile telecommunications). He holds a bachelor's degree in Science (B.Sc.) - Computer Engineering from University of Miami; he attended as well various executive management development programs.
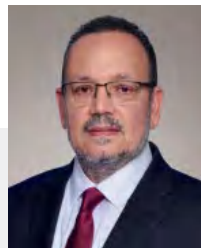
Essam Hashish
Chief Financial Officer

Mr. Essam Hashish joined Boubyan Takaful in 2019 and has more than 30 years of track record of solid financial and managerial experience in the Middle East Africa, Asia and North America. Prior to Boubyan Takaful, CFO with conglomerate organizations such as Huawei Technology, Zain Group, ILA Group, ITS International Trunkey System and He established and owned Global Vision consulting small and young financial consultant firm based in Halifax, NS, Canada. He holds a bachelor's degree in Accounting & Finance from Zagazig University and EMBA from University of Cumbria UK ,he attended several executive development programs at London Business School, HEC School of Business in Paris and other reputable institutions.

Atef Ahmed
Chief Operation Officer

Mr. Atef Ahmad joined Boubyan Takaful in 2018 and has more than 33 years of experience in insurance sector. Prior to Boubyan Takaful, he was the COO of the Sanad cooperative insurance company in Saudi Arabia. He holds a bachelor's degree in accounting from the Ain Shams University and ACII Certificate from Chartered Insurance Institute in London.

Sherif Kholafa
Chief Commercial Officer

Mr. Sherif Kholafa joined Boubyan Takaful in 2014 and has more than 28 years of experience in telecommunication sector and financial institutions. Prior to Boubyan Takaful, he served as Non Motor Claims Manager of First Takaful Insurance Company; Risk and Claims Assessor (Property and Casualty) of Gulf Insurance Company (gig Kuwait). He held production-engineering positions at fertilizer and paper manufacturing companies. He holds a bachelor's degree in chemical engineering from the University of Alexandria; he attended as well various executive management development programs.

BLME Executive Management

Andrew Ball
Chief Executive Officer

Andrew has 30 years' experience in Financial Services, specialising in Private and Retail Banking services. In 2020 Andrew stepped into the role of CEO, having worked at BLME as Head of Wealth Management and Head of Business since 2015. Before joining, he was Head of Strategy and Head of Retail Banking at International Bank of Qatar (IBQ). He began his career with Lloyds Bank in 1989, working onshore in the branch network as well as in the Offshore Banking Group in the Channel Islands before moving to Citibank International PLC where he held several roles including Head of Sales and Distribution. In 2004 Andrew joined National Bank of Kuwait as Head of Affluent Sales, after which he worked at Al Khaliji where he held several senior positions including Group Head of Consumer Banking and Head of Premium and Business Banking.

Chris Power
Chief Financial Officer

Chris has 35 years' experience in Financial Services, specialising in Financial Control, Operations, Internal Audit and Risk. In January 2020 Chris was promoted to Chief Finance Officer and Chief Operating Officer having worked at BLME since September 2015. Before joining BLME in 2015, Chris was Group Finance Director of the Board of CLS Group Holdings AG ("CLS"). He began his career with Deloitte in London before moving to Hong Kong and heading up the Hong Kong Banking and Securities Group. Chris joined the ABN AMRO Banking Group in 1994, where he held various senior positions whilst working in Hong Kong, Thailand and Brazil. He then headed up the control function for South America and joined ABN AMRO's Top Executive Group as a Corporate Executive Vice President, prior to joining CLS in 2008 as Chief Financial Officer and then being promoted to the main Board.

Gareth Howells
Chief Risk and Compliance Officer

Gareth has 30 years' experience in Financial Services, having held senior roles across Risk and Compliance. Prior to joining BLME in January 2020, Gareth held the Chief Risk Officer role with Qatar Islamic Bank and was Executive Director on the Bank's Board for 4 years. During his 12 years with Royal Bank of Scotland, he held various senior Risk roles, including COO, Head of Risk Transformation, Head of Credit Policy and Senior Credit Management within the Corporate & Institutional Banking, Investment Banking and Distressed Debt Divisions. Gareth began his career with various appointments in Barclays Bank, then Close Brothers Merchant Bank.

BLME Executive Management

Tracey Carlton
Director, Human Resources and Corporate Communications

Tracey is an HR specialist with a passion for people and for achieving business results through an engaged workforce. Tracey also leads our corporate communications, ensuring internal and external audiences are kept updated on the Bank's work. Tracey previously worked in Indonesia, Malaysia, and the United Arab Emirates where she focused her career on a broad range of human resource functions in the education, hotel, and aviation industries. After 13 years in Dubai with Emirates Airline, Tracey relocated to London in 2012. After taking time off following the birth of her daughter, she moved into the Financial Services industry and enjoyed HR roles at both Capital Group (Asset Management) and Lazard (M & A Advisory) before joining BLME as the Head of HR.

Mark Lynch
Head of Treasury

With 30 years' experience in Financial Services, Mark joined BLME in 2007 as an Assistant Director, before being appointed as a Director and Head of Treasury a year later. Mark began his career in banking at The Royal Bank of Scotland, working in Treasury Support Services. He joined Banque Internationale A Luxembourg (BIL) in 1989, starting as a trainee dealer, working his way up through the Treasury team. He also played a key role in the transformation of BIL to Dexia Bank London when Dexia acquired BIL in 1999, reaching the position of Assistant Director.

Mona Mohtasseb
Group Head of Wealth Management

Mona brings 25 years' experience in Financial Services, having held roles across trading and private banking. As Head of Wealth Management at BLME, Mona is responsible for investments and sales across the Middle East, establishing the bank's investment platform. She was born and brought up in Kuwait and is fluent in Arabic, English and French. Before joining BLME in 2021, Mona was Executive Director at the Bank of Singapore. Prior to that, she was a Director and Senior Private Banker, MENA Region, at Barclays Wealth Management for 11 years. She was also Citigroup's Team Head for Kuwait in London and Senior Vice President, Investments at Prudential Bache Securities in Paris and London.

Andrew Thomson
Head of Real Estate

Andy has 25 years' experience in real estate finance having worked in investment banking, corporate banking, real estate advisory and challenger bank businesses. Prior to joining BLME in 2021, Andy was Head of Real Estate Finance at Secure Trust Bank plc. He began his career with Bank of Scotland in 1990, where he worked in roles within Corporate Banking, Treasury and Real Estate Joint Ventures and then worked in RBS focussing on high value complex real estate transactions. Andy also worked with Pepper Financial Services within Commercial Loan Servicing and headed Avison Young's Debt Advisory business, which included debt broking and providing real estate advice to public and private sector organisations.

Simon Gibbons
Chief Operating Officer

Simon is the new Chief Operating Officer at BLME. With three decades of C-level experience in banking and financial services, Simon's previous positions include Regional Chief Operating Officer (Europe & Americas) at First Abu Dhabi Bank UK and Chief Financial Officer at International Bank of Qatar. Simon returns to BLME to spearhead our outsourcing & procurement functions, day-to-day operations, IT infrastructure, and facilities management.

Sean Gilchrist
CEO Nomo

Sean joined BLME in August 2021 as CEO of Nomo. He brings with him 30 years' experience in Financial Services, 20 years of which have been in the digital space, servicing retail and commercial customers. Before joining BLME in 2021, Sean was Chief Digital Officer of the Co-operative bank leading their transformation to become the "digital ethical bank." He has led and grown digital services at Lloyds and Barclays Bank, transforming digital services across their respective retail, wealth, and corporate banking sectors. Sean also worked with the Foreign, Commonwealth and Development Office helping them drive their digital transformation.

Governance and Transparency

3.2 Compliance and Ethical Practices

Operating ethically and in compliance with standards and procedures is a responsibility that every employee and internal stakeholder should uphold. It is part of Boubyan's obligation as a Sharia'a-compliant organization to serve its customers and all its stakeholders according to the principles of fairness, integrity and ethical conduct across all its jurisdictions.

All Boubyan employees shall undertake their responsibilities in a manner that serves the interest of the Group and its stakeholders and that are in line with ethical conduct in terms of activities and services. Boubyan's operations are guided by the Code of Conduct, outlining its standards, principles and work behavior that its employees and third parties are held responsible to. There is also a separate Code of Conduct for Boubyan's Board of Directors. All employees must acknowledge the Code of Conduct upon signing their contract, whether it was a written or digital acknowledgement form, stating that 21.13% (377 employees) out of total employees have been trained on Boubyan's Code of Conduct, while 16.45% from Boubyan Capital and National subsidiaries have attended the training as well. The BoD's Code of Conduct governs the duties of the members of the Board and the executive management, stating that all resolutions of the Board shall treat all shareholders in a fair and equal manner. It covers confidentiality of stakeholders' information, conflict of interests, independence of members, and various other issues. Boubyan's Code of Conduct review cycle is conducted every 3 years, and the last review was conducted in 2021.

Boubyan policies are subject to Kuwait laws in conformity with the Sharia'a principles and the regulatory requirements of CBK and CMA, and any activities outside Kuwait are bound to the laws and regulations of those countries. The latter is applicable to BLME and BB2 Tech Co, as they follow the UK Employment Law. For their operations in UAE, it would be DIFC UAE employment legislation. Boubyan operates in line with the policies and requirements of, among others, the:
- Islamic Financial Services Board (IFSB)
- Basel III
- International Financial Reporting Standards (IFRS)
- International Organization for Standardization

Boubyan's Continuous Improvement Department (CID) govern the review cycle of policies, procedures, authority matrices and other related documents that ensure compliance with CBK and other regulations. Policies and procedures owners are notified (via Tawasol App) when the review date is due and what necessary authorities' approvals are needed to ensure compliance. The policies and procedures are then submitted to the BRCC for their final review and approval.

All policies are reviewed at least every 3 years and all procedures are reviewed at least annually, to guarantee their effectiveness and that they are up to date with any changes to work processes. Boubyan employees have access to the said policies and procedures through the Intranet or via Tawasol App, and all labor-related policies and standards are communicated transparently with Boubyan employees in both English and Arabic, as they are the commonly used languages for employee engagement and communications.

The following illustrates selected available policies that govern Boubyan's operations and decision-making, and that safeguard ethical practices within Boubyan's operational transactions

ESG Related Policies

| Department / Owner	Policy	Approval Authority
Compliance Department	Anti-Money Laundering and Counter Terrorism Financing (AML & CTF) Policy	BRCC
	Customer Acceptance Policy	BRCC
	Confidentiality and Bank Secrecy Policy	
	Disclosures and Transparency Policy	
	Timely Disclosure Policy	BNRC
	U.S Person Policy	BRCC
	Sanctions and Counter Terrorism Financing Policy	BRCC
	Insider Policy	BRCC
	Compliance Policy and Procedure	Board
	Common Reporting Standard (CRS) Policy	BRCC
Consumer Banking Group	Consumer Banking Group Policy	BRCC
	Complaint Policy	BRCC
	Marketing Policy	BRCC
Corporate Banking Group	Corporate Banking Finance Policy	BRCC
	Sukuk Investment Policy	BRCC
Corporate Communications	Corporate Communications Policy	BRCC
Corporate Governance	Governance Manual	BCGC
	Group Structure Policy	BRCC
	Shareholders' Protection Rights Policy	BCGC
	Stakeholders' Protection Rights Policy	BCGC
Financial Control Group	Investment Group Policy	BRCC
	Related Party Transactions Policy	BAC
	Assets Write-off Policy	Board
	Profit Distribution Policy	BAC
Human Resources Group	HRG Policies	BNRC
	Employee Code of Conduct	BNRC
	Remuneration Policy	
	Code of Conduct for Board Members	
	Conflict of Interest Policy for Board Members	BNRC
	Competency and Integrity Policy	BNRC
	Whistle Blowing Policy	BNRC
		BRCC
Information Technology	IT Policy	BRCC
Internal Audit Department	Rotation of External Audit Firms Policy	BAC
Risk Management Department	Risk Management Policy	BRCC
	Capital Management Policy	BRCC
	Internal Capital Adequacy Assessment Process (ICAAP) and Stress Testing Policy	BRCC BRCC
	Information Security Policy	
	New Product and Product Change Policy	BRCC
	Risk Appetite Policy	BRCC
	Fraud Risk Management Policy	BRCC
	Expected Credit Loss Policy	Board
	Technology Risk Management Policy	BRCC
	Operational Risk Management Policy	BRCC
	Business Continuity Management Policy	BRCC
	Pandemic Diseases Curfew Business Continuity Plan	BRCC
	Data Privacy and Protection Policy	BRCC
	ALM and Market Risk Policy	BRCC
	Model Validation Policy	BRCC
	Corporate Credit Risk Management Policy	BRCC
	Consumer Finance Credit Risk Policy	BRCC
Shari'a Division	Sharia'a-External Audit Policy	BAC
	Sharia'a-Communication Policy	Board
Treasury Department	Treasury Policy	BRCC

Addressing financial ethics is one of the areas that Boubyan tracks and tackles as part of ensuring the conduct of ethical practices. Boubyan does not tolerate any sanctions of financial ethics non-compliance, or any financial legislations that may have risks of money laundering (AML), bribery, corruption, fraud, tax evasion or Counter Terrorism Financing (CFT).

Boubyan acknowledges the risks that may arise with respect to personal, stakeholder and regulatory reputation in the event it fails to adequately design, develop and implement appropriate training, processes and procedures that prevent the facilitation of any financial ethics non-compliance act. Therefore, Boubyan has a statutory obligation towards the detection, prevention, control and mitigation of such acts if they occur. As such, Boubyan has an established set of policies and procedures in place for all the Group's subsidiaries within its scope, new and existing clients and business operations. Additionally, all employees are aware of said policies and procedures in terms of their roles and responsibilities, of the documentation of such cases (if they occur), and of all related regulatory requirements and updates.

Boubyan's AML / CFT program further emphasizes the due diligence and screening of customers against applicable financial sanctions target lists, that cover both international and local lists. A Know Your Client (KYC) assessment is conducted to carry out daily automatic checking and regular monitoring against the up-to-date international "sanctions list" and internal lists, as published by World-Check and the Watch List as per UN, OFAC, EU, BOE, INTERPOL, SECO.

In addition to the aforementioned checks, independent audits are continuously conducted, along with the assessment of Boubyan's controls and procedures, covering all Boubyan's relevant stakeholders and operations across all its jurisdictions. Periodic training on AML / CFT policies and procedures is carried out each year (or when deemed necessary) to all Boubyan employees, including new employees. This is to ensure that they are fully aware of their responsibility regarding detecting and reporting any incidents related to financial ethics non-compliance, thereby reducing adverse commercial effects on brand reputation and stakeholders. The latest review of Boubyan's AML-related policies was conducted in 2021.

The following summarizes Boubyan's approach towards AML incidents avoidance.
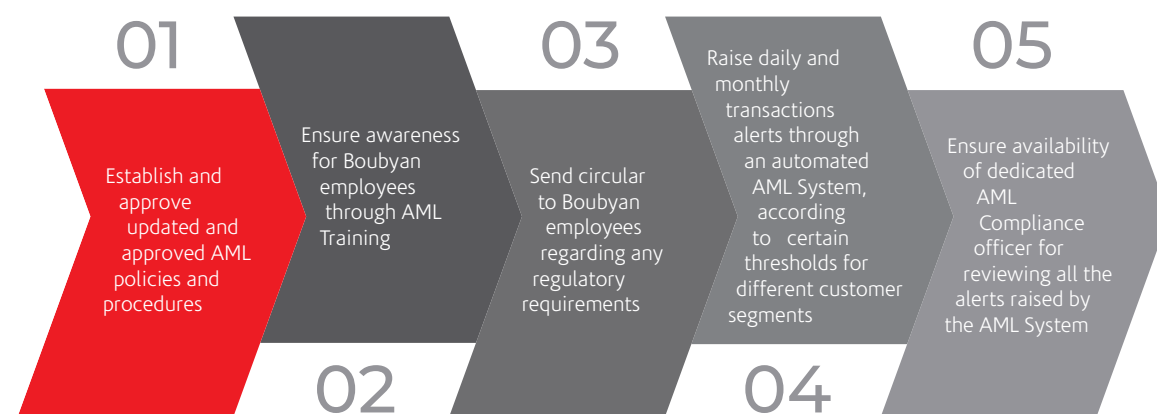
If a financial ethics non-compliance incident has been detected, all cases that are considered suspicious by the AML officer are raised to the AML Manager / AML Deputy Head. Accordingly, they will review the identified cases and if a suspicious act is confirmed the matter will be raised with the Head of AML for review and approval. Subsequently it is then sent to the insider AML Committee within Boubyan. The AML Committee will meet and accordingly approve or reject sending the case to KFIU, as per the analysis and summary report sent to them. The same is shared with Boubyan's Board, and they are provided with a report covering AML activities and suspicious cases. In 2021 a total of 26 suspicious cases were reported, but Boubyan did not pay any AML-related financial settlements or fines.

Since Boubyan has operational jurisdictions that fall under tax provisions, BLME is committed to acting with integrity and transparency in all its tax-related matters. BLME has a tax strategy and policies established that address BLME's compliance with UK's tax law and to ensure timely and accurate tax returns that reflect BLME's fiscal obligations to governments. BLME does not tolerate or promote tax avoidance or aggressive tax planning to customers or other third parties. In addition, BLME does not offer or promote any beneficial tax products. As part of BLME's ethical practices towards tax compliance, continuous risks monitoring and assessment are conducted to help avoid any tax risks and non-compliance related concerns. The latter includes failing to complete returns in a timely manner, failing to produce accurate computations in areas such as transfer pricing and VAT, and lastly failing to correctly interpret changing tax laws.

An important part of BLME's ethical tax practices is that through its professional advisors, they have a strong working relationship with Her Majesty's Revenue and Customs (HMRC). In this regard, BLME and its professional advisors proactively work with HMRC to determine the amount of tax due. Any inadvertent errors in submissions made to HMRC are fully disclosed as soon as reasonably practicable after they are identified.

Safeguarding customer rights and financial protection and awareness is considered an integral part of Boubyan's ethical practices and compliance. During 2021, in partnership with Kuwait Banking Association (KBA) and CBK, Boubyan ran multiple campaigns regarding online financial transactions risks. Boubyan utilizes its social media channels to raise its customers' financial literacy and awareness of its products and services in terms of ethical conduct transactions, specifically regarding electronic and non-electronic channels and on areas related to cybersecurity and information confidentiality. The purpose of the campaigns was to leverage CBK's "Let's be Aware" Campaign, which addresses several related topics such as the rights of people with special needs in the financial sector, security and cyber advice, and mechanisms for submitting complaints and customer rights.

01 Establish and approve updated and approved AML policies and procedures

02 Ensure awareness for Boubyan employees through AML Training

03 Send circular to Boubyan employees regarding any regulatory requirements

04 Raise daily and monthly transactions alerts through an automated AML System, according to certain thresholds for different customer segments

05 Ensure availability of dedicated AML Compliance officer for reviewing all the alerts raised by the AML System

Boubyan has adopted a comprehensive approach towards its information security and data privacy that is governed by a set of policies and procedures. This includes annual offered training to Boubyan employees on topics related to data privacy, the publishing of Boubyan's privacy notice on the website, and conducting PII encryption initiatives in which the classification is set and shared with all data owners and stewards. In addition, several initiatives were implemented in 2021, in terms of improving information security for both internal and external stakeholders. These are as follows:

• Delink users' app for those who do not sign-in within 100 days
• Lock user accounts for those who do not sign-in within 180 days
• Adding more audit data for specific services / products
• Technical changes to enhance the security such as the library upgrade for audit logs
• Ensuring that any sensitive information that is typed or sent in Msa3ed is always masked and encrypted in all layers and never stored in database or log files
• Started auditing customer device information, network details, IP for every call to Msa3ed

Please note that Boubyan's website collects anonymous data for analytical purposes, therefore the percentage of users whose customer data used as secondary data analysis purpose cannot be determined.

3.3 Risk Management
Boubyan acknowledges that to reach excellence within its ESG journey, a proactive approach towards identifying, assessing, controlling and mitigating risks should be in place. Accomplishing an effective risk management starts by having an established risk strategy and framework. Boubyan's risk strategy is based on positioning the risk management function as a partner to business to maximize Boubyan's stakeholder value and its risk-adjusted returns. It focuses on the continuous improvement of the risk identification and management framework and ensures that such sustainable enhancement is embedded in the risk infrastructure, controls, and enablers as well.

Boubyan has maintained a robust risk operational culture throughout its ESG journey, in which more than 40 available risk management policies and procedures have been developed. Such policies address Boubyan's risk management and liability exposure that may arise from day-to-day business operations and are established to govern a sound and resilient operations against risk appetite thresholds. The policies are regularly reviewed on an annual basis (or as deemed necessary) and are approved and overseen by the Board Risk and Compliance Committee (BRCC) and the Board of Directors.

Boubyan's risk appetite is based on a forward-looking framework that covers the main pillars of risks facing the Group, ranging from capital and credit risks to operational vulnerabilities. Depending on the nature of the risk involved, Boubyan's periodic risk monitoring could range from daily to monthly and for certain quickly evolving risks may be on a 24/7 basis.

Ensuring proper controls and processes are available, along with any collateral, guarantees or insurance that further cover any risks, is part of Boubyan's continuous risk mitigation process – that is conducted in terms of pre-fact and post-fact monitoring. In addition, the assessment of risk and opportunity is an inherent part of the budget and project planning processes at Boubyan. Specifically, the Risk Management Department acts as the 2nd line of defense to provide effective support to the 1st line Business Functions that ultimately own and manage the risks.

When it comes to scenario planning, stress testing and reverse stress testing, Boubyan takes a proactive approach that is beyond this being a regulatory requirement. Such tools are utilized as critical input for managing Boubyan's balance sheet and capital positioning. Stress testing is also conducted as part of identifying pockets of growing risks that have the ability to exponentially grow in crises and cause business disruptions and stress. Boubyan's scenario planning and stress testing are conducted minimally twice a year for regulatory purposes and more frequently within the year, as the business need arises.

Boubyan's risk controls focus more on the preventive side to minimize the occurrences of losses and disruption within Boubyan and across its various risk exposures. A live monitoring of treasury activities has been implemented, as well as a dynamic asset liability management based on projected figures, as part of Boubyan's risk controls to prevent any adverse event. Furthermore, several platforms are utilized by Boubyan as means of capturing risk management related data and conducting risk analytics, as part of the risk management control approach.

As part of Boubyan's governance structure, the Board Risk and Compliance Committee (BRCC), has oversight of Boubyan's risk management concerns. The Chairman through his role in the BoD and his direct contact and follow-up with BRCC conducts his oversight as per the received periodic risk management reports and meeting discussions. All BRCC members have an effective role in Boubyan's risk management, that is line with the scope of their responsibilities, whereas 2 members of the BRCC have significant financial and banking expertise. The BRCC roles and responsibilities, can be summarized as:
- Approving authority for the risk strategy and other information concerning security and cybersecurity initiatives
- Ensuring that customers' trust and loyalty is maintained
- Boubyan's culture promotes Information and cybersecurity related sound practices

The Business Continuity Management (BCM) Committee Charter defines the purpose of, and the authority and responsibility for the implementation, maintenance, review and sustainability of Boubyan's business continuity program. The Vice Chairman and CEO sponsor the BCM Program. In order to align the BCM Program with the existing governance programs at Boubyan, the BCM Committee reports to the Management Executive Committee (MEC), and the charter and other BCM documents are approved by a Board committee. The BCM team functions as 2nd line of defense for Boubyan in terms of its business continuity as the Business Continuity Plan (BCP) is developed in partnership with Boubyan's departments that ultimately own the risks. In addition, Boubyan has risk champions identified for each department to help develop, communicate and implement any risk management related plans.

Environmental, Social and Governance (ESG) risks are defined as those that may be associated with Boubyan, a client, a transaction, a product, a supplier or an activity and that have a negative impact on Boubyan's financial position, operations and regulatory compliance. ESG risks and issues may include (but are not limited to) labor rights violations, waste management, climate change, suppliers' code of conduct, and various others. Boubyan currently incorporates certain ESG-related risks as part of its risk management approach; however, it aims to further integrate additional social and environmental related risks within

its risk management framework. Regarding social risks associated with suppliers, Boubyan has a close collaboration between risk management team, business units and the Administration Department to ensure that new suppliers' risk is identified, assessed and reviewed, as a part of any new supplier on-boarding. Accordingly, the Administration Department then manages the vendor selection and contracting process. Based on CBK requirements, the risk management team also conducts a risk assessment that can be included as part of any approval requests that need to be submitted to CBK (if needed). Based on the supplier's risk threshold, the risk management team conducts periodic reviews for its existing suppliers. In 2020, a Vendor Risk Management Framework (VRMF) was established and approved to cover Boubyan's new and existing vendors and services suppliers, specifically in areas related to cybersecurity aspects, business continuity and regulatory requirements. The VRMF considers governance aspects as well including policies, process, procedures and compliance and social responsibility aspects, in terms of awareness, staff training and customers data protection.

As for governance-related risks, as part of Boubyan's 2nd and 3rd line functions of defense they are responsible for ensuring the segregation of duties and responsibilities of the Board and its committees is in place and that they have oversight on risk reporting and that actions are taken in timely manner. Another area related to governance risks is relevant in certain cases of fraud investigations, in which the risk management team collaborates with other business units –internal audit and HR – to ensure that any financial ethics related risks are identified, assessed, controlled and mitigated.

Integrating environmental risks within Boubyan's risk management framework to factors related to climate change, for example, has still not been implemented. Nonetheless, Boubyan understands the importance of adopting such practice and is considering possible opportunities to integrate such environmental risks within its framework.

Consequently, as means of creating maximum value for Boubyan stakeholders and sustaining resilient operations against various potential risks, Boubyan's risk management employees and teammates are required to undergo various extensive training courses. These are designed to increase their level of awareness of risk-related topics and frameworks, related to their role and function.
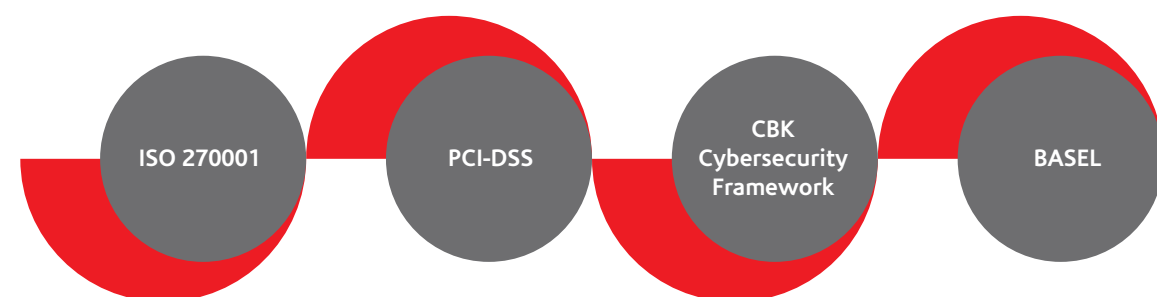
Boubyan's 3 Lines of Defense Model for Effective Management of Risks and Controls

First line of defense – Boubyan IT and Business functions that own and manage risks daily

Second line of defense – Boubyan Risk Management function that oversees and monitors risks

Third line of defense – Boubyan Internal Audit function for independent assurance

Boubyan Risk Management Standards and Frameworks
Technology Risk
Boubyan has a Technology Risk Strategy that is built around and aligned with Boubyan's vision, mission and objectives of being customer focused, technology driven, agile and innovative. It is directed towards deploying more advanced technology and online systems, including internet banking systems, mobile banking, payment systems, online trading platforms and portals – designed to reach and engage with the highest number of customers.

In this regard, Boubyan fully understands the magnitude and intensification of technology risks from developing and operating digital and technology-enabled business services. Therefore, it is necessary to establish adequate measures and robust operating processes to manage any technology-related risks – in line with Boubyan risk appetite, risk tolerance, regulatory and compliance requirements.

As such, Boubyan's technology risk management strategy covers the review of operational and manual business processes and their improvements, in terms of digitization initiatives. These initiatives encompass (but are not limited to) Robotic Process Automation (RPA), Robotic Desktop Automation (RDA), NFC, cardless payments, contactless and wearable payment, mobile banking and online banking. Boubyan's technology risk assessment scope includes customer experience and special needs customers, especially when it comes to publishing new online services or launching new mobile applications and platforms.

The technology risk management model includes 6 main pillars, shown below, that act as drivers for Boubyan's technology risk management practices:

• Pillar (1): Risk management governance based on 3 Lines of Defense Model and risk ownership

• Pillar (2): Policies, processes and principles inherited from enterprise risk management and best practices

• Pillar (3): Oversight, board reporting and governance structure of technology risk management

• Pillar (4): Technology risk management strategy in line with Boubyan's vision, mission and objectives

• Pillar (5): Risk-aware culture including technology risk appetite and risk tolerance

• Pillar (6): Defined roles and responsibilities of technology risk stakeholders

Our Technology Risk Management process is a continuous cycle designed to minimize the negative impact on technology which would eventually impact the business objectives. It encompasses a systematic process of identifying, analyzing and responding to risks that is broken down into a number of sub-processes that are iterative and repeated in nature. The sub-processes include the identification, analysis, evaluation and mitigation of technology risks. Determining the acceptable level of technology risks is as per the approved risk appetite and tolerance level that are determined in the business planning phases. Boubyan's policies clearly identify the required compliance requirements and ensure that they are enforced regarding technology-related risks and regulatory compliance aspects. All technology-related policies and frameworks are reviewed on an annual basis.

In terms of the oversight of Boubyan's higher management on technology-related risks, the Board of Directors (BoD) has the ultimate accountability for the overall risk management and controls. The BoD delegates part of their responsibility to the BRCC to assist them in overseeing risk management and compliance-related concerns. So, the BRCC has derived authority from Boubyan's BoD to oversee the Risk Management Strategy, risk management policies review, the overall risk tolerance level and risk acceptance criteria for board approval – and ensure that risk-aware decisions are made.

The Management Executive Committee (MEC), chaired by Boubyan's CEO, has the responsibility of ensuring that all the business groups, supporting functions, and control functions are operating in line with the business plan and strategy set by the Board and that they have a clear understanding of the risks involved in their functional areas. Moreover, the MEC is responsible for ensuring that all Boubyan's business functions are in compliance with the respective policies, procedures and regulations.

The Information Security and Technology Risk Steering Committee (IS/TR-SC) oversees Boubyan's information security management and is consulted over any key technology risks and associated exposures. The Committee is responsible for the oversight of technology-related risks mitigation plans and the proposed timelines by risk owners, as well as providing necessary risk-related recommendations to the MEC and BRCC, when required.

Technology risk assessment is performed by first identifying the risks associated with Boubyan's key services and products that rely on technology. It involves determining the risk factors that may arise through scenario planning different threat types, resources and time dimensions as applicable. Once the set of risks and related scenarios are defined, they are then used for risk analysis, where the frequency and impact of the scenario are assessed. The outcomes of the analysis are then categorized into either positive or negative impacts. The frequency of monitoring Boubyan's technology risks is conducted on a monthly basis, in the form of risk profile reporting and risk appetite monitoring. The periodic reports are sent to the risk management General Manager, Chief Risk Officer (CRO) and the BRCC, and other senior managers across Boubyan may also receive the report depending on the CRO advice and recommendations.

Depending on the type and nature of the risk, the following mitigation options are then implemented:

Avoid - deciding not to proceed with the activity that introduced the unacceptable risk, choosing an alternative more acceptable activity that meets business objectives, or choosing an alternative that has a less risky approach or process.

Mitigate or Reduce - implementing a strategy that is designed to reduce the likelihood or consequence of the risk to an acceptable level, where elimination is considered to be excessive in terms of time or expense.

Share or Transfer - implementing a strategy that shares or transfers the risk to another party or parties, such as outsourcing the management of physical assets, developing contracts with service providers or insuring against the risk. The third-party accepting the risk should be aware of and agree to accept this obligation.

Accept - making an informed decision that the risk rating is at an acceptable level or that the cost of the treatment outweighs the benefit. This option may also be relevant in situations where a residual risk remains after other treatment options have been put in place. No further action is taken to treat the risk; however, ongoing monitoring is established

Concerning Boubyan's adopted risk controls, the technology risk management process assists risk owners in implementing adequate controls and measures, to reduce the likelihood and impact of technology-related risk. The technology risk controls include (but are not limited to) the following:

Preventive controls - through enforcement of separation of duties, authorization, the establishment of governing policies, process and procedures, and through data classification, data encryption, firewalls, Virtual LAN and others

Detective controls - include event log monitoring, CCTV and surveillance logs, review of access rights, audit logs, and unauthorized changes, network intrusion detection, antivirus and others

Corrective controls - include all the measures taken to repair damage or restore resources and capabilities to their prior state following an unauthorized or unwanted activity. This includes backup restoration, automatic removal of malicious software, business continuity, recovery plans, incident response plan and others

Boubyan's technology risk management framework is based on and aligns with various leading risk management practices and frameworks that include:

• COBIT 5 – COBIT for Risk, ISACA
• Risk IT – Risk for information technology, ISACA
• ISO31000:2018 - Risk management principles, guidelines and Assessment Techniques
• PCI-DSS - Payment card industry data security standard
• ISO27001:2013 - Information security management system
• CSF - Cyber Security Framework
• COSO ERM – Enterprise Risk Management framework
• BASEL - Basel Committee on Banking Supervision Guidelines

Currently there is no particular mandate for Boubyan to comply with specific technology risk management standards; however, the strategic objective for Boubyan Technology Risk Management Function is to ensure the alignment with COBIT 5. COBIT 5 provides the basis to easily integrate with other frameworks effectively, such as the ISO27001, PCI-DSS, Central Bank of Kuwait and IT Governance. To ensure the implementation and adherence to the standards, Boubyan is in alignment with the COBIT 5 for Risk in terms of risk scenario category, risk actors, threat type, event and event description. The COBIT 5 is considered for risk mapping as well, through using the same bases of risk type in terms of strategic risks including IT benefit / value enablement, IT program and project delivery and IT operations and service delivery.

In 2021, several specific training courses were conducted for technology risk champions (5 people), systems owners (10 people), and the Technology Risk Department team. Details on the conducted trainings are shown in the following table.

Technology Risk Team Conducted Training Courses	Training Duration
Risk control self-assessment - RCSA training workshops	1.5 hours
Technology related Risks and information gathering awareness session	2.5 hours
Technology and related Risks profile management awareness	1.5 hours
Legal, Risk, and Compliance	1.5 hours
The New Age of Risk Management Strategy for Business	1.5 hours
Cybersecurity with Cloud Computing	2.5 hours
Cloud Concepts, Architecture, and Design	1.20 hours
Cloud Computing	1.5 hours
Threat Modeling	40 minutes
Leading in Crisis, Overcoming Complexity, Time Management for Busy People Strategic Thinking	2.5 hours
Security and Risk Management	3 hours
CRISC- 1 Governance	2 hours
CRISC-2 IT Risk Assessment	2 hours
CRISC- 3 Risk Response and Mitigation	1.5 hours
Improving Your Thinking	30 minutes
Total	26 hours

Operational Risk

Boubyan's Operational Risk Strategy is developed to reflect the level of operational risk and its specific characteristics as perceived by the Group – that is in compliance with international and local regulatory guidelines. Boubyan defines its operational risk appetite in line with its strategic objectives covering capital, credit risk, liquidity risk, financial performance and operational resilience risk appetite objectives. The prime focus is on the proactive risk identification, robust risk measurement, timely reporting, risk aggregation and embedding of risk information - that supports better decision-making through a proper understanding of risks and their likely impact. The latter is governed by Boubyan's Risk Appetite Policy, Operational Risk Policy, Operational Risk Management Department Control Procedures and Boubyan's Fraud Risk Management Policy – that are reviewed on an annual basis or when deemed necessary.

In line with the overall Risk Management Policy, all operational risk-related issues are attributed to the regulatory business functions as specified by the Central Bank of Kuwait. Disagreements regarding attribution of operational risks are resolved through discussions with the respective reporting functions and affected business areas. Final decisions are recommended by General Manager (GM) for the Risk Management Group. in coordination with the respective department heads and is then approved by BRCC, where required. Furthermore, monthly risk profile reports are shared with the Chairman, covering high and critical related operational risk vulnerabilities and incidents.

Boubyan adopts a process for the identification of operational risks associated with the development of new products and services. Any new products and services are first reviewed and assessed as means of establishing a proactive identification process for any inherent risks - while ensuring mitigating controls are implemented prior to release of the product or service as part of the Boubyan's operational risk framework. The identified risks and their associated vulnerabilities are then mitigated with agreed controls and action plans that are in line with the mandated timelines, the risk rating methodology and criticality of the identified risks.

The investigation frequency of operational risk incidents, conducting of Risk Control Self Assessments (RCSA) and risk monitoring frequency is implemented as per the agreed and approved plans by the risk management department. In addition, information on key indicators and operational losses is assessed and collected on a monthly basis (and each quarter), as part of Boubyan's stress testing and scenario planning and regulatory reporting. This is achieved on a composite model to quantify and monitor operational vulnerabilities and related risks.

In line with Boubyan's Risk Management strategy to embed a proactive risk culture and keep Boubyan's employees updated on operational risks related concerns, in 2021 more than 50 employees attended an Operational Risk Training modules. The training modules covered topics related to operational, fraud and financial crime risks. The number of training hours received were 2 hours per employee.

Fraud Risk

Boubyan maintains strong fraud risk monitoring and controls to protect the Bank and our customers. For the purpose of Fraud Risk Management, "Fraud" is defined as any act involving deceit to obtain a direct or indirect financial benefit by the perpetrator or group of people in collusion causing a loss to the deceived party. This includes a financial gain in addition to other benefits, such as the right to have access to or obtain information by deceit or any other dishonest conduct. Whether the loss is material or related to an intangible benefit such as intellectual property rights, fraud usually involves a loss to the group, its shareholders or customers and an attempt to hide this loss.

Boubyan has implemented an Enterprise Fraud Risk Management System (EFMS) using a layered approach for proactive real-time & near real-time monitoring of customer transaction activity across products, payment channels, accounts, users and processes. This helps in identifying unusual behaviour that could be a sign of criminal activity, fraud or corruption. The EFMS leverages Artificial Intelligence & Machine learning to achieve a 3600 view of the customer behaviour and profiles to enhance transaction level and account level fraud detection, investigation and prevention.

Boubyan is committed to maintaining high legal, ethical, and moral standards to adhere to the principles of integrity, objectivity and honesty. The Banks takes a very serious approach to all suspected cases, confirmed cases of fraud and/or corruption by its staff and has implemented procedures to handle external fraud and claims affecting Group customers. Boubyan has zero tolerance at all levels for any dishonest & fraudulent behaviour and is committed to preventing such behaviour; treating and responding fully and fairly in accordance with the provisions of the Code of Conduct, Customer Fair Practices and Central Bank of Kuwait guidelines.

Consumer awareness plays a key role to combat fraud modus operandi targeting customers across various segments. Boubyan runs a periodical awareness campaign through all our social media channels (Instagram, Twitter and Facebook). A Security Tips Webpage is made available on Boubyan website and a series of YouTube security tips videos are available on the Boubyan official YouTube channel. Further, the Bank has participated in multiple public forums including TV and Radio interviews and multiple cyber security seminars for education and awareness. The Bank on a regular basis utilizes its mobile application including the automated assistant (Musa3ed) messages and push notifications. In addition, we reach out to our non-mobile banking/internet banking customer through SMS campaigns. Various activities are also coordinated within the Member Banks of the Kuwait Banking Association (KBA) Fraud Control Committee.

Information Security Risk

Boubyan has comprehensive information security related controls and procedures that safeguard stakeholders' data privacy against any cybersecurity or information security related risks. The Information Security Department's risk strategy articulates Boubyan's plan to reduce risk and promote resilience in its own operations and financial systems. Guided by the Data Protection and Information Security policies, Boubyan ensures that information security risks are continuously identified, monitored, controlled and prevented, and Boubyan's data protection policies govern all Boubyan's relevant business lines and subsidiaries.

Audit reviews on Boubyan's information security policies and systems are conducted annually, in line with ISO27001 and PCI-DSS requirements – and the latest review was conducted in December 2021. Boubyan further conducts third-party vulnerability analysis including simulated hacker attacks, which are conducted internally and externally through Vulnerability Assessment and Penetration Testing (VAPT) and Red Teaming exercises. External independent audits of Information Security Policies and Systems are conducted at least once every 2 years, in line with CBK CSF, PCI-DSS and ISO 27001 standards.

Boubyan has an effective cybersecurity program that covers the regular internal security audits, vulnerability assessments and penetration testing of its systems, products and practices affecting user data. All employees are required to undergo regular training on information security and are required to acknowledge adherence and compliance with all issued policies and standards. Phishing attack simulation, regular internal security audits, security governance audit, vulnerability assessments, penetration testing, and red team engagement are all conducted on a regular basis as part of Boubyan's information security risk management.

As a result of Boubyan's efforts towards information security related risks, no data was lost or leaked in 2021. The total number of attack vectors was 62, whereas a total of up to KD 3,023,500 was allocated in 2021 as the maximum value of the insurance policy over breaches or other cybersecurity incidents.

Boubyan is committed to enriching people's lives, through creating employment opportunities, conducting socially responsible initiatives, and empowering future generations – all with the purpose of creating a socioeconomic value for the community.

Throughout our ESG journey, Boubyan continues to cultivate professional talented people and champion their potential all along their career path through providing them with training and development programs that address market needs and empower them with adequate leadership skills. In addition, Boubyan embraces a culture that is socially responsible, inclusive and provides support to the local community.

This chapter represents how Boubyan creates a socioeconomic value through its empowered human capital, community initiatives, and developed innovative solutions that impact and influence the experience and satisfaction of Boubyan's customers, employees and community members.

4. Created
Socioeconomic Value

Covered Sections:
Empowered Human Capital
Innovative Solutions
Sustained Customer Experience
Social Responsibility
Support for Local Procurement

About Boubyan Group

ESG at Boubyan

Governance and Transparency

Created Socioeconomic Value

Monitored Environmental Performance

Appendices

4.1 Empowered Human Capital

Diverse Employee Representation
Fostering a culture that supports a healthy representation of diversity gives a competitive advantage in terms of retaining the finest selection of employees. Boubyan is committed to maintaining a work environment and culture that is inclusive, does not tolerate any discriminative act and reflects the broader community culture it serves.

BLME is committed to creating an inclusive work environment that is free of harassment and bullying, and that allows everyone to achieve their potential. As part of this, BLME has established a "Dignity at Work" policy in which covers BLME's managers, employees, contractors, agency staff and anyone else who is engaged with the Bank, whether by direct contractual relationship or otherwise.

BLME does not accept any unlawful discrimination amongst employees and against customers, as guided by the Equal Opportunities Policy. Ensuring that the work environment is free of harassment and bullying and that everyone is treated with dignity and respect is an important aspect of ensuring equal opportunities in employment.

As a result of such commitment, Boubyan witnessed zero discriminative, harassment and bullying incidents. Additionally, all Boubyan employees are requested to report any incidents that are subjective to harassment, bullying or unfair treatment, and address them directly to the Chairman via the whistleblowing channel.

Details on Boubyan's diverse employee representation are provided in the following.

Diversity per Gender

Year				2021		
Subsidiary	Boubyan Bank	Boubyan Capital	Boubyan Takaful	Boubyan National	BLME	BB2 TechCO
Gender type	1203	33	71	77	69	26
	425	8	18	11	47	12
Total per subsidiary	1628	41	89	88	116	38
Total per group	2,000 employees					
Findings	In comparison with 2020 data, female representation at Boubyan Bank has increased by 7.32%, while the total employment increased by 6.05%, and Boubyan Capital witnessed an increase of 10.8% of its total employment. The overall representation of Boubyan's female employees accounted for 21%, where the Group's male employees represent 74%.					

Women in Finance Charter
BLME's Pledges for Gender Balance Across Financial Services

At BLME, promoting a diverse and inclusive culture in business operations is a core strategic aim of the Bank, as means of providing support to addressing social and racial inequality in the UK.

Having an inclusive business culture starts from top-down management. Each senior leader is responsible for setting the tone of the business operation and is accountable for delivering diversity targets. Similarly, such responsibility is shared by all members of BLME's Executive Committee. All BLME employees are requested and encouraged to participate in initiatives that target raising awareness on diversity and inclusion issues.

In this regard, BLME has become a signatory of Her Majesty's Treasury's Women in Finance Charter and thereby is committed to building a balanced and fair work environment in the industry sector.
The Women in Finance Charter is a commitment by HM Treasury where signatory firms work together to create a fair financial services sector, reflecting the government's aspiration to achieve gender balance at all levels within financial sector services.

Signatories are committed to supporting the progression of women into senior roles in the financial services sector and are required to publicly report on their progress against the set targets' achievement, in a transparent and accountable manner.

BLME has appointed 1 female at Board level, and 30.23% females out of total employees are at managerial level positions. However, the total overall female (managerial and non-managerial levels) representation accounts for 40.5% of BLME's total employees. Nevertheless, BLME has assigned targets to be achieved by the end of 2025 related to ensuring that 35% of senior management roles are filled by females and to achieve a fair representation of female vs male employees (50%).

BLME has made significant efforts regarding women empowerment at the workplace: providing training and development opportunities, enhancing the maternity package, supporting the SEO HerCapital programme, and various others.
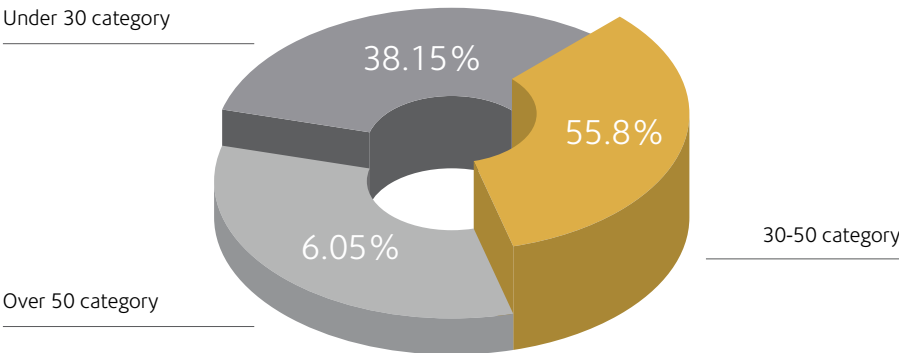
BLME will continue to report on its gender representation each year to better manage and empower female talent.

Created Socioeconomic Value

Diversity per Age

Year				2021		
Subsidiary	Boubyan Bank	Boubyan Capital	Boubyan Takaful	Boubyan National	BLME	BB2 TechCO
Under 30	698	11	11	12	23	8
30-50	875	25	63	63	61	29
Over 50	55	5	15	13	32	1

Findings	In comparison with 2020 data, the under 30 age group representation at Boubyan Bank has increased by 9.06%, whereas Boubyan Capital and BLME witnessed a slight decrease in that category and Boubyan Takaful and National figures did not change.
	The representation of the 30-50 age group increased by 4.41% at Boubyan Bank, and by 19% at Boubyan Capital. 76.3% of BB2 Tech Co employees fall into the 30-50 age category.

(Age Category label on left axis)

Boubyan Overall Age Diversity Representation Allocation

- Under 30 category — 38.15%
- 30-50 category — 55.8%
- Over 50 category — 6.05%

Diversity per Nationality

Year				2021		
Subsidiary	Boubyan Bank	Boubyan Capital	Boubyan Takaful	Boubyan National	BLME	BB2 TechCO
Kuwaiti	1288	25	9	4		
Non-Kuwaiti	340	16	80	84		

(Nationality label on left axis)

Findings	The minimum required percentage of Kuwaitization that Boubyan Bank should maintain is 70% as per Kuwait regulatory requirements. Boubyan Bank surpasses this percentage as 79.1% of its employees are Kuwaiti nationals. Moreover, the Kuwaitization rate in executive management and above reached 60.45%. The employee Kuwaitization rate represents an increase of 2.1% compared with 2020 data. The Kuwaitization rate in managerial positions on the other hand, has increased by 4.45% percent change.
	The overall nationality representation of Boubyan (covering the 4 above-mentioned subsidiaries) accounted for 71.8% Kuwaitis and 28.2% non-Kuwaitis.

Nationality

Canadian 1, British 25, British 86, Dutch 1, Italian 2, Romanian 1, Russian 1, German 1, Italian 3, Irish 1, Irish 1, Jordan 1, Syrian 1, French 1, Bulgarian 2, Polish 2, Greek 1, Egyptian 3, Lebanese 1, S.African 4, Indian 1, Kenyan 1, Saudi Arabian 3, Bahraini 4, Australian 2

Legend: ■ BB2 Tech Co ■ BLME
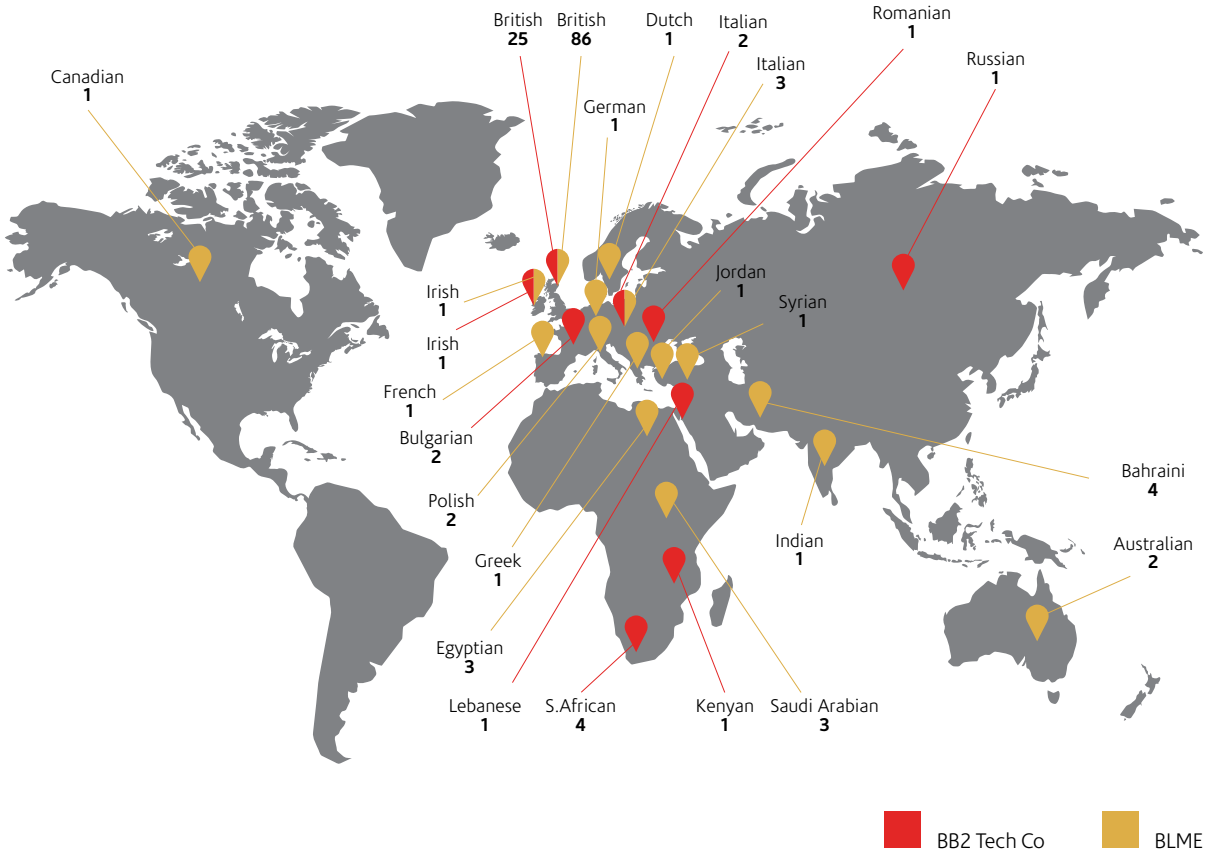
Workplace Performance

Having the right people with the right skills in the right roles is essential to achieving excellence along Boubyan's ESG journey. Boubyan continues to seize every opportunity to cultivate diverse talents, through its established assessment center for filtering new candidates. Boubyan is committed to maintaining a fair and ethical work performance culture that is dedicated to retaining its valued employees and ensuring that they have a clear and defined career path.

Initially, Boubyan's workplace performance starts with having a talent pipeline development strategy, that is based on forecasts and hiring needs. Boubyan first identifies the overall Group's long-term strategy in terms of required goals to achieve, and accordingly a candidate sourcing strategy is set in place to fill the employment pipeline.

Boubyan's performance management process is based on conducting a fair and unbiased employee evaluation, where each employee's performance is linked to strategic KPIs measured across balanced scorecards, which are driven by sales and service and are per the set agreed goals to be achieved for the year. Performance goals are set at the beginning of each year (during Q1) and revised when needed by Boubyan's HR Department, the BNRC and responsible line managers. The targets are defined based on each year's business plans, and executives are required to adhere to the KPIs cycle (each January) in terms of the setting and cascading down of KPIs. The performance appraisal process is conducted 2 times per year—once in the mid-year, and the another at the year-end, where Boubyan's allocated score and rating reflect their overall performance. The percentage of employees receiving regular performance and career development reviews in terms of performance bonus are 58-60% and 85% in terms of merit increase, while the % of employees going through the Bank's performance appraisal in areas concerning multidimensional performance appraisal (e.g. 360 degree feedback), is 100% for those who are at managerial level and above. On the other hand, the performance appraisal which is related to formal comparative ranking within one employee category, covers 100% of Boubyan employees.

Employees are strongly encouraged to discuss their job performance and goals on a monthly basis with their line managers to seek purposeful approaches for achieving defined goals. BLME has a "Professional and Career Development" Policy and "Performance and Capability" Procedure that govern its performance evaluations, transfers and promotions and succession planning. A Performance Improvement Program is conducted by BLME, designed to improve and enhance employees' performance, where each measure is ideally agreed upon with the employee.

Boubyan is committed to an active succession planning approach and identifies in-house future successors to fill key leadership positions. All senior job roles are reviewed annually in terms of their importance and criticality. Boubyan's succession plan involves planning, analyzing and determining who can fill immediate roles according to the successor's adaptability, skills and competency. The succession planning exercise cycle is scheduled each year in January, April, July and October, covering each quarter's performance. The succession plan is then presented, reviewed and signed-off by the BNRC. Boubyan's succession plan covers the following key elements:
• Critical business roles including executives and department heads
• Emergency cover plan for critical roles
• Intended recruitment streams for permanent replacements
• Internal talent pool for potential successors

Compensating and rewarding our colleagues fairly is deep-rooted in Boubyan's workplace performance metrics. Boubyan believes in gender equal pay and compensation that is based on performance reviews, position level, job roles, tenures and experience and proficiency level. Boubyan regularly conducts benchmarking analysis, to evaluate whether its employee salary scale and allowances are in line with the local market. Thus, Boubyan's compensation schemes and pay are independent of any employee-related demographics and are solely based on individual performance. In 2021, the total value of employee compensation (executive level) was KD 30,813,871, which is an 8% change increase compared with 2020 performance. The non-executive compensation accounted for a total of KD 117,949, indicating a slight percent decrease of 2% compared to last year. The maximum number of years executive remuneration is deferred for is 3 years (whether for CEO or highest paid executive) within its reporting practices, while the percentage of executive salary to which bonuses are restricted does not apply to Boubyan, since bonuses are not restricted at any employee levels. On the other hand, the average years after which long-term incentives for the Bank's employees below the senior management level are paid out expressed as locking period, is 3 years - stating that long term incentives are only from Manager and above. More details on Boubyan's employee pay are provided in Appendix 6.3.

Employee Engagement and Welfare
Sustaining the relationship that Boubyan has with its employees requires establishing a proactive two-way engagement approach. Boubyan provides employees with the space to communicate openly and honestly and to form meaningful and professional bonds with one another, serving the purpose of achieving the Group's set of organizational and ESG values.

Employees have access to a wide range of engagement channels, in which their feedback and concerns can be directly raised with the Human Resources (HR) team or with their line managers. Complaints can also be communicated through whistleblowing, in an anonymous and confidential manner directly to Boubyan's Chairman. BLME has set out a Grievance Resolution Policy that applies to all employees, allowing them to raise complaints and be resolved in a fair, timely and formally governed manner. The scope of the policy covers a range of grievances that include workplace environment, work allocation, career path and development and others. In 2021, BLME introduced the "CEO Confidential Mailbox," so that employees can directly voice their concerns transparently to the CEO. In addition, BLME runs an employee survey to seek views and feedback as part of ensuring effective employee engagement and that their voices are heard. For the reporting year, the response rate of the conducted employee engagement survey reached 79% with an engagement index of 80%.

This represented a small decrease of only 3% from the previous year with 46% of respondents having joined within the last 12 month period.

To incentivize, engage and motivate employees, Boubyan provides an array of benefits for its permanent employees. The benefits scheme is separate from the salary incentives and may differ from one employee to another depending on their grade level and seniority, while other benefits are provided to all employees. At BLME, this is guided and governed through the Benefits Framework Policy, in which it provides information on how employees are remunerated in terms of benefits and which applies to all permanent full and part-time employees in the UK and UAE. The following illustrates Boubyan's offered non-pay employee benefits.

Medical Insurance

Life Insurance

Health Assessment

Annual Flu Vaccination

Family Air Tickets Allowance

Children Education Assistance

Pension (UK employees)

Permanent Health Insurance (UK and UAE employees - the scheme pays a maximum of 70% of the employee's salary after 6 months of continuous sickness absence, either until the employee is fit to return to work or normal retirement age)

City Allowance (UK Grades 1-4)

Grade Allowance

Eye-care Vouchers (UK)

Boubyan is committed to supporting the health and wellbeing of all employees as part of ensuring a safe and healthy engagement and experience in the workplace. To facilitate this, several wellbeing initiatives have been adopted as part of Boubyan's employee benefits and engagement mechanism. BLME aims at promoting a positive working environment by focusing on 3 core elements – financial, mental and physical wellbeing. Such wellbeing initiatives and support are conducted on a regular basis and are delivered through BLME's Wellbeing Programme and Wellbeing Hub. The former's delivered initiatives include charity sports events to promote healthy living, stress-therapy massages and wellbeing seminars, while the latter is an independent service of BLME operated by Health Assured and managed by MetLife, providing BLME employees and their family members with a 24/7 helpline and counseling sessions if appropriate.

To promote a healthy lifestyle and green commute to work, BLME has partnered with Evans Cycles, in which the scheme offers substantial tax and NI savings up to 42% on cycling and bike equipment and clothing. In addition to that, BLME offers its employees a gym membership allowance its UK-based employees whereas it fully funds the memberships at Virgin Active or Nuffield Health centres and promotes and encourages physical and mental well-being for its Dubai based employees. Other gym memberships can also be reimbursed up to a specified financial limit and would similarly attract a "benefit in kind" tax via payroll.

As means of shifting the mindsets of employees to recognize the importance of mental health, Boubyan Takaful cooperated with 07-Therapy to provide online mental health counselling services through their application and website. These services are provided to all Boubyan employees, individuals and corporates, giving them access to a network of top-quality psychiatrists and psychotherapists, along with a referral network of specialized clinics and hospitals. By raising awareness of mental health and taking action, the Group further empowers its employees to feel fully equipped, satisfied and ready to carry on with their day-to-day work and responsibilities.

As a result of Boubyan's continuous efforts to sustain the wellbeing and satisfaction of its employees, there were 0 complaints received in the reporting year 2021. (Complaint here refers to non-IT related complaints, and covers any general workplace-related complain, ethical and legal matter.)

Effective employee engagement is one of the many factors that result in higher workplace retention. Boubyan constantly enhances its performance metrics, specifically those that may be considered as drivers for increased employee retention. The workplace culture that Boubyan hosts is one that enables the fulfillment of potential, empowers responsible employee behavior, and provides opportunities to develop. Boubyan focuses on having professional support and guidance at the center of its employee engagement, enabling a work environment where employees feel appreciated, productive and ready to adapt for market changes and earn professional experience.

As a result of Boubyan's collaborative efforts towards ensuring effective employee engagement and welfare, the number of new hires significantly increased for all subsidiaries when compared to last year's performance (excluding BB2 Tech Co as it was not yet part of the Group in 2020). The overall number of new employee hires increased by 147%, compensating for 2021 employee turnover which was higher compared to the 2020 performance. More details on Boubyan's 2021 new hires and turnover are illustrated in the following.

Year				2021		
Subsidiary	Boubyan Bank	Boubyan Capital	Boubyan Takaful	Boubyan National	BLME	BB2 TechCO
Number of new hire employees	359	8	4	4	52	38
Number of turnover employees	266	4	11	4	40	6

(Row label, rotated: Boubyan New Hires and Turnover)

Please note: in 2021, there were no major "employee layoffs," defined as affecting 10% or over 1,000 Boubyan employees. In addition to that, Boubyan assigns a 1 - 3-month notice period to notify its employees of any changes.

As means of disclosing Boubyan's ESG performance, the following represents an illustration of Boubyan's employee absentee rate (expressed as % of total days scheduled). - for a 4 year performance.

Year	Staff Count	Days	Absenteen rate
2021	86	1016	4.5%
2020	59	536	3.5%
2019	120	1708	5.5%
2018	112	1005	3.4%

Case Study
Ensuring Employee Health and Safety

During the COVID-19 pandemic Boubyan demonstrated its commitment to the health and safety of all its stakeholders. As part of its efforts, and as means of supporting the Government towards raising awareness of the COVID-19 vaccination, Boubyan launched an employee vaccination campaign in collaboration with Kuwait's Ministry of Health (MOH). The campaign was conducted in 2 phases, where a total of 1,460 employees were vaccinated. For BLME, there was regular Bank-wide communication as a reminder for employees to get vaccinated, in addition to guest speakers on resilience and coping with isolation and mental health and wellbeing. Other measures were also implemented to ensure employees were equipped and encouraged to work well from their home or the office.

BB2 Tech Co conducted 2 sessions that targeted mental health awareness and nutrition. The sessions discussed how important it is to address mental health and provide positive psychological support and how having healthy nutritional habits can significantly impact and improve sleep quality. Each session was 45 minutes long, with 24 attendees per session.

Furthermore, as part of Boubyan's efforts to ensure that employees are capable of facing emergency situations, a first aid training course was conducted. The training spanned 8 hours, with a total of 89 employees attending the course. The course adhered to the modern instructions and procedures of the American Heart Association, covering pulmonary resuscitation, emergency cardiac care and the treatments of burns and moderate occupational injuries, among other issues. Employees passing this course received a first aid certificate that is approved by the American Heart Association.

As a result of Boubyan's efforts towards ensuring the health, safety and wellbeingof its employees, there were no occupational-related injuries registered for the year 2021.

Created Socioeconomic Value

Learning and Development

Boubyan learning and development programs aim at providing employees with the opportunity to gain professional knowledge and competitive skills that inspire them to keep pace with the Group's needs, and that equip them with necessary competencies to adapt against any organizational and market changes that are in line with customers' demands.

Boubyan offers a wide selection of training programs, including strategic planning, cybersecurity, risk, leadership, sales management and various others. The total training hours conducted in 2021 for Boubyan (excluding BLME and BB2 Tech Co subsidiaries), reached 20,846 hours, which is equivalent to 10 days based on the employee job role and responsibilities. (noting that 1 day is equivalent to 7 hours of conducted training). The summarized breakdown of the training courses topics is given below, and Appendix 6.6 provides the detailed list of the delivered training courses in 2021.

Description	Conducted Training Hours
All courses excluding AML, Data Privacy, and Information Security	14,117
AML / CFT and Financial Crime	2,482
Data Privacy	2,010
Information Security	2,236
Total	20,846

Part of Boubyan Bank's induction program is to provide new joiners with a customer protection training course. The course covers various topics that are related to customers' financial security and data privacy, in which a total of 474 new joiners attended the course and a total of 948 training hours were delivered.

BLME and BB2 Tech Co offer their employees a variety of training courses that include Board members and line managers as well. A variety of e-learning modules are completed by all BLME & BB2 Tech Co employees covered topics such as fraud prevention, whistleblowing, anti-bribery and corruption, and preventing discrimination and harrassment.

BLME also provided group training sessions on a range of topics including: Driving and Implementing Strategic Change, Effective Minute Taking, Excel, Financial Modeling, Managing and Leading Teams, and MiFID II. Team off-site strategy sessions were also held. A detailed training course list is presented in Appendix 6.6.

To ensure that BLME's employees who wish to continue their studies or complete personal training courses are in line with the Bank's overall vision and strategy, BLME has a "Training" policy that governs and encourages employee development. BLME is fully committed to its employee training and development and enables employees to submit a request in relation to any type of study or training provided that they can reasonably demonstrate such personal development is likely to lead to improved effectiveness at work, and consequently an improvement in BLME's business performance.

In Boubyan Bank, one of the mandatory training subjects that are delivered annually to all employees is AML / CFT courses. A total of 2,318 employees received the training covering Board members and senior management as well. The training course was conducted for Boubyan Capital, Boubyan National and Boubyan Takaful employees, and the breakdown per number of attendees per subsidiary is as follows:

Breakdown of Boubyan's Staff Receiving AML / CFT Training

40 staff attended the AML / CFT and financial crime from Boubyan Capital

28 staff attended the AML / CFT and financial crime from Boubyan National

74 staff attended the AML / CFT and financial crime from Boubyan Takaful

22 Board member / Senior management attended the AML / CFT and Financial crime

A total of **3,723** training hours were delivered in 2021

Boubyan is committed to developing its employees' skills and channeling their ability to adapt quickly and drive impact. As innovation and change are inevitable, Boubyan is focused on spreading the culture of lean and agile working in a manner that accelerates employee development to thrive today and tomorrow. Boubyan's Continuous Improvement Department (CID) strives to spread the "Lean culture" among Boubyan employees by frequently conducting department visits and Lean awareness sessions. The sessions focus on ensuring that all employees are aware of the Lean methodology, and how can they submit their opportunities and start their Lean project's journey. Boubyan's Lean culture starts at an early stage where new joiners are introduced to the concept during their induction sessions. A key responsibility for CID employees is also to coach and mentor Boubyan's project owners and provide them with the support and knowledge required to complete their projects efficiently.

Throughout the year, the CID team conducts multiple 3-day training sessions that are designed to equip attendees with the knowledge required to lead Lean projects. The program is known as "Lean Management". Once employees complete the training, they are known as Lean Ambassadors and are awarded with Lean points to be redeemed for monetary values after the successful completion of each project. In 2021, a total of 20 Boubyan employees received training in Lean management – with a total of 6 CID Department employees certified in Lean Six Sigma: 2 Six Sigma Master Black Belts; 2 Six Sigma Black Belts and 2 Six Sigma Green Belts. Boubyan aims to train more than 25 employees in Lean management as part of its ESG journey.

As part of HR's commitment to employee development, Boubyan offers all its staff a 25% discount on the Master of Business Administration (MBA) program offered by Gulf University for Science and Technology (GUST). To date, a total of 112 employees have been sponsored in this MBA program. In conjunction with the rapid and successive developments that the digital business sector is currently witnessing in Kuwait, Boubyan Bank signed a strategic partnership in cooperation with Duke University in the USA to launch a training program dedicated to empowering leadership skills as a continuous endeavor to support and motivate Boubyan's employees. The program is considered one of the first training programs provided by "Boubyan Business School," which was launched in 2021 by Boubyan Bank. The partnership with Duke University offers courses that are specialized in technology, creativity, innovation, change management, personal banking, leadership and management, which are offered to the Bank's succession planning pool, from AGM levels to Senior Managers. The aim of the program is to develop their strategic leadership skills and enhance their business acumen. The first cohort consisted of 25 participants, starting in September 2021 and is expected to end by February 2022. The second cohort is planned to start in September 2022.

Case Study

Spreading A Lean Culture

Boubyan conducts an annual Lean Project Gallery Walk, where project owners display and present their Lean projects for Boubyan management and employees. The Lean Gallery Walk provides attendees with the opportunity to learn about project management skills, analytical and statistical skills, critical thinking and team dynamics. The Gallery further encourages other employees to be engaged in Lean projects and participate in future gallery walks and to be lean certified.

A total of 15 Lean projects were presented in the 2021 gallery walk, and Senior Management were able to closely see the achievements of the projects' owners and engage with them.

As means of spreading the Lean culture, Boubyan developed an in-house tool for raising Lean opportunities. The "Tawasol page" is designed to allow employees to raise their Lean opportunities seamlessly, where each project is then assigned to a CID coach to kick-off the project with the initiator. The page allows for monitoring the progress status for each project and acts as a standard and systematic communication and engagement tool among Boubyan employees. Employees can also choose and claim valuable rewards in exchange for their Lean points, which are awarded upon completion of their Lean projects. In 2021, there were 120 Lean opportunities raised by Boubyan employees, showing a 20% change increase compared with opportunities raised in 2020. The number of employees engaged in the Lean program is more than 228 employees (which is considered more than 15% of Boubyan Bank's workforce).

A total of 23 projects were completed in 2021, which is considered a 21%-change increase when compared with 2020 performance, as presented in Appendix 6.4.

One of Boubyan's visionary approach regarding its ESG journey from a change management perspective is spreading the Lean management principles amongst the governmental sectors. In 2021, Boubyan's CID team managed to conduct and provide an extensive 3-day training session on lean methodology, where participants learnt how they can optimize and improve their processes. The training was offered to Kuwait Credit Bank (KCB) and the Public Authority for Housing Welfare (PAHW). Around 20 employees attended each session (total of 40 for both sessions) with a total of around 20 training hours.

lean gallery walk

Boubyan Bank
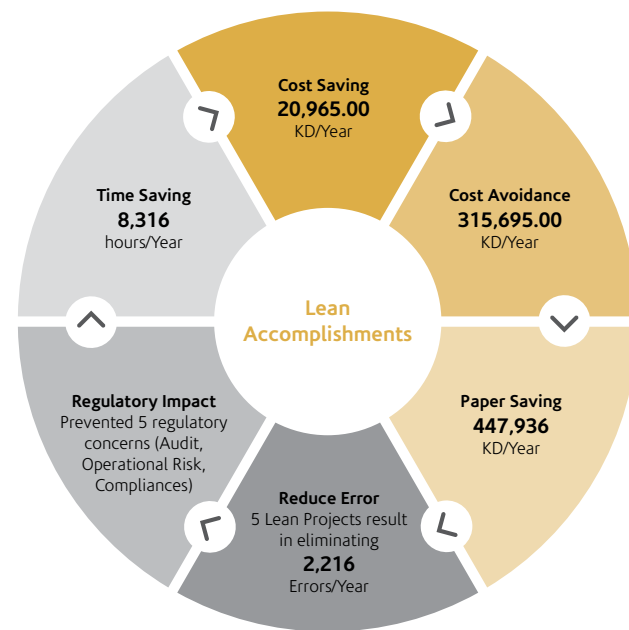
4.2 Social Responsibility

Boubyan's social responsibility is built on empowering the communities it serves by impacting individuals positively beyond its provided services. Addressing salient sustainability and community needs and ensuring qualitative social development underpin Boubyan's Corporate Social Responsibility (CSR) strategy, from which Boubyan focuses on achieving 6 main thematic CSR priorities:

Health   Education   Philanthropy   Entrepreneurship   Women empowerment   Financial literacy

Each community investment, initiative or event is planned, selected and aligned in accordance with Boubyan's CSR strategy framework and objectives. BLME has a Corporate Social Responsibility policy, in which social, civic, economic and environmental responsibilities across all areas of the business and operations are recognized. The policy sets out how BLME will demonstrate its commitment to CSR programs that are tangible, practical, Sharia'a-compliant and above all are aligned with the ethos of BLME's business. BLME's CSR initiatives fall under 4 key areas, including:

Social Responsibility   Civic Responsibility   Economic Responsibility   Environmental Responsibility

In line with Boubyan's commitment to society, in 2021, Boubyan conducted a number of initiatives in which a total of KD 211,000 was contributed. The initiatives topics ranged from health and wellbeing to SME support and education - as represented in the following.

## Wellbeing and Health Events and Initiatives

Boubyan Padel Tournament

Out of Boubyan Bank's willingness to keep pace with all new developments concerning youth activities, the Bank organized the biggest padel tournament for males in Kuwait. 64 teams participated in the event with 2 players in each team. The tournament had a total cash prize of KD 3,000, with the first-place winning team qualifying for the Qatar International Padel Tournament - where Boubyan Bank will bear all the costs of participation including travel, accommodation and registration. To continue the success of Boubyan's first Padel Tournament for young males, Boubyan then organized the biggest female padel tournament in Kuwait, where a total of 16 teams participated from the community.

Boubyan Run

Sports activities are a vital part of our daily lives, and in an attempt to encourage all sports activities and engage with the community, Boubyan Bank organized the Boubyan Run. The challenge was open to everyone above the age of 16 years for both genders and a total of 1,000 participants joined the 5k race. The race had a limit of 1,000 participants, as means of maintaining proper social distancing measures in accordance with the health authority guidelines of Kuwait.
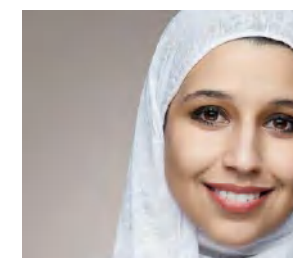
"This Time I Can" Challenge

In collaboration with "MyNutribox" application, Boubyan conducted an initiative to encourage members of the community and Boubyan employees to be the healthiest version of themselves and lose weight during the holy month of Ramadan. A total of 62 employees and 150 community members have participated in the event.

Boubyan Vaccination Campaign through Msa3ed

To encourage customers to get vaccinated against COVID-19, Boubyan Bank launched a special campaign where they registered through the "Msa3ed" application under "Yes for Vaccine" to enter a raffle. This was initiated in order to support the Government efforts for community mass vaccination, where a total of 18,767 community members have participated. The raffle included valuable prices ranging from travel tickets and expenses to cash rewards.

Created Socioeconomic Value

Education Events and Initiatives

Boubyan's Competition for The Best Volunteer Project

As part of the United Nations' sustainable development goals and in collaboration with the Ministry of Education, Boubyan Bank organized the first competition of its kind in Kuwait for public and private middle and high schools. The competition was organized in collaboration with "Spread the Passion" organization - as an advisor and a member of the judging panel.

Through this competition, Boubyan Bank aimed at integrating in schools the spirit of volunteering activities that contribute to Kuwait's sustainable development.

School teams were assembled to implement a volunteering project whether at school level (inside the school itself) or beyond the school (anywhere in Kuwait), where the projects were evaluated and submitted by each school. The judging panel evaluated each project based on a selection criterion including creativity, innovation, and integration of sustainability - in addition to the applicability of the initiative and the possibility of deploying it within the society. A total of 120 schools participated in the event.

Finance Club Festival - Kuwait University

A set of various activities and events that aim to involve all age groups from inside or outside the College of Administrative Sciences, conducted in collaboration with the finance club of Kuwait University.

University of Denver Colorado

Supporting the activities of students enrolled in Denver Colorado University

Youth Empowerment and SME Events and Initiatives

Tattaman Campaign with Shighel

Partnership with "Shighel" platform dedicated to supporting talented freelancers. Platform subscribers receive a 40% discount and are offered photography, design, advertisement, copywriting, or any other marketing-related service. A total of 100 subscribers joined the platform in 2021.

Partnership with SMEs during Vaccination Campaign

During Boubyan's customers' vaccination campaign, Boubyan partnered with a group of SMEs who offered vaccinated customers free drinks.

V-Thru Event

Boubyan Bank held a summer entertainment event in Seychelles resort, during which it supported some SME projects, in that they advertised their products with no charges in terms of venue renting. More than 2,000 community members attended the event. Boubyan has an agreement with V-Thru application that allows the facilitation of Boubyan Business Banking customers in the V-Thru app while Boubyan bears the participation fees in the app.

Boubyan Coffee Festival

Boubyan organized Kuwait Coffee Festival for the 4th year in a row to support innovative SME projects specializing in the coffee industry. A total of 30,000 participants and community members attended the festival.

Collaboration with 312 Café

Boubyan Bank distributed free coffee to its different customer segments through the collaboration with 312 Café. 312 Café is considered to be a unique project, as all those in charge of providing the service are people with special needs. The free coffee was distributed to around 600 customers, to help advertise and support the Café.

Created Socioeconomic Value

To measure and monitor Boubyan's CSR initiatives and events success and determine the level of participants' satisfaction, an online survey is sent to participants post CSR initiatives to capture their feedback and evaluate their overall experience level. The survey questions cover areas that are related to the participants satisfaction level with:

- Ease of registration for the event
- Level of communication and engagement from Boubyan
- Competition and event arrangement
- Boubyan representatives
- Overall experience and feedback on the event
- Suggestions to take into consideration for future planned events

A selected sample of the conducted CSR community feedback survey is presented in the following.

Event	Description	Number of Responses	Overall Satisfaction %
رتل مع بوبيان	Quran recitation and memorization competition, covering various age segments and competition categories – in which the top 3 winners from each category are provided with cash prizes.	93	83%
LEGO CHALLENGE	On the occasion of the Kuwait's national days celebrations, Boubyan Bank organized a Lego Challenge in collaboration with LEGO THRU and Fantasy World for children from the age groups 5 to 12. The challenge was held through Zoom and children were offered prizes.	19	100%
dose NEVER OVERDOSE	As a part of Boubyan's focus on reducing the use of plastic and conserving the environment, each week Boubyan selects a group of winners and delivers coffee to their houses in reusable cups. In return, each time the customer uses Boubyan's reusable cup, they will get a 20% discount at any Dose Café branch (valid for a specified period of time).	93	91%

Boubyan's socioeconomic contribution is also highlighted through its charitable initiatives and events that serve various philanthropic causes in cooperation with a number of entities and NGOs. In 2021, a total of KD 69,000 was donated for a selection of significant initiatives impacting a number of beneficiaries in the community in areas related to health, living standards and education – as illustrated in the following.

Charitable Event

Boubyan Reading Marathon 8

In cooperation with Clinica Dental Center and Takween Bookstore, Boubyan Bank donates KD 1 for each 10 pages read by the bookstore visitors - to help educate students with financial difficulties hindering them from having proper education standards.

Over the past 7 seasons of the Charitable Reading Marathon, KD 35,000+ was donated through the participation of thousands of readers who read 300,000 pages approximately, thereby contributing to the education of more than 350 students and giving them the chance to continue their studies, empowering them to achieve their targets.

Number of beneficiaries: **84 students**

Charitable Event

Boubyan Steps

Boubyan Bank has launched (Boubyan Steps at Al Shaheed) campaign, which is open for everyone to participate. The campaign aims to support diabetics and the activities of the "Blue Circle" (NGO), where Boubyan Bank will donate KD 1 on behalf of each person who downloads the app.

Participants who download the app may join in the competition where the top 20 of those exercise walking at Al Shaheed Park while using the App will be chosen as winners and win valuable prizes.

Additionally, in Ramadan Boubyan organized its charitable event, "Boubyan Steps," in which the Bank donated KD 1 per each 5 minutes of walking. The revenues of the campaign were donated to eyesight restoration surgeries, performed in Noor Boubyan campaign in Africa.

Number of beneficiaries: **50,000** participants in Shaheed **5,000** beneficiaries for Noor Boubyan Campaign

Charitable Event

Neqsat Boubyan

Neqsat Boubyan focuses on involving various segments of the society during the Holy Month of Ramadan, and raising the importance of solidarity of donating food to those who are in need.

The total number of Boubyan employee volunteers was 10, with a total of 10 volunteerism hours dedicated for the event.

Number of beneficiaries: **1,000**

Charitable Initiatives

Kuwaiti Registry for Visual Impairment

In Cooperation with Al Bahar Eye Hospital, Boubyan Bank financially supported the Kuwaiti Registry for Visual Impairment to achieve the following:
- A database for the visually impaired in Kuwait
- A research database for the common causes of visual impairment
- A database for doctors and researchers in the field of visual impairment in Kuwait
- The identification of the extent of the problem of visual impairment and its impact on the economic and social field of the injured
- The preparation of an annual report with the results findings

Beneficiaries: **Vaccination Center**

BLME is committed to supporting a number of charities and to spreading the charitable spirit within its workplace and among its employees through the means of fundraising and volunteering opportunities. Guided by the "Charitable Donations Policy" BLME donated a total to various to KD 28,527 in 2021 to various entities as listed in the following.

BLME's Donations List

Furthermore, in 2021 BLME partnered and sponsored a number of entities to deliver impactful CSR initiatives that target entrepreneurs, students, food banks and various other beneficiaries – as illustrated in the following.

BLME's CSR Sponsorships and Partnerships

Future Frontiers Mentoring Program

BLME has spearheaded its own education program through the partnership with youth charity "Future Frontiers." Employees were provided with the opportunity to act as a coach or mentor to Sixth Form students. Through this program BLME employees have mentored children of the age group 16-18 years old that come from underprivileged backgrounds, as a way to provide them with a qualitative education opportunity. In 2021, a total of 13 BLME employees participated in the program as volunteers, and 360 volunteering hours were achieved.

SEO London

BLME partnered with SEO London to help prepare students from ethnic minority or low socioeconomic backgrounds to achieve career success – by offering them superior educational, training and mentoring support. In 2021, a total of 5 BLME employees participated in the program as mentors, providing 5 mentoring sessions to 5 students before the summer break, each having 1-hour education session.

WildHearts Group

WildHearts Group is a portfolio of companies that, through their activities and profits, deliver entrepreneurship education and microfinancing services. BLME's UK offices obtain office supplies via WildHearts Office as a means of supporting social change for local entrepreneurs.

Change Please

A coffee place where 100% of its profits goes to people experiencing homelessness, or housing difficulties, as means of providing them with onwards opportunities. As means of supporting such initiative, their coffee beans are used in BLME's London office.

Fat Macy's

This is a social enterprise that works with young Londoners living in temporary accommodation. It provides a pathway towards independent living by inviting them to train with a team of hospitality experts to deliver culinary events and catering across London.

Harry Specters

This is a business dedicated to crafting delicious chocolates that creates employment opportunities for young people with autism. The chocolates have won numerous awards for their taste and hundreds of young people with autism have a brighter future because of them.

One way that Boubyan engages with the community is through its social media platforms. The primary social media platforms used are Instagram (3 accounts) and Twitter, and the secondary ones are LinkedIn, Facebook, YouTube and Snapchat. Various events, sponsorships and competitions are organized and publicized through Boubyan's social media, with the content being carefully chosen and is in compliance with mandates. More details on Boubyan's community engagement through social media are provided in the following.

376K Boubyan Bank 2,912 Boubyan Capital 11.1K Boubyan Takaful	228.5K Boubyan Bank 972 BLME
3,213 BLME	460 BLME

Sample of ESG Topics Shared

- World Mental Health Day
- UK Black History Month
- National Days
- International Women's Day
- COP26
- Cyber Security
- Sign Language Day
- Handicap Day
- Health and Wellbeing
- Financial literacy

4.3 Innovative Solutions

As a customer-focused bank, Boubyan offers a full range of innovative and financial services to its customers under different customer segments including Corporate Banking, Private Banking, Business Banking, Personal Banking (Retail), Insurance and Real Estate. Boubyan understands the varying demands of each set of customers and the offered services are designed to satisfy their business needs - and match the market demands among other benchmarks of similar industry sector.

To ensure the maximum quality of Boubyan's innovative solutions, all products and services are rigorously tested internally against Boubyan standards to evaluate new products' functionality, efficiency and usability before it is rolled out to customers. There is continuous feedback from Boubyan's customers through surveys and benchmarking studies, in which such feedback is incorporated in Boubyan's future product developments.

The Group's approach relies heavily on using technology and innovative solutions to offer best-in class services that sustain customer engagement and loyalty and provide them with an exceptional experience. More details on Boubyan's innovative solutions and offerings are provided in this section, categorized per subsidiary.

Boubyan Bank

Boubyan Bank offers its customer a wide range of services catered to serving its personal, private, business and corporate customers, all of which are Sharia'a compliant. Customers have access to all of the Bank's services and products either by directly visiting the branches, or through Boubyan Bank's website and available mobile applications. Depending on the account type, services may range from finance solutions (i.e. Murabaha, Ijara, Trade and Treasury) to fixed deposits (i.e. Wakala) and trade and banking solutions (i.e. loans and cards).

In total there are 45 operating branches, 6 of which are dedicated to serving special needs customers, located strategically all over Kuwait to serve the needs of customers, in which all of the Bank's operations are in compliance with CBK's mandates and directives. Boubyan Bank staff are trained to provide services via sign language in those specific special needs branches, and the ATM machines and printings are braille user-friendly. As of 2021, Boubyan has 43 Interactive Teller Machines (ITMs) and 261 Automated Teller Machines (ATMs), indicating a 10.2% change increase in the former and a 5% increase in the later when compared with 2020 data.

Boubyan Bank has a robust loyalty program where customers get rewarded based on transactions done on their credit card. Customers can redeem their rewards earned into cashback or against booking online air tickets, hotel accommodation or via valuable e-vouchers.

In 2021, several new products and services were launched to our customers. One key achievement for Boubyan Bank was the launch of "Prime" App, optimized and dedicated to serve the needs of young people. Boubyan Bank's PRIME App includes various features integrating services such as Pay Me, cardless withdrawal, Waferli, and Fils Challenge, as well as management of beneficiaries and all kinds of transfers. Students aged 15-25 can easily open a bank account via the app and have a card issued digitally. Prime has countless collaborations offering discounts to various brands, restaurants and gyms – with weekly prizes and promotions.

To date the total number of users has reached 73,000. The main significant impact of the app launching is that it has significantly increased the Bank's youth segment – resulting in higher customer engagement and a positive word-of-mouth for future acquisitions.

Boubyan Bank's Private Banking is designed to ensure that the financial needs of elite customers are met through the specially tailored innovative banking services, products and solutions. Private Banking customers have access to a private Relationship Manager and a dedicated call center - available around the clock, to help define financial goals and plans and help them reach them successfully. The Private Banking offered consultations also include the following:
• Consultation on investment tools and decision-making
• Banking and investments planning
• Capital management
• Wealth protection and asset management
• Credit and Sharia'a-compliant banking provisions

The Boubyan Private Banking customer segment are also offered special discounts on Boubyan Takaful products, specifically on travel insurance, personal accident insurance and housing insurance.
A summary of Boubyan Bank's available accounts is illustrated in the following.

Personal Banking Accounts
• Exclusive Account
• Salary Accounts
• Youth Accounts
• Saving Accounts
• Account Solutions
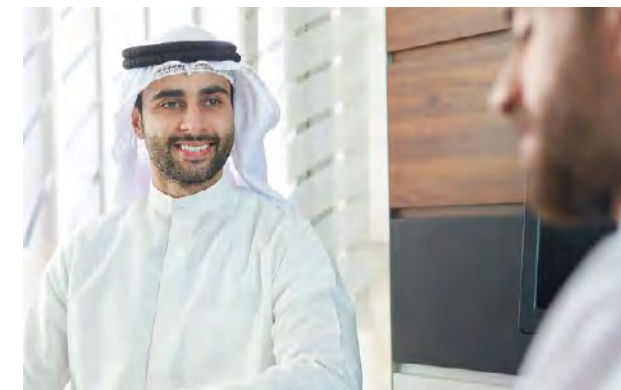
Private Banking Accounts
• Current account
• Savings account

Corporate Accounts
• Current account
• Call account
• Barwa account
• Amil account

Business Banking Accounts
• Current account
• Call account
• Amil account

Created Socioeconomic Value

Boubyan SME Banking

We have setup our SME deprtment, inline with Boubyan's mission of foucusing on our customers, as a one-stop-shop for our customers in all their needs. Our aim is to create a lasting relationship with our customers by providing seamless services for their business needs.

Boubyan continues to support its SMEs through retail banking, whereas the Consumer Banking Group provides numerous services to SMEs under the Business Banking Department. Looking specifically at Boubyan's clients, business banking experienced significant growth in the number of clients by 164%, and the portfolio grew by 22% in 2021.

Several unique approaches have made Boubyan Bank the leader in the Kuwait Market for services provided to SMEs, where it was the first of its Kind Kuwaito Bank to provide fully functional digital business mobile application – dedicated to serving its entrepreneurs small and medium businesses. The following summarizes some of Boubyan Bank's SME digital tools.

SME Mobile Banking App

A fully functional mobile banking application for businesses in Kuwait with more than 100 financial services, including new services and enhancements to provide the users with a wholly unique experience through a highly interactive design that provides everything a customer needs to manage his banking transactions on the go and is available on all platforms and mobile stores.

ePay

The first and only link payment for business that a bank has offered in Kuwait, ePay, facilitates the collection of payments for businesses by sending the invoice in an SMS to the customers, who can settle the amount online using their debit card. It includes invoicing, QR code payment, Bulk payment, and products and services listing.

2021 ePAY

76%	41%	56%
Increase in the number of users	Increase in the number of transactions	Increase in the total KWD amount

Petty Cash Card

The first of its kind in Kuwait, a prepaid petty cash card is part of a comprehensive Business Banking solution designed to allow you to manage smoothly and easily your various business banking transactions. These prepaid petty cash cards will make managing petty cash in the business simple and straightforward by giving the business owner the flexibility to set spending limits and monitor expenses in real-time, the demand for this card has increased significantly due to the need of customers. The sales of the card grew by 89% last year.

	2021
BB Visa	224%
Petty Cash	89%
Mandoub Card	91%

■ 2020 ■ 2021
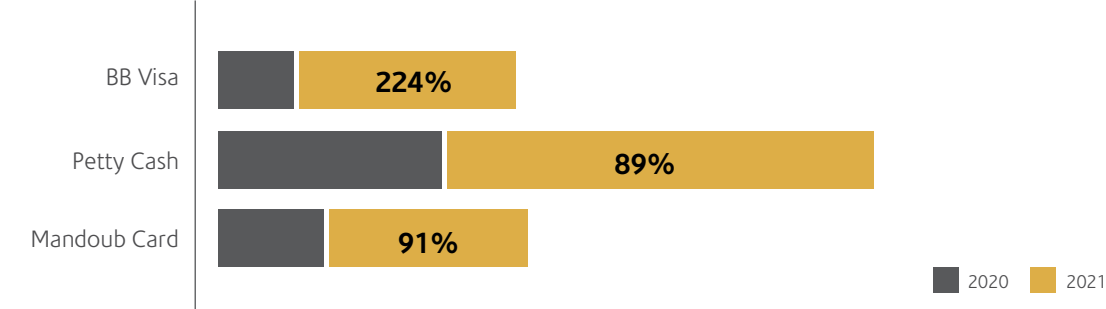
Partnerships with key service providers in the startup ecosystem

We have become the most convenient bank for SMEs; Boubyan enhanced its value proposition by building partnerships with key service providers in the startup ecosystem to become a one-stop shop for SMEs. With our marketplace, customers can find the following services:

	Potentiol Partners	Value added from partnership
Accounting	HOLISTIC	• Simplify bookkeeping and financial planning for startups
Working spaces	niu COLLABORATIVE COMMUNITY	• Provide access to co-working spaces
Logistics & fulfillment	EMpower	• Offer warehousing, fulfillment, and delivery services to businesses
Insurance	Boubyan Takaful	• Offering a wide range of insurance products
Ordering App	V-THRU	• Offering a new smart way to order things
Freelance market	SHIGHEL	• Offer marketing services such as photography, design, advertising, copywriting, or any other marketing related services

Every entrepreneur has a story to tell. Boubyan Bank aims to be part of such success stories by providing unique service that match their goals and aspirations, leading Boubyan to become their go-to bank. With key insights and mentorships in every step of the way, Boubyan Bank will lead planned small business to a journey of excellence and achievements.

Created Socioeconomic Value

Boubyan Capital

Boubyan Capital is considered the sole investment arm of Boubyan Bank, which is regulated by the Capital Markets Authority and is Sharia'a compliant. This subsidiary is dedicated to delivering strategic advice and solutions, aimed at guiding clients towards achieving their goals and growing their wealth at optimum levels, or at expanding their wealth portfolio using the most innovative world-class investment methods.

Boubyan Capital, offers services that have well-diversified portfolios and that balance long-term goals with short-term ones, with the focus on providing the following core services:

- Asset Management and Investment Funds
  (Boubyan KD Money Market Fund II, Boubyan USD Liquidity Fund, Boubyan Multi Asset Holding Fund, Islamic Global Sukuk Fund, Local and GCC Equity Fund, Ijara and Structured Leasing)

- Alternative Investments
  (Real Estate - Local and International Acquisition and Management)

- Brokerage

- Boubyan Invest

In 2021, Boubyan Capital expanded its service, in particular the expansion of the brokerage market coverage with the inclusion of the US Over the Counter (OTC) market.

Boubyan Capital is committed to incorporating cutting-edge technology to provide its investors with a unique Sharia'a-compliant investment experience. To ensure that Boubyan Capital products are aligned with market developments and client preferences, surveys are conducted (i.e. IPSOS Wealth Management Survey) against other peers and benchmarks in the industry. In addition, an investment risk questionnaire is designed to measure client's specific risk tolerance and their appetite towards investing.

Boubyan Capital's long-term investment philosophy is to focus on core investments that have an attractive return relative to its risk appetite. This philosophy stems from the overall conservative approach towards investing and is also reflected in the Group's products and service offerings to clients.

When it comes to the subsidiary's ESG considerations, Boubyan Capital has specific criteria in place over managing its real estate. No real estate is considered for acquisition until it is ensured that it has no building or tenant violations. In terms of whether the criteria scope covers the management of green building, currently this is not considered mandatory; however, Boubyan Capital manages one LEED Gold certified building, its CITRIX Building in North Carolina.

Brokerage APP

Boubyan Capital's Brokerage App is a Sharia'a-compliant innovative trading platform. It allows clients to buy and sell securities in the local, GCC, European, and US markets, with competitive commission pricing. In addition to stocks, clients can also trade sukuk via the platform.

Clients are entitled to access to 18 markets through 1 account that features instant funding for trading that includes immediate order placements. Clients are also able to view their Portfolio Summaries to analyze and manage their portfolios with a status panel, and get updates about their Portfolio Status Valuation with reference to the prices change in the market.

In addition, custom and smart watch lists are offered to enable clients keep track of their desirable exchanges. Trading alerts and market depth information by price and order are also available for clients. Summaries of global markets and commodities and the top stocks including gainers, losers and most active are also presented in a live manner within the App.

Boubyan Invest

Boubyan Invest is a digital investment tool created by Boubyan Capital, designed for those who are looking to build a smart investment portfolio. It is the first fully Sharia'a-compliant Robo Advisory intuitive digital investment platform that provides smart investing without high fees or the hassle associated with traditional investment.
The platform facilities include personalized automated investment based on the client's individual risk levels.
Boubyan Invest provides 2 investment streams (via digital onboarding):

- **Robo Advisory:** Customized investments constructed to match specific client goals and risk tolerance. This stream allows investment in various asset classes via smart investment portfolios tailored specifically to clients.
- **Boubyan Capital Funds:** This is a standardized investment stream which allows clients to access and select from an array of leading Sharia'a-compliant funds managed by Boubyan Capital.

BLME

BLME is a Sharia'a-compliant bank, providing Real Estate focused Wealth Management solutions, Commercial Real Estate Finance and Savings Products. BLME is committed to providing personalized financial solutions tailored to clients' needs, by upholding outstanding customer service. Customers have access to a variety of competitive saving rates and a wide range of benefits, and with eligible accounts that are protected up to the statutory limit – as BLME is registered under the Financial Services Compensation Scheme. Moreover, BLME is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Through BLME customers can access market-leading Real Estate investment opportunities in UK or obtain specialist financing for a commercial property, holiday home or residential buy-to-let property. The following summarizes the main available services that are offered to BLME customers (excluding BLME's Nomo customers).

Wealth Management
- Private Banking:
- Current accounts
- Pre-paid debit cards
- Residential mortgages
- Cub deal investments

Real Estate Finance
- Real Estate Finance: Provision of commercial real estate financing and development finance
- Real Estate Investments: Commercial real estate investment funds

Savings
- Premier Deposit Accounts (PDA)
- Notice accounts

# Nomo: The World's First Islamic International Digital Bank

BLME and Boubyan Bank are proud to have launched the world's first international Islamic digital banking business. Launched in 2021, Nomo aims to provide customers with seamless, secure, and Sharia'a-compliant digital banking. It gives account holders in Kuwait and the UK access to a suite of state-of-the-art offshore banking products, including daily banking, simple wealth management solutions and new investment and payment products, all managed via the Nomo App.

Upon opening a Nomo account (via digital onboarding), customers have access to current and fixed-term deposit accounts in both GBP and USD. It also offers a GBP debit card and domestic / international payment capabilities. Nomo targets the affluent and mass affluent customers' segment residing in the GCC. As of 2021, Nomo had acquired 4,073 customers, whose deposits are fully covered up to the value of £85,000 by the UK's FSCS. To ensure customer retention and satisfaction, Nomo users may direct their feedback through the App store by submitting their rating and review, or via social media posts or customer service.

Bringing access to UK banking to GCC residents is the biggest impact of Nomo, as it offers the chance to diversify customer portfolios and mitigate location risk whilst growing their wealth. Nomo allows customers to securely access their UK bank account from wherever they happen to be, by simply downloading the app and opening an account with a single click.

Nomo has a significant role in terms of impacting the community through technology and innovative solutions, through creating digital, self-serve journeys for customers using technology - allowing them to open a UK bank account directly from their iPhone in 8 minutes, subject to satisfying completion of the UK on-boarding requirements. Nomo's customer cycle is fully digitized and allows 24/7 access to global banking, therefore resulting in various savings in terms of creating a responsible banking experience.

One of Nomo's areas of impact is that it results in several environmental savings due to its digitized features meaning less resources are consumed. It also impacts the community in terms of reachability and accessibility to state-of-the-art innovative tools and through enhancing the overall economic status of the community, as a result of its individuals diversifying their income.
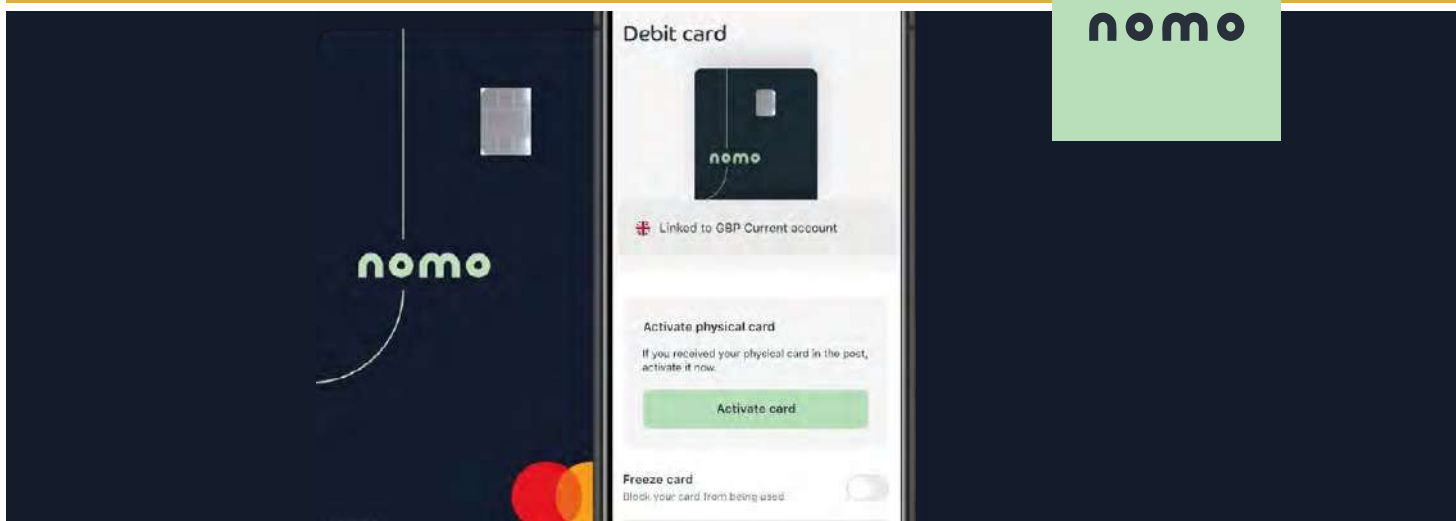
Boubyan Takaful

Boubyan Takaful is a Sharia'a-compliant insurance company, committed to serving customers with high-quality insurance products and plans that accommodate their insurance needs. Boubyan Takaful services are offered to both corporate and individual clients, where the following illustrates the diverse offerings of each.

For Individual Customers

Motor Insurance

Covering losses of or damage to the insured motor vehicle, its accessories and spare parts, due to destruction, partial, total loss, or damage "private and Commercial"

Household Insurance

Compensates the insured for any loss or damage of the insured property as a result of fire, theft, burglary and any other relevant damages

Medical Malpractice Insurance

Provides medical practitioners (i.e. surgeons and doctors) with compensation against risks associated with their work and any legal third-party liabilities that may arise - out of any error, negligence or omission incurred during the performance of their work

Created Socioeconomic Value

Marine TPL Insurance

Provides compensation for the third-party liability (TPL) against losses or damages of the insured property during sailing

Travel Insurance

Insurance programs for travelling customers, that also includes coverage against COVID-19

One-Third AlKhayrat Takaful Plan

Insurers benefit from this plan by having one-third of their Takaful amount to be donated to charity organization and the remaining amount goes to their omission incurred during the performance of their work

Domestic Helper Takaful Plan

Provides Takaful coverage against personal accidents for domestic workers and helpers

Individual Medical Insurance

A medical insurance plan that provides customers with direct billing in In-patient, Out-patient treatment, dental care, maternity coverage, Chronic and Pre-existing medical coverage. The scope of this insurance covers COVID-19 related issues

For Corporate Customers - Asset and Business

Fire Insurance

Provides insurance and compensation against fire, storms, hurricanes, earthquakes, floods and any natural disaster related damages

Marine Insurance

Provides insurance and compensation to customers from losses or damages to their goods as a result of marine and air transport. The insurance covers ship hulls, machinery and equipment to protect all types of ships, whether cargo or passenger ships, to cover all risks the ship is exposed to, war risks and third-party liability.

Motor Fleet Insurance

Provided to companies, taking into consideration the size of the company's business and the number of cars in their fleet. Offers comprehensive insurance to protect cars from damage and loss as a result of accidents

Created Socioeconomic Value

Money Insurance and Fidelity Guarantee
Provides insurance and protection against financial losses as a result of fraud and theft

Liability Insurance
Protection for the insured company against the liabilities incurred by litigation

Engineering Insurance
Protection against a wide range of hazards associated with civil engineering works, including the installation, testing and operation and breakdown of machinery

Cyber Insurance
Protection against any business disruptions and losses as a result of cybercrime

Employees Benefits

Group Medical
Provides client's employees with comprehensive medical coverage, with the ability to design the suitable program as per employees' needs - taking into consideration the budget set by the client

Group Life
Provides protection to the client's employees in the event of any emergency that may affect the life of the employee and those around them - such as death by any cause, accidental death, total or partial disability or income loss due to an accident or illness, and various others

Workmen Compensation
Compensation for bodily injuries for the client's employees as a result of occupational accidents.

Boubyan Takaful customers have the privilege to access and onboard digitally to any of the subsidiary's offered services and products via Boubyan Takaful's website or app. In 2021, a total of around 1,400 customers have digitally onboarded and enrolled in Boubyan Takaful services through a simplified and seamless registration process.

Created Socioeconomic Value

Case Study
Boubyan Drive

In 2021, Boubyan Takaful launched the "Boubyan Drive" program that measures driver's behavior, as means of increasing the community's awareness of driving safely – and thereby decreasing the number of accidents. It provides users with the ability to gain rewarding points that can be redeem for prizes from Boubyan Takaful strategic partners. Points are gained weekly based on users' driving habits.

Once the application is activated, the GPS monitor will start to measure the user's driving habits in terms of speeding, braking and mobile usage while driving.

The points will be collected based on the rating given by the application on the driving behavior. The redeemed points can be in the form of discount codes, free insurance policies and much more.
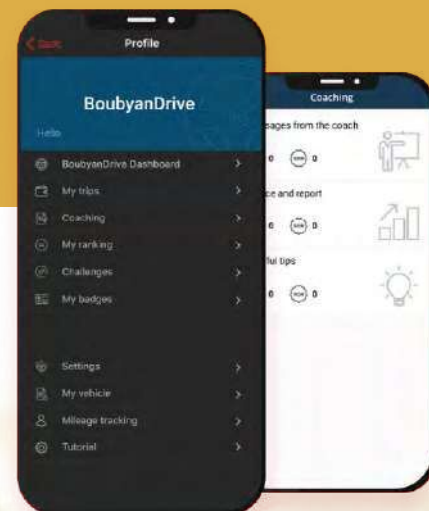
Boubyan National

Boubyan National is a Real Estate Services Company operating in accordance with the Islamic Sharia'a in all its transactions. Boubyan National aspires to become one of the pioneer and reliable companies in the field of contracting, facility management and real estate services in Kuwait by creating value for shareholders, customers and the communities where it operates. This subsidiary provides a variety of project management services tailored to each client's needs, along with managing and monitoring the assets of the Group and offering general contracting and security guarding services.

Boubyan National has established and constructed several projects that range from residential buildings and storage facilities to the construction of the Group's facilities and bank branches. In 2021, a total of 7 projects were completed and constructed as illustrated in the following.

Boubyan National 2021 Projects

1. Boubyan Bank Egaila Branch, Kuwait
2. Boubyan Bank Sabah Al-Ahmed Branch, Kuwait
3. Boubyan Bank 360 Mall Branch, Kuwait
4. New Main Building Branch Restoration
5. Space planning for floors
6. New Data Center
7. Boubyan New Head Quarter - Bid pack 1

Created Socioeconomic Value
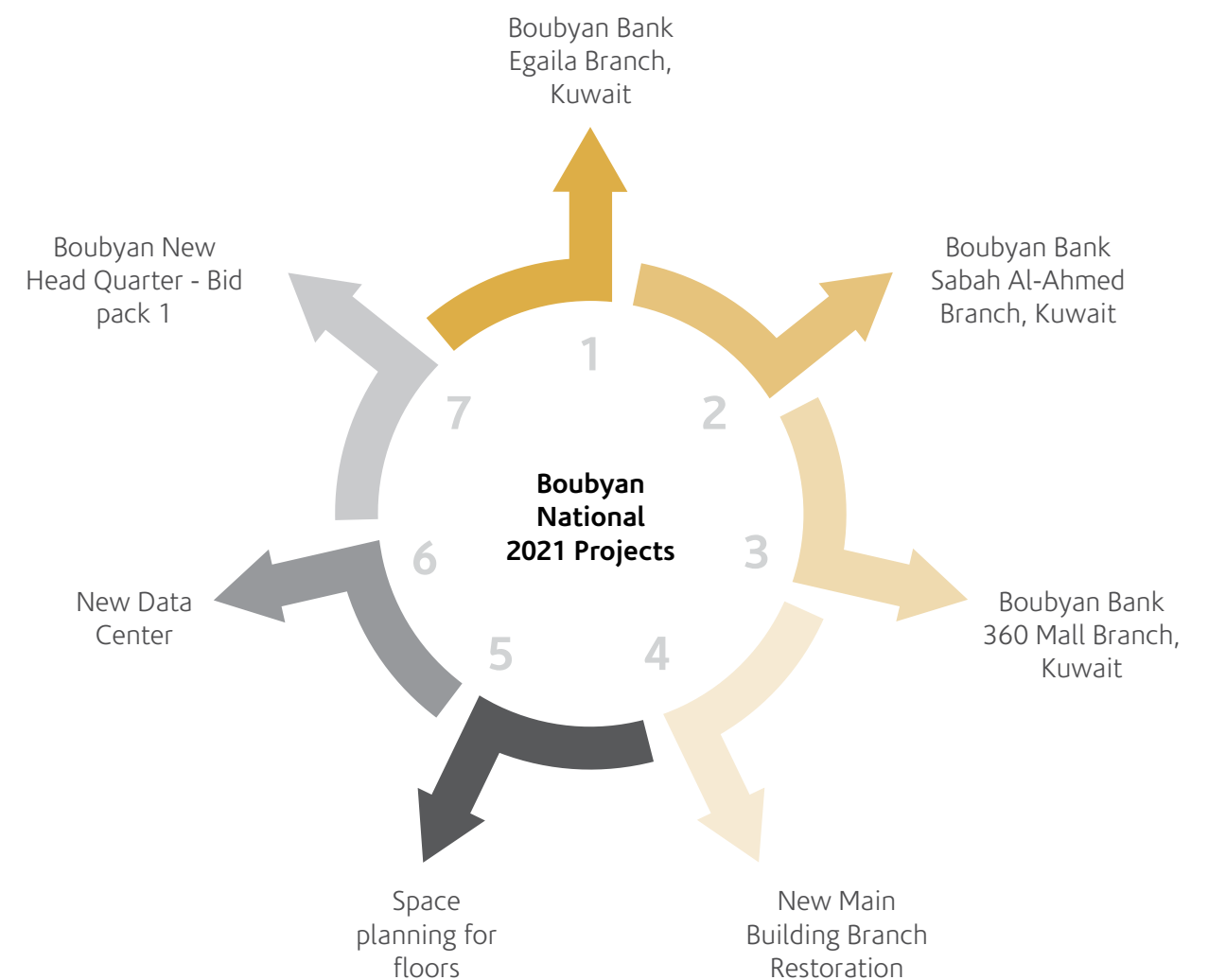
The detailed offerings and services provided by Boubyan National are shown in the following.

Project Management (Design and Construction) Services

Providing a variety of project management services that are tailored according to each client's needs. Upon the request of the client, the Project Management Division will prepare the scope of work for the project and will provide the services and then the required approvals. In general, the work will be carried out in 2 phases through the Design and Construction Departments as mentioned below and the related procurement contracts shall be treated as the construction contracts. For projects under development, the department monitors cash flows and issues periodic variance and status reports to concerned parties.

Property and Facility Management

Managing and monitoring the assets of the company including income-generating properties and properties under maintenance.

General Contracting

Handling interior modifications with a vision to expand more in the field of general contracting.

Guarding Service

Providing security guards and guarding services of properties for a number of clients.

Boubyan Digital Identity

Boubyan has set goals in place regarding the digital marketing of its innovative solutions. It aims at increasing awareness for the brand and products, by generating quality traffic on the Group's digital channels and ensuring efficient digital marketing orchestration.

Boubyan believes that strengthening its brand identity will aid in maximizing customer acquisition, as customers can explore and benefit from alternative ways and innovative solutions to answer their banking needs. More details on Boubyan's digital solutions are provided in Appendix 6.5.

Case Study

Boubyan Bank Accelerator Program

Boubyan Bank has signed an agreement with DIFC FinTech Hive to launch "Boubyan Bank Accelerator Program." The project aims to accelerate the growth and expansion of Kuwaiti startups and SMEs and reflect the Bank's sustained support for young Kuwaitis' projects.

This project is considered the first of its kind, in terms of Boubyan Bank being the first bank to run a FinTech startup accelerator in Kuwait. Such partnership reflects Boubyan Bank's standpoint in terms of setting cornerstone opportunities for financial institutions that embrace technology. The program offers support to startups at their project's early stages through training programs, consultations, marketing, accounting and financial management – among several other guiding services.

The accelerator program will provide a customized action plan for startups in terms of optimizing technology use in the service provision and will allow startup owners to communicate with investors to pitch their projects.

In addition to the accelerator program, Boubyan Bank has also another program that supports SMEs, namely "Boubyan Incubation Program." Through this program, entrepreneurs and startups are provided with cloud computing resources from Amazon Web Services (AWS), to help them innovate and grow by building their project's infrastructure. Participants in the Boubyan Incubation Program have access to several resources including credits, tech support, training, exclusive offers - and go-to-market tailored resources based on their unique startup profile.

Boubyan provides several other services to its SME clients, with the aim of enabling financial access and support to expand and diversify their projects, while maintaining retained engagement and communication with their customers.
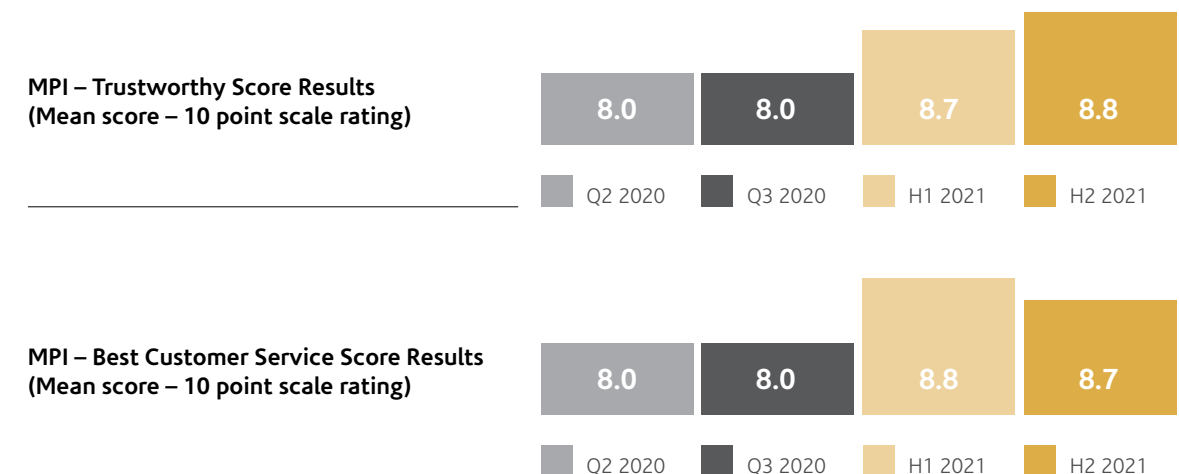
4.4 Sustained Customer Experience

Establishing an ESG journey requires reflecting a sustained customer experience that relies on providing accessible services, quality and cost-efficient products, responsive customer care and innovative solutions – all of which serve to satisfy a diverse segment of clients.

Fort the 12th year in a row, Boubyan has been ranked first by Service Hero, and has been recognized as one of the leading Kuwaiti banks (Islamic and conventional) by the CSI Index. To Boubyan every customer is equally important in terms of listening to their feedback and in aligning the Group services and offered products to meet their expectations.

In 2021, Boubyan continued to track its performance regarding customer experience by conducting customer-related surveys, through mystery shopping surveys, and online or telephone surveys. The main survey question areas covered customers' overall satisfaction level with employee professionalism, sales and soft skills, and product knowledge, and the survey results are presented later in this section.

Boubyan Bank maintained its position as the top trustworthy bank in Kuwait as per the Market Performance Index (MPI) results for 2021, and is rated as ahead of all banks in Kuwait on the perception of being "A Bank that Thinks Ahead." The results of Boubyan Bank's MPI are shown in the following, noting that the survey is conducted twice a year, with a sample size of 2400 random selected customers.

MPI – Trustworthy Score Results
(Mean score – 10 point scale rating)

8.0	8.0	8.7	8.8
Q2 2020	Q3 2020	H1 2021	H2 2021

MPI – Best Customer Service Score Results
(Mean score – 10 point scale rating)

8.0	8.0	8.8	8.7
Q2 2020	Q3 2020	H1 2021	H2 2021

Boubyan Bank Conducted 24,057 Customer-Related Surveys (Mystery shopping, Onboarding Customer Experience Surveys, Event Driven Experience, & Call Monitoring):

Channel	Branches	Direct Channels	Central Sales
Number of Evaluation Participants	7,782	12,159	4,116
Score	94%	94%	97%

Three surveys were also conducted in 2021 to evaluate the Customers' Happiness Index (CHI) of Boubyan Bank's digital services in the mobile apps, in particular Msa3ed, Western Union and Pay Me services with the CHI scores as follows; Msa3ed 71%, Western Union 78%, PayMe 86%.

Another way that Boubyan Bank measures customer loyalty and satisfaction is through the Customer Satisfaction Index (CSI) and the Net Promoter Score (NPS) results. These are conducted to evaluate how likely it is that customers would recommend Boubyan's products or services to others, allowing Boubyan to determine the reasons why customers may like or dislike any of the products or services that are being offered.

The following illustrate Boubyan Bank's Customer Satisfaction Index (CSI) and Net Promoter Score (NPS) results, giving data for the reporting year and the previous years as well.

Customer Satisfaction Index (CSI) Survey

Year	Boubyan Customer Sample	% of Satisfied customer respondents out of total customer sample	
2021	250	95%	"Boubyan's 2021 targeted % of satisfied customer respondents out of the total number of respondents is 95%"
2020	264	98%	
2019	264	97%	

Net Promoter Score (NPS) Survey

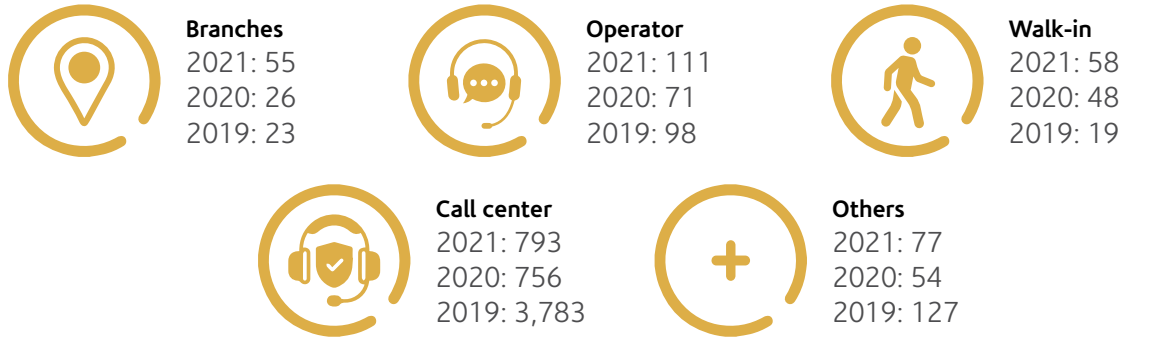| Year	% of Satisfied customer respondents out of total customer sample
2021	68%
2020	72%
2019	73%

Boubyan has a Customer Retention Unit in place that is responsible for maintaining the Bank's targeted customers pool, often through solving customers' concerns and evaluating customer retention efficiency – which is measured on a periodic basis. Customer turnover is determined once a clearance certificate / Buyout request is issued, or when a customer requests cancelling a product (i.e. credit card). Similarly, Boubyan's Customer Complaint Unit has a role in sustaining customers' experience, through tracking all received customer complaints and managing them in a timely manner. Several customer-related channels are available, where complaints can be raised either via phone, email, walk-in, branch, mail or through Boubyan's mobile applications. All official complaints are to be resolved within 15 working days as per the Central Bank of Kuwait (CBK) guidelines, where Boubyan Bank was successful in meeting this requirement for all complaints raised. BLME complaints took a maximum of around 28 days to resolve during the year. Regarding customer care complaints, the turnaround time for resolving the issue depends on the complaint's case. Usually they are resolved within 24 hours but in some cases it may take more than a day.

The following illustrates Boubyan's performance metrics regarding the number of customer complaints received for the reporting year and previous years' performance.

Customer Care Complaints

	2021	2020	2019
Boubyan (Excluding BB2 Tech Co)	1,094	957	4,050
BLME	15	19	34
Findings	The number of BLME complaints has significantly decreased over the years showing a 21%-change decrease compared with 2020 performance and a 56% decrease compared with 2019 performance. For Boubyan, there was a slight 14.3%-change increase in the number of complaints received when compared with 2020; however, there is a drastic decrease when comparing 2021 and 2019 performance.		

The breakdown of Boubyan's received customer complaints per channel is illustrated in the following (excluding BLME and BB2 Tech Co related data).

Customer Care Complaints per Channel

Branches
2021: 55
2020: 26
2019: 23

Operator
2021: 111
2020: 71
2019: 98

Walk-in
2021: 58
2020: 48
2019: 19

Call center
2021: 793
2020: 756
2019: 3,783

Others
2021: 77
2020: 54
2019: 127

Once a complaint is submitted, BLME ensures that it is resolved fairly and in a timely manner. In the case that BLME is not able to resolve any customer complaint within 5 business days, a letter will be sent to the customer providing them with a summary of their complaint, and the name, job title and contact details of the person handling the complaint.

In the case where complaints are filed regarding BLME products (other than electronic money or payment services), a final response letter will be sent within 8 weeks explaining the outcome of the complaint investigations, and how the customer can pursue the matter further. If the customer does not respond within 8 weeks from the date they received the letter, the matter will be considered as closed. If any customer is dissatisfied with their complaint's resolution, they have the right to contact the Financial Ombudsman Service (FOS) within 6 months of the date of the final response letter or 8 weeks after the complaint was received by BLME. The Department manager or Compliance team will then investigate the matter and ensure a response is sent within 5 business days.

4.5 Support to Local Procurement

Boubyan is committed to providing its suppliers with fair and equal opportunities, with Boubyan ensuring that proper human rights and labor standards are adhered to throughout the supply chain and procurement practices, and are in compliance with Kuwait's Ministry of Social Affairs (subjective to entities located in Kuwait).

An integral part of Boubyan's ESG journey is upholding sustainability and ESG practices within its supply chain and screening criteria. BLME has deployed a new supplier assessment process, which is compliant with the European Banking Authority (EBA) and meets the updated UK regulatory expectations. To safeguard BLME's supply chain practices against potential risk, an "Outsourcing and Third-Party Management" policy has been developed. The policy provides the minimum standards that govern identifying, assessing and managing risks that may arise throughout the supply chain cycle, while ensuring that BLME complies with all applicable legal and regulatory obligations, which include but are not limited to:

- EBA Guidelines on Outsourcing Arrangements 2019
- Financial Conduct Authority (FCA) SYSC – Chapter 8 Outsourcing Requirements
- Outsourcing Part of the PRA Rulebook
- Commission Delegated Regulation (EU) 2017/565 on organizational requirements and operating conditions (the "MODR")
- UK Data Protection Act 2018
- General Data Protection Regulation 2016
- Money Laundering Regulations 2020
- Bribery Act 2010
- Proceeds of Crime Act 2002
- Modern Slavery Act 2015

Suppliers are required to complete a Third Party Risk Management (TPRM) due diligence questionnaire and submit their responses back to BLME, along with supporting evidence and required documents, and this shall be reviewed as part of the selection and supplier assessment scoring criteria. The questionnaire covers attributes related to risk management, governance, cybersecurity and business continuity, to name a few. An illustration of the required documents to be submitted by BLME potential suppliers as presented in the following.

Documentation Required in BLME Supplier Questionnaire

1 Data protection	2 Data breach management	3 Data retention	4 Information security	5 Information security
	6 Security incident response / handling	7 Most recent Penetration Test report	8 Evidence of information security / data protection staff training	9 Business Continuity Plan
9 Summary of Business Continuity Plan /Disaster Recovery Testing completed in the last 12 months including: 1) Date of test 2) Outline scope and scenario(s) tested; and 3) The results (e.g. pass/fail/pass with actions)		10 Certifications and accreditations held to recognized industry standards e.g ISO27001, ISO22301, SOC 2, etc.		

To maintain sound and ethical conduct, all suppliers shall adhere to and comply with Boubyan's code of conduct during the engagement process. Upon signing the contract, all suppliers, contractors and service providers are therefore considered to be covered under Boubyan's code of conduct and that they have acknowledged it, whether it was a written or digital acknowledgement form. Please note that Boubyan does not provide any training on its code of conduct to any of its suppliers, contractors or service providers. The code of conduct articulates that each supplier, contractor or service provider shall show integrity, accountability, responsible business practices and fair treatment to its individuals during their engagement with Boubyan.

Part of Boubyan's responsibilities towards its suppliers is maintaining their safety through applying proper occupational health standards. All contractors are to abide by the safety regulations implemented by governmental authorities, and each shall ensure that safety officers are available on construction sites and that staff are committed to all safety measures. To monitor the satisfaction of Boubyan's suppliers, an evaluation survey is sent, in which suppliers provide their feedback on areas that concern project management efficiency, materials availability, price competitiveness compared to the market and after-sales quality.

In 2021, the local supplier expenditure for Boubayn (excluding BLME and BB2 Tech Co) accounted for a total of KD 27,795,777, while the foreign expenditure was KD 4,137,750. This is reflected as a 27% change increase in local procurement expenditure and a 12% increase in foreign procurement, when compared to 2020 performance. For BLME, the total annual spent in GBP on local suppliers accounted for 15,938,765 (which is equivalent to KD 6,533,718.33), while a total of GBP 441,374 was spent on foreign suppliers (which is equivalent to KD 180,930.8).

Boubyan believes that supporting and empowering local suppliers results in several indirect environmental and social impacts that support the local community's economy and promote a culture of ethical and sound labor practices –free from any forced or compulsory labor and child labor. BLME is committed to ensuring that its supply chain is free from the practices of modern slavery and human trafficking. Appropriate training sessions on this have been provided to BLME employees, and BLME's policy for onboarding suppliers guides employees on the required actions to be taken to address the Act's requirements.

5. Monitored Environmental Performance

Covered Sections:
Carbon Emissions
Electricity Consumption
Water Consumption
Waste Reduction

Boubyan Group operations are considered as low and modest in terms of environmental impacts, due to the nature of the business it runs. However, Boubyan strives to ensure that resources are responsibly consumed, waste is adequately managed and greenhouse gas (GHG) emissions are continuously measured. Boubyan aspires to further advance its capabilities regarding climate risk management and continues to invest and advance in technology and digital solutions, as a means of addressing complex environmental challenges and mitigating impacts.

This chapter represents Boubyan's commitment to environmental stewardship and provides a 3-year comparison of the Group's electricity, water, waste and GHG-related performance.

About Boubyan Group

ESG at Boubyan

Governance and Transparency

Created Socioeconomic Value

Monitored Environmental Performance

Appendices

5.1 Carbon Emissions

Reducing carbon emissions and energy use is essential to any entity that wishes to address and take a stand against climate change. In 2020, Boubyan started the practice of measuring and reporting on its carbon emissions and is committed to continue such practice annually. Due to the COVID-19 pandemic, 2020 GHG performance shall not be considered as the baseline year; consequently, 2021 shall be the referenced year for future baselining.

Greenhouse gas (GHG) emissions are often broken down into measuring and assessing 3 scopes—scope I, scope II, and scope III—each of which reflect different sources of emissions. Boubyan reports in 2021 its scope I emissions as generated from Boubyan's owned cars' fuel consumption and generator fuel consumption, being direct emissions that are owned and under its control. Scope II emissions were derived similarly from the same sources as in 2020, namely from the use of electricity being purchased by Boubyan. Lastly, scope III emissions for 2021 were derived from business travel and commuting undertaken by Boubyan employees, as well as courier services.

The practice of measuring, assessing and reporting Boubyan's carbon emissions shall be adopted on a yearly basis, with the aspiration of establishing a climate risk framework and targets for offsetting and reducing GHG emissions over the upcoming reporting years. As for BLME, it aspires to no longer offer specialty finance, including for yachts, luxury cars or private aircraft. In addition, it aspires to continue the offering of its employees training regarding climate change risk awareness.

The following gives more details on Boubyan's baseline GHG data and performance for the reporting year 2021 and provides a comparison with the performance in 2020 and 2019, where applicable.

Scope I

Boubyan-owned cars' fuel consumption			
	2021	**2020**	**2019**
GHG emission (MTCO2e)*	78.2	75	118
Intensity per employee*	0.042	0.04	0.06
Findings	There was a slight %change increase of Boubyan's GHG emissions when comparing 2021 performance with 2020, expressed as only 5%. Such an increase is considered still as a positive performance and impact considering that 2020 was a pandemic year and 2021 operations are back to normal.		

*Applicable to Boubyan, excluding BLME and BB2 Tech Co subsidiaries

Generators			
	2021	**2020**	**2019**
GHG emission (MTCO2e)*	9.89	-	-
Intensity per employee*	0.005	-	-
Findings	As mentioned earlier, 2021 will be the baseline year in terms of Boubyan's environmental performance; therefore, for the 2022 report, a comparison of Boubyan's GHG scope I performance resulting from its operating generators will be conducted to this year's performance.		

*Applicable to Boubyan, excluding BLME and BB2 Tech Co subsidiaries

Scope II

Purchased electricity grid			
	2021	**2020**	**2019**
GHG emission (MTCO2e)*	4,222	6,984	-
Findings	There was a %change decrease of Boubyan's GHG emissions when comparing 2021 performance with 2020, expressed as - 39.5%. Such decrease is considered as a positive impact of Boubyan's sustainability performance particularly concerning the Environment, in terms of Scope II reduction and its influence on climate change.		

*Applicable to Boubyan, excluding BLME and BB2 Tech Co subsidiaries

Scope III

Employee commute			
	2021	**2020**	**2019**
GHG emission (MTCO2e)*	36.08	26.73	-
Intensity per employee*	0.020	0.015	-
Findings	There was a %change increase of 35% when comparing 2021 employee commute emissions with 2020 performance. Such increase is a result of employees returning to physical / in premises operations, while in 2020 all business operations were held digitally. Noting that this scope covers only employee commuting for 6 staff-owned cars, rather than for all staff, that were identified as measurable for GHG purposes.		

*Applicable to Boubyan, excluding BLME and BB2 Tech Co subsidiaries

Scope III

Air travel			
	2021	**2020**	**2019**
GHG emission (MTCO2e)*	61.10	92	Was not measured nor assessed
Intensity per employee*	0.226	0.049	-
Findings	There was a %change decrease of -34% of Boubyan's GHG scope III emissions as a result of air travel. This is considered as a significant achievement in terms of Boubyan's environmental impact and contribution to climate change.		

*Applicable to Boubyan, excluding BLME and BB2 Tech Co subsidiaries

Scope III

Courier services (Upstream emissions)			
	2021	**2020**	**2019**
GHG emission (MTCO2e)	153.68	-	-
Intensity per employee	0.094	-	-

*Applicable to Boubyan, excluding BLME and BB2 Tech Co

Scope III

Rented Cars			
	2021	**2020**	**2019**
GHG emission (MTCO2e)	7.35	41.00	-
Intensity per employee	0.004	0.020	-
Findings	There was a %change decrease of 82% in 2021 emissions when compared with 2020 data performance, indicating that Boubyan reduced its dependance on rented cars.		

*Applicable to Boubyan, excluding BLME and BB2 Tech Co subsidiaries

5.2 Electricity Consumption

As Boubyan goes about its ESG journey, Boubyan continues to measure energy consumption resulting from daily work and business operations. At the end of 2020, Boubyan's electricity consumption reached 10,958,176 kWh. For this reporting year, the total amount of electricity consumed reached 6,624,000 kWh, resulting in a total KD 33,874 amount spent as an outcome of Boubyan's electricity reduction initiatives. Similarly to last year, the scope of total electricity consumption covers Boubyan Bank, Boubyan Capital, Boubyan Takaful, and Boubyan National. Stating that electricity performance data is not available for BLME and BB2 Tech Co as electricity is included within rent. However, the overall energy consumption for the entire building was significantly reduced compared to 2020 – as reported by BLME's landlord during the Cannon Place Green Team Tenant Meeting. Where it was reported that there was a -14% reduction in the overall energy usage of the building.

Boubyan's new headquarters (HQ), which is currently under construction, has been designed in line with LEED silver sustainability measures. In relation to electricity reduction considerations, the following represents some of the sustainability measures that would be included as part of Boubyan's new HQ:

Building Envelope
Design of a high-performance building envelope, which maximizes daylight and reduces solar heat transfer from extreme outdoor temperatures. This will reduce the amount of electricity required to heat or cool Boubyan's HQ throughout the year.

Energy Metering
Advanced energy metering measures have been incorporated into the design for all the energy sources used by the building. This will enable Boubyan to better track, monitor and manage its energy consumption, impacting electricity consumption efficiency and cost reductions.

Refrigerant Management
The refrigerant systems that shall be incorporated within the project are chillers. These chillers are R-134a refrigerant, which is one of the fundamental refrigerant management requirements of LEED. They require zero use of chlorofluorocarbon (CFC)-based refrigerants and will be placed in the new HQ building as a base for heating, ventilating, air conditioning and refrigeration (HVAC&R) systems.

Green Vehicles
The new HQ shall include parking spaces for electric cars, as means of promoting clean and renewable energy.

In compliance with Kuwait Ministry of Electricity and Water (MEW) regulations, all Boubyan facilities use light-emitting diode (LED) lighting, which are considered highly energy and cost efficient compared to other types of lighting products. Likewise, Variable Frequency Drives (VFD) are installed for pumps in Boubyan Bank's new branches and are used for adjusting flow or pressure as per actual need and demand. This allows the control of electrical power that is supplied to the pumps and for more energy-efficient utilization. Furthermore, Boubyan is considering choosing low power rating equipment (air conditioners) for the purpose of lowering energy consumption to be installed in Boubyan's new constructed facilities.

5.3 Water Consumption

Boubyan strives to ensure minimal water consumption as part of establishing responsible operations that are environmentally sound. Due to the nature of Boubyan's business operations, the amount of water consumed is mainly derived from employee usage and facilities cleaning purposes.

In efforts of reducing water consumption, VFD has been also installed in certain Boubyan Bank branches, particularly for domestic water pumps as means of reducing and controlling water flow. Basin mixer sensor taps are planned to be installed in both Boubyan's new data center and HQ for water consumption efficiency.

Similarly to electricity consumption, water consumption data is not available for BLME and BB2 Tech Co. As reported by the Cannon Place Green Team Tenant Meeting, there was a slight decrease of water consumption during the year.

The following illustrates Boubyan's water consumption, expressed in imperial gallons (IG).

	2021	2020	2019
Water consumption*	2,136,800	3,830,091	-
Findings	There was a -44.2% change decrease in Boubyan's water consumption performance when compared with 2020 performance. This is considered a very positive impact in terms of water consumption reduction, since 2020 was a pandemic year and in 2021 normal in premises operations were back to normal.		

*Applicable to Boubyan, excluding BLME and BB2 Tech Co subsidiaries.

Regarding water reduction considerations in Boubyan's new HQ, Boubyan National have planned strategies with the goal of enhancing water consumption efficiency, specifically regarding the utilization of indoor, outdoor and cooling water.

5.4 Waste Reduction

Boubyan's operations generate 3 main types of waste, which are paper, plastic and electronic waste. Boubyan recognizes the necessity of minimizing its operational waste and the impact it has on carbon emissions reduction and landfill areas.

Due to the nature of Boubyan's operations, paper waste remains one of the main contributors to the overall waste produced. Therefore, Boubyan continues to innovate and automate its operations and introduce digital solutions that serve the transitioning of its client's journey into a digital one – with the purpose of achieving a paperless operation.
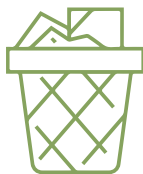
In an effort to reduce paper waste, Boubyan has minimized the number of printers in its facilities, by installing one centralized printer per department instead of having a printer for each employee. Water dispensers were purchased and distributed across all branches and facilities, as means of substituting the purchase and use of plastic bottles.

As regards electronic waste (e-waste), Boubyan sells produced e-waste to a third party that in return is responsible for recycling the waste and reselling it as scrap.

Boubyan aspires to develop and implement policies and procedures that address waste consumption reduction covering its whole operations holistically.

It should be noted that Boubyan's HQ shall incorporate an accessible dedicated area for the collection and storage of generated waste, segregated as waste to be recycled and landfilled.

The following illustrates Boubyan's produced paper, plastic and e-waste, respectively. The data presented is not applicable to our BLME and BB2 Tech Co subsidiaries.

	2021	2020	2019
Quantity of paper consumed	4,014 (Carton) 10,035,000 (Sheets)	3,750 (Carton) 9,375,000 (Sheets)	4,419 (Carton) 11,047,500 (Sheets)
Findings	Comparing the quantity of paper consumed in 2021 vs. 2019, Boubyan managed to decrease its paper consumption by 9.16% compared with last year's performance.		

	2021	2020
Quantity of plastic consumed	35,636 (Packet) 712,720 (Bottles)	22,000 (Packet) 440,000 (Bottles)
Findings	Comparing the quantity of plastic consumed in 2021 vs. 2020, there was a slight increase of 62%. Such comparison does not reflect Boubyan's actual performance, since 2020 was an exceptional year due remote working conditions that were enforced by the COVID-19 crisis.	

Type electronic equipment (e-waste)	2021
Apple iPad	6
ATM	18
Barcode Scanner	17
Card Reader	71
Cheque Scanner	9
Cisco Switches	5
Desktop Computer	40
Docking Station – Dell Professional	6
IP Phone Cisco	40
Laptop	31
Mobile Payment Terminal	61
Mobile Phone	10
Monitor	202
Printer	143
Scanner	11
Signature Pad	42
Tablet	1
TV Screens	18
Total	731 units
GHG Savings	11.5 MT CO2e GHG savings, excluding ATM and mobile payment terminal.

Monitored Environmental Performance

6. Appendices

About Boubyan Group

ESG at Boubyan

Governance and Transparency

Created Socioeconomic Value

Monitored Environmental Performance

Appendices

6.1 GRI Content Context
Principles of Report Content

Principle	What it Means
Stakeholder inclusiveness	The report identifies its stakeholders and explains how Boubyan has responded to their reasonable expectations and interests. Their priority issues have been embedded within the conducted materiality assessment as outlined throughout the report.
Sustainability context	The report presents Boubyan's performance in the wider context of sustainability, taking into consideration various local and international sustainability enablers and frameworks..
Materiality	The report covers aspects that: • Reflect Boubyan's significant economic, environmental, and social impacts; or • would substantively influence the assessments and decisions of stakeholders.
Completeness	The report includes coverage of material aspects and their boundaries, sufficient to reflect significant economic, environmental and social impacts, and to enable stakeholders to assess Boubyan's performance in the reporting period.

Principles of Reporting Quality

Principle	What it Means
Balance	The report reflects positive and negative aspects of Boubyan's performance to enable a reasoned assessment of overall performance.
Comparability	Boubyan has selected, compiled and reported information consistently. The reported information is presented in a manner that enables stakeholders to analyze changes in Boubyan's performance over time, and that could support analysis relative to other organizations.
Accuracy	The reported information within Boubyan's sustainability report is considered sufficiently accurate and detailed for stakeholders to assess Boubyan's performance.
Timeliness	Boubyan strives to report on a regular schedule so that information is available in time for stakeholders to make informed decisions.
Clarity	Boubyan aims for maximized accuracy of the reported information available in a manner that is understandable and accessible to stakeholders using the report.
Reliability	Boubyan has gathered, recorded, compiled and disclosed information and processes used in the preparation of the sustainability report in a way that they can be subject to examination and that establishes the quality and materiality of the information.

GRI Index

GRI Standard	Page / Information
GRI 102-General Disclosure	
Organizational Profile	
102-1 Name of organization	Boubyan Bank
102-2 Activities, brands, products, and services	8, 86-100
102-3 Location of headquarters	Kuwait City, Kuwait, 9
102-4 Location of operation	9
102-5 Ownership and legal form	6, 8 "Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/"
102-6 Markets served	9
102-7 Scale of the organization	6-7, 64-67 "Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-8 Information on employees and other workers	64-75
102-9 Supply chain	106-107
102-10 Significant changes to the organization and its supply chain	No significant changes in Boubyan's supply chain
102-11 Precautionary principles or approach	"Integrated within risk management approach 52-61"
102-12 External initiatives	83-83
102-13 Membership of Associations	"Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
Strategy	
102-14 Statement from senior decision-maker	IV-IX
102-15 Key impacts, risks and opportunities	52-61
Ethics and Integrity	
102-16 Values, principles, standards, and norms of behavior	10-12, 48-49
102-17 Mechanisms for advice and concerns about ethics	48-52
Governance	
102-18 Governance structure	30
102-19 Delegating authority	22-30
102-20 Executive-level responsibility for economic, environmental and social topics	38
102-21 Consulting stakeholders on economic, environmental and social topics	16-19
102-22 Composition of the highest governance body and its committees	22-35
102-23 Chair of the highest governance body	22-28
102-24 Nominating and selecting the highest governance body	35-38 "Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-25 Conflicts of interest	"Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-26 Role of highest governance body in setting purpose, values and strategy	"Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-27 Collective knowledge of highest governance body	22-29, 36-38
102-28 Evaluating the highest governance body's performance	35-38 "Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-29 Identifying and managing economic, environmental and social impacts	17-19 and throughout Boubyan's 2021 sustainability report
102-30 Effectiveness of risk management processes	52-61
102-31 Review of economic, environmental, and social topics	Throughout Boubyan's 2021 sustainability report
102-32 Highest governance body's role in sustainability reporting	The oversight and approval of Boubyan's 2021 sustainabiltiy report
102-33 Communicating critical concerns	Throughout Boubyan's 2021 sustainability report and especially in materiality assessment (18-19)
102-35 Remuneration policies	49
102-36 Process for determining remuneration	35-38 "Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-37 Stakeholders' involvement in remuneration	Not disclosed
102-38 Annual total compensation ratio	"Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-39 Percentage increase in annual total compensation ratio	"Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
Stakeholder Engagement	
102-40 List of stakeholder groups	16-17
102-41 Collective bargaining agreements	Labor unions are not relevant as per Kuwait law
102-42 Identifying and selecting stakeholders	16-17
102-43 Approach to stakeholder engagement	16-17
102-44 Key topics and concerns raised	18-19
Reporting Practice	
102-45 Entities included in the consolidated financial statements	"Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
102-46 Defining report content and topic boundaries	V-VI
102-47 List of material topics	19
102-48 Restatements of information	No restatements of information has been made
102-49 Changes in reporting	No changes in reporting practices
102-50 Reporting period	1st January 2021 - 31st December 2021
102-51 Date of most recent report	Boubyan Sustainability report 2020 https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/sustainability-report/ Annual
102-52 Reporting cycle	Annual
102-53 Contact point for questions regarding the report	info.sustanability@bankboubyan.com"
102-54 Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the GRI standards: core option"
102-55 GRI content index	The GRI content is provided here (121)
102-56 External assurance	No formal independent external assurance of the sustainability report was conducted
GRI 103: Management Approach 103 (103-1, 103-2, 103-3)	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Innovative Digital Solutions	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Data Privacy and Information Security	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Customer Experience and Satisfaction	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Governance and Transparency	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Compliance and Risk Management	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Ethical Practices	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
SME Support	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Youth Empowerment	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Social Responsibility	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Employee Engagement and Welfare	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Leadership and Inclusion	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Learning and Development	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report
Environmental Impact	(18-19) In materiality assessment and throughout Boubyan's 2021 sustainability report

GRI Index

GRI Standard	Page / Information
GRI 200 Economic Standard Series	
Economic Performance	
201-1 Direct economic value generated and distributed	123 "Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
201-3 Defined benefit plan obligations and other retirement plans	"Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
Market Presence	
202-1 Ratios of standard entry level wage by gender compared to local minimum wage	123 "Annual Report" https://boubyan.bankboubyan.com/en/explore-boubyan/investors-relations/annual-reports/
202-2 Proportion of senior management hired from the local community	66
Indirect Economic Impacts	
203-1 Infrastructure investments and services supported	123
203-2 Significant indirect economic impacts	Throughout sustainability report and in 78-85
Procurement Practoces	
204-1 Proportion of spending on local suppliers	107, 123
Anti-Corruption	
205-1 Operations assessed for risks related to corruption	No significant risks were identified to corruption during the reporting period
205-2 Communication and training about anti-corruption policies and procedures	Training Courses Appendix 6.6
205-3 Confirmed incidents of corruption and actions taken	There were no confirmed incidents of corruption with employees during the reporting period
Anti-Competitive Behavior	
206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	No relevant legal actions to report
Tax	
207-3 Stakeholder engagement and management of concerns related to tax	37-38, 51
Materials	
301-2 Recycled input materials used	116-117
Energy	
302-1 Energy consumption within the organization	113-114
302-3 Energy intensity	113-114
302-4 Reduction of energy consumption	113-114
302-5 Reductions in energy requirements of products and services	113-114
Water and Effluents	
303-2 Management of water discharge-related impacts	114
303-5 Water consumption	114
Emissions	
305-1 Direct (Scope 1) GHG emissions	110-112
305-2 Energy indirect (Scope 2) GHG emissions	110-112
305-3 Other indirect (Scope 3) GHG emissions	110-112
305-4 GHG emissions intensity	110-112
305-5 Reduction of GHG emission	110-112
Waste	
306-1 Waste generation and significant waste-related impacts	115-117
306-2 Management of significant waste-related impacts	115-117
306-3 Waste generated	115-117
Environmental Compliance	
307-1 Non-compliance with environmental laws and regulations	There were no significant instances of non-compliance with environmental laws and regulations during the reporting period
Supplier Environmental Assessment	
308-2 Negative environmental impacts in the supply chain and actions taken	No significant negative environmental impacts in the supply chain were identified during the reporting period
Employment	
401-1 New employee hires and employee turnover	72
401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	69-71
401-3 Parental leave	As per labor law female employees of Boubyan are offered with maternity leaves

GRI Index

GRI Standard	Page / Information
Occupational Health and Safety	
403-1 Workers representation in formal joint management-worker health and safety committees	73
403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	72
Training and Education	
404-1 Average hours of training per year per employee	74
404-2 Programs for upgrading employee skills and transition assistance programs	Training Courses Appendix 6.6
404-3 Percentage of employees receiving regular performance and career development reviews	68
Diversity and Equal Opportunity	
405-1 Diversity of governance bodies and employees	22-29, 39-46, 64
405-2 Ratio of basic salary and remuneration of women to men	123
Non-Discrimination	
406-1 Incidents of discrimination and corrective actions taken	There were no incidents of discrimination found during the reporting period
Freedom of Association and Collective Bargaining	
407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Not relevant to Boubyan›s operations
Forced or Compulsory Labor	
409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	There were no significant risks for incidents of forced or compulsory labor found during the reporting period
Local Communities	
413-1 Operations with local community engagement, impact assessments, and development programs	78-85
413-2 Operations with significant actual and potential negative impacts on local communities Supplier Assessment	There were no significant actual and potential negative impacts on local communities during the reporting period
Supplier Assessment	
414-1 New suppliers that were screened using social criteria	106-107
414-2 Negative social impacts in the supply chain and actions taken	There were no negative social impacts in the supply chain during the reporting period
Customer Health and Safety	
416-1 Assessment of the health and safety impacts of product and service categories	Not disclosed within Boubyan's 2021 sustainability report, occupational and customers' health and safety was nonetheless disclosed
416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	There were no incidents of non-compliance concerning the health and safety impacts of products and services during the reporting period
Marketing and Labeling	
417-2 Incidents of non-compliance concerning product and service information and labeling	There were no incidents of non-compliance concerning product and service information and labeling during the reporting period
417-3 Incidents of non-compliance concerning marketing communications	There were no incidents of non-compliance concerning marketing communications during the reporting period
Customer Privacy	
418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	No data losses or breaches were reporeted nor found
419-1 Non-Compliance with Laws and Regulations in The Social and Economic Area	Boubyan follows CBK regulations for Social and Economic Area and no incidents of non-compliance were found during the reporting period

6.2 Material Topics Alignment to Sustainability Frameworks

Rank	Key ESG Issues	GRI	KDNP	Boursa Kuwait ESG Metrics	UN SDGs	Employees	Customers	Shareholders, Investors	Government Entities	Community	Suppliers
			Global Reporting Framework					Stakeholder Interest			
1	Innovative Digital Solutions	✔	• Global Positioning • Diversified Economy • Developed Infrastructure • Sustainable Living Environment	Sustainability Report			✔	✔			
2	Data Privacy and Information Security	✔	• Global Positioning	Sustainability Report Data Privacy		✔		✔	✔		
3	Customer Experience and Satisfaction	✔	• Global Positioning • Diversified Economy	Sustainability Report Ethics & Anti-Corruption		✔	✔	✔	✔	✔	
4	Governance and Transparency	✔	• Global Positioning	Board Diversity Board Independence		✔		✔	✔		✔
5	Compliance and Risk Management	✔	• Global Positioning	Sustainability Report		✔		✔	✔		✔
6	Ethical Practices	✔	• Global Positioning • Effective Public Administration	Ethics & Anti-Corruption		✔	✔	✔	✔	✔	✔
7	SME Support	✔	• Global Positioning • Diversified Economy	Sustainability Report				✔	✔	✔	
8	Youth Empowerment	✔	• Global Positioning • Diversified Economy • Creative Human Capital	Sustainability Report				✔	✔	✔	
9	Social Responsibility	✔	• Global Positioning	Global Health & Safety Human Rights		✔	✔	✔	✔	✔	
10	Employee Engagement and Welfare	✔	• Creative Human Capital	Nationalization Employee Turnover Gender Diversity Injury Rate Global Health & Safety		✔		✔	✔		
11	Leadership and Inclusion	✔	• Global Positioning • Diversified Economy	Sustainability Report		✔		✔	✔		
12	Learning and Development	✔	• Global Positioning • Diversified Economy	Sustainability Report		✔	✔	✔	✔		
13	Environmental Impact	✔	• Global Positioning • Sustainable Living Environment	Sustainability Report		✔	✔	✔	✔	✔	✔

6.3 Financial Performance Metrics

Boubyan Pay Performance Metrics	KD Amount
Total amount of shareholder dividends	15,896,386 Proposed Cash Dividends
Total amount given to the Kuwait Foundation for the Advancement of Sciences (KFAS) (Excluding BLME and BB2 Tech Co)	410,241
Total amount given to NLST (Excluding BLME and BB2 Tech Co)	1,331,536-~
Total amount spent on occupational health and safety	117,949
Total amount spent on employee virtual training (e-learning)	117,084
Total amount spent on employee physical training (non-virtual)	52,939
Total amount spent towards employee health insurance	1,504,246
Total amount spent towards employee flight tickets	36,519
Total amount spent on sponsorships	9,425
Total amount invested in digital transformation and automation including app developments	7,518,306
Total expenditures to local suppliers	27,795,777
Total expenditures to foreign suppliers	4,173,750
Total amount paid towards electricity consumption	114,053
Boubyan's tax rate (income statement)	NLST: 2.50% Zakat: 1.00% KFAS: 1%
Boubyan's audit fees	Aggregated Audit Fees 179,500
Average women employee salary for: executive level (base salary only)	3,513
Average women employee salary for: executive level (base salary and other cash incentives)	6,803
Average employee salary for: management level (base salary only)	1,563
Average women employee salary for: management level (base salary and other cash incentives)	2,801
Average women employee salary for: non-management level	663
Average male employee salary for: executive level (base salary only)	5,550
Average male employee salary for: executive level (base salary and other cash incentives)	11,528
Average male employee salary for: management level (base salary only)	1,776
Average male employee salary for: management level (base salary and other cash incentives	3,115
Average male employee salary for: non-management level	725
Contribution to Kuwait National Mega projects	Commitments over the past 3 years - K Companies: 158 MM - PHAW Social Housing: 50 MM Agility's ESG linked Syndicated Facility: 30,235,000

Appendices

6.4 Conducted Lean Projects

#	Project Title
1	Reduce the cycle time checking mortgage contract list
2	Enhance the knowledge of call center agents regarding business banking products and services (Phase 1)
3	Eliminate untargeted Close Account Requests at Retention Unit
4	Reduce printers' toner consumption
5	Reduce error rate of printing Murabaha Borrowing Documents for corporate clients
6	Reduction of tea boys service cost
7	Reduction of papers printed in credit cards issuance
8	Reduce cycle time of cash deposit
9	Reduce cycle time to inquire about FD profit calculation
10	Reduction of documents scanning cost
11	Reduction of Foreign Currency SWIFT Transfer requests at TSP
12	Reduction of manual work in generating charities reports
13	Enhancement of following up branch transactions in Tawasol
14	Reduce the cycle time of shares dividend distribution for Corporate customers
15	Reduction of Ci-Net Consent Forms Violations and Errors
16	Reduce the process time to add signatures for mobile banking accounts
17	Reduce lead-time of purchase to payment process at GSD
18	Reduce cycle time of real estate insurance process for corporate client
19	Reduction of rejected credit cards deals at branches
20	Reduce cycle time to check status of CSC removal
21	Enhancing the Clarence Certificate process
22	Eliminate OTP SMS for canceled cards
23	Reduce signatures and paper in account opening at Direct Sales

6.5 Boubyan Digital Channels
Internal digital channels / programs / technologies / applications (employee related)

Name / type	Description / Purpose of use
Admin backoffice modules of corporate IB/MB	Register users, enable services, manage users and limit setup
Sukok Rate	update daily / monthly sukuk rate in imal
Claims – RPA part	Submit claims in KNET or visa portals
KCC - Major change	Segregate robots functions to avoid any delay for processing KCC files
Merchant refunds	Automate refund transaction files from all the 9 banks in Kuwait to Boubyan
Daily corporate reports	prepare and generate daily corporate reports like Daily cash, fees, commission and past dues.. Etc. after collecting data from different resources
Visa Settlement files	Automate visa daily settlment files
Boursa circulars	aily Robot checks Boursa website for new company circulars and send email to shares holders.
CBK Black list checking "Cheque books"	"For each new current account opening request and new Cheque request the bot checks in the CBK system if there is a black list present for the civil id \ commerecial id. If no blacklist available, the bot approve or rejects the request.
CBK Black list checking "Current accounts	
Al Mullah files process	Automate dialy settlment between Boubyan and Al Mullha
Legal changes- corporate notification	segragate bot notofication in order to let corportate team recive notification only for corparte customers
Retail MB FD Staff Rate	Change the FD rate for Staff
Retail MB Moving Staff to PN	All staff are moved to PN instead of SMS
Msa3ed Nomo Referral	Allowing Staff to refer family & friends to open Nomo account
Msa3ed Covid-19 Vaccination Campaign	Staff to register for vaccine through MOH site. Users who do not are prompted to participte
Msa3ed Staff Medical Checkup (Kuwait New Hospital)	Staff to register and get a discount to do full medical checkup for themselves and family members at Kuwait New Hospital
Msa3ed Staff Competition	Competition to educate staff members about banking products and services with weekly prizes
Msa3ed Fikra Challenge	Staff can submit Innovative ideas which will be judged and presented to Management for implementation. Prizes available.
Msa3ed Top Frequent Services - AI prediction	Showing expected top features for staff once they login to Msa3ed based on AI predictions
Msa3ed Apple Messages	Giving option to staff to move to Apple Messages or PN
Msa3ed Internal Reporting Dashboard	Selected Staff can get quick reports and analytics on the efficiency of their products/ services with graphs realtime to enhance or improve their services accordingly

6.5 Boubyan Digital Channels
External digital channels / programs / technologies / applications (Customer related)

Name / type	Description / Purpose of use
Retail App Digital Murabha	The digitazation of murabha journy through the app
Retail App Referral Program	Refreal Programe to drive the onboarding journy through app
Retail App Auto Finance Lead	Auto finance lead through Mobile
Retail App History: Me and Beneficiary	Ability to see all transaction to specific beneficiary
Retail App Email Capture	Capture users email
Retail App Credit Card Issuance	Ability to issue credit card in app
Retail App Civil ID Update	Enhance Civil ID Update
Retail App Digital Onboarding	Ability to become a customer digitally
Retail App Pay Me: Multiple	Ability to send multiple payme links
Retail App Boubyan Rewards	credit card rewards revamp
Retail App Early Settlement Gift	Murabha settlement gift
Retail App 15 Fils Challenge	yearly challenge to save money daily
Retail App Cancel Prepaid & Digital Cards	Cancel Prepaid & Digital Cards
Retail App Transfer from Card to Card	Trasfer amount to another card or account
Retail App Activate renewed Credit Card	Activate renewd Credit cards
Retail App KYC Update	Updating customer information from in app.
Retail App Add Notes to Transfers	adding notes to transfer and having the option to share it with the other end.
Msa3ed Apple Messages	Users can get organized financial & non financial alerts via Apple Messages plus access to Msa3ed and Live chat agents in one channel. Users can access it anywhere anytime even without a SIM Card - just an internet connection
Msa3ed Last PayMe History & Share	Show customers Last 10 PayMe transactions done with ability to share any again instantly for convenience. Timer countdown shows when the link will expire within 24 hour countdown
Msa3ed Vaccination Campaign	Helping Ministry of Health educating users and providing links to register directly for Covid-19 vaccination. Users who don't are prompted to register. Users who register enter into a draw/ competition with top prizes
Msa3ed Fixed Deposit Wizard	Msa3ed advises users which Fixed Deposit suits them best! Depending on amount, tenure and questions answered we find the right fixed deposit and its opened in seconds - users can see expected profit rate before opening it!
Msa3ed National Day Prepaid Card Delivery	Users can issue a customized prepaid card and have it delivered to their preferred address or pick it up from a nearby branch!
Msa3ed Fixed Deposit Certificate	Customers can issue a Fixed Deposit Certificate to use at their convenience showcasing a letterhead with their fixed deposit type, amount, address and details
Msa3ed IBAN Certificate	Users can issue an IBAN certificate to use for 3rd party services including Co-op profit settlements or subscribing to 3rd party services - you name it we got you covered
Msa3edUpdate Email Address	capturing users email addresses and updating it accordingly
Msa3ed Deferred Installments	Customers can defer their installments via Msa3ed in 5 seconds! Following the Country's regulations, users can now defer for 6 months or keep paying their installments.
Msa3ed Zakat Calculator	Our customers can use Zakat calculator to conduct Zakat accordingly and without hassle. They can also pay Zakat via Msa3ed which goes to our approved partners
Msa3ed View chat history last up to 3 days	Users can see their history with Msa3ed up to 3 days - this allows users to keep their historical records for convenience and accessiblity
Msa3edFinance Schedule & Payments	View your Finance schedule and conduct payments on the spot
Msa3ed Personalized eVouchers for gifting	Personalize your evoucher (iTunes, Google Play Card etc) and gift it to others with a personal message! The perfect digital gift on the go
Msa3ed Outstanding balance Telecom bills	Showcasing your prepaid or postpaid balance and paying on the spot through your account. New display makes it easier to manage your telecom bills for you and your family
Msa3ed Callback feature	Users who couldn't get access to our call center agents through call center are sent a notification automatically where Msa3ed can assist them. If Msa3ed doesn't help, our agents will call you back!
Msa3ed Boubyan Rewards Q&A's	Full questions & answers about everything related to Boubyan rewards. Got a question? We got you covered. Ask Msa3ed and we will get you the answer in seconds
Msa3ed The Fils Challenge Q&A's	Have questions about the challenge? When will you get the amount deposited to your account? Msa3ed got you covered with the Fils Challenge so you can open it through the app in seconds
Msa3edRemind Me feature - Transfers Charity & Mobile	Get new reminders to do transfers or charity payments on time - as well as mobile/telecom bills. Msa3ed will remind you on the date and time you choose and prompt the whole payment on your behalf as well if you allow it!
Msa3ed Travel Emergency Cards	Travelling to UK? Saudi? UAE? We got you covered in 15 countries with Kuwait embassy information, Currency exchange calculations, and emergency contact numbers wherever you are
Msa3ed Travel Notification reminder alert while abroad	Forgot to inform the bank you're travelling to avoid your card from being blocked? Msa3ed will remind you automatically when abroad to enable travel notifications so you can shop at ease without fear of your card being blocked
Msa3ed My Spending	How much did I spend with Starbucks? Talabat? Deliveroo? We got you covered! Msa3ed can tell you how much you spent with any merchant. Just ask and we ill show you a graph based on the time and merchant you choose
Msa3ed Offline PIN Debit Card Activation	Got a debit card and want to activate it? Msa3ed can do that on your behalf. Wherever you are, you can instantly activate your new pin through Msa3ed
Msa3ed Feedback Rating	Want to make Msa3ed smarter? Or just want to provide your feedback? Now you can long-press any response and provide your own feedback to help us provide the right responses
Msa3ed Website Msa3ed	Msa3ed is now available on our Boubyan Bank official website. Just ask whether its your next salary deposit or the nearest branches - we got you covered
Msa3ed Issue & Activate Digital Prepaid Card	Issue and activate a digital prepaid card for a safer online shopping experience. It takes a few seconds only to open it and use it

6.6 Conducted Training Courses List
Boubyan

	Count of Employee No.	Program Start Date	Program End Date
ICA International Advanced Certificate in Regulatory Compliance	1	6/20/2021	6/20/2021
10 Mistakes Leaders Should Avoid	3	12/16/2021	12/16/2021
15 Mistakes to Avoid in Data Science	1	12/16/2021	12/16/2021
15 Secrets Successful People Know about Time Management (getAbstract Summary)	21	12/16/2021	12/16/2021
17 PR Mistakes to Avoid	1	12/16/2021	12/16/2021
20 Habits of Executive Leadership	16	12/16/2021	12/16/2021
20 Questions to Help You Start a Business	1	12/16/2021	12/16/2021
20 Rules for Visual Communication	3	12/16/2021	12/16/2021
32 Ways to Make Extra Money	1	12/16/2021	12/16/2021
3ds Max 2020 Essential Training	1	12/16/2021	12/16/2021
43 Ideas for Starting a Side Business	7	12/16/2021	12/16/2021
4th World RPA & AI Summit	5	10/7/2021	10/8/2021
5 Ways to Control Your Time	2	12/16/2021	12/16/2021
5S Workplace Productivity	4	12/16/2021	12/16/2021
A Career Strategist's Guide to Getting a Job	32	12/16/2021	12/16/2021
A Design Thinking Approach to Putting the Customer First	2	12/16/2021	12/16/2021
A Manager's Toolkit for Supporting Change	1	12/16/2021	12/16/2021
A Navy SEAL's Surprising Key to Building Unstoppable Teams: Caring	1	12/16/2021	12/16/2021
ACAMS Training & Exam preparation course	2	6/14/2021	6/18/2021
Accelerate Your Developer Career	1	12/16/2021	12/16/2021
Acceptance Risk Management Basics for Payment Facilitators and Merchants	1	4/7/2021	4/7/2021
Acceptance Risk Management Basics Webinar	1	4/12/2021	4/12/2021
Access: VBA	2	12/16/2021	12/16/2021
Accessibility for Web Design	1	12/16/2021	12/16/2021
Accessing Your Brain's Hidden Potential	2	12/16/2021	12/16/2021
Accounting Ethics	5	12/16/2021	12/16/2021
Accounting for Managers	2	12/16/2021	12/16/2021
Accounting for Non Accountants	1	2/7/2021	3/23/2021
Accounting Foundations	6	12/16/2021	12/16/2021
Accounting Foundations: Asset Impairment	1	12/16/2021	12/16/2021
Accounting Foundations: Bookkeeping	4	12/16/2021	12/16/2021
Accounting Foundations: Budgeting	6	12/16/2021	12/16/2021
Accounting Foundations: Cost Estimating	2	12/16/2021	12/16/2021
Accounting Foundations: Global Finance and Accounting	2	12/16/2021	12/16/2021
Accounting Foundations: Internal Controls	2	12/16/2021	12/16/2021
Accounting Foundations: Leases	1	12/16/2021	12/16/2021
Accounting Foundations: Managerial Accounting	2	12/16/2021	12/16/2021
Accounting Foundations: Statement of Cash Flows	2	12/16/2021	12/16/2021
Accounting Foundations: Understanding the GAAP (Generally Accepted Accounting Principles)	1	12/16/2021	12/16/2021
ACCOUNTING FUNDAMENTALS PATHWAY	25	12/1/2021	12/1/2021
Accounting: IFRS 16 Leases Pathway	89	12/1/2021	12/1/2021
Ace Your Annual Review	1	12/16/2021	12/16/2021
Achieving GDPR Compliance with Microsoft Technologies	2	12/16/2021	12/16/2021
ACI OPERATIONS CERTIFICATE	2	3/1/2021	3/1/2021
Acquiring through Third Party Agents, Best practice Webinar	1	3/24/2021	3/24/2021
Acting Decisively	1	12/16/2021	12/16/2021
Active Listening Pathway	3	12/1/2021	12/1/2021
Adapting Leadership to Behavioral Styles	6	12/16/2021	12/16/2021
Adding Value through Diversity	1	12/16/2021	12/16/2021
Additive Manufacturing for Business	1	12/16/2021	12/16/2021
Administrative Human Resources	1	12/16/2021	12/16/2021
Administrative Professional Foundations	1	12/16/2021	12/16/2021
Administrative Professional Tips	14	12/16/2021	12/16/2021
Adobe Captivate Essential Training	1	12/16/2021	12/16/2021
Adobe XD Essential Training: Design	1	12/16/2021	12/16/2021
Adobe XD Essential Training: Design (2020)	1	12/16/2021	12/16/2021
Adobe XD for Designers (2018)	1	12/16/2021	12/16/2021
Advance Python for Machine Learning	1	8/8/2021	8/12/2021
Advanced Agile: The Team's Mindset	1	12/16/2021	12/16/2021
Advanced and Specialized Statistics with Stata	1	12/16/2021	12/16/2021
Advanced Azure Microservices with .NET for Developers	1	12/16/2021	12/16/2021
Advanced Branding	3	12/16/2021	12/16/2021
Advanced Business Development: Communication and Negotiation	1	12/16/2021	12/16/2021
Advanced Certificate in Credit Management - 2020 (ACCM) [M5 - Syndication] - Part 2	1	1/4/2021	1/18/2021
Advanced Certificate in Credit Management - 2021 (ACCM)	5	5/31/2021	8/1/2021
Advanced Content Marketing	1	12/16/2021	12/16/2021
Advanced Design Patterns: Design Principles	1	12/16/2021	12/16/2021
Advanced Google Analytics	1	12/16/2021	12/16/2021
Advanced Grammar	1	12/16/2021	12/16/2021
Advanced iOS App Development: MapKit & Core Location	1	12/16/2021	12/16/2021
Advanced Kubernetes: 1 Core Concepts	1	12/16/2021	12/16/2021
Advanced Microsoft Power BI	1	12/16/2021	12/16/2021
Advanced PHP	1	12/16/2021	12/16/2021
Advanced Python: Working with Databases	1	12/16/2021	12/16/2021
Advanced SEO: Search Factors	1	12/16/2021	12/16/2021
Advanced SQL for Application Development	1	12/16/2021	12/16/2021
Advanced SQL for Data Scientists	3	12/16/2021	12/16/2021
Advanced SQL for Query Tuning and Performance Optimization	1	12/16/2021	12/16/2021
Advanced Trimble Accubid Classic Pro	1	12/16/2021	12/16/2021
Advanced-Certified ScrumMaster Course + Workshop	1	12/6/2021	12/9/2021
Advertising Foundations	14	12/16/2021	12/16/2021
Advertising on Facebook (2019)	1	12/16/2021	12/16/2021
Advertising on Facebook: Advanced	1	12/16/2021	12/16/2021
Advertising on Instagram (2020)	1	12/16/2021	12/16/2021
Advertising on YouTube	1	12/16/2021	12/16/2021
Advice for Leaders during a Crisis	1	12/16/2021	12/16/2021
Affinity Publisher Essential Training	1	12/16/2021	12/16/2021
After Effects 2020 New Features	4	12/16/2021	12/16/2021
After Effects CC 2019 Essential Training: VFX	1	12/16/2021	12/16/2021
After Effects CC 2021 Essential Training: Motion Graphics	1	12/16/2021	12/16/2021
After Effects CC 2021 Essential Training: VFX	2	12/16/2021	12/16/2021
After Effects CC 2021: Character Animation Essential Training	1	12/16/2021	12/16/2021
Aftersale: Maintaining Relationships	2	12/16/2021	12/16/2021
Agile Analysis Weekly Tips	1	12/16/2021	12/16/2021
Agile at Work: Building Your Agile Team	3	12/16/2021	12/16/2021
Agile at Work: Driving Productive Agile Meetings	2	12/16/2021	12/16/2021
Agile at Work: Getting Better with Agile Retrospectives	3	12/16/2021	12/16/2021
Agile at Work: Planning with Agile User Stories	6	12/16/2021	12/16/2021
Agile at Work: Reporting with Agile Charts and Boards	1	12/16/2021	12/16/2021

Appendices

	Count of Employee No.	Program Start Date	Program End Date
Agile Challenges Weekly Tips	3	12/16/2021	12/16/2021
Agile Development Practices	3	12/16/2021	12/16/2021
Agile Foundations	11	12/16/2021	12/16/2021
Agile Product Owner Role: Foundations	4	12/16/2021	12/16/2021
Agile Product Owner Role: Techniques	4	12/16/2021	12/16/2021
Agile Project Leadership	9	12/16/2021	12/16/2021
Agile Project Management with Jira Cloud: 2 Lean and Agile Processes	1	12/16/2021	12/16/2021
Agile Project Management with Microsoft Project	2	12/16/2021	12/16/2021
Agile Project Management: Comparing Agile Tools	3	12/16/2021	12/16/2021
Agile Rebranding	4	12/16/2021	12/16/2021
Agile Requirements Foundations	3	12/16/2021	12/16/2021
Agile Service Management	2	12/16/2021	12/16/2021
Agile Software Development: Code Quality	1	12/16/2021	12/16/2021
Agile Software Development: Creating an Agile Culture	1	12/16/2021	12/16/2021
Agile Testing	2	12/16/2021	12/16/2021
AI in Business Essential Training	1	12/16/2021	12/16/2021
AI in Fintech Essential Training	1	12/16/2021	12/16/2021
AI in Video Production and Post	1	12/16/2021	12/16/2021
AI The LinkedIn Way: A Conversation with Deepak Agarwal	1	12/16/2021	12/16/2021
Algorithmic Trading and Stocks Essential Training	5	2/4/2021	2/4/2021
Align Recruiting with Job Requirements	1	12/16/2021	12/16/2021
Aligning Customer Experience with Company Culture	5	2/4/2021	2/4/2021
Aligning L&D's Value with Business Impact	2	6/1/2021	6/1/2021
All You Have to Do Is Ask: How to Ask for Help When You Need It	1	12/16/2021	12/16/2021
Amazon Web Services (AWS)	13	2/3/2021	2/10/2021
AML assessment – Final session	20	11/11/2021	11/11/2021
AML Training Session - Group 1 - BCIC	14	6/17/2021	6/17/2021
AML Training Session - Group 1 - CBG & PBD [group1]	32	8/23/2021	8/23/2021
AML Training Session - Group 2 - BCIC	24	6/24/2021	6/24/2021
AML Training Session - Group 2 - CBG & PBD [group2]	9	8/30/2021	8/30/2021
AML Training Session - Group 3 - Branches Banking Division	92	9/27/2021	9/27/2021
AML Training Session – Group 3 – CBG & BOG	25	12/22/2021	12/22/2021
AML Training Session - Group 4 -BOG	6	9/30/2021	9/30/2021
AML/CFT and Financial Crimes for Board Members	16	10/6/2021	10/6/2021
Analytics in HR	4	6/7/2021	12/31/2021
Analyzing a Real Estate Deal	2	12/16/2021	12/16/2021
Analyzing Big Data with Hive	2	12/16/2021	12/16/2021
Android App Development: Communicating with the User	1	12/16/2021	12/16/2021
Android Dependency Injection with Dagger 2 and Kotlin	1	12/16/2021	12/16/2021
Android Development Essential Training: App Architecture with Kotlin	1	12/16/2021	12/16/2021
Android Development Essential Training: Manage Data with Kotlin	1	12/16/2021	12/16/2021
Android Development Essential Training: The User Interface with Kotlin	2	12/16/2021	12/16/2021
Android Development Essential Training: Your First App with Kotlin	3	12/16/2021	12/16/2021
Android Development: Retrofit with Kotlin	1	12/16/2021	12/16/2021
Android Studio Essential Training 2020	4	12/16/2021	12/16/2021
Anger Management	4	12/16/2021	12/16/2021
Ansible Essential Training (2018)	1	12/16/2021	12/16/2021
Anti-Money Laundering (AML) Training	16	1/2/2021	1/2/2021
Apache Kafka Essential Training: Getting Started	1	12/16/2021	12/16/2021
API Test Automation with SoapUI	2	12/16/2021	12/16/2021
API Testing Foundations	1	12/16/2021	12/16/2021
Apple Watch Tips and Tricks	3	12/16/2021	12/16/2021
Applied AI for IT Operations	1	12/16/2021	12/16/2021
Applied Machine Learning: Foundations	1	12/16/2021	12/16/2021
Applying Managerial Accounting	1	12/16/2021	12/16/2021
ARCHICAD 23 Essential Training	1	12/16/2021	12/16/2021
Architecting Big Data Applications: Batch Mode Application Engineering	1	12/16/2021	12/16/2021
Architecting on AWS	3	4/19/2021	4/21/2021
Arianna Huffington's Thrive 01: Discovering Meditation and Sleep	2	12/16/2021	12/16/2021
Arianna Huffington's Thrive 03: Setting Priorities and Letting Go	1	12/16/2021	12/16/2021
Articulate 360: Interactive Learning	1	12/16/2021	12/16/2021
Articulating Your Value	2	12/16/2021	12/16/2021
Artificial Intelligence for Business Leaders	4	12/16/2021	12/16/2021
Artificial Intelligence for Cybersecurity	1	12/16/2021	12/16/2021
Artificial Intelligence for Marketing	2	12/16/2021	12/16/2021
Artificial Intelligence for Project Managers	1	12/16/2021	12/16/2021
Artificial Intelligence Foundations: Machine Learning	7	12/16/2021	12/16/2021
Artificial Intelligence Foundations: Neural Networks	1	12/16/2021	12/16/2021
Artificial Intelligence Foundations: Thinking Machines	3	12/16/2021	12/16/2021
Artificial Intelligence: How Project Managers Can Leverage AI	2	12/16/2021	12/16/2021
Artist at Work: Complementary Colors	1	12/16/2021	12/16/2021
Asking for Feedback as an Employee	28	12/16/2021	12/16/2021
Asking Great Sales Questions	14	12/16/2021	12/16/2021
Asserting Yourself, an Empowered Choice	5	12/16/2021	12/16/2021
Asset & Liability Management - Part I Pathway	14	12/1/2021	12/1/2021
Asset & Liability Management - Part II Pathway	9	12/1/2021	12/1/2021
Asset Accounting: Acquisitions in SAP S/4HANA	2	12/16/2021	12/16/2021
Asset Correlations Financial Maths Part IV Pathway	4	12/1/2021	12/1/2021
ASSET MANAGEMENT REGULATION PATHWAY	15	12/1/2021	12/1/2021
Asset-Liability Management	5	6/15/2021	6/30/2021
Atomic Habits (Blinkist Summary)	2	12/16/2021	12/16/2021
Audit and Due Diligence Foundations	6	12/16/2021	12/16/2021
Audit and Due Diligence: Priorities and Best Practices	4	12/16/2021	12/16/2021
Augmented Reality Marketing	1	12/16/2021	12/16/2021
AutoCAD 2017 Essential Training	1	12/16/2021	12/16/2021
AutoCAD 2018 Essential Training	1	12/16/2021	12/16/2021
AutoCAD 2020 Essential Training	2	12/16/2021	12/16/2021
AutoCAD 2021 Essential Training	1	12/16/2021	12/16/2021
AutoCAD 2022 Essential Training	2	12/16/2021	12/16/2021
AutoCAD Architecture Essential Training	1	12/16/2021	12/16/2021
AutoCAD Electrical Essential Training	1	12/16/2021	12/16/2021
AutoCAD Electrical: Implementing PLCs	1	12/16/2021	12/16/2021
AutoCAD Facilities Management: Areas	1	12/16/2021	12/16/2021
AutoCAD Mechanical Essential Training	1	12/16/2021	12/16/2021
AutoCAD Plant 3D Essential Training: Admin	1	12/16/2021	12/16/2021
AutoCAD Plant 3D Essential Training: User	2	12/16/2021	12/16/2021
AutoCAD: Advanced 3D Modeling	1	12/16/2021	12/16/2021
AutoCAD: Advanced Dynamic Blocks	1	12/16/2021	12/16/2021
AutoCAD: Construction Drawings	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Autodesk	1	2/3/2021	2/10/2021
Autodesk Certificate	1	2/4/2021	2/4/2021
Autodesk Civil 3D 2020 Essential Training	1	12/16/2021	12/16/2021
Automated System for the Application of Commodity Murabaha	2	5/25/2021	5/27/2021
Avid Technology for Video Editing & Post Production	1	2/3/2021	2/10/2021
Avoiding New Manager Mistakes	1	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 1 Cloud Services Overview (2019)	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 2 Storage Design	4	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 3 Virtual Private Cloud	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 4 Compute Services	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 5 Identity and Access Management	1	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 6 Auto Scaling and Virtual Network Services	1	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 7 Application Deployment	1	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 8 Databases	1	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C01): 9 Services and Design Scenarios	1	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 1 Cloud Services Overview	3	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 2 Storage Design	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 3 Virtual Private Cloud	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 4 Compute Services	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 5 Identity and Access Management	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 6 Auto Scaling and Virtual Network Services	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 7 Application Deployment	2	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 8 Databases	4	12/16/2021	12/16/2021
AWS Certified Solutions Architect - Associate (SAA-C02): 9 Services and Design Scenarios	2	12/16/2021	12/16/2021
AWS Discovery Day	3	1/31/2021	1/31/2021
AWS Essential Training for Developers	1	12/16/2021	12/16/2021
AWS for Architects: Advanced Security	1	12/16/2021	12/16/2021
AWS for Architects: High Availability and Continuous Deployment	1	12/16/2021	12/16/2021
AWS for Developers: Data-Driven Serverless Applications with Kinesis	10	12/16/2021	12/16/2021
AWS for Developers: Simple Email Service (SES)	7	12/16/2021	12/16/2021
AWS Security Best Practices for Developers	1	12/16/2021	12/16/2021
AWS: Deploying and Provisioning	1	12/16/2021	12/16/2021
AWS: Enterprise Security	1	12/16/2021	12/16/2021
AWS: High Availability	1	12/16/2021	12/16/2021
AWS: Networking	1	12/16/2021	12/16/2021
AWS: Storage and Data Management	1	12/16/2021	12/16/2021
Azure Administration Essential Training	3	12/16/2021	12/16/2021
Azure Administration: Implement and Manage Storage	1	12/16/2021	12/16/2021
Azure Administration: Manage Subscriptions and Resources	1	12/16/2021	12/16/2021
Azure Developer Tips	1	12/16/2021	12/16/2021
Azure for Architects: Design a Storage Strategy	1	12/16/2021	12/16/2021
Azure Functions for Developers	1	12/16/2021	12/16/2021
B2B Foundations: Social Media Marketing	1	12/16/2021	12/16/2021
B2B Marketing Foundations	9	12/16/2021	12/16/2021
B2B Marketing Foundations: Positioning	1	12/16/2021	12/16/2021
B2B Marketing Foundations: Pricing Strategies	1	12/16/2021	12/16/2021
Backgrounder: Leadership Conversations with Different Personalities	1	12/16/2021	12/16/2021
Balanced Scorecard and Key Performance Indicators	2	12/16/2021	12/16/2021
Balancing Multiple Roles as a Leader	1	12/16/2021	12/16/2021
Balancing Work and Life	4	12/16/2021	12/16/2021
Banish Your Inner Critic to Unleash Creativity	5	12/16/2021	12/16/2021
Banking Essentials - Part I Pathway	11	12/1/2021	12/1/2021
Banking Essentials - Part II Pathway	10	12/1/2021	12/1/2021
Banking for Small Business	2	2/5/2021	2/5/2021
BANKING REGULATION PATHWAY	11	12/1/2021	12/1/2021
Banking Regulations Pathway	8	2/1/2021	2/8/2021
Basecamp: Project Management Best Practices	1	12/16/2021	12/16/2021
Basel III	5	12/16/2021	1/1/2021
Basics of Sharia audit on Islamic Investment Funds	2	11/2/2021	11/2/2021
Basics of Sharia audit on Takaful insurance companies	1	10/25/2021	10/27/2021
Be a Better Manager by Motivating Your Team	2	12/16/2021	12/16/2021
Be an Inclusive Organization People Won't Leave	3	12/16/2021	12/16/2021
Be an Intrapreneur to Take Your Career to the Next Level	1	12/16/2021	12/16/2021
Be More Productive: Take Small Steps, Have Big Goals	1	12/16/2021	12/16/2021
Be the Manager People Won't Leave	13	12/16/2021	12/16/2021
Become a Better Coach for Your Team	6	12/16/2021	12/16/2021
Become a Business Analyst	1	12/16/2021	12/16/2021
Become a Certified Information Security Manager	1	12/16/2021	12/16/2021
Become a Certified Information Systems Auditor (CISA)	8	12/16/2021	12/16/2021
Become a Chief of Staff	1	12/16/2021	12/16/2021
Become a Customer Service Manager	1	12/16/2021	12/16/2021
Become a Data Analyst	1	12/16/2021	12/16/2021
Become a Data Scientist	1	12/16/2021	12/16/2021
Become a Digital Marketing Specialist	1	12/16/2021	12/16/2021
Become a Financial Analyst	1	12/16/2021	12/16/2021
Become a Leader	2	12/16/2021	12/16/2021
Become a Manager	1	12/16/2021	12/16/2021
Become a Project Management Entrepreneur	1	12/16/2021	12/16/2021
Become a Project Manager	5	12/16/2021	12/16/2021
Become a Sales Manager	1	12/16/2021	12/16/2021
Become a Six Sigma Yellow Belt	3	12/16/2021	12/16/2021
Become a Small Business Owner	1	12/16/2021	12/16/2021
Become a Supply Chain Manager	1	12/16/2021	12/16/2021
Become an HR Business Partner	1	12/16/2021	12/16/2021
Become an Outlook 2013 Microsoft Office Specialist	1	12/16/2021	12/16/2021
Become Your Own Boss	1	12/16/2021	12/16/2021
Becoming a Manager Your Team Loves	6	12/16/2021	12/16/2021
Becoming a Product Manager: A Complete Guide	2	12/16/2021	12/16/2021
Becoming a Six Sigma Black Belt	1	12/16/2021	12/16/2021
Becoming a Six Sigma Green Belt	1	12/16/2021	12/16/2021
Becoming a Thought Leader	4	12/16/2021	12/16/2021
Becoming an Agile Coach	1	12/16/2021	12/16/2021
Becoming an AI-First Product Leader	1	12/16/2021	12/16/2021
Becoming an Ally to All	11	12/16/2021	12/16/2021
Becoming an Impactful and Influential Leader	7	12/16/2021	12/16/2021
Behavioral Finance Foundations	3	12/16/2021	12/16/2021
BEHAVIOURAL SCIENCE PATHWAY	10	12/1/2021	12/1/2021
Being a Good Mentor	1	12/16/2021	12/16/2021
Being an Effective Team Member	11	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Being Confident on Camera	1	12/16/2021	12/16/2021
Being Influential at Work on Video	2	12/16/2021	12/16/2021
Being Positive at Work	1	12/16/2021	12/16/2021
Being the Best You: Self-Improvement Modeling	2	12/16/2021	12/16/2021
Being Your Own Fierce Self-Advocate	1	12/16/2021	12/16/2021
Best Practices for New People Leaders	4	12/16/2021	12/16/2021
Betty Liu on Career Success	1	12/16/2021	12/16/2021
BIG DATA PATHWAY	21	12/1/2021	12/1/2021
Bill George on Self-Awareness, Authenticity, and Leadership	3	12/16/2021	12/16/2021
BIM Management: Careers	1	12/16/2021	12/16/2021
Blender 2.8 Essential Training	1	12/16/2021	12/16/2021
Blender 2.83 Essential Training	1	12/16/2021	12/16/2021
Blender 2.91 Essential Training	1	12/16/2021	12/16/2021
Blending Project Management Methods	2	12/16/2021	12/16/2021
Blockchain & Crypto Essentials Pathway	10	12/1/2021	12/1/2021
Blockchain Basics	1	12/16/2021	12/16/2021
Blockchain Basics (2017)	4	12/16/2021	12/16/2021
Blockchain Programming in iOS Using Swift	1	12/16/2021	12/16/2021
Blockchain: Beyond the Basics	1	12/16/2021	12/16/2021
Blue Ocean Shift: Beyond Competing (Blinkist Summary)	1	12/16/2021	12/16/2021
Body Language for Authentic Leadership	8	12/16/2021	12/16/2021
Body Language for Leaders	11	12/16/2021	12/16/2021
Boost Emotional Intelligence with Mindfulness	2	12/16/2021	12/16/2021
Boost Resilience with Mindfulness	3	12/16/2021	12/16/2021
Boosting Your Confidence, Public Speaking and Performance	30	12/16/2021	12/16/2021
Bootstrap 4 Essential Training	1	12/16/2021	12/16/2021
Bored and Brilliant (Blinkist Summary)	2	12/16/2021	12/16/2021
Boubyan Digital Academy	1	10/3/2021	10/23/2021
Boubyan Digital Academy - Disciplined Agile Scrum Master	1	10/10/2021	10/14/2021
Boubyan Digital Academy - Entry Certificate in Business Analysis™ (ECBA™)	1	10/17/2021	10/25/2021
Boubyan Digital Academy - ISACA Software Development Fundamentals - ITCA	1	10/4/2021	12/11/2021
Boubyan Digital Academy - Object Oriented Analysis and Design Using UML	1	10/26/2021	10/28/2021
Boubyan Digital Academy - Pega Business Architect	2	11/14/2021	11/24/2021
Boubyan Digital Academy - Pega System Architect	2	11/24/2021	12/7/2021
Boubyan Digital Academy - Programming in HTML5 with JavaScript and CSS3	1	10/31/2021	11/7/2021
Boubyan Digital Academy - Project and Consultancy Service	2	12/7/2021	12/9/2021
Boubyan Excellence G1	10	12/16/2021	12/16/2021
Boubyan Excellence G2	13	12/23/2021	12/23/2021
Boubyan Excellence G3	8	12/28/2021	12/28/2021
Bracketology Club: Using March Madness to Learn Data Science	1	12/16/2021	12/16/2021
Branches Development Rotation	2	11/16/2021	11/18/2021
BRANCHES INDUCTION G7	10	11/7/2021	11/18/2021
Brand and Marketing Integration	3	12/16/2021	12/16/2021
Brand Design Foundations	1	12/16/2021	12/16/2021
Brand Leadership: Building Brand and Culture	3	12/16/2021	12/16/2021
Branding Foundations	17	12/16/2021	12/16/2021
Branding Strategy: Define Your Creative Edge	3	12/16/2021	12/16/2021
Breaking Out of a Rut	3	12/16/2021	12/16/2021
Breathing Exercises for Mask Wearers	2	12/16/2021	12/16/2021
BREXIT IMPACT ON UK FINANCIAL SERVICES PATHWAY	89	12/1/2021	12/1/2021
Budgeting in Real Life	1	12/16/2021	12/16/2021
Budgeting Video Projects	2	12/16/2021	12/16/2021
Build a Personal Learning Plan and Stick with It	7	12/16/2021	12/16/2021
Build a Privacy Program	1	12/16/2021	12/16/2021
Build Essential Data Skills	1	12/16/2021	12/16/2021
Build Your Data Analysis Skills	1	12/16/2021	12/16/2021
Build Your Excel Skills	1	12/16/2021	12/16/2021
Build Your Financial Literacy	1	12/16/2021	12/16/2021
Build Your Own Professional Training: Quick Start Guide	1	12/16/2021	12/16/2021
Build Your Project Management Skills	1	12/16/2021	12/16/2021
Build Your Skills In Customer Service	2	12/16/2021	12/16/2021
Build Your Tableau Skills	1	12/16/2021	12/16/2021
Building a Better To-Do List	2	12/16/2021	12/16/2021
Building a Coaching Culture: Improving Performance Through Timely Feedback	2	12/16/2021	12/16/2021
Building a Flexible Career	2	12/16/2021	12/16/2021
Building a Home IT Lab	1	12/16/2021	12/16/2021
Building a Portfolio with Adobe Portfolio	1	12/16/2021	12/16/2021
Building Accountability into Your Culture	1	12/16/2021	12/16/2021
Building an Android App with Jetpack Libraries	1	12/16/2021	12/16/2021
Building an Enterprise API for Advanced Azure Developers	1	12/16/2021	12/16/2021
Building an Integrated Online Marketing Plan	2	12/16/2021	12/16/2021
Building and Managing a High-Performing Sales Team	5	12/16/2021	12/16/2021
Building APIs in PHP Using the Slim Micro Framework	1	12/16/2021	12/16/2021
Building APIs with Swagger and the OpenAPI Specification	1	12/16/2021	12/16/2021
Building Better Routines	1	12/16/2021	12/16/2021
Building Business Relationships	7	2/4/2021	2/4/2021
Building Chatbots Using Google Dialogflow	1	12/16/2021	12/16/2021
Building Creative Organizations	1	12/16/2021	12/16/2021
Building Customer Loyalty	3	2/5/2021	2/5/2021
Building Great Forms	2	12/16/2021	12/16/2021
Building High-Performance Teams	18	12/16/2021	12/16/2021
Building Intelligent Chatbots on AWS	1	12/16/2021	12/16/2021
Building Modern Projects with React	1	12/16/2021	12/16/2021
Building Rapport with Customers	2	12/16/2021	12/16/2021
Building Real-Time Web Apps with SignalR 2	2	12/16/2021	12/16/2021
Building Resilience	16	12/16/2021	12/16/2021
Building Resilience as a Leader	12	12/16/2021	12/16/2021
Building RESTful APIs in Laravel (2018)	1	12/16/2021	12/16/2021
Building Self-Confidence	11	12/16/2021	12/16/2021
Building Societies Pathway	7	12/1/2021	12/1/2021
Building Solutions Using Excel and Access 2019 Together	1	12/16/2021	12/16/2021
Building Trust	8	12/16/2021	12/16/2021
Building Web APIs with ASP.NET Web API 2.2	1	12/16/2021	12/16/2021
Building Your Visibility as a Leader	4	12/16/2021	12/16/2021
Building Your Visibility Online as a Remote Leader	2	12/16/2021	12/16/2021
Business Analysis and Strategy Pathway	32	2/2/2021	2/9/2021
Business Analysis for Project Managers	8	12/16/2021	12/16/2021
Business Analysis Foundations	29	12/16/2021	12/16/2021
Business Analysis Foundations: Business Process Modeling	6	12/16/2021	12/16/2021

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Business Analysis Foundations: Competencies	1	12/16/2021	12/16/2021
Business Analysis: Business Benefits Realization	1	12/16/2021	12/16/2021
Business Analysis: Essential Facilitation and Workshop Skills	1	12/16/2021	12/16/2021
Business Analysis: Essential Tools and Techniques	1	12/16/2021	12/16/2021
Business Analyst and Project Manager Collaboration	2	12/16/2021	12/16/2021
Business Analytics: Data Reduction Techniques Using Excel and R	1	12/16/2021	12/16/2021
Business Analytics: Understanding and Using Confidence Intervals	2	12/16/2021	12/16/2021
Business Banking Session for RMs	14	7/7/2021	7/7/2021
Business Benefits Realization Foundations	1	12/16/2021	12/16/2021
Business Chemistry (Blinkist Summary)	1	12/16/2021	12/16/2021
Business Development Foundations	6	12/16/2021	12/16/2021
Business Development Foundations: Researching Market and Customer Needs	2	2/4/2021	2/4/2021
Business Development: Strategic Planning	10	12/16/2021	12/16/2021
Business Ethics	3	12/16/2021	12/16/2021
Business Ethics for Managers and Leaders	4	12/16/2021	12/16/2021
Business Etiquette: Phone, Email, and Text	2	12/16/2021	12/16/2021
Business Fundamentals for Customer Success Managers	1	12/16/2021	12/16/2021
Business Innovation Foundations	1	12/16/2021	12/16/2021
Business Innovation Foundations (2014)	4	12/16/2021	12/16/2021
Business Leadership, Social Change, and Movements	2	12/16/2021	12/16/2021
Business Math	1	12/16/2021	12/16/2021
Business Process Improvement	5	12/16/2021	12/16/2021
Business Psychology - Training Group A	5	2/8/2021	2/11/2021
Business Psychology - Training Group B	3	2/15/2021	2/18/2021
Business Psychology - Training Group C	6	3/7/2021	3/10/2021
Business Psychology - Training Group D	5	3/15/2021	3/18/2021
Business Psychology: Masterminds 1	Group A	5	4/4/2021	9/16/2021
Business Psychology: Masterminds 1	Group B	5	4/4/2021	9/16/2021
Business Psychology: Masterminds 1	Group C	5	4/4/2021	9/16/2021
Business Psychology: Masterminds 1	Group D	4	4/4/2021	9/16/2021
Business Psychology: Masterminds 2	Group A	6	6/13/2021	6/13/2021
Business Psychology: Masterminds 2	Group B	5	6/14/2021	6/14/2021
Business Psychology: Masterminds 2	Group C	5	6/17/2021	6/17/2021
Business Psychology: Masterminds 3	Group A	6	7/6/2021	7/6/2021
Business Psychology: Masterminds 3	Group B	6	7/7/2021	7/7/2021
Business Psychology: Masterminds 3	Group C	7	7/8/2021	7/8/2021
Business Psychology: Masterminds 4	Group A	7	8/1/2021	8/1/2021
Business Psychology: Masterminds 4	Group B	4	8/3/2021	8/3/2021
Business Psychology: Masterminds 4	Group C	9	8/5/2021	8/5/2021
Business Psychology: Masterminds 5	Group A	7	9/5/2021	9/5/2021
Business Psychology: Masterminds 5	Group B	7	9/7/2021	9/7/2021
Business Psychology: Masterminds 5	Group C	6	9/9/2021	9/9/2021
Business Software & Tools including MS Office Pathway	31	2/2/2021	2/9/2021
Business Tax Foundations	1	12/16/2021	12/16/2021
Business Writing Principles	3	12/16/2021	12/16/2021
Business-to-Business Sales	14	12/16/2021	12/16/2021
C# & .NET: Programming	1	12/16/2021	12/16/2021
C# Algorithms	2	12/16/2021	12/16/2021
C#: Advanced Practices	1	12/16/2021	12/16/2021
C#: Interfaces and Generics	1	12/16/2021	12/16/2021
C++ Design Patterns: Creational	1	12/16/2021	12/16/2021
C++ Essential Training	1	12/16/2021	12/16/2021
CAD and BIM: Workflow for Areas in Facilities Management	2	12/16/2021	12/16/2021
CAD and BIM: Workflow for Rooms in Facilities Management	1	12/16/2021	12/16/2021
Calculation Agents Pathway	1	12/1/2021	12/1/2021
Call Center Excellence	1	11/14/2021	11/16/2021
Call Center QA Team - Pay Order Cancellation Session	6	1/4/2021	1/4/2021
Capital Markets Transaction Management Pathway	3	12/1/2021	12/1/2021
Career Advice from Some of the Biggest Names in Business	61	12/16/2021	12/16/2021
Career Clinic: Developer Insights	2	12/16/2021	12/16/2021
Career Development Pathway	59	2/2/2021	2/9/2021
Career PRIME (including induction contents)	18	12/16/2021	3/31/2022
Career PRIME Branch Rotation	10	11/16/2021	11/30/2021
Careers in Supply Chain and Operations	5	12/16/2021	12/16/2021
Carter Beauford: Under the Table and Drumming	2	12/16/2021	12/16/2021
CASP+ Cert Prep: 1 Risk Management	1	12/16/2021	12/16/2021
CCM 2021 - English Placement Test	1	2/16/2021	2/16/2021
CCOD - Credit Risk Awareness Group 1	20	9/5/2021	9/7/2021
CCOD - Credit Risk Awareness Group 2	12	9/5/2021	9/7/2021
CCOD - Legal Awareness Group 1	17	7/4/2021	7/6/2021
CCOD - Legal Awareness Group 2	13	7/4/2021	7/6/2021
CCOD - Shariah Training - Group 1	18	5/23/2021	5/23/2021
CCOD - Shariah Training - Group 2	7	5/25/2021	5/25/2021
CCOD - Treasury Awareness Group 1	15	8/1/2021	8/2/2021
CCOD - Treasury Awareness Group 2	16	8/2/2021	9/2/2021
CCSP Cert Prep: 1 Cloud Concepts, Architecture, and Design	3	12/16/2021	12/16/2021
CCSP Cert Prep: 1 Cloud Concepts, Architecture, and Design Audio Review	1	12/16/2021	12/16/2021
CCSP Cert Prep: 2 Cloud Data Security	1	12/16/2021	12/16/2021
CCSP Cert Prep: 2 Cloud Data Security Audio Review	1	12/16/2021	12/16/2021
CCSP Cert Prep: 6 Legal, Risk, and Compliance	1	12/16/2021	12/16/2021
CCSP Cert Prep: The Basics	1	12/16/2021	12/16/2021
CDMP (Certified Digital Marketing Professional)	2	4/4/2021	9/12/2021
Celebrating Photoshop: A 25th Anniversary Retrospective	1	12/16/2021	12/16/2021
Central Sales Academy - The Art of Selling Through Self Discovery	21	11/7/2021	11/8/2021
Central Sales Train the Trainer on Sales Technique	5	4/7/2021	4/8/2021
Cert Prep Autodesk Certified Professional: Civil 3D for Infrastructure Design	2	12/16/2021	12/16/2021
Cert Prep: 3ds Max Certified Professional	1	12/16/2021	12/16/2021
Cert Prep: Access 2016 Microsoft Office Specialist (77-730)	15	12/16/2021	12/16/2021
Cert Prep: Adobe Captivate Specialist	1	12/16/2021	12/16/2021
Cert Prep: Adobe Certified Associate - Illustrator	1	12/16/2021	12/16/2021
Cert Prep: Adobe Certified Associate - InDesign	2	12/16/2021	12/16/2021
Cert Prep: Adobe Certified Associate - Photoshop	1	12/16/2021	12/16/2021
Cert Prep: Adobe Certified Associate - Photoshop (2017)	1	12/16/2021	12/16/2021
Cert Prep: Adobe Certified Associate Illustrator	1	12/16/2021	12/16/2021
Cert Prep: AutoCAD Certified Professional	1	12/16/2021	12/16/2021
Cert Prep: AutoCAD Civil 3D Certified Professional (2020)	1	12/16/2021	12/16/2021
Cert Prep: AutoCAD for Drafting and Design Professional	1	12/16/2021	12/16/2021
Cert Prep: Autodesk Fusion 360 User	1	12/16/2021	12/16/2021
Cert Prep: Autodesk Inventor Certified Professional	1	12/16/2021	12/16/2021

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Cert Prep: CompTIA Security+ Exam (SY0-501): The Basics	3	12/16/2021	12/16/2021
Cert Prep: Excel 2016 Microsoft Office Expert (77-728)	1	12/16/2021	12/16/2021
Cert Prep: Excel 2016 Microsoft Office Specialist (77-727)	1	12/16/2021	12/16/2021
Cert Prep: Excel Associate - Microsoft Office Specialist for Office 2019 and Office 365	1	12/16/2021	12/16/2021
Cert Prep: Excel Expert - Microsoft Office Specialist for Office 2019 and Office 365	48	12/16/2021	12/16/2021
Cert Prep: LEED Green Associate	5	12/16/2021	12/16/2021
Cert Prep: LPI Linux Essentials (010-160)	1	12/16/2021	12/16/2021
Cert Prep: LPIC-1 Exam 101 (Version 5.0)	1	12/16/2021	12/16/2021
Cert Prep: Outlook 2013 Microsoft Office Specialist (77-423)	2	12/16/2021	12/16/2021
Cert Prep: Outlook Associate - Microsoft Office Specialist for Office 2019 and Office 365	25	12/16/2021	12/16/2021
Cert Prep: PowerPoint 2016 Microsoft Office Specialist (77-729)	31	12/16/2021	12/16/2021
Cert Prep: Red Hat Certified System Engineer (EX300)	1	12/16/2021	12/16/2021
Cert Prep: Revit Architecture Certified Professional	1	12/16/2021	12/16/2021
Cert Prep: Revit for Architectural Design Professional	1	12/16/2021	12/16/2021
Cert Prep: Revit for Mechanical & Plumbing Design Professional	1	12/16/2021	12/16/2021
Cert Prep: Revit for Structural Design Professional	1	12/16/2021	12/16/2021
Cert Prep: Revit MEP Electrical Certified Professional	1	12/16/2021	12/16/2021
Cert Prep: Revit MEP Mechanical & Plumbing Certified Professional	1	12/16/2021	12/16/2021
Cert Prep: Scrum Master	12	12/16/2021	12/16/2021
Cert Prep: SharePoint 2013 Microsoft Office Specialist (77-419)	21	12/16/2021	12/16/2021
Cert Prep: SNCP Foundations (S10-110)	2	12/16/2021	12/16/2021
Cert Prep: Unity Certified Associate Game Developer Audio and Effects	1	12/16/2021	12/16/2021
Cert Prep: Unity Certified Associate Game Developer Fundamentals	2	12/16/2021	12/16/2021
Cert Prep: Unity Fundamentals	1	12/16/2021	12/16/2021
Cert Prep: Word Expert - Microsoft Office Specialist for Office 2019 and Office 365	34	12/16/2021	12/16/2021
Certificate in International Financial Reporting System (CertIFRS) Program - Exam	1	1/11/2021	2/1/2021
Certificate in International Financial Reporting System (CertIFRS) Program - Exam Preparation	3	1/11/2021	2/1/2021
Certification Prep: SHRM-CP	2	12/16/2021	12/16/2021
Certified Analytics Professional (CAP)	27	2/3/2021	2/10/2021
Certified Analytics Professional (CAP) Cert Prep: Domains 1–4	16	12/16/2021	12/16/2021
Certified Analytics Professional (CAP) Cert Prep: Domains 5–7	11	12/16/2021	12/16/2021
Certified Anti-Money Laundering Specialist (CAMS)	1	8/28/2021	8/28/2021
Certified Assistant Bank Branch Manager - G1 - 2021	5	1/24/2021	1/31/2021
Certified Assistant Bank Branch Manager - G1 - 2021 - English Placement Test	5	1/14/2021	1/14/2021
Certified Assistant Bank Branch Manager - G1 - 2021/2022	2	11/14/2021	12/19/2021
Certified Assistant Bank Branch Manager- G2 - 2021	1	3/7/2021	3/15/2021
Certified Assistant Bank Branch Manager-Group 2	1	3/12/2021	12/16/2021
Certified Bank Branch Manager- Group 1 - Virtual	4	3/1/2021	7/15/2021
Certified Bank Branch Manager- Group 2 - Virtual	4	3/21/2021	8/19/2021
Certified Bank Branch Operations Manager "CBBOM"	5	3/16/2021	4/6/2021
Certified Bank Relationship Manager for High Net Worth Customers	12	6/27/2021	7/5/2021
Certified Credit Management (CCM) 2021	2	3/1/2021	7/29/2021
Certified Finance Specialist	1	2/15/2021	3/10/2021
Certified Information Systems Security Professional (CISSP) & (SSCP) Certification Preparation Program	6	2/3/2021	2/10/2021
Certified Internal Auditor (CIA)	5	10/31/2021	2/8/2022
Certified Project Director	1	2/18/2021	2/18/2021
Certified Retail Banker Certification	1	1/17/2021	2/24/2021
Certified Scrum Master	15	2/3/2021	2/10/2021
Certified ScrumMaster® (CSM) - Virtual Live Online	1	7/19/2021	7/20/2021
Certified Sharia Auditor Certificate (CSA)	1	1/24/2021	3/21/2021
Certified Trainer	1	1/21/2021	1/21/2021
Chair Work: Yoga Fitness and Stretching at Your Desk	2	12/16/2021	12/16/2021
Change Management for Projects	2	12/16/2021	12/16/2021
Change Management Foundations	1	12/16/2021	12/16/2021
Change Management Foundations (2016)	2	12/16/2021	12/16/2021
Change Management: Roadmap to Planning	1	12/16/2021	12/16/2021
Choosing an Ecommerce Platform for Developers	1	12/16/2021	12/16/2021
CIA - Part 2 Registration (exam only)	1	6/30/2021	6/30/2021
Ci-Net Session for HR	3	2/9/2021	2/9/2021
Ci-Net Training for Universal Bankers + Select RMs	27	2/22/2021	2/22/2021
CIPD Level 5 HR Management: Diploma - Oakwood International	2	5/23/2021	5/27/2021
CIPD Level 5 HR Management: Module 1 - Oakwood International	2	3/7/2021	3/11/2021
CIPD Level 5 HR Management: Module 2 - Oakwood International	2	4/4/2021	4/8/2021
CISA Cert Prep: 1 Auditing Information Systems for IS Auditors	11	12/16/2021	12/16/2021
CISA Cert Prep: 2 Information Technology Governance and Management for IS Auditors	9	12/16/2021	12/16/2021
CISA Cert Prep: 3 Information Technology Life Cycle for IS Auditors	9	12/16/2021	12/16/2021
CISA Cert Prep: 4 IT Operations, Maintenance, and Service Delivery for IS Auditors	8	12/16/2021	12/16/2021
CISA Cert Prep: 5 Information Asset Protection for IS Auditors	9	12/16/2021	12/16/2021
CISA Cert Prep: The Basics	14	12/16/2021	12/16/2021
Cisco	1	2/3/2021	2/10/2021
Cisco CCNA (200-301) Cert Prep: Network Fundamentals and Access	6	12/16/2021	12/16/2021
Cisco CCNP Collaboration 350-801 (CLCOR) Cert Prep: 1 Cisco Collaboration Technologies	1	12/16/2021	12/16/2021
Cisco CCNP ENARSI (300-410) Cert Prep: 3 Infrastructure Security	4	12/16/2021	12/16/2021
Cisco CCNP ENCOR (350-401) Cert Prep: 1 Architecture, Virtualization, and Infrastructure	5	12/16/2021	12/16/2021
Cisco CCNP ENCOR (350-401) Cert Prep: 2 Network Management, Security, and Automation	4	12/16/2021	12/16/2021
Cisco DevNet Associate Cert Prep 3: Cisco Platforms and Development	3	12/16/2021	12/16/2021
Cisco DevNet Associate Cert Prep 4: Application Deployment and Security	3	12/16/2021	12/16/2021
Cisco DevNet Associate Cert Prep 5: Infrastructure and Automation	3	12/16/2021	12/16/2021
Cisco ICND2 Cert Prep: Infrastructure Services	1	12/16/2021	12/16/2021
Cisco ICND2 Cert Prep: Routing	1	12/16/2021	12/16/2021
Cisco Network Security: Cisco Firewall Technologies	1	12/16/2021	12/16/2021
CISI Kuwait Capital Markets Authority Rules and Regulations	1	5/30/2021	6/3/2021
CISI Level 3 - Global Financial Compliance	1	6/21/2021	9/30/2021
CISM Cert Prep: 1 Information Security Governance	2	12/16/2021	12/16/2021
CISM Cert Prep: 2 Information Risk Management	1	12/16/2021	12/16/2021
CISM Cert Prep: 3 Information Security Program Development and Management	3	12/16/2021	12/16/2021
CISM Cert Prep: 4 Information Security Incident Management	1	12/16/2021	12/16/2021
CISM Cert Prep: The Basics	5	12/16/2021	12/16/2021
CISSP Cert Prep (2021): 1 Security and Risk Management	4	12/16/2021	12/16/2021
CISSP Cert Prep (2021): 2 Asset Security	2	12/16/2021	12/16/2021
CISSP Cert Prep (2021): 3 Security Architecture and Engineering	2	12/16/2021	12/16/2021
CISSP Cert Prep (2021): 4 Communication and Network Security	2	12/16/2021	12/16/2021
CISSP Cert Prep (2021): 5 Identity and Access Management	2	12/16/2021	12/16/2021
CISSP Cert Prep (2021): 6 Security Assessment and Testing	1	12/16/2021	12/16/2021
CISSP Cert Prep (2021): The Basics	2	12/16/2021	12/16/2021
CISSP Cert Prep: The Basics (2018)	3	12/16/2021	12/16/2021
Cleaning Up Your Excel 2013 Data	1	12/16/2021	12/16/2021
Climate Change Economics Pathway	6	12/1/2021	12/1/2021
Climate Science Pathway	1	12/1/2021	12/1/2021
Cloud Architecture: Design Decisions	1	12/16/2021	12/16/2021
Cloud Hadoop: Scaling Apache Spark	1	12/16/2021	12/16/2021
Cloud Native Development with Node.js, Docker, and Kubernetes	1	12/16/2021	12/16/2021
Cloud-Native Development Using Java with Eclipse MicroProfile	2	12/16/2021	12/16/2021
CMO Foundations: Measuring Marketing Effectiveness (ROI)	1	12/16/2021	12/16/2021
Coaching and Developing Employees	6	12/16/2021	12/16/2021
Coaching Employees through Difficult Situations	2	12/16/2021	12/16/2021
Coaching New Managers	4	12/16/2021	12/16/2021
Coaching Skills for Leaders and Managers	33	12/16/2021	12/16/2021
Coaching Yourself to Career Success	5	12/16/2021	12/16/2021
Coding for Visual Learners: Learning JavaScript from Scratch	2	12/16/2021	12/16/2021
Cold Calling Mastery	1	12/16/2021	12/16/2021
Collaborative Leadership	1	12/16/2021	12/16/2021
Collateralised Loan Obligations (CLOs) Pathway	4	12/1/2021	12/1/2021
Collection Staff Efficiency Improvement	10	9/19/2021	9/22/2021
Color Trends	1	12/16/2021	12/16/2021
Commodity Derivatives Introduction Pathway	1	12/1/2021	12/1/2021
Communicating about Culturally Sensitive Issues	5	12/16/2021	12/16/2021
Communicating Across Cultures	1	12/16/2021	12/16/2021
Communicating in the Language of Leadership	5	12/16/2021	12/16/2021
Communicating in Times of Change	1	12/16/2021	12/16/2021
Communicating Nonverbally	5	12/16/2021	12/16/2021
Communicating through Disagreement	1	12/16/2021	12/16/2021
Communicating to Drive People to Take Action	2	12/16/2021	12/16/2021
Communicating Values	1	12/16/2021	12/16/2021
Communicating with Charisma	2	12/16/2021	12/16/2021
Communicating with Confidence	40	2/5/2021	2/5/2021
Communicating with Diplomacy and Tact	7	2/4/2021	2/4/2021
Communicating with Emotional Intelligence	4	12/16/2021	12/16/2021
Communicating with Empathy	6	12/16/2021	12/16/2021
Communicating with Transparency	1	12/16/2021	12/16/2021
Communication Foundations	50	12/16/2021	12/16/2021
Communication Tips	2	12/16/2021	12/16/2021
Communication within Teams	14	2/5/2021	2/5/2021
Competing through Human Capability: Specific actions for today's business leaders	7	12/7/2021	12/7/2021
Complete Confidence in Minutes: Weekly	2	12/16/2021	12/16/2021
Complex Negotiation Tips	4	12/16/2021	12/16/2021
Compliance & Risk Assurance	1	6/27/2021	6/30/2021
Compliance Pathway	1	12/1/2021	12/1/2021
Components of Effective Learning	1	12/16/2021	12/16/2021
Composite Design and Manufacturing 03: Validation and Production	1	12/16/2021	12/16/2021
CompTIA	2	2/3/2021	2/10/2021
CompTIA A+ (220-1001 and 220-1002) Cert Prep: The Basics	8	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 1: The Basics	7	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 10: Printers	2	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 2: Microprocessing and RAM	3	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 3: Core Hardware	3	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 4: Storage and Peripherals	2	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 5: Display Technologies	2	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 6: Physical Networking	2	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 7: Understanding Networking	4	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 8: Internet and the Cloud	2	12/16/2021	12/16/2021
CompTIA A+ (220-1001) Cert Prep 9: Portable Computing	2	12/16/2021	12/16/2021
CompTIA A+ (220-1002) Cert Prep 1: Getting Started	2	12/16/2021	12/16/2021
CompTIA A+ (220-1002) Cert Prep 2: Implementation Considerations	3	12/16/2021	12/16/2021
CompTIA A+ (220-1002) Cert Prep 4: Command-Line Interface and Scripting Languages	2	12/16/2021	12/16/2021
CompTIA A+ (220-1002) Cert Prep 6: Networking, Security, and More	2	12/16/2021	12/16/2021
CompTIA A+ (220-1002) Cert Prep 7: Portable Computing	4	12/16/2021	12/16/2021
CompTIA A+ (220-1002) Cert Prep 8: Security and Organization	2	12/16/2021	12/16/2021
CompTIA A+ (220-1002): Cert Prep 3 Windows and More	2	12/16/2021	12/16/2021
CompTIA A+ (220-1002): Cert Prep 5 Troubleshooting Operating Systems	2	12/16/2021	12/16/2021
CompTIA Network+ (N10-007) Cert Prep: 1 Understanding Networks	2	12/16/2021	12/16/2021
CompTIA Network+ (N10-007) Cert Prep: 3 The World of TCP/IP	2	12/16/2021	12/16/2021
CompTIA Network+ (N10-007) Cert Prep: 4 Making TCP/IP Work	3	12/16/2021	12/16/2021
CompTIA Network+ (N10-007) Cert Prep: 5 Securing TCP/IP	1	12/16/2021	12/16/2021
CompTIA Security+ (SY0-501) Cert Prep: 1 Threats, Attacks, and Vulnerabilities	1	12/16/2021	12/16/2021
CompTIA Security+ (SY0-501) Cert Prep: 2 Technologies and Tools	1	12/16/2021	12/16/2021
CompTIA Security+ (SY0-501) Cert Prep: 3 Architecture and Design	1	12/16/2021	12/16/2021
CompTIA Security+ (SY0-501) Cert Prep: 4 Identity and Access Management	1	12/16/2021	12/16/2021
CompTIA Security+ (SY0-601) Cert Prep: 4 Identity and Access Management Design and Implementation	1	12/16/2021	12/16/2021
CompTIA Security+ (SY0-601) Cert Prep: 8 Network Security Design and Implementation	1	12/16/2021	12/16/2021
CompTIA Server+ (SK0-004) Cert Prep: 4 Security	1	12/16/2021	12/16/2021
Computer and Text Neck Stretching Exercises	9	12/16/2021	12/16/2021
Conduct Pathway	2	2/1/2021	2/8/2021
Conducting a SWOT Analysis	3	12/16/2021	12/16/2021
Confidence: How to Overcome Self-Doubt, Insecurity, and Fears	8	12/16/2021	12/16/2021
Conflict Resolution for Beginners	1	12/16/2021	12/16/2021
Confronting Bias: Thriving Across Our Differences	10	12/16/2021	12/16/2021
Connecting with Executives	1	12/16/2021	12/16/2021
Connecting with Your Audience Using Video	1	12/16/2021	12/16/2021
Construction Change Orders	6	2/4/2021	2/4/2021
Construction Industry: Going Digital in the Field	2	2/4/2021	2/4/2021
Construction Industry: Productivity	4	12/16/2021	12/16/2021
Construction Industry: Safety	2	12/16/2021	12/16/2021
Construction Industry: Techniques and Technology	6	12/16/2021	12/16/2021
Construction Management Foundations	7	2/4/2021	2/4/2021
Construction Management: Concrete Construction	2	12/16/2021	12/16/2021
Construction Management: Introduction to Lean Construction	5	2/4/2021	2/4/2021
Construction Management: Managing Risk	7	2/4/2021	2/4/2021
Construction Management: Modular Construction Methods	3	12/16/2021	12/16/2021
Construction Management: Planning and Scheduling	9	2/4/2021	2/4/2021
Construction Management: Project Delivery Methods	4	12/16/2021	12/16/2021
Construction Management: Reading Civil Construction Drawings	6	2/4/2021	2/4/2021
Construction Management: Reading Drawings & Specifications	13	2/4/2021	2/4/2021
Construction Management: Safety & Health	9	2/4/2021	2/4/2021
Construction Management: Technology on the Jobsite	1	12/16/2021	12/16/2021
Construction Math Foundations	1	12/16/2021	12/16/2021
Construction Technology: Industry Snapshot	1	12/16/2021	12/16/2021
Constructive Candor: Important Conversations with Coworkers, Family, and Friends	1	12/16/2021	12/16/2021

Appendices

	Count of Employee No.	Program Start Date	Program End Date
Consulting Foundations: Client Management and Relationships	1	2/4/2021	2/4/2021
Consulting Foundations: The Concept of Value	1	12/16/2021	12/16/2021
Consumer Behavior Trends: Meet the Postmodern Consumer	1	12/16/2021	12/16/2021
Content Marketing for Social Media	1	12/16/2021	12/16/2021
Content Marketing Foundations	4	12/16/2021	12/16/2021
Content Marketing Foundations (2015)	1	12/16/2021	12/16/2021
Content Marketing: Online Reviews in Social Media	1	12/16/2021	12/16/2021
Content Marketing: Producing and Promoting Live Video	1	12/16/2021	12/16/2021
Contracting for Consultants	2	2/4/2021	2/4/2021
Contracting for Creatives	1	12/16/2021	12/16/2021
CorelDRAW 2021 Essential Training	1	12/16/2021	12/16/2021
Corporate Banking Pathway	26	12/1/2021	12/1/2021
Corporate Banking Supply Chain Finance	11	8/10/2021	8/18/2021
Corporate Finance Foundations	21	12/16/2021	12/16/2021
Corporate Finance: Robust Financial Modeling	1	12/16/2021	12/16/2021
Corporate Financial Statement Analysis	9	12/16/2021	12/16/2021
Corporate Financial Statement Creation	1	12/16/2021	12/16/2021
Correspondent Banking Pathway	21	12/1/2021	12/1/2021
Cost Reduction: Cut Costs and Maximize Profits	6	2/4/2021	2/4/2021
Covered Bonds Pathway	1	12/1/2021	12/1/2021
COVID-19 Essentials: Economics Pathway	7	12/1/2021	12/1/2021
Craft Your Sales Pitch with Competitive Differentiation	5	12/16/2021	12/16/2021
Crafting Questions to Make Better Decisions	10	12/16/2021	12/16/2021
Create a Brand Strategy	4	12/16/2021	12/16/2021
Create a Go-To-Market Plan	2	2/5/2021	2/5/2021
Create Voice Controlled AR Apps 1: Build a Car Showcase Application	1	12/16/2021	12/16/2021
Create Voice Controlled AR Apps 2: Build a Real Estate Brochure	1	12/16/2021	12/16/2021
Create Your Brand Message Strategy	2	12/16/2021	12/16/2021
Create Your Dream Career: A Transformative Guide for Women	1	12/16/2021	12/16/2021
Creating a Business Plan	36	12/16/2021	12/16/2021
Creating a Communications Strategy	1	12/16/2021	12/16/2021
Creating a Compelling Job Description	2	12/16/2021	12/16/2021
Creating a Compelling Video Resume	1	12/16/2021	12/16/2021
Creating a Culture of Collaboration	1	12/16/2021	12/16/2021
Creating a Culture of Learning	1	12/16/2021	12/16/2021
Creating a Culture of Privacy	1	12/16/2021	12/16/2021
Creating a Culture of Strategy Execution	2	12/16/2021	12/16/2021
Creating a Culture That Inspires Your Employees	2	12/16/2021	12/16/2021
Creating a Cybersecurity Awareness Program	1	12/16/2021	12/16/2021
Creating a High Performance Culture	3	2/21/2021	12/16/2021
Creating a Mood Board	2	12/16/2021	12/16/2021
Creating a Positive and Healthy Work Environment	3	12/16/2021	12/16/2021
Creating a Positive Customer Experience	5	2/4/2021	2/4/2021
Creating a Positive Customer Experience (2017)	2	12/16/2021	12/16/2021
Creating a Presentation with InDesign	1	12/16/2021	12/16/2021
Creating a Program Strategy	1	12/16/2021	12/16/2021
Creating a Responsive Web Design	1	12/16/2021	12/16/2021
Creating a Security Awareness Program	1	2/4/2021	2/4/2021
Creating an Online Video Ad: 1 Writing, Production, and Shooting	1	12/16/2021	12/16/2021
Creating and Giving Business Presentations	1	12/16/2021	12/16/2021
Creating and Managing a YouTube Channel	5	12/16/2021	12/16/2021
Creating and Using Textures for Design	1	12/16/2021	12/16/2021
Creating Brand Identity Assets	3	12/16/2021	12/16/2021
Creating Flow	1	12/16/2021	12/16/2021
Creating Fun and Engaging Video Training: The How	1	12/16/2021	12/16/2021
Creating Great First Impressions	3	12/16/2021	12/16/2021
Creating Illustrative Design	1	12/16/2021	12/16/2021
Creating Interactive Tableau Dashboards	1	12/16/2021	12/16/2021
Creating Personal Connections	3	12/16/2021	12/16/2021
Creating Positive Conversations with Challenging Customers	6	12/16/2021	12/16/2021
Creating Powerful Sales Proposals	5	12/16/2021	12/16/2021
Creating Success from Failures	1	12/16/2021	12/16/2021
Creating Your First Spring Boot Microservice	2	12/16/2021	12/16/2021
Creating Your IT Strategy	4	12/16/2021	12/16/2021
Creating Your Personal Brand	1	12/16/2021	12/16/2021
Creating Your Strategic Marketing Plan	9	12/16/2021	12/16/2021
Creative and Innovative Thinking	6	1/24/2021	1/26/2021
Creative Collaboration	2	12/16/2021	12/16/2021
Creative Exercises to Spark Original Thinking	1	12/16/2021	12/16/2021
Creative Inspirations: Doyald Young, Logotype Designer	2	12/16/2021	12/16/2021
Creative Inspirations: Margo Chase, Graphic Designer	1	12/16/2021	12/16/2021
Creative Thinking Strategies for Leaders	5	12/16/2021	12/16/2021
Creativity at Work: A Short Course from Seth Godin	14	12/16/2021	12/16/2021
Creativity Boot Camp	1	12/16/2021	12/16/2021
Creativity Boot Camp 2: Creative Fuel	1	12/16/2021	12/16/2021
Creativity: Generate Ideas in Greater Quantity and Quality	3	12/16/2021	12/16/2021
Credit Analysis	4	1/10/2021	2/16/2021
Credit Analysis Final Exam	4	2/21/2021	2/21/2021
CREDIT RISK FUNDAMENTALS PATHWAY	4	12/1/2021	12/1/2021
Credit Risk Pathway	10	2/1/2021	2/8/2021
Credit Secrets for Entrepreneurs	2	2/5/2021	2/5/2021
CRISC Cert Prep: 5 IT Risk Identification	1	12/16/2021	12/16/2021
Crisis Communication	30	12/16/2021	12/16/2021
Crisis Management	1	5/23/2021	5/26/2021
Critical Thinking	31	2/5/2021	2/5/2021
Critical Thinking and Problem Solving	15	12/16/2021	12/16/2021
Critical Thinking for Better Judgment and Decision-Making	35	2/5/2021	2/5/2021
Critical Thinking for More Effective Communication	14	12/16/2021	12/16/2021
Cross-Selling	8	12/16/2021	12/16/2021
Crunch Time: How to Be Your Best When It Matters Most (getAbstract Summary)	1	12/16/2021	12/16/2021
Cryptocurrency Foundations	1	12/16/2021	12/16/2021
CSS Essential Training	2	12/16/2021	12/16/2021
CSS Shorts	2	12/16/2021	12/16/2021
CSS: Advanced Layouts with Grid	1	12/16/2021	12/16/2021
CSSLP Cert Prep: 5 Secure Software Testing	1	12/16/2021	12/16/2021
Cultivating a Growth Mindset	1	12/16/2021	12/16/2021
Culture of Kaizen	1	12/16/2021	12/16/2021
Customer Experience Leadership	1	12/16/2021	12/16/2021
Customer Experience: Journey Mapping	10	2/4/2021	2/4/2021

	Count of Employee No.	Program Start Date	Program End Date
Customer Experience: Service Blueprinting	1	12/16/2021	12/16/2021
Customer Insights and Consumer Analytics for Organizations: Concepts	2	12/16/2021	12/16/2021
Customer Insights and Consumer Analytics for Organizations: Tools and Analysis	1	12/16/2021	12/16/2021
Customer Relationship Management	2	1/11/2021	2/17/2021
Customer Retention	1	12/16/2021	12/16/2021
Customer Service Foundations	23	2/5/2021	2/5/2021
Customer Service Leadership	14	12/16/2021	12/16/2021
Customer Service Mastery: Delight Every Customer	7	12/16/2021	12/16/2021
Customer Service Strategy	10	12/16/2021	12/16/2021
Customer Service Using AI and Machine Learning	2	12/16/2021	12/16/2021
Customer Service: Call Control Strategies	2	12/16/2021	12/16/2021
Customer Service: Handling Abusive Customers	4	2/4/2021	2/4/2021
Customer Service: Managing Customer Expectations	2	12/16/2021	12/16/2021
Customer Service: Managing Customer Feedback	3	2/4/2021	2/4/2021
Customer Service: Motivating Your Team	1	12/16/2021	12/16/2021
Customer Service: Problem Solving and Troubleshooting	18	12/16/2021	12/16/2021
Customer Service: Serving Customers Through Chat and Text	1	12/16/2021	12/16/2021
Customer Service: Working in a Customer Contact Center	2	12/16/2021	12/16/2021
Customer Services Pathway	23	2/4/2021	2/4/2021
Cybersecurity at Work	2	12/16/2021	12/16/2021
Cybersecurity Awareness: Building Your Cybersecurity Vocabulary	1	12/16/2021	12/16/2021
Cybersecurity Awareness: Social Engineering	2	12/16/2021	12/16/2021
Cybersecurity for Executives	3	12/16/2021	12/16/2021
Cybersecurity for IT Professionals	2	12/16/2021	12/16/2021
Cybersecurity for Small and Medium Businesses: Essential Training	1	12/16/2021	12/16/2021
Cybersecurity Foundations	6	12/16/2021	12/16/2021
Cybersecurity with Cloud Computing	1	12/16/2021	12/16/2021
Daniel Pink on Motivation	1	12/16/2021	12/16/2021
Data Analytics for Business Professionals	5	2/5/2021	2/5/2021
Data Analytics for Students	1	12/16/2021	12/16/2021
Data Analytics: Dashboards vs. Data Stories	1	12/16/2021	12/16/2021
Data Analytics: Graph Analytics	1	12/16/2021	12/16/2021
Data Dashboards in Power BI	3	12/16/2021	12/16/2021
Data Engineering Foundations	1	12/16/2021	12/16/2021
Data Ethics: Making Data-Driven Decisions	1	12/16/2021	12/16/2021
Data Fluency: Exploring and Describing Data	7	12/16/2021	12/16/2021
Data Ingestion with Python	1	12/16/2021	12/16/2021
Data Privacy assessment – Final session (Group A)	24	11/10/2021	11/10/2021
Data Privacy assessment – Final session (group B)	28	11/11/2021	11/11/2021
Data Privacy Training - G1	11	2/21/2021	2/21/2021
Data Privacy Training - G2	21	2/22/2021	2/22/2021
Data Privacy Training - G3	13	3/7/2021	3/7/2021
Data Privacy Training - G4	19	3/22/2021	3/22/2021
Data Privacy Training - G5	17	3/29/2021	3/29/2021
Data Science & Analytics Career Paths & Certifications: First Steps	1	12/16/2021	12/16/2021
Data Science for Java Developers	1	12/16/2021	12/16/2021
Data Science Foundations: Data Assessment for Predictive Modeling	1	12/16/2021	12/16/2021
Data Science Foundations: Data Mining	2	12/16/2021	12/16/2021
Data Science Foundations: Data Mining in Python	1	12/16/2021	12/16/2021
Data Science Foundations: Data Mining in R	1	12/16/2021	12/16/2021
Data Science Foundations: Fundamentals	12	12/16/2021	12/16/2021
Data Visualization for Data Analysis and Analytics	4	12/16/2021	12/16/2021
Data Visualization Tips and Tricks	2	12/16/2021	12/16/2021
Data Visualization: Storytelling	5	2/5/2021	2/5/2021
Database Foundations: Administration	3	12/16/2021	12/16/2021
Database Foundations: Intro to Databases	2	12/16/2021	12/16/2021
Data-Driven Decision-Making for Business Professionals	2	12/16/2021	12/16/2021
Data-Driven Learning Design	1	12/16/2021	12/16/2021
Data-Driven Network Security Essentials	7	12/16/2021	12/16/2021
Data-Driven Project Management: Project Metrics That Matter	2	12/16/2021	12/16/2021
DaVinci Resolve: Color Page	1	12/16/2021	12/16/2021
Dealing with Difficult People in Your Office	16	12/16/2021	12/16/2021
Dealing with Microaggression as an Employee	4	12/16/2021	12/16/2021
Dealing with the Seven Deadly Wastes	2	12/16/2021	12/16/2021
Debt Capital Markets - Part I Pathway	3	12/1/2021	12/1/2021
Debt Capital Markets - Part II Pathway	4	12/1/2021	12/1/2021
Decision-Making in High-Stress Situations	6	2/4/2021	2/4/2021
Decision-Making Strategies	34	12/16/2021	12/16/2021
Deep Learning Foundations: Natural Language Processing with TensorFlow	1	12/16/2021	12/16/2021
De-Escalating Conversations for Customer Service	3	12/16/2021	12/16/2021
Defining and Achieving Professional Goals	6	12/16/2021	12/16/2021
Delegating from a Distance	3	12/16/2021	12/16/2021
Delegating Tasks	2	12/16/2021	12/16/2021
Delivering an Authentic Elevator Pitch	9	12/16/2021	12/16/2021
Delivering Bad News to a Customer	2	12/16/2021	12/16/2021
Delivering Results Effectively	1	12/16/2021	12/16/2021
Delivering Video to Facebook Live	1	12/16/2021	12/16/2021
Delivery Tips for Speaking in Public	1	12/16/2021	12/16/2021
Demonstrating Accountability as a Leader	2	12/16/2021	12/16/2021
Deploying Exchange Server 2016	1	12/16/2021	12/16/2021
Deploying Scalable Machine Learning for Data Science	1	12/16/2021	12/16/2021
Deploying Your AWS Application to the Cloud with Docker	10	12/16/2021	12/16/2021
Derivatives Fundamentals - Part I Pathway	1	12/1/2021	12/1/2021
Derivatives Fundamentals - Part II Pathway	1	12/1/2021	12/1/2021
Design Aesthetics for the Web	1	12/16/2021	12/16/2021
Design Thinking, Social Innovation, and Complex Systems	1	12/16/2021	12/16/2021
Design Thinking: Customer Experience	7	2/4/2021	2/4/2021
Design Thinking: Data Intelligence	3	12/16/2021	12/16/2021
Design Thinking: Implementing the Process	1	12/16/2021	12/16/2021
Design Thinking: Implementing the Process (2016)	1	12/16/2021	12/16/2021
Design Thinking: Prototyping	1	12/16/2021	12/16/2021
Design Thinking: Testing and Refining	3	12/16/2021	12/16/2021
Design Thinking: Understanding the Process	19	2/4/2021	2/4/2021
Design Thinking: Understanding the Process (2016)	2	12/16/2021	12/16/2021
Designing a Presentation	4	12/16/2021	12/16/2021
Designing a Presentation (2019)	2	12/16/2021	12/16/2021
Designing a Training Program: Setting Goals, Objectives, and Mediums	1	12/16/2021	12/16/2021
Designing an Authentic Brand	1	12/16/2021	12/16/2021
Designing and Prototyping a Mobile App with Adobe XD	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Designing for Business	1	12/16/2021	12/16/2021
Designing Websites for Performance	1	12/16/2021	12/16/2021
Develop Critical-Thinking, Decision-Making, and Problem-Solving Skills	1	12/16/2021	12/16/2021
Develop Your Communication Skills and Interpersonal Influence	4	12/16/2021	12/16/2021
Develop Your Finance and Accounting Skills	1	12/16/2021	12/16/2021
Develop Your HR Management and Leadership Skills	1	12/16/2021	12/16/2021
Developing a Competitive Strategy	6	12/16/2021	12/16/2021
Developing a Critical Thinking Mindset	21	12/16/2021	12/16/2021
Developing a Learning Mindset	1	12/16/2021	12/16/2021
Developing a Service Mindset	2	12/16/2021	12/16/2021
Developing Adaptability as a Manager	2	12/16/2021	12/16/2021
Developing Assertive Leadership	4	12/16/2021	12/16/2021
Developing Business Partnerships	1	12/16/2021	12/16/2021
Developing Chatbots with Azure	1	12/16/2021	12/16/2021
Developing Credibility as a Leader	2	12/16/2021	12/16/2021
Developing Cross-Cultural Intelligence	1	12/16/2021	12/16/2021
Developing Executive Presence	4	12/16/2021	12/16/2021
Developing for Microsoft Teams	1	12/16/2021	12/16/2021
Developing Ideas and Advertising Concepts	1	12/16/2021	12/16/2021
Developing Investment Acumen	2	12/16/2021	12/16/2021
Developing Resourcefulness	1	12/16/2021	12/16/2021
Developing Secure Software	51	12/16/2021	12/16/2021
Developing Self-Awareness	2	12/16/2021	12/16/2021
Developing Your Authentic Self to Ignite Change	1	11/29/2021	11/29/2021
Developing Your Emotional Intelligence	17	12/16/2021	12/16/2021
Developing Your Leadership Philosophy	6	12/16/2021	12/16/2021
Developing Your Professional Image	4	12/16/2021	12/16/2021
Developing Your Team Members	1	12/16/2021	12/16/2021
DevOps Foundations	9	12/16/2021	12/16/2021
DevOps Foundations: DevSecOps	3	12/16/2021	12/16/2021
DevOps Foundations: Infrastructure as Code	3	12/16/2021	12/16/2021
DevOps Foundations: Lean and Agile	1	12/16/2021	12/16/2021
DevOps Foundations: Microservices	1	12/16/2021	12/16/2021
DevOps Foundations: Your First Project	2	12/16/2021	12/16/2021
DevSecOps: Continuous Application Security	2	12/16/2021	12/16/2021
Dieter Rams: Principles of Good Design	2	12/16/2021	12/16/2021
Difficult Conversations: Talking about Race at Work	1	12/16/2021	12/16/2021
Difficult Situations: Solutions for Managers	2	12/16/2021	12/16/2021
Digital & Open Banking Pathway	7	12/1/2021	12/1/2021
Digital Body Language	3	12/16/2021	12/16/2021
Digital Marketing and Social Media	1	1/26/2021	1/28/2021
Digital Marketing Foundations	19	12/16/2021	12/16/2021
Digital Networking Strategies	29	12/16/2021	12/16/2021
Digital Strategy	6	2/5/2021	2/5/2021
Digital Technologies Case Studies: AI, IOT, Robotics, Blockchain	1	12/16/2021	12/16/2021
Digital Transformation	11	12/16/2021	12/16/2021
Digital Transformation Foundations	1	12/16/2021	12/16/2021
Digital Transformation Tips	2	12/16/2021	12/16/2021
Diploma Series: Key AML & CTF Skills	1	1/25/2021	2/10/2021
Diploma Series: Key Financial Crime Risks	1	11/9/2021	11/24/2021
Discovering Your Strengths	5	12/16/2021	12/16/2021
Discussing Racism with Dr. Christina Greer	1	12/16/2021	12/16/2021
Disrupting Yourself	1	12/16/2021	12/16/2021
Disruptive Branding (Blinkist Summary)	2	12/16/2021	12/16/2021
Diversity and Inclusion in a Global Enterprise	3	12/16/2021	12/16/2021
Diversity and Inclusion in Marketing: Inclusive Language for Marketers	1	12/16/2021	12/16/2021
Diversity, Inclusion, and Belonging	33	12/16/2021	12/16/2021
Diversity, Inclusion, and Belonging (2017)	15	12/16/2021	12/16/2021
DIY Relief: Massage Self-Care	4	12/16/2021	12/16/2021
Docker Certifications - Empowering App Development for Developers	16	2/3/2021	2/10/2021
Docker Essential Training: 1 Installation and Configuration	12	12/16/2021	12/16/2021
Docker Essential Training: 2 Orchestration	9	12/16/2021	12/16/2021
Docker Essential Training: 3 Image Creation, Management, and Registry	9	12/16/2021	12/16/2021
Docker Essential Training: 4 Storage and Volumes	8	12/16/2021	12/16/2021
Docker Essential Training: 5 Networking	7	12/16/2021	12/16/2021
Docker Essential Training: 6 Security	7	12/16/2021	12/16/2021
Docker for Data Scientists	1	12/16/2021	12/16/2021
Doubling Your Productivity	1	12/16/2021	12/16/2021
DP-100T01: Designing and Implementing a Data Science Solution on Azure	1	7/11/2021	7/13/2021
Drawing and Painting in Photoshop	1	12/16/2021	12/16/2021
Drawing Foundations: Figure	1	12/16/2021	12/16/2021
Drawing Foundations: Fundamentals	2	12/16/2021	12/16/2021
Drawing Vector Graphics	2	12/16/2021	12/16/2021
Drawing Vector Graphics: Color and Detail	1	12/16/2021	12/16/2021
Drawing Vector Graphics: Hand Lettering	1	12/16/2021	12/16/2021
Drawing Vector Graphics: Isometric Illustration	1	12/16/2021	12/16/2021
Drawing Vector Graphics: Patterns	1	12/16/2021	12/16/2021
Driving Measurable, Sustainable Change	3	12/16/2021	12/16/2021
Driving Workplace Happiness	2	12/16/2021	12/16/2021
DSLR Video Tips: Cameras & Lenses	1	12/16/2021	12/16/2021
Duke - LEADING TEAMS FOR PERFORMANCE	26	11/8/2021	11/11/2021
Duke - Meeting with Andre on ALP - Leadership Academy	26	9/23/2021	9/23/2021
Duke - SELF-MASTERY AND OWNERSHIP	26	12/1/2021	12/2/2021
Duke - THE FUTURE OF DIGITAL BANKING AND INNOVATION	26	10/4/2021	10/6/2021
Ebooks: Distributing and Marketing	1	12/16/2021	12/16/2021
EC-Council	4	2/3/2021	2/10/2021
Ecommerce Fundamentals	1	12/16/2021	12/16/2021
Ecommerce Fundamentals (2020)	1	12/16/2021	12/16/2021
Economic Fundamentals Pathway	4	12/1/2021	12/1/2021
Economic Indicators	11	2/4/2021	2/4/2021
Economic Pathway	8	2/1/2021	2/8/2021
Economic Tips for Everyone	1	12/16/2021	12/16/2021
Economics for Business Leaders	1	12/16/2021	12/16/2021
Economics for Everyone: Understanding a Recession	1	12/16/2021	12/16/2021
Edge Analytics: IoT and Data Science	1	12/16/2021	12/16/2021
Editing Mastery: How to Edit Writing to Perfection	4	12/16/2021	12/16/2021
Effective Listening	26	12/16/2021	12/16/2021
Effectively Leading Digital Transformation	2	12/16/2021	12/16/2021
Efficient Python Production Workflows	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Efficient Time Management	3	12/16/2021	12/16/2021
Elearning Techniques: Visual Design	1	12/16/2021	12/16/2021
Elearning Tips	1	12/16/2021	12/16/2021
Electrical Systems: Panel Boards, Frequency Drives, and Transformers	1	12/16/2021	12/16/2021
Electrical Systems: Reading Drawings and Schematics	3	12/16/2021	12/16/2021
Electronic Transactions and its Crimes - Legal Aspects of Online Banking Services	2	12/19/2021	12/22/2021
Electronics Foundations: Fundamentals	2	12/16/2021	12/16/2021
Email and Newsletter Marketing Foundations	1	12/16/2021	12/16/2021
Embracing Unexpected Change	2	12/16/2021	12/16/2021
Emerging Leader Foundations	2	12/16/2021	12/16/2021
Emotional Intelligence as an Inclusivity Booster	1	12/16/2021	12/16/2021
Emotional Intelligence for Project Managers (Blinkist Summary)	1	12/16/2021	12/16/2021
Empathy at Work	10	12/16/2021	12/16/2021
Empathy for Sales Professionals	4	12/16/2021	12/16/2021
Employee Engagement	3	12/16/2021	12/16/2021
Employee Experience	2	12/16/2021	12/16/2021
Employer Branding to Attract Talent	1	12/16/2021	12/16/2021
Engineering Drawings for Manufacturing	1	12/16/2021	12/16/2021
English Conversation Level 1 - Group 1	3	1/10/2021	1/20/2021
English Conversation Level 1 - Group 2	3	1/24/2021	2/3/2021
English Conversation Level 2	1	3/29/2021	4/7/2021
English For Adults - (Elementary)	1	10/3/2021	11/25/2022
English For Adults - (Pre-Intermediate)	2	10/3/2021	11/25/2021
English for Adults (Elementary)	1	11/29/2021	12/30/2021
English for Presentations	2	1/10/2021	1/20/2021
English for Presentations Skill	1	10/24/2021	11/3/2021
English for Reading Skills – Level 1	1	3/28/2021	4/7/2021
English for Reading Skills – Level 2	1	6/20/2021	6/30/2021
English Placement Test	4	2/11/2021	2/11/2021
English placement Test - Cambridge General English Program	2	1/26/2021	1/26/2021
English Placement Test - Certified Assistant Bank Branch Manager-Group 2- 2021-Virtual	1	3/2/2021	3/2/2021
English Placement Test - Certified Bank Branch Manager- Group 2 - Virtual	6	3/15/2021	3/15/2021
English Placement Test - General English Program	5	8/5/2021	8/5/2021
English Placement Test 1 - Certified Bank Branch Manager- Group 1 - Virtual	3	2/22/2021	2/22/2021
English Placement Test 2 - Certified Bank Branch Manager- Group 1 - Virtual	2	2/24/2021	2/24/2021
Enhance Productivity in a Hybrid Work Environment	1	12/16/2021	12/16/2021
Enhance Your Productivity with Effective Note-Taking	3	12/16/2021	12/16/2021
Enhancing Resilience	2	12/16/2021	12/16/2021
Enhancing Team Innovation	2	12/16/2021	12/16/2021
Enhancing Your Productivity	1	12/16/2021	12/16/2021
Enterprise Agile: Changing Your Culture	1	12/16/2021	12/16/2021
Enterprise Agile: Growing Scrum	2	12/16/2021	12/16/2021
Enterprise Architecture Foundations	4	12/16/2021	12/16/2021
Enterprise Architecture in Practice	1	12/16/2021	12/16/2021
Enterprise Data Management	1	2/21/2021	5/16/2021
Entrepreneurial Wealth Management (Wealth Management for Business Owners and Entrepreneurs) - Assessment Day	18	11/3/2021	11/3/2021
Entrepreneurial Wealth Management (Wealth Management for Business Owners and Entrepreneurs) - Group 1	9	10/31/2021	11/2/2021
Entrepreneurial Wealth Management (Wealth Management for Business Owners and Entrepreneurs) - Group 2	16	12/16/2021	12/16/2021
Entrepreneurship Foundations	4	12/16/2021	12/16/2021
Entrepreneurship: Bootstrapping Your Business	3	12/16/2021	12/16/2021
Entrepreneurship: Finding and Testing Your Business Idea	4	12/16/2021	12/16/2021
Entrepreneurship: Raising Startup Capital	3	2/1/2021	2/8/2021
Environmental, Social and Governance "ESG" Pathway	3	7/11/2021	7/14/2021
EQ Insights for People Management - Group 2	2	12/1/2021	12/1/2021
Equity Capital Markets Part I Pathway	1	12/1/2021	12/1/2021
Equity Capital Markets Part II Pathway	1	12/1/2021	12/1/2021
EQUITY OPTIONS TRADING PATHWAY	2	12/1/2021	12/1/2021
ESG Essentials Pathway	2	12/1/2021	12/1/2021
ESG Financing Markets Pathway	4	12/1/2021	12/1/2021
ESG Risk Management Pathway	1	12/1/2021	12/1/2021
ESG; Financing Markets Update Pathway	3	12/16/2021	12/16/2021
Essential Lessons for First-Time Managers	23	12/16/2021	12/16/2021
Essentials of Team Collaboration	1	12/16/2021	12/16/2021
Establishing a Well-Being Programme in Your Organisation	2	12/16/2021	12/16/2021
Establishing Evening Routines to Optimize the Day Ahead	1	12/16/2021	12/16/2021
Ethical Hacking: Cloud Computing	2	12/16/2021	12/16/2021
Ethical Hacking: Cryptography	2	12/16/2021	12/16/2021
Ethical Hacking: Denial of Service	2	12/16/2021	12/16/2021
Ethical Hacking: Enumeration (2019)	1	12/16/2021	12/16/2021
Ethical Hacking: Evading IDS, Firewalls, and Honeypots	2	12/16/2021	12/16/2021
Ethical Hacking: Footprinting and Reconnaissance	1	12/16/2021	12/16/2021
Ethical Hacking: Hacking IoT Devices	1	12/16/2021	12/16/2021
Ethical Hacking: Hacking Web Servers and Web Applications	3	12/16/2021	12/16/2021
Ethical Hacking: Introduction to Ethical Hacking	2	12/16/2021	12/16/2021
Ethical Hacking: Mobile Devices and Platforms	1	12/16/2021	12/16/2021
Ethical Hacking: Penetration Testing	4	12/16/2021	12/16/2021
Ethical Hacking: Scanning Networks	1	12/16/2021	12/16/2021
Ethical Hacking: Session Hijacking	2	12/16/2021	12/16/2021
Ethical Hacking: Sniffers	1	12/16/2021	12/16/2021
Ethical Hacking: Social Engineering	4	12/16/2021	12/16/2021
Ethical Hacking: System Hacking	1	12/16/2021	12/16/2021
Ethical Hacking: The Complete Malware Analysis Process	2	12/16/2021	12/16/2021
Ethical Hacking: Vulnerability Analysis	1	12/16/2021	12/16/2021
Ethical Hacking: Wireless Networks	2	12/16/2021	12/16/2021
Ethics and Law in Data Analytics	88	2/1/2021	2/1/2022
Euromoney E-Learning On-Demand by Finance Unlocked - 2021	5	12/16/2021	12/16/2021
Event Planning Foundations	1	12/16/2021	12/16/2021
Everything as a Service (XaaS) is the Future of Business	1	12/16/2021	12/16/2021
Evil by Design 2: The Power of Self-Image	1	12/16/2021	12/16/2021
Evil by Design 3: Influencing Behavior Patterns	1	12/16/2021	12/16/2021
Exam Prep MB-920: Microsoft Dynamics 365 Fundamentals (ERP)	3	12/16/2021	12/16/2021
Exam Tips: AWS Certified Solutions Architect - Associate (SAA-C01)	3	12/16/2021	12/16/2021
Exam Tips: AWS Certified Solutions Architect - Associate (SAA-C02)	1	12/16/2021	12/16/2021
Exam Tips: AWS Certified SysOps Administrator (2020)	1	12/16/2021	12/16/2021
Excel 2013 Essential Training	1	12/16/2021	12/16/2021
Excel 2013: Advanced Formulas and Functions	2	12/16/2021	12/16/2021
Excel 2013: Pivot Tables	1	12/16/2021	12/16/2021
Excel 2013: Shortcuts	23	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Excel 2016 Essential Training	2	12/16/2021	12/16/2021
Excel 2016: Advanced Formatting Techniques	3	12/16/2021	12/16/2021
Excel 2016: Advanced Formulas and Functions	1	12/16/2021	12/16/2021
Excel 2016: Business Process Analysis	1	12/16/2021	12/16/2021
Excel 2016: Charts in Depth	1	12/16/2021	12/16/2021
Excel 2016: Introduction to Formulas and Functions	1	12/16/2021	12/16/2021
Excel 2016: Managing and Analyzing Data	1	12/16/2021	12/16/2021
Excel 2016: Pivot Tables in Depth	1	12/16/2021	12/16/2021
Excel 2016: Tips and Tricks	1	12/16/2021	12/16/2021
Excel 2019 Essential Training	2	12/16/2021	12/16/2021
Excel 2019 for Mac Essential Training	3	12/16/2021	12/16/2021
Excel 2021 Essential Training (Office 2021/LTSC)	1	12/16/2021	12/16/2021
Excel and Visio: Generating Diagrams Automatically	4	12/16/2021	12/16/2021
Excel Data Analysis: Forecasting	1	12/16/2021	12/16/2021
Excel Data Visualization: Designing Custom Visualizations	4	12/16/2021	12/16/2021
Excel Data Visualization: Mastering 20+ Charts and Graphs	44	12/16/2021	12/16/2021
Excel Essential Training (Office 365/Microsoft 365)	10	12/16/2021	12/16/2021
Excel for Accountants	28	12/16/2021	12/16/2021
Excel for Banking Professionals	12	12/16/2021	12/16/2021
Excel for Business Analysts	6	12/16/2021	12/16/2021
Excel for Corporate Finance Professionals	1	12/16/2021	12/16/2021
Excel for Mac Essential Training (Office 365/Microsoft 365)	2	12/16/2021	12/16/2021
Excel for Mac: Advanced Formulas and Functions (365/2019)	1	12/16/2021	12/16/2021
Excel for Marketers	1	12/16/2021	12/16/2021
Excel for Sales Professionals	5	12/16/2021	12/16/2021
Excel Formulas and Functions Quick Tips	9	12/16/2021	12/16/2021
Excel PivotTables: Mastering PivotTables and PivotCharts	1	12/16/2021	12/16/2021
Excel PivotTables: Real-World Case Studies	1	12/16/2021	12/16/2021
Excel Power Query Tips and Techniques	21	12/16/2021	12/16/2021
Excel Quick Tips	1	12/16/2021	12/16/2021
Excel Quick Tips (2018)	3	12/16/2021	12/16/2021
Excel Statistics Essential Training: 1	5	12/16/2021	12/16/2021
Excel Supply Chain Analysis: Solving Inventory Problems	3	12/16/2021	12/16/2021
Excel Supply Chain Analysis: Solving Transportation Problems	2	12/16/2021	12/16/2021
Excel VBA: Managing Files and Data	1	12/16/2021	12/16/2021
Excel VBA: Process Modeling (2016)	5	12/16/2021	12/16/2021
Excel Weekly Challenge	5	12/16/2021	12/16/2021
Excel: Advanced Formatting Techniques (365/2019)	13	12/16/2021	12/16/2021
Excel: Advanced Formulas and Functions	5	12/16/2021	12/16/2021
Excel: Analytics Tips	1	12/16/2021	12/16/2021
Excel: Analyzing and Visualizing Cash Flows	5	12/16/2021	12/16/2021
Excel: Avoiding Common Mistakes (Office 365/Excel 2019)	5	12/16/2021	12/16/2021
Excel: Charts in Depth	2	12/16/2021	12/16/2021
Excel: Conditional Formatting for Beginners	3	12/16/2021	12/16/2021
Excel: Creating a Basic Dashboard	1	12/16/2021	12/16/2021
Excel: Creating a Dashboard with Power Query (Office 365/Microsoft 365)	1	12/16/2021	12/16/2021
Excel: Creating Drop-Down Lists	5	12/16/2021	12/16/2021
Excel: Economic Analysis and Data Analytics	5	12/16/2021	12/16/2021
Excel: Financial Functions in Depth	1	12/16/2021	12/16/2021
Excel: Implementing Balanced Scorecards with KPIs	2	12/16/2021	12/16/2021
Excel: Introduction to Charts and Graphs	2	12/16/2021	12/16/2021
Excel: Introduction to Formatting	4	12/16/2021	12/16/2021
Excel: Introduction to Formulas and Functions	3	12/16/2021	12/16/2021
Excel: Introduction to VBA	8	12/16/2021	12/16/2021
Excel: Lookup Functions in Depth	2	12/16/2021	12/16/2021
Excel: Macros and VBA for Beginners	7	12/16/2021	12/16/2021
Excel: Management Accounting	1	12/16/2021	12/16/2021
Excel: Market Research Strategies	1	12/16/2021	12/16/2021
Excel: PivotTable Tips	2	12/16/2021	12/16/2021
Excel: PivotTables for Beginners	2	12/16/2021	12/16/2021
Excel: PivotTables in Depth	5	12/16/2021	12/16/2021
Excel: PivotTables in Depth (2018)	6	12/16/2021	12/16/2021
Excel: Power Pivot for Beginners	3	12/16/2021	12/16/2021
Excel: Power Query for Beginners	3	12/16/2021	12/16/2021
Excel: Sales Forecasting	23	12/16/2021	12/16/2021
Excel: Tips and Tricks	6	12/16/2021	12/16/2021
Excel: Tracking Data Easily and Efficiently	2	12/16/2021	12/16/2021
Excel: Using Dynamic Array Functions (Office 365/Microsoft 365)	24	12/16/2021	12/16/2021
Excel: VLOOKUP and XLOOKUP for Beginners	3	12/16/2021	12/16/2021
Excel: You Can Do This	1	12/16/2021	12/16/2021
Exchange 2016: Mailbox Databases	3	12/16/2021	12/16/2021
Executing on Innovation: A Process That Scales	3	10/7/2021	10/20/2021
Executive HR Induction Program	9	12/16/2021	12/16/2021
Executive Influence	34	12/16/2021	12/16/2021
Executive Leadership	4	12/16/2021	12/16/2021
Executive Presence on Video Conference Calls	2	12/16/2021	12/16/2021
Executive Presence: Tips for Women	3	12/16/2021	12/16/2021
Exploring the Top Entry-Level Jobs in Healthcare	1	12/16/2021	12/16/2021
Extending, Securing, and Dockerizing Spring Boot Microservices	7	12/16/2021	12/16/2021
Extreme Focus for Effective Performance	2	12/16/2021	12/16/2021
Extreme Productivity (Blinkist Summary)	1	1/10/2021	1/10/2021
Facebook for Creative Pros	1	2/4/2021	2/4/2021
Facilities Management: Social Distancing and PPE	3	12/16/2021	12/16/2021
Facilities Management: Social Distancing and PPE (2020)	25	10/7/2021	10/7/2021
Factual Cases & Practical Applications Sanction Requirements Ministerial Resolution No.5	1	12/16/2021	12/16/2021
Fieldwire: Construction Field Management	1	12/16/2021	12/16/2021
Fighting Gender Bias at Work	1	12/16/2021	12/16/2021
Figma Essential Training: The Basics	1	12/16/2021	12/16/2021
Figma for UX Design (2018)	3	12/16/2021	12/16/2021
Figure Drawing: Tonal Rendering	1	12/16/2021	12/16/2021
Final Cut Pro X & Logic Pro X: 2 Mixing Dialog, Music, and Effects	1	12/16/2021	12/16/2021
Final Cut Pro X 10.3 and 10.4 Essential Training	1	12/16/2021	12/16/2021
Final Cut Pro X 10.6 Essential Training	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Advanced Trimming	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Blending Mode Secrets	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Color Correction	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Compressor Exporting	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Creating Speed Changes	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Keyboard Shortcuts	1	12/16/2021	12/16/2021

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Final Cut Pro X Guru: Motion Graphics in Motion and After Effects	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Multicamera Video Editing	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: New Features	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Sync Sound Workflow	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Titles and Effects	1	12/16/2021	12/16/2021
Final Cut Pro X Guru: Web Video with Graphics	1	12/16/2021	12/16/2021
Final Cut Pro X v10.1.x: Effective Storytelling	1	12/16/2021	12/16/2021
Final Cut Pro X v10.1.x: Narrative Scene Editing	27	2/2/2021	2/9/2021
Finance & Accounting Pathway	6	12/16/2021	12/16/2021
Finance and Accounting Tips	26	12/16/2021	12/16/2021
Finance Essentials for Small Business	8	12/16/2021	12/16/2021
Finance for Non-Financial Managers	9	12/16/2021	12/16/2021
Finance Foundations	2	12/16/2021	12/16/2021
Finance Foundations for Solopreneurs	5	12/16/2021	12/16/2021
Finance Foundations: Business Valuation	3	12/16/2021	12/16/2021
Finance Foundations: Income Taxes	20	2/4/2021	2/4/2021
Finance Foundations: Risk Management	3	12/1/2021	12/1/2021
FINANCE MEETS ESG PATHWAY	11	12/16/2021	12/16/2021
Financial Accounting Foundations	8	12/16/2021	12/16/2021
Financial Accounting Part 1	6	12/16/2021	12/16/2021
Financial Accounting Part 2	2	12/16/2021	12/16/2021
Financial Adulting	1	12/16/2021	12/16/2021
Financial Analysis: Analyzing the Bottom Line with Excel	1	12/16/2021	12/16/2021
Financial Analysis: Making Business Projections	25	12/16/2021	12/16/2021
Financial Basics Everyone Should Know	3	12/1/2021	12/1/2021
Financial Crises Part I Pathway	21	2/1/2021	2/8/2021
Financial Crises Pathway	1	12/16/2021	12/16/2021
Financial Forecasting with Big Data	3	12/16/2021	12/16/2021
Financial Freedom: A Proven Path to All the Money You Will Ever Need	6	2/1/2021	2/8/2021
Financial Mathematics Pathway	14	12/16/2021	12/16/2021
Financial Modeling and Forecasting Financial Statements	16	12/16/2021	12/16/2021
Financial Modeling Foundations	2	12/16/2021	12/16/2021
Financial Wellness for Couples and Families	2	12/16/2021	12/16/2021
Financial Wellness: Managing Personal Cash Flow	12	12/16/2021	12/16/2021
Find Your Passion: How Padma Lakshmi Found Hers	2	12/16/2021	12/16/2021
Finding a Job	1	12/16/2021	12/16/2021
Finding a Remote Job	1	12/16/2021	12/16/2021
Finding Creativity in Uncertain Times	1	12/16/2021	12/16/2021
Finding Your Purpose at Work	1	12/16/2021	12/16/2021
Finding Your Time Management Style	5	12/1/2021	12/1/2021
Fintech Essentials Pathway	2	12/16/2021	12/16/2021
Firewall Administration Essential Training	1	12/16/2021	12/16/2021
First Five Things You Have to Do to Start a Business as a Creator	1	12/16/2021	12/16/2021
First Look: Java 15	1	12/1/2021	12/1/2021
Fiscal Policy Pathway	1	12/1/2021	12/1/2021
Fixed Income Essentials Pathway	1	12/16/2021	12/16/2021
Focus on What Matters and Minimize Distraction	3	12/16/2021	12/16/2021
Forecasting Using Financial Statements	3	12/16/2021	12/16/2021
Foundations of Corporate Training	1	12/16/2021	12/16/2021
Foundations of Learning Management Systems (LMS)	2	12/16/2021	12/16/2021
Foundations of Raising Capital	2	12/16/2021	12/16/2021
Foundations of the Fourth Industrial Revolution (Industry 4.0)	1	12/16/2021	12/16/2021
Foundations of Video: The Art of Editing	2	3/28/2021	3/31/2021
Fraud Preventions & Advance Anti Money Laundry and Combating Financing Terrorism	1	12/16/2021	12/16/2021
Fred Kofman on Managing Conflict	6	12/16/2021	12/16/2021
Freelancing Tips	1	12/16/2021	12/16/2021
From Excel to SQL	4	12/16/2021	12/16/2021
From Resisting to Embracing Lean: A Case Study	1	12/16/2021	12/16/2021
Functional Programming with Java	6	12/9/2021	12/9/2021
Fundamentals of Islamic Finance G1	5	12/13/2021	12/13/2021
Fundamentals of Islamic Finance G2	1	12/16/2021	12/16/2021
Fusion 360 Essential Training	1	12/16/2021	12/16/2021
Fusion 360: 3D Printed Product Enclosure	1	12/16/2021	12/16/2021
Fusion 360: Design for Mechatronics	2	12/1/2021	12/1/2021
FX Markets Pathway	10	12/22/2021	12/22/2021
G 10 RM Program	20	11/3/2021	11/3/2021
G01 Business Ethics Training - Contact Center - 2021	29	11/28/2021	11/28/2021
G02 Business Ethics Training - Contact Center - 2021	26	11/29/2021	11/29/2021
G03 Business Ethics Training - Contact Center - 2021	12	1/10/2021	1/19/2021
G1	Branches Induction (January 2021)	5	2/15/2021	3/15/2021
G1	Call Center Induction	5	1/5/2021	1/5/2021
G1	CC Business Ethics Session	15	2/11/2021	2/11/2021
G1	Central Sales Ci-Net Session	11	3/15/2021	3/15/2021
G1	Ci-Net Training for RM	12	9/21/2021	9/21/2021
G1	Ci-net UB + RO	8	7/25/2021	7/26/2021
G1	CSA Customer Service Excellence	8	10/3/2021	10/4/2021
G1	CSA Part 1 Make-up Session	8	10/5/2021	10/6/2021
G1	CSA Part 2 Make-up Session	4	7/14/2021	7/15/2021
G1	CSA Train the Trainer - Customer Service Excellence	8	6/15/2021	6/15/2021
G1	RM Ci-Net Make up	9	10/17/2021	10/17/2021
G1	RM Program 2021	16	8/2/2021	8/2/2021
G1	Taking Ownership & Identifying Sales Leads	12	8/2/2021	8/2/2021
G1	UB Ci-net Session	15	8/1/2021	8/1/2021
G1	Universal Banker Ci-Net Session	5	2/1/2021	2/3/2021
G1	Universal Banker Training	7	6/6/2021	6/7/2021
G1 Central Sales Academy - Selling Skills	18	2/21/2021	2/21/2021
G1 CS	Customer Protection Manual	24	3/16/2021	3/16/2021
G1 CS	Sharia Refresher	12	3/29/2021	3/29/2021
G1 RM	Boubyan Capital Session	18	11/9/2021	12/16/2021
G10	Call Center Induction (November 2021)	10	3/15/2021	3/15/2021
G10	Taking Ownership & Identifying Sales Leads	7	5/30/2021	5/31/2021
G10	Universal Banker Training	8	3/16/2021	3/16/2021
G11	Taking Ownership & Identifying Sales Leads	7	6/28/2021	6/30/2021
G11	Universal Banker Training	11	2/14/2021	2/23/2021
G2	Branches Induction (February 2021)	6	3/16/2021	4/15/2021
G2	Call Center Induction	8	1/6/2021	1/6/2021
G2	CC Business Ethics Session	13	2/11/2021	2/11/2021
G2	Central Sales Ci-Net Session	21	3/17/2021	3/17/2021
G2	Ci-Net Training for RM	10	9/23/2021	9/23/2021

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G2 | Ci-net UB + RO	6	8/1/2021	8/2/2021
G2 | CSA Customer Service Excellence	10	6/17/2021	6/17/2021
G2 | RM Ci-Net Make up	12	10/18/2021	10/18/2021
G2 | RM Program 2021	14	1/17/2021	1/17/2021
G2 | Taking Ownership & Identifying Sales Leads	13	8/3/2021	8/3/2021
G2 | UB Ci-net Session	4	2/8/2021	2/10/2021
G2 | Universal Banker Training	4	6/13/2021	6/14/2021
G2 Central Sales Academy - Selling Skills	16	2/22/2021	2/22/2021
G2 CS | Customer Protection Manual	17	3/17/2021	3/17/2021
G2 CS | Sharia Refresher	15	3/31/2021	3/31/2021
G2 RM | Boubyan Capital Session	16	3/21/2021	3/30/2021
G3 | Branch Induction (March 2021)	9	2/1/2021	2/1/2021
G3 | CC Business Ethics Session	11	2/11/2021	2/11/2021
G3 | Central Sales Ci-Net Session	27	4/6/2021	4/6/2021
G3 | Ci-Net Training for RM	12	10/3/2021	10/3/2021
G3 | Ci-net UB + RO	10	8/15/2021	8/16/2021
G3 | CSA Customer Service Excellence	10	10/24/2021	10/24/2021
G3 | RM Program 2021	13	1/18/2021	1/18/2021
G3 | Taking Ownership & Identifying Sales Leads	11	7/12/2021	7/12/2021
G3 | UB Ci-net Session	8	2/15/2021	2/17/2021
G3 | Universal Banker Training	5	4/7/2021	4/8/2021
G3 BR | Imal Training (Group A)	7	4/7/2021	4/8/2021
G3 BR | Imal Training (Group B)	4	4/25/2021	5/31/2021
G3 Call Center | Induction	4	4/20/2021	5/31/2021
G3 CC Induction (2021)	6	6/20/2021	6/21/2021
G3 Central Sales Academy - Selling Skills	18	2/23/2021	2/23/2021
G3 CS | Customer Protection Manual	14	3/22/2021	3/22/2021
G3 CS | Sharia Refresher	10	5/26/2021	5/26/2021
G3 RM | Boubyan Capital Session	14	4/11/2021	4/20/2021
G4 | Branch Induction (April 2021)	9	2/2/2021	2/2/2021
G4 | CC Business Ethics Session	9	5/23/2021	6/24/2021
G4 | CC Induction 2021	10	2/11/2021	2/11/2021
G4 | Central Sales Ci-Net Session	22	4/7/2021	4/7/2021
G4 | Ci-Net Training for RM	8	10/5/2021	10/5/2021
G4 | Ci-net UB + RO	16	11/1/2021	11/1/2021
G4 | RM Program 2021	16	2/1/2021	2/1/2021
G4 | Taking Ownership & Identifying Sales Leads	5	2/22/2021	2/24/2021
G4 | Universal Banker Training	6	4/25/2021	4/26/2021
G4 Branches iMAL - Group A	8	4/28/2021	4/29/2021
G4 Branches iMAL - Group B	17	2/24/2021	2/24/2021
G4 CS | Customer Protection Manual	14	3/23/2021	3/23/2021
G4 CS | Sharia Refresher	12	6/2/2021	6/2/2021
G4 RM | Boubyan Capital Session	8	7/13/2021	7/13/2021
G4| UB Ci-net Session	19	6/13/2021	6/24/2021
G5 | Branch Induction (June 2021)	6	6/21/2021	7/27/2021
G5 | Call Center Induction (June 2021)	5	2/8/2021	2/8/2021
G5 | CC Business Ethics Session	12	10/7/2021	10/7/2021
G5 | Ci-net UB + RO	10	11/3/2021	11/3/2021
G5 | RM Program 2021	19	2/2/2021	2/2/2021
G5 | Taking Ownership & Identifying Sales Leads	4	3/1/2021	3/3/2021
G5 | Universal Banker Training	8	7/12/2021	8/12/2021
G6 | Call Center Induction (July 2021)	12	8/2/2021	9/2/2021
G6 | Induction for Branches	17	2/8/2021	2/8/2021
G6 | Taking Ownership & Identifying Sales Leads	6	3/8/2021	3/10/2021
G6 | Universal Banker Training	5	2/9/2021	2/9/2021
G6 CC | Business Ethics	2	11/24/2021	11/24/2021
G6 RM Program	8	8/16/2021	9/6/2021
G7 | Call Center Induction	9	3/10/2021	3/10/2021
G7 | CC Business Ethics	17	2/9/2021	2/9/2021
G7 | Taking Ownership & Identifying Sales Leads	6	3/15/2021	3/17/2021
G7 | Universal Banker Training	2	11/30/2021	11/30/2021
G7 RM Program	10	9/5/2021	9/28/2021
G8 | Call Center Induction	14	3/1/2021	3/1/2021
G8 | Taking Ownership & Identifying Sales Leads	6	3/22/2021	3/24/2021
G8 | Universal Banker Training	2	12/1/2021	12/1/2021
G8 RM Program	17	10/10/2021	11/4/2021
G9 | Call Center Induction (October 2021)	9	3/2/2021	3/2/2021
G9 | Taking Ownership & Identifying Sales Leads	6	3/29/2021	3/31/2021
G9 | Universal Banker Training	11	12/21/2021	12/22/2021
G9 RM Program	1	12/16/2021	12/22/2021
Gaining Internal Buy-In for Elearning Training	3	4/18/2021	4/20/2021
GCC Macroeconomics	5	2/4/2021	2/4/2021
GDPR Compliance: Essential Training	2	12/16/2021	12/16/2021
GDPR Compliance: Essential Training (2018)	3	12/1/2021	12/1/2021
GDPR: A LEGAL LENS PATHWAY	4	12/1/2021	12/1/2021
GDPR: Compliance Pathway	2	4/12/2021	5/5/2021
General Management Program - Module 4	1	8/2/2021	9/6/2021
General Management Program 2021 - Module 1	1	9/7/2021	10/1/2021
General Management Program 2021 - Module 2	1	10/2/2021	10/30/2021
General Management Program 2021 - Module 3	1	10/31/2021	11/19/2021
General Management Program 2021 - Module 4	1	12/16/2021	12/16/2021
Get Ahead in the Construction Trades	2	12/16/2021	12/16/2021
Get Promoted Faster: Act Like a Leader	2	12/16/2021	12/16/2021
Get Promoted Faster: Grow Your Fan Club	1	2/4/2021	2/4/2021
Getting PR Placements	1	12/16/2021	12/16/2021
Getting Started as a Full-Stack Web Developer	1	12/16/2021	12/16/2021
Getting Started as a LinkedIn Learning Hub Admin	1	12/16/2021	12/16/2021
Getting Started with Power BI	12	12/16/2021	12/16/2021
Getting Things Done	3	10/19/2021	10/21/2021
GITEX	5	10/16/2021	10/19/2021
GITEX - Group A	1	10/19/2021	10/21/2021
GITEX - Group B	18	12/16/2021	12/16/2021
Giving and Receiving Feedback	9	12/16/2021	12/16/2021
Giving Your Elevator Pitch	3	10/26/2021	10/28/2021
Global Digital Audit Transformation & Fraud Analytics	1	12/16/2021	12/16/2021
Gmail Quick Tips	1	12/16/2021	12/16/2021
Goal Setting for Business Impact	1	12/16/2021	12/16/2021
Goal Setting: Objectives and Key Results (OKRs)	1	2/3/2021	2/10/2021
Google	4	12/16/2021	12/16/2021

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Google Ads Essential Training	1	12/16/2021	12/16/2021
Google Analytics 4 (GA4) Essential Training	1	12/16/2021	12/16/2021
Google Cloud Vision API by Example	1	12/16/2021	12/16/2021
Google Sheets Essential Training	16	12/16/2021	12/16/2021
Google Universal Analytics Essential Training (2020)	3	12/1/2021	12/1/2021
Governance Pathway	4	12/16/2021	12/16/2021
Grammar Foundations	2	12/16/2021	12/16/2021
Grammar Girl's Quick and Dirty Tips for Better Writing	2	12/16/2021	12/16/2021
Graphic Design Careers: First Steps	1	12/16/2021	12/16/2021
Graphic Design Foundations: Layout and Composition	1	12/16/2021	12/16/2021
Graphic Design Foundations: Typography	3	12/16/2021	12/16/2021
Graphic Design Tips & Tricks	1	12/16/2021	12/16/2021
Grasshopper and Rhino: Python Scripting	1	12/16/2021	12/16/2021
Grasshopper Essential Training	1	12/16/2021	12/16/2021
Grasshopper: Architectural Prototyping	1	12/16/2021	12/16/2021
Grasshopper: Generative Design for Architecture	4	12/16/2021	12/16/2021
Green Building Concepts Foundations	1	12/1/2021	12/1/2021
Greenwashing Pathway	2	12/16/2021	12/16/2021
Gretchen Rubin on Creating Great Workplace Habits	1	12/16/2021	12/16/2021
Growth Hacking Foundations	1	4/28/2021	4/28/2021
Gulf Job Nationalization Policies Roundtable	2	12/16/2021	12/16/2021
Guy Kawasaki on Entrepreneurship	1	2/4/2021	2/4/2021
Guy Kawasaki on How to Rock Social Media	9	12/16/2021	12/16/2021
Guy Kawasaki on Turning Life Wisdom into Business Success	5	12/16/2021	12/16/2021
Habits for Becoming Your Most Effective Self	4	12/16/2021	12/16/2021
Habits to Win Every Day	1	12/16/2021	12/16/2021
Hadoop for Data Science Tips, Tricks, & Techniques	1	12/16/2021	12/16/2021
Handling Workplace Change as an Employee	1	12/16/2021	12/16/2021
Happiness Tips	6	12/16/2021	12/16/2021
Having Difficult Conversations	1	12/16/2021	12/16/2021
Having Difficult Conversations: A Guide for Managers	1	12/16/2021	12/16/2021
Having Powerful, Advanced Conversations	6	11/8/2021	11/8/2021
HeartSaver First Aid CPR - Group 2	8	11/7/2021	11/7/2021
HeartSaver First Aid CPR - Group 1	7	11/18/2021	11/18/2021
HeartSaver First Aid CPR - Group 10	10	11/22/2021	11/22/2021
HeartSaver First Aid CPR - Group 11	5	11/24/2021	11/24/2021
HeartSaver First Aid CPR - Group 12	10	11/25/2021	11/25/2021
HeartSaver First Aid CPR - Group 13	9	11/9/2021	11/9/2021
HeartSaver First Aid CPR - Group 3	7	11/10/2021	11/10/2021
HeartSaver First Aid CPR - Group 4	5	11/11/2021	11/11/2021
HeartSaver First Aid CPR - Group 5	7	11/14/2021	11/14/2021
HeartSaver First Aid CPR - Group 6	5	11/15/2021	11/15/2021
HeartSaver First Aid CPR - Group 7	5	11/16/2021	11/16/2021
HeartSaver First Aid CPR - Group 8	5	11/17/2021	11/17/2021
HeartSaver First Aid CPR - Group 9	4	12/1/2021	12/1/2021
Hedge Funds Pathway	4	12/16/2021	12/16/2021
Hello Monday	1	12/16/2021	12/16/2021
Help Desk Handbook for End Users: Mobile, Networking, Security, and Troubleshooting	5	12/16/2021	12/16/2021
Help Yourself: Tech Tips Weekly	5	12/16/2021	12/16/2021
High-Stakes Communication	1	12/16/2021	12/16/2021
Hire, Retain, and Grow Top Millennial Talent	1	12/16/2021	12/16/2021
Holding Yourself Accountable	2	12/16/2021	12/16/2021
How Blockchains Will Change Business	1	12/16/2021	12/16/2021
How Leaders Can Motivate Others by Creating Meaning	1	12/16/2021	12/16/2021
How to Analyze a Wholesale Deal in Real Estate	3	12/16/2021	12/16/2021
How to Ask Productive Questions	2	12/16/2021	12/16/2021
How to Be a Positive Leader (Blinkist Summary)	2	12/16/2021	12/16/2021
How to Be an Adaptable Employee during Change and Uncertainty	1	12/16/2021	12/16/2021
How to Be an Effective Remote Manager	13	12/16/2021	12/16/2021
How to Be Both Assertive and Likable	2	12/16/2021	12/16/2021
How to Be More Inclusive	1	12/16/2021	12/16/2021
How to Be More Strategic in Six Steps	56	12/16/2021	12/16/2021
How to Be Promotable	6	12/16/2021	12/16/2021
How to Become a Thought Leader and Advance Your Career	3	12/16/2021	12/16/2021
How to Boost Your Creativity at Home in 10 Days	2	12/16/2021	12/16/2021
How to Confidently Negotiate Your Salary	2	12/16/2021	12/16/2021
How to Create a Career You Love	2	12/16/2021	12/16/2021
How to Create a Life of Meaning and Purpose	5	12/16/2021	12/16/2021
How to Crush Self-Doubt and Build Self-Confidence	2	12/16/2021	12/16/2021
How to Develop Friendships and Connect Meaningfully with Work Colleagues	5	12/16/2021	12/16/2021
How to Develop your Career Plan	18	12/16/2021	12/16/2021
How to Effectively Deliver Criticism	2	12/16/2021	12/16/2021
How to Fix Bad Agile	10	12/16/2021	12/16/2021
How to Get Things Done Ahead of Deadlines	2	12/16/2021	12/16/2021
How to Give Negative Feedback to Senior Colleagues	13	12/16/2021	12/16/2021
How to Handle Poor Performers	7	12/16/2021	12/16/2021
How to Have a Great Day at Work With Caroline Webb	3	12/16/2021	12/16/2021
How to Have Fewer, Better Meetings	2	12/16/2021	12/16/2021
How to Inspire and Develop Your Direct Reports	1	12/16/2021	12/16/2021
How to Lead and Inspire Change	1	12/16/2021	12/16/2021
How to Listen and How to Be Heard (getAbstract Summary)	19	12/16/2021	12/16/2021
How to Make Strategic Thinking a Habit	32	12/16/2021	12/16/2021
How to Make Work More Meaningful	6	12/16/2021	12/16/2021
How to Manage Feeling Overwhelmed	10	12/16/2021	12/16/2021
How to Manage Your Manager	11	12/16/2021	12/16/2021
How to Motivate Yourself to Do What's Most Important	15	12/16/2021	12/16/2021
How to Organize Your Time and Your Life	2	12/16/2021	12/16/2021
How to Overcome a Sales Slump	1	12/16/2021	12/16/2021
How to Own a Room	1	12/16/2021	12/16/2021
How to Perform Business Analysis in a Virtual Environment	3	12/16/2021	12/16/2021
How to Prepare for Your Negotiations	1	12/16/2021	12/16/2021
How to Project Vocal Confidence	1	12/16/2021	12/16/2021
How to Rock an Interview	4	12/16/2021	12/16/2021
How to Set Boundaries and Protect Your Time	5	12/16/2021	12/16/2021
How to Set Goals When Everything Feels Like a Priority	2	12/16/2021	12/16/2021
How to Slow Down and Be More Productive	4	12/16/2021	12/16/2021
How to Speak So People Want to Listen	2	12/16/2021	12/16/2021
How to Speak Up Against Racism at Work	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
How to Stand Out	1	12/16/2021	12/16/2021
How to Stand Out Remotely	3	12/16/2021	12/16/2021
How to Stop Wasting Time in Meetings	3	12/16/2021	12/16/2021
How to Successfully Lead a PMO	1	12/16/2021	12/16/2021
How to Support Your Employees' Well-Being	19	12/16/2021	12/16/2021
How to Train Your Brain For Happiness	15	12/16/2021	12/16/2021
How to Train Your Brain for Maximum Growth	1	12/16/2021	12/16/2021
How to Use LinkedIn Learning	1	12/16/2021	12/16/2021
How to Use Rejection to Your Advantage	3	12/16/2021	12/16/2021
How to Win Arguments	1	12/16/2021	12/16/2021
How to Win at the Sport of Business (Blinkist Summary)	59	12/16/2021	12/16/2021
How to Work Smarter, Not Harder: Save Time and Money and Increase Productivity	1	12/16/2021	12/16/2021
HR and Digital Transformation	8	12/16/2021	12/16/2021
HR as a Business Partner	2	6/7/2021	12/27/2021
HR Business Partner 2.0	7	12/16/2021	12/16/2021
HR Guidelines Everyone Should Know	1	12/16/2021	12/16/2021
HR Leadership as We Move Back into the Office	1	12/16/2021	12/16/2021
HR Recruiting Communication Strategies to Attract and Retain Top Talent	1	12/4/2021	12/4/2021
HTML Essential Training	6	12/16/2021	12/16/2021
Human Resources Foundations	1	12/16/2021	12/16/2021
Human Resources in the On-Demand Economy	2	12/16/2021	12/16/2021
Human Resources: Compensation and Benefits	2	12/16/2021	12/16/2021
Human Resources: Creating an Employee Handbook	3	12/16/2021	12/16/2021
Human Resources: Job Structure and Design	1	12/16/2021	12/16/2021
Human Resources: Leadership and Strategic Impact	1	12/16/2021	12/16/2021
Human Resources: Managing Employee Problems	1	12/16/2021	12/16/2021
Human Resources: Pay Strategy	4	12/16/2021	12/16/2021
Human Resources: Payroll	1	12/16/2021	12/16/2021
Human Resources: Running Company Onboarding	1	12/16/2021	12/16/2021
Human Resources: Selecting an HR System	2	12/16/2021	12/16/2021
Human Resources: Strategic Workforce Planning	1	12/16/2021	12/16/2021
Human Resources: Understanding HR Systems Features and Benefits	1	12/16/2021	12/16/2021
Human Resources: Using Metrics to Drive HR Strategy	7	12/16/2021	12/16/2021
Humble Leadership: The Power of Relationships, Openness, and Trust (getAbstract Summary)	2	12/16/2021	12/16/2021
Hybrid Project Management: Do What Works	3	5/23/2021	6/10/2021
IBS/Harvard Business School (HBS) Leadership Development 2021	3	5/23/2021	5/27/2021
IBS/Harvard Business School (HBS) Leadership Development 2021 – 1st Week	3	6/6/2021	6/10/2021
IBS/Harvard Business School (HBS) Leadership Development 2021 – 2nd Week	3	11/11/2021	11/23/2021
ICA – International Advanced Certificate in Regulatory Compliance	1	2/11/2021	2/23/2021
ICA International Advanced Certificate in Regulatory Compliance	1	12/16/2021	12/16/2021
Icebreakers for Teams, Meetings, and Groups	2	12/16/2021	12/16/2021
Identify Sales Growth Opportunities	5	12/16/2021	12/16/2021
Igniting Emotional Engagement	6	6/22/2021	12/31/2021
IIA – Membership - 2020 & 2021 (CPE - CIA - BASIC - CISA - CRISC - CFE - ACFE)	1	12/16/2021	12/16/2021
Illustrator 2020 Essential Training	2	12/16/2021	12/16/2021
Illustrator 2022 Essential Training	1	12/16/2021	12/16/2021
Illustrator CC 2018 One-on-One Advanced	1	12/16/2021	12/16/2021
Illustrator Draw: Working Mobile	1	12/16/2021	12/16/2021
Illustrator One-on-One: Mastery	1	12/16/2021	12/16/2021
Implementing a Data Warehouse SQL Server 2019	1	12/16/2021	12/16/2021
Implementing a Privacy, Risk, and Assurance Program	4	12/16/2021	12/16/2021
Implementing Continuous Improvement: A Case Study	3	12/16/2021	12/16/2021
Implementing Lean: A Case Study	9	2/4/2021	2/4/2021
Implementing Supply Chain Management	1	12/16/2021	12/16/2021
Implementing the NIST Risk Management Framework	1	12/16/2021	12/16/2021
Impromptu Speaking	3	12/16/2021	12/16/2021
Improve Cognitive Flexibility at Work	1	12/16/2021	12/16/2021
Improve Your Business Analysis Skills	3	2/4/2021	2/4/2021
Improve Your Conflict Competence	3	12/16/2021	12/16/2021
Improving Your Focus	2	12/16/2021	12/16/2021
Improving Your Judgment for Better Decision-Making	16	12/16/2021	12/16/2021
Improving Your Leadership Communications	27	12/16/2021	12/16/2021
Improving Your Listening Skills	1	12/16/2021	12/16/2021
Improving Your Memory	26	12/16/2021	12/16/2021
Improving Your Thinking	3	12/16/2021	12/16/2021
Incident Response Planning	2	12/16/2021	12/16/2021
Inclusive Female Leadership	1	12/16/2021	12/16/2021
Inclusive Instructional Design	3	12/16/2021	12/16/2021
Inclusive Leadership	1	12/16/2021	12/16/2021
Inclusive Mindset	1	5/28/2021	5/28/2021
Inclusive Tech: The Case for Inclusive Leadership	1	12/16/2021	12/16/2021
Increase Visibility to Advance Your Career	1	12/16/2021	12/16/2021
Increasing Collaboration on Your Team	1	12/16/2021	12/16/2021
Increasing Confidence by Increasing Self-Awareness	1	12/16/2021	12/16/2021
InDesign 2020 Essential Training	1	12/16/2021	12/16/2021
InDesign 2021 Essential Training	17	12/19/2021	1/27/2022
Induction Program for Branches - G9	21	12/19/2021	12/21/2021
Induction Program for Departments - Group 9	8	1/24/2021	1/26/2021
Induction Program for Departments G1 (Arabic)	8	3/28/2021	3/30/2021
Induction Program for Departments G2 (Arabic)	4	4/4/2021	4/6/2021
Induction Program for Departments G3 (English)	15	6/1/2021	6/3/2021
Induction Program for Departments G4 (Arabic)	9	8/2/2021	8/4/2021
Induction Program for Departments G5 (Arabic)	1	8/30/2021	8/30/2021
Induction Program for Departments G6 (English)	23	9/13/2021	9/15/2021
Induction Program for Departments G7 (Arabic)	24	10/31/2021	11/2/2021
Induction Program for Departments G8	1	6/10/2021	6/16/2021
Induction Program for Seniors "Mr. Abdullah Al-Mejhem"	1	2/14/2021	2/17/2021
Induction Program for Seniors Mr. Abdulaziz Al Roumi	2	12/16/2021	12/16/2021
Influencer Interview: Oprah Winfrey	10	12/16/2021	12/16/2021
Influencing Others	1	12/16/2021	12/16/2021
Infographics: Planning and Wireframing	6	12/1/2021	12/1/2021
Informatica Axon Certification Exam	9	4/6/2021	4/8/2021
Informatica Axon Content Curation	3	6/16/2021	6/17/2021
Informatica Axon Installation and Configuration	6	6/7/2021	6/7/2021
Informatica Axon Power User	4	7/13/2021	7/15/2021
Informatica Enterprise - EDC Configuration and Maintenance	4	12/1/2021	12/1/2021
Informatica Enterprise - EDC Exam	8	4/11/2021	4/12/2021
Informatica Enterprise Data Catalog: Data Discovery and Lineage Analysis	1	12/16/2021	12/16/2021
Information Management: Document Security	16	12/2/2021	12/2/2021

	Count of Employee No.	Program Start Date	Program End Date
Information Security	5	10/13/2021	10/13/2021
Information Security & Technology Risk for Board Members	4	11/11/2021	11/11/2021
Information Security assessment – Final session	1	12/12/2021	12/14/2021
Innovative Thinking	1	12/16/2021	12/16/2021
Inside the Breach	1	12/16/2021	12/16/2021
Insights from Influencers and Business Leaders	1	12/16/2021	12/16/2021
Insights on Working from Home's Largest-Ever Experiment	41	12/16/2021	12/16/2021
Inspirational Leadership Skills: Practical Motivational Leadership	1	12/16/2021	12/16/2021
Installing and Running WordPress: Local by FlyWheel	2	10/10/2021	10/14/2021
Intensive & Interactive Preparation Program of the Islamic Finance Qualification (IFQ) Certificate	2	12/16/2021	12/16/2021
Interaction Design: Dashboards and Visualization	2	12/1/2021	12/1/2021
Interest Rate Basics Financial Maths I Pathway	1	9/28/2021	10/1/2021
Intermediate Dispute Resolution	2	12/16/2021	12/16/2021
Intermediate SQL for Data Scientists	25	12/16/2021	12/16/2021
Internal Interviewing	3	3/22/2021	3/30/2021
International AML Officer Certificate	1	12/16/2021	12/16/2021
International Business Foundations	16	2/4/2021	2/4/2021
International Institute of Business Analysis (IIBA)	27	2/4/2021	2/4/2021
International Institute of Business Analysis (IIBA) Certificate	30	12/16/2021	12/16/2021
Interpersonal Communication	1	12/16/2021	12/16/2021
Interview Tips for Finance Professionals	1	12/16/2021	12/16/2021
Interviewing a Job Candidate for Recruiters	2	12/16/2021	12/16/2021
Interviewing Techniques	1	12/16/2021	12/16/2021
Introducing AI to Your Organization	2	12/16/2021	12/16/2021
Introducing Illustrator	1	12/16/2021	12/16/2021
Introducing Jupyter	1	12/16/2021	12/16/2021
Introducing Photoshop: Design	1	12/16/2021	12/16/2021
Introduction to 5G	1	12/16/2021	12/16/2021
Introduction to AWS for Non-Engineers: 1 Cloud Concepts	1	12/16/2021	12/16/2021
Introduction to AWS for Non-Engineers: 2 Security	1	12/16/2021	12/16/2021
Introduction to AWS for Non-Engineers: 3 Core Services	1	12/16/2021	12/16/2021
Introduction to BIM 360: Next Gen	2	12/16/2021	12/16/2021
Introduction to Business Analytics	1	12/16/2021	12/16/2021
Introduction to Cloud Computing for IT Pros	4	12/16/2021	12/16/2021
Introduction to Commercial Real Estate Analysis	4	2/5/2021	2/5/2021
Introduction to Credit	1	12/16/2021	12/16/2021
Introduction to Data Science	1	9/13/2021	9/16/2021
Introduction to Dispute Resolution	2	12/16/2021	12/16/2021
Introduction to Graphic Design	1	12/16/2021	12/16/2021
Introduction to Graphic Design - Dimension	1	12/16/2021	12/16/2021
Introduction to Graphic Design: Concepts	4	12/16/2021	12/16/2021
Introduction to IT Architecture	4	12/16/2021	12/16/2021
Introduction to LEED Certification	2	12/16/2021	12/16/2021
Introduction to LEED Credentialing	1	12/16/2021	12/16/2021
Introduction to Linux	2	12/16/2021	12/16/2021
Introduction to NFTs: Non-fungible Tokens	5	6/1/2021	6/3/2021
Introduction to Operations - Virtual	8	4/27/2021	4/28/2021
Introduction to Portfolio Management - Virtual	2	6/21/2021	6/22/2021
Introduction to Portfolio Management: Building a Consumer Credit Business	2	12/16/2021	12/16/2021
Introduction to Social Media Strategy	1	12/16/2021	12/16/2021
Introduction to SuccessFactors Foundation Module	10	6/14/2021	6/17/2021
Introduction to the Payments Landscape: Digital Trends - Virtual	1	7/12/2021	7/14/2021
Introduction to the Payments Landscape: Understanding Acquiring	1	12/16/2021	12/16/2021
Introduction to Video Dialogue Editing	1	12/16/2021	12/16/2021
Introduction to Video Editing	1	12/16/2021	12/16/2021
Introduction to Web APIs	1	12/16/2021	12/16/2021
Introduction to Web Design and Development	14	2/4/2021	2/4/2021
Inventory Management Foundations	11	2/4/2021	2/4/2021
Investment Evaluation	2	12/1/2021	12/1/2021
Invoice Finance Introduction Pathway	1	12/16/2021	12/16/2021
iOS 13 and iPadOS: iPhone and iPad Essential Training	1	12/16/2021	12/16/2021
iOS and watchOS App Development: Notifications	1	12/16/2021	12/16/2021
iOS Development: Siri Shortcuts	1	12/16/2021	12/16/2021
IoT Foundations: Fundamentals	1	12/16/2021	12/16/2021
IoT Foundations: Standards and Ecosystems (2017)	1	12/16/2021	12/16/2021
iPhone and iPad Photography with iOS 13	2	12/16/2021	12/16/2021
iPhone and iPad Photography with iOS 14	2	2/3/2021	2/17/2021
ISACA	25	9/28/2021	9/28/2021
Islamic Global Sukuk Fund	17	2/9/2021	12/1/2021
Islamic Global Sukuk Fund Presentation	1	5/28/2021	5/28/2021
ISO 37301 Lead Implementer	7	6/6/2021	6/10/2021
ISTQB Certified Agile Tester	1	5/23/2021	5/27/2021
ISTQB Software Testing Essentials	1	12/16/2021	12/16/2021
IT Security Careers and Certifications: First Steps	2	12/16/2021	12/16/2021
IT Security Foundations: Core Concepts	3	12/16/2021	12/16/2021
IT Security Foundations: Network Security	18	12/16/2021	12/16/2021
IT Security Foundations: Operating System Security	1	12/16/2021	12/16/2021
IT Service Desk Careers and Certifications: First Steps	1	12/16/2021	12/16/2021
IT Service Desk: Monitoring and Metrics Fundamentals	5	12/16/2021	12/16/2021
IT Service Desk: Service Management	1	12/16/2021	12/16/2021
IT Service Management Foundations: Change Management	1	12/16/2021	12/16/2021
IT Service Management Foundations: Problem Management	2	12/16/2021	12/16/2021
IT Service Management Foundations: Tools	1	12/16/2021	12/16/2021
J.T. O'Donnell on Making Recruiters Come to You	3	12/16/2021	12/16/2021
Java 8 Essential Training	1	12/16/2021	12/16/2021
Java EE 8: Web Services	1	12/16/2021	12/16/2021
Java EE: Design Patterns and Architecture	1	12/16/2021	12/16/2021
Java Memory Management	2	12/16/2021	12/16/2021
Java: Data Structures (2017)	1	12/16/2021	12/16/2021
Java: Testing with JUnit (2016)	1	12/16/2021	12/16/2021
JavaScript Essential Training	1	12/16/2021	12/16/2021
Jeff Dyer on Innovation	9	12/16/2021	12/16/2021
Jeff Weiner on Leading like a CEO	2	12/16/2021	12/16/2021
Jeff Weiner on Managing Compassionately	1	12/16/2021	12/16/2021
Jira Service Management: Administration	1	12/16/2021	12/16/2021
Jira: Basic Administration	1	12/16/2021	12/16/2021
JMeter: Performance and Load Testing	1	12/16/2021	12/16/2021
Job Hunting for College Grads	1	12/16/2021	12/16/2021
Job Interview Tips for Accountants	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Job Interview Tips for Administrative Assistants	1	12/16/2021	12/16/2021
Job Search Strategies	1	12/16/2021	12/16/2021
Job Skills: Learning the Basics	3	12/16/2021	12/16/2021
Job Skills: Supply Chain and Operations	1	12/16/2021	12/16/2021
Jodi Glickman on Make 'Em Love You at Work	2	12/16/2021	12/16/2021
Jodi Glickman on Pitching Yourself	2	12/16/2021	12/16/2021
John Maeda on Design, Business, and Inclusion	1	2/4/2021	2/4/2021
Journey Mapping: Case Study in Action	1	12/16/2021	12/16/2021
Ken Blanchard on Servant Leadership	3	12/1/2021	12/1/2021
Key things to look for in financial accounts Pathway	1	11/1/2021	11/2/2021
KFAS - Project Management Essentials	1	6/28/2021	7/23/2021
KFAS Achieving Strategic Agility	2	10/18/2021	10/29/2021
KFAS Behavioral Economics – Harvard Business School	1	3/8/2021	3/11/2021
KFAS Building a Talent Management Eco-System	1	8/9/2021	8/20/2021
KFAS Communicating for Impact	1	1/19/2021	4/6/2021
KFAS Developing Yourself as a Leader	1	3/14/2021	3/16/2021
KFAS Digital Leadership	3	1/26/2021	1/28/2021
KFAS Digital Technology Demystified Program	1	2/8/2021	2/18/2021
KFAS Digital Transformation - Imperial College	1	6/27/2021	7/8/2021
KFAS Finance Matters: Unlock Value Using Financial Tools and Analysis	1	4/26/2021	5/28/2021
KFAS Financial Analysis for Non-Financial Managers	1	6/9/2021	7/16/2021
KFAS Fintech: Powering the Financial Revolution	1	2/7/2021	2/9/2021
KFAS Fundamental of Data Driven Strategy	1	2/3/2021	3/3/2021
KFAS Getting Things Done	1	4/4/2021	4/6/2021
KFAS INNOVATION LEADERSHIP	1	9/26/2021	9/28/2021
KFAS Jelly Fish Social Media	2	9/21/2021	9/23/2021
KFAS Jelly Fish User Experience in Kuwait	1	4/12/2021	4/22/2021
KFAS Leadership in Transformative Times	1	1/31/2021	2/6/2021
KFAS Leading Global Business	1	5/30/2021	6/9/2021
KFAS Leading People Through Crisis and Renewal	1	5/5/2021	5/7/2021
KFAS Leading Successful Change	1	4/15/2021	8/7/2021
KFAS Mastering Digital Marketing: SEM, SEO, Social Media and Beyond	1	5/17/2021	5/21/2021
KFAS Negotiation Strategies	1	4/20/2021	5/20/2021
KFAS Oxford Scenarios Program	1	11/1/2021	12/3/2021
KFAS Oxford Valuation Private Assets	1	10/25/2021	10/29/2021
KFAS Strategic Investment Management Program	2	1/26/2021	1/31/2021
KFAS Successful Strategies in Disrupted Times Programme	1	2/9/2021	3/30/2021
KFAS Sustainability Leadership and Corporate Responsibility - LBS	1	3/30/2021	4/1/2021
KFAS Think, Act and Influence Strategically	1	9/27/2021	10/13/2021
KFAS Women Transforming Leadership Programme	1	12/16/2021	12/16/2021
Kotlin Essential Training	1	12/16/2021	12/16/2021
Kotlin for Android: Best Practices	1	12/16/2021	12/16/2021
Kotlin for Java Developers	3	8/1/2021	8/12/2021
Kubernetes Administration Using Docker - Group 1	8	10/24/2021	11/4/2021
Kubernetes Administration Using Docker – Group 2	1	12/16/2021	12/16/2021
Kubernetes Essential Training: Application Development	1	12/16/2021	12/16/2021
Kubernetes: Microservices	3	1/4/2021	11/21/2021
Kuwait Graduate Development Program (KGDP) - Group 9 [Part 2]	12	6/6/2021	6/10/2021
Kuwaiti Sign Language	7	5/20/2021	5/27/2021
Kuwaiti Sign Language - Level 1	1	12/16/2021	12/16/2021
Laravel 6 Essential Training: Testing, Securing and Deploying Apps	1	12/16/2021	12/16/2021
Launching Your Creative Business	1	12/16/2021	12/16/2021
Leaders Eat Last: Why Some Teams Pull Together and Others Don't (Blinkist Summary)	89	2/2/2021	2/9/2021
Leadership & Management Pathway	7	3/7/2021	3/31/2021
Leadership Development	9	12/16/2021	12/16/2021
Leadership Foundations	1	12/16/2021	12/16/2021
Leadership in Tech	30	2/5/2021	2/5/2021
Leadership Mindsets	3	12/1/2021	12/1/2021
Leadership Pathway	1	12/16/2021	12/16/2021
Leadership Presence in Action	1	12/16/2021	12/16/2021
Leadership Skills for The Future	18	12/16/2021	12/16/2021
Leadership Stories: 5-Minute Lessons in Leading People	1	12/16/2021	12/16/2021
Leadership Strategies for Women	4	12/16/2021	12/16/2021
Leadership through Feedback	54	12/16/2021	12/16/2021
Leadership Tips, Tactics and Advice	9	12/16/2021	12/16/2021
Leadership: Practical Skills	1	12/16/2021	12/16/2021
Leading a Customer Service Team	1	12/16/2021	12/16/2021
Leading a Customer-Centric Culture	1	12/16/2021	12/16/2021
Leading a Customer-Centric Culture (2013)	2	12/16/2021	12/16/2021
Leading a Marketing Team	6	12/16/2021	12/16/2021
Leading and Motivating People with Different Personalities	6	12/16/2021	12/16/2021
Leading and Working in Teams	4	12/16/2021	12/16/2021
Leading at a Distance	2	12/16/2021	12/16/2021
Leading Change	2	12/16/2021	12/16/2021
Leading Effectively	7	2/16/2021	2/16/2021
Leading Forward: What Leaders Must Do Now - Virtual Program	1	12/16/2021	12/16/2021
Leading in Crisis	3	12/16/2021	12/16/2021
Leading like a Futurist	6	12/16/2021	12/16/2021
Leading Productive Meetings	1	12/16/2021	12/16/2021
Leading Productive One-on-One Meetings	5	12/16/2021	12/16/2021
Leading Projects	1	12/16/2021	12/16/2021
Leading Remote Projects and Virtual Teams	1	12/16/2021	12/16/2021
Leading Strategically	1	12/16/2021	12/16/2021
Leading the Organization Monthly	4	12/16/2021	12/16/2021
Leading through Relationships	3	12/16/2021	12/16/2021
Leading with a Growth Mindset	5	12/16/2021	12/16/2021
Leading with a Heavy Heart	12	12/16/2021	12/16/2021
Leading with Emotional Intelligence	3	12/16/2021	12/16/2021
Leading with Fearless Mindfulness	1	12/16/2021	12/16/2021
Leading with Innovation	5	12/16/2021	12/16/2021
Leading with Intelligent Disobedience	3	12/16/2021	12/16/2021
Leading with Kindness and Strength	3	12/16/2021	12/16/2021
Leading with Purpose	1	12/16/2021	12/16/2021
Leading with Stories	3	12/16/2021	12/16/2021
Leading with Values	3	12/16/2021	12/16/2021
Leading with Vision	1	12/16/2021	12/16/2021
Leading without Formal Authority	27	12/16/2021	12/16/2021
Leading Yourself	1	12/16/2021	12/16/2021
Leading Yourself (2017)	13	8/16/2021	8/18/2021

	Count of Employee No.	Program Start Date	Program End Date
Lean Ambassadors 2021 - 3rd Wave	13	8/18/2021	11/19/2021
Lean Ambassadors 3 Wave	2	12/16/2021	12/16/2021
Lean Foundations	8	12/16/2021	12/16/2021
Lean Inventory Management	1	6/1/2021	11/30/2021
Lean Six Sigma Black Belt training & certification program	10	12/16/2021	12/16/2021
Lean Six Sigma Foundations	1	6/1/2021	11/30/2021
Lean Six Sigma Green Belt training & certification program	8	12/16/2021	12/16/2021
Lean Six Sigma: Analyze, Improve, and Control Tools	8	12/16/2021	12/16/2021
Lean Six Sigma: Define and Measure Tools	1	12/16/2021	12/16/2021
Learn API Programming by Building a Telegram Bot	2	12/16/2021	12/16/2021
Learn Emotional Intelligence, the Key Determiner of Success	1	2/4/2021	2/4/2021
Learn Social Media Monitoring	2	12/16/2021	12/16/2021
Learn to Control Your Attention	2	6/7/2021	12/27/2021
Learning & Development Specialist	1	12/16/2021	12/16/2021
Learning Adobe Spark Post	1	12/16/2021	12/16/2021
Learning Agility	12	12/16/2021	12/16/2021
Learning Amazon Web Services (AWS) for Developers	1	12/16/2021	12/16/2021
Learning Apache Cordova	1	12/16/2021	12/16/2021
Learning Assembly Language	1	12/16/2021	12/16/2021
Learning Azure Kubernetes Service (AKS)	1	12/16/2021	12/16/2021
Learning Bash Scripting	3	12/16/2021	12/16/2021
Learning Bitcoin and Other Cryptocurrencies	1	12/16/2021	12/16/2021
Learning Bluebeam 2017	3	12/16/2021	12/16/2021
Learning Brainstorming	1	12/16/2021	12/16/2021
Learning Chef	1	12/16/2021	12/16/2021
Learning Cloud Computing: Application Migration	1	12/16/2021	12/16/2021
Learning Cloud Computing: Cloud Storage	4	12/16/2021	12/16/2021
Learning Cloud Computing: Core Concepts	4	12/16/2021	12/16/2021
Learning Cloud Computing: Core Concepts (2019)	1	12/16/2021	12/16/2021
Learning Cloud Computing: The Cloud and DevOps	1	12/16/2021	12/16/2021
Learning CodeIgniter 3	1	12/16/2021	12/16/2021
Learning Computer Forensics	1	12/16/2021	12/16/2021
Learning Confluence 2018	5	12/16/2021	12/16/2021
Learning Construction Estimating	2	12/16/2021	12/16/2021
Learning Conversion Copywriting	1	12/16/2021	12/16/2021
Learning Cryptography and Network Security	2	12/16/2021	12/16/2021
Learning Cyber Incident Response and Digital Forensics	35	12/16/2021	12/16/2021
Learning Data Analytics	1	12/16/2021	12/16/2021
Learning Data Analytics Part 2: Extending and Applying Core Knowledge	7	12/16/2021	12/16/2021
Learning Data Analytics: 1 Foundations	5	12/16/2021	12/16/2021
Learning Data Governance	2	12/16/2021	12/16/2021
Learning Data Governance (2016)	1	12/16/2021	12/16/2021
Learning Data Science: Ask Great Questions	1	12/16/2021	12/16/2021
Learning Data Science: Manage Your Team	2	12/16/2021	12/16/2021
Learning Data Science: Understanding the Basics	10	12/16/2021	12/16/2021
Learning Data Visualization	2	12/16/2021	12/16/2021
Learning Design for Sustainability	2	12/16/2021	12/16/2021
Learning Design Research	1	12/16/2021	12/16/2021
Learning Design Sprints	3	12/16/2021	12/16/2021
Learning Design Thinking	2	12/16/2021	12/16/2021
Learning Design Thinking: Lead Change in Your Organization	3	12/16/2021	12/16/2021
Learning Digital Business Analysis	4	12/16/2021	12/16/2021
Learning Docker	1	2/4/2021	2/4/2021
Learning Document Retention and Data Management	1	12/16/2021	12/16/2021
Learning Ecwid	5	12/16/2021	12/16/2021
Learning Excel 2016	13	12/16/2021	12/16/2021
Learning Excel 2019	1	12/16/2021	12/16/2021
Learning Excel Cluster Analysis	2	12/16/2021	12/16/2021
Learning Excel Desktop (Office 365/Microsoft 365)	1	12/16/2021	12/16/2021
Learning Excel Desktop (Office 365/Microsoft 365) (2018)	13	12/16/2021	12/16/2021
Learning Excel: Data Analysis	1	12/16/2021	12/16/2021
Learning FTP	1	12/16/2021	12/16/2021
Learning Gantt Charts	4	12/16/2021	12/16/2021
Learning GDPR	1	12/16/2021	12/16/2021
Learning Git and GitHub	1	12/16/2021	12/16/2021
Learning Go	1	12/16/2021	12/16/2021
Learning Gradle	1	12/16/2021	12/16/2021
Learning Grasshopper	1	12/16/2021	12/16/2021
Learning Groovy	2	12/16/2021	12/16/2021
Learning Hadoop	1	12/16/2021	12/16/2021
Learning HashiCorp Packer	2	12/16/2021	12/16/2021
Learning How to Shoot Video at Home	5	12/16/2021	12/16/2021
Learning HubSpot CRM	2	12/16/2021	12/16/2021
Learning Infographic Design	3	12/16/2021	12/16/2021
Learning Information Governance	1	12/16/2021	12/16/2021
Learning Java Lambda Expressions	1	12/16/2021	12/16/2021
Learning JavaFX GUI Development	2	12/16/2021	12/16/2021
Learning Jira Software	2	12/16/2021	12/16/2021
Learning Kubernetes	1	12/16/2021	12/16/2021
Learning LabVIEW	1	12/16/2021	12/16/2021
Learning Lightroom Mobile	1	12/16/2021	12/16/2021
Learning Lightroom Mobile: Import and Capture	1	12/16/2021	12/16/2021
Learning LinkedIn	1	12/16/2021	12/16/2021
Learning LinkedIn Sales Navigator	2	12/16/2021	12/16/2021
Learning Linux Command Line (2018)	1	12/16/2021	12/16/2021
Learning Linux Shell Scripting	1	12/16/2021	12/16/2021
Learning Logo Design	1	12/16/2021	12/16/2021
Learning MapGuide Open Source	2	12/16/2021	12/16/2021
Learning Microsoft Power BI Desktop	1	12/16/2021	12/16/2021
Learning Microsoft Project	1	12/16/2021	12/16/2021
Learning MicroStation CONNECT Edition for Building Designers	3	12/16/2021	12/16/2021
Learning Minitab (2016)	2	12/16/2021	12/16/2021
Learning Mobile Device Security	2	12/16/2021	12/16/2021
Learning Network Troubleshooting	1	12/16/2021	12/16/2021
Learning NGINX	2	12/16/2021	12/16/2021
Learning Office 365 (Microsoft 365)	3	12/16/2021	12/16/2021
Learning Outlook 2016	2	12/16/2021	12/16/2021
Learning Outlook 2019	2	12/16/2021	12/16/2021
Learning PCB Design with OrCAD	11	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Learning Personal Branding	1	12/16/2021	12/16/2021
Learning Pix4D Drone Mapping	7	12/16/2021	12/16/2021
Learning Power BI Desktop	13	12/16/2021	12/16/2021
Learning Program Management	2	12/16/2021	12/16/2021
Learning Python	4	12/16/2021	12/16/2021
Learning Python (2020)	1	12/16/2021	12/16/2021
Learning Python Generators	1	12/16/2021	12/16/2021
Learning Python with PyCharm	1	12/16/2021	12/16/2021
Learning Quarkus	3	12/16/2021	12/16/2021
Learning R	1	12/16/2021	12/16/2021
Learning React.js	2	12/16/2021	12/16/2021
Learning Regular Expressions	1	12/16/2021	12/16/2021
Learning REST APIs	2	12/16/2021	12/16/2021
Learning Revit 2020	3	12/16/2021	12/16/2021
Learning Revit 2021	1	12/16/2021	12/16/2021
Learning Rhino 6 for Mac	14	12/16/2021	12/16/2021
Learning Salesforce	2	12/16/2021	12/16/2021
Learning Salesforce for Admins	1	12/16/2021	12/16/2021
Learning Secure Payments and PCI	5	12/16/2021	12/16/2021
Learning Security Frameworks	1	12/16/2021	12/16/2021
Learning Security Metrics	1	12/16/2021	12/16/2021
Learning Slack	1	12/16/2021	12/16/2021
Learning Soldering for Electronics	3	12/16/2021	12/16/2021
Learning Spring with Spring Boot	1	12/16/2021	12/16/2021
Learning SQL Programming	2	12/16/2021	12/16/2021
Learning SSL/TLS	1	12/16/2021	12/16/2021
Learning Terraform	2	12/16/2021	12/16/2021
Learning the JavaScript Language	1	12/16/2021	12/16/2021
Learning the R Tidyverse	2	12/16/2021	12/16/2021
Learning Threat Modeling for Security Professionals	7	12/16/2021	12/16/2021
Learning to Be Approachable	30	12/16/2021	12/16/2021
Learning to Be Assertive	18	12/16/2021	12/16/2021
Learning to Be Promotable	1	12/16/2021	12/16/2021
Learning to Say No with Confidence and Grace	4	12/16/2021	12/16/2021
Learning to Write Marketing Copy	4	12/16/2021	12/16/2021
Learning VBA in Excel	1	12/16/2021	12/16/2021
Learning Video Lighting	1	12/16/2021	12/16/2021
Learning Video Production and Editing	1	12/16/2021	12/16/2021
Learning VPN	1	12/16/2021	12/16/2021
Learning YouTube SEO	3	2/3/2021	2/10/2021
LEED	2	6/27/2021	6/30/2021
Legal Procedures for Real Estate Finance provided by Islamic Banks	4	2/14/2021	2/16/2021
Legal procedures for the Relationship between Islamic Bank & Suppliers in Finance	1	12/16/2021	12/16/2021
Lessons in Enlightened Leadership	1	12/16/2021	12/16/2021
Level Up Your Remote Team Experience	2	12/16/2021	12/16/2021
Leveraging Neuroscience in the Workplace	2	12/16/2021	12/16/2021
Leveraging Your Strengths	6	12/1/2021	12/1/2021
LIBOR IBOR Transition Pathway	2	12/16/2021	12/16/2021
Life Mastery: Achieving Happiness and Success	1	12/16/2021	12/16/2021
Lighting for Photographers: Portraiture	486	2/10/2021	2/10/2021
LinkedIn Learning (Activation)	1	12/16/2021	12/16/2021
LinkedIn Quick Tips	2	2/3/2021	2/10/2021
Linux Foundation	3	12/16/2021	12/16/2021
Linux Foundation Cert Prep: Essential Commands (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: Network Filesystems and File Services (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: Network Security (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: Networking (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: Remote Access (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: Service Configuration (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: System Design and Deployment (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: User and Group Management (Ubuntu)	1	12/16/2021	12/16/2021
Linux Foundation Cert Prep: Virtualization (Ubuntu)	2	2/3/2021	2/10/2021
Linux Professional Certifications	1	12/16/2021	12/16/2021
Linux Security and Hardening Essential Training	1	12/16/2021	12/16/2021
Linux: Overview and Installation	3	12/16/2021	12/16/2021
Liquidity Contracts in the Banks Treasury Business in Accordance with Approved Sharia Standards	1	11/10/2021	11/11/2021
Liquidity Management Masterclass	3	12/16/2021	12/16/2021
Listen to Lead	5	2/1/2021	2/8/2021
Loan & Bond Market Definitions Pathway	3	12/1/2021	12/1/2021
LOAN AND BOND MARKET DEFINITIONS PATHWAY	7	2/4/2021	2/4/2021
Logistics Foundations (2015)	1	3/8/2021	3/8/2021
Loyalty & Acquiring Manager	2	12/16/2021	12/16/2021
Lumion Essential Training	1	12/16/2021	12/16/2021
Machine Learning & AI: Advanced Decision Trees	1	12/16/2021	12/16/2021
Machine Learning and AI Foundations: Classification Modeling	1	12/16/2021	12/16/2021
Machine Learning and AI Foundations: Clustering and Association	1	12/16/2021	12/16/2021
Machine Learning and AI Foundations: Value Estimations	1	12/16/2021	12/16/2021
macOS for IT Administrators	3	12/16/2021	12/16/2021
Make the Move from Individual Contributor to Manager	2	12/16/2021	12/16/2021
Making a Web Series	2	12/16/2021	12/16/2021
Making Big Goals Achievable	1	12/16/2021	12/16/2021
Making Great Sales Presentations	6	12/16/2021	12/16/2021
Making Quick Decisions	1	12/16/2021	12/16/2021
Making Video 3: Sell Yourself	1	7/5/2021	7/7/2021
Management & Treatment of Bad Debts Using Early Warning Indicators	34	12/16/2021	12/16/2021
Management Tips	2	12/16/2021	12/16/2021
Management: Top Tips	1	12/16/2021	12/16/2021
Manager as Coach	11	12/16/2021	12/16/2021
Managerial Economics	2	12/16/2021	12/16/2021
Managerial Finance Foundations	21	12/16/2021	12/16/2021
Managing a Customer Contact Center	7	12/16/2021	12/16/2021
Managing a Customer Service Team	1	12/16/2021	12/16/2021
Managing a Diverse Team	3	12/16/2021	12/16/2021
Managing and Analyzing Data in Excel (Office 365/Excel 2019)	7	12/16/2021	12/16/2021
Managing Anxiety in the Workplace	3	12/16/2021	12/16/2021
Managing Career Burnout	3	12/16/2021	12/16/2021
Managing Conflict: A Practical Guide to Resolution in the Workplace (getAbstract Summary)	2	12/16/2021	12/16/2021
Managing Customer Expectations for Managers	1	12/16/2021	12/16/2021
Managing Depression in the Workplace	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Managing DNS Essential Training	19	12/16/2021	12/16/2021
Managing Employee Performance Problems	1	12/16/2021	12/16/2021
Managing for Results	1	12/16/2021	12/16/2021
Managing High Performers	2	12/16/2021	12/16/2021
Managing High Potentials	19	12/16/2021	12/16/2021
Managing in Difficult Times	2	2/4/2021	2/4/2021
Managing Innovation	1	12/16/2021	12/16/2021
Managing Jira Projects: 2 Managing Boards	6	12/16/2021	12/16/2021
Managing Logistics	1	12/16/2021	12/16/2021
Managing Meetings	2	12/16/2021	12/16/2021
Managing Office Politics	1	12/16/2021	12/16/2021
Managing Organizational Change for Managers	9	12/16/2021	12/16/2021
Managing Project Benefits	8	12/16/2021	12/16/2021
Managing Project Stakeholders	2	12/16/2021	12/16/2021
Managing Projects with Microsoft Teams	1	12/16/2021	12/16/2021
Managing Self-Doubt to Tackle Bigger Challenges	2	12/16/2021	12/16/2021
Managing Skills for Remote Leaders	11	12/16/2021	12/16/2021
Managing Stress	5	12/16/2021	12/16/2021
Managing Stress for Positive Change	5	12/16/2021	12/16/2021
Managing Teams	2	12/16/2021	12/16/2021
Managing To-Do Lists	3	12/16/2021	12/16/2021
Managing Up as an Employee	1	12/16/2021	12/16/2021
Managing Virtual Teams	4	12/16/2021	12/16/2021
Managing Your Anxiety While Presenting	1	12/16/2021	12/16/2021
Managing Your Calendar for Peak Productivity	1	12/16/2021	12/16/2021
Managing Your Career as an Introvert	1	12/16/2021	12/16/2021
Managing Your Career: Early Career	1	12/16/2021	12/16/2021
Managing Your Career: Mid-Career	1	12/16/2021	12/16/2021
Managing Your Design Career	14	12/16/2021	12/16/2021
Managing Your Emotions at Work	4	12/16/2021	12/16/2021
Managing Your Energy	18	12/16/2021	12/16/2021
Managing Your Personal Finances	9	12/16/2021	12/16/2021
Managing Your Personal Finances (2015)	10	12/16/2021	12/16/2021
Managing Your Personal Investments	1	12/16/2021	12/16/2021
Managing Your Sales Process	8	12/16/2021	12/16/2021
Managing Your Sales Process (2016)	1	12/16/2021	12/16/2021
Managing Your Small Business	2	12/16/2021	12/16/2021
Managing Your Time	10	12/16/2021	12/16/2021
Managing Your Well-Being as a Leader	1	12/16/2021	12/16/2021
Mapping Innovation: A Playbook for Navigating a Disruptive Age (getAbstract Summary)	1	12/16/2021	12/16/2021
Mapping the Modern Web Design Process	4	12/1/2021	12/1/2021
MARKET BUBBLES PATHWAY	2	12/16/2021	12/16/2021
Marketing Analytics: Presenting Digital Marketing Data	1	12/16/2021	12/16/2021
Marketing Analytics: Setting and Measuring KPIs	3	12/16/2021	12/16/2021
Marketing Communications	3	12/16/2021	12/16/2021
Marketing Foundations	6	12/16/2021	12/16/2021
Marketing Foundations: Consumer Behavior	1	12/16/2021	12/16/2021
Marketing Foundations: Customer Decision Journey	1	12/16/2021	12/16/2021
Marketing Foundations: Integrated Marketing Strategies	1	12/16/2021	12/16/2021
Marketing Foundations: The Marketing Funnel	1	12/16/2021	12/16/2021
Marketing Foundations: Value Proposition Development	3	12/16/2021	12/16/2021
Marketing on Facebook	5	2/4/2021	2/4/2021
Marketing on Instagram	2	12/16/2021	12/16/2021
Marketing on Instagram (2020)	19	2/2/2021	2/9/2021
Marketing Pathway	3	12/16/2021	12/16/2021
Marketing Tips	16	12/16/2021	12/16/2021
Marketing Tools: Digital Marketing Tools and Services	1	12/16/2021	12/16/2021
Marketing Tools: SEO	1	12/16/2021	12/16/2021
Marketing Tools: Social Media	2	12/16/2021	12/16/2021
Marketing Tools: Social Media (2019)	1	12/16/2021	12/16/2021
Marketing: Copywriting for Social Media	2	2/5/2021	2/5/2021
Marketing: Customer Segmentation	2	12/1/2021	12/1/2021
Markets Essentials Pathway	5	12/16/2021	12/16/2021
Master Confident Presentations	1	12/16/2021	12/16/2021
Master Microsoft Excel	1	12/16/2021	12/16/2021
Master Your Cash Flow	1	12/16/2021	12/16/2021
Mastering Microservices with Java	1	12/16/2021	12/16/2021
Mastering Microsoft Project Graphical Reports	2	6/6/2021	6/7/2021
Mastering New Challenges: Leading Change and Managing Performance	1	12/16/2021	12/16/2021
Mastering Self-Leadership	2	12/16/2021	12/16/2021
Mastering Self-Motivation	1	12/16/2021	12/16/2021
MATLAB 2018 Essential Training	1	12/16/2021	12/16/2021
Maya 2019 Essential Training	1	12/16/2021	12/16/2021
Maya and After Effects: Product Visualization	1	6/27/2021	8/12/2021
MBA - Summer 2020/2021	14	1/3/2021	6/3/2021
MBA 2020/2021 - Spring Semester	8	6/27/2021	8/16/2021
MBA Summer 2020/2021	6	12/16/2021	12/16/2021
Measure Salesforce Effectiveness	1	1/24/2021	1/26/2021
Measuring Customer Satisfaction and Complaint Handling	2	12/16/2021	12/16/2021
Media Relations Foundations	9	12/16/2021	12/16/2021
Meditations to Change Your Brain	4	12/16/2021	12/16/2021
Mel Robbins on Confidence	2	12/16/2021	12/16/2021
Mentoring Others	1	12/16/2021	12/16/2021
Mentorship, Sponsorship, and Lifting Others as You Climb	2	12/1/2021	12/1/2021
Mergers & Acquisitions Pathway	2	12/1/2021	12/1/2021
Mergers Acquisitions Pathway	1	12/16/2021	12/16/2021
Michelle Kaufmann's Platinum LEED Home Remodel: Start to Finish	2	12/16/2021	12/16/2021
Microservices Foundations	3	2/16/2021	2/16/2021
Microservices: Design Patterns	1	2/10/2021	2/10/2021
Microsoft (Technical)	1	12/16/2021	12/16/2021
Microsoft 365 Essential Training for Administrators	2	12/16/2021	12/16/2021
Microsoft 365 Essential Training for Administrators (2019)	1	12/16/2021	12/16/2021
Microsoft 365: Choose the Right Tool for the Job	1	12/16/2021	12/16/2021
Microsoft 365: Implement Modern Device Services	1	12/16/2021	12/16/2021
Microsoft 365: Implement Security and Threat Management	1	2/4/2021	2/4/2021
Microsoft 365: Manage Governance and Compliance	1	12/16/2021	12/16/2021
Microsoft Azure: Active Directory	1	12/16/2021	12/16/2021
Microsoft Certifications: Exams, Paths, Certifications, and Resources	1	12/16/2021	12/16/2021
Microsoft Certifications: Exams, Paths, Certifications, and Resources (2018)	2	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Microsoft Collaboration: SharePoint, Teams, Groups, and Yammer	1	12/16/2021	12/16/2021
Microsoft Dynamics 365 and the Power Platform	1	12/16/2021	12/16/2021
Microsoft Dynamics 365 Sales Essential Training	4	12/16/2021	12/16/2021
Microsoft Forms Essential Training	1	12/16/2021	12/16/2021
Microsoft Managing Modern Desktop (MD-101) Cert Prep: 2 Windows Devices, Apps, and Data		2/4/2021	2/4/2021
Microsoft Office Certification	5	2/4/2021	2/4/2021
Microsoft Office Specialist (MOS) and Expert Certificate	73	2/3/2021	2/10/2021
Microsoft Office Specialist (MOS) Word, Excel, PowerPoint, Outlook, and Access	1	12/16/2021	12/16/2021
Microsoft Office: First Steps	1	12/16/2021	12/16/2021
Microsoft Planner Essential Training (2019)	1	12/16/2021	12/16/2021
Microsoft Planner Quick Tips	1	12/16/2021	12/16/2021
Microsoft Power Automate Essential Training (2020)	8	12/16/2021	12/16/2021
Microsoft Project 2016 Essential Training	1	12/16/2021	12/16/2021
Microsoft Project 2019 and Project Online Desktop Essential Training	1	12/16/2021	12/16/2021
Microsoft Project Management: Choose the Right Tool for the Job	5	12/16/2021	12/16/2021
Microsoft Project Quick Tips	2	12/16/2021	12/16/2021
Microsoft SQL Server 2019 Essential Training	1	12/16/2021	12/16/2021
Microsoft Teams Bot Development	17	12/16/2021	12/16/2021
Microsoft Teams Essential Training	6	12/16/2021	12/16/2021
Microsoft Teams Essential Training (2018)	1	12/16/2021	12/16/2021
Microsoft Teams Quick Tips (2019)	1	12/16/2021	12/16/2021
Microsoft Teams Tips and Tricks	1	12/16/2021	12/16/2021
Microsoft Teams Tips and Tricks (2020)	1	12/16/2021	12/16/2021
Microsoft Teams: Successful Meetings and Events	1	12/16/2021	12/16/2021
Microsoft Teams: Working with Files	1	12/16/2021	12/16/2021
Migrating from Final Cut Pro 7 to Final Cut Pro X	1	12/16/2021	12/16/2021
Mindful Eating	3	12/16/2021	12/16/2021
Mindful Leadership	1	12/16/2021	12/16/2021
Mindful Productivity	4	12/16/2021	12/16/2021
Mindful Stress Management	1	12/16/2021	12/16/2021
Mindful Team Building	18	12/16/2021	12/16/2021
Mindful Working: 11 Ways to Improve How You Work	9	12/16/2021	12/16/2021
Mindfulness at Work: The Basics	3	12/16/2021	12/16/2021
Mindfulness for Beginners	10	12/16/2021	12/16/2021
Mindfulness Practices	1	12/16/2021	12/16/2021
Mindfulness, Diversity, and the Quest for Inclusion	1	12/16/2021	12/16/2021
Mindsets and Strategies for Negotiation Success	1	12/16/2021	12/16/2021
Mistakes to Avoid in Your Career	9	12/16/2021	12/16/2021
Mistakes You Should Avoid at Work	10	12/16/2021	12/16/2021
Mobile Marketing Foundations	1	12/1/2021	12/1/2021
Monetary Policy: Fundamentals Pathway	1	12/1/2021	12/1/2021
Monetary Policy: QE Pathway	2	12/16/2021	12/16/2021
Money in Excel: First Look	5	5/30/2021	5/31/2021
Money Market in Islamic Banks	2	11/28/2021	11/28/2021
Money Markets in Islamic Banks	3	12/1/2021	12/1/2021
MONEY MARKETS Pathway	1	12/16/2021	12/16/2021
Motion Control 3D: Bringing Photos to Life in Three Dimensions with After Effects and Photoshop CC	1	12/16/2021	12/16/2021
Motion: Principles of Motion Graphics	4	12/16/2021	12/16/2021
Motivate Remote Teams	1	7/21/2021	7/22/2021
MS 20761: Querying Data with Microsoft Transact SQL	1	7/25/2021	7/29/2021
MS 20764C: Administering a SQL Database Infrastructure	2	9/16/2021	9/16/2021
MS Excel 2019 – [Associate Levels EXAM]	2	9/22/2021	9/22/2021
MS Excel 2019 – [Expert Levels EXAM]	2	9/5/2021	9/9/2021
MS Excel 2019 –Associate and Expert Levels [training]	2	9/12/2021	9/12/2021
MS PowerPoint 2019 –Associate Level [EXAM]	2	8/23/2021	8/25/2021
MS PowerPoint 2019 –Associate Level [training]	2	9/14/2021	9/14/2021
MS Word 2019 – [Associate Levels EXAM]	2	9/20/2021	9/20/2021
MS Word 2019 – [Expert Levels EXAM]	2	8/29/2021	9/2/2021
MS Word 2019 –Associate and Expert Levels [training]	1	12/16/2021	12/16/2021
MTA Database Fundamentals (98-364) Cert Prep: 1 Core Concepts	21	4/20/2021	4/20/2021
Multi Asset Fund Seminar	1	12/16/2021	12/16/2021
Multinational Communication in the Workplace	2	12/16/2021	12/16/2021
Multipliers: How the Best Leaders Make Everyone Smarter (Blinkist Summary)	1	12/16/2021	12/16/2021
MySQL Essential Training	2	12/16/2021	12/16/2021
Navigating Awkward Situations at Work	1	12/16/2021	12/16/2021
Navigating Complexity in Your Organization	1	12/16/2021	12/16/2021
Navigating Environmental Sustainability: A Guide for Leaders	2	12/16/2021	12/16/2021
Navisworks Essential Training	1	12/16/2021	12/16/2021
Negotiating the Nonnegotiable (Blinkist Summary)	1	12/16/2021	12/16/2021
Negotiating with Agility	1	12/16/2021	12/16/2021
Negotiating Your Job Offer	1	12/16/2021	12/16/2021
Negotiating Your Leadership Success	1	12/16/2021	12/16/2021
Negotiation Foundations	30	12/16/2021	12/16/2021
Negotiation Skills	1	12/16/2021	12/16/2021
Networking Foundations: Network Media (WANs)	2	12/16/2021	12/16/2021
Networking Foundations: Networking Basics	1	10/26/2021	10/28/2021
New Approaches in Marketing Strategies	10	12/16/2021	12/16/2021
New Manager Foundations	1	12/16/2021	12/16/2021
Next Generation AI: An Intro to GPT-3	1	12/16/2021	12/16/2021
Note-Taking for Business Professionals	2	12/16/2021	12/16/2021
Nuke New Features Consolidated	1	6/23/2021	6/23/2021
Occupational Health and Safety	2	12/16/2021	12/16/2021
Occupational Safety and Health: Slips, Trips, and Falls	2	12/16/2021	12/16/2021
Occupational Safety and Health: Working in the Heat	2	12/16/2021	12/16/2021
Office 365 for Administrators: Supporting Users (Office 365/Microsoft 365)	1	12/16/2021	12/16/2021
Offline Marketing Foundations	2	12/16/2021	12/16/2021
OMCA™ Certification for Online Marketing Associate Test Prep	6	2/4/2021	2/4/2021
On the Job Site: Construction	2	12/16/2021	12/16/2021
Onboarding New Hires as a Manager	8	12/16/2021	12/16/2021
One-Minute Habits for Success	1	12/16/2021	12/16/2021
OneNote 2016 Essential Training	1	12/16/2021	12/16/2021
OneNote Quick Tips	1	12/16/2021	12/16/2021
OneNote Tips and Tricks (2017)	1	2/3/2021	2/10/2021
Online Marketing Certified Associate (OMCA)	1	2/4/2021	2/4/2021
Online Marketing Certified Associate (OMCA) Certificate	16	12/16/2021	12/16/2021
Online Marketing Foundations (2018)	1	12/16/2021	12/16/2021
Online Searching Tips and Tricks	1	12/16/2021	12/16/2021
Online Video Content Strategy	9	10/3/2021	10/6/2021
OO IJP October 2021	15	2/5/2021	2/5/2021

	Count of Employee No.	Program Start Date	Program End Date
Operational Excellence Foundations	6	12/16/2021	12/16/2021
Operational Excellence Work-Out and Kaizen Facilitator	1	6/20/2021	6/23/2021
Operational Risk Auditing - Virtual Program	32	2/5/2021	2/5/2021
Operations Management Foundations	1	2/3/2021	2/10/2021
Oracle	1	12/16/2021	12/16/2021
Oracle Database 12c: Basic SQL	1	12/16/2021	12/16/2021
Oracle Java Certification: 1. Data Types	71	12/16/2021	12/16/2021
Oracle Java Certification: 2. Operators and Decision Statements	3	12/1/2021	12/1/2021
ORGANISATIONAL CULTURE PATHWAY	2	12/16/2021	12/16/2021
Organization Communication	1	12/16/2021	12/16/2021
Organization Design	3	12/16/2021	12/16/2021
Organizational Learning and Development	3	12/16/2021	12/16/2021
Organizational Thought Leadership	5	12/16/2021	12/16/2021
Organizing Your Remote Office for Maximum Productivity	3	12/16/2021	12/16/2021
Outlook 2013 Essential Training	1	12/16/2021	12/16/2021
Outlook 2013: Efficient Email Management	2	12/16/2021	12/16/2021
Outlook 2013: Tips, Tricks, and Shortcuts	13	12/16/2021	12/16/2021
Outlook 2016 Essential Training	1	12/16/2021	12/16/2021
Outlook 2016: Efficient Email Management	1	12/16/2021	12/16/2021
Outlook 2016: Time Management with Calendar and Tasks	1	12/16/2021	12/16/2021
Outlook 2016: Tips and Tricks	3	12/16/2021	12/16/2021
Outlook Essential Training (Office 365/Microsoft 365)	1	12/16/2021	12/16/2021
Outlook for Mac Essential Training (Office 365/Microsoft 365)	1	12/16/2021	12/16/2021
Outlook on the web Essential Training	1	12/16/2021	12/16/2021
Outlook Quick Tips	1	12/16/2021	12/16/2021
Outlook: Automating Your Email with Mail Rules	16	12/16/2021	12/16/2021
Outlook: Efficient Email Management	2	12/16/2021	12/16/2021
Outlook: Time Management with Calendar and Tasks	3	12/16/2021	12/16/2021
Outlook: Tips and Tricks	1	12/16/2021	12/16/2021
Outsourcing Management	6	12/16/2021	12/16/2021
Overcome Overthinking	3	12/16/2021	12/16/2021
Overcoming Decision-Making Traps	1	12/16/2021	12/16/2021
Overcoming Obstacles and Building Team Resilience	2	12/16/2021	12/16/2021
Overcoming Obstacles to Leading with Confidence	1	12/16/2021	12/16/2021
Overcoming Perfectionism	1	12/16/2021	12/16/2021
Overcoming Rejection	6	12/16/2021	12/16/2021
Overcoming Your Fear of Public Speaking	1	12/16/2021	12/16/2021
OWASP Top 10: #5 Broken Access Control and #6 Security Misconfiguration	5	12/16/2021	12/16/2021
Own Your Voice: Improve Presentations and Executive Presence	1	12/16/2021	12/16/2021
Painter 2019 Essential Training	1	12/16/2021	12/16/2021
Pandas Essential Training	3	6/17/2021	6/19/2021
Payments Management Lab - Virtual	8	12/1/2021	12/1/2021
PAYMENTS PATHWAY	1	1/6/2021	1/6/2021
PECB Certified Data Protection Officer	1	6/20/2021	6/20/2021
Penetration Testing - Junior Penetration Tester	1	12/16/2021	12/16/2021
Penetration Testing: Advanced Kali Linux	1	12/16/2021	12/16/2021
Performance Management: Conducting Performance Reviews	1	12/16/2021	12/16/2021
Performance Management: Setting Goals and Managing Performance	1	12/16/2021	12/16/2021
Performing a Technical Security Audit and Assessment	2	12/16/2021	12/16/2021
Performing under Pressure	1	12/16/2021	12/16/2021
Personal Branding on Social Media	13	12/16/2021	12/16/2021
Personal Effectiveness Tips	2	12/16/2021	12/16/2021
Personal Finance Tips and Tricks	3	12/16/2021	12/16/2021
Personal Finance Tips Weekly	3	12/16/2021	12/16/2021
Persuading Others	2	2/5/2021	2/5/2021
Persuasive Selling	1	12/16/2021	12/16/2021
Pete Docter: Creating a Career Fueled by Imagination	3	8/30/2021	9/22/2021
Peter Skerritt - ACI Dealing Certificate	12	8/30/2021	9/22/2021
Peter Skerritt - ACI Operations Certificate	1	12/16/2021	12/16/2021
Phone-Based Customer Service	1	12/16/2021	12/16/2021
Photography Foundations: Flash	1	12/16/2021	12/16/2021
Photography Foundations: Lenses	1	12/16/2021	12/16/2021
Photoshop 2020 Essential Training: The Basics	1	12/16/2021	12/16/2021
Photoshop 2020 One-on-One: Fundamentals	2	12/16/2021	12/16/2021
Photoshop 2021 Essential Training: The Basics	1	12/16/2021	12/16/2021
Photoshop 2022 Essential Training	3	12/16/2021	12/16/2021
Photoshop One-on-One: Advanced	1	12/16/2021	12/16/2021
Photoshop Quick Tips	2	12/16/2021	12/16/2021
Picking the Right Chart for Your Data	6	12/16/2021	12/16/2021
Pitching to Investors	1	12/16/2021	12/16/2021
Planning a Career in User Experience	1	12/16/2021	12/16/2021
Planning a Microsoft Cloud Solution	3	12/16/2021	12/16/2021
Planning and Releasing Software with JIRA (2018)	1	12/16/2021	12/16/2021
Planning for Azure Active Directory	2	12/16/2021	12/16/2021
Planning for Retirement	1	12/16/2021	12/16/2021
Planning for Your Hybrid Organization	17	12/16/2021	12/16/2021
Planning Your Career and Your Life	1	12/16/2021	12/16/2021
PLC Ladder Logic Essential Training	1	12/16/2021	12/16/2021
PLC Program Flow and Control Instructions	1	12/16/2021	12/16/2021
PLC Sequencer Logic	16	8/12/2021	8/12/2021
Plug and Play - Start Ups Trends Session	36	6/30/2021	6/30/2021
Plug and Play - Tech Trends Seminar	12	3/30/2021	3/30/2021
Plug And Play Innovation day Workshop	24	9/5/2021	9/7/2021
Plug and Play x Boubyan Bank Hackathon	24	5/11/2021	5/11/2021
PMI-ACP (Agile Certified Practitioner)	1	12/17/2021	12/17/2021
PMI-RMP 9 Exam Only	9	8/24/2021	11/4/2021
PMO Testing	1	12/16/2021	12/16/2021
Podcasting: Business and Law	1	12/16/2021	12/16/2021
Postman Essential Training	1	12/16/2021	12/16/2021
Post-Production Productivity	3	2/5/2021	2/5/2021
Power BI and BIM: Analysis and Visualization	2	12/16/2021	12/16/2021
Power BI Data Methods	3	12/16/2021	12/16/2021
Power BI Data Visualization and Dashboard Tips, Tricks, & Techniques	24	12/16/2021	12/16/2021
Power BI Essential Training	1	12/16/2021	12/16/2021
Power BI Mistakes to Avoid	4	2/5/2021	2/5/2021
Power BI Top Skills	4	12/16/2021	12/16/2021
Power BI: Dashboards for Beginners	1	12/16/2021	12/16/2021
Power BI: Integrating AI and Machine Learning	3	12/16/2021	12/16/2021
Powerful Prioritization with the 80/20 Rule	11	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
PowerPoint 2016 Essential Training	1	12/16/2021	12/16/2021
PowerPoint 2021 Essential Training (Office 2021/LTSC)	2	12/16/2021	12/16/2021
PowerPoint Essential Training (Office 365/Microsoft 365)	2	12/16/2021	12/16/2021
PowerPoint Quick Tips	3	12/16/2021	12/16/2021
PowerPoint Tips and Tricks	1	12/16/2021	12/16/2021
PowerPoint: Animating Text and Objects for Beginners	2	12/16/2021	12/16/2021
PowerPoint: Designing Better Slides	5	12/16/2021	12/16/2021
PowerPoint: Eight Easy Ways to Make Your Presentation Stand Out	1	12/16/2021	12/16/2021
PowerPoint: From Outline to Presentation	2	12/16/2021	12/16/2021
PowerPoint: Silicon Valley Presentation Secrets	7	6/7/2021	6/9/2021
Practical Applications of Sukook in the Financial Markets	1	12/16/2021	12/16/2021
Practical Privacy for Products and Services	1	12/16/2021	12/16/2021
Predictive Analytics Essential Training: Data Mining	3	2/4/2021	2/4/2021
Pre-investing: Before Investing in Real Estate	1	12/16/2021	12/16/2021
Premiere Pro 2020 Essential Training	1	12/16/2021	12/16/2021
Premiere Pro CC 2018 Essential Training: The Basics	2	12/16/2021	12/16/2021
Prepare for Returning to the Workplace	6	12/16/2021	12/16/2021
Prepare for the AWS Certified Developer Associate Exam	2	12/16/2021	12/16/2021
Prepare for the AWS Certified Solutions Architect - Associate Exam (SAA-C02)	2	12/16/2021	12/16/2021
Prepare for the CompTIA A+ Certification (220-1001 and 220-1002)	7	12/16/2021	12/16/2021
Prepare for the Docker Certified Associate (DCA) Certification	9	12/16/2021	12/16/2021
Preparing for a Career Transition over 50	3	12/16/2021	12/16/2021
Preparing for an Audit	7	12/16/2021	12/16/2021
Preparing for Successful Communication	2	12/16/2021	12/16/2021
Preparing Yourself for Change	4	12/16/2021	12/16/2021
Presentation Tips for Pitching to Investors	1	12/16/2021	12/16/2021
Presenting Technical Information with Stories	9	12/16/2021	12/16/2021
Presenting to Senior Executives	1	12/16/2021	12/16/2021
Primavera P6 Essential Training	2	12/16/2021	12/16/2021
Prioritizing Effectively as a Leader	8	12/16/2021	12/16/2021
Prioritizing Your Tasks	2	12/16/2021	12/16/2021
Privacy by Design: Data Classification	2	12/16/2021	12/16/2021
Privacy by Design: Data Sharing	1	12/16/2021	12/16/2021
Privacy in the New World of Work	2	2/1/2021	2/8/2021
Private Equity Pathway	3	6/28/2021	7/14/2021
PRMIA Associate Professional Risk Manager - Virtual Training	1	12/1/2021	12/1/2021
Probability Distributions: Financial Maths Part III Pathway	18	2/5/2021	2/5/2021
Problem Solving Techniques	3	12/16/2021	12/16/2021
Process Improvement Foundations	1	12/16/2021	12/16/2021
Processing Text with Python Essential Training	5	12/16/2021	12/16/2021
Product Management First Steps	3	12/16/2021	12/16/2021
Product Management Tips	3	2/5/2021	2/5/2021
Product Management: Building a Product Strategy	1	12/16/2021	12/16/2021
Product Management: Launching Your Product	1	12/16/2021	12/16/2021
Product Marketing Foundations	3	12/16/2021	12/16/2021
Productive Creativity	2	12/16/2021	12/16/2021
Productive Leadership	3	1/14/2021	1/14/2021
Productivity Principles to Make Time for What's Important	7	12/16/2021	12/16/2021
Productivity Tips: Finding Your Productive Mindset	1	12/16/2021	12/16/2021
Productivity Tips: Setting Up Your Workplace	1	12/16/2021	12/16/2021
Productivity Tips: Taking Control of Email	1	12/16/2021	12/16/2021
Productivity: Prioritizing at Work	34	2/2/2021	2/9/2021
Professional Development Pathway	1	12/16/2021	12/16/2021
Professional Networking	2	12/16/2021	12/16/2021
Program Management for IT Professionals	1	12/16/2021	12/16/2021
Program Management Foundations	1	12/16/2021	12/16/2021
Programming Foundations: APIs and Web Services	1	12/16/2021	12/16/2021
Programming Foundations: Databases	2	12/16/2021	12/16/2021
Programming Foundations: Design Patterns	3	12/16/2021	12/16/2021
Programming Foundations: Fundamentals	39	12/16/2021	12/16/2021
Programming Foundations: Secure Coding	1	12/16/2021	12/16/2021
Programming Foundations: Web Security	3	12/16/2021	12/16/2021
Project Leadership	7	12/16/2021	12/16/2021
Project Management for Creative Projects	74	12/16/2021	12/16/2021
Project Management Foundations	7	12/16/2021	12/16/2021
Project Management Foundations: Budgets	21	12/16/2021	12/16/2021
Project Management Foundations: Communication	13	12/16/2021	12/16/2021
Project Management Foundations: Ethics	9	12/16/2021	12/16/2021
Project Management Foundations: Ethics (2016)	11	12/16/2021	12/16/2021
Project Management Foundations: Integration	12	2/4/2021	2/4/2021
Project Management Foundations: Procurement	5	12/16/2021	12/16/2021
Project Management Foundations: Quality	8	12/16/2021	12/16/2021
Project Management Foundations: Quality (2014)	22	12/16/2021	12/16/2021
Project Management Foundations: Requirements	18	12/16/2021	12/16/2021
Project Management Foundations: Risk	17	12/16/2021	12/16/2021
Project Management Foundations: Schedules	15	12/16/2021	12/16/2021
Project Management Foundations: Small Projects	20	12/16/2021	12/16/2021
Project Management Foundations: Teams	25	2/4/2021	2/4/2021
Project Management Institute (PMI)	42	2/4/2021	2/4/2021
Project Management Institute (PMI) Certificate	25	2/2/2021	2/9/2021
Project Management Pathway	1	6/1/2021	6/1/2021
Project Management Professional (PMP)	2	12/16/2021	12/16/2021
Project Management Reinvented for Non-Project Managers	12	12/16/2021	12/16/2021
Project Management Simplified	3	2/4/2021	2/4/2021
Project Management Tips	1	12/16/2021	12/16/2021
Project Management: Choosing the Right Online Tool	3	12/16/2021	12/16/2021
Project Management: Solving Common Project Problems	1	12/16/2021	12/16/2021
Project Management: Technical Projects	6	12/16/2021	12/16/2021
Project Management: Technical Projects (2016)	3	2/4/2021	2/4/2021
Project Portfolio Management Foundations	2	12/16/2021	12/16/2021
Projecting Intelligence	2	12/16/2021	12/16/2021
Proven Success Strategies for Women at Work	1	12/16/2021	12/16/2021
Proven Tips for Managing Your Time	4	12/16/2021	12/16/2021
Providing Legendary Customer Service	1	12/16/2021	12/16/2021
Psychological Safety: Clear Blocks to Innovation, Collaboration, and Risk-Taking	6	2/4/2021	2/4/2021
Public Relations Foundations	8	12/16/2021	12/16/2021
Public Speaking Foundations	1	12/16/2021	12/16/2021
Public Speaking: Energize and Engage Your Audience	8	12/16/2021	12/16/2021
Purchasing Foundations	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Python Basics for Java Developers	1	12/16/2021	12/16/2021
Python Data Analysis	4	12/16/2021	12/16/2021
Python Essential Training	4	12/16/2021	12/16/2021
Python for Data Science Essential Training Part 1	1	12/16/2021	12/16/2021
Python for Marketing	1	12/16/2021	12/16/2021
Python GUI Development with Tkinter	2	12/16/2021	12/16/2021
Python Object-Oriented Programming	2	12/16/2021	12/16/2021
Python Quick Start	2	12/16/2021	12/16/2021
Python: Design Patterns (2015)	1	12/16/2021	12/16/2021
PyTorch Essential Training: Deep Learning	1	12/16/2021	12/16/2021
Qlik Sense Essential Training	3	12/16/2021	12/16/2021
Quality Management Foundations	11	12/16/2021	12/16/2021
Quality Standards in Customer Service	1	12/16/2021	12/16/2021
QuickBooks Desktop: Tips and Tricks	5	12/16/2021	12/16/2021
QuickBooks Online Essential Training	1	12/16/2021	12/16/2021
QuickBooks Payroll Essential Training	1	12/16/2021	12/16/2021
QuickBooks Pro 2019 Essential Training	3	12/16/2021	12/16/2021
QuickBooks Pro 2021 Essential Training	1	12/16/2021	12/16/2021
QuickBooks Quick Tips	1	12/16/2021	12/16/2021
QuickBooks: Advanced Bookkeeping Techniques	1	12/16/2021	12/16/2021
R for Data Science: Lunchbreak Lessons	1	12/16/2021	12/16/2021
R for Excel Users	2	12/1/2021	12/1/2021
RATINGS PATHWAY	1	12/16/2021	12/16/2021
React Hooks	2	12/16/2021	12/16/2021
React.js Essential Training	1	12/16/2021	12/16/2021
React: Creating and Hosting a Full-Stack Site	3	2/4/2021	2/4/2021
Real Estate Analysis Foundations	2	12/16/2021	12/16/2021
Real Estate Analytics	8	2/4/2021	2/4/2021
Real Estate Contracts	1	12/16/2021	12/16/2021
Real Estate Deal Structuring: Introduction to the Waterfall Framework	8	12/16/2021	12/16/2021
Real Estate Investing 101	2	12/16/2021	12/16/2021
Real Estate: Negotiating with Sellers	2	12/16/2021	12/16/2021
Recession-Proof Career Strategies	3	12/16/2021	12/16/2021
Recharge Your Energy for Peak Performance	2	12/16/2021	12/16/2021
Recovering from a Layoff	1	2/3/2021	2/10/2021
Red Hat	1	12/16/2021	12/16/2021
Red Hat Certified Engineer (EX294) Cert Prep: 1 Foundations of Ansible	1	12/16/2021	12/16/2021
Red Hat Certified System Administrator (EX200) Cert Prep: 1 Deploy, Configure, and Manage	3	12/16/2021	12/16/2021
Redesigning How We Work in 2021	1	12/16/2021	12/16/2021
Redshift Render Essential Training	1	12/16/2021	12/16/2021
Reduce Tension with Breathwork	1	12/16/2021	12/16/2021
Reframing to Overcome Sales Objections	2	12/16/2021	12/16/2021
Reframing: The Power of Changing Your Perspective	4	12/16/2021	12/16/2021
Remote Work Foundations	3	12/16/2021	12/16/2021
Requirements Elicitation and Analysis	3	12/16/2021	12/16/2021
Requirements Elicitation for Business Analysts: Interviews	1	11/9/2021	11/9/2021
Retail Banking Masterclass - Course Five: Marketing and the customer relationship	1	11/4/2021	11/4/2021
Retail Banking Masterclass - Course Four: Retail banking operations and financial technologies	1	10/20/2021	10/20/2021
Retail Banking Masterclass - Course One: The business of retail banking in 2021	1	11/11/2021	11/11/2021
Retail Banking Masterclass - Course Six: Management, Governance & Leadership	1	11/2/2021	11/2/2021
Retail Banking Masterclass - Course Three: Regulatory compliance and risk management	1	10/28/2021	10/28/2021
Retail Banking Masterclass - Course Two: Bank balance sheet management and banking KPI	1	10/20/2021	11/18/2021
Retail Banking Masterclass - Euromoney	1	12/16/2021	12/16/2021
Reverse Engineering Foundations: Product Design	1	12/16/2021	12/16/2021
Revit 2017 Essential Training: Structure	1	12/16/2021	12/16/2021
Revit 2018: Essential Training for Architecture (Imperial)	1	12/16/2021	12/16/2021
Revit 2018: Essential Training for Structure	1	12/16/2021	12/16/2021
Revit 2020: Essential Training for Architecture (Metric)	1	12/16/2021	12/16/2021
Revit 2020: Essential Training for MEP (Metric)	2	12/16/2021	12/16/2021
Revit 2021: Essential Training for Architecture (Imperial and Metric)	1	12/16/2021	12/16/2021
Revit 2021: Essential Training for MEP	2	12/16/2021	12/16/2021
Revit 2021: Essential Training for Structure (Metric)	1	12/16/2021	12/16/2021
Revit 2022: Essential Training for Architecture (Imperial and Metric)	1	12/16/2021	12/16/2021
Revit 2022: Essential Training for MEP	1	12/16/2021	12/16/2021
Revit 2022: Essential Training for Structure (Metric)	1	12/16/2021	12/16/2021
Revit Architecture 2016 Essential Training (Imperial)	1	12/16/2021	12/16/2021
Revit Structure 2016 Essential Training	1	12/16/2021	12/16/2021
Revit Worksharing: Users	1	12/16/2021	12/16/2021
Revit: Architectural Families	1	12/16/2021	12/16/2021
Revit: Conceptual Modeling Environment	1	12/16/2021	12/16/2021
Revit: Detailing	1	12/16/2021	12/16/2021
Revit: Detailing to European Codes	1	12/16/2021	12/16/2021
Revit: Fire-Alarm Systems Design	1	12/16/2021	12/16/2021
Revit: Landscape Architecture BIM Techniques	2	12/16/2021	12/16/2021
Revit: MEP Families	1	12/16/2021	12/16/2021
Revit: Modeling Best Practices for BIM	1	12/16/2021	12/16/2021
Revit: Multifamily Housing	2	12/16/2021	12/16/2021
Revit: Optimize Your BIM Workflow	1	12/16/2021	12/16/2021
Revit: Remote Collaboration with BIM Collaborate Pro	1	12/16/2021	12/16/2021
Revit: Rendering	1	12/16/2021	12/16/2021
Revit: Structural Families	1	12/16/2021	12/16/2021
Rhino 5 Essential Training	1	12/16/2021	12/16/2021
Rhino and V-Ray: Product Design Rendering	1	12/16/2021	12/16/2021
Rhino: Animation with Bongo	1	11/7/2021	12/30/2021
Risk Management Certificate (RMC) G12	6	12/16/2021	12/16/2021
Risk Management for IT and Cybersecurity Managers	23	2/9/2021	2/9/2021
RM IJP	Boubyan Capital Session	24	2/10/2021	2/10/2021
RM IJP	Business Etiquette	22	2/16/2021	2/16/2021
RM IJP	Ci-net Session	23	2/15/2021	2/15/2021
RM IJP	Sharia Refresher	39	2/4/2021	2/4/2021
Robo Advisory Boubyan Invest Training for Branch RMs	1	12/16/2021	12/16/2021
Rock Your LinkedIn Profile	3	12/16/2021	12/16/2021
RPA, AI, and Cognitive Tech for Leaders	1	12/16/2021	12/16/2021
RubberHose Animation with After Effects	5	12/16/2021	12/16/2021
Rules for Rising Leaders	1	12/16/2021	12/16/2021
Running a Design Business: Presentation Skills	1	12/16/2021	12/16/2021
Running a Design Business: Starting Small	1	12/16/2021	12/16/2021
Running a Profitable Business: Calculating Breakeven	14	12/16/2021	12/16/2021
Running a Profitable Business: Understanding Cash Flow	3	12/16/2021	12/16/2021

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Running a Profitable Business: Understanding Financial Ratios	2	12/16/2021	12/16/2021
Running a Webinar or Event on Zoom, YouTube, or Facebook	1	12/16/2021	12/16/2021
Sales Channel Management	2	12/16/2021	12/16/2021
Sales Coaching (2017)	2	2/4/2021	2/4/2021
Sales Force	7	12/16/2021	12/16/2021
Sales Forecasting	2	2/4/2021	2/4/2021
Sales Foundations	25	12/16/2021	12/16/2021
Sales Fundamentals	8	1/6/2021	1/6/2021
Sales Management AML, FATCA, and CRS Training Workshop	10	12/16/2021	12/16/2021
Sales Management Foundations	8	12/16/2021	12/16/2021
Sales Negotiation	1	2/4/2021	2/4/2021
Sales Operations	12	2/2/2021	2/9/2021
Sales Pathway	6	12/16/2021	12/16/2021
Sales Performance Measurement and Reporting	11	12/16/2021	12/16/2021
Sales Prospecting	1	12/16/2021	12/16/2021
Sales Time Management	1	12/16/2021	12/16/2021
Sales: Business to Consumer Online Sales	3	2/5/2021	2/5/2021
Sales: Closing Strategies	8	12/16/2021	12/16/2021
Sales: Handling Objections	1	12/16/2021	12/16/2021
Sales: Selling Financial Products and Services	1	2/3/2021	2/10/2021
Salesforce	2	12/16/2021	12/16/2021
Salesforce Essential Training	1	12/16/2021	12/16/2021
Salesforce for Marketers	1	12/16/2021	12/16/2021
Salesforce for Sales Managers	1	12/16/2021	12/16/2021
SAP BI/BW: Project Design and Implementation	1	12/16/2021	12/16/2021
SAP Business One: Finance and Banking	1	12/16/2021	12/16/2021
SAP Business One: Sales and Customer Service	1	12/16/2021	12/16/2021
SAP ERP Essential Training	1	12/16/2021	12/16/2021
SAP Financials Essential Training	5	12/16/2021	12/16/2021
SAP Financials Essential Training (2019)	4	2/3/2021	2/10/2021
SAS	1	12/16/2021	12/16/2021
Scrollytelling: Creating a One-Page Web Experience	2	12/16/2021	12/16/2021
Scrum: Advanced	8	12/16/2021	12/16/2021
Scrum: The Basics	1	9/29/2021	9/30/2021
Seamless Middle East 2021	2	12/16/2021	12/16/2021
Secure Coding in Java	1	12/16/2021	12/16/2021
Securing Windows Server 2016: Server Hardening Solutions	1	12/16/2021	12/16/2021
Security Matters (To Everyone)	1	12/16/2021	12/16/2021
Security Testing Essential Training	1	12/16/2021	12/16/2021
Security Testing: Vulnerability Management with Nessus	14	12/16/2021	12/16/2021
Security Tips	1	12/16/2021	12/16/2021
Selling into Industries: Retail and Consumer Products	1	12/16/2021	12/16/2021
Selling Security to Your Business Leaders	1	12/16/2021	12/16/2021
Selling with Authenticity	5	12/16/2021	12/16/2021
Selling with Empathy during Uncertain Times	1	12/16/2021	12/16/2021
SEO for Social Media	5	12/16/2021	12/16/2021
SEO Foundations	10	12/16/2021	12/16/2021
SEO: Ecommerce Strategies	1	12/16/2021	12/16/2021
SEO: Keyword Strategy	1	12/16/2021	12/16/2021
SEO: Link Building	1	12/16/2021	12/16/2021
Service Innovation	10	12/16/2021	12/16/2021
Serving Customers Using Social Media	1	12/16/2021	12/16/2021
Setting Business Unit Goals	1	12/16/2021	12/16/2021
Setting Team and Employee Goals Using SMART Methodology	2	12/16/2021	12/16/2021
Setting Up Your Small Business as a Legal Entity	3	12/16/2021	12/16/2021
Seven Streams of Real Estate Income	1	12/1/2021	12/1/2021
SFTR - Part I Pathway	1	12/1/2021	12/1/2021
SFTR - Part II Pathway	1	12/16/2021	12/16/2021
Shane Snow on Storytelling	5	12/16/2021	12/16/2021
SharePoint 2019 Essential Training: The Basics	1	12/16/2021	12/16/2021
SharePoint Online Essential Training: Beyond the Basics	1	12/16/2021	12/16/2021
SharePoint Online Essential Training: The Basics	1	12/16/2021	12/16/2021
SharePoint: Migrating from Classic to Modern Sites	1	3/28/2021	3/31/2021
Shariah Supervisory Governance for Kuwaiti Islamic Banks	4	12/16/2021	12/16/2021
Sharing Your Best Self at Work	1	12/16/2021	12/16/2021
Sheryl Sandberg and Adam Grant on Option B: Building Resilience	2	12/16/2021	12/16/2021
Shopify Essential Training	1	10/24/2021	12/29/2021
SHRM Certified Professional (SHRM-CP®)/ SHRM Senior Certified Professional (SHRM-SCP®)	5	5/30/2021	7/4/2021
SHRM Certified Professional (SHRM-CP®)/SHRM Senior Certified Professional (SHRM-SCP®)	1	12/16/2021	12/16/2021
Sibelius Ultimate 2019 Essential Training: Beyond the Basics	1	12/16/2021	12/16/2021
Sibelius Ultimate 2019 Essential Training: The Basics	1	12/16/2021	12/16/2021
Simple Photo Edits On Your Phone	1	12/16/2021	12/16/2021
Simplifying Web Development with Accessibility Best Practices	6	2/3/2021	2/10/2021
Six Sigma	17	12/16/2021	12/16/2021
Six Sigma Foundations	2	12/16/2021	12/16/2021
Six Sigma: Black Belt	8	2/2/2021	2/9/2021
Six Sigma: Green Belt	1	12/16/2021	12/16/2021
Sketch for UX Design	1	12/16/2021	12/16/2021
Sketch: Mobile Design Workflows	1	12/16/2021	12/16/2021
SketchUp 2019 Essential Training	1	12/16/2021	12/16/2021
SketchUp for Architecture	2	12/16/2021	12/16/2021
SketchUp for Architecture: LayOut	1	12/16/2021	12/16/2021
SketchUp Pro: Interior Design Detailing	2	12/16/2021	12/16/2021
SketchUp Tips	1	12/16/2021	12/16/2021
SketchUp: Rendering for Compositing in V-Ray Next	1	12/16/2021	12/16/2021
SketchUp: Rendering with V-Ray Next	1	12/16/2021	12/16/2021
Skilled Trades: Construction Apprenticeship Foundations	1	12/16/2021	12/16/2021
Skilled Trades: Interviews	1	12/16/2021	12/16/2021
Skilled Trades: Resumes and Portfolios	2	12/16/2021	12/16/2021
Skills for Inclusive Conversations	9	12/16/2021	12/16/2021
Sleep Is Your Superpower	33	2/2/2021	2/9/2021
Small Business and Entrepreneurship Pathway	11	12/16/2021	12/16/2021
Small Business Marketing	1	12/16/2021	12/16/2021
Small Business Secrets	1	12/16/2021	12/16/2021
Small Business Tips	2	12/16/2021	12/16/2021
Smart Cities: Solving Urban Problems Using Technology	1	12/16/2021	12/16/2021
Smart Teams (Blinkist Summary)	7	12/16/2021	12/16/2021
Smart Thinking: Overcoming Complexity	1	12/16/2021	12/16/2021
Smarter Note-Taking with Microsoft Office 365	1	12/16/2021	12/16/2021

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Smartsheet Tips and Tricks	1	6/21/2021	6/21/2021
Social Engineering Risk Management	1	12/16/2021	12/16/2021
Social Media for Graphic Designers	1	2/4/2021	2/4/2021
Social Media for Leadership	12	12/16/2021	12/16/2021
Social Media Marketing for Small Business	13	12/16/2021	12/16/2021
Social Media Marketing Foundations	5	2/4/2021	2/4/2021
Social Media Marketing Tips	1	12/16/2021	12/16/2021
Social Media Marketing with Facebook and Twitter (2018)	1	12/16/2021	12/16/2021
Social Media Marketing: Managing Online Communities	2	12/16/2021	12/16/2021
Social Media Marketing: ROI	1	2/4/2021	2/4/2021
Social Media Marketing: Social CRM	7	2/4/2021	2/4/2021
Social Media Marketing: Strategy and Optimization	1	2/4/2021	2/4/2021
Social Media Video for Business and Marketing	7	12/16/2021	12/16/2021
Social Selling Foundations	2	12/16/2021	12/16/2021
Social Success at Work	1	12/16/2021	12/16/2021
Soft Skills for Information Security Professionals	2	2/5/2021	2/5/2021
Soft Skills for Sales Professionals	1	12/16/2021	12/16/2021
Software Architecture Foundations	8	12/16/2021	12/16/2021
Software Architecture: Breaking a Monolith into Microservices	1	12/16/2021	12/16/2021
Software Architecture: Domain-Driven Design	1	12/16/2021	12/16/2021
Software Architecture: From Developer to Architect	1	12/16/2021	12/16/2021
Software Architecture: Patterns for Developers	1	12/16/2021	12/16/2021
Software Design: Modeling with UML	1	12/16/2021	12/16/2021
Software Testing Foundations: Test Preparation	1	12/16/2021	12/16/2021
Software Testing Foundations: Test Techniques	1	12/16/2021	12/16/2021
Software Testing: Exploratory Testing	2	12/16/2021	12/16/2021
Software Testing: Tools	2	12/16/2021	12/16/2021
SOLIDWORKS 2019 Essential Training	1	12/16/2021	12/16/2021
SOLIDWORKS 2020 Essential Training	5	12/16/2021	12/16/2021
SOLIDWORKS 2021 Essential Training	1	12/16/2021	12/16/2021
SOLIDWORKS: Advanced Engineering Drawings	1	12/16/2021	12/16/2021
SOLIDWORKS: Design for Mechatronics	1	12/16/2021	12/16/2021
SOLIDWORKS: Designing a Stirling Engine	1	12/16/2021	12/16/2021
SOLIDWORKS: Designing Bearings	2	12/16/2021	12/16/2021
SOLIDWORKS: Designing for Consumer Electronics	1	12/16/2021	12/16/2021
SOLIDWORKS: Drawings	1	12/16/2021	12/16/2021
SOLIDWORKS: Modeling Gears	1	12/16/2021	12/16/2021
SOLIDWORKS: Sheet Metal Design	4	2/5/2021	2/5/2021
Solution Sales	2	12/16/2021	12/16/2021
Solving Business Problems	2	12/1/2021	12/1/2021
SPACs Pathway	37	12/16/2021	12/16/2021
Speaking Confidently and Effectively	10	12/16/2021	12/16/2021
Speaking Up At Work	1	12/16/2021	12/16/2021
Spring 5.0 and Spring Boot 2.0 New Features	1	12/16/2021	12/16/2021
Spring Boot 2.0 Essential Training	2	12/16/2021	12/16/2021
SPSS Statistics Essential Training	8	12/16/2021	12/16/2021
SQL Essential Training	1	12/16/2021	12/16/2021
SQL Essential Training (2018)	2	12/16/2021	12/16/2021
SQL for Non-Programmers	1	12/16/2021	12/16/2021
SQL Server 2016: Provision a Database	3	12/16/2021	12/16/2021
SQL Server Machine Learning Services: Python	1	12/16/2021	12/16/2021
SQL Server: Reporting Services	2	12/16/2021	12/16/2021
SQL Tips and Tricks for Data Science	10	12/16/2021	12/16/2021
SQL: Data Reporting and Analysis	1	12/16/2021	12/16/2021
SSCP Cert Prep: 1 Access Controls	1	12/16/2021	12/16/2021
SSCP Cert Prep: 2 Security Operations and Administration	1	12/16/2021	12/16/2021
SSCP Cert Prep: 3 Risk Identification, Monitoring, and Analysis	1	12/16/2021	12/16/2021
SSCP Cert Prep: The Basics	1	12/16/2021	12/16/2021
SSL Certificates for Web Developers	2	12/16/2021	12/16/2021
Start a Business Online	1	12/16/2021	12/16/2021
Start a Side Hustle	1	12/16/2021	12/16/2021
Start Young for Your Best Retirement	1	12/16/2021	12/16/2021
Starting a Business with Family and Friends	4	12/16/2021	12/16/2021
Starting a Memorable Conversation	1	12/16/2021	12/16/2021
Startup Stories: Sports Cards Hobby Becomes Big Payday	4	12/16/2021	12/16/2021
Statistics Foundations: 1	8	12/16/2021	12/16/2021
Statistics Foundations: 2	6	12/16/2021	12/16/2021
Statistics Foundations: 3	14	12/16/2021	12/16/2021
Statistics Foundations: The Basics	1	12/1/2021	12/1/2021
STATISTICS INTRO FINANCIAL MATHS PART II PATHWAY	1	12/16/2021	12/16/2021
Stay Ahead in Sustainability and Green Building	1	12/16/2021	12/16/2021
Stay Competitive Using Design Thinking	1	12/16/2021	12/16/2021
Stay Lean with Kanban	12	12/16/2021	12/16/2021
Staying Positive in the Face of Negativity	1	12/16/2021	12/16/2021
Stepping Up: How Taking Responsibility Changes Everything (getAbstract Summary)	7	12/16/2021	12/16/2021
Stop Stressing and Keep Moving Forward	1	2/10/2021	2/10/2021
Storage Networking Industry Association (SNIA)	3	12/16/2021	12/16/2021
Stories Every Leader Should Tell	1	12/16/2021	12/16/2021
Storytelling for Designers	2	10/11/2021	10/13/2021
Strategic Audit of Banking Operations	1	12/16/2021	12/16/2021
Strategic Focus for Managers	1	12/16/2021	12/16/2021
Strategic Human Resources	1	12/16/2021	12/16/2021
Strategic Negotiation	2	12/16/2021	12/16/2021
Strategic Partnerships	14	12/16/2021	12/16/2021
Strategic Planning Foundations	1	12/16/2021	12/16/2021
Strategic Planning: Case Studies	69	12/16/2021	12/16/2021
Strategic Thinking	3	12/16/2021	12/16/2021
Strategies for Effective Leadership Teams	3	12/16/2021	12/16/2021
Strategies to Improve Self-Awareness	9	12/1/2021	12/1/2021
Stress Management & Productivity Pathway	1	12/16/2021	12/16/2021
Subnetting in Your Head	1	12/16/2021	12/16/2021
Subtle Shifts in Thinking for Tremendous Resilience	2	12/16/2021	12/16/2021
Succeeding as an LGBT Professional	3	12/16/2021	12/16/2021
Succeeding in a New Job	1	12/16/2021	12/16/2021
Succeeding in a New Role By Managing Up	2	12/16/2021	12/16/2021
Succeeding in DevOps	1	12/16/2021	12/16/2021
Succeeding in Web Development: Full Stack and Front End	27	12/16/2021	12/16/2021
Success Habits	4	12/16/2021	12/16/2021
Success Strategies for Women in the Workplace	1	12/16/2021	12/16/2021

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Successful Goal Setting	6	2/4/2021	2/4/2021
Supply Chain and Operations Careers: Certification Tips and Tricks	14	12/16/2021	12/16/2021
Supply Chain and Operations Management Tips	21	12/16/2021	12/16/2021
Supply Chain Basics For Everyone	14	2/4/2021	2/4/2021
Supply Chain Foundations	1	12/16/2021	12/16/2021
Supporting Allyship and Anti-Racism at Work	1	12/16/2021	12/16/2021
Supporting Workers with Disabilities	3	12/16/2021	12/16/2021
Sustainability for Design, Construction, and Manufacturing	1	12/16/2021	12/16/2021
Sustainability Strategies	1	12/16/2021	12/16/2021
Swift 5: Protocol-Oriented Programming	42	12/15/2021	12/15/2021
SWIFT Customer Security Controls Framework: 4. Prevent Compromise of Credentials v2022	4	12/16/2021	12/16/2021
SwiftUI Essential Training	1	12/16/2021	12/16/2021
Synchro Essential Training	1	12/16/2021	12/16/2021
System Administration: Backup and Recovery	4	12/16/2021	12/16/2021
Tableau Essential Training	6	12/16/2021	12/16/2021
Tableau Essential Training (2020.1)	4	12/16/2021	12/16/2021
Tableau for Data Scientists	11	12/12/2021	12/12/2021
Tablet Ideation Workshop	11	3/3/2021	3/3/2021
Tabletop exercise as part of ISO 27001 & CBK Cyber Security Framework	16	6/16/2021	6/16/2021
Tabletop exercise as part of ISO 27001 & CBK Cyber Security Framework Group 2	1	12/16/2021	12/16/2021
Take a More Creative Approach to Problem-Solving	3	12/16/2021	12/16/2021
Taking Charge of Your Career	2	12/16/2021	12/16/2021
Talent Management	9	10/10/2021	10/11/2021
Targeted Selection - The Art & Science of Behavioral Interviewing	13	7/12/2021	7/14/2021
Targeted Selection - The Art & Science of Behavioral Interviews	1	2/10/2021	2/11/2021
Targeted Selection - Virtual Class	1	12/16/2021	12/16/2021
Tasks in Microsoft Teams: First Look	1	12/16/2021	12/16/2021
Taxes for Small Business	2	2/17/2021	2/18/2021
TDWI's Data Governance and Compliance Virtual Summit	3	12/16/2021	12/16/2021
Teaching with Technology	13	12/16/2021	12/16/2021
Teamwork Foundations	2	12/16/2021	12/16/2021
Tech Career Skills: Effective Technical Communication	1	12/16/2021	12/16/2021
Tech Career Skills: Interviewing Developers	1	12/16/2021	12/16/2021
Tech Trends	1	12/16/2021	12/16/2021
Technical SEO	1	12/16/2021	12/16/2021
Telling Your Story on the Web in 60 Seconds	1	12/16/2021	12/16/2021
Text Analytics and Predictions with Python Essential Training	2	12/16/2021	12/16/2021
The 10 Essentials of Influence and Persuasion	1	12/16/2021	12/16/2021
The 22 Immutable Laws of Branding (Blinkist Summary)	1	12/16/2021	12/16/2021
The 52 Best Sales Prospecting Tips	1	12/16/2021	12/16/2021
The Art of Connection: 7 Relationship-Building Skills Every Leader Needs Now (getAbstract Summary)	1	12/16/2021	12/16/2021
The Art of Leadership (getAbstract Summary)	1	12/16/2021	12/16/2021
The Art of Rotoscoping	3	12/1/2021	12/1/2021
The Asset Management Function Pathway	6	12/16/2021	12/16/2021
The Benefits of Standardization and Standard Work	2	12/16/2021	12/16/2021
The Best of Word Tips Weekly	2	12/16/2021	12/16/2021
The Coaching Habit (getAbstract Summary)	1	12/16/2021	12/16/2021
The Courage of Self Compassion	1	12/16/2021	12/16/2021
The Creative Spark: Title Case, Typographic Artisans	1	12/16/2021	12/16/2021
The Creative Spark: Von Glitschka, Illustrative Designer	3	12/16/2021	12/16/2021
The Data Science of Economics, Banking, and Finance, with Barton Poulson	1	12/16/2021	12/16/2021
The Digital Transformation of Learning	2	12/16/2021	12/16/2021
The Dumb Things Smart People Do with Their Money	2	12/16/2021	12/16/2021
The Eight Essential People Skills for Project Management (Blinkist Summary)	1	12/16/2021	12/16/2021
The Employee's Guide to Sustainability	3	12/16/2021	12/16/2021
The Five Thieves of Happiness (getAbstract Summary)	2	12/16/2021	12/16/2021
The Five-Step Creative Process	2	12/16/2021	12/16/2021
The Foundations of Fiction	6	12/16/2021	12/16/2021
The Future of Audit	1	12/16/2021	12/16/2021
The Future of Performance Management	1	12/16/2021	12/16/2021
The History of Film and Video Editing	1	12/16/2021	12/16/2021
The Human Resources Hero	1	12/16/2021	12/16/2021
The Key to Good Communication: Your Audience	3	12/16/2021	12/16/2021
The Leader Habit (Blinkist Summary)	2	12/16/2021	12/16/2021
The Mindful Workday	2	12/16/2021	12/16/2021
The Miracle Morning (Blinkist Summary)	1	12/16/2021	12/16/2021
The Neuroscience of Selling Remotely	3	12/16/2021	12/16/2021
The New Age of Risk Management Strategy for Business	2	12/16/2021	12/16/2021
The New Rules of Work	1	12/16/2021	12/16/2021
The Power of Introverts	1	12/16/2021	12/16/2021
The Power of Lists to Get Stuff Done	1	12/16/2021	12/16/2021
The Power of PreViz at BMW Group DesignworksUSA	12	12/16/2021	12/16/2021
The Practices of High-Performing Employees	10	10/11/2021	10/14/2021
The Psychology of Influential Leadership Group 1	9	12/13/2021	12/13/2021
The Psychology of Influential Leadership MasterMind 2	10	11/8/2021	11/8/2021
The Psychology of Influential Leadership: G1 - Mastermind 1	1	12/16/2021	12/16/2021
The Rules of Work (getAbstract Summary)	11	12/16/2021	12/16/2021
The Secret to Better Decisions: Stop Hoarding Chips	4	12/16/2021	12/16/2021
The Secret: What Great Leaders Know and Do (getAbstract Summary)	42	12/16/2021	12/16/2021
The Secrets to Success at Work	3	12/16/2021	12/16/2021
The Six Biases of Decision-Making	52	12/16/2021	12/16/2021
The Six Morning Habits of High Performers	2	12/16/2021	12/16/2021
The Step-by-Step Guide to Building your Thought Leadership on LinkedIn	1	12/16/2021	12/16/2021
The Superbosses Playbook	1	12/16/2021	12/16/2021
The Surprising Upside of Procrastination	1	12/16/2021	12/16/2021
The Sweet Spot: How to Accomplish More by Doing Less	24	12/16/2021	12/16/2021
The Top 10 Project Management Mistakes—and How to Avoid Them	1	12/16/2021	12/16/2021
The Top PMO Challenges	1	12/16/2021	12/16/2021
The Top Three Negotiation Myths	1	12/16/2021	12/16/2021
The Ultimate Guide to Professional Networking	1	12/16/2021	12/16/2021
The Undercover Economist: The Economics behind Everyday Decisions (Blinkist Summary)	4	12/16/2021	12/16/2021
Think Like a Lawyer to Make Decisions and Solve Problems	12	12/16/2021	12/16/2021
Thinking Creatively	1	12/16/2021	12/16/2021
Thinking in New Boxes: A New Paradigm for Business Creativity	11	12/7/2021	12/9/2021
Thomas Personality Profile Assessment (PPA)	2	12/16/2021	12/16/2021
Three Tips for Dealing with Deception in Negotiations	2	12/16/2021	12/16/2021
Thrive at Work from Anywhere	3	12/16/2021	12/16/2021
Thriving @ Work: Leveraging the Connection between Well-Being and Productivity	3	12/16/2021	12/16/2021
Time Management for Busy People	24	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Time Management Fundamentals	29	12/16/2021	12/16/2021
Time Management Tips	3	12/16/2021	12/16/2021
Time Management Tips: Communication	1	12/16/2021	12/16/2021
Time Management Tips: Following Through	1	12/16/2021	12/16/2021
Time Management Tips: Teamwork	14	12/16/2021	12/16/2021
Time Management: Working from Home	4	2/1/2021	2/8/2021
Time Value of Money (TMV) Pathway	2	12/1/2021	12/1/2021
Time Value of Money (TVM) PATHWAY	1	12/16/2021	12/16/2021
Time-Saving Tips Using InDesign	1	12/16/2021	12/16/2021
Tips for Better Business Writing	5	12/16/2021	12/16/2021
Tips for Working Remotely	15	12/16/2021	12/16/2021
Tips for Writing Business Emails	1	9/5/2021	9/16/2021
TOGAF 9.2 Foundation & Practitioner	1	12/16/2021	12/16/2021
Toon Boom Storyboard Pro Essential Training	3	12/16/2021	12/16/2021
Top 10 Apps for Enhanced Productivity	1	12/16/2021	12/16/2021
Top 5 Speed Reading Tips (2014)	1	4/4/2021	4/6/2021
Total Quality Management (Virtual)	15	10/26/2021	10/26/2021
Trade Finance (Orientation & Launch)	15	11/6/2021	12/4/2021
Trade Finance Academy	1	12/1/2021	12/1/2021
Trade Finance pathway	4	12/16/2021	12/16/2021
Train the Trainer	4	5/9/2021	5/9/2021
Training Session for Boubyan Capital	1	12/16/2021	12/16/2021
Training Tips	2	12/16/2021	12/16/2021
Training with Stories	2	12/16/2021	12/16/2021
Transform Your Personal Brand	2	4/12/2021	4/12/2021
Transformation in Customer Experience Management to Drive Business Growth - Moody's Webinar	5	12/16/2021	12/16/2021
Transformational Leadership	5	12/16/2021	12/16/2021
Transitioning from Manager to Leader	3	12/16/2021	12/16/2021
Transitioning from Waterfall to Agile Project Management	2	12/16/2021	12/16/2021
Transitioning to Management for Salespeople	1	12/16/2021	12/16/2021
Treasury Products - Part II Pathway	3	12/1/2021	12/1/2021
Treasury Products Part I pathway	1	12/16/2021	12/16/2021
Troubleshooting Common PC Issues for Users (2018)	6	12/16/2021	12/16/2021
Turning Weaknesses into Strengths	2	12/16/2021	12/16/2021
UiPath: Robotic Process Automation (RPA)	9	12/16/2021	12/16/2021
Unconscious Bias	11	12/16/2021	12/16/2021
Uncovering Your Authentic Self at Work	1	12/16/2021	12/16/2021
Understand GDPR and Data Privacy	2	12/16/2021	12/16/2021
Understanding and Prioritizing Data Privacy	1	12/16/2021	12/16/2021
Understanding and Supporting Asian Employees	3	12/16/2021	12/16/2021
Understanding Business	20	2/4/2021	2/4/2021
Understanding Capital Markets	6	12/16/2021	12/16/2021
Understanding Logistics	3	2/4/2021	2/4/2021
Understanding Personal Protective Equipment (PPE)	7	12/16/2021	12/16/2021
Understanding the Impact of Deepfake Videos	1	5/4/2021	5/4/2021
Understanding Today's Consumer Mindsets and Spending Habits (Part 2) — Virtual	1	4/16/2021	4/16/2021
Understanding Your Compensation and Benefits	1	12/16/2021	12/16/2021
Unity 3D 2019 Essential Training	1	12/16/2021	12/16/2021
Unity 3D 2021 Essential Training	1	12/16/2021	12/16/2021
Unity: Product Visualization	11	8/3/2021	8/3/2021
Universal Banker Ci-Net Session	2	12/16/2021	12/16/2021
Unlock Your Team's Creativity	3	12/16/2021	12/16/2021
Unlocking Authentic Communication in a Culturally-Diverse Workplace	1	12/16/2021	12/16/2021
Unlocking Your Potential	2	12/16/2021	12/16/2021
Unsubscribe: How to Kill Email Anxiety, Avoid Distractions, and Get Real Work Done (Blinkist Summary)	1	12/16/2021	12/16/2021
Urbanized	1	12/16/2021	12/16/2021
Use an Entrepreneurial Mindset to Find Success and Fulfillment at Work	1	12/16/2021	12/16/2021
Using Customer Surveys to Improve Service	2	12/16/2021	12/16/2021
Using Feedback to Drive Performance	1	12/16/2021	12/16/2021
Using Microsoft Teams and Outlook Together: Maximizing Productivity	4	12/16/2021	12/16/2021
Using Power BI with Excel	1	12/16/2021	12/16/2021
Using Python with Excel	2	12/16/2021	12/16/2021
Using Questions to Foster Critical Thinking and Curiosity	1	12/16/2021	12/16/2021
Using Resilience to Overcome the (Seemingly) Impossible	1	12/16/2021	12/16/2021
Using SQL with Python	5	12/16/2021	12/16/2021
Using the Time Value of Money to Make Financial Decisions	7	12/16/2021	12/16/2021
Using the Time Value of Money to Make Financial Decisions (2015)	4	3/1/2021	8/31/2021
UX Certification	1	3/19/2021	3/20/2021
UX Conference - Leading highly effective UX teams	1	3/19/2021	3/20/2021
UX Conference - Analytics and user experience	1	3/15/2021	3/16/2021
UX Conference - Basic Training	1	3/15/2021	3/16/2021
UX Conference - Becoming a UX strategist	2	3/21/2021	3/22/2021
UX Conference - Design Systems and Pattern libraries	1	3/15/2021	3/16/2021
UX Conference - Discoveries: building the right thing	1	3/19/2021	3/20/2021
UX Conference - Generating Big Ideas with Design Thinking	1	3/25/2021	3/26/2021
UX Conference - How to interpret UX numbers: Statistics for UX	1	3/17/2021	3/18/2021
UX Conference - New UX managers	1	3/21/2021	3/22/2021
UX Conference - Omnichannel journeys and Customer Experience	1	3/19/2021	3/20/2021
UX Conference - Persuasion and Emotional design	1	3/23/2021	3/24/2021
UX Conference - Remote user research	2	3/21/2021	3/22/2021
UX Conference - Service blueprinting	1	3/23/2021	3/24/2021
UX Conference - Storytelling to present UX	1	3/15/2021	3/16/2021
UX Conference - The Human Mind and Usability	1	3/17/2021	3/18/2021
UX Conference - The UX VP/Director	2	3/17/2021	3/18/2021
UX Conference - User Interviews	4	3/15/2021	3/26/2021
UX Conference & Certification including 5 exams - Nielsen Norman Group	1	12/16/2021	12/16/2021
UX Deep Dive: Analyzing Data	1	12/10/2021	12/16/2021
UX Deep Dive: Foundational Research	1	12/16/2021	12/16/2021
UX Deep Dive: Remote Research	1	12/16/2021	12/16/2021
UX Design: 1 Overview	1	12/16/2021	12/16/2021
UX Design: 3 Creating Personas	1	12/16/2021	12/16/2021
UX Foundations: Accessibility	1	12/16/2021	12/16/2021
UX Foundations: Interaction Design	1	12/16/2021	12/16/2021
UX Foundations: Research	1	12/16/2021	12/16/2021
UX Research Methods: Card Sorting	1	12/16/2021	12/16/2021
Video Gear: Action Cams & Drones	3	12/16/2021	12/16/2021
Virtual and Hybrid Meeting Essentials	2	12/16/2021	12/16/2021
Virtual Selling for Sales Professionals	5	3/2/2021	3/4/2021
Visa Kick Start - Virtual	1	12/16/2021	12/16/2021

	Count of Employee No.	Program Start Date	Program End Date
Visio 2021 Essential Training (Office 2021/LTSC)	1	12/16/2021	12/16/2021
Visual Studio 2019 Essential Training	1	12/16/2021	12/16/2021
Visual Studio Code for Python Developers	1	12/16/2021	12/16/2021
Visual Studio Code Productivity Tips	1	2/3/2021	2/10/2021
VMWare	2	12/16/2021	12/16/2021
VMware vSphere 6.5 Essential Training Part 1	1	12/16/2021	12/16/2021
V-Ray 5 for 3ds Max Essential Training	1	12/16/2021	12/16/2021
vSphere 6.7 Foundations: Configuration and Installation	1	12/16/2021	12/16/2021
Wacom Essential Training	1	12/16/2021	12/16/2021
Web Security: OAuth and OpenID Connect	3	12/16/2021	12/16/2021
Well-Being in the Workplace	1	12/16/2021	12/16/2021
What Are Your Blind Spots' (getAbstract Summary)	1	12/16/2021	12/16/2021
What Is a PMO'	4	12/16/2021	12/16/2021
What Is Business Analysis'	1	12/16/2021	12/16/2021
What Is Concept Art'	3	12/16/2021	12/16/2021
What Is Disciplined Agile'	32	12/16/2021	12/16/2021
What is Graphic Design'	1	12/16/2021	12/16/2021
What They Don't Teach You at Harvard Business School (Blinkist Summary)	1	12/16/2021	12/16/2021
What to Do in the First 90 Days of Your New Job	2	12/16/2021	12/16/2021
What to Do When There's Too Much to Do (getAbstract Summary)	1	12/16/2021	12/16/2021
What's Next: Reinventing Work in the New Normal	10	12/16/2021	12/16/2021
When Negotiation's about More than Money: How to Negotiate (Almost) Anything	3	12/1/2021	12/1/2021
Wholesale Markets Regulation Pathway	1	12/16/2021	12/16/2021
Why Motivating People Doesn't Work . . . and What Does (getAbstract Summary)	3	12/16/2021	12/16/2021
Why Trust Matters with Rachel Botsman	1	12/16/2021	12/16/2021
Winding Down: Get a Better Night's Sleep	2	12/16/2021	12/16/2021
Windows 10 Essential Training	1	12/16/2021	12/16/2021
Windows 10: Intune Device Management	1	12/16/2021	12/16/2021
Windows 10: Security	1	12/16/2021	12/16/2021
Windows Quick Tips	1	12/16/2021	12/16/2021
Windows Server 2016: Configure Hyper-V	1	12/16/2021	12/16/2021
Windows Server 2016: DHCP	1	12/16/2021	12/16/2021
Windows Server 2016: DNS	1	12/16/2021	12/16/2021
Windows Server 2016: Implementing Group Policy	1	12/16/2021	12/16/2021
Windows Server 2016: Install and Configure Active Directory	1	12/16/2021	12/16/2021
Windows Server 2016: Installation and Configuration	1	12/16/2021	12/16/2021
Windows Server 2016: Remote Access Solutions	1	12/16/2021	12/16/2021
Windows Server 2016: Storage Services	1	12/16/2021	12/16/2021
Windows Server 2019 Essential Training	1	12/16/2021	12/16/2021
Windows Server 2019: Active Directory Enterprise Infrastructure	1	12/16/2021	12/16/2021
Windows Server 2019: Configure Hyper-V	2	12/16/2021	12/16/2021
Windows Server 2019: DHCP and DNS	3	12/16/2021	12/16/2021
Windows Server 2019: Install and Configure Active Directory	1	12/16/2021	12/16/2021
Windows Server 2019: Installation and Configuration	1	12/16/2021	12/16/2021
Windows Server 2019: Storage Services	1	12/16/2021	12/16/2021
Windows Tips and Tricks	1	12/16/2021	12/16/2021
Winning Back a Lost Customer	1	12/16/2021	12/16/2021
Word 2016: Advanced Tips and Tricks	1	12/16/2021	12/16/2021
Word 2016: Creating Long Documents	1	12/16/2021	12/16/2021
Word 2016: Forms in Depth	1	12/16/2021	12/16/2021
Word 2016: Mail Merge in Depth	8	12/16/2021	12/16/2021
Word 2019 Essential Training	7	12/16/2021	12/16/2021
Word Essential Training (Office 365/Microsoft 365)	2	12/16/2021	12/16/2021
Word Quick Tips	1	12/16/2021	12/16/2021
Word Tips and Tricks	1	12/16/2021	12/16/2021
Word: Mail Merge for Beginners	1	12/16/2021	12/16/2021
WordPress.com Essential Training	1	12/16/2021	12/16/2021
Work on Purpose	1	12/16/2021	12/16/2021
Work Stories: Experiences that Influence Careers	3	12/16/2021	12/16/2021
Working and Collaborating Online	1	12/16/2021	12/16/2021
Working from Home: Strategies for Success	2	12/16/2021	12/16/2021
Working on a Cross-Functional Team	1	12/16/2021	12/16/2021
Working with Computers and Devices	1	12/16/2021	12/16/2021
Working with Creative Millennials	4	12/16/2021	12/16/2021
Working with Difficult People	21	2/5/2021	2/5/2021
Working with Upset Customers	1	12/16/2021	12/16/2021
Workplace Visualization	1	12/16/2021	12/16/2021
Writing a Business Case	4	12/16/2021	12/16/2021
Writing a Business Report	1	12/16/2021	12/16/2021
Writing a Cover Letter	1	12/16/2021	12/16/2021
Writing a Marketing Plan	1	2/4/2021	2/4/2021
Writing a Press Release	3	12/16/2021	12/16/2021
Writing a Tech Resume	2	12/16/2021	12/16/2021
Writing Ad Copy	1	12/16/2021	12/16/2021
Writing Articles	2	12/16/2021	12/16/2021
Writing Customer Service Emails	4	12/16/2021	12/16/2021
Writing Email	7	12/16/2021	12/16/2021
Writing Emails People Want to Read	2	10/24/2021	11/3/2021
Writing for Business Communication	1	12/16/2021	12/16/2021
Writing Formal Business Letters and Emails	3	12/16/2021	12/16/2021
Writing in Plain English	2	12/16/2021	12/16/2021
Writing in Plain Language	1	12/16/2021	12/16/2021
Writing Under a Deadline	1	12/16/2021	12/16/2021
Writing with Flair: How to Become an Exceptional Writer	4	12/16/2021	12/16/2021
Writing with Impact	1	12/16/2021	12/16/2021
Xamarin Essential Training: Create Your First App	1	12/16/2021	12/16/2021
Xcode Developer Tools in iOS	2	12/16/2021	12/16/2021
Yo Santosa, Branding Expert	2	12/16/2021	12/16/2021
Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence	1	12/16/2021	12/16/2021
YouTube Tips Weekly	1	12/16/2021	12/16/2021
ZBrush 2020 Essential Training	2	6/29/2021	6/29/2021

6.6 Conducted Training Courses List

BLME

Training course	Hours	# Of participants	Position Level
Board Training	1 hour	15	Board Members
Driving & Implementing Strategic Change	3 hours	10	Managers
Effective Note Taking	7 hours	15	All
Excel Training	7 hours	6	All
ExCo Training	3 hours	6	Executive team
Financial Modelling Course	21 hours (3 days)	14	All
E-Learning Modules (Compliance, Fin Crime, Cyber, GDPR and HR)	6	100	ALL
Whistle Blowing	2	100	All
Leaders Lunch	1	21	Line Managers
Managing and Leading Teams	3	10	Line Managers
UK Business PR essentials & understanding how the UK media works	1.5 hours	31	All
Strategic Change Workshop	3 hours	30	All

BB2 Tech Co

Training course	Hours	# Of participants	Position Level
Anti-Bribery and Corruption	45 minutes	35	All levels
Anti-Money Laundering	40 minutes	35	All levels
Data Protection Act 2018 UK	35 minutes	35	All levels
Health and Safety	45 minutes	35	All levels
Information Security	1 hour	35	All levels
Preventing Discrimination and Harassment	1 hour	35	All levels
Treating Customers Fairly (UK)	40 minutes	31	All levels
Fraud Prevention (Global)	50 minutes	31	All levels
Sharia Banking Concept	1 hour	33	All levels
Supplier lifecycle at BB2 Tech Co	50 minutes	20	All levels
Mental Health Awareness	45 minutes	24	All levels
Data Privacy	30 minutes	21	All levels
Onboarding	35 minutes	31	All levels

بنك بوبيان

Boubyan Bank