

**STUDI KOMPARASI PENGUNGKAPAN ISLAMIC SOCIAL
REPORTING (ISR) BERDASARKAN PENDEKATAN *INDEKS***

ISR

**(Studi Kasus Perbankan Syariah di Asia dan Afrika Tahun 2012-
2020)**

SKRIPSI

Disusun untuk Menenuhi Tugas dan Melengkapi Syarat

Guna Memperoleh Gelar Sarjana Strata 1 (S1)

dalam Ilmu Akuntansi Syariah



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MOTTO

وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ إِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ أُولَٰئِكَ كَانَ عَنْهُ مَسْئُولًا

“Dan janganlah kamu mengikuti sesuatu yang tidak kamu ketahui. Karena pendengaran, penglihatan dan hati nurani, semua itu akan diminta pertanggungjawabannya.”

(QS. Al-Isra Ayat 36)

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Dengan penuh kejujuran dan tanggung jawab, penulis menyatakan bahwa skripsi ini tidak berisi materi yang pernah ditulis oleh orang lain atau diterbitkan. Demikian juga skripsi ini tidak berisi pikiran-pikiran orang lain, kecuali informasi yang terdapat dalam referensi yang dijadikan bahan rujukan.

Semarang, 21 Juni 2023

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TRANSLITERASI ARAB-LATIN

Transliterasi merupakan hal yang penting dalam skripsi karena pada umumnya banyak istilah Arab, nama orang, judul buku, nama lembaga dan lain sebagainya yang aslinya ditulis dengan huruf Arab harus disalin ke dalam huruf Latin. Untuk menjamin konsistensi, perlu ditetapkan satu transliterasi sebagai berikut:

A. Konsonan

Huruf Arab	Nama	Huruf Latin	Keterangan
ا	Alif	Tidak dilambangkan	Tidak dilambangkan
ب	Ba	B	Be
ت	Ta	T	Te
ث	Sa	Š	Es (dengan titik di atas)
ج	Jim	J	Je
ح	Ha	H	Ha (dengan titik di bawah)
خ	Kha	Kh	ka dan ha
د	Dal	D	De
ذ	Zal	Ẓ	zei (dengan titik di atas)
ر	Ra	R	Er
ز	Zai	Z	Zet
س	Sin	S	Es
ش	Syin	Sy	es dan ye
ص	Sad	Š	es (dengan titik di bawah)
ض	Dad	Ḍ	de (dengan titik di bawah)
ط	Ta	Ṭ	te (dengan titik di bawah)
ظ	Za	Ẓ	zet (dengan titik di bawah)
ع	'ain	'	koma terbalik diatas
غ	Gain	G	Ge
ف	Fa	F	Fa
ق	Qaf	Q	Qi
ك	Kaf	K	Ka
ل	Lam	L	El
م	Mim	M	Em
ن	Nun	N	En
و	Wau	W	We
ه	Ha	H	Ha
ء	Hamzah	'	Apostrof
ي	Ya	Y	Ye

B. Vokal

Vokal tunggal	Vokal rangkap	Voal panjang
a=ا		ā=آ
i=إ	ai=أي	ī=إي
u=أ	au=أو	ū=أو

C. Ta Marbutah

Ta Marbutah hidup dilambangkan dengan /t/. Contoh:

مرآة جميلة ditulis *mar'atun Jamilah*

Ta marbutah mati dilambangkan dengan /h/. Contoh:

فاطمة ditulis *fatimah*

D. Syaddad (tasydid geminasi)

Tanda geminasi dilambangkan dengan huruf yang sama dengan huruf yang diberi tanda *syaddad* tersebut.

Contoh:

ربنا ditulis *rabbana*

البرر ditulis *al-birr*

E. Kata sandang (artikel)

Kata sandang yang diikuti oleh “huruf syamsiyah” ditransliterasikan sesuai dengan bunyinya yaitu bunyi /I/ diganti dengan huruf yang sama dengan huruf yang langsung mengikuti kata sandang itu.

Contoh:

الشمس ditulis *Asy-syamsu*

الرجل ditulis *ar-rojulu*

السيدة ditulis *As-sayyidah*

Kata sandang yang diikuti oleh “huruf qomariyah” ditransliterasikan sesuai dengan bunyinya, yaitu bunyi /I/ diikuti terpisah dari kata yang mengikuti dan dihubungkan dengan tanda sempang.

Contoh:

القمر ditulis *al-qamar*

البديع ditulis *al-badi*

الجالل ditulis *al-jalal*

F. Huruf Hamzah

Hamzah yang berada di awal kata tidak ditransliterasikan akan tetapi jika hamzah tersebut berada di tengah kata atau di akhir kata, huruf hamzah

itu ditransliterasikan dengan apostrof /'/.

Contoh:

امرت ditulis *Umirtu*

شيء ditulis *Syai'un*

ABSTRAK

Tujuan dari penelitian ini untuk membandingkan tingkat pengungkapan *Islamic social Reporting* (ISR) pada Bank Umum Syariah di Benua Asia dan Afrika. Jenis penelitian ini adalah komparatif kuantitatif dan sampel dari penelitian ini 9 Bank Umum Syariah di Asia dan 9 Bank Umum Syariah di Afrika. Pengambilan sampel menggunakan metode *purposive sampling*. Subyek penelitian ada 18 perbankan umum syariah Asia dan Afrika. Analisis data yang digunakan dalam penelitian ini adalah Uji *Mann Whitney* dengan menggunakan program *SPSS versi 21*.

Hasil penelitian menunjukkan bahwa terdapat perbedaan dalam penerapan kinerja sosial perbankan Asia dengan Afrika. Hal ini terbukti dengan hasil Uji *Mann Whitney* dengan nilai sig 0,001 lebih besar dari $\alpha = 5\%$. Beberapa bukti bahwa dari semua bank syariah baik Asia maupun Afrika, masih belum ada satupun yang mencapai angka penuh, yakni implementasi dan pengungkapan Indeks ISR secara 100% (seratus persen).

Hal ini dikarenakan adanya sub item dari Indeks ISR yang memang tidak mungkin sama untuk dipenuhi oleh industri perbankan seperti *Value Added Statement*, *endangered wildlife*, sehingga pengungkapan ISR yang dilakukan perbankan syariah di Asia berbeda dengan perbankan syariah di Afrika selama tahun 2012-2020. Selain itu dari ke enam tema ISR, tema produk dan jasa dan tema tata kelola perusahaan yang paling banyak diungkapkan oleh bank syariah di Asia sedangkan tema karyawan dan tata kelola perusahaan paling banyak diungkapkan oleh bank syariah di Afrika.

Kata kunci : *Corporate Social Responsibility, Islamic Social Reporting*

ABSTRACT

The purpose of this study is to compare the level of disclosure of Islamic social reporting (ISR) at Islamic Commercial Banks in Asia and Africa. This type of research is comparative quantitative and the sample from this study is 9 Islamic Commercial Banks in Asia and 9 Islamic Commercial Banks in Africa. Sampling using purposive sampling method. The research subjects were 18 Asian and African Islamic public banks. The data analysis used in this study was the Mann Whitney test using the SPSS version 21 program.

The results of the study show that there are differences in the implementation of social banking performance in Asia and Africa. This is proven by the results of the Mann Whitney test with a sig value of 0.001 greater than $\alpha = 5\%$. There is some evidence that of all Islamic banks, both Asian and African, none has yet reached the full figure, namely the implementation and disclosure of the ISR Index at 100% (one hundred percent).

This is because there are sub-items of the ISR Index which are unlikely to be fulfilled by the banking industry, such as Value Added Statements, endangered wildlife, so that the disclosure of ISR by Islamic banking in Asia is different from Islamic banking in Africa during 2012-2020. Apart from that, of the six ISR themes, product and service themes and corporate governance themes were most widely disclosed by Islamic banks in Asia, while the employees and corporate governance themes were most widely disclosed by Islamic banks in Africa.

Keywords: Corporate Social Responsibility, Islamic Social Reporting

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Puji syukur penulis panjatkan kehadiran Allah SWT yang telah melimpahkan rahmat beserta karunianya, sehingga penulis sampai saat ini diberikan hidayah, rahmat serta karunianya dalam menyelesaikan Skripsi yang berjudul, ***“Studi Komparasi Pengungkapan Islamic Social Reporting (ISR) Berdasarkan Pendekatan Indeks ISR (Studi Kasus Perbankan Syariah di Asia dan Afrika Tahun 2012-2020)”*** Penyusunan Skripsi ini dimaksudkan untuk memenuhi salah satu persyaratan memperoleh gelar Sarjana Akuntansi pada Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Walisongo Semarang.

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BAB I

PENDAHULUAN

1.1 Latar Belakang

Perkembangan industri-industri perusahaan mengalami kemajuan yang sangat pesat seiring dengan pertumbuhan perekonomian global. Semakin berkembangnya industri, tidak dapat dihindari bahwa masyarakat memberikan tuntutan kepada perusahaan agar memperhatikan lingkungan sekitar untuk menghindari pencemaran lingkungan dan dapat memberikan dampak positif bagi masyarakat. Untuk meningkatkan kualitas kehidupan dan kesejahteraan masyarakat, suatu perusahaan memerlukan pembangunan berkelanjutan yang dilakukan secara sistematis dan terencana.

Corporate Social Responsibility (CSR) adalah tanggungjawab perusahaan untuk mendorong pembangunan ekonomi yang berkelanjutan dengan memperhatikan tanggung jawab sosial perusahaan dan berfokus pada keseimbangan antara aspek ekonomi, sosial, dan lingkungan.¹ Keberlangsungan dan pertumbuhan perusahaan tidak semata-mata bergantung pada *profit*, melainkan juga tindakan nyata yang dilakukan perusahaan terhadap lingkungan (*planet*), dan keadilan (*people*). Istilah ini dikenal dengan *Triple Bottom Line* (3P) yang semuanya dilakukan agar terciptanya *sustainable development*.²

Fenomena CSR pada akhir-akhir ini tidak hanya tumbuh di ranah perekonomian konvensional, tetapi juga berkembang dalam ranah perekonomian syariah dan telah membentuk beberapa institusi berbasis syariah, seperti perbankan syariah, asuransi syariah, pasar modal syariah, reksadana syariah, *baitul mal wat tamwil*, lembaga keuangan mikro, serikat syariah, pegadaian syariah, dan lain sebagainya. Selain instansi di atas, kegiatan usaha dan ekonomi berbasis syariah dilakukan oleh berbagai aspek,

¹ Arry Eksandy dan M. Zulman Hakim, "Pengaruh Ukuran Perusahaan, Profitabilitas, dan Leverage terhadap Pengungkapan *Islamic Social Reporting* (ISR) (Pada Perbankan Syariah di Indonesia tahun 2011-2015)", Universitas Muhammadiyah Surakarta, 2017.

² Riri A., et al, "*Analisis Perbandingan Komponen Islamic Social Reporting (ISR) Pada Bank Syariah Antara Negara Indonesia dan Malaysia*", Simposium Nasional Akuntansi XIX, (Lampung, 2016).

seperti masalah ekonomi makro, ekonomi mikro dan ekonomi lainnya. Salah satu bagian dari Lembaga Keuangan Syariah yang pertumbuhannya berkembang pesat yaitu Bank Syariah.³

Perkembangan perbankan syariah semakin pesat sampai di penjuru dunia sejak awal kemunculannya pada puluhan tahun yang lalu dalam skala sederhana pada tahun 1960-an di Mesir, terhitung selama dua dekade terakhir setelah itu. CSR dalam perspektif Islam disebut dengan ISR (*Islamic Social Responsibility*) merupakan bagian dari paradigma baru yang memberikan konsep dan praktik *endogenic*. Dengan kata lain, untuk mengislamkan bank syariah, CSR di butuhkan sebagai bagian dari substansi moral diluar mekanisme operasi yang sesuai dengan syariah atau hukum Islam.⁴

Secara terminologi pengungkapan *Islamic Social Reporting* (ISR) adalah penjabaran dari pertanggungjawaban sosial pada perusahaan yang berlandaskan aturan Islam.⁵ Pengungkapan CSR yang sesuai berdasarkan ajaran Islam menurut Fitria dan Hartanti yaitu pengungkapan dengan menggunakan indeks ISR.⁶ Kriteria pelaporan dan pelaksanaan CSR dari perspektif Islam merupakan awal permulaan dari perkembangan laporan tanggung jawab sosial Islam. Terbentuknya ISR dapat memberikan kontribusi dalam perkembangan ekonomi yang lebih maju dan juga dalam praktik bisnis perdagangan menjadi lebih jujur, adil, dan terbebas dari kegiatan bisnis internasional yang dilarang oleh hukum Islam.

The International Moneter Fund (IMF) merupakan suatu organisasi global yang dibentuk dari 189 negara untuk mempromosikan kesehatan

³ Abdul Rasyid, "Perkembangan Lembaga Perbankan dan Keuangan Syariah di Indonesia", *Business Law*, 03 Juli 2018, <https://business-law.binus.ac.id/2018/07/03/perkembangan-lembaga-perbankan-dan-keuangan-syariah-di-indonesia/>.

⁴ Elena Platonova dkk, "*The Impact of Corporate Social Responsibility Disclosure on Financial Performance: Evidence from the GCC Islamic Banking Sector*", *Journal of Business Ethics*, 2018, h. 452.

⁵ Anissa Febriana, "Pengaruh Kinerja Lingkungan, Ukuran Perusahaan, dan *Good Corporate Governance* terhadap Pengungkapan *Islamic Social Reporting*", Repository Universitas Negeri Jakarta, September 2020.

⁶ Ibid, *Mega Arthika Dewi*, h.108

ekonomi dunia.⁷ Ada dua kategori negara di dunia, yaitu negara berkembang dan negara maju. Berdasarkan data IMF tahun 2018 negara di Benua Asia dengan kondisi perekonomian maju diantaranya Jepang, Hongkong, Israel, Korea Selatan, Makau, Taiwan, dan Singapura. Sedangkan Benua Afrika berdasarkan data belum memiliki negara yang dikategorikan sebagai negara maju. Dengan semakin tingginya komunitas muslim di Afrika, pemerintah Afrika melakukan perluasan produk yang sesuai dengan syariah karena terdapat potensi keuangan dan untuk prospek keuangan yang lebih inklusif bagi masyarakatnya.⁸

Manifestasi perekonomian Islam selain mengglobal juga mendapatkan sambutan yang baik di berbagai benua dan wilayah, baik di Asia, Afrika, Australia, Eropa, Amerika dan Kanada, Timur Tengah, dan lain-lain. *Global Islamic Finance Report 2015*, menetapkan 5 kriteria yaitu *Advocacy*, *Infrastructure*, *Human Resource*, *Linkages* dan *Regulation* untuk menetapkan negara yang disebut sebagai *the top 10 Centres of Excellence in Islamic Banking and Finance*.⁹ Pada dasarnya, perekonomian berbasis hukum Islam tidak hanya berkembang pada negara yang masyarakatnya mayoritas hukum Islam, namun juga berkembang pada negara-negara dengan umat Islamnya minoritas atau bahkan negara liberal. Ranking IFCI (*Islamic Finance Country Index*) menunjukkan pertumbuhan perbankan syariah secara objektif yang menjadikannya sebagai alat yang berguna untuk analisis industri dan penilaian komparatif antarnegara.¹⁰

⁷ Serafica Gischa, "Daftar Negara Maju dan Negara Berkembang di Dunia," 24 Februari 2020, <https://www.kompas.com/skola/read/2020/02/24/080000069/daftar-negara-maju-dan-negara-berkembang-di-dunia-diakses> pada 22 Agustus 2021 pukul 08.35.

⁸Emha S., "Keuangan Syariah Berkembang di Afrika", 2018, <https://sharianews.com/posts/keuangan-syariah-berkembang-di-afrika> pada 27 September 2021..

⁹ Aisyah Ayu, "Perkembangan Perekonomian Islam di Beberapa Negara di Dunia," Diponegoro *Private Law Review*, Vol. 4 No. 1, February 2019, h. 420.

¹⁰ *Ibid*, Riri A., at al

Tabel 1. 1 *Islamic Finance Country Index (IFCI) Ranks for 2018 – 2020*

Rank	2018	2019	2020
1	Malaysia	Indonesia	Malaysia
2	Saudi Arabia	Malaysia	Indonesia
3	Iran	Iran	Iran
4	United Arab Emirates	Saudi Arabia	Saudi Arabia
5	Kuwait	Sudan	Sudan
6	Indonesia	Brunei Darussalam	Pakistan
7	Pakistan	United Arab Emirates	Brunei Darussalam
8	Bahrain	Bangladesh	United Arab Emirates
9	Qatar	Kuwait	Bangladesh
10	Bangladesh	Pakistan	Kuwait

Source: *Global Islamic Financial Report (GIFR) 2020*

Menurut *Pew Research* perputaran bisnis di sector menengah muslim Afrika mencapai US\$ 5 triliun pada tahun 2020. Demikian dapat mendorong dunia industri di Afrika untuk memperluas produk dan layanan ekonomi halal. Terdapat lebih dari 50 lembaga keuangan menawarkan keuangan berbasis syariah di Afrika hingga aset keuangan islam bernilai US\$ 3,2 triliun pada tahun 2020. Bank Nasional Mesir, Bank Fin di Nigeria, FNB dan bank Absa di Afrika Selatan telah menawarkan produk sesuai syariah.¹¹ CSR sendiri di Afrika kian berkembang setelah diselenggarakan *World Summit on Sustainable Development (WSSD)* pada tahun 2002 di Johannesburg Afrika Selatan.¹²

Pembahasan mengenai pengungkapan *Islamic Social Reporting* diantaranya, penelitian Zubairu (2012) mengemukakan bahwa praktik pengungkapan CSR pada bank syariah masih minim, padahal bank tersebut mengklaim dirinya sebagai lembaga syariah institusi yang beroperasi sesuai dengan prinsip Islam.¹³

¹¹ *Ibid*, Emha S.

¹² Sugeng Santoso, “Konsep korporat social responsibility dalam perspektif konvensional dan *fiqh social*”, AHKAM, Vol. 4, Nomor 1, Juli 2016, hlm.86.

¹³ Reztu Rinovan, Abin Suarsa, “Pengungkapan CSR Perbankan Syariah Sebagai Kebutuhan Informasi *Stakeholder*”, Jurnal Ilmiah Manajemen Ekonomi dan Akuntansi, Volume 2 Nomor 1, 2018, h. 182.

Muthmainnah, dkk (2017) dalam Studi Perbandingan: Pengungkapan *Corporate Social Responsibility* berdasarkan *General Report Initiative Indeks* dan *Islamic Social Responsibility Indeks* menemukan hasil bahwa pengungkapan *Corporate Social Responsibility* di perbankan syariah dengan pendekatan *Islamic Social Responsibility Indeks* lebih baik dibandingkan dengan pengungkapan *Corporate Social Responsibility* di bank syariah dengan pendekatan *General Report Initiative Indeks*.

Hasil penelitian lain dilakukan juga oleh Aprilia Dwi dan Raditya Sukmana (2017) hasil *content analysis*, ditemukan bahwa secara umum perbankan Syariah di Indonesia memiliki skor tingkat pengungkapan ISR yang lebih tinggi daripada perbankan syariah di Malaysia di setiap tahunnya. Hal ini menunjukkan bahwa perbankan syariah di Indonesia melaksanakan tanggung jawab sosialnya dan mengungkapkannya kepada publik secara lebih baik dan lebih terbuka daripada perbankan syariah di Malaysia. Penelitian ini bertentangan dengan penelitian sebelumnya Riri Asriati dkk (2016) dari hasil *content analysis* menunjukkan bahwa tingkat pelaksanaan dan pengungkapan tanggung jawab sosial perbankan syariah di Indonesia lebih rendah dibandingkan perbankan syariah di Malaysia. Hal tersebut dapat dilihat dari rata-rata skor tingkat pengungkapan yang diperoleh bank syariah di Malaysia lebih tinggi daripada di Indonesia selama tahun 2012-2014.

Penelitian Haniffa (2002) mengungkapkan ISR merupakan upaya pelaporan aspek sosial operasional lembaga keuangan syariah dari perspektif islam, suatu proses yang sesuai dengan kebutuhan informasi para pengambil keputusan sebagai bentuk pertanggungjawaban kepada Allah SWT dan meningkatkan transparansi penyelenggaraan usaha kepada masyarakat. Indeks ISR berisi item standar CSR yang ditetapkan oleh AAOIFI, yang masih dikembangkan oleh para peneliti yang seharusnya diungkapkan oleh suatu entitas Islam.¹⁴

Kesadaran mengenai pengungkapan ISR pada perusahaan perbankan syariah merupakan suatu kewajiban, selain itu dalam perspektif Islam

¹⁴ *Ibid*, hlm.24

khalayak umum atau masyarakat luas memiliki hak untuk mengetahui dan melihat tindakan suatu organisasi tersebut beroperasi secara syariah dan memenuhi tujuan yang ditentukan atau tidak. Peneliti dapat menemukan *research gap* berupa perselisihan atau pertentangan yang berlawanan dan dipengaruhi dengan adanya perbedaan hasil penelitian. Dengan demikian, peneliti kemudian terdorong untuk meneliti mengenai pengungkapan *Islamic Social Reporting* (ISR) dengan perbedaan yang terletak pada periode dan studi kasus yang digunakan oleh penelitian terdahulu.

Berdasarkan penelitian terdahulu dan pemaparan diatas, peneliti kemudian tertarik untuk mengkaji tentang bagaimana, “STUDI KOMPARASI PENGUNGKAPAN *ISLAMIC SOCIAL REPORTING* (ISR) BERDASARKAN PENDEKATAN INDEKS ISR (Studi Kasus Perbankan Syariah di Asia dan Afrika Tahun 2012-2020). Penelitian ini memiliki hal baru dan berbeda dari penelitian sebelumnya dengan memfokuskan objek penelitian pada perusahaan perbankan syariah yang terdaftar di Bank Umum Syariah (BUS) di Asia dan Afrika pada tahun 2012-2020. Dengan penelitian ini diharapkan dapat memberikan kemaslahatan, saran, dan informasi bagi perusahaan perbankan syariah terkait dengan tata kelola sosial dan lingkungan, terutama perihal pengungkapan *Islamic Social Reporting* (ISR).

1.2 Rumusan Masalah

Berdasarkan uraian latar belakang yang telah dipaparkan, maka dapat dirumuskan suatu permasalahan yang akan diteliti dalam penelitian yaitu, apakah terdapat perbedaan yang signifikan pada tingkat *pengungkapan Islamic Social Reporting* (ISR) antara bank syariah di Asia dengan bank syariah di Afrika periode tahun 2012 – 2020 berdasarkan pendekatan indeks ISR?

1.3 Tujuan Penelitian

Berdasarkan rumusan masalah yang telah dipaparkan, maka dapat disimpulkan tujuan penelitian dalam penelitian ini sebagai berikut, untuk mengetahui perbandingan tingkat *pengungkapan Islamic Social Reporting* antara bank syariah di Asia dengan bank syariah di Afrika menggunakan pendekatan indeks ISR.

1.4 Manfaat Penelitian

1. Manfaat Teoritis

Hasil penelitian ini diharapkan dapat menjadi bahan yang dapat mendukung pengembangan serta menjadi referensi penelitian dan kajian dalam pendalaman *Corporate Sosial Responsibility* (CSR) yang selanjutnya, serta berkontribusi dalam upaya pengembangan ilmu ekonomi dan perbankan Islam, bagi peneliti maupun pembaca yang ingin melakukan atau melanjutkan penelitian dengan jenis pembahasan yang sama atau terkait.

2. Manfaat Praktis

- a) Hasil dari penelitian ini diharapkan dapat membawa dampak positif, manfaat serta membawa kemashlahatan baik bagi praktisi yang berkiprah langsung, maupun akademisi yang terjun dalam praktik pengembangan khususnya perbankan syariah dalam pelaksanaan pengungkapan CSR ditinjau dengan pendekatan indeks ISR.
- b) Dari hasil penelitian diharapkan dapat digunakan sebagai bahan evaluasi Dewan Pengawas Syariah (DPS) dalam memantau praktik kinerja perusahaan.
- c) Hasil penelitian ini diharapkan dapat memberikan informasi tentang pengungkapan CSR di perbankan syariah sebagai tanggungjawab sosial kepada masyarakat.

1.5 Sistematika Penulisan

Sistematika penulisan dalam penelitian adalah sebagai berikut:

BAB I : PENDAHULUAN

Bab ini berisi latar belakang masalah, perumusan masalah, tujuan penelitian, manfaat penelitian, dan sistematika penulisan.

BAB II : LANDASAN TEORI

Bab ini berisi tentang kajian teori yang terkait dengan masalah yang diteliti, dan penelitian sebelumnya, serta hasil penelitian. Bagian ini juga dikemukakan kerangka pemikiran dan hipotesis.

BAB III : METODE PENELITIAN

Bab ini berisi tentang jenis data dan sumber data, penentuan sampel, metode pengumpulan, variabel penelitian dan definisi operasional serta metode analisis data dan pengujian hipotesis.

BAB IV : HASIL PENELITIAN DAN PEMBAHASAN

Bab ini berisikan perbandingan tingkat pengungkapan *Islamic Social Reporting* (ISR) Bank Umum Syariah dan hasil analisis tingkat pengungkapan ISR Bank Umum Syariah.

BAB V : PENUTUP

Bab ini berisi kesimpulan dari hasil penelitian yang dilakukan dan saran yang berguna bagi penelitian serupa di masa yang akan datang

BAB II

LANDASAN TEORI

2.1 Kajian Teori

2.1.1 Teori Legitimasi

Menurut Dowling dan Pfeffer (1975) teori legitimasi merupakan hal yang penting bagi organisasi dengan batasan-batasan yang ditekankan oleh norma-norma dan nilai-nilai sosial, dan reaksi terhadap batasan tersebut mendorong pentingnya analisis perilaku organisasi dengan memperhatikan lingkungan.¹⁵

Teori legitimasi dalam perspektif yaitu perusahaan yang secara sukarela akan melaporkan segala aktifitasnya bila manajemen menganggap hal tersebut merupakan harapan komunitas. Teori legitimasi bergantung berdasarkan asumsi bahwa ‘kontrak sosial’ antara perusahaan dengan masyarakat itu saling berhubungan dimana perusahaan tersebut beroperasi. Apabila legitimasi suatu perusahaan dipertanyakan, perusahaan dapat melakukan beberapa strategi perlawanan yang dapat dilakukan, antaralain:¹⁶

- 1) Upaya yang dapat dilakukan perusahaan untuk mendidik dan menginformasikan kepada *stakeholder* mengenai perubahan yang terjadi dalam perusahaan.
- 2) Upaya untuk merubah pola pikir *stakeholder* tanpa mengganti perilaku perusahaan.
- 3) Perusahaan dapat berupaya untuk memanipulasi persepsi *stakeholder* dengan cara membelokkan perhatian *stakeholder* dari isu yang menjadi perhatian kepada isu lain yang berkaitan dan menarik.
- 4) Perusahaan dapat berupaya untuk mengganti dan mempengaruhi harapan pihak eksternal tentang kinerja (*performance*) perusahaan.

¹⁵ Riri A., at al, “Analisis Perbandingan Komponen Islamic Social Reporting (ISR) Pada Bank Syariah Antara Negara Indonesia dan Malaysia,” Simposium Nasional Akuntansi XIX, (2016), hlm.4.

¹⁶ Sri Rokhlinasari, “Teori –Teori dalam Pengungkapan Informasi Corporate Social Responsibility Perbankan,” CORE, 2016, hlm.7.

Teori legitimasi menurut Ghozali dan Chariri (2007) adalah sebuah kontrak sosial antara lingkungan dan masyarakat di sekitar perusahaan beroperasi dan menggunakan sumber daya ekonomi.¹⁷

Dalam firmanNya Allah SWT telah menerangkan ayat tentang kontrak sosial, kemaslahatan, dan kesejahteraan masyarakat, yaitu:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَائِي ذِي الْقُرْبَى وَيَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ
وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ٩٠

“*Sesungguhnya Allah menyuruh (kamu) berlaku adil dan berbuat kebajikan, memberi bantuan kepada kerabat, dan Dia melarang (melakukan) perbuatan keji, kemungkaran, dan permusuhan. Dia memberi pengajaran kepadamu agar kamu dapat mengambil pelajaran.*”
(Qs. An-Nahl ayat 90).

Untuk memberikan kemaslahatan dan kesejahteraan, perusahaan memiliki tanggung jawab sosial terhadap masyarakat, yang harus didukung melalui keterbukaan informasi, pelaporan, dan publikasi aktivitas pada laporan keuangan tahunan perusahaan yang tercermin dalam bentuk *Corporate Social Responsibility* (CSR) sebagai jaminan bahwa kegiatan perusahaan sudah sesuai dengan batasan dan standar yang berlaku di masyarakat sehingga kegiatannya dapat diterima masyarakat.

2.1.2 Shari'ah Enterprise Theory (SET)

Shari'ah Enterprise Theory adalah teori perusahaan untuk memahami stakeholder dalam perspektif agama islam.¹⁸ Dalam *Shari'ah Enterprise Theory* pemilik tunggal dengan segala sumber daya yang ada di dunia adalah Tuhan. Sedangkan pihak yang berkepentingan atau pemilik sumber daya merupakan perantara untuk menjalankan amanat Allah SWT. Teori ini memiliki gagasan bahwa perputaran aset atau *value added* tidak hanya

¹⁷Lila Pratiwi dan Endang Retnani, “*Pengaruh Good Corporate Governance Dan Kinerja Keuangan Terhadap Pengungkapan Islamic Social Reporting (ISR)*,” Jurnal Ilmu dan Riset Akuntansi (JIRA), Vol 9, No 2, (2020).

¹⁸Liana Monica, “*Analisis Perbandingan Pengungkapan Islamic Sosial Reporting (ISR) pada Bank Syariah Antara Negara Indonesia dan Malaysia (Study Empiris di Indonesia dan Malaysia 2014-2016)*,” Repository IIB Darmajaya, (Desember 2019).

berlaku untuk pemilik perusahaan saja namun kepada kelompok *stakeholders* yang berkontribusi secara langsung sebagai perencanaan perusahaan, seperti kreditur, pemegang saham, pemerintah dan karyawan, selain itu juga berlaku kepada pihak lain yang tidak terkait secara langsung atau sama sekali tidak memberikan kontribusi baik dalam hal keuangan atau keahlian untuk perusahaan. *Enterprise theory* memiliki beberapa konsep yang diajukan mengenai pengungkapan pertanggungjawaban sosial perusahaan, yaitu terkait perbankan syariah.¹⁹

Berikut merupakan beberapa konsep *Enterprise theory* mengenai pengungkapan pertanggungjawaban sosial perusahaan tentang perbankan syariah.²⁰

- a. Pengungkapan tanggung jawab sosial merupakan bentuk pertanggungjawaban manusia kepada Tuhan, dan karena itu berusaha mendapatkan legitimasi dari Tuhan sebagai tujuan utamanya.
- b. Tujuan pengungkapan tanggung jawab sosial adalah untuk memberikan informasi kepada semua pemangku kepentingan (langsung, tidak langsung, dan alami) tentang sejauh mana lembaga telah memenuhi kewajibannya kepada semua pemangku kepentingan.
- c. Dilihat dari fungsi bank syariah, pengungkapan tanggung jawab sosial bersifat wajib (*mandatory*), sebagai salah satu sarana untuk mencapai tujuan syariah.
- d. Pengungkapan tanggung jawab sosial harus mencakup aspek material dan spiritual berdasarkan kepentingan mereka yang terlibat.
- e. Pengungkapan informasi tanggung jawab sosial harus mencakup informasi kuantitatif dan kualitatif.

Pengungkapan *Corporate Social Responsibility* (CSR) sesuai dengan *Syariah Enterprise theory* pada perbankan syariah terdiri dari dua dimensi menurut Meutia (2010), sebagai berikut:²¹

¹⁹ Oni Pramiana dan Nur Anisah, 2018, "Implementasi *Corporate Social Responsibility* (CSR) dalam Perspektif *Shariah Enterprise Theory*," EKSIS: Volume 13 No 2, h. 173-174.

²⁰ *Ibid*, h. 174.

- a. Akuntabilitas Vertikal: Allah SWT
Akuntabilitas vertikal meliputi pertanggungjawaban yang ditujukan kepada Allah SWT. Beberapa contoh akuntabilitas vertikal, yaitu adanya opini Dewan Pengawas Syariah dan adanya pengungkapan mengenai fatwa dan aspek operasional yang dipatuhi dan tidak dipatuhi beserta alasannya.
- b. Akuntabilitas Horizontal: Direct Stakeholders terhadap Nasabah
Akuntabilitas horizontal kepada nasabah contohnya adalah adanya pengungkapan kualifikasi dan pengalaman anggota Dewan Pengawas Syariah, laporan dana zakat dan qardhul hasan serta audit yang dilakukan terhadap laporan tersebut, informasi produk dan konsep syariah yang mendasarinya, penjelasan tentang pembiayaan dengan skema profit dan loss sharing, dan penjelasan tentang kebijakan atau usaha untuk mengurangi transaksinon syariah dimasa mendatang.
- c. Akuntabilitas Horizontal: Direct Stakeholders terhadap Karyawan
Akuntabilitas horizontal kepada karyawan contohnya adalah adanya pengungkapan mengenai kebijakan upah dan remunerasi, pengungkapan kebijakan terhadap pelatihan untuk meningkatkan kualitas rohani dan batin karyawan serta keluarganya, adanya layanan konseling dan kesehatan yang layak untuk karyawan, dan diterapkannya kebijakan yang tidak mendiskriminasi dalam hal upah, training maupun kesempatan karir pada karyawan.
- d. Akuntabilitas Horizontal: Indirect Stakeholders
Akuntabilitas horizontal kepada indirect stakeholder merupakan akuntabilitas kepada masyarakat. Beberapa contoh akuntabilitas horizontal kepada komunitas adalah adanya Sebagai bentuk pertanggungjawaban atas semua yang telah diberikan oleh Tuhan kepada manusia merupakan bentuk pencapaian ISR dalam perspektif

²¹ Dori Novarela, Indah Mulia Sari, "Pelaporan Corporate Social Responsibility Perbankan Syariah dalam Perspektif Syariah Enterprise Theory", *Jurnal Akuntansi dan Keuangan Islam*, 2015, Vol. 2 No. 2, h. 148.

teori ini agar kelak manusia dapat kembali pada Tuhannya dalam keadaan yang fitrah.

2.1.3 Pengungkapan (*Disclosure*)

Pengungkapan (*disclosure*) menurut Siegedl dan Shim (1994), merupakan salah satu informasi yang diberikan secara lengkap dengan tujuan dapat dipahami dan bermanfaat bagi para pembaca.²² Pengungkapan laporan tahunan sangat diperlukan untuk menghindari risiko informasi yang akan dihadapi oleh perusahaan. Pengungkapan yang dilakukan oleh perusahaan juga merupakan salah satu cara untuk menunjukkan adanya keterbukaan perusahaan kepada publik mengenai kondisi perusahaan.²³ Berdasarkan berbagai definisi pengungkapan tersebut, penulis dapat menyimpulkan bahwa pengungkapan merupakan penyampaian informasi untuk menghindari risiko perusahaan dengan menunjukkan kondisi perusahaan secara terbuka kepada publik.

Terdapat dua aspek yang dapat dipautkan dengan pengungkapan, yaitu data dan laporan keuangan. Pengungkapan yang dipautkan dengan data dapat diartikan bahwa data harus memberikan kemaslahatan untuk pihak yang membutuhkan, akan tetapi jika pengungkapan dipautkan dengan laporan keuangan maka dapat diartikan bahwa laporan keuangan harus memberikan pengetahuan dan penjelasan yang memadai mengenai hasil aktivitas suatu unit usaha.²⁴

Akuntabilitas diperlukan untuk memberikan pengungkapan secara transparansi, adil, dan benar. Berdasarkan konsep dasar akuntabilitas dalam perspektif islam meyakini bahwa segala sumber daya yang tersedia merupakan tanggungjawab individu maupun pihak yang berkepentingan untuk mengelola dengan tujuan kesejahteraan masyarakat. Maka, dalam

²² Nafilatur Rohmah, "Analisis Pengungkapan *Islamic Social Reporting* (ISR) Pada PT. Unilever Indonesia dan PT. Procter & Gamble", Dspace UII, Desember 2018.

²³ Putu Prima Wulandari, Sari Atmini, "Pengaruh Tingkat Pengungkapan Wajib dan Pengungkapan Sukarela Terhadap Biaya Modal Ekuitas", JAMAL, Vol.3 No.3, 2012, h. 425.

²⁴ Liana Monica, "Analisis Perbandingan Pengungkapan *Islamic Social Reporting* (ISR) pada Bank Syariah Antara Negara Indonesia dan Malaysia (Study Empiris di Indonesia dan Malaysia 2014-2016)", Repository IIB Darmajaya, (Desember 2019) h. 12-13.

pengungkapan laporan keuangan harus sesuai fakta, akurat, dan universal untuk pengguna laporan keuangan.²⁵ Pernyataan kepatuhan manajemen biasanya dapat disajikan dalam lampiran laporan keuangan tahunan dan dapat berupa lampiran terpisah atau bagian dari lampiran prinsip akuntansi. Terdapat konsep pengungkapan secara umum menurut Hendriksen dan Breda (1992), yaitu:²⁶

1. Pengungkapan Cukup (*Adequate Disclosure*)

Pengungkapan cukup merupakan pengungkapan minimum yang diperlukan untuk memastikan laporan keuangan secara keseluruhan tidak menyesatkan pengguna saat membuat keputusan.

2. Pengungkapan Wajar (*Fair Disclosure*)

Pengungkapan wajar merupakan pengungkapan yang harus dilakukan agar semua pihak mendapat informasi yang sama.

3. Pengungkapan Penuh (*Full Disclosure*)

Pengungkapan penuh membutuhkan penyajian dan pengungkapan penuh dari semua informasi yang relevan dengan keputusan. pengungkapan ini sering disebut sebagai pengungkapan yang berlebihan.

2.1.4 Bank Syariah

Bank Islam merupakan bank yang beroperasi dengan tidak mengandalkan bunga atau biasa juga disebut Bank Tanpa Bunga.²⁷ Dengan kata lain, bank Islam ialah bank yang tata cara operasinya didasarkan pada tata cara bermuamalat secara Islam, yakni mengacu kepada ketentuan-ketentuan Al-Qur'an dan Hadits. Menurut UU No. 21 Tahun 2008 pasal 1 ayat (1) Perbankan Syariah adalah segala sesuatu yang menyangkut tentang Bank Syariah dan Unit Usaha Syariah, mencakup kelembagaan, kegiatan

²⁵ Eva Rosaliana D. dkk, "Pengaruh Audit *Tenure* dan Struktur *Corporate Governance* Terhadap Integritas Laporan Keuangan", Akuntapedia, Vol. 1 No. 1, 2019, h. 1.

²⁶ Parisian Sihaloho, Yan Christin B.S., "Faktor-Faktor yang Mempengaruhi Pengungkapan Sukarela Laporan Keuangan Pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Tahun 2014-2017", JRAK., Vol. 6 No.1, 2020, h. 97.

²⁷ Fitria, Sutris Cahyono, "Optimalisasi Edukasi Pengenalan Produk dan Akad dalam Perbankan Syariah", Jurnal Pengabdian Kepada Masyarakat, Vol. 3 No. 1, 2022, h. 111-112.

usaha, serta cara dan proses dalam melaksanakan kegiatan usahanya. Dalam Pasal 1 ayat (7) Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah disebutkan bahwa Bank Syariah adalah Bank yang menjalankan kegiatan usahanya berdasarkan prinsip syariah dan menurut jenisnya terdiri atas Bank Umum Syariah dan Bank Pembiayaan Rakyat Syariah.

2.1.5 Corporate Social Responsibility dalam perspektif Islam

Menurut AAOIFI, *Corporate Social Responsibility* dalam perspektif Islam yaitu segala kegiatan yang dilakukan oleh lembaga keuangan syariah untuk memenuhi kepentingan religius, ekonomi, hukum, etika, *discretionary responsibilities* atau harapan masyarakat kepada perusahaan agar dapat memberikan manfaat, dan sebagai lembaga keuangan intermediasi baik bagi individu maupun institusi, tercantum dalam *Exposure Draft on Governance Standards for Islamic Financial Institutions No.7* tentang *Corporate Social Responsibility, Conduct and Disclosure for Islamic Financial Institutions* (www.aaofii.com).

Menurut Darmawati (2014) *Corporate Social Responsibility* (CSR) dalam perspektif Islam merupakan konsep ajaran ihsan yang direalisasikan sebagai puncak dari ajaran etika yang sangat mulia. Ihsan artinya adalah melaksanakan perbuatan baik dan dapat memberikan suatu manfaat kepada orang lain agar mendapatkan ridho dari Allah SWT. Hakekatnya Allah SWT merupakan pemilik yang *mutlaq* (haqiqiyah) sedangkan manusia hanya pemilik untuk sementara (temporer) yang tugasnya adalah menjadi penerima dan memenuhi misi tanggung jawab sosial perusahaan (CSR), yang sesuai dengan gagasan Islam tentang manusia dan lingkungan sosial, sehingga gagasan ini didasarkan pada empat aksioma, yaitu wahdat (tauhid), keseimbangan (*equilibrium*), kehendak bebas (*free will*) dan tanggung jawab (*responsibility*).²⁸

²⁸ Darmawati, "Corporate Social Responsibility dalam Perspektif Islam," MAZAHIB : Vol. XIII, No. 2, 2014, h. 134.

2.1.6 Islamic Social Reporting

Islamic Social Reporting (ISR) adalah perluasan dari standar pelaporan kinerja sosial yang meliputi harapan masyarakat tidak hanya mengenai peran perusahaan dalam perekonomian, tetapi juga peran perusahaan dalam perspektif spiritual.²⁹ Dalam ringkasan Haniffa *Islamic Social Reporting* berlandaskan lima tema, yakni *Finance and Investments theme*, *Product and Service theme*, *Employees theme*, *Society theme*, dan *Environment theme*. Kemudian ditambahkan satu tema pengungkapan oleh Othman, et.al yakni *Corporate Governance theme* dengan 43 item pengungkapan.³⁰

Menurut AAOIFI yang telah dikembangkan oleh Othman et al indeks ISR terbagi indikator-indikatornya menjadi enam tema pengungkapan, yaitu antaralain:³¹

1) Keuangan dan Investasi (*Finance And Investment Theme*)

a. Aktivitas Riba

Riba dalam bahasa Arab disebut *Azziyadah*, artinya tambahan. Riba dalam hukum Islam dapat dibedakan menjadi dua, yaitu *riba nasi'ah* dan *riba fadl*³². *Riba nasi'ah* terjadi pada transaksi hutang-piutang dan dikenal sebagai pelunasan hutang yang harus dibayar oleh debitur atau peminjam dengan jumlah lebih besar daripada jumlah pinjaman. Kelebihan tersebut merupakan imbalan terhadap tenggang waktu yang telah diberikan, apabila pembayaran telah lewat waktu tenggang maka kelebihan akan berlipatganda. *Riba fadl* terjadi pada transaksi jual-beli ataupun penukaran benda atau barang yang ditimbang, ditakar, serta barang sejenis dengan takaran atau kadar berbeda yang dipahami sebagai keuntungan tersebut dilebihkan oleh satu

²⁹ Lila Pratiwi dan Endang Retnani, "Pengaruh *Good Corporate Governance* dan Kinerja Keuangan Terhadap Pengungkapan *Islamic Social Reporting* (ISR)," *Jurnal Ilmu dan Riset Akuntansi* (JIRA), Vol 9, No 2, 2020.

³⁰ Muhammad Taufiq Abadi, dkk., "Implementasi *Islamic Social Reporting Index* Sebagai Indikator Akuntabilitas Sosial Bank Syariah," *Jurnal Al-Insiyroh: Jurnal Studi Keislaman*, 2020, Vol. 6, No. 1, h. 10.

³¹ *Ibid*, Muhammad Taufiq Abadi, h. 6.

³² Achmad saeful, Sulastri, "*Riba* dan Bunga Bank dalam Perspektif Islam," *Madani Syari'ah*, Vol. 4, No. 1, (Februari 2021).

pihak kepada pihak lain tanpa memberikan imbalan terhadap kelebihan dalam transaksi.

Adapun firman Allah SWT yang melarang praktik riba. Allah SWT berfirman:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

“Allah telah menghalalkan jual beli dan mengharamkan riba.” (Q.S Al-Baqarah 275).

Dalam ayat surah diatas dengan jelas bahwa melakukan praktik riba merupakan kegiatan yang diharamkan.

b. Gharar

Gharar artinya berkisar pada risiko (*khathar*), ketidaktahuan (*jabl*), kekurangan (*nuqsan*) atau sesuatu yang mudah rusak (*ta'arrudh lil halakah*)³³ yakni tindakan yang terdapat unsur ketidakjelasan. Dengan demikian, jual beli gharar merupakan jual beli yang tidak dapat dipastikan ukuran maupun jumlahnya karena mengandung unsur ketidakjelasan.

Larangan praktik *gharar* dalam kegiatan transaksi jual beli terdapat dalam Firman Allah SWT sebagai berikut:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتَذُلُّوا بِهَا إِلَى الْحُكَّامِ لِنَأْكُلُوا فَرِيضًا

مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ ١٨٨

“Dan janganlah kamu memakan harta diantara kamu dengan jalan yang bathil dan (janganlah) kamu menyuap dengan harta itu kepada para hakim dengan maksud agar kamu dapat memakan sebagian harta orang lain itu dengan jalan dosa, padahal kamu mengetahui.” (Q.S Al-Baqarah 188)

Menurut As-sa'di yang dimaksud Batil dalam ayat diatas adalah mengambil harta orang lain secara zalim, termasuk mengambil harta dengan cara riba, mencuri, berkhianat, perjudian, melakukan penipuan saat menjual, membeli,

³³ Lutfi, “Problematika *Gharar* dalam Keuangan Syariah”, Iqtishodiyah, Volume 6, No 1, 2020, h. 22.

menyewa, serta mengambil upah mereka untuk pekerjaan yang mereka lakukan.³⁴

c. Zakat

Secara etimologi kata zakat artinya suci, berkah, baik, tumbuh dan berkembang. Pengertian zakat juga diatur dalam Undang-Undang No. 23 tahun 2011 pasal 1 ayat 2 tentang pengelolaan zakat yang bunyinya, ”Zakat adalah harta yang wajib dikeluarkan oleh seorang muslim atau badan usaha untuk diberikan kepada yang berhak menerimanya sesuai dengan syariat islam.”

Perintah untuk melaksanakan zakat terdapat dalam firman Allah SWT pada Q.S At-Taubah ayat 103 sebagai berikut:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Ambillah zakat dari sebagian harta mereka, dengan zakat itu kamu membersihkan dan mensucikan mereka dan doakanlah untuk mereka. Sesungguhnya doa kamu itu (menjadi) ketenteraman jiwa bagi mereka. Dan Allah Maha Mendengar lagi Maha Mengetahui.” (Q.S At-Taubah 103)

Melaksanakan zakat akan membawa keberkahan dan mendapat pahala. Kaum muslim yang telah menunaikan zakat berarti telah membersihkan diri, jiwa, dan hartanya atas hak orang lain. Zakat merupakan lambang hubungan antara manusia dengan sesama manusia.

d. Kebijakan Atas Pembayaran Tertunda Penghapusan Hutang Tak Tertagih

Piutang usaha tak tertagih merupakan kerugian pendapatan dan memerlukan pencatatan melalui ayat jurnal kedalam akun

³⁴ Zahra Zahira, “Keabsahan Transaksi Jual Beli *Gharar*”, *Ulumul Qur’an: Jurnal Al-Qur’an dan Ilmu Tafsir*, 2021, Volume x, No. x, h. 3.

penurunan aktiva piutang usaha, penurunan laba dan ekuitas pemegang saham.³⁵ Penurunan laba dan kerugian pendapatan diakui dalam akun piutang tak tertagih. Untuk mengatasi debitur terlambat dalam melakukan pembayaran, perusahaan harus mencadangkan penghapusan bagi aktiva produktif yang bermasalah.

e. *Current Value Balance Sheet (CVBS)*

Neraca menggunakan nilai saat ini atau *Current Value Balance Sheet* diaplikasikan untuk mengatasi kelemahan dari metode *historical cost* yang kurang cocok dengan perhitungan zakat yang mengharuskan perhitungan kekayaan dengan nilai sekarang.³⁶

f. *Value Added Statement (VAS)*

Value Added Statement merupakan perbedaan antara output yang diproduksi perusahaan dalam periode tertentu dengan nilai input yang dibeli dari perusahaan lain untuk memproduksi output.³⁷

2) Produk dan Jasa (*Products And Services Theme*)

Produk-produk tersebut meliputi:

a. *Green Product* (Produk ramah lingkungan)

Green product merupakan suatu produk yang ramah lingkungan, tidak menimbulkan polusi, maupun kerusakan sumber daya alam.³⁸ *Green product* memiliki beberapa kategori yaitu, produk aman saat dikonsumsi dan tidak berbahaya, produk lebih efisien atau lebih hemat dalam penggunaan energy, menyediakan produk yang dapat didaur ulang, produk memiliki sifat ramah lingkungan.

³⁵ Aris Munandar, "Analisis Piutang Tak Tertagih pada PT. Astra International Tbk," Jurnal Manajemen dan Keuangan, 2018, Vol. 7, No. 2, h. 185-186.

³⁶ Elfin Yenti, "Disclosure Of Islamic Social Responsibility In Sharia Financial Institutions", Batusangkar International Conference, 2017, Vol.1 No.1, h. 151.

³⁷ Tita Djuitaningsih, "Paradigma Akuntansi Syariah dalam *Shariate Value Added Statement*", Universitas Bakrie Repository, 2019, h. 5.

³⁸ Nia Resi Dianti & Elistia Lidia Paramita "Green Product dan Keputusan Pembelian Konsumen Muda", Jurnal Samudra Ekonomi dan Bisnis, 2021, Volume 12, Nomor 1, hlm.132

b. Status Kehalalan Suatu Produk

Status kehalalan produk dan jasa baru disampaikan berdasarkan keputusan pendapat Dewan Pengawas Syariah dalam konteks perbankan syariah³⁹. Produk perbankan syariah baru harus mendapat persetujuan DPS untuk memastikan produk perbankan syariah terlindungi dari hal-hal yang dilarang syariah.

c. Kualitas dan Keamanan Suatu Produk

Dalam perbankan pengertian kualitas produk merupakan seberapa baik produk untuk memenuhi kebutuhan konsumen dan membawa manfaat bagi konsumen.⁴⁰ Keamanan dan kualitas suatu produk memiliki informasi rinci tentang produk seperti penjelasan pada setiap produk, akad yang mendasari produk tersebut, istilah asing bagi masyarakat sehingga mudah dipahami oleh pengguna informasi.

d. Pelayanan Atas Keluhan Konsumen

Pelayanan atas keluhan konsumen merupakan bentuk tindakan ketidakpuasan nasabah terhadap standar pelayanan baik berupa tindakan secara langsung maupun tidak secara langsung oleh aparat pelayanan yang berpengaruh kepada pelanggan.⁴¹ Dengan demikian dalam menjaga kepercayaan nasabah merupakan pelayanan perusahaan yang akan mempengaruhi loyalitas kepada pelanggan.

3) Karyawan (*Employees Theme*)

a. Sifat Pekerjaan

³⁹ Nurhayati, "Pengungkapan *Corporate Social Responsibility (CSR)* Perbankan Syariah Berdasarkan *Islamic Social Reporting Index (Indeks ISR)*", Jurnal Audit dan Akuntansi Fakultas Ekonomi dan Bisnis Universitas Tanjungpura, 2017, Vol. 6, No. 1, h. 80.

⁴⁰ Ni Luh Putu, I Putu Ngurah, Ni Wayan, "Peran Kualitas Layanan dan Kualitas Produk dalam Meningkatkan Kepuasan dan Loyalitas Nasabah", JAGADHITA: Jurnal Ekonomi & Bisnis, 2016, Vol. 3 No 2, h. 87.

⁴¹ Bunga Vabiola, Inayatillah, Evriyenni, "Pengaruh Kualitas Pelayanan dan Kepercayaan Terhadap Kepuasan Nasabah Bank Rakyat Indonesia Syariah (Studi Pada Bank Rakyat Indonesia Syariah Cabang Darussalam Banda Aceh)", JIMEBIS, 2022, Vol 2 No 2, h. 88.

Menjelaskan pengungkapan sifat pekerjaan, jam kerja per hari, cuti medis, cuti tahunan, dan kesejahteraan, dan gaji.⁴²

b. Pendidikan dan Pelatihan Karyawan

Pendidikan dan pelatihan karyawan adalah proses peningkatan, pengembangan, dan pembentukan tenaga kerja yang dapat mempelajari pengetahuan (*knowledge*), keterampilan (*skill*), kemampuan (*ability*) atau perilaku terhadap tujuan pribadi dan organisasi sehingga tercipta sumber daya manusia yang berkualitas.⁴³

c. Kesetaraan Hak Antara Pria dan Wanita

Kesetaraan kesempatan hak antara pria dan wanita dalam perlakuan pekerjaan dan jabatan artinya setiap individu, tanpa memandang jenis kelamin, suku, budaya, bahasa keyakinan agama atau karakteristik pribadi lainnya, dapat berpartisipasi dan berkontribusi pada pasar tenaga kerja sesuai dengan kapasitas mereka, tanpa gangguan diskriminasi atau bias.

d. Keterlibatan Karyawan

Keterlibatan karyawan dalam pekerjaan merupakan tingkat dimana karyawan di perusahaan aktif dan bersedia untuk bekerja. Misalnya adalah aktif berpartisipasi dalam pekerjaannya dan mengambil keputusan pada perusahaan saham dan meminta pendapat dari pemegang saham lainnya.⁴⁴

e. Kesehatan dan Keselamatan Karyawan

⁴² Nia Fajriyatun Nadlifiyah, "Analisis Pengaruh Kinerja Perusahaan Terhadap Pengungkapan ISR Bank Umum Syariah Tahun 2010-2014", Jurnal Ekonomi Syariah Teori dan Terapan, 2017, Vol. 4 No. 1, h. 48.

⁴³ Lenny Hasan, "Konsep Pendidikan dan Pelatihan dalam Manajemen Sumber Daya Manusia", Jurnal Manajemen dan Kewirausahaan, 2015, Vol 6 No 3, h. 2-3.

⁴⁴ Mangasa Panjaitan, "Peran Keterlibatan dan Partisipasi Karyawan Terhadap Kinerja Karyawan", Jurnal Manajemen, 2018, Volume 4 Nomor 1, h. 54.

Keselamatan dan kesehatan kerja merupakan upaya untuk menjaga kondisi fisiologis-fiskal dan psikologis karyawan pegawai yang disebabkan oleh lingkungan kerja perusahaan.⁴⁵

f. Lingkungan Kerja

Lingkungan kerja adalah segala sesuatu yang berada disekitar karyawan saat melakukan aktivitas pekerjaan sehari-hari, baik secara fisik ataupun non fisik, langsung atau secara tidak langsung dan dapat mempengaruhi karyawan dan pekerjaan karyawan saat beraktivitas.⁴⁶

g. Karyawan dari Kelompok Khusus

Mempekerjakan kelompok khusus tertentu misalnya yaitu penyandang cacat, mantan narapidana, mantan pecandu narkoba.

h. Melakukan Ibadah Bersama

Pejabat di perusahaan menjalankan shalat berjamaah dengan manajer tingkat bawah dan menengah.

i. Mengizinkan Karyawan Muslim Sholat Wajib Pada Waktunya dan Puasa di Bulan Ramadhan Pada Hari Kerja

Karyawan muslim diperbolehkan melakukan shalat wajib pada waktu tertentu dan puasa selama bulan ramadhan pada hari kerja mereka.

j. Tempat beribadah yang memadai

Tempat ibadah yang layak untuk karyawan.

4) Masyarakat (*Society Theme*)

a. Pemberian Donasi (Shadaqah)

Shadaqah menurut PSAK109 merupakan harta yang disumbangkan secara sukarela oleh penyumbang baik dibatasi pembagiannya maupun tidak. Sedekah adalah memberikan harta kepada fakir miskin, pihak yang membutuhkan, atau pihak lain

⁴⁵ Theresa Mintje, Adolfina, Genita G Lumintang, "Keselamatan dan Kesehatan Kerja (K3), Kepuasan Kerja Pengaruhnya Terhadap Kinerja Karyawan Maintenance Project PT. Meares Sopotan Mining", Jurnal EMBA, 2017, Vol.5 No.3, h. 4225-4234.

⁴⁶ Ronal D.S., Hotlin Siregar, "Pengaruh Lingkungan Kerja Terhadap Kinerja Karyawan Pada PT. Super Setia Sagita Medan", JURNAL ILMIAH SOCIO SECRETUM, 2019, Vol. 9 No. 2, h. 275.

yang berhak menerima shadaqah tanpa imbalan, tanpa paksaan atau tanpa terikat oleh waktu, jumlah maupun non-materi.⁴⁷

b. Wakaf

Dalam bahasa Arab Wakaf atau Waqf berasal dari kata *Waqafa* diartikan sebagai menahan, berhenti, tetap di tempat, atau diam.⁴⁸ Allah SWT berfirman dalam QS. Ali Imron ayat 92 sebagai berikut:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

“Kamu tidak akan mencapai kebajikan, sampai kamu menginfakkan sebagian kekayaan yang kamu cintai. Dan apa pun yang kamu infakkan tentang hal itu, sungguh Allah Maha Mengetahui.”

Ayat diatas menjelaskan bahwa ketika seorang mukmin memberikan saudaranya harta atau benda yang dicintainya, saudara itu dapat merasakan cinta dan kasih sayang kepada si pemberi. Rasa cinta dan kasih sayang sesama manusia yang demikian dapat menjalin hubungan persaudaraan yang harmonis di antara umat Islam.

c. Pinjaman Untuk Kebajikan (*Qardhassan*)

Pinjaman untuk kebajikan didefinisikan sebagai pinjaman harta yang diberikan kepada orang lain dan dapat diminta kembali harta tersebut tanpa menuntut apapun kecuali pinjaman, demikian dapat disebut dengan meminjamkan tanpa mengharapkan keuntungan finansial.⁴⁹

d. Sukarelawan dari Kalangan Karyawan

Menurut Cnaan, Handy dan Wadsworth (1996), sukarelawan merupakan individu yang melakukan kegiatan sosial dengan

⁴⁷ Anang Ariful Habib, “The Principle of Zakat, Infaq, and Shadaqah Accounting Based SFAS 109,” *Journal of Accounting and Business Education*, 2016, h. 4.

⁴⁸ Nur Azizah Latifah, Mulyono Jamal, “Analisis Pelaksanaan Wakaf di Kuwait”, *ZISWAF*, 2019, Vol 6 No 1, h. 2.

⁴⁹ Ismail Hannanong, Aris, “Al-Qardh Al-Hasan: Soft and Benevolent Loan Pada Bank Islam”, *Diktum: Jurnal Syari’ah dan Hukum*, 2018, Volume 16, Nomor 2, h.174.

berkhidmat kepada individu lain tanpa mengharapkan imbalan dari pihak maupun organisasi tertentu.⁵⁰ Dengan demikian sukarelawan karyawan adalah karyawan yang telah melakukan kegiatan sosial dengan ikhlas.

e. Pemberian Bantuan Kepada Pendidikan Disekolah

Bantuan pendidikan disekolah berupa, Bantuan Operasional Sekolah dan beasiswa.

f. Pemberdayaan Kerja/Lulusan Kerja

Pemberdayaan kerja misalnya yaitu dari jenjang D3, S1, S2, S3, atau yang lainnya.

g. Pengembangan Generasi Muda

Pengembangan generasi muda merupakan pembinaan generasi muda sebagai penerus perjuangan bangsa dan pembangunan Nasional.

h. Peningkatan Kualitas Hidup Masyarakat

Memberikan bantuan sebagai bentuk kepedulian perusahaan terhadap masyarakat yang kurang mampu.

i. Kepedulian Anak (*Children Care*)

Memberikan perhatian kepada anak-anak.

j. Pemberian Amal/Hadiah/Kegiatan Sosial

Kegiatan sosial seperti memberikan bantuan kepada korban bencana alam, penyaluran dana zakat, shadaqah, dan lain-sebagainya.

k. Menyokong Kesehatan Masyarakat Proyek Rekreasi/Olahraga/Acara Budaya

Mendukung dan membantu dalam kegiatan kesehatan masyarakat, bidang olahraga, maupun event budaya.

⁵⁰ Siti Nathrah, Fauziah Saffie, "Faktor-Faktor yang Mempengaruhi Motivasi Sukarelawan dalam menjalankan Aktiviti Kesukarelawanan: Satu Kajian Literatur (*Factors Affecting Volunteer Motivation in Carrying Out Volunteer Activities: A Literature Review*)," Jurnal Pembangunan Sosial, 2020, Vol.23, h. 27.

5) Lingkungan (*Environment*)

a. Konservasi Lingkungan Hidup

Upaya yang dilakukan oleh manusia untuk melestarikan lingkungan alam, dan juga memperhatikan manfaat yang dapat diperoleh dengan menjaga keberadaan setiap elemen lingkungan untuk masa mendatang.⁵¹

b. Satwa Liar Terancam Punah (*Endangered Wildlife*)

Kegiatan untuk melindungi satwa liar yang terancam punah.

c. Tidak Membuat Polusi Lingkungan Hidup

Perusahaan yang tidak membuat polusi atau pencemaran lingkungan sekitar.

d. Pendidikan Lingkungan Hidup

Pendidikan lingkungan hidup merupakan salah satu langkah untuk membangun kesadaran dan kepedulian manusia terhadap lingkungan dengan segala permasalahan yang ditimbulkannya.⁵²

e. Produk Lingkungan

Produk yang berhubungan terhadap lingkungan atau produk ramah lingkungan.

f. Audit Lingkungan

Dalam Undang-Undang No.32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup (PPLH) dapat didefinisikan sebagai proses evaluasi untuk menilai ketaatan penanggung jawab usaha dan/atau kegiatan terhadap persyaratan hukum dan kebijakan yang ditetapkan oleh pemerintah.⁵³ Pada dasarnya, audit adalah proses evaluasi kegiatan pembangunan pada sektor

⁵¹ Joko Christianto, "Konservasi Sumber Daya Alam dan Lingkungan," Tangerang Selatan: Universitas Terbuka, 2014, h. 13.

⁵² Maharani Widiawati, Rika, Yulistina, "Analisis Penerapan Pendidikan Lingkungan Hidup di Sekolah Dasar," Jurnal Pancar, 2022, Vol. 6 No.1, h.182

⁵³ Agus Susanto, Dadang Purnomo, "Audit Lingkungan," Tangerang Selatan: Universitas Terbuka, 2016, h. 1

industri, pertambangan, kehutanan, pertanian, perumahan dan lain sebagainya.

g. Sistem/Kebijakan Manajemen Lingkungan

Sistem kebijakan manajemen lingkungan adalah pengelolaan secara sistematis dari berbagai aspek lingkungan perusahaan.⁵⁴ yang berencana, menjadwalkan, menerapkan dan membantu kegiatan-kegiatan yang bertujuan untuk meningkatkan kinerja lingkungan.

6) Tata Kelola Perusahaan (*Corporate Governance Theme*)

a. Status Kepatuhan Syariah

Kepatuhan syariah dalam peraturan Bank Indonesia No.13/2/PBI/2011 tentang pelaksanaan kepatuhan Bank Umum adalah kepatuhan yang dimaksud merupakan nilai, perilaku, dan tindakan yang menciptakan adanya kepatuhan terhadap ketentuan Bank Indonesia dan peraturan perundang-undangan dengan prinsip syariah untuk bank umum syariah dan bank syariah.⁵⁵ Kepatuhan syariah digunakan untuk membedakan sistem perekonomian syariah dengan konvensional.⁵⁶

Bank beroperasi sejalan dengan peraturan hukum dan prinsip syariah serta laporan kepatuhan yang dibuat sebagai penilaian tersebut dipaparkan oleh bank syariah dalam pelaksanaan fungsi kepatuhan bank, pelaksanaan fungsi audit internal, dan transparansi situasi keuangan dan non-keuangan serta etika bisnis.

d. Struktur Kepemilikan

⁵⁴ Suyud Warno Utomo, et. al, "Sistem Manajemen Lingkungan," (Tangerang Selatan: Universitas Terbuka, 2021), h. 1.17

⁵⁵ Dedy Rachmad, "Kepatuhan Syariah dalam Akad Mudharabah dan Musyarakah," Jurnal Al-Falah Perbankan Syariah, 2021, Volume 3 No.1, h. 17.

⁵⁶ Agus Salim Harahap, Saparuddin Siregar, "Kepatuhan Syariah Aspek Bagi Hasil Perbankan Syariah," Seminar Nasional Teknologi Komputer & Sains (SAINTEKS), 2020, h. 573-578.

Struktur kepemilikan merupakan persentase kepemilikan pemegang saham pada perusahaan.⁵⁷

e. Struktur Organisasi

Struktur organisasi merupakan pengelompokan orang-orang dengan masing-masing tugas atau pekerjaan, kegiatan dan hubungan antara subunit organisasi dan direpresentasikan melalui bagan.

f. Kegiatan Yang Dilarang

Kegiatan terlarang tersebut meliputi praktik monopoli, penimbunan barang kebutuhan, kecurangan harga, praktik bisnis kotor, dan perjudian.

g. Kebijakan Anti Korupsi

Kebijakan perusahaan untuk berkomitmen tidak melakukan praktik korupsi.

2.2 Penelitian Terdahulu

Tabel 2.1 Penelitian Terdahulu

No.	Peneliti	Variabel Penelitian	Hasil Penelitian
1.	Lila Pratiwi dan Endang Dwi Retnani (2020), Pengaruh Good Corporate Governance Dan Kinerja Keuangan Terhadap Pengungkapan Islamic Social Reporting (ISR)	Pengaruh Good Corporate Governance, Kinerja Keuangan, dan Islamic Social Reporting (ISR)	Dewan Komisaris memiliki wewenang untuk mengungkapkan tanggung jawab sosial. Komite audit tidak berpengaruh karena bertanggung jawab atas laporan keuangan dan tata kelola perusahaan. Leverage dan profitabilitas tidak berpengaruh karena tujuan investor berinvestasi pada

⁵⁷ Nova Choirul, Siti Nurlaela, Kartika, "Struktur Kepemilikan dan Karakteristik Perusahaan Terhadap Agresivitas Pajak Perusahaan Manufaktur di Indonesia," *Akuntansi dan Manajemen*, 2020, Vol.15, No.1, h. 132.

			bank syariah bukan hanya untuk mendapat keuntungan tetapi juga bertujuan untuk ibadah.
2.	Arry Eksandy dan M. Zulman Hakim (2020), Pengaruh Ukuran Perusahaan, Profitabilitas, dan Leverage terhadap Pengungkapan Islamic Social Reporting (ISR) (Pada Perbankan Syariah di Indonesia tahun 2011-2015)	Ukuran Perusahaan, Profitabilitas, dan Leverage, Islamic Social Reporting (ISR)	Semakin besar ukuran perusahaan perbankan syariah, semakin bertambah para pemangku kepentingan Muslim. Semakin kecil ROA, maka pengungkapan ISR akan semakin tinggi, dan sebaliknya. Besar kecilnya utang tidak memberikan dampak terhadap besar kecilnya pengungkapan kinerja sosial pada perbankan syariah.
3.	Aprilia Dwi Widayati dan Raditya Sukmana (2017)	Indeks Islamic Social Reporting (ISR)	Rata-rata skor tingkat pengungkapan ISR perbankan syariah di indonesia selama tahun 2012-2014 lebih tinggi daripada rata-rata skor tingkat pengungkapan ISR Perbankan Syariah di Malaysia dalam periode yang sama.
4.	Rilanda Adzhani dan Rini (2017), Komparasi Kinerja	Maqasid Syariah	Tujuan syariah pembentukan keadilan, dan kepentingan publik menunjukkan tidak

	Perbankan Syariah Di Asia Dengan Pendekatan Maqasid Syariah		terdapat perbedaan yang signifikan antara perbankan syariah di Indonesia dengan perbankan syariah di Malaysia, Iran, Arab Saudi, Uni Emirat Arab, Kuwait, dan Qatar.
5.	Hafiez Sofyani & Anggar Setiawan (2015), Perbankan Syariah dan Tanggungjawab Sosial: Sebuah Studi Komparasi Indonesia dan Malaysia Dengan Pendekatan Islamic Social Reporting Index dan Global Reporting Initiative Index	Islamic Social Reporting Index (ISR) dan Global Reporting Initiative Index (GRI)	Hasil penelitian menunjukkan bahwa kinerja social secara keseluruhan rata-rata perbankan syariah di Malaysia lebih tinggi dari Indonesia. Ketika diuji secara statistic, perbedaan ini tidak menunjukkan nilai yang signifikan. Pada perbankan non-islamic di Indonesia dan Malaysia mencapai tingkat sempurna (100%) antara kinerja social dari ISR dan Indeks GRI.
6.	Fauziah & Prabowo (2013), Analisis Pengungkapan Tanggung Jawab Sosial Perbankan Syariah Di	Islamic Sosial Reporting Index	Dalam penelitian ini hanya menggunakan laporan tahunan pada tahun 2011. Analisis data penelitian menggunakan analisis isi. Hasil penelitian menunjukkan bahwa skor indeks ISR

	Indonesia Berdasarkan Islamic Sosial Reporting Index		tertinggi adalah Bank Muamalat Indonesia dengan jumlah skor 73% dan skor terendah adalah Bank Panin Syariah dengan jumlah skor 41%.
7.	Sofyani, dkk. (2012), Reporting Index sebagai Model Pengukuran Kinerja Sosial Perbankan Syariah (Studi Komparasi Indonesia dan Malaysia)	Reporting Index	Kinerja sosial trainaverage perbankan Islam di Malaysia lebih tinggi daripada di Indonesia. Kinerja sosial perbankan Islam di Indonesia pada 2010 meningkat secara signifikan, sekitar 10% dari tahun sebelumnya (2009). Sementara kinerja sosial pada perbankan islam di Malaysia adalah stabil karena tidak mengalami peningkatan ataupun penurunan.

8.	Cahyaning Budi Utami (2020), Pengungkapan CSR Bank Syariah: Studi Komparasi Indonesia dan Malaysia	CSR	Hasil dari penelitian ini menunjukkan adanya perbedaan yang signifikan antara pengungkapan CSR bank syariah di Indonesia dan Malaysia. Hal ini disebabkan oleh perbedaan regulasi mengenai hal yang harus diungkap di laporan tahunan.
9.	Nispa Sari (2017), Islamic Banking and Social Responsibility: Studi Komparasi Indonesia dan Malaysia dengan Pendekatan Islamic Social Reporting Indeks dan Global Reporting Initiative Indeks	Islamic Social Reporting Indeks (ISR) dan Global Reporting Initiative Indeks (GRI)	Penelitian ini menggunakan content analysis dan objek penelitiannya adalah 4 bank syariah di Indonesia dan 3 bank syariah di Malaysia. Hasil penelitian menunjukkan jika rata-rata kinerja sosial perbankan syariah di Malaysia lebih tinggi dari kinerja sosial perbankan syariah di Indonesia tetapi dari kedua perbankan tersebut tidak ada yang mencapai level pengungkapan sempurna pada kinerja sosialnya (100%) dari indeks ISR dan GRI.

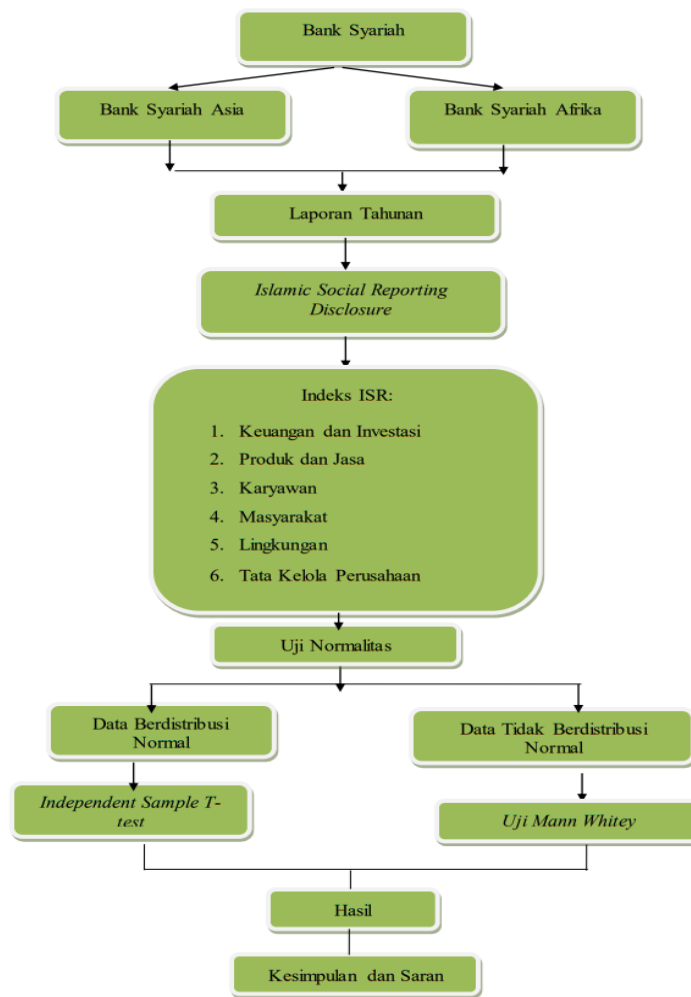
10.	Zayyinatul Khasanah dan Agung Yulianto (2015), Islamic Corporate Governance dan Pengungkapan Islamic Social Reporting pada Bank Umum Syariah	Islamic Social Reporting (ISR)	Hasil penelitian menunjukkan bahwa Investment Account Holders dan kepatuhan syariah berpengaruh positif dan signifikan terhadap tingkat pengungkapan Islamic Social Reporting. Sedangkan pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah tidak berpengaruh terhadap tingkat pengungkapan Islamic Social Reporting pada Bank Umum Syariah di Indonesia.
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Sumber : Olah data penulis, 2021

2.3 Kerangka Penelitian

Kerangka pemikiran merupakan jalur pemikiran yang dirancang berdasarkan kegiatan peneliti yang dilakukan. Dalam penelitian ini kerangka pemikiran penelitian terdiri atas bank syariah, pembagian bank, laporan keuangan dan laporan tata kelola sosial perusahaan serta indeks ISR yang digunakan sebagai alat analisis.

Tabel 2.2 Kerangka Pemikiran



2.4 Pengembangan Hipotesis

Hipotesis penelitian dimaknai sebagai dugaan atau asumsi sementara terhadap rumusan masalah penelitian yang mungkin tidak benar sehingga memerlukan pengujian agar memperoleh hasil yang tepat.⁵⁸ Berikut pengembangan dari hipotesis penelitian ini.

Perbankan syariah di wilayah yang berbeda akan memiliki perbedaan dalam hal pelaksanaan dan pengungkapan *Islamic Social Reporting*, tergantung kepada kepentingan perusahaan dan hasil analisis *cost and benefit* yang sudah dilakukan. Munculnya konsep pelaksanaan dan pengungkapan

⁵⁸ Herry Syafrial, "Penelitian dan Statistika," (Makassar: PT. Nas Media Pustaka), 2022, h. 39.

Islamic Social Reporting didorong oleh adanya *Shariah Enterprise Theory* (SET) yang menyatakan bahwa *stakeholders* meliputi Allah, manusia, dan alam yang mana Allah merupakan pihak paling tinggi dan menjadi satu-satunya tujuan hidup manusia. Dalam konsep SET, perusahaan didorong untuk melakukan pengungkapan tanggung jawab sosial sebagai bentuk akuntabilitas manusia terhadap Allah dan sebagai sarana pemberian informasi kepada *stakeholders* lainnya.

Penelitian tentang *Corporate Social Reporting* (CSR) perusahaan berdasarkan indeks ISR masih sangat terbatas dengan penelitian yang diteliti hanya pada bank syariah tertentu. Hal ini sesuai dengan hasil penelitian terdahulu oleh Sisca A (2014) pada perbankan syariah Indonesia dan perbankan syariah Malaysia mengungkapkan hasil penelitiannya menggunakan *content analysis* bahwa jumlah rata-rata pelaksanaan dan pengungkapan tanggung jawab sosial yang dilaksanakan bank syariah selama tiga tahun di Indonesia mencapai 51,33% dari total 40 item pengungkapan. Sedangkan Malaysia mendapat skor sebesar 36,00% dari 40 item pengungkapan dan memiliki selisih skor sebesar 15,33%.

Maesya'bani, at.al, (2019) menyimpulkan bahwa rata-rata tingkat pengungkapan *Islamic Social Reporting* pada perbankan syariah di Asia Tenggara masih rendah atau kurang informatif dengan rata-rata skor 55,34%. Rendahnya rata-rata pengungkapan *Islamic Social Reporting Index* pada perbankan syariah di Asia Tenggara bukan berarti tidak melakukan tanggung jawab secara sosial. Terdapat dua kemungkinan, pertama bank syariah tidak melaksanakan kegiatan sosial dalam operasionalnya, atau kedua bank syariah melaksanakan kegiatan sosial tetapi tidak memmanifestasikan dalam laporan tahunan. Berdasarkan beberapa penelitian diatas menunjukkan bahwa di Asia telah menerapkan ISR atau *Islamic Social Reporting*.

Secara perlahan dan bertahap perbankan syariah pada Benua Afrika mengejar pelaporan keberlanjutan atau *sustainability report* atau merupakan pelaporan CSR yang dilakukan secara terus-menerus. Hal ini berdasarkan pelaporan keberlanjutan di Mesir, Guinea Khatulistiwa, Kenya, Nigeria, Botswana, dan Afrika Selatan menunjukkan evolusi pelaporan keberlanjutan

dan pertumbuhannya dari ketidakjelasan menjadi relevansi yang besar dengan banyaknya perusahaan melaporkan kinerja Lingkungan Sosial dan Tata Kelola (LST) mereka, tren ini menunjukkan perpindahan tentatif dari pelaporan sukarela menjadi peraturan wajib.⁵⁹ Dari hal tersebut dapat diketahui bahwa di Afrika hanya ada CSR dan belum menerapkan ISR atau *Islamic Social Reporting*.

Berdasarkan penjelasan di atas, maka hipotesis yang diajukan dalam penelitian ini adalah

Ho : Tidak ada perbedaan tingkat pengungkapan ISR perbankan syariah di Asia dan perbankan syariah di Afrika.

Ha : Terdapat perbedaan tingkat pengungkapan ISR perbankan syariah di Asia dan perbankan syariah di Afrika

BAB III

METODOLOGI PENELITIAN

3.1 Jenis Penelitian

⁵⁹ Ondotimi Songi and Ayesha K.D., *“Sustainability Reporting in Africa A Comparative Study of Egypt, Equatorial Guinea, Kenya, Nigeria, Botswana and South Africa,”* Cambridge University Press, December 2019, h. 548.

Penelitian ini merupakan jenis penelitian menggunakan metode komparatif pendekatan kuantitatif. Menurut Sugiyono, jenis metode penelitian komparatif merupakan penelitian yang membandingkan satu atau lebih variabel dalam dua atau lebih sampel yang berbeda atau dalam dua waktu yang berbeda.⁶⁰ Pada intinya penelitian komparatif menurut Arikunto (2006) adalah usaha suatu penelitian untuk menemukan persamaan dan perbedaan tentang benda, orang, prosedur kerja, ide, kritik terhadap orang atau kelompok, terhadap suatu ide atau prosedur kerja.⁶¹ Adapun ciri-ciri penelitian menggunakan metode komparatif sebagai berikut: ⁶²

- 1.) Merupakan dua atau lebih dari dua objek yang berbeda
- 2.) Masing-masing berdiri terpisah dan berbeda
- 3.) Menggunakan model yang sama atau cara kerja tertentu
- 4.) Objek yang dibandingkan jelas dan tepat
- 5.) Menggunakan standar dan tolok ukur yang berbeda untuk item yang sama.

Menurut definisi penelitian komparatif yang telah dikemukakan, peneliti memahami bahwa studi komparatif sebagai suatu bentuk penelitian yang membandingkan variabel-variabel yang berkaitan untuk melihat apakah ada perbedaan atau persamaan. Pada penelitian ini pengaplikasiannya adalah penelitian komparatif yang diterapkan dalam perbandingan analisis masing-masing topik indeks ISR antar bank umum syariah selama periode penelitian.

3.2 Jenis Data Penelitian

Data yang digunakan dalam penelitian oleh peneliti adalah data sekunder. Data sekunder adalah informasi yang diperoleh melalui pihak lain

⁶⁰ Sugiyono, "Metode Penelitian Kuantitatif dan Kualitatif dan R&D," cetakan ke-28, Bandung : Alfabeta, 2018, hlm.62.

⁶¹ Farhan Syahriza dkk, " Analisis Perbandingan Kinerja Keuangan Perusahaan Sektor Pertambangan di Indonesia dan Malaysia", Jurnal Kajian Akuntansi dan Auditing, Vol.17 No. 2, 2022, h. 81.

⁶² Nofiyatul Khoiriyah, *Social Reporting (ISR) Index Pada Bank Umum Syariah Di Indonesia Tahun 2016-2018*, Walisongo Institutional Repository, 2019.

yang tidak diselidiki secara langsung oleh peneliti.⁶³ Menurut Indriantoro dan Supomo (2013) data sekunder adalah sumber bahan penelitian yang diperoleh secara tidak langsung oleh melalui media (diperoleh dan disimpan oleh pihak lain).⁶⁴ Data sekunder berupa data dokumenter atau laporan yang sudah tersedia. Data sekunder untuk penelitian ini adalah Laporan Tahunan masing-masing Bank Umum Syariah (BUS) di Asia dan Afrika periode 2012-2020 yang dipublikasi di website resmi BUS.

3.3 Populasi dan sample

1. Populasi

Menurut Sugiyono populasi didefinisikan sebagai penggolongan wilayah yang terdiri atas obyek/subyek yang mempunyai kualitas dan karakteristik tertentu yang ditetapkan oleh peneliti dan ditarik kesimpulannya.⁶⁵ Populasi dari penelitian ini adalah seluruh Bank Umum Syariah (BUS) yang ada di Asia yang berjumlah 48 BUS dan Afrika berjumlah 54 BUS periode 2012-2020.

2. Sampel

Pemilihan sampel dalam penelitian ini ditentukan dengan menggunakan *Purposive Sampling*. Sampel yang digunakan adalah Bank Umum Syariah di Asia dan Afrika. *Purposive Sampling* adalah teknik pengambilan sampel berdasarkan kriteria tertentu. Menurut Arikunto dalam Nofiatul (2019) pengambilan sampel dengan metode ini cukup baik karena sesuai dengan pendapat peneliti sendiri sehingga dapat mewakili populasi. Terdapat banyak perbankan syariah di benua Asia dan Afrika, namun peneliti hanya mengambil 9 perbankan syariah di Asia dan 9 perbankan syariah di Afrika yang memenuhi kriteria pengambilan sampel sebagai berikut:

⁶³ *Ibid* Noviyatul, h. 74.

⁶⁴ Hasnita, "Analisis Kualitas Sustainability Reporting Berdasarkan Global Reporting Initiative (Gri) Index dan Islamic Social Reporting (ISR) Index (Studi Komparatif Perbankan Syariah dengan Perusahaan terdaftar Jakarta Islamic Index)," Repository UIN Alauddin Makassar, 2016.

⁶⁵ Ismail Nurdin, Sri Hartati, "Metodologi Penelitian Sosial", (Surabaya: Media Sahabat Cendekia), 2019, h. 91.

- a) Bank Umum Syariah yang masih beroperasi di Benua Asia dan Benua Afrika sampai dengan tahun 2020.
- b) Bank Umum Syariah yang mempublikasikan laporan tahunan sampai dengan tahun 2020 di situs resminya.
- c) Laporan tahunan memiliki informasi yang lengkap tentang variabel-variabel yang digunakan dalam penelitian.

Berdasarkan kriteria yang disebutkan diatas, maka jumlah sampel yang sesuai dengan kriteria sampel diatas adalah sebagai berikut:

Tabel 3. 1 Sampel Bank Umum Syariah Asia

No	Nama Bank	Negara	Alamat Official Website
1.	Alinma Bank	Arab Saudi	https://www.alinma.com
2.	Bank Syariah Indonesia Tbk (Bank Mandiri Syariah)	Indonesia	https://www.bankbsi.co.id
3.	Bank Aljazira	Arab Saudi	https://www.bankjazira.com
4.	Jordan Islamic Bank	Yordania	https://www.jordanislamicbank.com
5.	Bank Islami Pakistan Ltd	Pakistan	https://bankislami.com.pk/
6.	Bank Muamalat	Indonesia	https://www.bankmuamalat.co.id/
7.	BCA Syariah	Indonesia	https://www.bcasyariah.co.id/
8.	Al Rajhi Bank	Arab Saudi	https://www.alrajhibank.com.sa/
9.	Bank Albilad	Arab Saudi	https://www.bankalbilad.com/

Sumber: Data sekunder diolah, (2022)

Tabel 3. 2 Sampel Bank Umum Syariah Afrika

No.	Nama Bank	Negara	Alamat Official Website
1.	Albaraka Bank Egypt	Mesir	https://www.albaraka-bank.com/eg/
2.	Jaiz Bank Plc	Nigeria	https://jaizbankplc.com/
3.	Bank Of Ghana	Ghana	https://www.adib.eg/
4.	Standart Bank Afrika	Afrika Selatan	https://www.standardbank.com/
5.	Absa Bank Afrika	Afrika Selatan	https://www.alsalam-bank.net/
6.	Abu Dhabi Islamic Bank Egypt	Mesir	https://www.adib.ae.com/
7.	Ahli United Bank Egypt	Mesir	https://www.ahliunited.com/eg
8.	United Bank For Africa Plc	Nigeria	https://www.ubagroup.com
9.	Stanbic Itbc Holding Plc	Afrika Selatan	https://www.stanbicibtccom/

Sumber: Data sekunder diolah, (2022)

3.4 Metode Pengumpulan Data

Metode pengumpulan data dapat diartikan sebagai langkah-langkah dalam proses pengumpulan data oleh peneliti. Data yang digunakan dalam penelitian ini adalah data sekunder berupa laporan tahunan (*Annual Report*) dan Laporan Keuangan Tahunan (*Financial Report*) pada masing-masing Bank Umum Syariah di Asia dan Afrika selama periode 2012-2020.

3.5 Teknik Analisis Data

1. Teknik statistik Deskriptif

Statistik deskriptif adalah statistik yang digunakan untuk menganalisis data dengan menggambarkan data yang mudah dipahami, untuk membandingkan variabel-variabel dari sebuah sampel dapat terlihat dari hasil Maksimum, Minimum, Mean dan hasil rata-rata (Median).

2. Islamic Social Reporting Indeks

Indeks ISR adalah indeks yang mengukur tingkat pengungkapan sosial menurut prinsip syariah yang disediakan perusahaan dalam laporan tahunan. Dalam penerapan tanggung jawab sosial perbankan syariah menggunakan indeks ISR sebagai tolak ukur dengan mencakup item standar *Corporate Social Reporting* (CSR) yang ditetapkan oleh AAOIFI (*Accounting and Audit Organization for Islamic Financial Institutions*) dan penelitian tentang CSR dikembangkan oleh cendekiawan dengan item pengungkapan berdasarkan entitas Islam.⁶⁶

Metode pengungkapan yang digunakan dalam penelitian ini adalah *content analysis* berdasarkan data sekunder yang digunakan berupa laporan tahunan.⁶⁷ *Content analysis* dilakukan dengan memberikan checklist pada laporan keuangan perbankan syariah di Asia dan Afrika dengan memberikan nilai 0 jika sama sekali tidak ada item yang diungkapkan dalam laporan tahunan dan nilai 1 jika terdapat satu item

⁶⁶ Citra Indah Merina dan Verawati, "Pengungkapan Indeks *Islamic Social Reporting* Perusahaan *Go Publik* yang *Listing* di *Jakarta Islamic Index*", *Jurnal Ilmiah MBiA*, 2016, Vol.15 No.1, h. 71.

⁶⁷ Sisca Ayu Wulandari, "Perbedaan Tingkat Pengungkapan *Islamic Social Reporting* Perbankan Syariah di Indonesia dan Malaysia", *Artikel Ilmiah Mahasiswa*, 2014, h. 3.

yang diungkapkan dalam laporan tahunan. Perhitungan nilai tingkat pengungkapan ISR dihitung dengan rumus.⁶⁸

$$\text{Tingkat pengungkapan} = \frac{\text{jumlah skor item pengungkapan yang dipenuhi}}{\text{jumlah skor maksimum}}$$

3. Uji Normalitas Data (Uji *Kolmogorov-Smirnov*)

Uji Normalitas digunakan untuk mengetahui apakah populasi data berdistribusi normal atau tidak. Uji ini biasanya digunakan untuk mengukur data berskala ordinal, interval ataupun rasio. Jika analisis menggunakan metode parametrik maka persyaratan normalitas harus terpenuhi. Jika data tidak berdistribusi normal atau jumlah sampel sedikit dan jenis data adalah nominal atau ordinal maka metode yang digunakan adalah statistik nonparametrik. Uji normalitas menggunakan uji *one sample Kolmogorov-Smirnov* dengan menggunakan taraf signifikansi 5% atau 0,05. Data dinyatakan berdistribusi normal jika signifikansi lebih besar dari 5% atau 0,05.

4. Uji beda rata-rata (uji-t)

Uji beda rata-rata untuk dua sampel independen adalah metode pengujian kesamaan rata-rata dua populasi independen dimana populasi tidak berhubungan dengan populasi lain.⁶⁹ Tingkat signifikansi dalam uji ini yaitu 5%. Pengambilan keputusan pada uji t atau uji independen *sampel t-test* dapat diketahui dengan nilai sig. yang terdapat dalam kolom *Levene's*. Apabila nilai sig. *Levene's test* < 0,05 dapat dinyatakan kedua varians tersebut terdapat perbedaan atau signifikan, sehingga nilai t yang digunakan berada pada baris kedua (*Equal Variances not Assumed*). Sedangkan apabila nilai sig. *Levene's test* > 0,05 dapat dinyatakan jika kedua varians tersebut sama atau tidak terdapat perbedaan, sehingga nilai t yang digunakan terdapat pada baris pertama (*Equal Variances Assumed*).

5. Uji *Mann Whitney*

⁶⁸ Mega Arthika Dewi, Caesar Marga Putri, "Analisis Faktor-Faktor yang Memenuhi Pengungkapan *Islamic Social Reporting*", *Reviu Akuntansi dan Bisnis Indonesia*, Vol.2 No. 2, 2018, h. 110.

⁶⁹ Ridayati, "Uji Beda Pelanggaran *Traffic Light* Berdasarkan Lokasi Pelanggarannya," *Jurnal Angkasa*, 2017, Volume VIII, Nomor 2, h. 68.

Uji *Mann whitney* merupakan uji non parametris yang digunakan untuk uji hipotesis komparatif dua sampel independen bila datanya memiliki variabel ordinal atau interval atau rasio dan tidak berdistribusi normal. Syarat kriteria Uji *Mann Whitney* yaitu apabila nilai sig (2-tailed) $> 0,05$ artinya kedua sampel memiliki perbedaan rata-rata, sedangkan apabila nilai sig (2-tailed) $< 0,05$ maka kedua sampel tidak memiliki perbedaan rata-rata. Uji *Mann Whitney* adalah pengujian alternatif dari uji *independent t-test* jika syarat uji normalitas tidak terpenuhi untuk uji *independent t-test*.⁷⁰

BAB IV

HASIL PENELITIAN DAN PEMBAHASAN

4.1 Hasil Penelitian

⁷⁰ Febri Endra, “Pedoman Metodologi Penelitian (Statistika Praktis)”, (Jakarta: Zifatama Jawara, 2017), h.157.

Penelitian ini menganalisis perbandingan kinerja bank syariah ditinjau dari *Islamic Social Index* dari tahun 2012 sampai dengan tahun 2020. Objek dalam penelitian ini adalah bank umum syariah di benua Asia dan bank umum syariah yang berada di benua Afrika dengan masing-masing berjumlah sembilan bank. Data dalam penelitian ini adalah laporan keuangan tahunan (*annual report*) pada periode 2012-2020. Pembahasan selanjutnya tentang gambaran objek penelitian dan hasil dari penelitian.

4.1.1 Gambaran Umum Objek Penelitian

4.1.1.1 Perbankan Syariah di Benua Asia

Sejarah kemunculan perbankan islam di Asia telah ada sejak dulu, banyak pemikir-pemikir yang menuangkannya kedalam tulisan mengenai keberadaan bank Islam, misalnya Anwar Qureshi pada tahun 1946, Naeim Siddiqi pada tahun 1948, dan Mahmud Ahmad pada tahun 1952. *Profit and loss sharing* merupakan salah satu upaya penerapan lembaga keuangan syariah yang berdasarkan pada prinsip-prinsip Islam dan tercatat sejak tahun 1940-an dengan upaya pengelolaan dana haji secara syariah di Pakistan dan Malaysia.⁷¹ Penerapan lembaga keuangan syariah berikutnya merupakan inti sejarah dari perkembangan perbankan syariah yaitu, Islamic Rural Bank di daerah Mit Ghamr yang didirikan oleh Dr. Ahmed el-Najar dan modalnya dibantu oleh Raja Faisal pada tahun 1963 hingga 1967 di Kairo Mesir, kemudian operasionalnya diambil alih oleh National Bank of Egypt dan Central Bank of Egypt. Responden dalam penelitian ini adalah Bank umum syariah di Asia dengan bank yang diteliti sebanyak 9 bank antara lain, Alinma Bank, Bank Syariah Indonesia Tbk (Bank Syariah Mandiri), Bank Aljazira, Jordan Islamic Bank, Bank Islami Pakistan Ltd, Bank Muamalat, BCA Syariah, Al Rajhi Bank, Bank Albilad.

⁷¹ Hasan Sultoni dan Ahmad Basuki, "Bank Syariah di Dunia Internasional", Jurnal Eksyar, 2020, Vol. 07 No. 02, h.42.

4.1.1.2 Bank Syariah Benua Afrika

Bank Islam pertama di Afrika Selatan diluncurkan pada tahun 1980 yaitu Jaame Limited, keberadaan bank Islam tersebut tidak berlangsung lama kemudian jatuh dan bangkrut. Pada tahun-tahun berikutnya perkembangan ekonomi syariah di kawasan Afrika mulai dalam tahap pertumbuhan yang cukup baik. Asset perbankan syariah global pada akhir tahun 2012 mencapai lebih dari 1,3 triliun US dolar menunjukkan bahwa adanya kemajuan pada perekonomian syariah Afrika. Dalam penelitian ini memiliki responden Bank umum syariah di Afrika dengan bank yang diteliti berjumlah 9 bank antara lain, Albaraka Bank Egypt, Jaiz Bank Plc, Bank of Ghana, Standart Bank Afrika, Absa Bank Africa, Abu Dhabi Islamic Bank Egypt, Ahli United Bank Egypt, United Bank for Africa Plc, dan Stanbic ITBC Holding Plc.

4.1.2 Kinerja Sosial Bank Syariah

4.1.2.1 Kinerja Sosial pada Bank Syariah di Asia

Pelaksanaan aktivitas ISR pada masing-masing bank di Benua Asia diprosentasikan dalam tabel berikut:

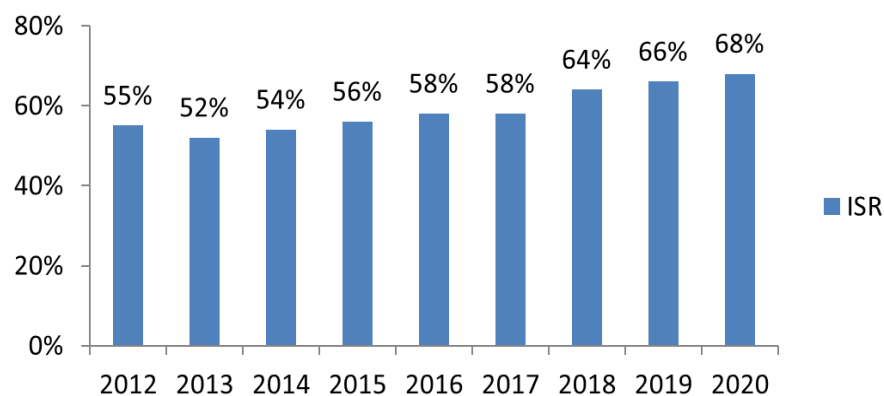
Tabel 4. 1 Tingkat Kinerja Sosial ISR Perbankan Syariah di Asia

No.	Nama Bank	2012	2013	2014	2015	2016	2017	2018	2019	2020
1	Alinma Bank	49%	60%	49%	67%	60%	60%	63%	63%	70%
2	Bank Syariah Indonesia Tbk (Bank Mandiri Syariah)	79%	81%	70%	79%	74%	74%	86%	84%	88%
3	Bank Aljazira	60%	53%	60%	30%	33%	58%	70%	70%	74%
4	Jordan Islamic Bank	58%	63%	58%	65%	65%	67%	70%	70%	65%
5	Bank Islami Pakistan Ltd	37%	9%	12%	19%	58%	30%	53%	60%	65%
6	Bank Muamalat	74%	79%	79%	84%	81%	79%	77%	77%	84%
7	Bca Syariah	58%	44%	74%	77%	72%	67%	70%	77%	72%
8	Al Rajhi Bank	28%	16%	19%	12%	16%	28%	28%	28%	28%
9	Bank Albilad	56%	60%	67%	72%	67%	56%	60%	67%	65%
	Rata-rata	55%	52%	54%	56%	58%	58%	64%	66%	68%

Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Dapat diketahui dari tabel diatas bahwa rata-rata kinerja sosial pada bank syariah di Asia mengalami *trend* kenaikan setiap tahunnya.

Gambar 4.1 Rata-rata kinerja Pengungkapan ISR Pada Bank Syariah di Asia Periode 2012-2020



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada gambar 4.1 rata-rata pengungkapan kinerja social bank syariah di Asia dapat disimpulkan bahwa pengungkapan kinerja social bank syariah mengalami peningkatan dari tahun 2012 sampai dengan tahun 2020 kecuali pada tahun 2013 karena tidak terjadi peningkatan rata-rata pengungkapan kinerja social.

Pada tahun 2012 nilai pengungkapan rata-rata ISR sebesar 55%, tahun 2013 terjadi penurunan 3% sehingga rata-rata pengungkapan indeks ISR menjadi 52%. Pada tahun 2014, tahun 2015 dan tahun 2016 masing-masing mengalami peningkatan signifikan sebesar 2% sehingga menjadi 54%, 56% dan 58%. Tahun 2017 rata-rata indeks ISR sama dengan tahun 2016 yaitu sebesar 58%, tahun 2018 mengalami peningkatan signifikan sebesar 6% menjadi 64%. Pada tahun 2019 mengalami peningkatan signifikan sehingga menjadi 66%. *Islamic Social Reporting* pada Bank Umum Syariah paling tinggi yaitu pada tahun 2020 sebesar 68% hal tersebut diakibatkan pengungkapan ISR paling banyak diungkapkan pada masing-masing BUS antara lain Alimna Bank 30 pengungkapan, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah) dan Bank Aljazira sebanyak 38 dan 32 pengungkapan, Jordan Islamic Bank dan Bank Pakistan Ltd masing-masing sebanyak 28 pengungkapan, selanjutnya

Bank Muamalat dan BCA Syariah dengan 36 dan 31 pengungkapan, kemudian pada Al Rajhi Bank dan Bank Albilad sebanyak 12 dan 28 pengungkapan. Dapat disimpulkan bahwa rata-rata pengungkapan indeks ISR dari tahun 2012 sampai dengan tahun 2017 mengalami peningkatan. Dengan demikian dapat terlihat bahwa dalam pelaksanaan dan pengungkapan *Islamic Social Reporting* (ISR) pada Bank Umum Syariah di Asia secara keseluruhan semakin berkembang.

4.1.2.2 Kinerja Sosial pada Bank Syariah di Afrika

Aktivitas kinerja sosial perbankan syariah di Benua Afrika selama tahun 2012-2020 dapat di lihat pada tabel berikut ini:

Tabel 4. 2 Tingkat Kinerja Sosial ISR Perbankan Syariah di Afrika

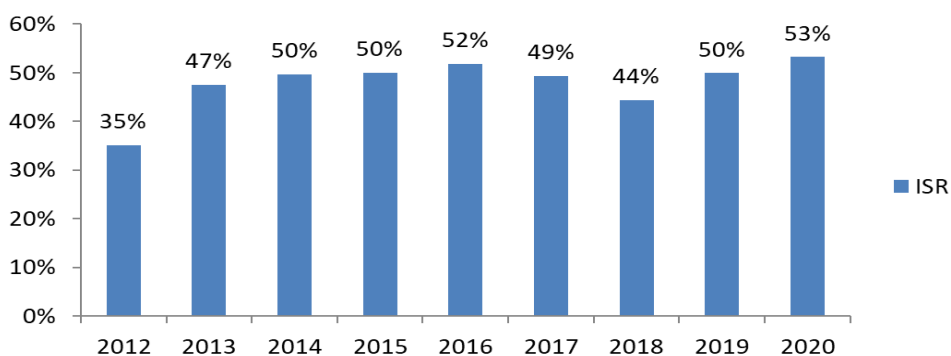
No.	Nama Bank	2012	2013	2014	2015	2016	2017	2018	2019	2020
1	Al Baraka Bank Egypt	5%	44%	42%	51%	51%	60%	58%	56%	65%
2	Jaiz Bank Plc	2%	58%	56%	51%	53%	56%	56%	67%	70%
3	Bank Of Ghana	47%	30%	37%	33%	44%	42%	37%	42%	49%
4	Standart Bank Afrika	51%	56%	65%	70%	60%	58%	49%	47%	53%
5	Absa Bank Afrika	35%	35%	40%	40%	42%	28%	33%	28%	40%
6	Abu Dhabi Islamic Bank Egypt	21%	23%	33%	30%	30%	28%	26%	23%	19%
7	Ahli United Bank Egypt	37%	58%	58%	49%	53%	56%	56%	56%	53%
8	United Bank For Africa Plc	58%	60%	60%	70%	70%	56%	56%	65%	60%
9	Stanbic Itbc Holding Plc	60%	63%	56%	56%	63%	60%	28%	65%	70%
	Rata-rata	35%	47%	50%	50%	52%	49%	44%	50%	53%

Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Dari data diatas dapat diketahui bahwa rata-rata kinerja sosial perbankan di Afrika mengalami kenaikan dan penurunan setiap tahunnya.

Gambar 4. 2 Rata-rata kinerja social ISR Perbankan Syariah di Afrika

Periode 2012-2020

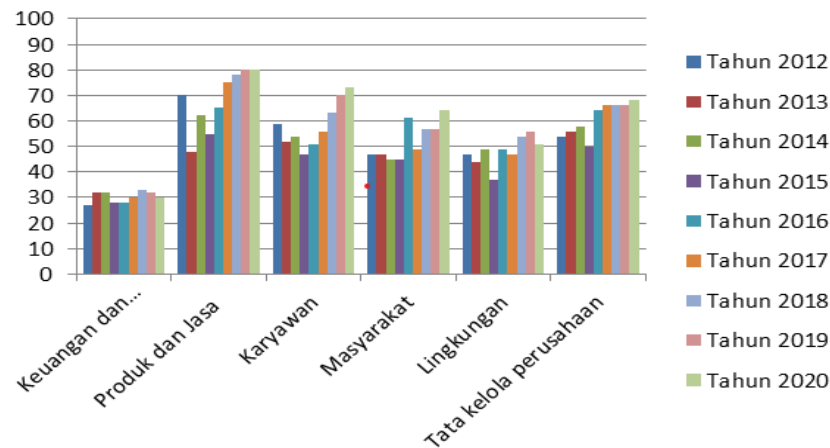


Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Berdasarkan Gambar 4.2, rata-rata pengungkapan ISR pada tahun 2012 sebesar 35%, terjadi kenaikan 12% pada tahun 2013 sehingga rata-rata pengungkapan Indeks ISR menjadi 47%. Pada tahun 2014 dan tahun 2015 memiliki nilai pengungkapan kinerja social yang sama yaitu masing-masing sebesar 50%. Tahun 2016 mengalami kenaikan signifikan sebesar 2% sehingga pengungkapan rata-rata kinerja ISR sebesar 52%. Selanjutnya pada tahun 2017 dan 2018 masing-masing mengalami penurunan sebesar 3% dan 5% sehingga menjadi 49% dan 44%. Tahun 2019 dan tahun 2020 rata-rata pengungkapan indeks ISR kembali mengalami peningkatan signifikansi yaitu sebesar 50% dan 53%. Pada pengungkapan Bank Umum Syariah paling tinggi yaitu terjadi pada tahun 2020 dengan nilai prosentase sebesar 53% hal ini terjadi karena pengungkapan ISR yang paling banyak dipublikasikan pada tahun 2020. Pada Bank Umum Syariah antara lain Al Baraka Bank Egypt E.S.C terdapat 28 pengungkapan, Jaiz Bank Plc dan Bank of Ghana dengan 31 dan 21 pengungkapan, Standart Bank Africa dan Absa Bank Africa dengan 23 dan 17 pengungkapan, kemudian Abu Dhabi Islamic Bank Egypt dan Ahli United Bank dengan masing-masing 8 dan 23 pengungkapan, selanjutnya United Bank for Africa Plc dan Stanbic Holding Plc dengan 26 dan 30 pengungkapan. Dapat diartikan bahwa rata-rata pengungkapan kinerja social indeks ISR selama tahun 2012-2020 Bank Umum Syariah di Afrika mengalami peningkatan. Hal tersebut

menunjukkan bahwa kesadaran pelaksanaan dan pengungkapan Islamic Social Reporting (ISR) bank syariah di Benua Afrika secara keseluruhan telah mengalami perkembangan yang cukup baik.

Gambar 4.3 Indeks ISR Masing-masing Tema Tahun 2012-2020 Bank Syariah di Asia



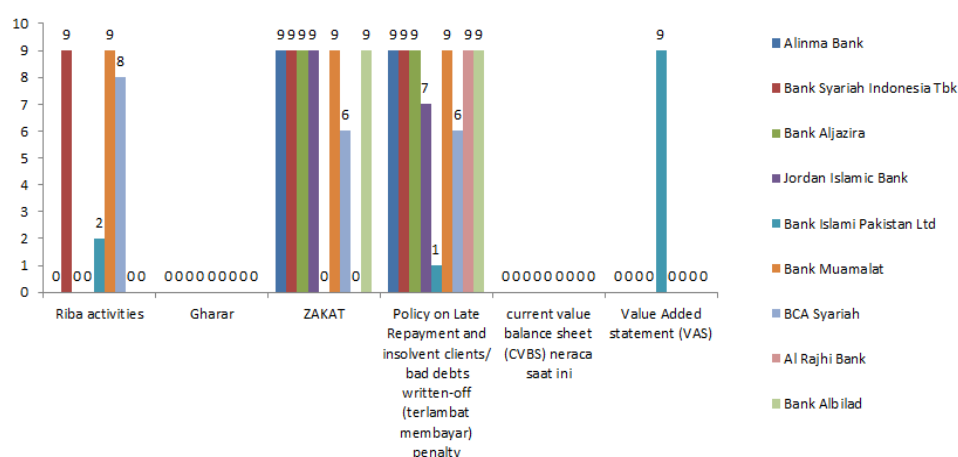
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Tabel gambar 4.3 di atas merupakan jumlah indeks ISR bank syariah di Benua Asia secara keseluruhan berdasarkan subjek dalam penelitian ini. Dari enam tema pengungkapan, terdapat tema dengan nilai pengungkapan paling tinggi pada tema produk dan jasa (*product and service theme*). Selama sembilan tahun terlihat kenaikan dan penurunan nilai terjadi pada tema tersebut, pada tahun 2012 rata-rata pengungkapan tema produk dan jasa sebesar 70% pada tahun berikutnya berkurang menjadi 48%, tahun 2014 mencapai 62%, selanjutnya tahun 2015 berkurang menjadi 55%, pada tahun 2016 mulai meningkat sebesar 65%, tahun 2017 meningkat lagi mencapai 75%, dan tahun 2018 mencapai 78%. Selanjutnya tahun 2019 memiliki tingkat presentasi yang sama dengan tahun 2020 yaitu sebesar 80%, demikian bank syariah yang dijadikan sampel dalam penelitian dapat dikatakan cukup baik dalam pelaksanaan pengungkapan produk dan jasa perusahaan. Berikut merupakan penjelasan hasil content analysis pada masing-masing tema indeks ISR bank syariah di Asia.

a) Tema Keuangan dan Investasi (*Finance and Investment Theme*)

Pada tahun 2013 skor jumlah indeks ISR Bank Umum Syariah tema keuangan dan investasi berdasarkan gambar 4.3 yaitu sebesar 32%, mengalami kenaikan sebesar 5% dari skor tahun 2012 yang mencapai 27%. Kemudian tahun 2014 tema ini memiliki skor tetap yaitu 32%. Pada tahun 2015 mengalami penurunan menjadi 28%. Untuk tahun 2016 memiliki skor tetap yaitu 28%. Selanjutnya tahun 2017 mengalami peningkatan menjadi 30%, tahun 2018 juga mengalami peningkatan sebesar 33%. Pada tahun 2019 dan tahun 2020 keduanya memiliki skor 32% dan 30%.

Gambar 4. 4 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Keuangan dan Investasi



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Tema keuangan dan investasi memiliki 6 item pengungkapan yang terdiri atas aktivitas yang mengandung riba. Dalam hal ini aktivitas bank syariah tidak sepenuhnya dapat terlepas dari kegiatan yang mencangkup riba, dikarenakan pendapatan bunga tidak dimasukkan ke dalam keuntungan akan tetapi dimasukkan ke dalam dana non-halal dan nantinya akan digunakan sebagai dana kebajikan sosial, pada item ini berdasarkan gambar 4.4 Bank Syariah Indonesia Tbk (Bank Mandiri Syariah) dan Bank Muamalat telah mengungkapkan penuh aktivitas riba dalam laporan keuangannya yaitu sebanyak 9 pengungkapan, sedangkan BCA Syariah mendapat 8 pengungkapan dan Bank Islami Pakistan mendapat 2 pengungkapan. Pada item

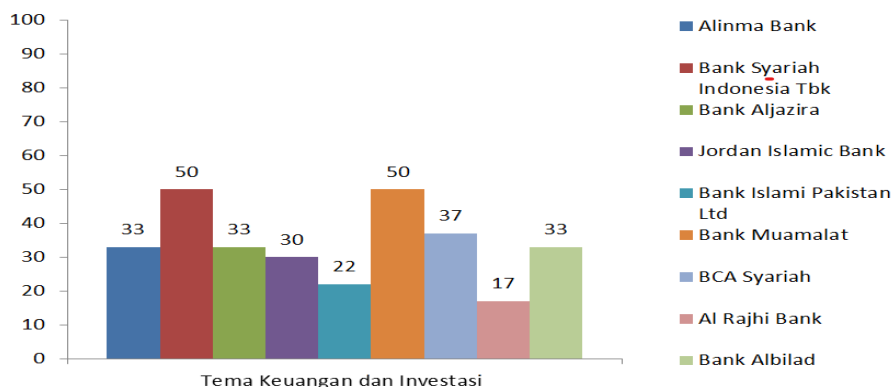
pengungkapan selanjutnya tidak terdapat pengungkapan aktivitas ketidakjelasan atau *gharar* selama 9 tahun pada masing-masing bank syariah.

Untuk item pengungkapan dana zakat, 73% bank syariah di Asia telah mengungkapkan tema ini. Hal ini ditunjukkan pada jumlah skor pengungkapan Alinma Bank, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Bank Aljazira, Jordan Islamic Bank, Bank Muamalat dan Bank Albilad yang memiliki 9 pengungkapan penuh, sedangkan BCA Syariah hanya memiliki 6 pengungkapan.

Pengungkapan item kebijakan atas keterlambatan pembayaran piutang dan penghapusan piutang tak tertagih rata-rata telah diungkapkan oleh 83% bank syariah di Asia selama tahun 2012-2020, antara lain, Alinma Bank, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Bank Aljazira, Bank Muamalat, Al Rajhi Bank, dan Bank Albilad memiliki 9 pengungkapan, selanjutnya Jordan Islamic Bank mendapat skor 7, BCA Syariah 6, dan Bank Islami Pakistan Ltd mendapat 1 skor.

Pengungkapan selanjutnya yaitu *Current Value Blance Sheet* (CVBS) atau neraca nilai saat ini dan *Value Added Statement* (VAS) atau laporan nilai tambah. CVBS belum ada bank yang melakukan pengungkapan. Sementara itu item pengungkapan laporan nilai tambah pada bank syariah di Asia rata-rata hanya mengungkapkan 11% yaitu Bank Islami Pakistan Ltd, dalam laporan nilai tambah terdapat dua jenis aktifitas yaitu produktif atau perusahaan mampu menghasilkan nilai tambah dan aktifitas distributif yaitu nilai tambah pada masing-masing stakeholders.

Gambar 4.5 Rata-rata Indeks ISR Bank Syariah di Asia Tema Keuangan dan Investasi



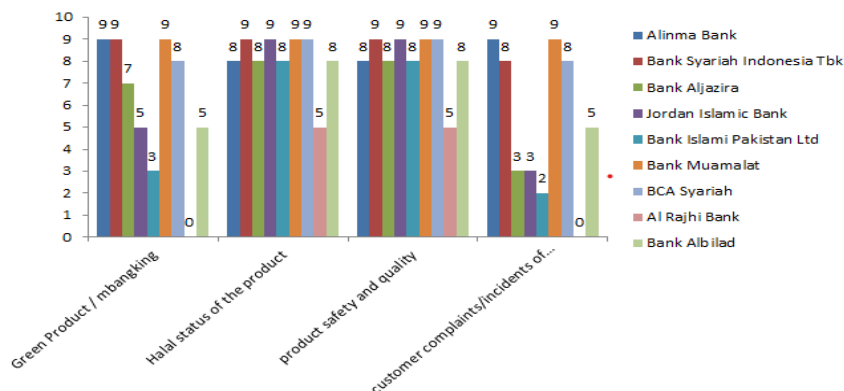
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Berdasarkan gambar 4.5 pada item ini, pengungkapan dari Bank Syariah Indonesia Tbk dan Bank Muamalat yang memiliki skor pengungkapan indeks ISR paling tinggi Bank Umum Syariah di Asia dengan skor pengungkapan sebesar 50%.

b) Tema Produk dan Jasa (Product and Service Theme)

Terdapat empat pengungkapan dalam tema ini yaitu *green product*, status kehalalan produk, kualitas dan keamanan produk, dan pelayanan atas keluhan konsumen.

Gambar 4.6 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Produk dan Jasa



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Di perbankan, perusahaan hijau (*Green Banking*) diimplementasikan sebagai suatu pembiayaan kredit yang ramah lingkungan atau disebut sebagai kredit hijau (*green lending*) rata-rata bank syariah di Asia mengungkapkan 68% item ini, yaitu Alinma Bank, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), dan Bank Muamalat mengungkapkan 9 pengungkapan. Untuk BCA Syariah 8 pengungkapan, Bank Aljazira mendapat 7 pengungkapan, Jordan Islamic Bank dan Bank Albilad masing-masing 5 pengungkapan dan Bank Islami Pakistan 3 pengungkapan.

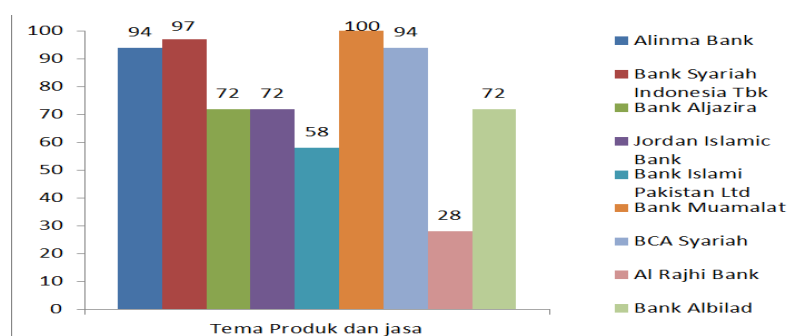
Sedangkan item pengungkapan status kehalalan produk rata-rata 89% pengungkapan yang telah diungkapkan oleh Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Jordan Islamic Bank, Bank Muamalat, BCA Syariah mendapat 9 pengungkapan, Alinma Bank, Bank Aljazira, Bank Islami Pakistan Ltd, dan Bank Albilad mendapat 8 pengungkapan, sementara Al Rajhi Bank memperoleh 5 skor pengungkapan. Hal ini menunjukkan bahwa bank syariah di Asia dalam operasionalnya telah terjamin dan sesuai dengan kaidah syariat islam.

Item ke tiga yaitu kualitas dan keamanan suatu produk. Pengungkapan item ini berdasarkan oleh penjelasan akurat pada setiap produk yang dikeluarkan, item ini mendapat rata-rata 89% pengungkapan. Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Jordan Islamic Bank, Bank Muamalat, dan BCA Syariah mendapat 9 skor pengungkapan, Alinma Bank, Bank Aljazira, Bank Islami Pakistan Ltd, dan Bank Albilad memperoleh 8 skor, kemudian Al Rajhi Bank mendapat 5 skor pengungkapan.

Pengungkapan item terakhir adalah layanan mengenai pengaduan atas keluhan konsumen merupakan bentuk kepedulian bank syariah dengan kepuasan pelayanan yang sudah diberikan untuk konsumen atau nasabah. Alinma Bank dan Bank Muamalat mendapat 9 skor, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah) dan BCA

Syariah 8 skor, sedangkan Bank Albilad 5 skor, Bank Aljazira dan Jordan Islamic Bank 3 skor, dan Alinma Bank mendapat 2 skor pengungkapan. Dapat disimpulkan secara keseluruhan bank syariah di Asia telah mengungkapkan tiap item tema produk dan jasa secara baik.

Gambar 4.7 Rata-rata Indeks ISR Bank Syariah di Asia Tema Produk dan Jasa



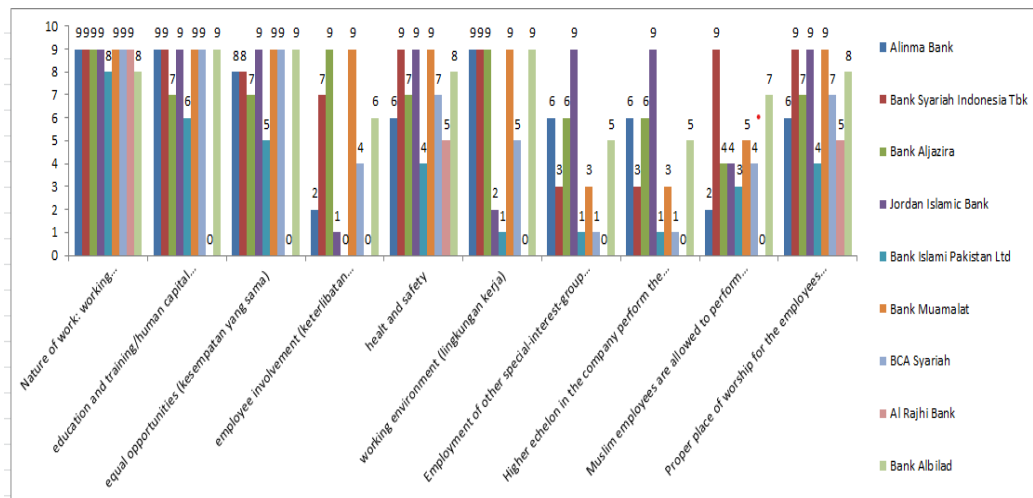
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada gambar 4.7 dapat terlihat jika Bank Muamalat sangat unggul dengan mendapat skor rata-rata pengungkapan indeks ISR pada tema produk dan jasa paling tinggi dengan skor 100%.

c) Tema Karyawan (*Employee Theme*)

Nilai indeks ISR tema karyawan pada tahun 2012 menunjukkan 59%, pada tahun 2013 dan tahun 2014 sebesar 52% dan 54%, selanjutnya tahun 2015 dan 2016 sebesar 47% dan 51%. Berikutnya untuk tahun 2017 dan 2018 mendapat skor sebesar 56% dan 63%. Kemudian tahun 2019 dan tahun 2020 mengalami kenaikan menjadi 70% dan 73%.

Gambar 4. 8 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Karyawan



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada tema ini terdapat 10 item pengungkapan, dengan item yang paling banyak diungkapkan yaitu item sifat pekerjaan rata-rata 96% pengungkapan bank syariah di Asia. Dengan skor pengungkapan Alinma Bank, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Bank Aljazira, Jordan Islamic Bank, Bank Muamalat, BCA Syariah, dan Al Rajhi Bank mendapat 9 skor, sedangkan Bank Islami Pakistan dan Bank Albilad mendapat 8 skor pengungkapan. Dengan demikian bank syariah dapat berkomitmen untuk meningkatkan kualitas karyawannya.

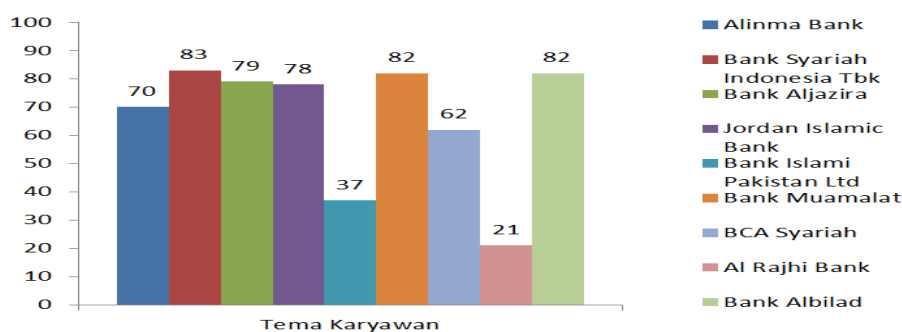
Untuk item pengungkapan berikutnya mencapai 78% yaitu item pengungkapan memberikan kesempatan yang sama kepada karyawannya baik pria maupun wanita, dapat dilihat pada gambar 4.8 bank dengan skor pengungkapan 9 adalah Alinma Bank, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Jordan Islamic Bank, Bank Muamalat, BCA Syariah dan Bank Albilad. Untuk item keterlibatan karyawan memiliki rata-rata 46% pengungkapan, bank dengan pengungkapan skor 9 antara lain Jordan Islamic Bank, Bank Muamalat, BCA Syariah, dan Bank Albilad.

Pada item pengungkapan kesehatan dan keamanan karyawan terdapat 78% pengungkapan, hal ini menunjukkan bahwa bank syariah

di Asia mengutamakan keselamatan dan keamanan pegawainya, terdapat dua bank yang melaporkan 9 skor pengungkapan yaitu Jordan Islamic Bank dan Bank Muamalat. Item berikutnya adalah item pengungkapan lingkungan kerja yang memperoleh rata-rata pengungkapan 64%.

Pada item pengungkapan pekerjaan khusus lainnya atau pada kelompok tertentu seperti cacat, mantan narapidana, mantan pecandu narkoba, pada bank syariah di Asia terdapat 64% yang mengungkapkan, hanya Jordan Islamic Bank dengan 9 skor pengungkapan selama 9 tahun. Item selanjutnya ialah pejabat tinggi di perusahaan melaksanakan sholat berjamaah dengan manajer tingkat bawah dan menengah, bank syariah yang melaporkan 9 tahun berturut-turut item ini adalah Jordan Islamic Bank. Dapat disimpulkan secara keseluruhan pengungkapan pada tema ini cukup baik. Rata-rata bank syariah di Asia telah memenuhi kebutuhan spiritual pada karyawannya dan melaporkan kedalam laporan tahunan.

Gambar 4. 9 Rata-rata Indeks ISR Bank Syariah di Asia Tema Karyawan



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

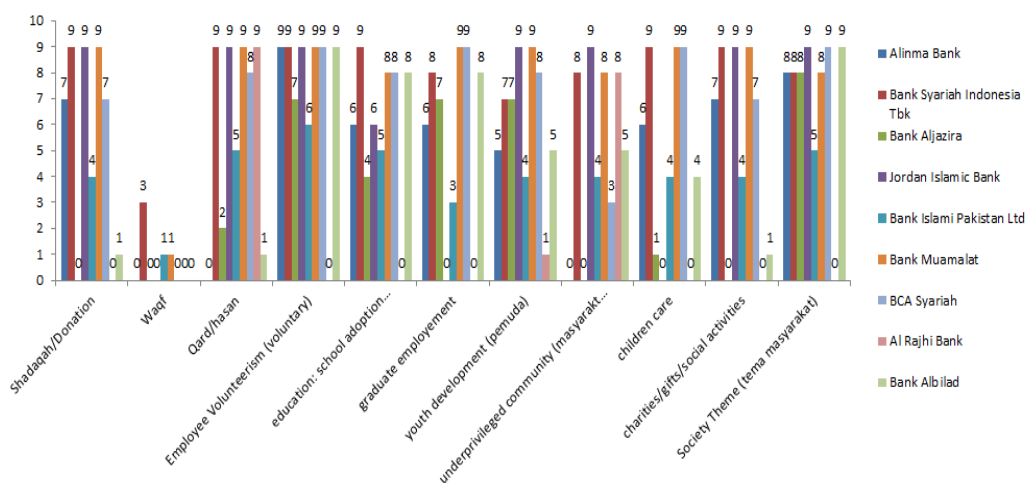
Dalam gambar 4.9 dapat ditunjukkan bahwa Bank Syariah Tbk unggul dalam pengungkapan tema ini, hal tersebut terlihat rata-rata skor indeks ISR tema karyawan yang diperoleh mencapai 83%.

d) Tema Masyarakat (*Society Theme*)

Dari tahun ke tahun skor indeks ISR pada tema ini mengalami trend kenaikan. Pada tahun 2012 sebesar 47%, tahun 2013 masih

sama 47% dan tidak mengalami peningkatan. Selanjutnya mengalami penurunan pada tahun 2014 dan 2015 masing-masing 45%, dan tahun 2016 meningkat sebesar 61%. Tahun 2017 mengalami penurunan menjadi 49 kemudian mengalami peningkatan di tahun 2018 sebesar 57% dan tahun 2019 sebesar 57% pada tahun 2020 meningkat menjadi 64%.

Gambar 4. 10 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Masyarakat

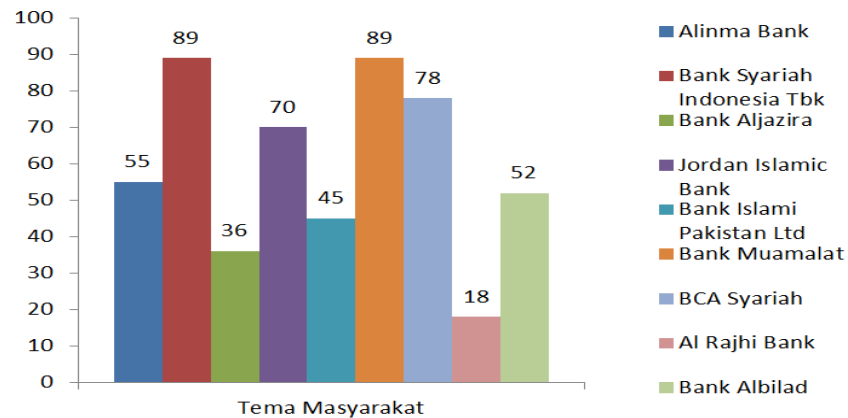


Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Item tema masyarakat ini terdapat 11 item pengungkapan. Pada item shadaqah atau donasi mendapat 57% rata-rata pengungkapan, bank syariah yang mengungkapkan dengan skor 9 pengungkapan ialah Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Jordan Islamic Bank, dan Bank Muamalat. Item pengungkapan *waqf* hanya terdapat pada laporan tahunan Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Bank Islami Pakistan, dan Bank Muamalat. Rata-rata item pengungkapan *qardhul hasan* mencapai 64%, bank syariah yang mencapai skor 9 item ini antarlain Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Jordan Islamic Bank, Bank Muamalat, dan Al Rajhi Bank. Item berikutnya yaitu kepedulian terhadap anak yatim mencapai nilai rata-rata 51%, program pendidikan 65%, dan mendukung kegiatan sosial masyarakat, kesehatan, olahraga sebesar 57%. Secara

keseluruhan dapat disimpulkan bahwa bank syariah telah mengungkapkan tiap-tiap item pada tema ini secara baik.

Gambar 4. 11 Rata-rata Indeks ISR Bank Syariah di Asia Tema Masyarakat



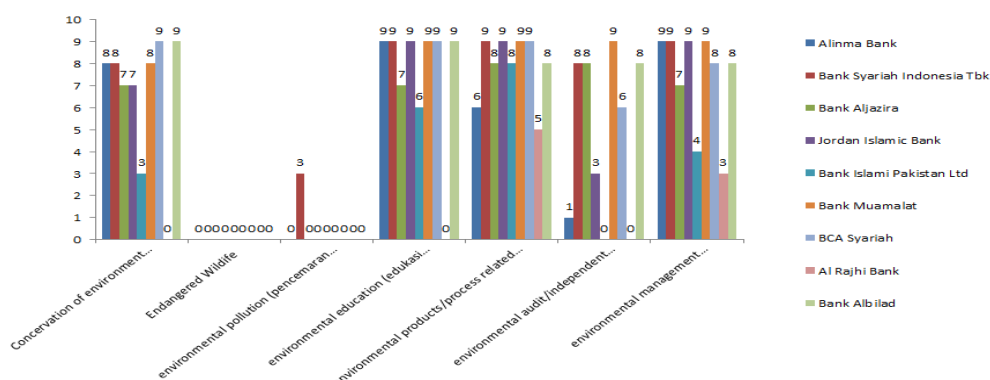
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Gambar 4.11 menunjukkan rata-rata indeks ISR bank syariah di Asia tema masyarakat dengan jumlah pengungkapan tertinggi ialah Bank Syariah Indonesia Tbk (Bank Mandiri Syariah) dan Bank Muamalat dengan rata-rata mencapai 89%.

e) Tema Lingkungan (*Environment Theme*)

Pada tahun 2012 tema ini memiliki skor indeks ISR sebesar 47%, tahun 2013 dan tahun 2014 memiliki skor sebesar 44% dan 49%, selanjutnya tahun 2015 dan tahun 2016 sebesar 39% dan 47%. Kemudian tahun 2017 dan tahun 2018 47% dan 54%. Selanjutnya pada tahun 2019 dan 2020 skor indeks tema lingkungan sebesar 56% dan 51%.

Gambar 4.12 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Lingkungan

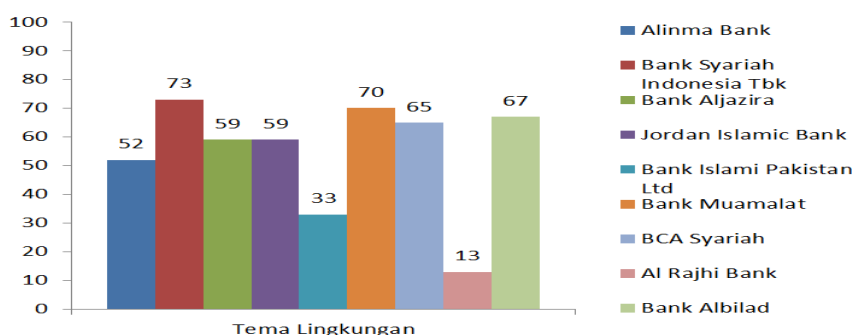


Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada tema lingkungan terdapat 7 item pengungkapan. Dalam item konservasi lingkungan diungkapkan sebanyak 72%. Pada pengungkapan item ini seperti pelaksanaan program kampung hijau, budidaya tanaman dan penanaman pohon diungkapkan dalam laporan tahunan BCA Syariah dan Bank Albilad dengan skor 9 pengungkapan. Item selanjutnya berkaitan dengan satwa liar yang terancam punah (margasatwa) belum ada bank syariah di Asia yang melaporkan item tersebut. Untuk item pencemaran lingkungan hanya diungkapkan oleh Bank Syariah Indonesia Tbk (Bank Syariah Mandiri) dengan skor 3 pengungkapan. Kemudian item yang berkaitan dengan pendidikan tentang lingkungan hampir semua bank syariah melaporkan item ini dengan skor 9 antara lain Alinma Bank, Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Jordan Islamic Bank, Bank Muamalat, BCA Syariah, dan Bank Albilad.

Secara keseluruhan item tema lingkungan pada bank syariah di Asia sudah diungkapkan secara baik oleh perbankan syariahnya. Hal ini menunjukkan bahwa tema lingkungan sangat penting untuk diimplementasikan, meskipun item satwa liar yang terancam punah masih belum ada perbankan syariah yang mengungkapkannya dalam laporan tahunan.

**Gambar 4. 13 Rata-rata Indeks ISR Bank Syariah di Asia
Tema Lingkungan**



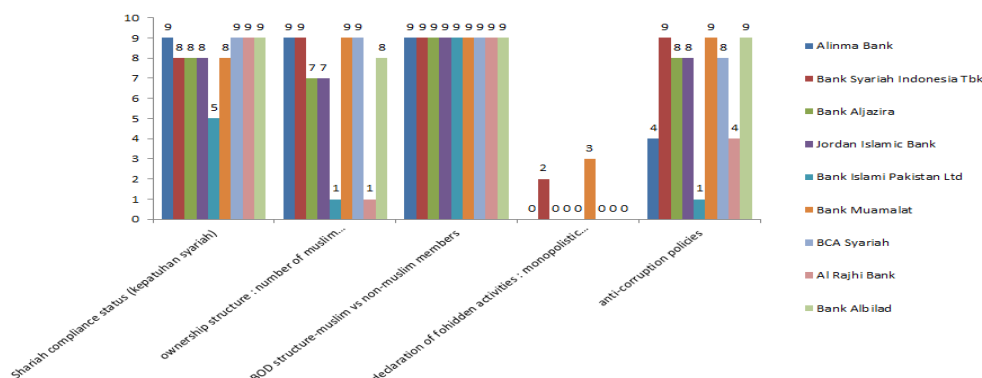
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada gambar 4.13 menunjukkan bahwa Bank Syariah Indonesia Tbk (Bank Mandiri Syariah) mendapatkan rata-rata indeks skor ISR tema lingkungan tertinggi mencapai 73%.

f) Tata Kelola Perusahaan (Corporate Governance Theme)

Nilai indeks ISR tema tata kelola perusahaan pada tahun 2012 menunjukkan 54%, pada tahun 2013 dan tahun 2014 sebesar 56% dan 58%, selanjutnya tahun 2015 dan 2016 sebesar 50% dan 64%. Berikutnya untuk tahun 2017 dan 2018 mendapat skor sebesar 66% dan 66%. Kemudian tahun 2019 dan tahun 2020 mengalami kenaikan menjadi 66% dan 68%.

Gambar 4. 14 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Tata Kelola Perusahaan



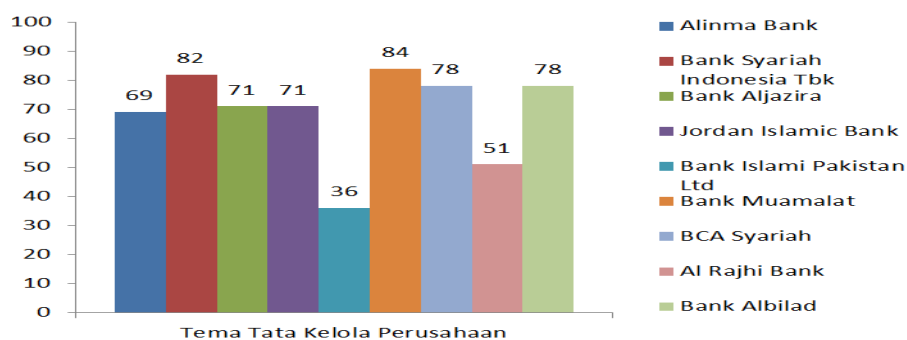
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada tema ini terdapat 5 item pengungkapan. Item yang paling banyak diungkapkan dalam laporan tahunan bank syariah

mencapai 99% selama 9 tahun yaitu struktur organisasi perusahaan. Item status kepatuhan terhadap syariah mencapai 89% pengungkapan dengan Alinma Bank, BCA Syariah, Al Rajhi Bank, dan Bank Albilad mendapat skor 9 pengungkapan. Sedangkan item kepemilikan saham dan item kebijakan anti korupsi dan kebijakan Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) mengungkapkan sebanyak masing-masing 72%. Item ini berperan penting dalam bank syariah dan menjadi langkah awal dalam kebijakan memerangi korupsi, pencucian uang, dan praktik penyimpangan lainnya. Bank syariah dengan skor 9 item pengungkapan anti korupsi adalah Bank Syariah Indonesia Tbk (Bank Mandiri Syariah), Bank Muamalat, dan Bank Albilad.

Dapat disimpulkan secara keseluruhan pengungkapan pada tema tata kelola perusahaan sudah cukup baik. Hal ini menunjukkan bahwa tema ini sangat penting untuk diimplementasikan.

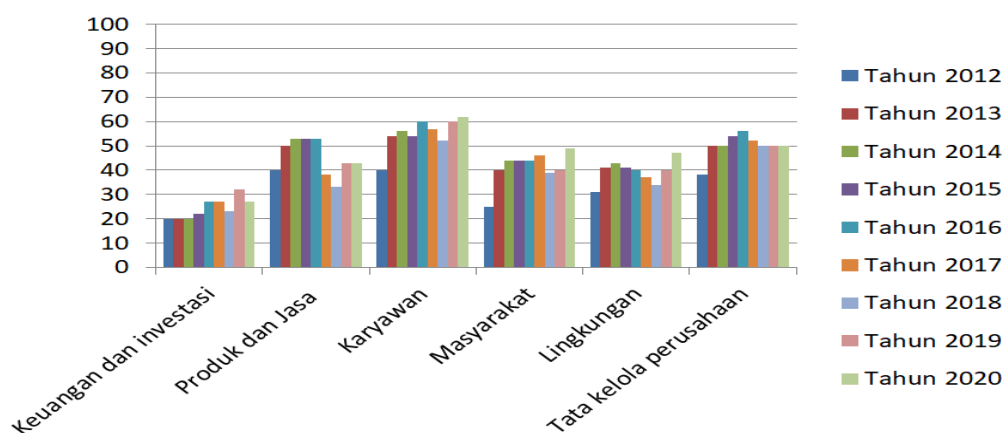
**Gambar 4.15 Rata-rata Indeks ISR Bank Syariah di Asia
Tema Tata Kelola Perusahaan**



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Gambar 4.15 menunjukkan rata-rata indeks ISR bank syariah di Asia tema tata kelola perusahaan dengan jumlah pengungkapan tertinggi ialah Bank Muamalat dengan rata-rata mencapai 84%.

Gambar 4. 16 Indeks ISR Masing-masing Tema Tahun 2012-2020 Bank Syariah di Afrika



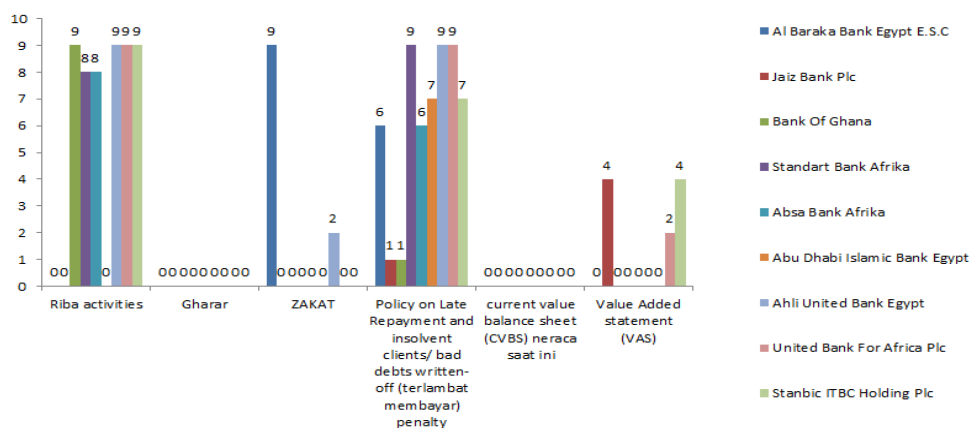
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Berdasarkan gambar 4.16 memperlihatkan nilai total indeks ISR tema dari sampel penelitian bank syariah di Benua Afrika. Tema dengan pengungkapan paling tinggi yaitu tema karyawan (*employee theme*). Selama Sembilan tahun tema ini menunjukkan *trend* kenaikan. Pada tahun 2012 tema karyawan mencapai 40%, selanjutnya tahun 2013 menjadi 54%, berikutnya tahun 2014 dan 2015 total indeks ISR tema karyawan sebesar 56% dan 54%, tahun 2016 dan 2017 sebesar 60% dan 57%, selanjutnya tahun 2018 dan tahun 2019 sebesar 52% dan 60%. Pada tahun 2020 mencapai 62%, dengan demikian menunjukkan bahwa sampel bank syariah dalam penelitian ini cukup baik dalam menjalankan dan mengungkapkan tema karyawan.

a) Tema Keuangan dan Investasi (*Finance and Investment Theme*)

Pada tahun 2012, tahun 2013, tahun 2014 skor jumlah indeks ISR Bank Umum Syariah tema keuangan dan investasi yaitu sebesar 20%, Kemudian tahun 2015 mengalami kenaikan sebesar 2% menjadi 22%. Pada tahun 2016 masih mengalami kenaikan menjadi 27%. Untuk tahun 2017 memiliki skor tetap yaitu 27%. Selanjutnya tahun 2018 mengalami penurunan menjadi 23%, tahun 2019 kemudian mengalami peningkatan sebesar 32%. Pada tahun 2020 kembali mengalami penurunan skor menjadi 27%.

Gambar 4. 17 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Keuangan dan Investasi



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

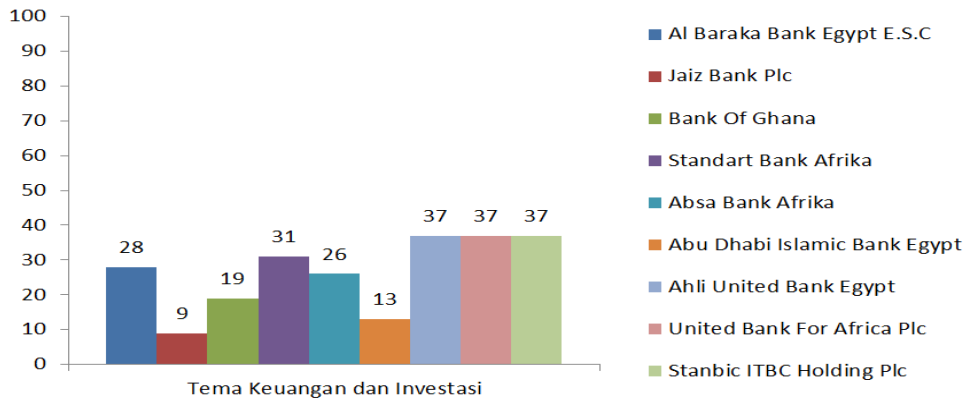
Pada item aktivitas riba dalam tema keuangan dan investasi bank syariah di Afrika bank yang mendapat skor 9 selama sembilan tahun adalah Bank of Ghana, Ahli United Bank, United Bank for Africa Plc, dan Stanbic Holding Plc. Selanjutnya untuk item pengungkapan gharar tidak ditemukan dalam laporan tahunan. Hanya Albaraka Bank dan Ahli United Bank yang terdapat item pengungkapan zakat dalam laporan tahunan.

Item pengungkapan kebijakan atas keterlambatan pembayaran piutang dan penghapusan piutang tak tertagih rata-rata telah diungkapkan oleh 69% bank syariah di Afrika selama tahun 2012-2020, antara lain, Al Baraka Bank Egypt E.S.C dan Absa Bank Africa dengan 6 skor pengungkapan, Jaiz Bank Plc dan Bank Of Ghana mendapat 1 skor, Standart Bank Africa, Ahli United Bank Egypt, dan United Bank For Africa Plc mendapat 9 skor pengungkapan, selanjutnya Abu Dhabi Islamic Bank dan Stanbic ITBC Holding Plc mendapat 7 skor pengungkapan.

Selanjutnya item pengungkapan *Current Value Blance Sheet* (CVBS) dan *Value Added Statement* (VAS). Untuk item CVBS belum ada bank yang melakukan pengungkapan. Sementara item pengungkapan *Value Added Statement* pada bank syariah di Afrika rata-rata hanya

mengungkapkan 12% dengan bank syariah yang melaporkan antaralain Jaiz Bank Plc, United Bank for Africa dan Stanbic ITBC Holding Plc.

Gambar 4. 18 Rata-rata Indeks ISR Bank Syariah di Afrika Tema Keuangan dan Investasi

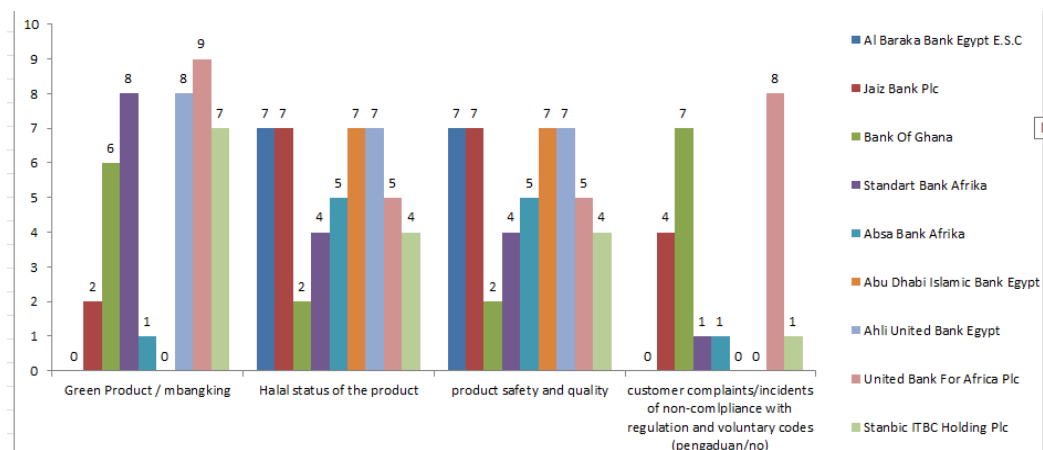


Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Dalam gambar 4.18 rata-rata indeks ISR di Afrika paling tinggi yaitu Ahli United Bank, United Bank for Afrika, dan Stanbic ITBC Holding Plc, ketiganya memiliki jumlah rata-rata sebesar 37%. Dibandingkan dengan rata-rata indeks ISR bank syariah di Asia untuk tema keuangan dan investasi pada bank syariah di Afrika masih kurang unggul, namun sudah cukup baik.

b) Tema Produk dan Jasa (Product and Service Theme)

Gambar 4. 19 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Tema Produk dan Jasa

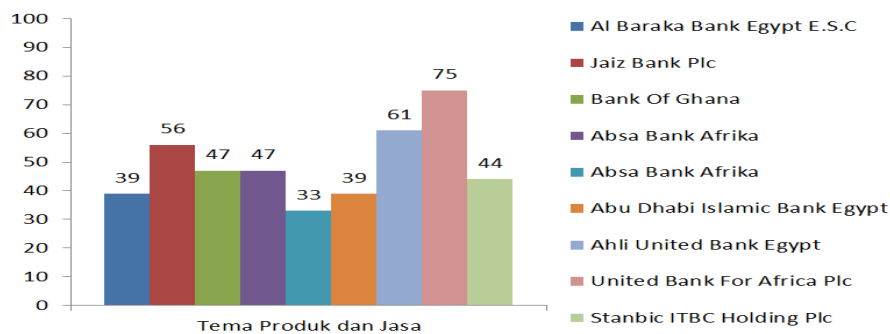


Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pengungkapan item *green product* rata-rata bank syariah di Afrika mengungkapkan sebanyak 51% sedangkan item pengungkapan status kehalalan produk rata-rata 60% pengungkapan. Hal ini menunjukkan bahwa bank syariah di Afrika dalam operasionalnya sudah terjamin dan sesuai dengan kaidah syariat islam. Untuk item ke tiga kualitas dan keamanan suatu produk mendapat rata-rata 60% pengungkapan.

Pengungkapan item terakhir adalah layanan mengenai pengaduan atas keluhan konsumen dengan rata-rata 27% pengungkapan. Secara keseluruhan bank syariah di Afrika telah mengungkapkan tiap item tema produk dan jasa cukup baik.

**Gambar 4. 20 Rata-rata Indeks ISR Bank Syariah di Afrika
Tema Produk dan Jasa**



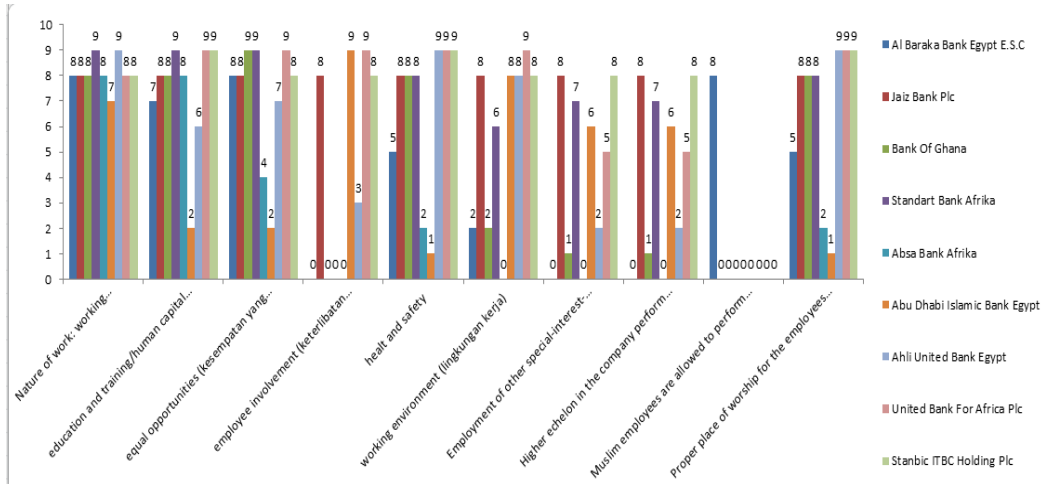
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Terlihat pada gambar 4.20 menunjukkan bahwa Ahli United Bank mendapat rata-rata indeks ISR paling tinggi yaitu sebesar 75%, jika dibandingkan dengan rata-rata indeks ISR di Asia, rata-rata indeks ISR bank syariah di Afrika masih kurang unggul.

c) Tema Karyawan (*Employee Theme*)

Jumlah indeks ISR tema karyawan pada tahun 2012 menunjukkan 40%, pada tahun 2013 dan tahun 2014 sebesar 54% dan 56%, selanjutnya tahun 2015 dan 2016 sebesar 54% dan 60%. Berikutnya untuk tahun 2017 dan 2018 mendapat skor sebesar 57% dan 52%. Kemudian tahun 2019 dan tahun 2020 mengalami kenaikan menjadi 60% dan 62%.

Gambar 4. 21 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Karyawan



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Terdapat 10 item pengungkapan pada tema ini, dengan item yang paling banyak diungkapkan adalah item sifat pekerjaan dengan rata-rata 91% pengungkapan bank syariah di Afrika, bank dengan pengungkapan skor 9 antara lain Bank of Ghana, Standart Bank Africa, dan United Bank for Africa. Dengan demikian bank syariah sudah berkomitmen untuk meningkatkan kualitas karyawannya.

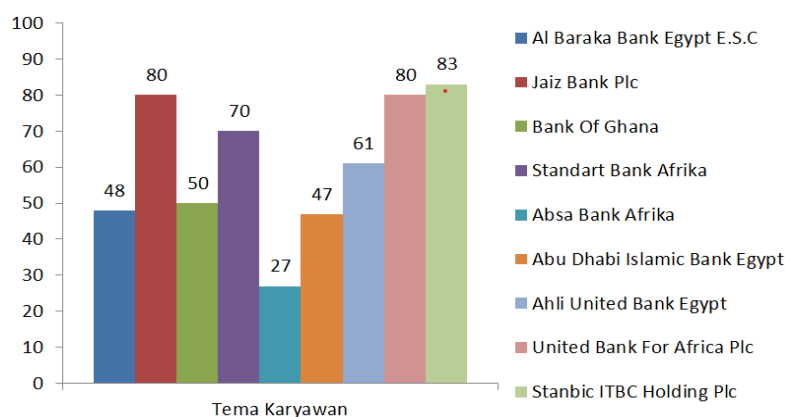
Pengungkapan item berikutnya kesempatan yang sama kepada karyawannya baik pria maupun wanita mencapai 71%. Untuk item keterlibatan karyawan memiliki rata-rata 46% pengungkapan.

Pada item pengungkapan kesehatan dan keamanan karyawan terdapat 74% pengungkapan, hal ini menunjukkan bahwa bank syariah di Afrika sudah mengutamakan keselamatan dan keamanan pegawainya, terdapat tiga bank yang melaporkan 9 skor pengungkapan yaitu Ahli United Bank Egypt, United Bank for Africa, dan Stanbic ITBC Holding. Item selanjutnya adalah item pengungkapan lingkungan kerja yang memperoleh rata-rata pengungkapan 63%.

Pengungkapan item pekerjaan khusus lainnya atau pada kelompok tertentu seperti cacat, mantan narapidana, mantan pecandu narkoba, pada bank syariah di Afrika terdapat 46% yang mengungkapkan.

Kemudian item selanjutnya pejabat tinggi di perusahaan melaksanakan sholat berjamaah dengan manajer tingkat bawah dan menengah, bank syariah yang melaporkan Jaiz Bank Plc dan Stanbic ITBC Holding mendapat 8 skor, Standart Bank Africa 7 skor, Abu Dhabi Islamic Bank 6 skor, United Bank for Africa Plc 5 skor, Ahli United Bank Egypt 2 skor, kemudian Bank of Ghana mendapat 1 skor pengungkapan. Bank syariah di Afrika rata-rata telah memenuhi kebutuhan spiritual pada karyawannya dan melaporkan kedalam laporan tahunan.

**Gambar 4. 22 Rata-rata Indeks ISR Bank Syariah di Afrika
Tema Karyawan**



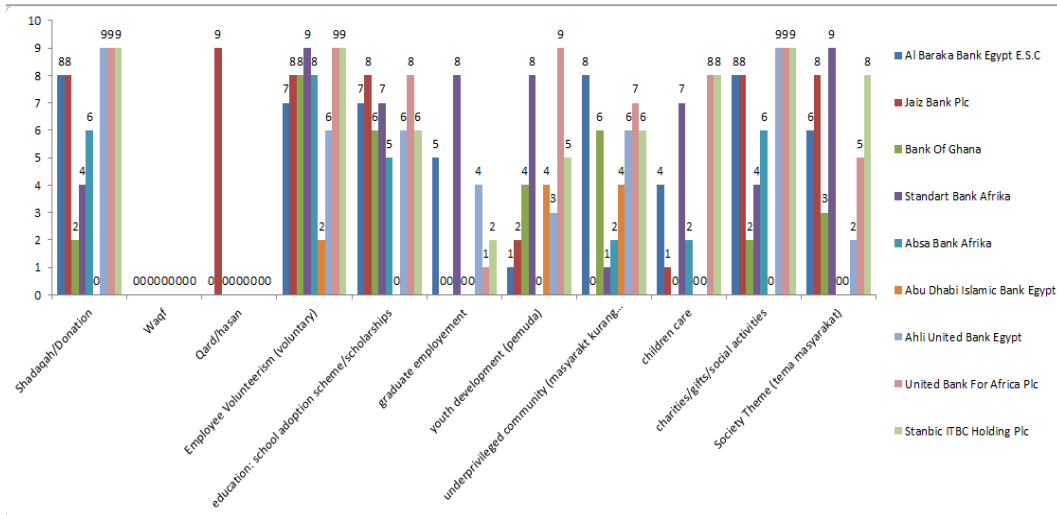
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Gambar 4.22 rata-rata indeks ISR di Afrika paling tinggi yaitu Stanbic ITBC Holding Plc yang memiliki jumlah rata-rata sebesar 83%. Dibandingkan dengan rata-rata indeks ISR bank syariah di Asia untuk tema karyawan bank syariah di Afrika masih kurang unggul, namun sudah baik.

d) Tema Masyarakat (Society Theme)

Pada tahun 2012 jumlah indeks ISR tema masyarakat sebesar 25%, tahun 2013 sebesar 40% pengungkapan. Selanjutnya mengalami peningkatan pada tahun 2014, 2015, dan 2016 masing-masing 44%, dan tahun 2017 meningkat menjadi 46%. Tahun 2018 mengalami penurunan menjadi 39% kemudian mengalami peningkatan di tahun 2019 menjadi 40% dan tahun 2020 meningkat menjadi 49%.

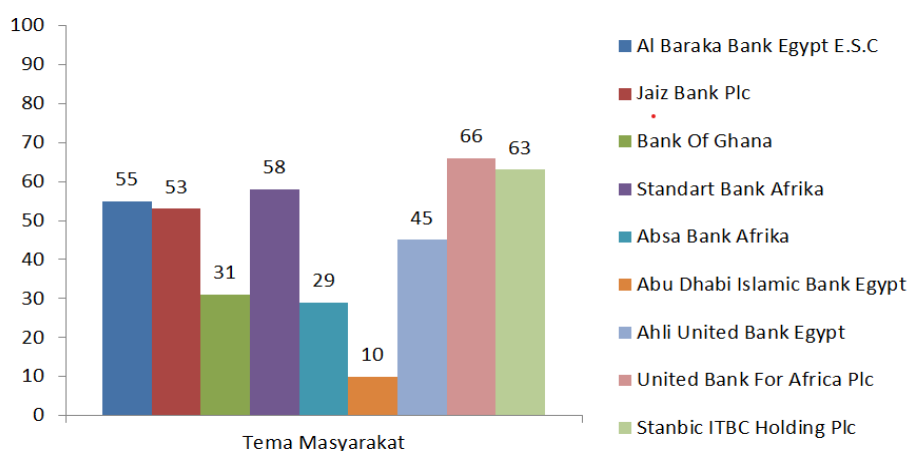
Gambar 4. 23 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Masyarakat



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Terdapat 11 item pengungkapan dalam tema ini. Pada item *shadaqah* mendapat 69% rata-rata pengungkapan dengan bank syariah yang mendapat 9 skor antarlain Ahli United Bank, United Bank for Africa, dan Stanbic ITBC Holding Plc. Selanjutnya rata-rata item pengungkapan *qardhul hasan* mencapai 11%.. Item berikutnya yaitu kepedulian terhadap anak yatim mencapai nilai rata-rata 49%, program pendidikan 67%, dan mendukung kegiatan sosial masyarakat, kesehatan, olahraga sebesar 69%. Secara keseluruhan dapat disimpulkan bahwa bank syariah telah mengungkapkan tiap-tiap item pada tema ini secara baik.

**Gambar 4. 24 Rata-rata Indeks ISR Bank Syariah di Afrika
Tema Masyarakat**



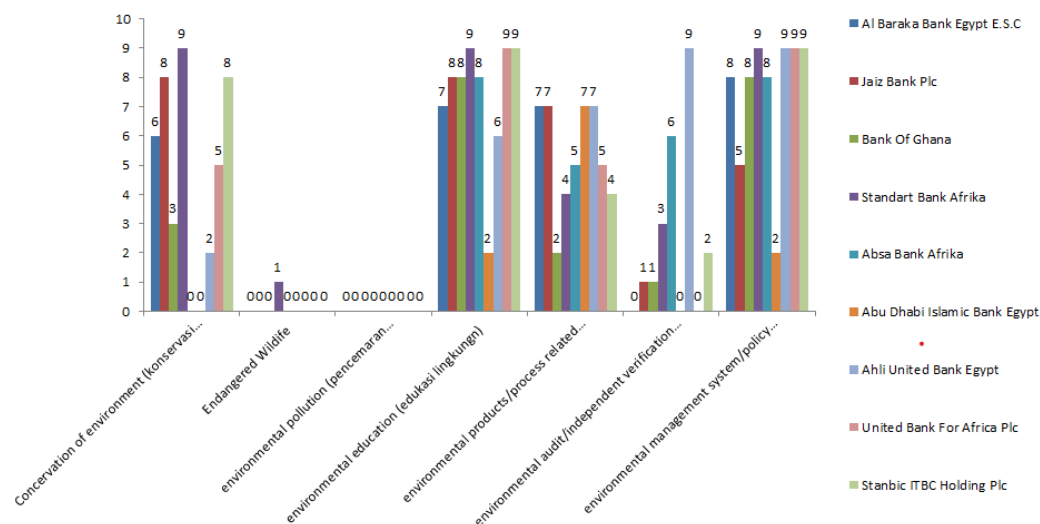
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Gambar 4.26 menunjukkan rata-rata indeks ISR bank syariah di Afrika tema masyarakat dengan jumlah pengungkapan tertinggi yaitu United Bank for Africa dengan rata-rata mencapai 66%. Apabila dibandingkan dengan rata-rata indeks ISR bank syariah di Asia, bank syariah di Afrika masih kurang unggul.

e) Tema Lingkungan (*Environment Theme*)

Pada tahun 2012 tema ini memiliki skor indeks ISR sebesar 31%, tahun 2013 dan tahun 2014 memiliki skor sebesar 41% dan 43%, selanjutnya tahun 2015 dan tahun 2016 sebesar 41% dan 40%. Kemudian tahun 2017 dan tahun 2018 37% dan 34%. Selanjutnya pada tahun 2019 dan 2020 skor indeks tema lingkungan sebesar 40% dan 47%.

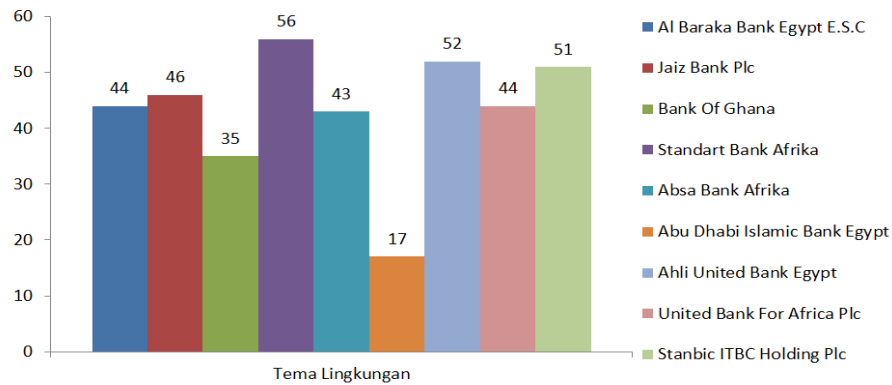
Gambar 4. 25 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Lingkungan



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada tema lingkungan terdapat 7 item pengungkapan. Dalam item konservasi lingkungan diungkapkan sebanyak 51%. dalam laporan tahunan Stanbic Holding ITBC dengan skor 7 pengungkapan. Selanjutnya item satwa liar yang terancam punah (margasatwa) hanya Standart Bank Africa yang melaporkan item tersebut dengan skor 1 pengungkapan. Untuk item pencemaran lingkungan hanya diungkapkan oleh Bank Syariah Indonesia Tbk dengan skor 3 pengungkapan. Kemudian item yang berkaitan dengan pendidikan tentang lingkungan hampir semua bank syariah melaporkan item tersebut dengan total pengungkapan sebanyak 83%. Secara keseluruhan item tema lingkungan pada bank syariah di Afrika sudah mengungkapkannya dengan baik.

**Gambar 4. 26 Rata-rata Indeks ISR Bank Syariah di Afrika
Tema Lingkungan**

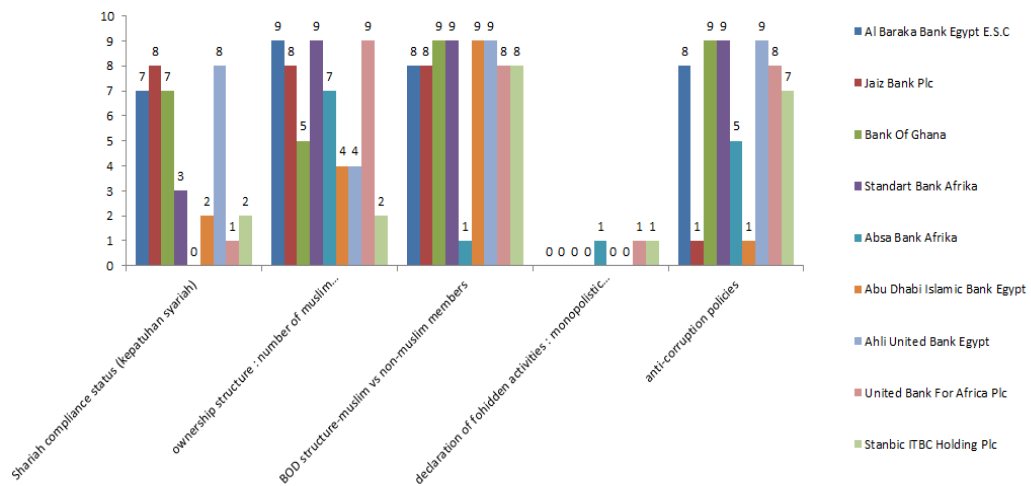


Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Gambar 4.26 menunjukkan rata-rata indeks ISR bank syariah di Afrika tema lingkungan dengan jumlah pengungkapan tertinggi yaitu Bank of Ghana dengan rata-rata mencapai 56%. Apabila dibandingkan dengan rata-rata indeks ISR bank syariah di Asia, bank syariah di Afrika masih kurang unggul.

f) Tata Kelola Perusahaan (Corporate Governance Theme)

Gambar 4. 27 Total Indeks ISR Masing-masing Item Tahun 2012-2020 Tema Tata Kelola Perusahaan



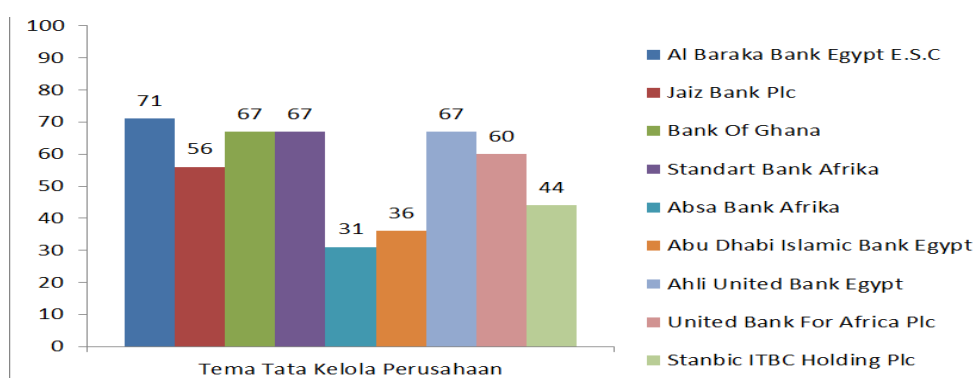
Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Pada tema ini terdapat 5 item pengungkapan. Item yang paling banyak diungkapkan mencapai 85% yaitu struktur

organisasi perusahaan. Item status kepatuhan terhadap syariah mencapai 47% pengungkapan, sedangkan item kepemilikan saham dan item kebijakan anti korupsi dan kebijakan Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) mengungkapkan sebanyak masing-masing 72%. Item ini berperan penting dalam bank syariah dan menjadi langkah awal dalam kebijakan memerangi korupsi, pencucian uang, dan praktik penyimpangan lainnya.

Dapat disimpulkan secara keseluruhan pengungkapan pada tema tata kelola perusahaan bank syariah di Afrika cukup baik. Hal ini menunjukkan bahwa tema ini sangat penting untuk diimplementasikan.

**Gambar 4. 28 Rata-rata Indeks ISR Bank Syariah di Afrika
Tema Kelola Perusahaan**



Sumber: Data sekunder, diolah dengan Ms. Excel 2010 (2023)

Gambar 4.28 menunjukkan rata-rata indeks ISR bank syariah di Afrika tema tata kelola perusahaan dengan jumlah pengungkapan tertinggi yaitu Al Baraka Bank Egypt E.S.C dengan rata-rata mencapai 71%. Apabila dibandingkan dengan jumlah rata-rata indeks ISR bank syariah di Asia, bank syariah di Afrika masih kurang unggul.

4.1.2.3 Perbandingan Rata-rata Tingkat Kinerja Sosial Perbankan Syariah di Asia dan Afrika

Tabel 4. 3 Perbandingan Rata-rata Kinerja Sosial ISR Perbankan Syariah di Asia dan Afrika

Tahun	Bank Syariah Asia	Bank Syariah Afrika
2012	86%	35%
2013	60%	47%
2014	54%	50%
2015	56%	50%
2016	58%	52%
2017	58%	49%
2018	64%	44%
2019	66%	50%
2020	68%	53%
Rata-rata	59%	48%

Sumber: Hasil Pengolahan Data

Berdasarkan pada tabel 4.3 diatas dapat diketahui bahwa rata-rata secara keseluruhan selama sembilan tahun pada tingkat kinerja sosial bank syariah di Asia mencapai angka 59% sedangkan rata-rata tingkat kinerja sosial bank syariah di Afrika mencapai angka 48%. Selisih rata-rata kinerja sosial bank syariah pada keduanya adalah 11%.

4.1.2.4. Perbandingan Tingkat Kinerja Sosial Perbankan Syariah di Asia dan Afrika per-sub item indeks ISR

Tabel 4. 4 Perbandingan Tingkat Kinerja Sosial Perbankan Syariah di Asia dan Afrika per-sub item indeks ISR

Item Pengungkapan		Rata-rata	
A.	Keuangan dan Investasi	ASIA	AFRIKA
1	Aktivitas Riba	35%	65%
2	Gharar	0%	0%
3	Zakat	73%	14%
4	Kewajiban atas keterlambatan pembayaran piutang dan penghapusan piutang tak tertagih	83%	69%
5	<i>Current Value Balance Sheet (CVBS)</i>	0%	0%
6	<i>Value Added Statement (VAS)</i>	11%	12%
B.	Produk dan Jasa		
7	Produk yang ramah lingkungan	68%	51%
8	Status kehalalan produk	89%	60%

9	Kualitas dan keamanan suatu produk	89%	60%
10	Keluhan konsumen/indikator yang tidak terpenuhi dalam peraturan dan kode sukarela (jika ada)	57%	27%
C. Karyawan			
11	Sifat pekerjaan: - Jam kerja - Liburan - Manfaat lain	96%	91%
12	Pendidikan dan pelatihan/pengembangan sumber daya manusia	81%	83%
13	Kesempatan yang sama	78%	79%
14	Keterlibatan karyawan	46%	46%
15	Kesehatan dan keselamatan kerja	78%	74%
16	Lingkungan kerja	64%	63%
17	Karyawan khusus kelompok lain (cacat, mantan narapidana, mantan pecandu narkoba)	41%	46%
18	Eselon yang lebih tinggi di perusahaan melakukan shalat berjamaah dengan para manajer tingkat yang lebih rendah dan menengah	41%	46%
19	Karyawan muslim diizinkan untuk melakukan shalat wajib mereka selama waktu dan puasa tertentu ramadhan pada hari kerja mereka	46%	9%
20	Fasilitas/ kesejhateraan pegawai	78%	74%
D. Masyarakat			
21	<i>Saddaqa</i> / donasi	57%	69%
22	<i>Wakaf</i>	6%	0%
23	<i>Qardhassan</i>	64%	11%
24	Biaya sukarela	81%	83%
25	Pendidikan (skema adopsi sekolah, beasiswa)	65%	67%
26	Lulusan kerja	60%	25%
27	Generasi muda	67%	44%
28	Kemiskinan	54%	49%
29	Kepedulian anak	51%	37%
30	Amal/hadiah/kegiatan sosial	57%	69%
31	Mensponsori kesehatan masyarakat/proyek rekreasi/ acara budaya	78%	51%
E. Lingkungan			
32	Konservasi lingkungan	72%	51%
33	Satwa liar yang terancam punah	0%	1%
34	Pencemaran lingkungan	4%	0%
35	Pendidikan lingkungan	81%	83%

36	Produk lingkungan/proses yang terkait	86%	60%
37	Audit lingkungan/ Pernyataan verifikasi independen/pemerintahan	52%	28%
38	Sistem manajemen lingkungan / kebijakan	80%	84%
F. Tata kelola perusahaan			
39	Status kepatuhan syariah	89%	47%
40	Struktur kepemilikan: jumlah pemegang saham muslim dan kepemilikan sahamnya	72%	70%
41	Papan struktur-muslim vs non-muslim	99%	85%
42	Kegiatan terlarang: praktik monopoli, penimbunan barang yang diperlukan, manipulasi harga, praktek bisnis penipuan, judi	7%	4%
43	Kebijakan anti-korupsi	72%	72%
RATA-RATA		59%	48%

Sumber: Hasil Pengolahan Data

Dari tabel diatas dapat diketahui bahwa rata-rata kinerja sosial perbankan syariah di Asia dan Afrika pada tahun 2012-2020 per-sub item terdapat perbedaan pengungkapan ISR, yaitu untuk Asia rata-rata kinerja tingkat pengungkapan per-sub item mendapat skor sebesar 59% dari 43 item pengungkapan ISR. Sedangkan untuk Afrika rata-rata kinerja tingkat pengungkapan per-sub item mendapat skor sebesar 48% dari 43 item pengungkapan dan kedua rata-rata kinerja memiliki selisih skor sebesar 11%.

4.1.3 Hasil Analisis Deskriptif

Dalam penelitian ini analisis deskriptif bertujuan untuk mengetahui perbedaan pengungkapan *Islamic Social Reporting* antara bank syariah di Asia dengan bank syariah di Afrika. Analisis statistic dalam penelitian ini menggunakan bantuan *software IBM SPSS 21 for windows*.

Hasil analisis deskriptif diinterpretasikan untuk melihat nilai mean dan standar deviasi yang dicapai oleh *Islamic Social Reporting (ISR)* Bank Umum Syariah Asia dan Afrika. Hasil analisis dapat ditunjukkan dalam tabel 4.5 berikut ini:

Tabel 4.5 Uji Statistik Deskriptif

Group Statistics

	Bank Syariah	N	Mean	Std. Deviation	Std. Error Mean
Islamic Social Reporting	Bank Syariah Asia	81	46.8148	29.43557	3.27062
	Bank Syariah Afrika	81	36.9753	21.41493	2.37944

Sumber: SPSS 26, data diolah 2022

Dapat diketahui berdasarkan tabel 4.5 bahwa nilai rata-rata (*mean*) *Islamic Social Reporting* dalam penelitian ini pada bank syariah Asia yaitu sebesar 46,8148. Sedangkan nilai rata-rata (*mean*) pada bank syariah Afrika sebesar 36,9753. Standar deviasi variabel pada hasil tersebut menunjukkan bahwa lebih kecil daripada *mean* yang artinya data kurang bervariasi. Dengan demikian data yang layak diolah sebanyak 81 buah untuk Bank Umum Syariah Asia dan Bank Umum Syariah Afrika yang berasal dari 9 sampel Bank Umum Syariah Asia dan 9 sampel Bank Umum Syariah Afrika pada periode 2012 sampai 2020

4.1.4 Uji Normalitas

Uji normalitas dalam penelitian ini bertujuan untuk menguji apakah variabel independen dan dependennya berdistribusi normal dalam model regresi. Model regresi yang baik memiliki distribusi data yang normal atau mendekati normal artinya distribusinya tidak miring ke kiri atau ke kanan (kurva normal).⁷² Metode yang digunakan peneliti untuk uji normalitas adalah menggunakan uji Kolmogorof-Smirnov. Pengujian uji Kolmogorov-Smirnov memiliki kriteri bila nilai probabilitas (sig) lebih besar dari 0,05, maka data berdistribusi normal, sedangkan bila nilai probabilitas (sig) lebih kecil dari 0,05, maka data tidak berdistribusi normal. Hasil analisis dapat ditunjukkan dalam tabel 4.6 berikut ini:

⁷² Niken Nanincova, "PENGARUH KUALITAS LAYANAN TERHADAP KEPUASAN PELANGGAN NOACH CAFE AND BISTRO", (Surabaya: AGORA , 2019), h. 3.

Tabel 4. 6 Uji Normalitas

		Tests of Normality					
		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statisti c	df	Sig.	Statistic	df	Sig.
Islamic Social Reporting	Bank Syariah Asia	.167	81	.000	.865	81	.000
	Bank Syariah Afrika	.166	81	.000	.876	81	.000

a. Lilliefors Significance Correction

Sumber: SPSS 26, data diolah 2022

Berdasarkan hasil analisis pada tabel 4.6 menunjukkan bahwa nilai signifikansi pada tabel Kolmogorov-Smirnov Bank Syariah Asia sebesar 0,000 sementara nilai signifikansi pada Bank Syariah Afrika sebesar 0,000. Karena kedua data memiliki nilai signifikansi yang berada dibawah 0,05 maka data terdistribusi tidak normal sehingga dilakukan Uji *Mann Whitney* untuk mengetahui apakah terdapat perbedaan atau tidak.

4.1.5 Uji *Mann Whitney Test*

Dalam penelitian ini Uji *Mann Whitney* digunakan untuk mengukur hipotesis perbandingan dan dua sampel independen bila data berupa proporsi yang tidak berdistribusi normal.⁷³ Uji *Mann Whitney* memiliki kriteria bila nilai sig (2-tailed) lebih besar dari 0,05 artinya kedua sampel tersebut mempunyai perbedaan rata-rata. Syarat untuk melakukan Uji *Mann Whitney* antara lain:⁷⁴

- a. Data sampel tidak berdistribusi normal
- b. Dua kelompok sampel saling independen atau tidak saling berhubungan atau tidak berpengaruh satu sama lain.

⁷³ Fajri Ismail, “*Statistika Untuk Penelitian Pendidikan dan Ilmi-Ilmu Sosial*”, Edisi Pertama, (Jakarta: PRENADA MEDIA, 2018), h. 249.

⁷⁴ Anwar Hidayat, “Penjelasan Uji *Mann Whitney U Test*-Lengkap”, *Statistikian*, April 2014, <https://www.statistikian.com/2014/04/mann-whitney-u-test.html?amp#>

- c. Sampel data berskala ordinal atau interval
- d. Jumlah sampel kedua kelompok sama.

Hasil analisis Uji *Mann Whitney* dapat ditunjukkan pada tabel 4.7 berikut ini:

Tabel 4. 7 Uji *Mann Whitney*

Test Statistics ^a	
	Islamic Social Reporting
Mann-Whitney U	2316.000
Wilcoxon W	5637.000
Z	-3.235
Asymp. Sig. (2-tailed)	.001

a. Grouping Variable: Bank Syariah

Sumber: SPSS 26, data diolah 2022

Berdasarkan output “Test Statistics” Uji *Mann Whitney* pada tabel 4.7 diketahui bahwa nilai Asym.Sig (2-tailed) sebesar 0,001. Karena 0,001 lebih kecil daripada 0,05 dapat disimpulkan bahwa hipotesis diterima. Artinya, terdapat perbedaan tingkat kinerja sosial bank syariah Asia dengan bank syariah Afrika.

4.2 Pembahasan

Berdasarkan salah satu penelitian sebelumnya oleh Othman dan Thani (2010) tentang tingkat pengungkapan ISR dalam laporan tahunan perusahaan terdaftar di Malaysia, studi menemukan bahwa tema masyarakat merupakan salah satu tema dengan nilai pengungkapan tertinggi dari tema-tema yang lain.⁷⁵ Studi juga menunjukkan bahwa tingkat ISR dianggap masih sedikit dalam pelaksanaan pengungkapannya menunjukkan bahwa kurangnya transparansi dalam mengungkapkan nilai-nilai islam meskipun dalam konsep tanggungjawab sosial Islam terkait dengan *full disclosure* atau pengungkapan penuh.

Secara keseluruhan skor pengungkapan ISR perbankan syariah di Asia memiliki tingkat pengungkapan lebih tinggi dari skor tingkat pengungkapan perbankan syariah di Afrika hal ini ditemukan berdasarkan pada hasil *content analysis* pada penelitian ini. Dengan demikian menandakan bahwa bank

⁷⁵ *Ibid* Sisca A.

syariah di Asia menjalankan aktivitas tanggung jawab sosial perusahaannya dan mengungkapkan lebih transparansi daripada perbankan syariah di Afrika.

Berkembangnya pengungkapan tanggung jawab social perusahaan memiliki efek yaitu dapat meningkatkan kinerja perekonomian. Dengan asumsi lain, faktor pengungkapan tanggung jawab sosial yaitu tanggung jawab perusahaan untuk menciptakan kesinambungan keuangan dan dapat dipertimbangkan oleh masyarakat ketika memilih dan melakukan transaksi keuangan pada bank tertentu dengan mempertimbangkan misi bank tersebut. Bank merupakan lembaga perantara yang membutuhkan legitimasi dari komunitas masyarakat, artinya keuntungan suatu bank dapat dipengaruhi oleh tanggung jawab sosial perusahaan yang akan membentuk profil perusahaan itu sendiri. Jika suatu bank mendapat legitimasi dari masyarakat, maka bank akan bertahan dan dapat berkembang pada lingkungan masyarakat sehingga bank dapat memperoleh keuntungan pada masa yang akan datang.⁷⁶

⁷⁶ *Ibid, Mega Arthika Dewi h.108*

BAB V

PENUTUP

5.1 Kesimpulan

Tujuan dari penelitian ini yaitu untuk menganalisis perbedaan pengungkapan Islamic Social Reporting (ISR) perbankan syariah di Asia dan perbankan syariah di Afrika berdasarkan pendekatan indeks ISR pada periode tahun 2012-2020. Secara keseluruhan skor pengungkapan ISR perbankan syariah di Asia memiliki tingkat pengungkapan lebih tinggi dari skor tingkat pengungkapan perbankan syariah di Afrika, hal ini ditemukan berdasarkan pada hasil *content analysis* dalam penelitian ini yang menunjukkan jumlah rata-rata kinerja sosial ISR perbankan syariah di Asia sebesar 59% sedangkan perbankan syariah di Afrika sebesar 48% dan mendapat selisih 11%. Hasil Uji *Mann Whitney* pada penelitian ini pada nilai *Asym.Sig (2-tailed)* menunjukkan angka sebesar 0,001. Karena 0,001 lebih kecil daripada 0,05 dapat disimpulkan bahwa hipotesis diterima. Artinya, terdapat perbedaan tingkat kinerja sosial bank syariah Asia dengan bank syariah Afrika. Dengan demikian menandakan bahwa bank syariah di Asia menjalankan aktivitas tanggung jawab sosial perusahaannya dan mengungkapkan lebih transparansi daripada perbankan syariah di Afrika.

5.2 Saran

Suatu perusahaan yang akan menjalankan aktivitas perusahaannya agar dapat meningkatkan ekonomi harus memperhatikan hal selain mencari keuntungan, salah satunya dengan membangun citra yang baik bagi perusahaan dan secara aktif berkontribusi dalam mewujudkan kesejahteraan masyarakat serta memberikan perlindungan terhadap lingkungan agar terjaga dan tetap lestari. Hal tersebut akan memberikan dampak yang baik terutama bagi bank syariah yang mana dalam kegiatan transaksinya membutuhkan kepercayaan public.

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LAMPIRAN

Data yang terlampir merupakan hasil *content analysis* dan bukti pencarian pengungkapan ISR pada bank syariah di Asia dan Afrika pada tahun 2020.

Lampiran 1 Data Item Pengungkapan Aktivitas Riba Sampel Penelitian

No	Nama Perbankan Syariah	Riba/bunga bank/pendapatan non-halal																									
1.	Alinma Bank	0																									
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Berikut laporan penggunaan pendapatan dan penggunaan dana sosial/kebijakan Mandiri Syariah tahun 2020.</p> <p>Tabel Laporan Sumber dan Penggunaan Dana Kebajikan</p> <p style="text-align: right;">(dalam)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Sumber Dana</th> <th style="text-align: center;">2020</th> <th style="text-align: center;">2019</th> <th style="text-align: center;">Pertumbuh Rp</th> </tr> </thead> <tbody> <tr> <td colspan="4">Sumber dana kebajikan</td> </tr> <tr> <td>Denda</td> <td style="text-align: right;">10.687</td> <td style="text-align: right;">15.667</td> <td style="text-align: right;">(4.980)</td> </tr> <tr> <td>Penerimaan non-halal</td> <td style="text-align: right;">721</td> <td style="text-align: right;">139</td> <td style="text-align: right;">582</td> </tr> <tr> <td>Dana sosial lainnya</td> <td style="text-align: right;">3.607</td> <td style="text-align: right;">903</td> <td style="text-align: right;">2.704</td> </tr> <tr> <td>Jumlah sumber dana kebajikan</td> <td style="text-align: right;">15.015</td> <td style="text-align: right;">16.709</td> <td style="text-align: right;">(1.694)</td> </tr> </tbody> </table>	Sumber Dana	2020	2019	Pertumbuh Rp	Sumber dana kebajikan				Denda	10.687	15.667	(4.980)	Penerimaan non-halal	721	139	582	Dana sosial lainnya	3.607	903	2.704	Jumlah sumber dana kebajikan	15.015	16.709	(1.694)
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3.	Bank Aljazira	0																									
4.	Jordan Islamic Bank	0																									
5.	Bank Islami Pakistan Ltd	0																									
6.	Bank Muamalat	1	<p>PENDAPATAN NON-HALAL DAN PENGGUNAANNYA NON-HALAL</p> <p>Berikut adalah rincian pendapatan non halal Bank sepanjang 2020 dan penggunaannya. The following income through</p> <p>(Disajikan dalam ribuan Rp)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Perkembangan Laporan</th> <th style="text-align: center;">Total Penggunaan Pendapatan Dana Non Halal Total Use of Non Halal Revenue</th> </tr> </thead> <tbody> <tr> <td>Pendapatan Non Halal & Penggunaannya</td> <td style="text-align: right;">360.556.334</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">360.556.334</td> </tr> </tbody> </table>	Perkembangan Laporan	Total Penggunaan Pendapatan Dana Non Halal Total Use of Non Halal Revenue	Pendapatan Non Halal & Penggunaannya	360.556.334	Total	360.556.334																		
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7.	Bca Syariah	1	<p>🌿 Pendapatan Nonhalal dan Penggunaannya</p> <p>Pendapatan nonhalal BCAS berasal dari bunga atas penempatan dana nostro pada Bank BCA. Saldo pendapatan nonhalal sampai dengan Desember 2020 sebesar Rp51.817.887,22 (lima puluh satu juta delapan ratus tujuh belas ribu delapan ratus delapan puluh tujuh koma dua puluh dua rupiah). Selama tahun 2020, BCAS telah menggunakan dana nonhalal sebesar Rp24.619.450 (dua puluh empat</p> <p style="text-align: right;">Laporan Tahunan 2020 PT Bank BCA Syariah</p>																																										
8.	Al Rajhi Bank	0																																											
9.	Bank Albilad	0																																											
10.	Al Baraka Bank Egypt E.S.C	0																																											
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12.	Bank Of Ghana	1	<p>Profit or Loss For the year ended 31 December 2020</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th rowspan="2">Note</th> <th colspan="2">The Bank</th> </tr> <tr> <th>2020 GH¢'000</th> <th>2019 GH¢'000</th> </tr> </thead> <tbody> <tr> <td>Operating Income</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Interest and similar income</td> <td>5(a)</td> <td>3,210,344</td> <td>2,924,969</td> </tr> <tr> <td>Price and exchange differences</td> <td>5(b)</td> <td>1,811,203</td> <td>2,656,326</td> </tr> <tr> <td>Fee and commission income</td> <td>5(d)</td> <td>171,466</td> <td>143,231</td> </tr> <tr> <td>Other operating income</td> <td>5(e)</td> <td>663,161</td> <td>119,395</td> </tr> <tr> <td>Dividend income</td> <td>5(f)</td> <td>2,885</td> <td>8,126</td> </tr> <tr> <td>Total operating income</td> <td></td> <td>5,859,059</td> <td>5,852,047</td> </tr> <tr> <td>Operating Expenses</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Interest expense and similar charges</td> <td>5(c)</td> <td>(1,831,351)</td> <td>(1,607,573)</td> </tr> </tbody> </table>		Note	The Bank		2020 GH¢'000	2019 GH¢'000	Operating Income				Interest and similar income	5(a)	3,210,344	2,924,969	Price and exchange differences	5(b)	1,811,203	2,656,326	Fee and commission income	5(d)	171,466	143,231	Other operating income	5(e)	663,161	119,395	Dividend income	5(f)	2,885	8,126	Total operating income		5,859,059	5,852,047	Operating Expenses				Interest expense and similar charges	5(c)	(1,831,351)	(1,607,573)
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13.	Standart Bank Afrika	1	<p>Segment reporting continued</p> <p>Income statement</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Personal & Business</th> </tr> <tr> <th>2020</th> <th>Rm</th> </tr> </thead> <tbody> <tr> <td>GROUP</td> <td></td> <td></td> </tr> <tr> <td>Net interest income</td> <td></td> <td>31 051</td> </tr> <tr> <td>Interest income¹</td> <td></td> <td>57 956</td> </tr> <tr> <td>Interest expense</td> <td></td> <td>(26 905)</td> </tr> </tbody> </table>		Personal & Business		2020	Rm	GROUP			Net interest income		31 051	Interest income ¹		57 956	Interest expense		(26 905)																									
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14.	Absa Bank Afrika	1	<p>Consolidated statement of comprehensive income for the reporting period ended 31 December</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th rowspan="2">Note</th> <th>Bank</th> </tr> <tr> <th>2020 Rm</th> </tr> </thead> <tbody> <tr> <td>Net interest income</td> <td></td> <td>33 184</td> </tr> <tr> <td>Interest and similar income</td> <td>23</td> <td>73 886</td> </tr> <tr> <td>Effective interest income</td> <td></td> <td>72 113</td> </tr> <tr> <td>Other interest income</td> <td></td> <td>1 773</td> </tr> <tr> <td>Interest expense and similar charges</td> <td>24</td> <td>(40 702)</td> </tr> </tbody> </table>		Note	Bank	2020 Rm	Net interest income		33 184	Interest and similar income	23	73 886	Effective interest income		72 113	Other interest income		1 773	Interest expense and similar charges	24	(40 702)																							
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16.	Ahli United Bank Egypt	1	<p>CONSOLIDATED STATEMENT OF INCOME For the Year Ended 31 December 2020</p> <table border="1"> <thead> <tr> <th></th> <th>Note</th> <th>2020 US\$ '000</th> </tr> </thead> <tbody> <tr> <td>Interest income</td> <td>3a</td> <td>1,452,812</td> </tr> <tr> <td>Interest expense</td> <td>3b</td> <td>653,457</td> </tr> <tr> <td>Net interest income</td> <td></td> <td>799,355</td> </tr> </tbody> </table>		Note	2020 US\$ '000	Interest income	3a	1,452,812	Interest expense	3b	653,457	Net interest income		799,355																																
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17.	United Bank For Africa Plc	1	<p>United Bank for Africa Consolidated and Separate Statements of Comprehensive Income For the year ended December 31, 2020</p> <table border="1"> <thead> <tr> <th rowspan="2">In millions of Nigerian Naira</th> <th rowspan="2">Notes</th> <th colspan="2">Group</th> <th>Bank</th> </tr> <tr> <th>2020</th> <th>2019</th> <th>2020</th> </tr> </thead> <tbody> <tr> <td>Interest income</td> <td>10</td> <td>427,862</td> <td>404,830</td> <td>274,975</td> </tr> <tr> <td>Interest income on amortised cost and FVOCI securities</td> <td></td> <td>422,655</td> <td>390,304</td> <td>269,918</td> </tr> <tr> <td>Interest income on FVTPL securities</td> <td></td> <td>5,207</td> <td>14,526</td> <td>5,057</td> </tr> <tr> <td>Interest expense</td> <td>11</td> <td>(168,395)</td> <td>(182,955)</td> <td>(116,748)</td> </tr> </tbody> </table>	In millions of Nigerian Naira	Notes	Group		Bank	2020	2019	2020	Interest income	10	427,862	404,830	274,975	Interest income on amortised cost and FVOCI securities		422,655	390,304	269,918	Interest income on FVTPL securities		5,207	14,526	5,057	Interest expense	11	(168,395)	(182,955)	(116,748)																
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18.	Stanbic Itbc Holding Plc	1	<p>Consolidated and separate statement of profit or loss For the year ended 31 December 2020</p> <table border="1"> <thead> <tr> <th rowspan="3"></th> <th rowspan="3">Note</th> <th colspan="2">Group</th> <th colspan="2">Company</th> </tr> <tr> <th>31 Dec 2020</th> <th>31 Dec 2019</th> <th>31 Dec 2020</th> <th>31 Dec 2019</th> </tr> <tr> <th>#'million</th> <th>#'million</th> <th>#'million</th> <th>#'million</th> </tr> </thead> <tbody> <tr> <td>Gross earnings</td> <td></td> <td>234,446</td> <td>233,808</td> <td>30,775</td> <td>37,882</td> </tr> <tr> <td>Net interest income</td> <td></td> <td>74,215</td> <td>77,831</td> <td>140</td> <td>148</td> </tr> <tr> <td>Interest income</td> <td>32.1</td> <td>105,776</td> <td>120,412</td> <td>140</td> <td>148</td> </tr> <tr> <td>Interest expense</td> <td>32.2</td> <td>(31,561)</td> <td>(42,581)</td> <td>-</td> <td>-</td> </tr> <tr> <td>Non-interest revenue</td> <td></td> <td>124,709</td> <td>108,755</td> <td>30,635</td> <td>37,734</td> </tr> </tbody> </table>		Note	Group		Company		31 Dec 2020	31 Dec 2019	31 Dec 2020	31 Dec 2019	#'million	#'million	#'million	#'million	Gross earnings		234,446	233,808	30,775	37,882	Net interest income		74,215	77,831	140	148	Interest income	32.1	105,776	120,412	140	148	Interest expense	32.2	(31,561)	(42,581)	-	-	Non-interest revenue		124,709	108,755	30,635	37,734
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Lampiran 2 Data Item Pengungkapan Gharar Sampel Penelitian

NO	Nama Perbankan Syariah	Gharar
1.	Alinma Bank	0
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	0
3.	Bank Aljazira	0
4.	Jordan Islamic Bank	0
5.	Bank Islami Pakistan Ltd	0
6.	Bank Muamalat	0
7.	Bca Syariah	0

8.	Al Rajhi Bank	0
9.	Bank Albilad	0
10.	Al Baraka Bank Egypt E.S.C	0
11.	Jaiz Bank Plc	0
12.	Bank Of Ghana	0
13.	Standart Bank Afrika	0
14.	Absa Bank Afrika	0
15.	Abu Dhabi Islamic Bank Egypt	0
16.	Ahli United Bank Egypt	0
17.	United Bank For Africa Plc	0
18.	Stanbic Itbc Holding Plc	0

Lampiran 3 Data Item Pengungkapan Zakat Sampel Penelitian

No	Nama Perbankan Syariah	Zakat																			
1.	Alinma Bank	1	<table border="0"> <tr><td>Net operating income</td><td></td><td style="text-align: right;">2,197,224</td></tr> <tr><td>Share of gain / (loss) from an associate and a joint venture</td><td style="text-align: center;">6.5, 6.6</td><td style="text-align: right;">4,536</td></tr> <tr><td>Net income for the year before zakat</td><td></td><td style="text-align: right;">2,201,760</td></tr> <tr><td>Zakat</td><td style="text-align: center;">23</td><td style="text-align: right;">(235,768)</td></tr> <tr><td>Net income for the year after zakat</td><td></td><td style="text-align: right;">1,965,992</td></tr> <tr><td>Basic and diluted earnings per share (SAR)</td><td style="text-align: center;">21</td><td style="text-align: right;">0.99</td></tr> </table> <p>The accompanying notes from 1 to 40 form an integral part of these consolidated financial statements.</p>	Net operating income		2,197,224	Share of gain / (loss) from an associate and a joint venture	6.5, 6.6	4,536	Net income for the year before zakat		2,201,760	Zakat	23	(235,768)	Net income for the year after zakat		1,965,992	Basic and diluted earnings per share (SAR)	21	0.99
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2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>LAPORAN SUMBER DAN PENYALURAN DANA ZAKAT UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)</p> <table border="0"> <thead> <tr> <th></th> <th style="text-align: center;">Catatan</th> <th style="text-align: center;">2020</th> </tr> </thead> <tbody> <tr><td>Sumber dana zakat</td><td></td><td></td></tr> <tr><td>Zakat dari Bank</td><td style="text-align: center;">40</td><td style="text-align: right;">48.999</td></tr> <tr><td>Zakat dari nasabah dan umum</td><td></td><td style="text-align: right;">6.589</td></tr> <tr><td>Zakat dari pegawai Bank</td><td></td><td style="text-align: right;">12.802</td></tr> <tr><td></td><td></td><td style="text-align: right;">68.390</td></tr> </tbody> </table>		Catatan	2020	Sumber dana zakat			Zakat dari Bank	40	48.999	Zakat dari nasabah dan umum		6.589	Zakat dari pegawai Bank		12.802			68.390
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4.	Jordan Islamic Bank	1	Description		Number	Thousand JD
			"Hemmat Watan" Fund	1	2000.0	
			Crown Prince Foundation	1	50.0	
			Ministry of Health	1	100.0	
			Jordanian Hashemite Fund for Human Development (JHFHD)	1	6.0	
			The Hashemite Charity Association	2	5.5	
			Princess Aliaa Foundation	1	20.2	
			Al Aman Fund for the Future if Orphans	1	42.5	
			King Hussain Cancer Center	1	25.0	
			Associations and competition of Holy Quran Memorization	1	5.0	
Charity Associations and Organizations and Zakah committees	22	189.1				
5.	Bank Islami Pakistan Ltd	0				
6.	Bank Muamalat	1				
				Catatan/ Notes	31 Desember / December 31, 2020	
Sumber Dana Zakat						
Internal Bank				29		408.158
Eksternal Bank						9.885.254
						10.293.412
7.	Bca Syariah	1				
					31 Desember 2020 Rp	
Sumber Dana Zakat						
Zakat dari Pihak Luar Bank Syariah						82.355.024
Jumlah sumber dana zakat						82.355.024
8.	Al Rajhi Bank	0				
9.	Bank Albilad	1				
				Note	2020 SAR' 000	
INCOME:						
Income from investing and financing assets				20		3,626,568
Return on deposits and financial liabilities				21		(333,936)
Income from investing and financing assets, net						3,292,632
Fee and commission, net				22		627,395
Exchange income, net						362,194
Dividend income						15,465
(Loss)/ gain on fair value through profit or loss (FVTPL) investments, net						(64,447)
Other operating income						28,808
Total operating income						4,262,047
EXPENSES:						
Salaries and employee related expenses				23		1,164,756
Depreciation and amortisation				9		260,425
Other general and administrative expenses						640,665
Operating expenses before expected credit losses						2,065,846
Impairment charge for expected credit losses, net						694,511
Total operating expenses						2,760,357
Net income for the year before Zakat						1,501,690
Zakat for the year						153,172

10.	Al Baraka Bank Egypt E.S.C	1	<p>INCOME & EXPENSES ACCOUNT</p> <p>For the year ended 31 December 2020</p> <hr/> <p style="text-align: right;">31 December 2020</p> <p style="text-align: right;">EGP</p> <p>Income</p> <p>Opening balance 1 404 115</p> <p>Zakah Collected</p> <p>Islamically due on Bank's funds for previous year 5 859 464</p> <p>Under the Bank's zakah account for the current year 5 000 000</p> <p>Zakah provided by individuals -</p> <p>Total Zakah Collected 12 263 579</p>
11.	Jaiz Bank Plc	0	
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	1	<p>22 TAXATION AND ZAKAT</p> <p style="text-align: right;">2020 US\$ '000</p> <hr/> <p>Consolidated balance sheet (note 11 and note 18):</p> <p>- Current tax asset 581</p> <p>- Deferred tax asset 51</p> <hr/> <p style="text-align: right;">632</p> <p>- Current tax liability (30,779)</p> <p>- Deferred tax liability (19,473)</p> <hr/> <p style="text-align: right;">(50,252)</p> <p>Consolidated statement of income</p> <p>- Current tax expense on foreign operations 44,544</p> <p>- Zakah expense arising from subsidiary operations 1,144</p> <p>- Deferred tax expense on foreign operations (993)</p> <hr/> <p style="text-align: right;">44,695</p>
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	0	

Lampiran 4 Data Item Late Repayment and Insolvent Client/ Bad Debts Written-off Sampel Penelitian

No	Nama Perbankan Syariah	Item Late Repayment and Insolvent Client/ Bad Debts Written-off																																																				
1.	Alinma Bank	1	<p>7.2 Charge for impairment of financing, net of recoveries</p> <table border="1"> <thead> <tr> <th></th> <th>2020 SAR'000 12-month ECL</th> </tr> </thead> <tbody> <tr> <td>Charge for impairment on financing</td> <td>1,264,411</td> </tr> <tr> <td>Charge for / (reversal of) impairment of non-funded financing and credit related commitments (note 17 (c))</td> <td>168,599</td> </tr> <tr> <td>Recoveries of previously written off bad debts</td> <td>(13,828)</td> </tr> <tr> <td></td> <td>1,419,182</td> </tr> </tbody> </table>		2020 SAR'000 12-month ECL	Charge for impairment on financing	1,264,411	Charge for / (reversal of) impairment of non-funded financing and credit related commitments (note 17 (c))	168,599	Recoveries of previously written off bad debts	(13,828)		1,419,182																																									
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9.	Bank Albilad	1	<p>Commercial</p> <table border="1"> <thead> <tr> <th>31st December 2020 SAR' 000</th> <th>12 month ECL</th> <th>Life time ECL not credit impaired</th> <th>Lifetime ECL credit impaired</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Loss allowance as at 1 January 2020</td> <td>91,250</td> <td>872,864</td> <td>454,825</td> <td>1,418,939</td> </tr> <tr> <td>Transfers to 12 month ECL</td> <td>5,901</td> <td>(5,901)</td> <td>-</td> <td>-</td> </tr> <tr> <td>Transfers to Life time ECL not credit impaired</td> <td>(72,541)</td> <td>72,541</td> <td>-</td> <td>-</td> </tr> <tr> <td>Transfers to Life time ECL credit impaired</td> <td>(4,740)</td> <td>(66,026)</td> <td>70,766</td> <td>-</td> </tr> <tr> <td>Net charge for the year</td> <td>193,148</td> <td>272,009</td> <td>84,931</td> <td>550,088</td> </tr> <tr> <td>Write-offs</td> <td>-</td> <td>-</td> <td>(43,337)</td> <td>(43,337)</td> </tr> <tr> <td>Loss allowance as at 31 December 2020</td> <td>213,018</td> <td>1,145,487</td> <td>567,185</td> <td>1,925,690</td> </tr> </tbody> </table>	31st December 2020 SAR' 000	12 month ECL	Life time ECL not credit impaired	Lifetime ECL credit impaired	Total	Loss allowance as at 1 January 2020	91,250	872,864	454,825	1,418,939	Transfers to 12 month ECL	5,901	(5,901)	-	-	Transfers to Life time ECL not credit impaired	(72,541)	72,541	-	-	Transfers to Life time ECL credit impaired	(4,740)	(66,026)	70,766	-	Net charge for the year	193,148	272,009	84,931	550,088	Write-offs	-	-	(43,337)	(43,337)	Loss allowance as at 31 December 2020	213,018	1,145,487	567,185	1,925,690
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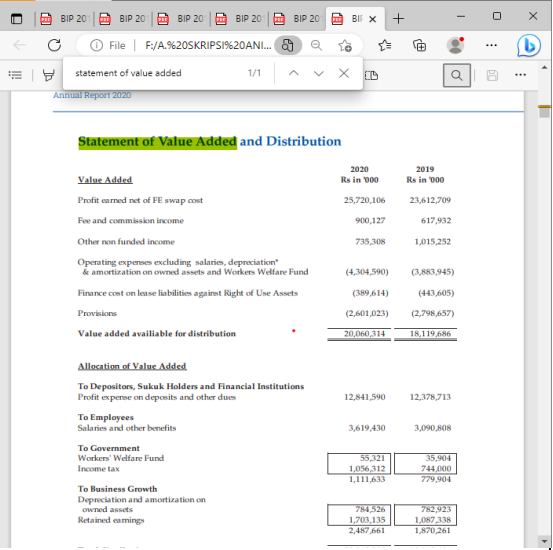
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Lampiran 5 Data Item Current Value Balance Sheet Sampel Penelitian

NO	Nama Perbankan Syariah	CVBS
1.	Alinma Bank	0
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	0

3.	Bank Aljazira	0
4.	Jordan Islamic Bank	0
5.	Bank Islami Pakistan Ltd	0
6.	Bank Muamalat	0
7.	Bca Syariah	0
8.	Al Rajhi Bank	0
9.	Bank Albilad	0
10.	Al Baraka Bank Egypt E.S.C	0
11.	Jaiz Bank Plc	0
12.	Bank Of Ghana	0
13.	Standart Bank Afrika	0
14.	Absa Bank Afrika	0
15.	Abu Dhabi Islamic Bank Egypt	0
16.	Ahli United Bank Egypt	0
17.	United Bank For Africa Plc	0
18.	Stanbic Itbc Holding Plc	0

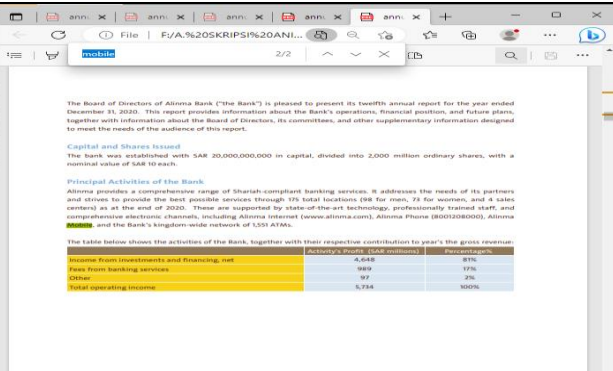
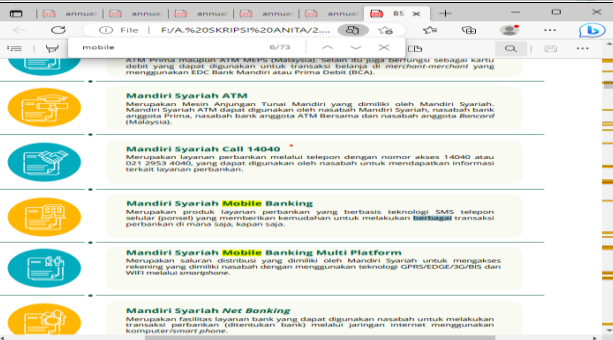
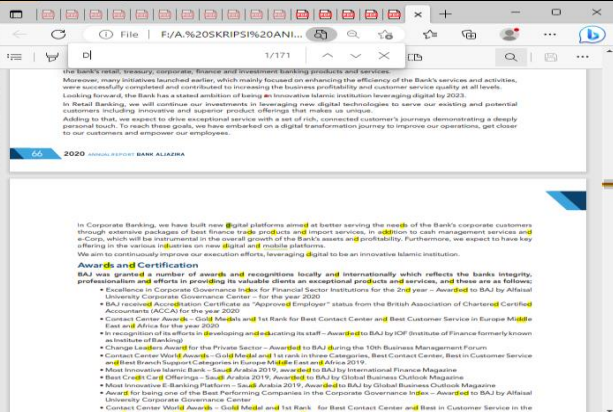
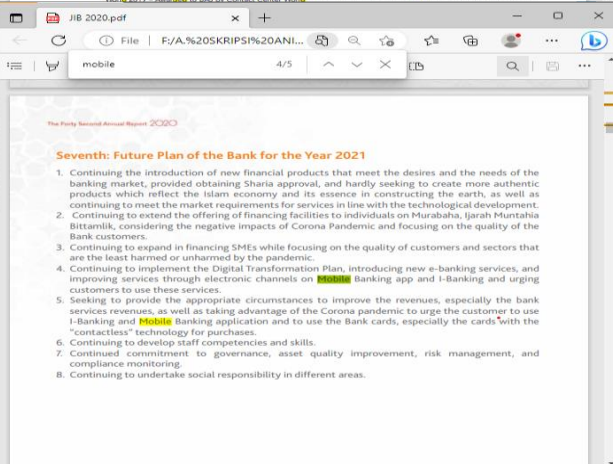
Lampiran 6 Data Item Value Added Statement Sampel Penelitian

No	Nama Perbankan Syariah	VAS																																																							
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5.	Bank Islami Pakistan Ltd	1	 <p>The screenshot shows a financial statement titled "Statement of Value Added and Distribution" for the years 2020 and 2019. The data is presented in a table with columns for 2020 and 2019, and values in 'Rs in '000'. The statement is divided into two main sections: "Value Added" and "Allocation of Value Added".</p> <table border="1"> <thead> <tr> <th></th> <th>2020 Rs in '000</th> <th>2019 Rs in '000</th> </tr> </thead> <tbody> <tr> <td>Value Added</td> <td></td> <td></td> </tr> <tr> <td>Profit earned net of FE swap cost</td> <td>25,720,106</td> <td>23,612,709</td> </tr> <tr> <td>Fee and commission income</td> <td>900,127</td> <td>617,932</td> </tr> <tr> <td>Other non-funded income</td> <td>735,308</td> <td>1,015,252</td> </tr> <tr> <td>Operating expenses excluding salaries, depreciation* & amortization on owned assets and Workers Welfare Fund</td> <td>(4,304,590)</td> <td>(3,883,945)</td> </tr> <tr> <td>Finance cost on lease liabilities against Right of Use Assets</td> <td>(389,614)</td> <td>(443,605)</td> </tr> <tr> <td>Provisions</td> <td>(2,601,023)</td> <td>(2,798,657)</td> </tr> <tr> <td>Value added available for distribution</td> <td>20,060,314</td> <td>18,119,686</td> </tr> <tr> <td>Allocation of Value Added</td> <td></td> <td></td> </tr> <tr> <td>To Depositors, Sukuk Holders and Financial Institutions Profit expense on deposits and other dues</td> <td>12,841,590</td> <td>12,378,713</td> </tr> <tr> <td>To Employees Salaries and other benefits</td> <td>3,619,430</td> <td>3,090,808</td> </tr> <tr> <td>To Government Workers' Welfare Fund</td> <td>55,321</td> <td>35,904</td> </tr> <tr> <td>Income tax</td> <td>1,056,312</td> <td>744,000</td> </tr> <tr> <td></td> <td>1,111,633</td> <td>779,904</td> </tr> <tr> <td>To Business Growth Depreciation and amortization on owned assets</td> <td>784,526</td> <td>782,923</td> </tr> <tr> <td>Retained earnings</td> <td>1,703,135</td> <td>1,087,338</td> </tr> <tr> <td></td> <td>2,487,661</td> <td>1,870,261</td> </tr> </tbody> </table>		2020 Rs in '000	2019 Rs in '000	Value Added			Profit earned net of FE swap cost	25,720,106	23,612,709	Fee and commission income	900,127	617,932	Other non-funded income	735,308	1,015,252	Operating expenses excluding salaries, depreciation* & amortization on owned assets and Workers Welfare Fund	(4,304,590)	(3,883,945)	Finance cost on lease liabilities against Right of Use Assets	(389,614)	(443,605)	Provisions	(2,601,023)	(2,798,657)	Value added available for distribution	20,060,314	18,119,686	Allocation of Value Added			To Depositors, Sukuk Holders and Financial Institutions Profit expense on deposits and other dues	12,841,590	12,378,713	To Employees Salaries and other benefits	3,619,430	3,090,808	To Government Workers' Welfare Fund	55,321	35,904	Income tax	1,056,312	744,000		1,111,633	779,904	To Business Growth Depreciation and amortization on owned assets	784,526	782,923	Retained earnings	1,703,135	1,087,338		2,487,661	1,870,261
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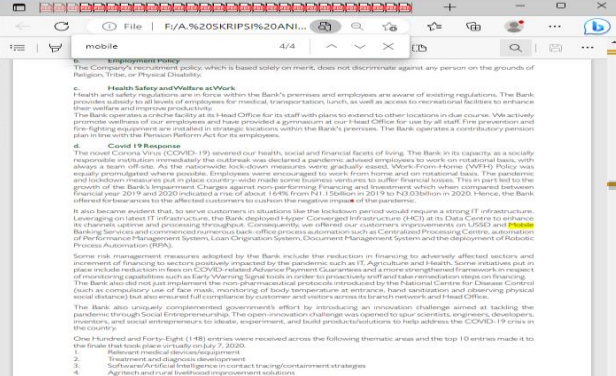
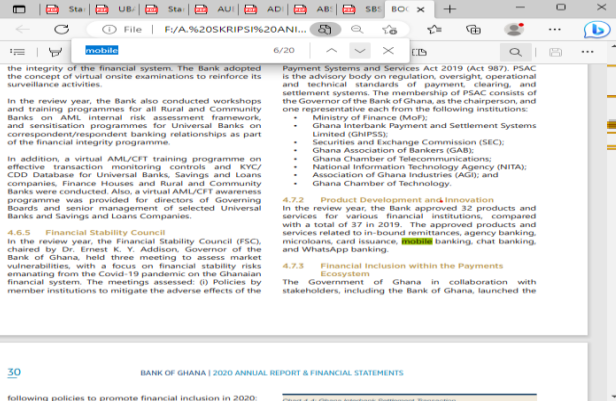
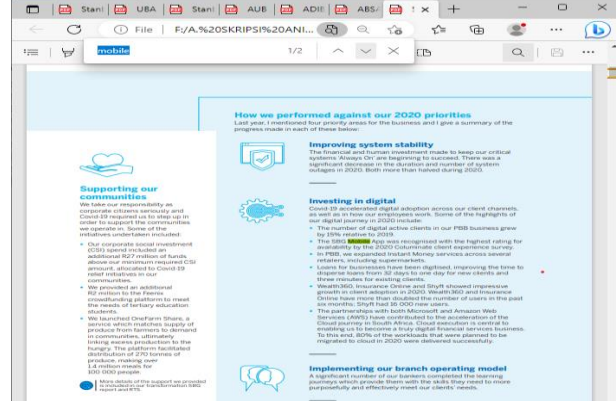
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Total Value Added	8,775,965	1.00	6,448,157	1.00																																																																																																												
12.	Bank Of Ghana	0																																																																																																														
13.	Standart Bank Afrika	0																																																																																																														
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Lampiran 7 Data Item Green Product/M-Banking Sampel Penelitian

NO	Nama Perbankan Syariah	Green Product	
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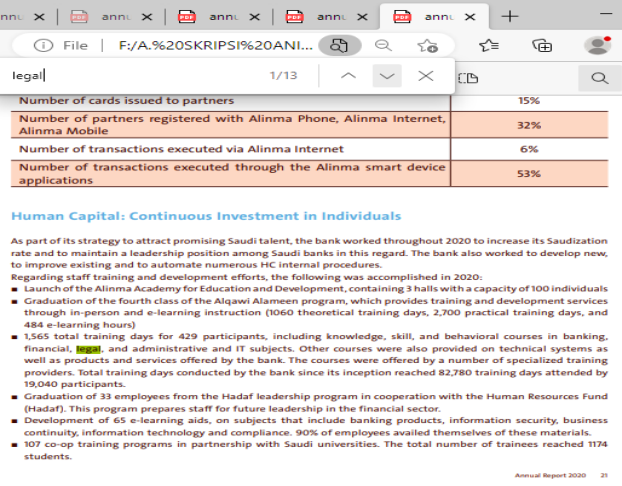
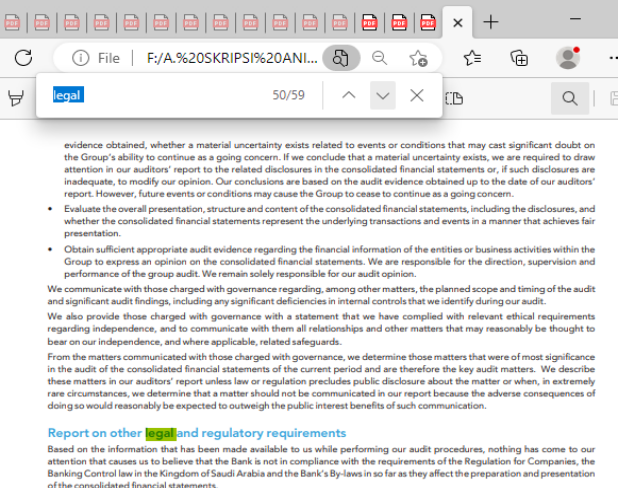
1.	Alinma Bank	1	 <p>The Board of Directors of Alinma Bank ("the Bank") is pleased to present its twelfth annual report for the year ended December 31, 2020. This report provides information about the Bank's operations, financial position, and future plans, together with information about the Board of Directors, its committees, and other supplementary information designed to meet the needs of the audience of this report.</p> <p>Capital and Shares Issued The bank was established with SAR 20,000,000,000 in capital, divided into 2,000 million ordinary shares, with a nominal value of SAR 10 each.</p> <p>Principal Activities of the Bank Alinma provides a comprehensive range of Shariah-compliant banking services. It addresses the needs of its partners and strives to provide the best possible services through 175 total locations (88 for men, 78 for women, and a sales center) as at the end of 2020. These are supported by state-of-the-art technology, professionally trained staff, and comprehensive electronic channels, including Alinma Internet (www.alinma.com), Alinma Phone (800108000), Alinma App, and the Bank's kingdom-wide network of 1,521 ATMs.</p> <p>The table below shows the activities of the Bank, together with their respective contribution to year's total profit:</p> <table border="1"> <thead> <tr> <th>Activity</th> <th>Activity's Profit (SAR million)</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Income from Investment and Financing, net</td> <td>4,648</td> <td>87%</td> </tr> <tr> <td>Net from banking services</td> <td>389</td> <td>17%</td> </tr> <tr> <td>Other</td> <td>97</td> <td>2%</td> </tr> <tr> <td>Total operating income</td> <td>5,134</td> <td></td> </tr> </tbody> </table>	Activity	Activity's Profit (SAR million)	Percentage	Income from Investment and Financing, net	4,648	87%	Net from banking services	389	17%	Other	97	2%	Total operating income	5,134	
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2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	 <p>ATM Prima "Mandiri" ATM merupakan teknologi terbaru yang menghadirkan layanan perbankan yang menggunakan EDC Bank Mandiri atau Prima Debit (BCA).</p> <p>Mandiri Syariah ATM Mandiri Syariah ATM dapat digunakan oleh nasabah Mandiri Syariah, nasabah bank syariah lainnya, nasabah bank syariah di Bursa dan nasabah asing (Malaysia).</p> <p>Mandiri Syariah Call 14040 Merupakan layanan perbankan melalui telepon dengan nomor akses 14040 atau 021 2953 6000 yang dapat digunakan oleh nasabah untuk mendapatkan informasi terkait layanan perbankan.</p> <p>Mandiri Syariah Mobile Banking Merupakan produk layanan perbankan yang berbasis teknologi SMS telepon seluler (gprs) yang memberikan kemudahan untuk melakukan berbagai transaksi perbankan di mana saja, kapan saja.</p> <p>Mandiri Syariah Mobile Banking Multi Platform Merupakan layanan perbankan yang omni-channel Mandiri Syariah untuk mengakses rekening yang dimiliki nasabah dengan menggunakan teknologi GPRS/EDGE/3G/4G dan WiFi melalui smartphone.</p> <p>Mandiri Syariah Net Banking Merupakan fasilitas layanan bank yang dapat digunakan nasabah untuk melakukan transaksi perbankan (dibutuhkan koneksi internet menggunakan komputer/smart phone).</p>															
3.	Bank Aljazira	1	 <p>The bank's focus on treasury, corporate, finance and investment banking products and services. Moreover, many initiatives launched earlier which mainly focused on enhancing the efficiency of the Bank's services and activities, were successfully completed and contributed to increasing the business profitability and customer service quality at all levels. Looking forward, the Bank has laid out a vision of being an innovative Islamic institution leveraging digital by 2025.</p> <p>In Retail Banking, we will continue our investments in leveraging new digital technologies to serve our existing and potential customers including offering a range of digital services on our mobile platforms.</p> <p>We aim to continuously improve our execution efforts, leveraging digital to be an innovative Islamic institution.</p> <p>Awards and Certification BAJ has gained a number of awards and recognitions locally and internationally which reflects the bank's integrity, professionalism and efforts in providing its valuable clients an exceptional products and services, and these are as follows: • Best Islamic Bank in Corporate Governance - for the year 2020 - Awarded to BAJ by Aljazira University Corporate Governance Center - for the year 2020 • BAJ received Recognition Certificate as "Preferred Employer" status from the British Association of Chartered Certified Accountants (IACCA) for the year 2020 • Contact Center Award - Gold Medal by ICB Bank for Best Contact Center - Best Customer Service in Europe Middle East - Africa for the year 2020 • to recognize its efforts in embracing and supporting its staff - Awarded to BAJ by ICF (Institute of Finance formerly known as Institute of Banking) • Change Leader Award for the Private Sector - Awarded to BAJ during the 10th Business Management Forum • Contact Center Win Award - Gold Medal and 1st rank in three Categories, Best Contact Center, Best in Customer Service • Best Islamic Bank in Corporate Governance - for the year 2019 - Awarded to BAJ by Aljazira University • Most Innovative Islamic Bank - Gold Medal 2019, awarded to BAJ by International Finance Magazine • Best Credit Card Offerings - Saudi Arabia 2019, Awarded to BAJ by Global Business Outlook Magazine • Most Innovative Islamic Banking Platform - Saudi Arabia 2019, Awarded to BAJ by Global Business Outlook Magazine • Award for being one of the Best Performing Companies in the Corporate Governance Index - Awarded to BAJ by Affiliated University Corporate Governance Center • Contact Center Win Award - Gold Medal and 1st Rank for Best Contact Center and Best in Customer Service in the Middle East - Awarded to BAJ by Contact Center World</p>															
4.	Jordan Islamic Bank	1	 <p>Seventh: Future Plan of the Bank for the Year 2021</p> <ol style="list-style-type: none"> Continuing the introduction of new financial products that meet the desires and the needs of the banking market, provided obtaining Sharia approval, and hardly seeking to create more authentic products which reflect the Islam economy and its essence in constructing the earth, as well as continuing to meet the market requirements for services in line with the technological development. Continuing to extend the offering of financing facilities to individuals on Murabaha, Ijarah Muntahia Bittamlik, considering the negative impacts of Corona Pandemic and focusing on the quality of the Bank customers. Continuing to expand in financing SMEs while focusing on the quality of customers and sectors that are the least harmed or unharmed by the pandemic. Continuing to implement the Digital Transformation Plan, introducing new e-banking services, and improving services through electronic channels on mobile banking app and I-Banking and urging customers to use these services. Seeking to provide the appropriate circumstances to improve the revenues, especially the bank services revenues, as well as taking advantage of the Corona pandemic to urge the customer to use I-banking and Mobile Banking application and to use the Bank cards, especially the cards with the "contactless" technology for purchases. Continuing to develop staff competencies and skills. Continued commitment to governance, asset quality improvement, risk management, and compliance monitoring. Continuing to undertake social responsibility in different areas. 															

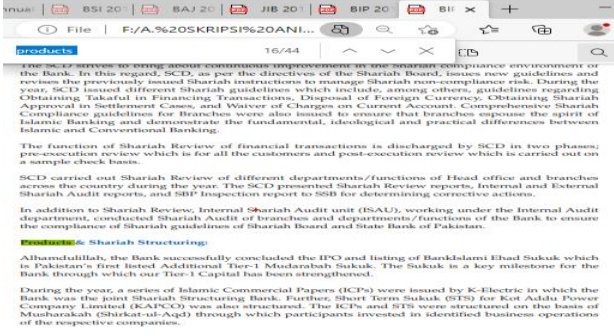
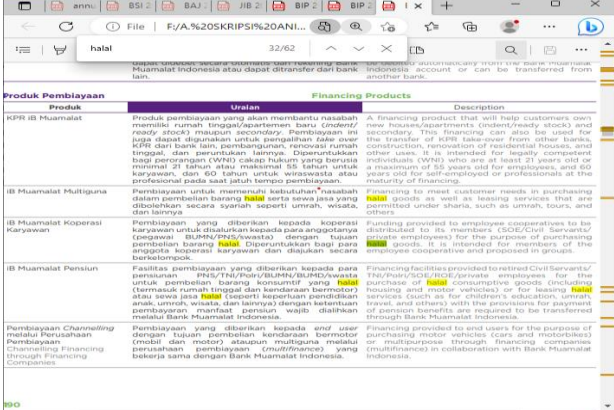
5.	Bank Islami Pakistan Ltd	1	
6.	Bank Muamalat	1	
7.	Bca Syariah	1	
8.	Al Rajhi Bank	0	
9.	Bank Albilad	1	

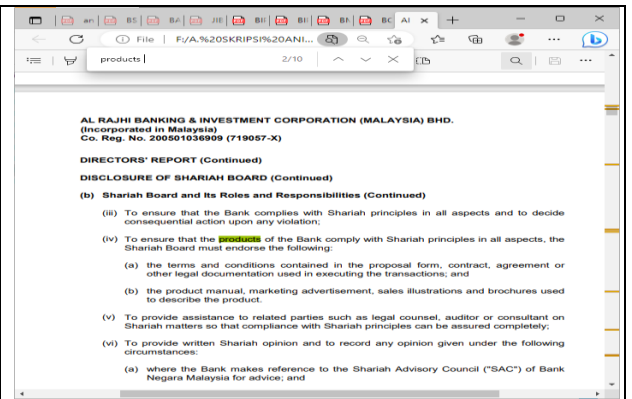
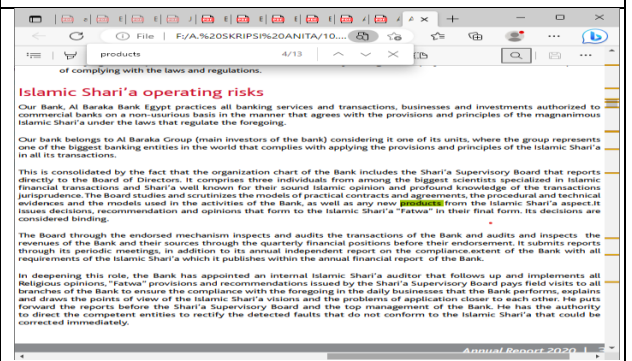
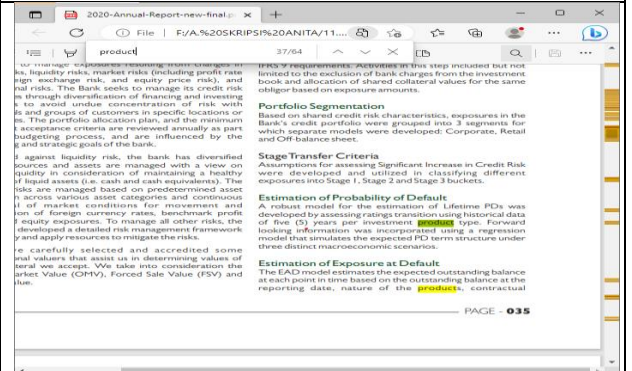
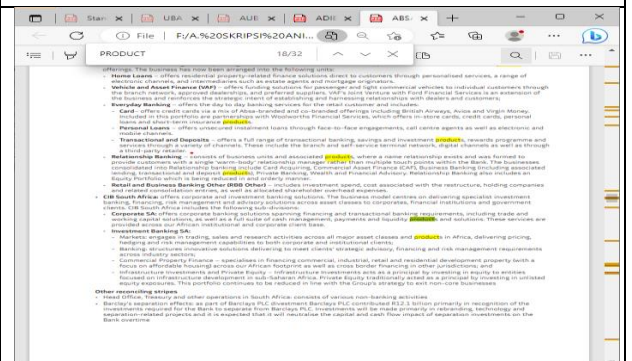
10.	Al Baraka Bank Egypt E.S.C	0	
11.	Jaiz Bank Plc	1	
12.	Bank Of Ghana	1	
13.	Standart Bank Afrika	1	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	

16.	Ahli United Bank Egypt	1	
17.	United Bank For Africa Plc	1	
18.	Stanbic Itbc Holding Plc	1	

Lampiran 8 Data Item Halal Status of The Product Sampel Penelitian

No	Nama Perbankan Syariah	Halal Status of The Product	
1.	Alinma Bank	1	 <p>Number of cards issued to partners: 15%</p> <p>Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile: 32%</p> <p>Number of transactions executed via Alinma Internet: 6%</p> <p>Number of transactions executed through the Alinma smart device applications: 53%</p> <p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> Launch of the Alinma Academy for Education and Development, containing 3 halls with a capacity of 100 individuals Graduation of the fourth class of the Alqawi Alameen program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 2,700 practical training days, and 484 e-learning hours) 1,565 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 19,040 participants. Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. Development of 65 e-learning aids, on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1174 students.
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Selain itu DPS juga memberikan arahan dan penguatan materi "Akad dan produk Perbankan Syariah" kepada para Manajer yang berada di Area, Cabang/Branch dan semua pegawai Cabang/Branch, dengan mengadakan Forum Klinik Syariah untuk menjawab keluhan sekaligus menerima masukan yang dapat memperbaiki kualitas pemenuhan aspek syariah.</p> <p>Hal ini dimaksudkan agar semua pejabat Area dan Cabang/Branch memahami dan mengenali kembali skema produk dan jasa perbankan syariah. Termasuk akad-akad standar yang digunakan dalam produk pendanaan, pembiayaan dan jasa. Sehingga harapannya dari sisi bisnis tetap tumbuh dan dari aspek syariah terpenuhi (shariah compliance).</p> <p>Untuk menunjang semua pencapaian di atas, DPS secara moral spiritual memiliki kewajiban untuk menyampaikan motivasi dan arahan kepada semua pejabat Area, Cabang/Branch dan semua pegawai cabang agar senantiasa mengedepankan akhlak/etika islami dalam menjalankan semua tugas dan tanggung jawab yang menjadi amanah Perusahaan. Karena hal inilah yang menjadi nilai tambah sekaligus kekuatan yang sangat fundamental bagi Mandiri Syariah.</p> <p>Perubahan Komposisi Dewan Pengawas Syariah</p> <p>Komposisi Dewan Pengawas Syariah selama tahun 2020 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Ketua Dewan Pengawas Syariah dan 2 (dua) orang anggota Dewan Pengawas Syariah. Seluruh anggota Dewan Pengawas Syariah berdomisili di wilayah kerja Kantor Pusat Mandiri Syariah.</p>
3.	Bank Aljazira	1	 <p>evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.</p> <ul style="list-style-type: none"> Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation. Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion. <p>We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.</p> <p>We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.</p> <p>From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.</p> <p>Report on other legal and regulatory requirements</p> <p>Based on the information that has been made available to us while performing our audit procedures, nothing has come to our attention that causes us to believe that the Bank is not in compliance with the requirements of the Regulation for Companies, the Banking Control law in the Kingdom of Saudi Arabia and the Bank's By-laws in so far as they affect the preparation and presentation of the consolidated financial statements.</p>

4.	Jordan Islamic Bank	1	<p>Seventh: Future Plan of the Bank for the Year 2021</p> <ol style="list-style-type: none"> Continuing the introduction of new financial products that meet the desires and the needs of the banking market, provided obtaining Sharia approval, and hardly seeking to create more authentic products which reflect the Islam economy and its essence in constructing the earth, as well as continuing to meet the market requirements for services in line with the technological development. Continuing to extend the offering of financing facilities to individuals on Murabaha, Ijarah Muntahia Bittamlik, considering the negative impacts of Corona Pandemic and focusing on the quality of the Bank customers. Continuing to expand in financing SMEs while focusing on the quality of customers and sectors that are the least harmed or unharmed by the pandemic. Continuing to implement the Digital Transformation Plan, introducing new e-banking services, and improving services through electronic channels on Mobile Banking app and I-Banking and urging customers to use these services. Seeking to provide the appropriate circumstances to improve the revenues, especially the bank services revenues, as well as taking advantage of the Corona pandemic to urge the customer to use I-Banking and Mobile Banking application and to use the Bank cards, especially the cards with the "contactless" technology for purchases. Continuing to develop staff competencies and skills. Continued commitment to governance, asset quality improvement, risk management, and compliance monitoring. Continuing to undertake social responsibility in different areas. 																		
5.	Bank Islami Pakistan Ltd	1	 <p>The review serves to bring about continuous improvement in the Islamic compliance environment of the Bank. In this regard, SCD, as per the directives of the Shariah Board, issues new guidelines and reviews the previously issued Shariah instructions to manage Shariah non-compliance risks. During the year, SCD issued different Shariah guidelines which include, among others, guidelines regarding Obtaining Taklifat in Financing Transactions, Disposal of Foreign Currency, Obtaining Shariah Approval in Settlement Cases, and Waiver of Charges on Current Account. Comprehensive Shariah Compliance guidelines for Branches were also issued to ensure that branches observe the spirit of Islamic Banking and demonstrate the fundamental, ideological and practical differences between Islamic and Conventional Banking.</p> <p>The function of Shariah Review of financial transactions is discharged by SCD in two phases: pre-execution review which is for all the customers and post-execution review which is carried out on a sample check basis.</p> <p>SCD carried out Shariah Review of different departments/functions of Head office and branches across the country during the year. The SCD presented Shariah Review reports, Internal and External Shariah Audit reports, and SBF Inspection report to SSB for determining corrective actions.</p> <p>In addition to Shariah Review, Internal Shariah Audit unit (ISAU), working under the Internal Audit department, conducted Shariah Audit of branches and departments/functions of the Bank to ensure the compliance of Shariah guidelines of Shariah Board and State Bank of Pakistan.</p> <p>Shariah Structuring:</p> <p>Alhamdulillah, the Bank successfully concluded the IPO and listing of BankIslami Ehad Sukuk which is Pakistan's first listed Additional Tier-1 Mudharabah Sukuk. The Sukuk is a key milestone for the Bank through which our Tier-1 Capital base has been strengthened.</p> <p>During the year, a series of Islamic Commercial Papers (ICPs) were issued by K-Electric in which the Bank was the joint Shariah Structuring Bank. Further, Short Term Sukuk (STTS) for Kot Addu Power Company Limited (KAPCO) was also structured. The ICPs and STTS were structured on the basis of Musharakah (Shirkat-ul-Aqd) through which participants invested in identified business operations of the respective companies.</p>																		
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7.	Bca Syariah	1	<p>Analisis Prospek Usaha dan Strategi Tahun 2021</p> <p>Bank Indonesia memproyeksikan pertumbuhan ekonomi nasional tahun 2021 berada pada kisaran 4,5-5,5%. Sedangkan di sektor perbankan, pertumbuhan kredit diproyeksikan berkisar antara 5,0-7,0% dan pertumbuhan DPK diproyeksikan berkisar antara 7,0-9,0%. Meski melambatnya perekonomian dunia seiring dengan kondisi pandemi yang berkepanjangan mempengaruhi pertumbuhan perekonomian nasional, namun prospek ekonomi Indonesia ke depan diperkirakan akan membaik. Optimisme ini seiring dengan mulai diimplementasikannya vaksin Covid-19 di awal tahun 2021 serta perekonomian Indonesia yang terbukti relatif resilient dibandingkan dengan negara Asia Tenggara lainnya. Terlebih lagi, potensi ekonomi syariah di Indonesia masih menyimpan peluang yang sangat besar.</p> <p>Berdasarkan laporan Global Islamic Report, Indonesia merupakan pasar halal terbesar di dunia yang mewakili sekitar 10% pengeluaran dari pasar halal global. Perekonomian produk-produk halal di Indonesia bahkan diproyeksikan tumbuh signifikan hingga mencapai Rp4.800 triliun di tahun 2024. Selain itu, Indonesia juga merupakan negara dengan jumlah institusi keuangan syariah terbanyak di dunia, dengan lebih dari 5.000 institusi yang terdiri atas bank syariah, asuransi syariah, modal ventura syariah, dan lainnya. Kinerja bank syariah di tahun 2020 bahkan menunjukkan pertumbuhan</p> <ul style="list-style-type: none"> Pertumbuhan aset sebesar 5,0-10,0% Pertumbuhan pembiayaan sebesar 3,0-8,0% Pertumbuhan DPK sebesar 3,0-8,0% Pertumbuhan laba bersih sebesar 5,0-10,0% <p>Apresiasi kepada Seluruh Pemangku Kepentingan</p> <p>Alhamdulillah, BCAS dapat melalui tahun 2020 dengan mewujudkan kinerja keuangan yang tetap terjaga, berkualitas, dan berkelanjutan. Segala upaya yang dilakukan selama tahun 2020 tak lepas dari hasil kerja sama yang baik dengan seluruh pihak, baik internal organisasi maupun dengan pihak-pihak eksternal perusahaan.</p> <p>Apresiasi yang setinggi-tingginya kami tujuikan kepada nasabah, pemegang saham, seluruh pemangku kepentingan termasuk pihak regulator, atas dukungan dan kepercayaan yang telah diberikan kepada BCAS. Kami mengapresiasi langkah-langkah responsif OJK dan BI dalam menjalankan pengawasan perbankan secara keseluruhan, menjaga stabilitas sistem keuangan, serta melaksanakan berbagai upaya pemulihan ekonomi nasional di tengah kondisi pandemi Covid-19.</p> <p>Penghargaan terdalam juga kami tujuikan kepada Dewan Komisaris dan Dewan Pengawas Syariah yang telah menjalankan fungsi pengawasan dengan baik sesuai dengan prinsip tata kelola perusahaan. Pencapaian yang telah diraih di sepanjang tahun semakin memotivasi kami untuk terus</p>																		

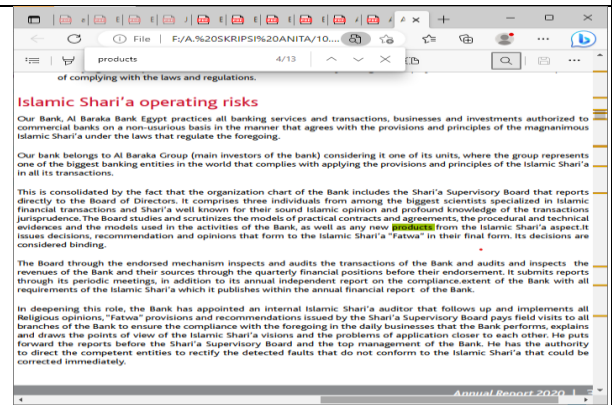
8.	Al Rajhi Bank	1	
9.	Bank Albilad	0	
10.	Al Baraka Bank Egypt E.S.C	1	
11.	Jaiz Bank Plc	1	
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	1	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank	0	

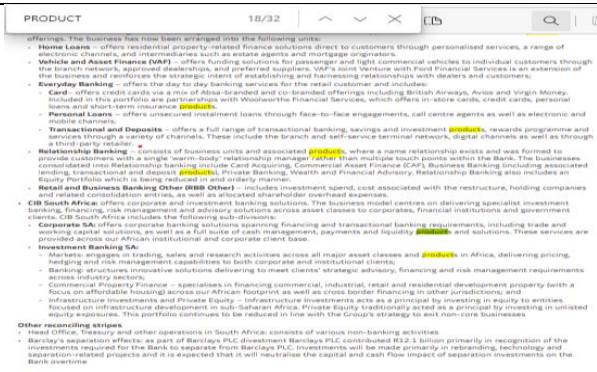
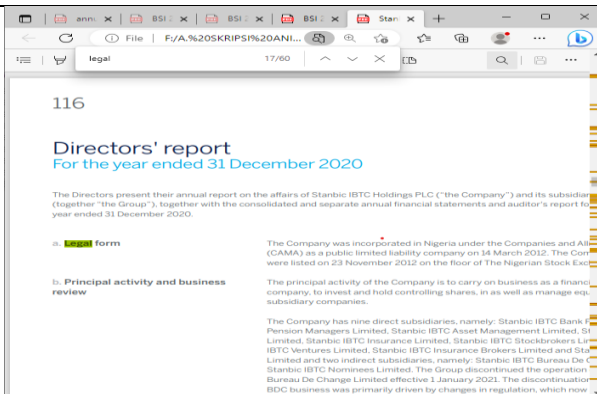
	Egypt		
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	1	<p>Directors' report For the year ended 31 December 2020</p> <p>The Directors present their annual report on the affairs of Stanbic IBTC Holdings PLC ("the Company") and its subsidiaries (together "the Group"), together with the consolidated and separate annual financial statements and auditor's report for the year ended 31 December 2020.</p> <p>a. Legal form</p> <p>The Company was incorporated in Nigeria under the Companies and Allied Matters Act (CAMA) as a public limited liability company on 14 March 2012. The Company was listed on 23 November 2012 on the floor of The Nigerian Stock Exchange.</p> <p>b. Principal activity and business review</p> <p>The principal activity of the Company is to carry on business as a financial services company, to invest and hold controlling shares, in as well as manage equity interests in subsidiary companies.</p> <p>The Company has nine direct subsidiaries, namely: Stanbic IBTC Bank Plc, Stanbic IBTC Pension Managers Limited, Stanbic IBTC Asset Management Limited, Stanbic IBTC Insurance Limited, Stanbic IBTC Stockbrokers Limited, Stanbic IBTC Insurance Brokers Limited and Stanbic IBTC Ventures Limited, Stanbic IBTC Insurance Brokers Limited and Stanbic IBTC Nominees Limited and two indirect subsidiaries, namely: Stanbic IBTC Bureau De Change Limited and Stanbic IBTC Nominees Limited. The Group discontinued the operation of Stanbic IBTC Bureau De Change Limited effective 1 January 2021. The discontinuation of BDC business was primarily driven by changes in regulation, which now require the business to be licensed as a financial institution (CAMA and CFI).</p>

Lampiran 9 Data Item Product Safety and Quality Sampel Penelitian

No	Nama Perbankan Syariah	Product Safety and Quality	
1.	Alinma Bank	1	<p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> ■ Launch of the Alinma Academy for Education and Development, containing 3 halls with a capacity of 100 individuals ■ Graduation of the fourth class of the Alqawi Alameen program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 2,700 practical training days, and 484 e-learning hours) ■ 1,565 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 19,040 participants. ■ Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. ■ Development of 65 e-learning aids, on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. ■ 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1174 students. <p style="text-align: right;">Annual Report 2020 21</p>

2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Selain itu DPS juga memberikan arahan dan penguatan materi "Akad dan produk" Perbankan Syariah" kepada para Manajer yang berada di Area, Cabang/Branch dan semua pegawai Cabang/Branch, dengan mengadakan Forum Klinik Syariah untuk menjawab keluhan sekaligus menerima masukan yang dapat memperbaiki kualitas pemenuhan aspek syariah.</p> <p>Hal ini dimaksudkan agar semua pejabat Area dan Cabang/Branch memahami dan mengenali kembali skema produk yang jasa perbankan syariah. Termasuk akad-akad standar yang digunakan dalam produk pendanaan, pembiayaan dan jasa. Sehingga harapannya dari sisi bisnis tetap tumbuh dan dari aspek syariah terpenuhi (shariah compliance).</p> <p>Untuk menunjang semua pencapaian di atas, DPS secara moral spiritual memiliki kewajiban untuk menyampaikan motivasi dan arahan kepada semua pejabat Area, Cabang/Branch dan semua pegawai cabang agar senantiasa mengedepankan akhlak/etika islami dalam menjalankan semua tugas dan tanggung jawab yang menjadi amanah Perusahaan. Karena hal inilah yang menjadi nilai tambah sekaligus kekuatan yang sangat fundamental bagi Mandiri Syariah.</p> <p>Perubahan Komposisi Dewan Pengawas Syariah</p> <p>Komposisi Dewan Pengawas Syariah selama tahun 2020 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Ketua Dewan Pengawas Syariah dan 2 (dua) orang anggota Dewan Pengawas Syariah. Seluruh anggota Dewan Pengawas Syariah berdomisili di wilayah kerja Kantor Pusat Mandiri Syariah.</p>
3.	Bank Aljazira	1	<p>Report on other legal and regulatory requirements</p> <p>Based on the information that has been made available to us while performing our audit procedures, nothing has come to our attention that causes us to believe that the Bank is not in compliance with the requirements of the Regulation for Companies, the Banking Control law in the Kingdom of Saudi Arabia and the Bank's By-laws in so far as they affect the preparation and presentation of the consolidated financial statements.</p>
4.	Jordan Islamic Bank	1	<p>Seventh: Future Plan of the Bank for the Year 2021</p> <ol style="list-style-type: none"> Continuing the introduction of new financial products that meet the desires and the needs of the banking market, provided obtaining Sharia approval, and hardly seeking to create more authentic products which reflect the Islam economy and its essence in constructing the earth, as well as continuing to meet the market requirements for services in line with the technological development. Continuing to extend the offering of financing facilities to individuals on Murabaha, Ijarah Muntahia Bittamlik, considering the negative impacts of Corona Pandemic and focusing on the quality of the Bank customers. Continuing to expand in financing SMEs while focusing on the quality of customers and sectors that are the least harmed or unharmed by the pandemic. Continuing to implement the Digital Transformation Plan, introducing new e-banking services, and improving services through electronic channels on Mobile Banking app and I-Banking and urging customers to use these services. Seeking to provide the appropriate circumstances to improve the revenues, especially the bank services revenues, as well as taking advantage of the Corona pandemic to urge the customer to use I-Banking and Mobile Banking application and to use the Bank cards, especially the cards with the "contactless" technology for purchases. Continuing to develop staff competencies and skills. Continued commitment to governance, asset quality improvement, risk management, and compliance monitoring. Continuing to undertake social responsibility in different areas.
5.	Bank Islami Pakistan Ltd	1	<p>The SCD strives to bring about continuous improvement in the Shariah compliance environment of the Bank. In this regard, SCD, as per the directives of the Shariah Board, issues new guidelines and revises the previously issued Shariah instructions to manage Shariah non-compliance risk. During the year, SCD issued different Shariah guidelines which include, among others, guidelines regarding Obtaining Takaful in Financing Transactions, Disposal of Foreign Currency, Obtaining Shariah Approval in Settlement Cases, and Waiver of Charges on Current Account. Comprehensive Shariah Compliance guidelines for Branches were also issued to ensure that branches espouse the spirit of Islamic Banking and demonstrate the fundamental, ideological and practical differences between Islamic and Conventional Banking.</p> <p>The function of Shariah Review of financial transactions is discharged by SCD in two phases; pre-execution review which is for all the customers and post-execution review which is carried out on a sample check basis.</p> <p>SCD carried out Shariah Review of different departments/functions of Head office and Branches across the country during the year. The SCD presented Shariah Review reports, Internal and External Shariah Audit reports, and SBP Inspection report to SSB for determining corrective actions.</p> <p>In addition to Shariah Review, Internal Shariah Audit unit (ISAU), working under the Internal Audit department, conducted Shariah Audit of branches and departments/functions of the Bank to ensure the compliance of Shariah guidelines of Shariah Board and State Bank of Pakistan.</p> <p>Products & Shariah Structuring:</p> <p>Alhamdulillah, the Bank successfully concluded the IPO and listing of BankIslami Ehad Sukuk which is Pakistan's first listed Additional Tier-1 Mudarabah Sukuk. The Sukuk is a key milestone for the Bank through which our Tier-1 Capital has been strengthened.</p> <p>During the year, a series of Islamic Commercial Papers (ICPs) were issued by K-Electric in which the Bank was the joint Shariah Structuring Bank. Further, Short Term Sukuk (STS) for Kot Addu Power Company Limited (KAPCO) was also structured. The ICPs and STS were structured on the basis of Musharakah (Shirkat-ul-Aqd) through which participants invested in identified business operations of the respective companies.</p>


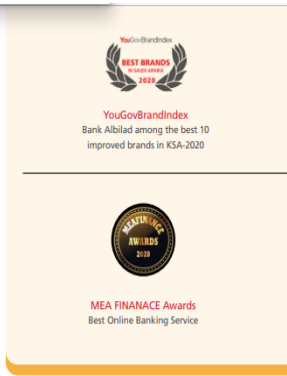
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7.	Bca Syariah	1	<p>Analisis Prospek Usaha dan Strategi Tahun 2021</p> <p>Bank Indonesia memproyeksikan pertumbuhan ekonomi nasional tahun 2021 berada pada kisaran 4,5-5,5%. Sedangkan di sektor perbankan, pertumbuhan kredit diproyeksikan berkisar antara 5,0-7,0% dan pertumbuhan DPK diproyeksikan berkisar antara 7,0-9,0%. Meski melambatkan perekonomian seiring dengan pandemi yang berkepanjangan mempengaruhi pertumbuhan perekonomian nasional, namun prospek ekonomi Indonesia ke depan diperkirakan akan membaik. Optimisme ini seiring dengan mulai diimplementasikannya vaksin Covid-19 di awal tahun 2021 perekonomian Indonesia yang terbukti relatif resilient dibandingkan dengan negara Asia Tenggara lainnya. Terlebih lagi, potensi ekonomi syariah di Indonesia masih menyimpan peluang yang sangat besar.</p> <p>Berdasarkan laporan <i>Global Islamic Report</i>, Indonesia merupakan pasar hala terbesar di dunia yang mewakili sekitar 10% pengeluaran dari pasar hala global. Perekonomian produk-produk hala di Indonesia bahkan diproyeksikan tumbuh signifikan hingga mencapai Rp4.800 triliun di tahun 2024. Selain itu, Indonesia juga merupakan negara dengan jumlah institusi keuangan syariah terbanyak di dunia, dengan lebih dari 5.000 institusi yang terdiri atas bank syariah, asuransi syariah, modal ventura syariah, dan lainnya. Kinerja bank syariah di tahun 2020 bahkan menunjukkan pertumbuhan</p>																					
8.	Al Rajhi Bank	1	<p>AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD. (Incorporated in Malaysia) Co. Reg. No. 200501036909 (719057-X)</p> <p>DIRECTORS' REPORT (Continued)</p> <p>DISCLOSURE OF SHARIAH BOARD (Continued)</p> <p>(b) Shariah Board and Its Roles and Responsibilities (Continued)</p> <p>(iii) To ensure that the Bank complies with Shariah principles in all aspects and to decide consequential action upon any violation;</p> <p>(iv) To ensure that the products of the Bank comply with Shariah principles in all aspects, the Shariah Board must endorse the following:</p> <p>(a) the terms and conditions contained in the proposal form, contract, agreement or other legal documentation used in executing the transactions; and</p> <p>(b) the product manual, marketing advertisement, sales illustrations and brochures used to describe the product.</p> <p>(v) To provide assistance to related parties such as legal counsel, auditor or consultant on Shariah matters so that compliance with Shariah principles can be assured completely;</p> <p>(vi) To provide written Shariah opinion and to record any opinion given under the following circumstances:</p> <p>(a) where the Bank makes reference to the Shariah Advisory Council ("SAC") of Bank Negara Malaysia for advice; and</p>																					
9.	Bank Albilad	0																						
10.	Al Baraka Bank Egypt E.S.C	1	 <p>of complying with the laws and regulations.</p> <p>Islamic Shari'a operating risks</p> <p>Our Bank, Al Baraka Bank Egypt practices all banking services and transactions, businesses and investments authorized to commercial banks on a non-usurious basis in the manner that agrees with the provisions and principles of the magnanimous Islamic Shari'a under the laws that regulate the foregoing.</p> <p>Our bank belongs to Al Baraka Group (main investors of the bank) considering it one of its units, where the group represents one of the biggest banking entities in the world that complies with applying the provisions and principles of the Islamic Shari'a in all its transactions.</p> <p>This is consolidated by the fact that the organization chart of the Bank includes the Shari'a Supervisory Board that reports directly to the Board of Directors. It comprises three individuals from among the biggest scientists specialized in Islamic financial transactions and shari'a well known for their sound Islamic opinion and profound knowledge of the transactions jurisprudence. The Board studies and scrutinizes the models of practical contracts and agreements, the procedural and technical evidences and the models used in the activities of the Bank, as well as any new products from the Islamic Shari'a aspect. It issues decisions, recommendation and opinions that form to the Islamic Shari'a "Fatwa" in their final form. Its decisions are considered binding.</p> <p>The Board through the endorsed mechanism inspects and audits the transactions of the Bank and audits and inspects the revenues of the Bank and their sources through the quarterly financial positions before their endorsement. It submits reports through its periodic meetings, in addition to annual independent report on the compliance extent of the Bank with all requirements of the Islamic Shari'a which it publishes within the annual financial report of the Bank.</p> <p>In deepening this role, the Bank has appointed an internal Islamic Shari'a auditor that follows up and implements all Religious opinions, "Fatwa" provisions and recommendations issued by the Shari'a Supervisory Board pays field visits to all branches of the Bank to ensure the compliance with the foregoing in the daily businesses that the Bank performs, explains and draws the points of view of the Islamic Shari'a visions and the problems of application closer to each other. He puts forward the reports before the Shari'a Supervisory Board and the top management of the Bank. He has the authority to direct the competent entities to rectify the detected faults that do not conform to the Islamic Shari'a that could be corrected immediately.</p> <p>Annual Report 2020</p>																					

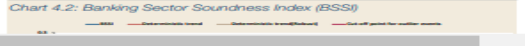
11.	Jaiz Bank Plc	1	<p>Stage Transfer Criteria Assumptions for assessing Significant Increase in Credit Risk were developed and utilized in classifying different exposures into Stage 1, Stage 2 and Stage 3 buckets.</p> <p>Estimation of Probability of Default A robust model for the estimation of Lifetime PDs was developed by assessing ratings transition using historical data of five (5) years per investment product type. Forward looking information was incorporated using a regression model that simulates the expected PD term structure under three distinct macroeconomic scenarios.</p> <p>Estimation of Exposure at Default The EAD model estimates the expected outstanding balance at each point in time based on the outstanding balance at the reporting date, nature of the products, contractual</p>
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	1	 <p>The screenshot shows a list of products from Absa Bank Afrika. The list includes: Home Loans, Vehicle and Asset Finance (VAF), Everyday Banking, Card, Personal Loans, Transactional and Deposits, Relationship Banking, Retail and Business Banking Other (RBB Other), CIB South Africa, Corporate SA, and Investment Banking SA. Each product has a brief description of its services and target market.</p>
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	1	 <p>The screenshot shows the 'Directors' report' for Stanbic IBTC Holdings PLC for the year ended 31 December 2020. The report includes the company's form, principal activity and business review, and a list of subsidiaries.</p>

Lampiran 10 Data Item Customer Complaint/Incidents of Non-Compliance with Regulation and Voluntary Codes Sampel Penelitian

No	Nama Perbankan Syariah	Customer Complaint/Incidents of Non-Compliance with Regulation and

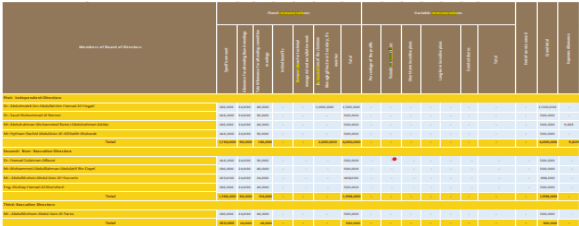
		Voluntary Codes																
1.	Alinma Bank	1	<p>32. Reputational risk</p> <p>Reputational risk covers the potential adverse effects resulting from negative publicity about the Bank's products, services, competence, integrity and reliability.</p> <p>As an Islamic bank, one of the major sources of reputational risk is Sharia'a non-compliance. The other sources of negative publicity could be major frauds, customer complaints, regulatory actions and negative perceptions about the Bank's financial condition. The Bank has put in place controls around reputational risk in order to mitigate and avoid such risks. Currently, the Bank measures the reputational risk through a Scorecard based approach, where Risk Management Group compiles the results of assessments made by business heads to derive the Bank's overall reputational risk indicators.</p>															
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Whistleblowing System</p> <p>Whistleblowing system dilakukan melalui training/ yang dilaksanakan oleh Mandiri University dengan ditugaskan sebagai pemateri. Training/pelatihan dilaksanakan dalam proses kunjungan ke Kantor</p> <p>Jumlah Pengaduan atas Whistleblowing system per 31 Desember 2020 sebanyak 13 (tiga belas) pengaduan dengan komposisi pengaduan sebagai berikut:</p> <table border="1"> <thead> <tr> <th>No</th> <th>Jenis Pengaduan</th> <th>Jumlah</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Pembiayaan</td> <td>1</td> </tr> <tr> <td>2</td> <td>Operasional</td> <td>8</td> </tr> <tr> <td>3</td> <td>Code of Conduct</td> <td>4</td> </tr> <tr> <td>Total</td> <td></td> <td>13</td> </tr> </tbody> </table>	No	Jenis Pengaduan	Jumlah	1	Pembiayaan	1	2	Operasional	8	3	Code of Conduct	4	Total		13
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3	Code of Conduct	4																
Total		13																
3.	Bank Aljazira	1	<p>Banking Services Group - FAWRI</p> <p>Despite of all challenges and limitations of being relatively new in the remittance business, Fawri continued to expand its market share and reaffirm its position amongst the top remittance service providers in the Kingdom of Saudi Arabia.</p> <p>In the year 2020, Fawri has propelled a significant transformation in remittances through digital platforms by persistently improving customer experience of sending money through BAJ digital platforms at very competitive pricing. The introduction of "Online customer registration" and "Online customer complaint system" has been a valuable addition to service excellence thereby strengthening the trust of our customers.</p>															
4.	Jordan Islamic Bank	1	<p>F. Annex IV includes the names of shareholders who hold (1%) or more of the Bank's capital.</p> <p>G. The Board of directors has reviewed the consolidated report, which shows the complaints of the customers during 2020; the results of the complaints evaluation report by the Board were as follows:</p> <ol style="list-style-type: none"> 1. There is a clear reduction in the number of complaints received by customers during 2020 of about 35% compared to the number of complaints received during 2019 despite the Corona pandemic and the difficulties resulting thereof. These numbers indicate the executive management's interest in such complaints and the effectiveness of the measures taken to improve the level of services and include the relevant studies by creating and developing products and services according to the clients' notes, even if they are simple. 2. The periodic reports written on the complaints received by clients' and submitted to the Board of Directors and Executive Management were characterized by transparency and neutrality, which contributed to mitigating the loads on clients even if no complaints are submitted by the; as well as the clients' getting a fair treatment. The Bank overlooked significant cases that might influence the Bank's reputation and/or its development and growth. 3. The number of complaints received compared to the volume of the work provided (services/ products) and the volume of the Bank's customer base is acceptable. The studies carried out by the concerned departments of the Bank to identify the repeated complaints on the same subject, their grounds and the actions taken, and the powers granted to the concerned parties and requesting the necessary information to complete their work; including sending the internal audit to verify cases that require the company to explain the validity of the complaints. 															
5.	Bank Islami Pakistan Ltd	1	<p>Customer Grievance</p> <p>BankIslami has implemented a strong Complaint Handling Policy and Grievance Redress Mechanism to ensure that complaints and customer grievances are addressed in a timely manner with an aim to prevent recurrence of issues of the same nature. Customers have the option of registering their complaints through various modes, namely, branches, phone banking, social media, website and via email. Complaint management and resolution process is kept transparent through registration, acknowledgement, interim response (wherever applicable), and root cause analysis of recurring complaints. Customers are also given the option of contacting the Banking Mohtasib office in case they are not satisfied with the response received from the Bank.</p> <p>A total of 44,356 complaints were received by the Bank in 2020 and the average time taken to resolve these complaints was 4 working days. Other than these, 190 complaints were received from SBP and Banking Mohtasib Pakistan which were fully addressed during FY'20.</p> <p>Compliance</p>															

6.	Bank Muamalat	1	<p>Pengelola Pengaduan Pihak yang mengelola pengaduan dan menjadi penanggung jawab WBS di Bank ialah Fungsi Anti-Fraud. Sebagai pengelola WBS, Fungsi Anti-Fraud wajib merahasiakan seluruh informasi yang berkaitan dengan identitas pelapor tanpa batas waktu dan hanya melaporkan kepada Direktur Utama.</p> <p>Jumlah Pengaduan dan Tindak Lanjut Selama Tahun 2020, Jumlah pengaduan whistleblowing system sebanyak 2 (dua) laporan yang diterima. Adapun rincian perkembangannya dijelaskan dalam tabel di bawah ini.</p>	<p>Complaints Manager The party that manages complaints and is the person in charge of WBS at the Bank is the Anti-Fraud Function. As a WBS manager, the Anti-Fraud Function is obliged to keep confidential all information related to the identity of the reporter indefinitely and only report to the President Director.</p> <p>Number of Complaints and Follow-Up During 2020, the number of complaints from the whistleblowing system was 2 (two). The details of the progress are described in the table below.</p>																																																						
7.	Bca Syariah	1	<p>Dampak Produk/Jasa [F:28] BCAS telah melakukan penilaian pada semua produk dan layanan yang ditawarkan kepada nasabah. Dalam setiap produk atau layanan tersebut, BCAS telah menginformasikan secara transparan kepada nasabah dalam hal manfaat, biaya, risiko, hak dan kewajiban.</p> <p>Jumlah Produk yang Ditarik Kembali [F:29] Sepanjang tahun 2020, tidak terdapat produk dan/atau layanan dari BCAS yang ditarik kembali.</p> <p>Pengaduan Konsumen [F:24] BCAS telah memiliki kebijakan dalam penanganan pengaduan konsumen untuk meningkatkan</p>	<p>pelayanan kepada nasabah dengan cara penanganan pengaduan secara tepat dan cepat serta service level sesuai ketentuan dari regulator. Untuk penyampaian saran, keluhan maupun pengaduan konsumen, BCAS bersinergi dengan BCA memberikan layanan contact center 24 jam Halo BCA 1500888. Untuk memastikan penyelesaiannya, BCAS melakukan monitoring atas saran maupun pengaduan yang diterima baik melalui Halo BCA maupun media lain seperti rubrik Surat Pembaca di media cetak dan online.</p> <p>Berikut alur layanan pengaduan konsumen BCAS:</p>																																																						
8.	Al Rajhi Bank	0																																																								
9.	Bank Albilad	1																																																								
10.	Al Baraka Bank Egypt E.S.C	0																																																								
11.	Jaiz Bank Plc	1	<p>Complaints Management Policy The Bank has put in place a Complaints Management Policy to resolve complaints arising from issues covered under the Investments and Securities Act, 2007 (ISA) among others.</p> <p>Customer' Complaints Report for the Year Ended December 31, 2020 The Bank complied with the provision of the CBN Circular on handling customer complaints. Various channels such as, 24 hour contact centre, customer service desks and contacts through the Bank's website have been provided to facilitate seamless complaint lodgement and feedback process. The report below details the customer complaints processed within the Year ended December 31, 2020.</p> <table border="1"> <thead> <tr> <th rowspan="2">S/N</th> <th rowspan="2">Description</th> <th colspan="2">Number</th> <th colspan="2">Amount Claimed (Naira)</th> <th colspan="2">Amount Refunded (Naira)</th> </tr> <tr> <th>2019</th> <th>2020</th> <th>2019</th> <th>2020</th> <th>2019</th> <th>2020</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Pending Complaints</td> <td>105</td> <td>435</td> <td>344,780</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>2</td> <td>Received Complaints</td> <td>72,156</td> <td>109,211</td> <td>21,846,663</td> <td>52,813,322</td> <td>21,099,291</td> <td>47,093,677</td> </tr> <tr> <td>3</td> <td>Resolved Complaints</td> <td>67,799</td> <td>105,137</td> <td>21,099,291</td> <td>47,093,677</td> <td>21,099,291</td> <td>47,093,677</td> </tr> <tr> <td>4</td> <td>Unresolved Complaints Escalated to CBN for Intervention</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>5</td> <td>Unresolved Complaints Pending</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>	S/N	Description	Number		Amount Claimed (Naira)		Amount Refunded (Naira)		2019	2020	2019	2020	2019	2020	1.	Pending Complaints	105	435	344,780	-	-	-	2	Received Complaints	72,156	109,211	21,846,663	52,813,322	21,099,291	47,093,677	3	Resolved Complaints	67,799	105,137	21,099,291	47,093,677	21,099,291	47,093,677	4	Unresolved Complaints Escalated to CBN for Intervention	-	-	-	-	-	-	5	Unresolved Complaints Pending	-	-	-	-	-	-	
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12.	Bank Of Ghana	1	<p>4.6.2.1 Consumer Protection In 2020, the Bank continued to strengthen consumer protection and recourse mechanisms, as part of efforts to ensure fair treatment of consumers by financial service providers. The Bank conducted market surveillance exercises through monitoring and reviewing of financial institutions' marketing channels (websites, radio, TV, newspaper, apps) to enforce their compliance with directives and requirements of the Bank of Ghana.</p> <p>4.6.2.2 Complaints During the review year, the Bank continued to address grievances of customers of financial institutions under its regulatory purview, to promote public confidence in financial services delivery. A total of 846 complaints were received from customers of Banks, Specialised Deposit-Taking (SDTs) and Non-deposit Taking Financial Institutions in 2020. All complaints were given the necessary attention.</p> <p>4.6.2.3 Credit Reporting To enhance responsible lending, the Bank strengthened its supervisory oversight of the credit reporting system to ensure compliance with regulatory requirements during the review year. The Bank also collaborated with the Ministry of Finance and the Attorney General's Department on the passage of the Credit Reporting Regulations, 2020 (L.I. 2394). The Legislative Instrument is aimed at:</p> 																																																															
13.	Standart Bank Afrika	0																																																																
14.	Absa Bank Afrika	0																																																																
15.	Abu Dhabi Islamic Bank Egypt	0																																																																
16.	Ahli United Bank Egypt	0																																																																
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18.	Stanbic Itbc Holding Plc	0																																																																

Lampiran 11 Data Item Nature of Work Sampel Penelitian

No	Nama Perbankan Syariah	Nature of Work	
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1.	Alinma Bank	1	<p>Boards' Remunerations</p>  <ul style="list-style-type: none"> Specific amount includes the yearly remuneration for Board of Directors membership and fixed remuneration for committee participation as per the Compensation and Allowances Policy for the Board Members, Committees, Secretariat and the Executive Management. Special remuneration for the Chairman of the Board of Directors as per point (2) of article (8) of Company Law. <p>Board Members and Executive Management Compensation Policy</p> <p>The Bank complies with the provisions of the Companies Law and instructions issued by supervisory authorities on the banking sector in the Kingdom of Saudi Arabia with regard to the Board of Directors' remuneration. Compensation of employees and senior executives is determined in accordance with contracts, policies, and resolutions approved by the Board of Directors in this regard in light of relevant rules and regulations issued by supervisory bodies on the banking sector in the Kingdom of Saudi Arabia.</p>																																																																																																								
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Jenis Remunerasi dan Fasilitas Lainnya</p> <table border="1" data-bbox="884 725 1481 1061"> <thead> <tr> <th rowspan="3"></th> <th colspan="6">Jumlah yang diterima dalam 1 (satu) tahun</th> </tr> <tr> <th colspan="2">Dewan Komisaris</th> <th colspan="2">DPS</th> <th colspan="2">Direksi</th> </tr> <tr> <th>Orang</th> <th>Jutaan Rupiah</th> <th>Orang</th> <th>Jutaan Rupiah</th> <th>Orang</th> <th>Jutaan Rupiah</th> </tr> </thead> <tbody> <tr> <td>Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura.</td> <td>6</td> <td>8.472</td> <td>3</td> <td>2.202</td> <td>6</td> <td>35.078</td> </tr> <tr> <td>Fasilitas lainnya dalam bentuk natura (perumahan, tunjangan kesehatan dan sebagainya) yang*: a. Dapat dimiliki dan/atau; b. Tidak dapat dimiliki.</td> <td>6</td> <td>95</td> <td>3</td> <td>30</td> <td>6</td> <td>62</td> </tr> <tr> <td>Total</td> <td>6</td> <td>8.567</td> <td>3</td> <td>2.232</td> <td>6</td> <td>35.140</td> </tr> </tbody> </table>		Jumlah yang diterima dalam 1 (satu) tahun						Dewan Komisaris		DPS		Direksi		Orang	Jutaan Rupiah	Orang	Jutaan Rupiah	Orang	Jutaan Rupiah	Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura.	6	8.472	3	2.202	6	35.078	Fasilitas lainnya dalam bentuk natura (perumahan, tunjangan kesehatan dan sebagainya) yang*: a. Dapat dimiliki dan/atau; b. Tidak dapat dimiliki.	6	95	3	30	6	62	Total	6	8.567	3	2.232	6	35.140																																																																
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5.	Bank Islami Pakistan Ltd	1	<p>Allocation of Value Added</p> <table border="0"> <tr> <td>To Depositors, Sukuk Holders and Financial Institutions</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Profit expense on deposits and other dues</td> <td></td> <td>12,841,590</td> <td>12,378,713</td> </tr> <tr> <td>To Employees</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Salaries and other benefits</td> <td></td> <td>3,619,430</td> <td>3,090,808</td> </tr> <tr> <td>To Government</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Workers' Welfare Fund</td> <td></td> <td>55,321</td> <td>35,904</td> </tr> <tr> <td>Income tax</td> <td></td> <td>1,056,312</td> <td>744,000</td> </tr> <tr> <td></td> <td></td> <td>1,111,633</td> <td>779,904</td> </tr> <tr> <td>To Business Growth</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Depreciation and amortization on owned assets</td> <td></td> <td>784,526</td> <td>782,923</td> </tr> <tr> <td>Retained earnings</td> <td></td> <td>1,703,135</td> <td>1,087,338</td> </tr> <tr> <td></td> <td></td> <td>2,487,661</td> <td>1,870,261</td> </tr> <tr> <td>Total distribution</td> <td></td> <td>20,060,314</td> <td>18,119,686</td> </tr> </table> <p><i>* does not include depreciation on non banking assets</i></p>	To Depositors, Sukuk Holders and Financial Institutions				Profit expense on deposits and other dues		12,841,590	12,378,713	To Employees				Salaries and other benefits		3,619,430	3,090,808	To Government				Workers' Welfare Fund		55,321	35,904	Income tax		1,056,312	744,000			1,111,633	779,904	To Business Growth				Depreciation and amortization on owned assets		784,526	782,923	Retained earnings		1,703,135	1,087,338			2,487,661	1,870,261	Total distribution		20,060,314	18,119,686
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7.	Bca Syariah	1	<p>3. Penetapan gaji atau honorarium dan tunjangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020, serta bonus untuk tahun buku yang berakhir pada 31 Desember 2019 kepada anggota Direksi Perseroan, anggota Dewan Komisaris Perseroan dan anggota DPS Perseroan; dan</p> <p>Memberi kuasa dan wewenang penuh kepada PT Bank Central Asia Tbk, selaku Pemegang Saham Mayoritas Perseroan saat ini untuk :</p> <p>a. menetapkan besarnya gaji atau honorarium dan tunjangan yang akan dibayarkan oleh Perseroan kepada anggota Direksi, anggota Dewan Komisaris dan anggota DPS Perseroan yang menjabat dalam dan selama tahun buku yang berakhir pada tanggal 31 Desember 2020; dan</p> <p>b. menetapkan besarnya bonus yang akan dibayarkan oleh Perseroan kepada anggota Direksi Perseroan, anggota Dewan Komisaris Perseroan dan anggota DPS Perseroan yang menjabat dalam dan selama tahun buku yang berakhir pada tanggal 31 Desember 2019; dengan ketentuan dalam menetapkan gaji atau honorarium dan tunjangan serta bonus tersebut di atas PT Bank Central Asia Tbk selaku Pemegang Saham Mayoritas akan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi Perseroan, dan dengan ketentuan besarnya gaji atau honorarium, tunjangan serta bonus yang akan dibayar kepada para anggota Direksi Perseroan,</p> <p>Terealisasi</p>																																																				
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9.	Bank Albilad	1	<p>C. Revenues and Expenses: The following is an analysis of the income and expenses relating to transactions with related parties that are included in the Consolidated Income Statement for the year ended 31 December 2020:</p> <table border="1" data-bbox="885 302 1474 380"> <thead> <tr> <th>Details</th> <th>2020 SAR</th> </tr> </thead> <tbody> <tr> <td>Revenues</td> <td>225,517</td> </tr> <tr> <td>Expenses</td> <td>10,325</td> </tr> </tbody> </table> <p>D. Total compensations paid to senior management staff during the year as the following:</p> <table border="1" data-bbox="885 436 1474 504"> <thead> <tr> <th>Details</th> <th>2020 SAR</th> </tr> </thead> <tbody> <tr> <td>Staff benefits</td> <td>89,264</td> </tr> </tbody> </table> <p>The Group deals through the course of its ordinary business with related parties. These transactions are subject to the rules and regulations set by the regulations and policies of the relevant regulatory bodies and according to the Bank's approved mechanisms available in governance documents.</p> <p>On the other hand, the major shareholders are those who own 5% or more of the bank's capital. Senior executives mean those persons who have the authority and responsibility to carry out the planning, direction and supervision of the Bank's direct and indirect activities.</p>	Details	2020 SAR	Revenues	225,517	Expenses	10,325	Details	2020 SAR	Staff benefits	89,264																																																																																																	
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10.	Al Baraka Bank Egypt E.S.C	1	<p>In 5 February 2017, an (Investment Mudaraba Deposit Contract) has been concluded with (Misr Insurance Company) (one of the shareholders of our Bank) to support the Bank's subordinated capital in the amount of 25 million US Dollars. The contract's enforceability lasted as of 23 February 2017 for seven years. The deposit bears return of 6.75% approximately, paid on quarterly basis.</p> <p>In 2 July 2017, another contract has been concluded with Misr Insurance Company (Investment Mudaraba Deposit Contract) to support the Bank's subordinated capital in the amount of 20 million US Dollars, for eight years. The deposit bears return of 6.25% approximately, paid on quarterly basis.</p> <table border="1" data-bbox="869 750 1474 851"> <thead> <tr> <th></th> <th>31 December 2020 EGP</th> <th>31 December 2019 EGP</th> </tr> </thead> <tbody> <tr> <td>Balance as at 1 January</td> <td>721 867 500</td> <td>806 112 000</td> </tr> <tr> <td>Differences of foreign currencies evaluation</td> <td>(13 923 000)</td> <td>(84 244 500)</td> </tr> <tr> <td>Closing balance</td> <td>707 944 500</td> <td>721 867 500</td> </tr> </tbody> </table> <p>D) Benefits of the Board of Directors & Top Management:</p> <table border="1" data-bbox="869 884 1474 974"> <thead> <tr> <th></th> <th>31 December 2020 EGP</th> <th>31 December 2019 EGP</th> </tr> </thead> <tbody> <tr> <td>Salaries and short-term benefits during the year</td> <td>35 005 421</td> <td>33 801 503</td> </tr> <tr> <td></td> <td>35 005 421</td> <td>33 801 503</td> </tr> </tbody> </table> <p>Annual Report 2020</p>		31 December 2020 EGP	31 December 2019 EGP	Balance as at 1 January	721 867 500	806 112 000	Differences of foreign currencies evaluation	(13 923 000)	(84 244 500)	Closing balance	707 944 500	721 867 500		31 December 2020 EGP	31 December 2019 EGP	Salaries and short-term benefits during the year	35 005 421	33 801 503		35 005 421	33 801 503																																																																																						
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Interest on any amount overdrawn by GoG is charged at the Bank of Ghana's normal rate of interest. There are currently no impairments held in respect of loans and advances to GoG. The balances on loans and security transactions with GoG have been disclosed in notes 14, 15 and 21 respectively.</p> <p>b) Key Management Personnel Compensation</p> <table border="1" data-bbox="893 1556 1474 1635"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">The Bank</th> <th colspan="2">The Group</th> </tr> <tr> <th>2020 GH¢'000</th> <th>2019 GH¢'000</th> <th>2020 GH¢'000</th> <th>2019 GH¢'000</th> </tr> </thead> <tbody> <tr> <td>Short-term employee benefits</td> <td>13,042</td> <td>7,098</td> <td>40,215</td> <td>12,071</td> </tr> <tr> <td>Post-employment benefits</td> <td>3,774</td> <td>1,251</td> <td>3,668</td> <td>1,656</td> </tr> <tr> <td></td> <td>12,816</td> <td>8,299</td> <td>43,883</td> <td>13,727</td> </tr> </tbody> </table> <p>Key management personnel include the Governor, the two Deputy Governors and top-level management.</p> <p>c) Transactions with Non-executive Directors</p> <p>No loans were advanced to Non-executive Directors during the year. There were no balances outstanding on account of loans due from Non-executive Directors at the year end.</p> <p>Fees and allowances paid to Non-executive directors during the year amounted to GH¢2.63 million (2019: GH¢1.96 million).</p> <p>d) Transactions with related companies in the year under review are as follows:</p> <table border="1" data-bbox="893 1736 1474 1769"> <thead> <tr> <th>Name of Subsidiary</th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> </tbody> </table>		31 Dec. 2020 N'000	31 Dec. 2019 %	31 Dec. 2019 N'000	31 Dec. 2019 %	Gross Income from financing transactions	19,613,940	2.23	14,714,822	2.20	Return on Equity of Investment Account Holders	(3,789,440)	0.43	(2,907,985)	0.43	Bank's share as a Mudarib/Equity investor	15,824,499	1.80	11,806,838	1.77	Impairment Charges against non-performing Financing and Investment	(3,027,892)	0.34	(1,145,875)	0.17	Bought in Goods and Services	12,796,608 (4,016,643)	1.46 0.46	10,660,963 (3,972,805)	1.60 0.60	Value Added	8,779,965	1.00	6,688,157	1.00	Distribution					Employees					Salaries and benefits	4,902,366	0.56	3,863,554	0.84	Government					Taxation	162,764	0.02	332,768	-	Retained in the Bank					Re-invested in non-current asset & development of operation	811,624	0.09	714,586	-	Profit for the year (inclusive of all Statutory Reserves)	2,903,212	0.33	2,442,785	0.16	Total Value Added	8,779,965	1.00	6,688,157	1.00		The Bank		The Group		2020 GH¢'000	2019 GH¢'000	2020 GH¢'000	2019 GH¢'000	Short-term employee benefits	13,042	7,098	40,215	12,071	Post-employment benefits	3,774	1,251	3,668	1,656		12,816	8,299	43,883	13,727	Name of Subsidiary	2020	2019
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Re-invested in non-current asset & development of operation	811,624	0.09	714,586	-																																																																																																										
Profit for the year (inclusive of all Statutory Reserves)	2,903,212	0.33	2,442,785	0.16																																																																																																										
Total Value Added	8,779,965	1.00	6,688,157	1.00																																																																																																										
	The Bank		The Group																																																																																																											
	2020 GH¢'000	2019 GH¢'000	2020 GH¢'000	2019 GH¢'000																																																																																																										
Short-term employee benefits	13,042	7,098	40,215	12,071																																																																																																										
Post-employment benefits	3,774	1,251	3,668	1,656																																																																																																										
	12,816	8,299	43,883	13,727																																																																																																										
Name of Subsidiary	2020	2019																																																																																																												
12.	Bank Of Ghana	1																																																																																																												

13.	Standart Bank Afrika	1	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">GROUP</th> <th colspan="2">COMPANY</th> </tr> <tr> <th>2020 Rm</th> <th>2019 Rm</th> <th>2020 Rm</th> <th>2019 Rm</th> </tr> </thead> <tbody> <tr> <td>Amortisation – intangible assets (note 11)</td> <td>2 166</td> <td>2 137</td> <td>2 148</td> <td>2 121</td> </tr> <tr> <td>Auditors' remuneration</td> <td>215</td> <td>255</td> <td>204</td> <td>246</td> </tr> <tr> <td>Audit fees – current financial year</td> <td>209</td> <td>248</td> <td>198</td> <td>239</td> </tr> <tr> <td>Fees for other services¹</td> <td>6</td> <td>7</td> <td>6</td> <td>7</td> </tr> <tr> <td>Communication related expenses</td> <td>810</td> <td>705</td> <td>794</td> <td>683</td> </tr> <tr> <td>Depreciation (note 10)</td> <td>2 961</td> <td>3 124</td> <td>2 944</td> <td>3 105</td> </tr> <tr> <td>Property</td> <td>315</td> <td>303</td> <td>315</td> <td>303</td> </tr> <tr> <td>Equipment</td> <td>1 517</td> <td>1 592</td> <td>1 508</td> <td>1 585</td> </tr> <tr> <td>Right of use assets</td> <td>1 129</td> <td>1 229</td> <td>1 121</td> <td>1 217</td> </tr> <tr> <td>Information technology</td> <td>7 762</td> <td>6 238</td> <td>7 690</td> <td>6 183</td> </tr> <tr> <td>Operating lease charges</td> <td>279</td> <td>447</td> <td>274</td> <td>444</td> </tr> <tr> <td>Premises</td> <td>1 190</td> <td>1 247</td> <td>1 188</td> <td>1 244</td> </tr> <tr> <td>Professional fees</td> <td>1 244</td> <td>1 072</td> <td>1 221</td> <td>1 091</td> </tr> <tr> <td>Staff costs</td> <td>22 143</td> <td>23 344</td> <td>21 644</td> <td>22 817</td> </tr> <tr> <td>Equity-linked transactions (annexure D)</td> <td>444</td> <td>1 394</td> <td>444</td> <td>1 394</td> </tr> <tr> <td>Pension and other post-employment benefits costs (note 41.1)</td> <td>1 233</td> <td>1 249</td> <td>1 233</td> <td>1 249</td> </tr> <tr> <td>Salaries and wages</td> <td>20 466</td> <td>20 701</td> <td>19 967</td> <td>20 174</td> </tr> <tr> <td>Transfer pricing agreements (note 40.7)</td> <td>1 085</td> <td>1 115</td> <td>1 130</td> <td>1 155</td> </tr> <tr> <td>Other expenses</td> <td>2 020</td> <td>2 960</td> <td>1 738</td> <td>2 646</td> </tr> <tr> <td>Total</td> <td>41 875</td> <td>42 644</td> <td>40 975</td> <td>41 735</td> </tr> </tbody> </table>		GROUP		COMPANY		2020 Rm	2019 Rm	2020 Rm	2019 Rm	Amortisation – intangible assets (note 11)	2 166	2 137	2 148	2 121	Auditors' remuneration	215	255	204	246	Audit fees – current financial year	209	248	198	239	Fees for other services ¹	6	7	6	7	Communication related expenses	810	705	794	683	Depreciation (note 10)	2 961	3 124	2 944	3 105	Property	315	303	315	303	Equipment	1 517	1 592	1 508	1 585	Right of use assets	1 129	1 229	1 121	1 217	Information technology	7 762	6 238	7 690	6 183	Operating lease charges	279	447	274	444	Premises	1 190	1 247	1 188	1 244	Professional fees	1 244	1 072	1 221	1 091	Staff costs	22 143	23 344	21 644	22 817	Equity-linked transactions (annexure D)	444	1 394	444	1 394	Pension and other post-employment benefits costs (note 41.1)	1 233	1 249	1 233	1 249	Salaries and wages	20 466	20 701	19 967	20 174	Transfer pricing agreements (note 40.7)	1 085	1 115	1 130	1 155	Other expenses	2 020	2 960	1 738	2 646	Total	41 875	42 644	40 975	41 735									
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16.	Ahli United Bank Egypt	1	<p>p) Employee benefits: Defined benefit pension plan Pension costs are recognised on a systematic basis so that the costs of providing retirement benefits to employees are evenly matched, so far as possible, to the service lives of the employees concerned. Remeasurements of the net defined benefit liability, which comprise actuarial gains and losses, the return on plan assets and the effect of the asset ceiling (if any) both excluding interest are recognised immediately in OCI.</p> <p>Defined contribution plans The Group also operates a defined contribution plan, the costs of which are recognised in 'staff costs' in the period to which they relate.</p>																																																																																																																						
17.	United Bank For Africa Plc	1	<p>17 EMPLOYEE BENEFIT EXPENSES</p> <table border="1"> <thead> <tr> <th rowspan="2">In millions of Nigerian Naira</th> <th colspan="2">Group</th> <th colspan="2">Bank</th> </tr> <tr> <th>Dec. 2020</th> <th>Dec. 2019</th> <th>Dec. 2020</th> <th>Dec. 2019</th> </tr> </thead> <tbody> <tr> <td>Wages and salaries (note 43)</td> <td>84,483</td> <td>72,490</td> <td>45,853</td> <td>42,532</td> </tr> <tr> <td>Defined contribution plans</td> <td>3,062</td> <td>2,609</td> <td>1,325</td> <td>1,242</td> </tr> <tr> <td></td> <td>87,545</td> <td>75,099</td> <td>47,178</td> <td>43,774</td> </tr> </tbody> </table> <p>18 DEPRECIATION AND AMORTISATION</p> <table border="1"> <thead> <tr> <th rowspan="2">In millions of Nigerian Naira</th> <th colspan="2">Group</th> <th colspan="2">Bank</th> </tr> <tr> <th>Dec. 2020</th> <th>Dec. 2019</th> <th>Dec. 2020</th> <th>Dec. 2019</th> </tr> </thead> <tbody> <tr> <td>Depreciation of property and equipment (note 30)</td> <td>14,970</td> <td>11,980</td> <td>10,755</td> <td>8,842</td> </tr> <tr> <td>Depreciation of right-of-use assets (note 30)</td> <td>2,063</td> <td>1,883</td> <td>1,647</td> <td>1,605</td> </tr> <tr> <td>Amortisation of intangible assets (note 31)</td> <td>2,972</td> <td>1,627</td> <td>2,634</td> <td>1,325</td> </tr> </tbody> </table>	In millions of Nigerian Naira	Group		Bank		Dec. 2020	Dec. 2019	Dec. 2020	Dec. 2019	Wages and salaries (note 43)	84,483	72,490	45,853	42,532	Defined contribution plans	3,062	2,609	1,325	1,242		87,545	75,099	47,178	43,774	In millions of Nigerian Naira	Group		Bank		Dec. 2020	Dec. 2019	Dec. 2020	Dec. 2019	Depreciation of property and equipment (note 30)	14,970	11,980	10,755	8,842	Depreciation of right-of-use assets (note 30)	2,063	1,883	1,647	1,605	Amortisation of intangible assets (note 31)	2,972	1,627	2,634	1,325																																																																						
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Lampiran 12 Data Item Education and Training Sampel Penelitian

No	Nama Perbankan Syariah	Education and Training																																																				
1.	Alinma Bank	1	<table border="1"> <tr> <td>Asset growth</td> <td>19%</td> </tr> <tr> <td>Financing portfolio growth</td> <td>17%</td> </tr> <tr> <td>Number of cards issued to partners</td> <td>15%</td> </tr> <tr> <td>Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile</td> <td>32%</td> </tr> <tr> <td>Number of transactions executed via Alinma Internet</td> <td>6%</td> </tr> <tr> <td>Number of transactions executed through the Alinma smart device applications</td> <td>53%</td> </tr> </table> <p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal processes.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> Launch of the Alinma Academy for Education and Development, containing 3 hubs with a capacity of 100 individuals Graduation of the fourth class of the Alinma Akademy program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 3,700 practical training days, and 488 e-learning hours) 1,365 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 18,040 participants. Graduation of 93 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. Development of 65 e-learning skills on subjects that include banking products, information security, business continuity, information technology and compliance. 40% of employees availed themselves of these materials. 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1174 students. 	Asset growth	19%	Financing portfolio growth	17%	Number of cards issued to partners	15%	Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile	32%	Number of transactions executed via Alinma Internet	6%	Number of transactions executed through the Alinma smart device applications	53%																																							
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3.	Bank Aljazira	1	<p>Abdulaziz Al Saud, and to His Royal Highness Prince Mohammed bin Salman bin Abdulaziz Al Saud, Crown Prince, Deputy Prime Minister and Minister of Defense, the Saudi economy was able to cope with all international predictions of deflation attributed to the pandemic effects. Our prudent government has adapted specific measures to protect the national economy against the complications of Covid 19, including, but not limited to, the pumping of about SAR 100 billion into the economy, particularly the private sector, on top of other stimulus initiatives (including several exemptions and deferrals of fee and tax payments to support the private sector).</p> <p>Our prudent government managed to control the pandemic with high professionalism that was globally recognized, through a package of initiatives and incentives as mentioned herein-above. Such initiatives aimed to mitigate the financial and economic impacts that the private sector may go through, including, but not limited to: extension of grace periods, rescheduling of loans to the most needy enterprises in amounts which exceeded SAR 6 billion, support of employment through the allocation of funds of SAR 6 billion targeting more than 300,000 beneficiaries working in the private sector by providing employment and training support programs, and increase of direct lending portfolio to micro and small enterprises up to SAR 2 billion, benefiting 18,000 entrepreneurs. Furthermore, SAR 2 billion have been allocated to finance indirect lending programs made through financial institutions. Furthermore, by a resolution of the Ministry of Finance, SAR 120 billion were allocated to mitigate the financial and economic impacts on the private sector.</p> <p>As a result of this pandemic, the world has seen the largest, fastest, and most serious shock in the recent history, which brought about serious challenges to the economic, health and social aspects in all countries. The effects of this situation extended to cover the national economy, whereby low oil prices and pandemic consequences influenced the major events in Saudi Arabia, including Hajj and Umrah season, thereby affecting the volume of financial transactions, transfers, and hospitality.</p> <p>The government managed to create a healthy balance between spending requirements and the necessity to maintain stability and financial sustainability. The national economy achieved a record level of non-oil revenues in 2020, which amounted to around SAR 358 billion, or 46.5 percent of the total government revenues (SAR 770 billion), compared to SAR 612 billion of oil revenues, or 53.5 percent of the total government revenues. There was also a significant improvement in the government revenues, and a significant decrease is expected in the coming years.</p> <p>The government of the Kingdom of Saudi Arabia launched various initiatives to support liquidity through financing, guarantees and capital injection in the public sector. The Saudi Central Bank announced a number of different initiatives designed to assist the financial sector institutions in managing the effects of the pandemic.</p> <p>The Kingdom of Saudi Arabia's hosting and presiding the G-20 summit in 2020 reflected the Kingdom's global economic and political weight and its role as a key member to achieve the group's agreed objectives. The Kingdom's presidency of the G-20 summit contributed to the initiatives for trade facilitation, increased competitiveness and motivation of SMEs, as well as emphasized precautionary measures and health care to protect people under the current circumstances.</p> <p>The Kingdom of Saudi Arabia has also contributed financial assistance to support the international efforts in addressing the COVID-19 pandemic. Such support was allocated to specific organizations and authorities to enable them to participate in the control of the pandemic and respond to global emergency cases, develop the health systems and training support for early warning and pandemic response systems, especially in the low to middle-income and most-needy countries.</p> <p>In terms of the local economy, the last weeks of 2020 saw the approval, by the Council of Ministers, of the Saudi Central Bank rules which aims to achieve three main objectives: to maintain monetary stability, support the stability of the financial sector, and support of economic growth. The new regulation included change of the name of Saudi Arabian Monetary Agency to be Saudi Central Bank, which shall report directly to His Majesty the King, while continuing to be financially and administratively independent, coping with the global practices of central banks.</p> <p>It is expected that private sector will record good growth, particularly small and medium-sized enterprises, and that the third quarter of this year will witness the start point. It is also expected that the Saudi Arabia's budget for 2021 will also see a growth in the light of reliance on non-oil revenues, a prime objective of the Kingdom's vision 2030. The current budget stands at SAR 990 billion, while revenues are estimated at SAR 849 billion, which are positive and promising figures. It is expected that the major Public Investment Fund projects will support the economy, especially as the Fund is committed to inject more than SAR 160 billion in the local economy.</p>																																																			

4.	Jordan Islamic Bank	1	<p>The Forty Second Annual Report 2020</p> <p>51. Employees expenses</p> <p>This item consists of the following:</p> <table border="1"> <thead> <tr> <th>Description</th> <th>31 December 2020 JD</th> <th>31 December 2019 JD</th> </tr> </thead> <tbody> <tr> <td>Salaries, benefits and allowances</td> <td>31,983,135</td> <td>32,034,855</td> </tr> <tr> <td>Bank's contribution in Social Security</td> <td>3,960,726</td> <td>3,876,367</td> </tr> <tr> <td>Medical expenses</td> <td>3,228,568</td> <td>3,159,078</td> </tr> <tr> <td>Training expenses</td> <td>47,939</td> <td>148,102</td> </tr> <tr> <td>Per diem</td> <td>109,952</td> <td>162,614</td> </tr> <tr> <td>Meals</td> <td>84,172</td> <td>133,947</td> </tr> <tr> <td>End of service benefits</td> <td>1,845,285</td> <td>1,681,474</td> </tr> <tr> <td>Takaful insurance</td> <td>246,797</td> <td>241,480</td> </tr> <tr> <td>Total</td> <td>41,506,574</td> <td>41,437,917</td> </tr> </tbody> </table>	Description	31 December 2020 JD	31 December 2019 JD	Salaries, benefits and allowances	31,983,135	32,034,855	Bank's contribution in Social Security	3,960,726	3,876,367	Medical expenses	3,228,568	3,159,078	Training expenses	47,939	148,102	Per diem	109,952	162,614	Meals	84,172	133,947	End of service benefits	1,845,285	1,681,474	Takaful insurance	246,797	241,480	Total	41,506,574	41,437,917																																																																		
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9.	Bank Albilad	1	<p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response – with an emphasis on health, safety and business continuity.</p> <p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response – with an emphasis on health, safety and business continuity. The HR Division has played a central role, swiftly reshaping its business plan and keeping the workforce informed, productive and resilient. Following the initial response phase, we pivoted towards supporting recovery, ensuring the Bank continued to thrive.</p> <p>The Division's initial activities involved developing, communicating and implementing precautionary measures to restrict the spread of the virus, both in our headquarters and branches. These included sharing a doctor's advice on essential precautions via the Albilad Academy website and mobile app.</p> <p>Our established infrastructure enabled us to transfer most of our learning initiatives into online and virtual sessions – also through the Albilad Academy website and app. In all, we provided 3,036 opportunities in 2020 – with 3,401 employees completing the mandatory training requested by the Saudi Central Bank.</p> <p>We implemented a comprehensive solution for recruitment, conducting interviews via video conference. Many of the Bank's operations can be performed efficiently from home, including call center roles and IT development.</p> <p>A comprehensive onboarding program for our new Saudi graduates was introduced during the year. This involves a 15-month long rotation across different departments to determine best fit for the new recruits.</p> <p>In 2020 we launched a career development plan project for all branch staff. With tailored packages designed for every level, the plan will enable our retail staff to improve their performance and fulfil their potential. Our retail staff also were the focus of a training initiative on customer etiquette, aimed at ensuring the highest levels of customer service.</p> <p>Looking forward, our focus is on re-engaging and empowering our workforce, maximizing their contribution and potential – and equipping them with the skills and capabilities they need to excel. We recently created an employee engagement project to foster teamwork among staff and cross-functional collaboration between divisions. Launching in 2021, the project will boost employee cooperation, with the aim of increasing both individual and group productivity in pursuit of our strategic objectives and targets.</p>																																																																														
10.	Al Baraka Bank Egypt E.S.C	1	<p>More implementing the procedures of financial inclusion</p> <p>Continuing in the process of developing and creating new products</p> <p>keeping on renewing the infrastructure and network technology</p> <p>Applying mobile application and other electronic services to provide banking services to our bank's customers in a safety and easy way. To carry out banking operations quickly and easily without the need to increase branches of a large significantly and expensively.</p> <p>More provision of services provided to VIP clients in order to expand the segment of said category, as well as the system of prizes on savings pools that our bank developed and achieved good success, such as the Umrah prizes.</p> <p>Continuing to update the computer system with a new global system that meets all the needs of our bank, as it has become the first competitive element for the customer at the level of banks.</p> <p>Deepening the Islamic identity of our bank</p> <p>Trending strongly to Islamic Sukuk</p> <p>Continuing and increasing spending on employees training, to refining their expertise and obtaining specialized banking certificates as they are the real wealth of the bank.</p> <p>review on Our Bank's Strategies during the year 2020</p> <p>Bank's strategies during the coming year concentrate on maintaining the renovation, activation and updating of the principal acts adopted by the Bank in this regard, in conformity to the "coming five-year ratified strategy" of the Bank, through the implementation of effective, real, short & medium-term plans, pursuant to the instructions and directions of the Central Bank of Egypt, Al Baraka Group – the Principal Investor. Hereunder is a display of such aspects:</p> <p>Financial Strategies</p> <ul style="list-style-type: none"> Continue on Realizing satisfactory level of profitability and return on equity Continuation of policy multiplicity of profit positions 																																																																														
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12.	Bank Of Ghana	1	<p>5.2 Human Resource Activities</p> <p>5.2.1 Policies</p> <p>In 2020, the Bank further strengthened staff policies by reviewing its Handbook on Human Resource Policies. Notable among the newly formulated policies were the Reassignment Policy, and the Staff Housing Policy. Despite the disruptions caused by the Covid-19 pandemic on its operations, the Bank remained strategically positioned to achieve its mandate.</p> <p>5.2.2 Performance Management System</p> <p>In 2020, the Bank organised a number of training programmes to enhance staff knowledge and understanding of the Performance Management System (PMS), which was implemented in 2019. The PMS enables continuous review of staff performance, and ensures that individual goals are always aligned to organisational goals to enable the Bank achieve its mandate.</p> <p>5.2.3 Staff Strength</p> <p>The total staff strength of the Bank was 2,113 at end-December 2020, up from 2,053 at end-December 2019. The categorisation of staff by grade and gender is summarised as follows:</p> <table border="1"> <thead> <tr> <th colspan="5">Table 5.1: Staff Profile, 2020</th> </tr> <tr> <th></th> <th>Male</th> <th>Female</th> <th>Total</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td>Management Staff</td> <td>212</td> <td>81</td> <td>293</td> <td>14</td> </tr> <tr> <td>Middle Level Staff</td> <td>654</td> <td>533</td> <td>1,187</td> <td>56</td> </tr> <tr> <td>Junior Staff</td> <td>119</td> <td>112</td> <td>231</td> <td>11</td> </tr> <tr> <td>Total</td> <td>1,085</td> <td>728</td> <td>2,113</td> <td>100</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>The total number of staff recruited in 2020 was 136, comprising 39 contract staff and 97 permanent appointments, while a total of 78 exited the service of the Bank. This resulted in a net intake of 58.</p> <p>5.2.3 Creation of FinTech and Innovation Office</p> <p>In the review year, the Bank established a FinTech and Innovation Office. The office is responsible for policy</p> <ul style="list-style-type: none"> Created awareness through periodic publications on the Bank's intranet about identifying risk factors and preventing diseases, including COVID-19; Organised medical outreach programmes on general health and safety; Carried out health education on several topics, which included office ergonomics, lifestyle diseases, Lassa fever, and COVID-19; Organised Annual Medical Examinations for staff, including retires; and Organised kidney screening, eye screening, hearing assessment, breast cancer screening and COVID-19 tests. <p>In the review year, to further enhance employee wellbeing, the Bank relocated its clinic to the newly constructed Bank Hospital.</p> <p>5.4 Capacity Development</p> <p>The Bank continued to sponsor staff to participate in various local and foreign training programmes. As a result of the COVID-19 pandemic, staff mostly participated in programmes held virtually. The breakdown was as follows:</p> <table border="1"> <thead> <tr> <th colspan="2">Table 5.2: Staff Training, 2020</th> </tr> <tr> <th>Programmes Attended</th> <th>No. of Participants</th> </tr> </thead> <tbody> <tr> <td>Local Training</td> <td>2,916</td> </tr> <tr> <td>In-House Training</td> <td>2,833</td> </tr> <tr> <td>In-Country Training</td> <td>83</td> </tr> <tr> <td>Foreign Training</td> <td>181</td> </tr> <tr> <td>Total</td> <td>3,101</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>5.5 Ethics and Professionalism</p> <p>To strengthen and foster a culture that promotes the highest ethical standards and respects core values of accountability, integrity, teamwork, respect, innovation, professionalism and merit, the Bank reviewed a number of policies on ethics. The Bank continued to strengthen its Ethics and Compliance Programme (E&CP) to serve as</p>	Table 5.1: Staff Profile, 2020						Male	Female	Total	% of Total	Management Staff	212	81	293	14	Middle Level Staff	654	533	1,187	56	Junior Staff	119	112	231	11	Total	1,085	728	2,113	100	Table 5.2: Staff Training, 2020		Programmes Attended	No. of Participants	Local Training	2,916	In-House Training	2,833	In-Country Training	83	Foreign Training	181	Total	3,101																																		
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Lampiran 13 Data Item Equal Opportunities Sampel Penelitian

No	Nama Perbankan Syariah	Equal Opportunities	
1.	Alinma Bank	1	<p>Partner deposits 17%</p> <p>Asset growth 19%</p> <p>Financing portfolio growth 17%</p> <p>Number of cards issued to partners 15%</p> <p>Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile 32%</p> <p>Number of transactions executed via Alinma Internet 6%</p> <p>Number of transactions executed through the Alinma smart device applications 53%</p> <p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> Launch of the Alinma Academy for Education and Development, containing 331 units with a capacity of 100 individuals Graduation of the fourth class of the Alqatni Alkamen program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 2300 practical training days, and 484 e-learning hours) 1565 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 19,040 participants. Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. Development of 45 e-learning aids, on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1734 students.
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Mandiri Syariah secara berkesinambungan meningkatkan kedekatan metode program penelitian dan pelatihan untuk mendukung kegiatan operasional Perbankan Syariah. Mandiri Syariah juga telah menyiapkan platform untuk membantu kemudahan yang sama untuk meningkatkan kegiatan keagamaan, sosial, dan kemanusiaan yang dibutuhkan Perbankan Syariah. Penetapan telah terdiri mengenai Program Penelitian dan Pelatihan yang telah dilaksanakan di sepanjang 2018 dengan dititik beratkan pada Profil Perusahaan di Laporan Tahunan ini.</p> <p>Rekomendasi</p> <p>Mandiri Syariah memiliki risiko "Perawatan, Modern, dan Merencanakan" risiko terutama Mandiri Syariah meningkatkan pengetahuan perusahaan yang modern dengan memberikan cara aman dan mempromosikan bag. pihak internal (program) dan eksternal (analisa/ sosialisasi). Asasnya, terdapat kesadaran dengan adanya partnernya dan untuk lebih terintegrasi dengan partnernya dalam kesempatan kerja yang terdapat Mandiri Syariah. Diskusi perkembangan program, there more rapid program SP yaitu:</p> <ol style="list-style-type: none"> 1. Pay For Performance, Pegawai diberikan kompensasi sesuai dengan kegunaannya 2. Pay For Person, Pegawai diberikan kompensasi sesuai dengan kemampuan 3. Pay For Person, Pegawai diberikan kompensasi sesuai dengan keahlian individu. <p>Mandiri Syariah senantiasa mematuhi seluruh aturan yang berlaku terkait peraturan keagamaan. Kebijakan remunerasi yang diterbitkan telah disesuaikan dengan ketentuan yang berlaku dan formula di atas dipaparkan Ujrah Murni yang berlaku di wilayah operasi Perbankan Syariah. Terkait dengan remunerasi, Mandiri Syariah senantiasa berupaya menjangkau agar ratio gaji seluruh pegawai agar tidak terdapat perbedaan yang terlalu tinggi.</p> <p>Mandiri Syariah mempromosikan terdapat di tahun 2020 lebih lanjut dengan pelaksanaan dan ukuran yang jelas. Hal akan dalam bentuk kegiatan.</p> <p>Kebijakan Bersahabat</p> <p>Mandiri Syariah memberikan promosi ke pegawai dalam bentuk dan bentuk BUKU CUKU, Pegawai tidak lupa, menyebarkan risalah, buku, dan informasi, serta, dengan, kearifan, kerajinan dan karya. Kegiatan secara berkala, dengan kegiatan kegiatan, terutama struktur yang berorientasi, merupakan nasional di berbagai daerah dan seluruh wilayah.</p> <p>Pelatihan Persepsi</p> <p>Program pelatihan atau pembelajaran yang akan dilaksanakan masa depan ini, akan berorientasi dengan kriteria peserta yang akan lebih beragam. Pelaksanaan di diikuti pada saat penerapan pegawai.</p>
3.	Bank Aljazira	1	<p>The main concern of the Human Capital Group was therefore the safety of all staff from all factors on-site, the speed of the contagion, and the ensuring of the need to follow all necessary procedural personal and organisational safety protocols stemming from the official Health authorities containment directions and instructions.</p> <p>In addition to the preparations necessary to contain and manage the human challenge of the pandemic, the Human Capital Group worked on the overall performance of the activities realised in 2020, in a combination and strengthening of the Bank's strategy and agenda for 2020, on the continuity of all areas of the Bank, through the implementation of all applicable official directives, and by keeping pace with all national regulatory and security requirements for contagion containment, while ensuring maximum business continuity to secure the Bank's reputation and the well-being and safety of the staff and their families.</p> <p>As for the contagion containment activities, the Human Capital Group took the initiative in identifying and excluding all group activities, training events, and other non-essential meetings, with virtual communication and training, and other "remote" focused activities associated with current social distancing health and safety directives to full compliance with the contagion containment imperative issued by the Saudi Council of Health (SCM) and the national health authorities. From planning and implementing the technical and security requirements for remote working, to the distribution of work tasks for all areas to ensure business continuity.</p> <p>The Human Capital Group was also keen on the execution of all possible elements of its 2020 work plan and all individual and organisational transactions, in addition to its usual staff activities oversight through the establishment of a control center to support and advise all business units on the optimum means to manage their areas through the challenges presented by the contagion.</p> <p>Additionally, 2020 was unique in its focus on regulatory compliance and audit initiatives for the bank as a whole, in which the Human Capital Group was a vital participant in the implementation of a myriad of corrective actions needed to keep pace with expanding novel regulatory requirements.</p> <p>As seen the case in 2019, the Human Capital Division continued its robust Saudi recruitment program in 2020, through the recruitment of about 3000 new and 4000 new staff for all business lines from wide, on and as continued to offer several job and career opportunities. In keeping with the bank's continued commitment towards continuous new hire and internship training programs for college high school and trade school diploma holders, undergraduate & post graduate candidates, which serves as one of the top attractors of diverse fresh Saudi talent.</p> <p>The Bank has accordingly maintained its already high success rate of effective Saudization of more than 94%. Furthermore, 2020 also reflects an optimum career life and robust internal training activity across all business units, with more than 1600 annual training events taking place, in addition to the administration of Bank and Systems wide required regulatory Compliance, Security and Anti-Fraud and Anti-Money Laundering and other compliance and conduct requirements for the entire bank population.</p> <p>Staff ethical and professional principles:</p> <p>Bank Aljazira has a proven track record in taking the right actions towards its employees, customers, shareholders, regulators and regulatory and security bodies. The values of Bank Aljazira represent the basis on which the bank seeks to work towards the bank's overall objectives.</p> <p>The bank has adopted a number of ethical and professional principles as set out in the staff "Code of Conduct" which encourage the creation of an appropriate work environment and help achieve the agreed growth, under the existing provision systems against financial crime, bribery and corruption.</p>

4.	Jordan Islamic Bank	1	 <p>Stemming from its interest to improve its employees' performance, the Bank has enrolled employees in training courses and seminars, face to face or online, directly or indirectly via electronic training licenses, organized by the Bank's Academy for training and HR resources development and internal and external specialized parties.</p>																
5.	Bank Islami Pakistan Ltd	1	<p>Human Resource</p> <p>The Bank's objective with a goal to provide equal employment opportunities and also not discriminate within its employees and job applicants on the basis of gender, religion, race, color, and disabilities. In line with this aim, the Bank inducted an exclusive batch of differently-abled employees during the ongoing period.</p> <p>Following our strategic goal of "Employee by Choice", BankIslami extended financial support to its employees, having the catastrophic situation ensuing from heavy fluctuations and urban flooding in Karachi, by providing financial relief to the employees. BankIslami extended financial support to Karachi, to provide emergency relief to the employees. The objective was to ensure that the employees' financial stability was not affected due to the flooding.</p> <p>As part of BankIslami's continuous development and capacity building initiative, profile screening of employees is done to identify the gaps in their skills. To address these gaps, the Bank has initiated various training programs and other roles. The Bank also conducted employee planning exercise to articulate job plans of various functions. The objective was to ensure that the employees' job plans were in line with the organization's goals.</p> <p>Institute of Business Management (IBIM) and BankIslami signed MoU on partnering for Islamic Banking Training programs which include providing of accreditations by IBIM for BankIslami's training programs, to ensure that the employees' training programs are in line with the industry standards.</p> <p>Using digital platforms, various e-learning modules, video tutorials and e-learning were launched by the Bank to keep the employees engaged to the process of continuous learning and development. Further to the continuous learning and development, various courses and trainings were conducted to enhance the employees' skills and knowledge. The Bank also conducted various trainings and workshops to enhance the employees' skills and knowledge.</p> <p>BankIslami also conducted various trainings and workshops to enhance the employees' skills and knowledge. The Bank also conducted various trainings and workshops to enhance the employees' skills and knowledge.</p> <p>The Bank is a global provider of a unique health care by launching a health services through its in-house laboratory equipped to hire a qualified physician to provide medical consultancy to employees and their families. The Bank also conducted various trainings and workshops to enhance the employees' skills and knowledge.</p>																
6.	Bank Muamalat	1	<p>Untuk cuti melahirkan, karyawan berhak memperoleh 15 hari cuti melahirkan sesuai ketentuan dan 15 bulan setelah melahirkan mendapat pengurangan gaji berdasarkan atau tidak. Sementara itu, bagi karyawan yang tidak melahirkan, Bank memberikan cuti sebanyak 2 (dua) hari kerja.</p> <p>Keberagaman dalam proses rekrutmen</p> <p>Bank Muamalat memandang tinggi keberagaman dalam proses rekrutmen melalui kebijakan yang memastikan proses rekrutmen dan seleksi yang adil tanpa membedakan latar belakang suku, agama, ras, maupun golongan, dengan tetap memperhatikan kebutuhan posisi yang tersedia pada Bank dan kualifikasi yang dibutuhkan untuk masing-masing posisi yang tersedia.</p> <p>Pelaksanaan Kegiatan</p> <p>Dari perencanaan kegiatan yang telah disusun, berikut adalah pelaksanaan kegiatan CSR di bidang HR Bank Muamalat Indonesia sepanjang 2020.</p> <table border="1" data-bbox="957 907 1412 963"> <thead> <tr> <th>Program</th> <th>Pelaksanaan Kegiatan</th> <th>Pertemuan</th> </tr> </thead> <tbody> <tr> <td>Insidensi Harassment dan Bullying</td> <td>Bank Muamalat telah menyelenggarakan pelatihan bagi karyawan tentang Harassment dan Bullying yang diselenggarakan oleh HRD Bank Muamalat Indonesia.</td> <td>Bank Muamalat telah menyelenggarakan pelatihan bagi karyawan tentang Harassment dan Bullying yang diselenggarakan oleh HRD Bank Muamalat Indonesia.</td> </tr> </tbody> </table>	Program	Pelaksanaan Kegiatan	Pertemuan	Insidensi Harassment dan Bullying	Bank Muamalat telah menyelenggarakan pelatihan bagi karyawan tentang Harassment dan Bullying yang diselenggarakan oleh HRD Bank Muamalat Indonesia.	Bank Muamalat telah menyelenggarakan pelatihan bagi karyawan tentang Harassment dan Bullying yang diselenggarakan oleh HRD Bank Muamalat Indonesia.										
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7.	Bca Syariah	1	<p>Untuk memenuhi amanah masyarakat, khususnya lembaga keuangan Syariah, Bank BCA Syariah dan Bank Syariah Mandiri melakukan berbagai upaya untuk meningkatkan kualitas layanan kepada nasabah. Salah satunya adalah dengan meningkatkan kompetensi karyawan. Bank BCA Syariah dan Bank Syariah Mandiri telah menyelenggarakan berbagai pelatihan dan workshop untuk meningkatkan kompetensi karyawan.</p> <p>Bank BCA Syariah dan Bank Syariah Mandiri telah menyelenggarakan berbagai pelatihan dan workshop untuk meningkatkan kompetensi karyawan. Bank BCA Syariah dan Bank Syariah Mandiri telah menyelenggarakan berbagai pelatihan dan workshop untuk meningkatkan kompetensi karyawan.</p> <p>Keberagaman dalam proses rekrutmen</p> <p>Bank BCA Syariah dan Bank Syariah Mandiri memandang tinggi keberagaman dalam proses rekrutmen melalui kebijakan yang memastikan proses rekrutmen dan seleksi yang adil tanpa membedakan latar belakang suku, agama, ras, maupun golongan, dengan tetap memperhatikan kebutuhan posisi yang tersedia pada Bank dan kualifikasi yang dibutuhkan untuk masing-masing posisi yang tersedia.</p> <p>Pelaksanaan Kegiatan</p> <p>Dari perencanaan kegiatan yang telah disusun, berikut adalah pelaksanaan kegiatan CSR di bidang HR Bank BCA Syariah dan Bank Syariah Mandiri sepanjang 2020.</p> <table border="1" data-bbox="957 1131 1412 1198"> <thead> <tr> <th>Uraian</th> <th>2020</th> <th>2019</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>Laki-laki</td> <td>277</td> <td>277</td> <td>277</td> </tr> <tr> <td>Pemungkinan</td> <td>291</td> <td>50,1%</td> <td>274</td> </tr> <tr> <td>Jumlah</td> <td>568</td> <td>100,0%</td> <td>554</td> </tr> </tbody> </table>	Uraian	2020	2019	2018	Laki-laki	277	277	277	Pemungkinan	291	50,1%	274	Jumlah	568	100,0%	554
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8.	Al Rajhi Bank	0																	
9.	Bank Albilad	1	<p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response with an emphasis on health, safety and business continuity. The HR Division has played a central role in leading the business plan and keeping the workforce informed, productive and resilient. Following the initial response phase, we proactively recovered supporting recovery, ensuring the Bank continued to thrive.</p> <p>The Division's initial activities involved developing, communicating and implementing precautionary measures to resist the spread of the virus, both in our headquarters and branches. These included sharing a doctor's advice on essential precautions via the Albilad Academy website and mobile app.</p> <p>Our established infrastructure enabled us to transfer most of our learning initiatives into online and virtual training sessions – also through the Albilad Academy website and app. In all, we provided 3,026 learning hours in 2020 with 3,451 employees completing the mandatory learning requested by the Bank's Central Bank.</p> <p>We implemented a comprehensive solution for recruitment, conducting interviews via video conference. Many of the Bank's operations can be performed efficiently from home, including call center roles and IT development.</p> <p>A comprehensive onboarding program for our new Saudi graduates was introduced during the year. This involves a 15-month long rotation across different departments to determine best fit for the new recruits.</p> <p>Another recruitment initiative was the development of a CV bank for management positions. We are also holding meta-recruitment campaigns at branches on a quarterly basis to strengthen our database of potential candidates.</p> <p>In conjunction with one of the world's best practices, our HR assessment center conducts tailored evaluations of fresh graduates or promotion candidates, facilitating the selection process through the application of a scientific methodology.</p> <p>During the year, 20 Saudi employees passed a 15-month, planned and mentored IT rotation under the auspices of our ongoing Albilad Future IT program. We also designed an 'Albilad Tech Ambassador' program, which enables our Saudi IT professionals to obtain internationally accredited certificates.</p> <p>In 2020 we launched a career development plan project for all branch staff. With training packages designed for every level, the plan will enable our retail staff to improve their performance and fulfil their potential. Our retail staff also were the focus of a training initiative on customer etiquette, aimed at ensuring the highest levels of customer service.</p> <p>Looking forward, our focus is on re-engaging and empowering our workforce, maximizing their contribution and potential – and equipping them with the skills and capabilities they need to excel. We recently created an employee engagement project to foster teamwork among staff and cross-functional collaboration between divisions. Launching in 2021, the project will boost employee cooperation, with the aim of increasing both individual and group performance in pursuit of our strategic objectives and targets.</p>																
10.	Al Baraka Bank Egypt E.S.C	1	<ul style="list-style-type: none"> Maintaining the increase of the Bank's paid up capital & consolidating the shareholders' equity of the Bank so as to enhance its financial position More improvement of assets quality <p>Strategies for Maximizing the Market Share</p> <ul style="list-style-type: none"> Engagement of the Customers' Investments' Portfolio Products & savings pools innovation and providing best services Carefully studied geographical widearea Keeping on promotional & advertising campaigns Keeping on maintaining Customer Service Improvement <p>Strategies of Technology, Digitalization & Procedural Policies Subsidy</p> <ul style="list-style-type: none"> Keeping on the technological & digitalization evolution plan Risks & Governance Policies and compliance with international standards Work Procedures and Centralization <p>Strategies of Optimum Utilization of Human Resources, Training & Social Responsibility</p> <ul style="list-style-type: none"> Continuation the Optimum Utilization of Human Resources & training Maximizing the Bank's Role in the Field of Social Responsibility <p>Finally, we are looking forward to the near future, praying to God to protect our precious Country, Egypt, and the Arab and Islamic nation as a whole hoping that things will settle down, conditions will get better and the economy will retrieve its strength and recover gradually, especially in the first half of the continuation unfortunately of the pandemic during the year 2021 and its negative deflation and recession on the markets as well as its negative affection on Banks to continue achieving appropriate growth rates. Allah willing, as as to be able to achieve high growth rates, God willing. We have faith in our Founder Al Baraka Bank Egypt and we are sure that it is capable of achieving its targets for the coming phase, being supported by Al Baraka Group the Principal Investor – the Board of Directors and the Committees branching thereof, with the efforts of its sincere executive staff, to keep on our Bank's progress and for going ahead.</p>																

11.	Jaiz Bank Plc	1	<p>The total grand prize valued at N120million was earmarked for the final four winners (first prize N20million, 2nd prize N10million, third prize N20million and fourth prize N10million), while all the top 10 teams generally benefit from the following:</p> <ul style="list-style-type: none"> Sponsorship from the National Information Technology Development Agency (NITDA) for Business C3 interaction with experts where initiatives and ideas of entrepreneurs are polished and realized. Sponsorship from the Bank for a 3-monthly Accelerator Program with a renowned international accelerator organization (Bridge for Billion) that offers a digital ecosystem of entrepreneurship programs for early-stage startups. Lifetime access to a community for networking, masterclasses & startup discounts. Skills on-line accelerator programs and its methodology. Access to the accelerator/incubator training tools that will guide them with a step-by-step detail of creating a business plan. Sponsorship from Abuja Enterprise Agency on IPSM One-Stop Shop (Regulatory Support such as Trademark, Patent, one-on-one interaction with NITDA, Enterprise Development Services (Capacity building, Business Advisory, Enterprise Promotion, etc.) Other supports as may be required. <p>1.1 Gender Analysis The average number and percentage of male and female employees during the year ended 31st December 2020 were as follows:</p> <table border="1"> <thead> <tr> <th>Details</th> <th>Male</th> <th>Female</th> <th>Total</th> <th>Male %</th> <th>Female %</th> </tr> </thead> <tbody> <tr> <td>Employees</td> <td>463</td> <td>146</td> <td>609</td> <td>76%</td> <td>24%</td> </tr> </tbody> </table> <p>Gender analysis of the Board and Top Management for the year ended 31st December, 2020 is as follows:</p> <table border="1"> <thead> <tr> <th>Details</th> <th>Male</th> <th>Female</th> <th>Total</th> <th>Male %</th> <th>Female %</th> </tr> </thead> <tbody> <tr> <td>Board</td> <td>14</td> <td>1</td> <td>15</td> <td>93%</td> <td>7%</td> </tr> <tr> <td>Top Management</td> <td>8</td> <td>2</td> <td>10</td> <td>80%</td> <td>20%</td> </tr> <tr> <td>Total</td> <td>22</td> <td>3</td> <td>25</td> <td>88%</td> <td>12%</td> </tr> </tbody> </table>	Details	Male	Female	Total	Male %	Female %	Employees	463	146	609	76%	24%	Details	Male	Female	Total	Male %	Female %	Board	14	1	15	93%	7%	Top Management	8	2	10	80%	20%	Total	22	3	25	88%	12%	
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12.	Bank Of Ghana	1	<p>5.2 Human Resource Activities</p> <p>5.2.1 Policies In 2020, the Bank further strengthened staff policies by reviewing its Handbook on Human Resource Policies, including among the newly formulated policies were the Remuneration Policy, and the Staff Housing Policy. Despite the disruptions caused by the COVID-19 pandemic on its operations, the Bank remained strategically positioned to achieve its mandate.</p> <p>5.2.2 Performance Management System In 2020, the Bank organised a number of training programmes to enhance staff knowledge and understanding of the Performance Management System (PMS), which was implemented in 2019. The PMS enables continuous review of staff performance, and ensures that individual goals are always aligned to organisational goals to enable the Bank achieve its mandate.</p> <p>5.2.3 Staff Strength The total staff strength of the Bank was 2,113 at end-December 2020, up from 2,053 at end-December 2019. The categorisation of staff by grade and gender is summarised as follows:</p> <table border="1"> <thead> <tr> <th>Grade</th> <th>Male</th> <th>Female</th> <th>Total</th> <th>% of total</th> </tr> </thead> <tbody> <tr> <td>Management staff</td> <td>170</td> <td>112</td> <td>282</td> <td>13%</td> </tr> <tr> <td>Senior staff</td> <td>634</td> <td>311</td> <td>945</td> <td>45%</td> </tr> <tr> <td>Staff</td> <td>1,309</td> <td>730</td> <td>2,039</td> <td>97%</td> </tr> <tr> <td>Total</td> <td>2,113</td> <td>1,153</td> <td>3,266</td> <td>100%</td> </tr> </tbody> </table> <p>5.3 Ethics and Professionalism The Bank continued to sponsor staff to participate in various local and foreign training programmes. As a result of the COVID-19 pandemic, staff mostly participated in programmes held virtually. The breakdown was as follows:</p> <table border="1"> <thead> <tr> <th>Programme</th> <th>No. of Participants</th> </tr> </thead> <tbody> <tr> <td>Local Training</td> <td>2,811</td> </tr> <tr> <td>In-House Training</td> <td>2,023</td> </tr> <tr> <td>Out-of-House Training</td> <td>788</td> </tr> <tr> <td>Foreign Training</td> <td>1,111</td> </tr> <tr> <td>Total</td> <td>6,733</td> </tr> </tbody> </table> <p>5.4 Capacity Development To strengthen and foster a culture that promotes the highest ethical standards and respects core values of accountability, integrity, teamwork, respect, innovation, professionalism and merit, the Bank continued to strengthen its policies on ethics and professionalism. The Bank continued to strengthen its Ethics and Compliance Programme (E&CP) to serve as a guide for its staff.</p> <p>5.5 Ethics and Professionalism To strengthen and foster a culture that promotes the highest ethical standards and respects core values of accountability, integrity, teamwork, respect, innovation, professionalism and merit, the Bank continued to strengthen its policies on ethics and professionalism. The Bank continued to strengthen its Ethics and Compliance Programme (E&CP) to serve as a guide for its staff.</p>	Grade	Male	Female	Total	% of total	Management staff	170	112	282	13%	Senior staff	634	311	945	45%	Staff	1,309	730	2,039	97%	Total	2,113	1,153	3,266	100%	Programme	No. of Participants	Local Training	2,811	In-House Training	2,023	Out-of-House Training	788	Foreign Training	1,111	Total	6,733
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13.	Standart Bank Afrika	1	<p>GOVERNING STRUCTURES AND DELEGATION OF AUTHORITY</p> <p>The Board retains effective control through the governance framework and delegates certain functions to its committees according to their mandates and the powers and authority set by the framework. This allows the board to allocate sufficient attention to the matters that require its oversight, while also ensuring that delegated matters receive in-depth focus. Committee charters are available on the website of the bank.</p> <p>Separation of roles and responsibilities The roles of the Chairman and Chief Executive are separate. The allocation of responsibilities is clearly set out in the Board Charter, ensuring that no single executive has unfettered powers in the bank.</p> <p>Diversity and independence The Board approved a diversity and inclusion policy with a voluntary target of 30% female representation on the board by the end of 2020, which has been achieved. In line with this target, the bank also set a goal to increase diversity targets included in the management control system as set out in the Annual Financial Report Code of 2021. The board considers these targets in the implementation of its succession plans and is satisfied with the progress made.</p> <p>An annual assessment of diversity/independence is performed, including a self-assessment by each director and the consideration of each director's circumstances by the board. Consideration is also given to whether directors' interests, position, association or relationships, are likely to influence unduly or create bias in decisions made after judged from the perspective of a reasonable and informed third party.</p>																																					
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15.	Abu Dhabi Islamic Bank Egypt	0																																						
16.	Ahli United Bank Egypt	0																																						
17.	United Bank For Africa Plc	1	<p>Suppliers</p> <ul style="list-style-type: none"> UBA ensured that payments for services were made to its numerous vendors and suppliers to support them through the COVID-19 pandemic. We also activated our COVID-19 protocols for vendors, advising them on the best approach to protect themselves, their families, and employees as they conduct their activities. <p>Investors</p> <ul style="list-style-type: none"> To keep investors abreast with our operations, the bank held its 58th Annual General Meeting by proxy, using an online meeting platform in accordance with guidelines issued by the Corporate Affairs Commission. This followed the presidential order on restriction of movement in some parts of the country. <p>Sustainability in the Workplace Human rights continue to emerge as a prominent</p> <p>Employee Gender Diversity and Equality</p> <ul style="list-style-type: none"> Our target is to have a minimum of 40% female representation at management level. In 2020, UBA had 29% female representation at board level and 27% at senior management level. This emphasises our commitment to ensure fairness and gender inclusiveness. UBA continued to comply with its equal remuneration policy ensuring that all staff, irrespective of gender, earned equal remuneration, in keeping with the convention of the International Labour Organisation (ILO). At UBA, we celebrate our women every day and always. To mark the 2020 International Women's Day, we celebrated our women in extra special way that appreciates their valued contribution to the bank. There was also a round table talk themed 'I Am from Equity Generation' where our female colleagues exchanged ideas on gender related topical issues. <p>Work/life balance The Bank is highly committed to ensuring that its greatest assets, the employees, maintain healthy work/life balance and more during these challenging and unprecedented times of COVID-19 outbreak. UBA continuously strive to</p>																																					
18.	Stanbic Itbc Holding Plc	1	<p>effective and ongoing communication with shareholders is seen as essential. In addition to the ongoing engagement facilitated by the Company Secretary and the head of investor relations, the Company encourages shareholders to attend the Annual General Meeting and other shareholder meetings where interaction is welcomed. The other main of the Company's audit committee is available at the meeting to respond to questions from shareholders.</p> <p>Voting at general meetings is conducted by either a show of hands or a poll depending on the subject matter of the resolution on which a vote is being cast and separate resolutions are proposed on each significant issue.</p> <p>Dealing in securities In line with its commitment to conduct business professionally and ethically, the Company has introduced policies to restrict the dealing in securities by Directors, shareholder representatives on the audit committee and other key personnel. A personal trading policy is in place to prohibit employees and Directors from dealing in securities during office hours. Compliance with this policy is monitored on an ongoing basis.</p> <p>Sustainability The Company as a member of the Standard Bank Group (SBG) is committed to conducting business professionally, ethically and responsibly. The Group has agreed to its Sustainable Banking Principles (SBP) Risk Management.</p> <p>The Group is committed to contributing to sustainable development through ethical, responsible financing and business practices which create value for our stakeholders. We manage the environmental and social aspects that impact our activities, products and services whilst ensuring sustainable value creation for our customers. We are passionately committed to encouraging financial inclusion through the provision of banking and other financial services to all corners of the society and a promoter of gender equality.</p> <p>Social responsibility As an African business, the Group understands the challenges and benefits of doing business in Africa, and owes its existence to the people and societies within which it operates. The Group is therefore committed not only to the promotion of economic development but also to the strengthening of civil society and human well-being. The Group is concentrating its social investment expenditures on defined focus areas which currently include education in order to create the greatest impact. These areas of focus will be subject to annual reviews as the country socio-economic</p>																																					

Lampiran 14 Data Item Employee Involvement Sampel Penelitian

No	Nama Perbankan	Employee
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	Syariah	Involvement
1.	Alinma Bank	0
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1
3.	Bank Aljazira	1
4.	Jordan Islamic Bank	0
5.	Bank Islami Pakistan Ltd	0
6.	Bank Muamalat	1
7.	Bca Syariah	0
8.	Al Rajhi Bank	0
9.	Bank Albilad	1
10.	Al Baraka Bank Egypt E.S.C	0
11.	Jaiz Bank Plc	1

12.	Bank Of Ghana	0																																																																								
13.	Standart Bank Afrika	0																																																																								
14.	Absa Bank Afrika	0																																																																								
15.	Abu Dhabi Islamic Bank Egypt	1	<p>Notes to the separate financial statements For the year ended 31 December 2020</p> <p>Summary of accounting policies - continued</p> <p>Intangible assets</p> <p>Computer Software</p> <p>Expenditure on upgrading and maintenance of computer software is recognised as an expense in the statement of profit and loss in the period in which it is incurred. Expenditures directly incurred in connection with specific software are recognised as intangible assets if they are controlled by AIB and when it is probable that they will generate future economic benefits that exceed its cost within more than one year. Direct costs also include the cost of the staff involved in upgrading the software in addition to a reasonable portion of relative overheads.</p> <p>The expenses which lead to the increase or expansion in the performance of computer software beyond their original specifications are recognised as a development cost and are added to the original software cost, when all the following conditions are fulfilled:</p> <ul style="list-style-type: none"> AIB has the intention and the ability to complete and use that software. Development-related expenditure can be reliably measured. The computer software cost recognised as an asset is amortised over the expected useful life as follows: <table border="1"> <thead> <tr> <th>Asset type</th> <th>Default Life /depreciation rate</th> </tr> </thead> <tbody> <tr> <td>Computer Software</td> <td>3 years</td> </tr> </tbody> </table>	Asset type	Default Life /depreciation rate	Computer Software	3 years																																																																			
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16.	Ahli United Bank Egypt	1	<p>Corporate Governance continued</p> <p>Employment of Relatives</p> <p>The Bank does not encourage the employment of relatives. However, under exceptional circumstances and based on specific requirements and needs, the Bank may decide in favour of employing relatives, on a temporary or permanent basis, subject to a comprehensive review and only in cases where there is no conflict of interest or operational risk to the Bank.</p> <p>The Board of Directors has approved a policy on recruitment of relatives which is part of the HR Policy on 18 July 2018 (last amended and approved by the Board of Directors on 27 December 2020), which has established a recruitment committee to review the recruitment requests of relatives of Bank employees up to the third degree and recommend the hiring of Approved Persons occupying Controlled Functions to the CEO & HRD. Human Resources Controlled Functions, last disclosed on 31 December 2020.</p> <p>The recruitment committee reviews the recruitment requests on the following considerations:</p> <ul style="list-style-type: none"> No relatives shall work in the same business unit/ department. No relatives shall report to each other or allowed to supervise each other. <p>Material Transactions</p> <p>In addition to large credit transactions that require approval as per the Credit Policy, the Board also requires senior unsecured medium term (greater than 1 year) fund-investing, strategic investments decisions, as well as any decisions which have or could have a material financial/reputational impact on the Bank.</p> <p>Board Committees</p> <p>The Board may, where appropriate, delegate certain powers to an individual Director or to a committee composed of Directors and/or other persons, constituted in the most appropriate to those tasks.</p> <p>The Board has constituted a number of Board Committees, membership of which is drawn from the Directors or which it has delegated specific responsibilities, through 7 of its resolutions, which are reviewed and adopted by the Board on an annual basis.</p> <p>All Board Committee members are expected to attend each Committee meeting, unless there are exceptional circumstances that prevent them from doing so. Certain members who cannot physically attend, may attend the meeting by video or telephone conference.</p> <p>Each Board Committee has access to independent advisors.</p>																																																																							
17.	United Bank For Africa Plc	1	<p>United Bank For Africa Plc has a subsidiary, United Bank For Africa (UAF) Ltd, which is a wholly owned subsidiary of the Bank, operating in various countries across all its countries of operations, thereby providing access to various banking facilities and professional services.</p> <p>Fire prevention and firefighting equipment are installed in strategic locations at all business offices, in addition to installing a full fire service operation at the Head Office.</p> <p>The Bank operates a contributory pension plan in accordance with the Pension Reform Act, whereby the Bank contributes 10% of the employee's basic salary and employer contribution to the designated pension fund administration chosen by each employee. As a part of the scheme, the Bank also reimburses employee's contribution of 10% of the relevant compensation to the same account, as provided by the Pension Reform Act 2004, as amended.</p> <p>Employee Recruitment and Training</p> <p>The Bank encourages participation of its employees in making decisions in respect of matters affecting their well-being. To this end, the Bank provides formal and informal opportunities where employees deliberate on issues affecting the Bank and employees' interests, with a view to making inputs to decision-making. The Bank places premium on the development of its employees. In addition to the current online Executive Chat, where employees interact with the Management to discuss issues of customer and employee satisfaction, the SAEXED operates an open-door policy and encourages employees to channel suggestions and complaints to him as may be required. The Human Capital Management Division also holds monthly "HR Clinic" or personalised annual to address relevant employee-related and career satisfaction issues.</p> <p>Detailed average gender analysis of Board of Directors and Top Management Staff during the period:</p> <table border="1"> <thead> <tr> <th>Designation</th> <th>Gender</th> <th>Head Count</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Board of Directors</td> <td>Male</td> <td>12</td> <td>75%</td> </tr> <tr> <td>Female</td> <td>4</td> <td>25%</td> </tr> <tr> <td rowspan="2">Total</td> <td>Male</td> <td>16</td> <td>100%</td> </tr> <tr> <td>Female</td> <td>4</td> <td>25%</td> </tr> <tr> <td rowspan="2">Top Management</td> <td>Male</td> <td>15</td> <td>21%</td> </tr> <tr> <td>Female</td> <td>55</td> <td>79%</td> </tr> <tr> <td rowspan="2">Total</td> <td>Male</td> <td>70</td> <td>21%</td> </tr> <tr> <td>Female</td> <td>250</td> <td>79%</td> </tr> </tbody> </table> <p>Detailed average gender analysis of Board of Directors and Top Management Staff during the period:</p> <table border="1"> <thead> <tr> <th>Designation</th> <th>Gender</th> <th>Head Count</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Non-Executive</td> <td>Male</td> <td>4</td> <td>20%</td> </tr> <tr> <td>Female</td> <td>16</td> <td>80%</td> </tr> <tr> <td rowspan="2">Executive Director</td> <td>Male</td> <td>2</td> <td>14%</td> </tr> <tr> <td>Female</td> <td>12</td> <td>86%</td> </tr> <tr> <td rowspan="2">Senior Manager</td> <td>Male</td> <td>1</td> <td>10%</td> </tr> <tr> <td>Female</td> <td>9</td> <td>90%</td> </tr> <tr> <td rowspan="2">Assistant Manager</td> <td>Male</td> <td>2</td> <td>10%</td> </tr> <tr> <td>Female</td> <td>18</td> <td>90%</td> </tr> <tr> <td rowspan="2">Total</td> <td>Male</td> <td>19</td> <td>10%</td> </tr> <tr> <td>Female</td> <td>171</td> <td>90%</td> </tr> </tbody> </table> <p>(b) Group Staff distribution by nationality and location during 2020 financial year</p>	Designation	Gender	Head Count	% of Total	Board of Directors	Male	12	75%	Female	4	25%	Total	Male	16	100%	Female	4	25%	Top Management	Male	15	21%	Female	55	79%	Total	Male	70	21%	Female	250	79%	Designation	Gender	Head Count	% of Total	Non-Executive	Male	4	20%	Female	16	80%	Executive Director	Male	2	14%	Female	12	86%	Senior Manager	Male	1	10%	Female	9	90%	Assistant Manager	Male	2	10%	Female	18	90%	Total	Male	19	10%	Female	171	90%
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18.	Stanbic Itbc Holding Plc	1	<p>Human resources</p> <p>Employment of physically challenged</p> <p>The Company continues to maintain a policy of giving fair consideration to applications for employment made by physically challenged persons with due regard to their abilities and aptitude. The Company's policy prohibits discrimination against physically challenged persons or persons with HIV in the recruitment, training and career development of its employees. In the event of members of staff becoming physically challenged, efforts will be made to ensure that, as far as possible, their employment with the Company continues and appropriate training is arranged to ensure that they fit into the Company's working environment.</p> <p>Health safety and welfare at work</p> <p>The Company enforces strict health and safety rules and practices at the work environment which are reviewed and tested regularly. The Company's staff are covered under a comprehensive health insurance scheme pursuant to which the medical expenses of staff and their immediate family are covered up to a defined limit. Fire prevention and firefighting equipment are installed in strategic locations within the Company's premises.</p> <p>The Company has both Group Personal Accident and Workmen's Compensation Insurance cover for the benefit of its employees. It also operates a contributory pension plan in line with the Pension Reform Act 2004.</p> <p>The Company ensures, through various forums, that employees are kept informed on matters concerning them. Formal and informal channels are employed for communication with employees with an appropriate two-way feedback mechanism. In accordance with the Company's policy of continuous staff development, training facilities are provided in the Group's well-regarded Training School (the Blue Academy). Employees of the Company attend training programmes organised by the Standard Bank Group ("SBG") in South Africa and elsewhere and participate in programmes at the Standard Bank Global Leadership Centre in South Africa. The Company also provides its employees with on-the-job training in the Company and at various Standard Bank locations.</p> <p>Employment and training</p>																																																																							


Lampiran 15 Data Item Health and Safety Sampel Penelitian

No	Nama Perbankan Syariah	Health and Safety	
1.	Alinma Bank	1	<p>and effectively in supporting and strengthening the national economy in light of these unusual circumstances.</p> <p>Alinma Bank's response to the crisis was comprehensive and included health and safety measures (e.g. social distancing, mask mandates, sanitization), which proved effective in limiting the spread of the virus. Other measures adopted included enhancing automated systems and electronic channels, as well as raising awareness among bank partners of self-service banking options.</p>

2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja</p> <p>Kebijakan dan Penerapannya</p> <p>Mandiri Syariah memiliki kebijakan untuk senantiasa patuh pada peraturan dan regulasi yang berlaku di bidang ketenagakerjaan sebagai wujud kesadarannya bahwa keselamatan dan kesehatan kerja (K3) pegawai sangat penting bagi terciptanya produktivitas kerja yang optimal. Dalam mengelola Sumber Daya Manusia (SDM), Mandiri Syariah mengacu pada Undang-Undang Republik Indonesia No. 13 Tahun 2003 Tentang Ketenagakerjaan dan Peraturan Perusahaan Bank Syariah Mandiri yang selalu diperbarui sesuai ketentuan perundang-undangan. Mandiri Syariah memastikan adanya kepastian kontrak ketenagakerjaan, memberikan kenyamanan lingkungan kerja, memberikan kesempatan bagi karyawan untuk mengikuti serikat pegawai dan menerapkan terciptanya hubungan industrial yang baik serta memperhatikan kesehatan dan keselamatan kerja pegawai.</p>
3.	Bank Aljazira	1	<p>Social Responsibility Group: (Khair Aljazira le Ahl Aljazira program)</p> <p>Bank Aljazira continues, through its social responsibility program ('Khair Aljazira le Ahl Aljazira' program), to emphasize its vital role in the community service and its active presence and support to sustainable development projects and Kingdom's male and female human resources.</p> <p>The Covid19 pandemic was given a great attention by ('Khair Aljazira le Ahl Aljazira' program), and in the bank's awareness of the importance to participate in the government's efforts in mitigation of the pandemic impacts on individuals and institutions, lots of initiatives were launched in partnership with government and private organizations to help the most affected segments.</p> <p>As part of its initiatives, Bank Aljazira contributed the amount of SAR 5.6 Million to the Health Endowment Fund in partnership with the Ministry of Health. It has also contributed SAR 3.49 Million to the Community Fund with the Ministry of Human Resources and Social Development. In addition, more than 22 initiatives were launched and supported across the Kingdom, including provision of food baskets, medical supplies and rental fees support for more than 7,500 beneficiaries.</p>
4.	Jordan Islamic Bank	1	<p>The above training courses and seminars have reinforced the (basic) functional and (auxiliary) institutional training needs in accordance with the enhanced training programs for the functional and institutional training competencies approved for the Bank:</p> <ul style="list-style-type: none"> - Functional training competencies (leadership skills, banking portal, credit implementation, cash, external transactions, administrative affairs, implementation and achievement and accounting competencies). - Institutional training competencies (Sharia, compliance, institutional awareness, time management, work pressure, security, training and development, digital banking, occupational safety and health, risk management, performance management, legal, marketing, treasury and corporate relations competencies). <p>The Bank continued to enroll the employees in training programs and activities that serve the topics of social responsibility and sustainability towards society. Such programs include analyzing the social and environmental hazards for banks, the Islamic frameworks for banking awareness and protection of the financial customer, Women Day, National Program for self-employment "Inhad" and protecting the financial consumer for customers with disabilities, further those related to occupational health and safety which focused this year on the Novel Corona Virus.</p> <p>The Bank also continued to provide training opportunities and introduce its business to new groups of educational institutions students. The number of those students reached (383) throughout 2020, compared to (670) students in 2019.</p> <p>Moreover, practical online training was provided to some of those students in line with the current circumstances arising from the covid-19 pandemic and dealing with them by taking the preventative and precautionary measures and the requirements of general safety. In addition, (3) employees coming from non-Jordanian banks received training on the work of our Bank during 2019.</p>
5.	Bank Islami Pakistan Ltd	1	<p>Alamgir Welfare Trust International</p> <p>Alamgir Welfare Trust International has been providing social welfare services in Pakistan since 1993. The Trust provides services to needy and deprived class of the society in a wide range of areas which includes health, education, marriage assistance of orphan girls, funeral services, rescue centers, Sadqa/Aqeeqa services, joint Qurbani, Hajj/Umra services, construction of mosques, water projects, cooked food distribution, ration distribution and Ramadan services.</p> <p>Alamgir Welfare Trust International has a vision of making Pakistan a great country to live in, where every person has a mean to feed his family, where kids have the right to education, and every patient has resources to get treatment. The trust is working tirelessly for a society whose key characteristic are patience and tolerance.</p>

6.	Bank Muamalat	1	<p>Sertifikasi di Bidang Lingkungan Hidup Sepanjang tahun 2020, Bank tidak memiliki sertifikasi CSR di bidang lingkungan hidup.</p> <p>TANGGUNG JAWAB SOSIAL DI BIDANG KETENAGAKERJAAN, KESEHATAN, DAN KESELAMATAN KERJA</p> <p>Komitmen dan Kebijakan Salah satu kontributor terhadap kinerja Bank yang maksimal adalah ketenagakerjaan. Oleh karena itu, Bank Muamalat Indonesia berkomitmen penuh atas pengelolaan dan perhatian terhadap aspek ketenagakerjaan, kesehatan dan keselamatan kerja, baik secara langsung dan tidak langsung yang akan berdampak pada produktivitas karyawan.</p> <p>Karyawan merupakan modal utama bagi perusahaan. Karena itu, Bank berkomitmen untuk menciptakan lingkungan kerja yang aman, nyaman dan sehat, untuk mendukung karyawan mencapai potensi diri terbaik serta menciptakan kesejahteraan karyawan.</p> <p>Rumusan Lingkup Tanggung Jawab</p> <p>Environmental Certification Throughout 2020, the Bank did not obtain any CSR certifications in the environmental area.</p> <p>SOCIAL RESPONSIBILITY IN THE FIELD OF OCCUPATIONAL HEALTH AND SAFETY</p> <p>Commitment and Policy One of the contributors to the Bank's maximum performance is employment. Therefore, Bank Muamalat Indonesia is fully committed to managing and paying heed to the employment aspects of occupational health and safety, both directly and indirectly in order to give impact positively to employee productivity.</p> <p>Employees are the key asset of the Company. Therefore, the Bank is committed to creating a safe, comfortable and healthy work environment, to support employees to achieve their best and create employee welfare.</p> <p>How the Scope of Responsibility is Formulated</p>																																												
7.	Bca Syariah	1	<p>Pedoman Penanganan dan Pelaporan Covid-19 BCAS di antaranya berisi informasi seputar Covid-19 dan edukasi protokol kesehatan.</p> <p>Setiap karyawan wajib melakukan self assessment secara rutin dan setiap kembali dari perjalanan luar kota.</p> <p>BCAS meyakini kesehatan fisik maupun psikis karyawan akan berdampak positif dalam meningkatkan produktivitas. Bentuk-bentuk komitmen perusahaan dalam memberikan jaminan kesehatan pada karyawan di antaranya:</p> <ul style="list-style-type: none"> Menerapkan kebijakan fasilitas kesehatan bagi karyawan seperti rawat inap, rawat jalan, persalinan danacamata. Kebijakan-kebijakan terkait kesehatan dan kesejahteraan karyawan secara periodik dievaluasi agar tetap relevan dengan kebutuhan karyawan dan perkembangan industri perbankan pada peer yang sama. Berpartisipasi dalam program layanan kesehatan pemerintah dengan memberikan fasilitas asuransi kesehatan dan mengikutsertakan karyawan beserta keluarganya dalam BPJS Kesehatan. <p>Setiap tahun 2020, BCAS telah menyelenggarakan 303 kali pelatihan baik secara offline maupun online yang diikuti oleh seluruh karyawan. Di antaranya terdapat pelatihan menggunakan aplikasi SMILE IB yang diikuti oleh 299 karyawan dengan jumlah materi yang tersedia sebanyak 31 modul.</p> <p>Aspek Masyarakat Dalam menjalankan kegiatan usahanya, BCAS berkomitmen memberikan manfaat yang sebesar-besarnya kepada lingkungan dan masyarakat dengan merumuskan dan mengimplementasikan berbagai kegiatan sosial yang terencana dan terarah dalam program BCA Syariah Peduli.</p>																																												
8.	Al Rajhi Bank	1	<p>(f) The gross financing and advances analysed by sectors are as follows:</p> <table border="1" data-bbox="917 1086 1476 1355"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Group and Bank</th> </tr> <tr> <th>2020 RM'000</th> <th>2019 RM'000</th> </tr> </thead> <tbody> <tr> <td>Household</td> <td>1,423,897</td> <td>1,515,008</td> </tr> <tr> <td>Wholesale and retail trade</td> <td>1,081,692</td> <td>1,085,891</td> </tr> <tr> <td>Real estate, renting and business activities</td> <td>887,585</td> <td>800,121</td> </tr> <tr> <td>Manufacturing</td> <td>847,965</td> <td>939,397</td> </tr> <tr> <td>Construction</td> <td>545,473</td> <td>640,086</td> </tr> <tr> <td>Agriculture, hunting and related service activities</td> <td>101,854</td> <td>80,069</td> </tr> <tr> <td>Education, health and others</td> <td>68,796</td> <td>104,728</td> </tr> <tr> <td>Other business</td> <td>67,597</td> <td>69,447</td> </tr> <tr> <td>Transportation</td> <td>43,088</td> <td>38,873</td> </tr> <tr> <td>Hotel and restaurant</td> <td>41,223</td> <td>40,541</td> </tr> <tr> <td>Finance intermediation</td> <td>28,875</td> <td>26,197</td> </tr> <tr> <td>Mining and quarrying</td> <td>25,195</td> <td>15,192</td> </tr> <tr> <td></td> <td>5,163,240</td> <td>5,355,550</td> </tr> </tbody> </table>		Group and Bank		2020 RM'000	2019 RM'000	Household	1,423,897	1,515,008	Wholesale and retail trade	1,081,692	1,085,891	Real estate, renting and business activities	887,585	800,121	Manufacturing	847,965	939,397	Construction	545,473	640,086	Agriculture, hunting and related service activities	101,854	80,069	Education, health and others	68,796	104,728	Other business	67,597	69,447	Transportation	43,088	38,873	Hotel and restaurant	41,223	40,541	Finance intermediation	28,875	26,197	Mining and quarrying	25,195	15,192		5,163,240	5,355,550
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9.	Bank Albilad	1	<p>Our commitment to excellence in customer and employee experience served us well, as we met –and overcame with ease – the challenge to sustain business functions and provide uninterrupted services.</p> <p>BUSINESS AS USUAL Anticipating a lockdown, we prepared several weeks in advance to ensure we could operate as usual. We created a second head office in a separate building to spread out our employees. Internet capacity at our call centers was significantly increased by redeploying employees as agents to response to clients queries and services. The customer service support team was available 24/7 to ensure service standards were maintained and clients were able to conduct their business without interruption. As a result, the Bank's clients experienced no adverse effects.</p> <p>With the Bank already having advanced e-channels in place, our customers were able to navigate the COVID-19 crisis with ease. Although people were unable to leave their homes during lockdown, they were able to do everything from a banking perspective including opening new accounts,</p>  <p>During lockdown, 80% of our head office staff worked from home, returning to the office gradually in the second half of the year. By the end of 2020, some 40% of head office staff continued to work remotely to ensure social distancing protocols were maintained, this will remain the case until the vaccine is rolled out Kingdom-wide.</p> <p>From a risk perspective, data security best practices were fully considered, and all staff were able to securely work at home with minimal disruption. All risk meetings were held remotely and the team was able to manage risk and issue reports as usual.</p> <p>EMPLOYEE WELLBEING Employee satisfaction and wellbeing is a matter of fundamental importance for the Bank at all times.</p> <p>Our Albilad Gathering program continued online – and we delivered a session on how to keep physically and mentally well during the pandemic. We also developed and distributed guidance on working from home best practices and procedures, and health and safety for those who continued to work in offices and branches.</p> <p>We engaged an executive trainer to deliver a one-week session to senior management entitled 'Leading The Transition to Remote Work'. This focused on developing effective leadership skills for individuals who normally manage teams face-to-face.</p> <p>All employees participated in a 'Professionalism in Remote Work' course. Content included professionalism in meetings, delivering successful presentations online and effective communication with line managers. Both initiatives helped our employees considerably and generated positive feedback.</p>																																												


10.	Al Baraka Bank Egypt E.S.C	1	<p>Infringements and Procedures pertaining to the Capital Market Law and the Registration Regulations</p> <p>There is no infringements & procedures pertaining to the capital market law & the registration regulations</p> <p>The Bank's Contribution to Society Development & Environment Protection during the Year:</p> <p>(Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Sharia, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal Investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> • Providing 10000 new employment opportunities within the framework of the finance & investment operations provided by our Bank, whether individually or through syndicated loans and Co-finances. • Contributing in development and purchasing hospital equipment and supplies most necessary within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million • Contributing by providing financial support to the new educational institutions and developing the infrastructure of existing educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. • Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 11 million • Continuing support of Tahya Misr Fund, either for the casual labor whom negatively affected due to the pandemic or lately providing support amounting EGP 15 million to supply the poor groups with Corona vaccine
11.	Jaiz Bank Plc	1	<p>a. Employee Involvement and Training Employees are the Bank's major assets and investment in their training continued during the period under review despite the Covid-19 challenges. Formal and informal channels of communication are employed in keeping staff abreast of various issues affecting the Bank as a going concern.</p> <p>b. Employment Policy The Company's recruitment policy, which is based solely on merit, does not discriminate against any person on the grounds of Religion, Tribe, or Physical Disability.</p> <p>c. Health Safety and Welfare at Work Health and safety regulations are in force within the Bank's premises and employees are aware of existing regulations. The Bank provides subsidy to all levels of employees for medical, transportation, lunch, as well as access to recreational facilities to enhance their welfare and improve productivity. The Bank operates a crèche facility at its Head Office for its staff with plans to extend to other locations in due course. We actively promote wellness of our employees and have provided a gymnasium at our Head Office for use by all staff. Fire prevention and fire-fighting equipment are installed in strategic locations within the Bank's premises. The Bank operates a contributory pension plan in line with the Pension Reform Act for its employees.</p> <p>d. Covid 19 Response The novel Corona Virus (COVID-19) severed our health, social and financial facets of living. The Bank in its capacity, as a socially responsible institution immediately the outbreak was declared a pandemic advised employees to work on rotational basis, with always a team off-site. As the nationwide lock-down measures were gradually eased, Work-From-Home (WFH) Policy was equally promulgated where possible. Employees were encouraged to work from home and on rotational basis. The pandemic and lockdown measures put in place country-wide made some business ventures to suffer financial losses. This in part led to the growth of the Bank's Impairment Charges against non-performing Financing and Investment which when compared between financial year 2019 and 2020 indicated a rise of about 164% from N1.15 billion in 2019 to N3.03 billion in 2020. Hence, the Bank offered forbearances to the affected customers to cushion the negative impact of the pandemic. It also became evident that, to serve customers in situations like the lockdown period would require a strong IT infrastructure. Leveraging on latest IT infrastructure, the Bank deployed Hyper Converged Infrastructure (HCI) at its Data Centre to enhance its channels uptime and processing throughput. Consequently, we offered our customers improvements on USSD and Mobile Banking Services and commenced numerous back-office process automation such as Centralized Processing Centre, automation of Performance Management System, Loan Origination System, Document Management System and the deployment of Robotic Process Automation (RPA). Some risk management measures adopted by the Bank include the reduction in financing to adversely affected sectors and increment of financing to sectors positively impacted by the pandemic such as IT, Agriculture and Health. Some initiatives put in place include reduction in fees on COVID-related Advance Payment Guarantees and a more strengthened framework in respect of monitoring capabilities such as Early Warning Signal tools in order to proactively sniff and take remediation steps on financing. The Bank also did not just implement the non-pharmaceutical protocols introduced by the National Centre for Disease Control (such as compulsory use of face mask, monitoring of body temperature at entrance, hand sanitization and observing physical social distance) but also ensured full compliance by customer and visitors across its branch network and Head Office. The Bank also uniquely complemented government's effort by introducing an innovation challenge aimed at tackling the</p>
12.	Bank Of Ghana	1	<p>5.1 Overview</p> <p>In 2020, the Bank strengthened human capacity, and introduced remote working structures to ensure business continuity to mitigate the adverse impact of the COVID-19 pandemic on operations. The Bank conducted staff training and targeted career development programmes, and augmented staff strength by recruiting qualified personnel for some key positions. The Bank continued to improve staff welfare, work ethics, and information security in the review year.</p> <p>5.2 Human Resource Activities</p> <p>5.2.1 Policies In 2020, the Bank further strengthened staff policies by reviewing its Handbook on Human Resource Policies. Notable among the newly formulated policies were the Reassignment Policy, and the Staff Housing Policy. Despite the disruptions caused by the Covid-19 pandemic on its operations, the Bank remained strategically positioned to achieve its mandate.</p> <p>5.2.2 Performance Management System</p> <p>5.3 Health Issues</p> <p>The Bank continued to enhance employee wellbeing, underpinned by four main objectives, which were to promote: health and safety culture; quality of clinical care; emergency preparedness & response; and operational efficiency & effectiveness of health service delivery.</p> <p>Amid the COVID-19 pandemic, the Bank undertook the following health-related activities:</p> <ul style="list-style-type: none"> • Organised wellness programmes; • Created awareness through periodic publications on the Bank's intranet about identifying risk factors and preventing diseases, including COVID-19; • Organised medical outreach programmes on general health and safety; • Carried out health education on several topics, which included office ergonomics, lifestyle diseases, Lassa fever, and COVID-19; • Organised Annual Medical Examinations for staff, including retirees; and • Organised kidney screening, eye screening, hearing assessment, breast cancer screening and COVID-19 tests.

13.	Standart Bank Afrika	1	 <p>Protecting our people and clients</p> <p>The safety and protection of our clients and people remained the foremost priorities of our business continuity management response measures throughout 2020. It is our obligation and duty to ensure that we provide a safe working environment for our colleagues, and that we ensure that our clients can transact in a manner which does not compromise their health and safety.</p> <p>More than 80% of my colleagues in South Africa worked from home for most of 2020. They will continue to do so until it is safe to return to our premises. Our information technology (IT) teams worked tirelessly to ensure that their colleagues had the necessary resources to perform their roles safely and effectively remotely. It has been a year since the mass migration to working remotely, and we are still learning lessons and evolving as we adopt new technologies to enhance the remote working experience for colleagues. We have made significant progress in developing a sustainable approach to remote and flexible working, as it has become obvious that this will become an integral part of our 'new normal'. Our colleagues in risk and human capital teams implemented measures to ensure that colleagues who were attending the workplace were sufficiently protected. Similarly, we put in place measures in our branches to protect our clients.</p>
14.	Absa Bank Afrika	1	<p>Post-employment medical aid plans The cost of providing health are benefits to retired employees is accrued as a liability in the financial statements over the reporting period that the employees provide services to the Bank, using a methodology similar to that for defined benefit pension schemes.</p> <p>1.17.2 Staff costs Short-term employee benefits, including salaries, accrued performance costs, salary deductions and taxes are recognised over the reporting period in which the employees provide the services to which the payments relate. Performance costs are recognised to the extent that the Bank has a present obligation to its employees that can be measured reliably and are recognised on an undiscounted basis over the period of service that employees are required to work to qualify for the services. Termination benefits result from either an entity's decision to terminate the employment or an employee's decision to accept an entity's offer of benefits in exchange for termination of employment.</p> <p>1.17.3 Share-based payments The Bank operates equity-settled and cash-settled share-based payment plans.</p> <p>Employee services settled in equity instruments The cost of the employee services received in respect of the shares or share options granted is recognised in profit or loss over the period that employees provide services, generally the period from which the award is granted (or the employee notified) to the vesting date of the shares or options. The overall cost of the award is calculated using the number of shares and options expected to vest and the fair value of the shares or options at the date of grant. The number of shares and options expected to vest takes into account the likelihood that performance and service conditions included in the terms of the awards will be met. Failure to meet the non-vesting condition is treated as a cancellation, resulting in an acceleration of recognition of the cost of the employee services. The fair value of shares is the market price ruling on the grant date, in some cases adjusted to reflect restrictions on transferability. The fair value of options granted is determined using option pricing models to estimate the numbers of shares likely to vest. These take into account the exercise price of the option, the current share price, the risk-free interest rate, the expected volatility of the share price over the life of the option and other relevant factors. Market conditions that must be met in order for the award to vest are also reflected in the fair value of the award, as are any other non-vesting conditions.</p>
15.	Abu Dhabi Islamic Bank Egypt	1	<p>Impact of COVID-19</p> <p>The coronavirus (COVID-19) pandemic has spread across different geographic regions globally, causing disruption to commercial and economic activities. Covid-19 created doubts in the global economic environment, as both local and international financial and monetary authorities announced various financial and incentive measures around the world to counter the potential negative effects.</p> <p>Risk Management and Business Continuity Strategy:</p> <p>ADIB has formed a permanent committee consisting of some key management personnel, and the committee is concerned with everything related to ensuring the continuity of business and managing all risks related to Covid-19, and the most important themes on which Abu Dhabi Islamic Bank relies on for facing this pandemic are as follows: -</p> <ul style="list-style-type: none"> • Operating risk management <p>ADIB has activated business continuity plans to ensure the safety, health and security of employees by activating remote work for some bank employees, whether from home or from different locations in line with the precautionary measures adopted by the State. ADIB emphasized on the continuity of providing services to customers, whether through bank branches or through modern technological means.</p> <p>ADIB focused on providing and using all available communication channels to communicate with customers, including social media, in a way that ensures the continuity of the quality of services as in normal situations.</p>




16.	AhlI United Bank Egypt	1	<p>COVID-19 measures. Increased virtualisation with hyper-converged systems at production and disaster recovery data centres resulted in higher reliability and capacity to handle the continued demand for remote access. Focus on cloud adoption continued by enhancing the cloud footprint and plans were set for re-architecting critical applications to be hosted on the cloud. This paves the way for adopting cloud-native applications and reduces dependencies on the infrastructure within the Bank's data centres located in Bahrain, which in turn provides higher availability for critical applications globally. A portfolio of projects to enhance the customer experience and digital processing across the distribution channels was initiated in 2020, and is scheduled for delivery during 2021.</p> <p>AUB continued its mission to provide quality and actionable data-to-business units by ensuring the smooth and timely running of Datawarehouse processes. Further automation applied to the upload of manual files via the Data Management Portal and provided Datawarehouse-based VAT extracts for the AUB Dubai branch, IBOR dashboards, and Bond Analytics reporting for Investments. Looking ahead, several key deliverables will result in the extended usage of enterprise data by various Business Units within the Bank.</p> <p>The Bank successfully operationalised SWIFT GPI for outgoing and incoming payments, providing the online status of electronic payments with added convenience to its customers. A number of additional projects aiming to maintain AUB SWIFT CSP compliance was carried out.</p> <p>AhlI United Bank Group laid the foundation for the group to accelerate its transformation program and to set the benchmark for how transformation can power the Bank's growth and future success.</p> <p>Group Human Resources</p> <p>AUB employed 3,227 full-time employees covering a diverse</p> <p>Measures prioritizing the health and safety of our employees by preventing further spread of the virus during the Covid-19 pandemic and ensuring a smooth return to work in office locations included initiatives of:</p> <ul style="list-style-type: none"> HR delivering an online health vaccine status monitoring portal available 24x7 on PC and mobile for employees to update their health status on symptoms, infection, isolation status, location, vaccination status and their general health condition. The portal enabled HR and our leadership teams to collect real-time data/ analytics dashboards to plan operations including staffing frontline/ physical positions, safely bring employees back into the office, managing safely distanced workspaces and identify and support high-risk employees based on location, age, and area of work; Providing masks and sanitizers at the workplace and availability of ongoing Covid-19 RT-PCR testing for employees; Educating employees through online awareness sessions and mobile push notifications on precautionary protocols to prevent the spread of the Covid-19 pandemic and current health updates/ guidelines to stay safe. Implementing flexible remote working protocols through implementation of a new remote work access policy as well as an online workforce planning tool with automated notifications to enable seamless remote working capability especially in view of volatile lockdowns in different countries; Wellness programs/ interventions through webinars and virtual health camps to ensure the mental, emotional and physical wellbeing of our employees. 																										
17.	United Bank For Africa Plc	1	<p>The Bank operates a non-discriminatory policy in the consideration of applicants for employment, including those received from physically challenged persons. The Bank's policy is that the most qualified persons are recruited for the appropriate job levels, irrespective of an applicant's state of origin, ethnicity, religion or physical condition.</p> <p>Health, Safety at Work and Welfare of Employees</p> <p>The Bank maintains business premises designed with a view to guaranteeing the safety and health working conditions of its employees and customers alike. Employees are adequately insured against occupational and other hazards. The Bank has a comprehensive health insurance scheme for staff, through which medical needs of staff and their immediate family members are met. In addition, the Bank provides first aid in all business offices and has a medical facility at the Head Office. As a part of the investment in the welfare of staff, the Bank maintains an ultra-modern gym facility at the head-office and organizes a quarterly fitness session (tagged 'jogging to bond'), held at different stadia across all its country of operations, thereby providing access to various sporting facilities and professional instructors.</p> <p>Fire prevention and firefighting equipment are installed in strategic locations at all business offices, in addition to</p> <p>As a part of its daily business, the Bank carries out research into new banking products and services to anticipate and meet customers' need and to ensure excellent service is delivered at all time.</p> <p>Demographics of our workforce</p> <p>During the period under review, the Group employed staff across the different businesses and geographies where it operates. Below is the details of the employee demographics:</p> <p>(a) Staff distribution by gender during 2020 financial year</p> <table border="1" data-bbox="1197 974 1460 1086"> <thead> <tr> <th>Description</th> <th>Gender</th> <th>Head Count</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Group</td> <td>Male</td> <td>6,025</td> <td>56%</td> </tr> <tr> <td>Female</td> <td>4,813</td> <td>44%</td> </tr> <tr> <td colspan="2">Total</td> <td>10,838</td> <td>100%</td> </tr> <tr> <td rowspan="2">Bank</td> <td>Male</td> <td>4,117</td> <td>54%</td> </tr> <tr> <td>Female</td> <td>3,199</td> <td>46%</td> </tr> <tr> <td colspan="2">Total</td> <td>7,316</td> <td>100%</td> </tr> </tbody> </table> <p>Average gender analysis of the Bank's Board of Directors and Top Management Staff during the period</p>	Description	Gender	Head Count	% of Total	Group	Male	6,025	56%	Female	4,813	44%	Total		10,838	100%	Bank	Male	4,117	54%	Female	3,199	46%	Total		7,316	100%
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18.	Stanbic Itbc Holding Plc	1	<p>Health, safety and welfare at work</p> <p>The Company enforces strict health and safety rules and practices at the work environment which are reviewed and tested regularly. The Company's staff are covered under a comprehensive health insurance scheme pursuant to which the medical expenses of staff and their immediate family are covered up to a defined limit. Fire prevention and firefighting equipment are installed in strategic locations within the Company's premises.</p> <p>The Company has both Group Personal Accident and Workmen's Compensation Insurance cover for the benefit of its employees. It also operates a contributory pension plan in line with the Pension Reform Act 2014.</p> <p>o. Employment involvement and training</p> <p>The Company ensures, through various fora, that employees are kept informed on matters concerning them. Formal and informal channels are employed for communication with employees with an appropriate two-way feedback mechanism. In accordance with the Company's policy of continuous staff development, training facilities are provided in the Group's well-equipped Training School (the Blue Academy). Employees of the Company attend training programmes organised by the Standard Bank Group ("SBG") in South Africa and elsewhere and participate in programmes at the Standard Bank Global Leadership centre in South Africa. The Company also provides its employees with on the job training in the Company and at various Standard Bank locations.</p>																										

Lampiran 16 Data Item Working Environment Sampel Penelitian

No	Nama Perbankan Syariah	Working Environment
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1.	Alinma Bank	1	 <p>The bank has established a work environment based on clear values to which all Alinma employees should commit:</p>																																																																																													
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Khusus untuk penerapan tanggung jawab sosial di lingkungan kerja, Mandiri Syariah telah mendapatkan capaian yang terlihat dari tingginya keterlibatan karyawan yang ditunjukkan dengan hasil <i>Employee Effectiveness Survey</i> (yang sebelumnya bernama <i>Survey Engagement Pegawai</i>) yang dilakukan sekali dalam 2 tahun. Adapun untuk tingkat engagement dan enablement pegawai pada tahun 2019</p> <p>(survei terupdate dan survei berikutnya akan dilakukan di 2021) yaitu sebagai berikut:</p> <ol style="list-style-type: none"> 1. <i>Employee Engagement</i> tahun 2019 sebesar 80%, meningkat dibandingkan tahun 2017 yg tercatat sebesar 72%. 2. <i>Employee Enablement</i> tahun 2019 sebesar 81%, meningkat dibandingkan tahun 2017 yg tercatat sebesar 74%. 																																																																																													
3.	Bank Aljazira	1	<table border="1"> <thead> <tr> <th rowspan="2">Categories of employees</th> <th colspan="4">2020</th> </tr> <tr> <th>Number of employees</th> <th>Fixed compensation (on accrual basis) SR '000</th> <th>Variable compensation (on cash basis) SR '000</th> <th>Total SR '000</th> </tr> </thead> <tbody> <tr> <td>Senior executives that require SAMA no objection</td> <td>26</td> <td>49,308</td> <td>24,230</td> <td>73,538</td> </tr> <tr> <td>Employees involved in control functions</td> <td>241</td> <td>90,698</td> <td>9,481</td> <td>100,179</td> </tr> <tr> <td>Employees involved in risk taking activities</td> <td>180</td> <td>70,996</td> <td>13,724</td> <td>84,720</td> </tr> <tr> <td>Other employees</td> <td>2,137</td> <td>528,966</td> <td>80,043</td> <td>609,009</td> </tr> <tr> <td>Outsourced employees</td> <td>537</td> <td>86,779</td> <td>3,834</td> <td>90,613</td> </tr> <tr> <td>Total</td> <td>3,121</td> <td>826,747</td> <td>131,311</td> <td>958,058</td> </tr> <tr> <td>Variable compensation (accrual basis)</td> <td></td> <td>127,999</td> <td></td> <td></td> </tr> <tr> <td>Other employee related benefits</td> <td></td> <td>27,862</td> <td></td> <td></td> </tr> <tr> <td>Total salaries and employee-related expenses</td> <td></td> <td>982,608</td> <td></td> <td></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th rowspan="2">Categories of employees</th> <th colspan="4">2019</th> </tr> <tr> <th>Number of employees</th> <th>Fixed compensation (on accrual basis) SR '000</th> <th>Variable compensation (on cash basis) SR '000</th> <th>Total SR '000</th> </tr> </thead> <tbody> <tr> <td>Senior executives that require SAMA no objection</td> <td>16</td> <td>43,270</td> <td>22,312</td> <td>65,582</td> </tr> <tr> <td>Employees involved in control functions</td> <td>213</td> <td>85,816</td> <td>9,886</td> <td>95,702</td> </tr> <tr> <td>Employees involved in risk taking activities</td> <td>202</td> <td>77,192</td> <td>13,987</td> <td>91,179</td> </tr> <tr> <td>Other employees</td> <td>2,186</td> <td>530,764</td> <td>76,156</td> <td>606,920</td> </tr> <tr> <td>Outsourced employees</td> <td>609</td> <td>85,970</td> <td>3,500</td> <td>89,470</td> </tr> <tr> <td>Total</td> <td>3,226</td> <td>823,012</td> <td>125,841</td> <td>948,853</td> </tr> </tbody> </table>	Categories of employees	2020				Number of employees	Fixed compensation (on accrual basis) SR '000	Variable compensation (on cash basis) SR '000	Total SR '000	Senior executives that require SAMA no objection	26	49,308	24,230	73,538	Employees involved in control functions	241	90,698	9,481	100,179	Employees involved in risk taking activities	180	70,996	13,724	84,720	Other employees	2,137	528,966	80,043	609,009	Outsourced employees	537	86,779	3,834	90,613	Total	3,121	826,747	131,311	958,058	Variable compensation (accrual basis)		127,999			Other employee related benefits		27,862			Total salaries and employee-related expenses		982,608			Categories of employees	2019				Number of employees	Fixed compensation (on accrual basis) SR '000	Variable compensation (on cash basis) SR '000	Total SR '000	Senior executives that require SAMA no objection	16	43,270	22,312	65,582	Employees involved in control functions	213	85,816	9,886	95,702	Employees involved in risk taking activities	202	77,192	13,987	91,179	Other employees	2,186	530,764	76,156	606,920	Outsourced employees	609	85,970	3,500	89,470	Total	3,226	823,012	125,841	948,853
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6.	Bank Muamalat	1	<p>Jumlah Nominal Kompensasi PHK yang Dibayarkan per Orang</p> <table border="1"> <thead> <tr> <th>Keterangan</th> <th>Jumlah Karyawan Total Employees</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Lebih dari Rp1.000.000.000</td> <td>NA</td> <td>More than Rp1,000,000,000</td> </tr> <tr> <td>Lebih dari Rp500.000.000 sampai dengan Rp1.000.000.000</td> <td>NA</td> <td>More than Rp500,000,000 up to Rp1,000,000,000</td> </tr> <tr> <td>Kurang dari sama dengan Rp500.000.000</td> <td>12</td> <td>Less than or equal to Rp500,000,000</td> </tr> </tbody> </table> <p>Keterlibatan Karyawan Bank Muamalat Indonesia (BMI) merancang program <i>Employee Engagement</i> dengan melibatkan peran aktif seluruh karyawan dalam mengikuti beragam kegiatan yang bertujuan meningkatkan produktivitas, kedisiplinan, loyalitas karyawan, profitabilitas perusahaan, serta meningkatkan kepuasan dan loyalitas konsumen. Program terus dilakukan secara berkesinambungan pada situasi apapun karena BMI telah menerapkan pemanfaatan teknologi digital, dengan demikian keterlibatan karyawan menjadi sangat luas di seluruh kantor perwakilan BMI.</p> <p>Berikut adalah program yang dilakukan untuk mendukung tujuan utama dari <i>Employee Engagement</i> meliputi <i>Spiritual Engagement</i>, <i>Emotional Engagement</i>, dan <i>Rational Engagement</i>.</p> <p><i>Spiritual Engagement</i> adalah keikutsertaan atau keterlibatan karyawan secara spiritual. Program <i>Spiritual Engagement</i> antara lain melalui Kajian Masjid</p> <p>The Nominal Amount of Severance Compensation Paid per Person</p> <p>Bank Muamalat Indonesia (BMI) has designed an <i>Employee Engagement</i> program by involving the active role of all employees to participate in various activities aimed at increasing productivity, discipline, employee loyalty, company profitability, and increasing customer satisfaction and loyalty. The program continues to be carried out continuously in any situation because BMI has implemented the use of digital technology, therefore employee involvement becomes very broad at all BMI representative offices.</p> <p>The following are programs conducted to support the main objectives of <i>Employee Engagement</i>, covering <i>Spiritual Engagement</i>, <i>Emotional Engagement</i> and <i>Rational Engagement</i>.</p> <p><i>Spiritual Engagement</i> is the participation or involvement of employees spiritually. The <i>Spiritual Engagement</i> Program includes the Al-Muamalah Mosque Study and</p>	Keterangan	Jumlah Karyawan Total Employees	Description	Lebih dari Rp1.000.000.000	NA	More than Rp1,000,000,000	Lebih dari Rp500.000.000 sampai dengan Rp1.000.000.000	NA	More than Rp500,000,000 up to Rp1,000,000,000	Kurang dari sama dengan Rp500.000.000	12	Less than or equal to Rp500,000,000																																																																																	
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7.	Bca Syariah	0																																																																																														
8.	Al Rajhi Bank	0																																																																																														


9.	Bank Albilad	1	<p>Employees Compensation and Benefits</p> <p>1. Quantitative Disclosure</p> <p>This disclosure has to be bifurcated between the following categories, whereby the meaning of each category is mentioned below:</p> <p>a) Senior executives: Members of Management Committee whom appointment is subject to approval of central bank, such as: CEO, CFO (EVP Finance), COO (EVP Operations Management), CRO (EVP Risk Management), EVP Retail Banking, EVP Human Resource, etc.</p> <p>b) Employees engaged in risk taking activities: This comprises of management staff within various business lines i.e. corporate, retail, treasury, trade services, private banking etc. who are responsible for executing and implementing the business strategy of the bank.</p> <p>c) Employees engaged in control functions: This comprises of employees working in divisions that are not engaged in risk taking activities but engaged in review functions i.e. risk management, compliance, internal audit, treasury operations, finance and accounting, etc.</p> <p>d) Other employees: All regular employees other than those mentioned in (a) to (c) above.</p> <p>e) Outsourced employees: This includes staff employed by various agencies who supply services to the Bank on a full time basis in non-critical roles. None of these roles require risk undertaking or control.</p> <p>2. Qualitative Disclosure</p> <p>The Bank has developed a Compensation Policy based on the 'Rules on Compensation Practices' issued by central bank as well as the guidelines provided by the Financial Stability Board and the Basel Committee on Banking Supervision in this respect.</p> <p>The Compensation Policy has been approved by the Board of Directors (BOD). The BOD have also established a Nominations and Remuneration Committee to oversee the implementation of the Policy.</p> <p>The mandate of the Committee is to oversee the compensation system design and operation, prepare and periodically review the Compensation Policy and evaluate its effectiveness in line with the industry practice.</p>										
10.	Al Baraka Bank Egypt E.S.C	1	<p>Rewarding and Incentives System for the Bank's Employees & Managers</p> <p>: Nil</p> <p>Since more than 20 years the Bank adopts a quarterly incentives system, and it deservedly achieves the desired goal, it is to motivate workers who make distinct efforts and it is linked to achieving the targets</p> <table border="1"> <tr> <td>Total available shares according to the employees and managers rewarding and incentives system</td> <td>Nil</td> </tr> <tr> <td>Total rewarding and incentive shares granted to employees and managers during the year</td> <td>Nil</td> </tr> <tr> <td>Number of the employees and managers, beneficiaries of the rewarding and incentives system</td> <td>Nil</td> </tr> <tr> <td>Total rewarding and incentive shares granted to employees and managers since the system enforcement</td> <td>Nil</td> </tr> <tr> <td>Names and capacities of every individual having acquired 5% or more of the total available shares (or 1% of the company's capital) pursuant to the System</td> <td>Nil</td> </tr> </table> <p>Infringements and Procedures pertaining to the Capital Market Law and the Registration Regulations</p> <p>There is no infringements & procedures pertaining to the capital market law & the registration regulations</p> <p>The Bank's Contribution to Society Development & Environment Protection during the Year:</p> <p>(Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Shari'a, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal Investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> Providing 10000 new employment opportunities within the framework of the finance & investment operations provided by our Bank, whether individually or through syndicated loans and Co-finances. Contributing in development and purchasing hospital equipment and supplies most necessary within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million Contributing by providing financial support to the new educational institutions and developing the infrastructure of existing educational institutions, in addition to scholarships for the talented and needy amounting EGP 7 million. Donating to charities and Zakah institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 13 million 	Total available shares according to the employees and managers rewarding and incentives system	Nil	Total rewarding and incentive shares granted to employees and managers during the year	Nil	Number of the employees and managers, beneficiaries of the rewarding and incentives system	Nil	Total rewarding and incentive shares granted to employees and managers since the system enforcement	Nil	Names and capacities of every individual having acquired 5% or more of the total available shares (or 1% of the company's capital) pursuant to the System	Nil
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11.	Jaiz Bank Plc	1	<p>Directors' Report</p> <p>9. Employment and Employees</p> <p>a. Employee Involvement and Training Employees are the Bank's major assets and investment in their training continued during the period under review Covid-19 challenges. Formal and informal channels of communication are employed in keeping staff abreast of affecting the Bank as a going concern.</p> <p>b. Employment Policy The Company's recruitment policy, which is based solely on merit, does not discriminate against any person on the basis of Religion, Tribe, or Physical Disability.</p> <p>c. Health Safety and Welfare at Work Health and safety regulations are in force within the Bank's premises and employees are aware of existing regulations and are provided subsidy to all levels of employees for medical, transportation, lunch, as well as access to recreational facilities for their welfare and improve productivity. The Bank operates a creche facility at its Head Office for its staff with plans to extend to other locations in due course, promote wellness of our employees and have provided a gymnasium at our Head Office for use by all staff. Fire fighting equipment are installed in strategic locations within the Bank's premises. The Bank operates a contribution plan in line with the Pension Reform Act for its employees.</p> <p>d. Covid 19 Response The novel Corona Virus (COVID-19) severed our health, social and financial facets of living. The Bank in its capacity as a responsible institution immediately the outbreak was declared a pandemic advised employees to work on rotation always a team off-site. As the nationwide lock-down measures were gradually eased, Work-From-Home (WFH) was equally promulgated where possible. Employees were encouraged to work from home and on rotational basis. 1 and lockdown measures put in place country-wide made some business ventures to suffer financial losses. This in turn led to a decline in the Bank's impairment Charges against non-performing Financing and investment which when compared to financial year 2019 and 2020 indicated a rise of about 164% from Nil. (Station in 2019 to N3.03billion in 2020). He offered forbearances to the affected customers to cushion the negative impact of the pandemic.</p> <p>It also became evident that, to serve customers in situations like the lockdown period would require a strong IT infrastructure. Leveraging on latest IT infrastructure, the Bank deployed Hyper Converged Infrastructure (HCI) at its Data Centre, its channels uptime and processing throughput. Consequently we offered our customers improvements on USSD Banking Services and commenced numerous back-office process automation such as Centralized Processing Centre of Performance Management System, Loan Origination System, Document Management System and the deployment of Process Automation (RPA).</p>										

12.	Bank Of Ghana	1	<p>(SWIFT) baseline security requirements that led to the Bank's enlistment as the first Central Bank to be certified as a Swift Service Bureau.</p> <p>Furthermore, to modernise currency operations and ensure efficient and seamless cash movements across the country, the Bank partnered the Ghana Air Force to pilot airlifting of currency to designated regional offices. Following the successful tests, the Bank and the Air Force agreed to finalise a Memorandum of Understanding and Standard Operating Procedure for operationalising the Currency Airlift Project. To further enhance the payment ecosystem in the country, the Bank also initiated a process to select a credible partner for a pilot Central Bank Digital Currency (CBDC).</p> <p>The Bank continued to safeguard staff welfare to minimise COVID-19 infections among staff. Work ethics, the work environment, and information security became paramount, as the Bank took actionable steps to ensure business continuity in spite of the pandemic. In this regard, the Bank introduced remote working arrangements to enable staff to work from home, and undertook staff training and targeted career development programmes on virtual platforms. Also, the Bank reviewed and implemented Information Security Management Systems (ISMS) policies and procedures, which enabled it to pass a combined 4th and 5th ISO27001:2013 External Surveillance Audit in the review year. In addition, the Bank reviewed its internal policies on ethics to strengthen and foster a culture that promotes highest ethical standards and adherence to its core values of accountability, integrity, teamwork, respect, innovation, professionalism, and merit, even in a pandemic era.</p> <p>To conclude, let me stress that 2020 was an unusually challenging year in the Bank's history. We learnt very useful lessons in the process, and that should guide policymaking in the years ahead. First, that decisive and swift policy intervention are critical to building confidence that nurtures faster economic recovery from exceptionally large shocks, such as those that emanated from the pandemic. Second, that a dramatic shift towards remote technology in production and digitisation of financial services are important requirements for business continuity, and for insulating the economy against large and synchronised external shocks. Lastly, environmental, social, and governance principles have taken a central place in global policy decisions. As a central bank, once again, we have successfully sailed through another turbulent financial year, and delivered our mandate of monetary and financial stability, despite the adverse effects of the COVID-19 pandemic. I take this opportunity to thank the Board of Directors, the Monetary Policy Committee, Management, and Staff of the Bank for their continued support, commitment and hard work.</p> <p>Thank you.</p>  <p>Dr. Ernest K.Y. Addison Governor, Bank of Ghana</p>				
13.	Standart Bank Afrika	1	<div data-bbox="933 750 997 817">  </div> <p>Protecting our people and clients</p> <p>The safety and protection of our clients and people remained the foremost priorities of our business continuity management response measures throughout 2020. It is our obligation and duty to ensure that we provide a safe working environment for our colleagues, and that we ensure that our clients can transact in a manner which does not compromise their health and safety.</p> <p>More than 80% of my colleagues in South Africa worked from home for most of 2020. They will continue to do so until it is safe to return to our premises. Our information technology (IT) teams worked tirelessly to ensure that their colleagues had the necessary resources to perform their roles safely and effectively remotely. It has been a year since the mass migration to working remotely, and we are still learning lessons and evolving as we adopt new technologies to enhance the remote working experience for colleagues. We have made significant progress in developing a sustainable approach to remote and flexible working, as it has become obvious that this will become an integral part of our 'new normal'. Our colleagues in risk and human capital teams implemented measures to ensure that colleagues who were attending the workplace were sufficiently protected. Similarly, we put in place measures in our branches to protect our clients.</p> <div data-bbox="933 1019 997 1086">  </div> <p>Supporting our clients</p> <p>In my letter last year, I also noted our commitment to supporting our clients through the financial distress caused by Covid-19. We provided a wide range of relief measures to support our clients across all segments during their time of distress, and we continue to do so. These included:</p> <ul style="list-style-type: none"> • R132 billion of support measures provided to our clients. These included payment holidays, loan extensions and other measures. • The full R250 million assigned to SBSA by the South Africa Future Trust (SAFT) was allocated to employees of qualifying SMEs within six weeks of starting to administer the fund. The bank supported more than 3 500 small businesses and 22 000 employees with SAFT loans. <ul style="list-style-type: none"> • SBSA signed a USD185 million Covid-19 relief loan with the International Financial Corporation in June 2020. We used the proceeds of this three-year loan facility to provide immediate relief and ongoing support for eligible SMEs and corporates in South Africa. • Our participation in the Covid-19 loan guarantee scheme and, with other members of the Banking Association South Africa (BASA), disbursed over R17 billion to small businesses. • Standard Bank, Mastercard and Google partnered to help businesses move online, accept digital payments and attract more customers. The collaboration provides SMEs with free access to Standard Bank's SimplyBu ecommerce solution, powered by Mastercard Payment Gateway Services. 				
14.	Absa Bank Afrika	0					
15.	Abu Dhabi Islamic Bank Egypt	1	<p>ABU DHABI ISLAMIC BANK (ADIB) – EGYPT – S.A.E</p> <p>Notes to the separate financial statements For the year ended 31 December 2020</p> <p>Summary of accounting policies - continued</p> <p>Intangible assets</p> <p>1/1 - Computer Software</p> <ul style="list-style-type: none"> - Expenditure on upgrading and maintenance of computer software is recognised as an expense in the statement of profit and loss in the period in which it is incurred. Expenditures directly incurred in connection with specific software are recognised as intangible assets if they are controlled by ADIB and when it is probable that they will generate future economic benefits that exceed its cost within more than one year. Direct costs also include the cost of the staff involved in upgrading the software in addition to a reasonable portion of relative overheads. - The expenses which lead to the increase or expansion in the performance of computer software beyond their original specifications are recognised as a development cost and are added to the original software cost, when all the following conditions are fulfilled: <ul style="list-style-type: none"> • ADIB has the intention and the ability to complete and use that software. • Development-related expenditures can be reliably measured. - The computer software cost recognised as an asset is amortised over the expected useful life as follows: <table border="1" data-bbox="981 1579 1340 1624"> <thead> <tr> <th>Asset type</th> <th>Default Life / depreciation rate</th> </tr> </thead> <tbody> <tr> <td>Computer Software</td> <td>3 years</td> </tr> </tbody> </table>	Asset type	Default Life / depreciation rate	Computer Software	3 years
Asset type	Default Life / depreciation rate						
Computer Software	3 years						

16.	Ahli United Bank Egypt	1	<p>Corporate Governance continued</p> <p>Employment of Relatives The Bank does not encourage the employment of relatives. However, under exceptional conditions and based on specific requests and needs, the Bank may decide in favour of employing relatives, on a temporary or permanent basis, subject to a comprehensive review and only in cases where there is no conflict of interest or operational risk to the Bank.</p> <p>Material Transactions In addition to large credit transactions that require approval as per the Credit Policy, the Board also approves senior unsecured medium term (greater than 1 year) fund initiatives, strategic investments decisions, as well as any decisions which have or could have a material financial reputational impact on the Bank.</p> <p>Board Committees The Board may, where appropriate, delegate certain powers to an individual Director or to a committee composed of Directors and/or other persons, constituted in the most appropriate to those tasks.</p> <p>The Board has constituted a number of Board Committees of which it has drawn from the Directors or which it has delegated specific responsibilities, through its Board of Reference, which are reviewed and adopted by the Board on an annual basis.</p> <p>All Board Committee members are expected to attend each Committee meeting, unless there are exceptional circumstances that prevent them from doing so. Committee members who cannot physically attend a meeting may attend the meeting by video or telephone conference.</p> <p>Each Board Committee has access to independent external advisors.</p>																																																																																
17.	United Bank For Africa Plc	1	<p>Facility at the Head Office and organizes a quarterly fitness session (tagged "jogging to bond"), held at different stadia across all its country of operations, thereby providing access to various sporting facilities and professional instructors.</p> <p>Fire prevention and firefighting equipment are installed in strategic locations at all business offices, in addition to hosting a full fire service operation at the Head Office.</p> <p>The Bank operates a contributory pension plan in accordance with the Pension Reform Act, wherein the Bank contributes 10% of employees' basic salary, housing and transport allowance to the designated pension fund administration chosen by each employee. As a part of the scheme, the Bank also remits employees' contribution of 8% of the relevant compensation to the same account, as provided by the Pension Reform Act 2004, as amended.</p> <p>Employee Involvement and Training The Bank encourages participation of its employees in arriving at decisions in respect of matters affecting their well-being. To this end, the Bank provides formal and informal opportunities where employees deliberate on issues affecting the Bank and employees' interest, with a view to making inputs to decision thereon. The Bank places premium on the development of its manpower. In addition to the routine online Executive Chat, wherein employees interact with the Management to discuss issues of customer and employee satisfaction, the GMD/CEO operates an open-door policy and encourages employees to channel suggestions and complaints to him as may be required. The Human Capital Management Division also holds monthly "HR Clinic", a personalized avenue to address relevant employee welfare and career satisfaction issues.</p> <p>Employee Involvement and Training The Bank encourages participation of its employees in arriving at decisions in respect of matters affecting their well-being. To this end, the Bank provides formal and informal opportunities where employees deliberate on issues affecting the Bank and employees' interest, with a view to making inputs to decision thereon. The Bank places premium on the development of its manpower. In addition to the routine online Executive Chat, wherein employees interact with the Management to discuss issues of customer and employee satisfaction, the GMD/CEO operates an open-door policy and encourages employees to channel suggestions and complaints to him as may be required. The Human Capital Management Division also holds monthly "HR Clinic", a personalized avenue to address relevant employee welfare and career satisfaction issues.</p> <p>Gender Distribution</p> <table border="1"> <thead> <tr> <th>Bank</th> <th>Female</th> <th>3,199</th> <th>46%</th> </tr> </thead> <tbody> <tr> <td>Total</td> <td></td> <td>7,316</td> <td>100%</td> </tr> </tbody> </table> <p>Average gender analysis of the Bank's Board of Directors and Top Management Staff during the period:</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Gender</th> <th>Head Count</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Board of Directors</td> <td>Male</td> <td>12</td> <td>75%</td> </tr> <tr> <td>Female</td> <td>4</td> <td>25%</td> </tr> <tr> <td></td> <td>Total</td> <td>16</td> <td>100%</td> </tr> <tr> <td rowspan="2">Top Management</td> <td>Male</td> <td>57</td> <td>79%</td> </tr> <tr> <td>Female</td> <td>15</td> <td>21%</td> </tr> <tr> <td></td> <td>Total</td> <td>72</td> <td>100%</td> </tr> </tbody> </table> <p>Detailed average gender analysis of Board of Directors and Top Management Staff during the period:</p> <table border="1"> <thead> <tr> <th rowspan="2">Description</th> <th colspan="2">Male</th> <th colspan="2">Female</th> <th rowspan="2">Total</th> </tr> <tr> <th>Head Count</th> <th>% of Total</th> <th>Head Count</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td>Non-Executive Directors</td> <td>5</td> <td>8%</td> <td>4</td> <td>21%</td> <td>9</td> </tr> <tr> <td>Executive Directors</td> <td>7</td> <td>11%</td> <td>0</td> <td>0%</td> <td>7</td> </tr> <tr> <td>General Managers</td> <td>15</td> <td>24%</td> <td>3</td> <td>16%</td> <td>18</td> </tr> <tr> <td>Deputy General Managers</td> <td>15</td> <td>24%</td> <td>8</td> <td>42%</td> <td>23</td> </tr> <tr> <td>Assistant General Managers</td> <td>20</td> <td>32%</td> <td>4</td> <td>21%</td> <td>24</td> </tr> <tr> <td>Total</td> <td>62</td> <td>100.0</td> <td>19</td> <td>100.0</td> <td>81</td> </tr> </tbody> </table> <p>(b) Group Staff distribution by nationality and location during 2020 financial year</p>	Bank	Female	3,199	46%	Total		7,316	100%	Description	Gender	Head Count	% of Total	Board of Directors	Male	12	75%	Female	4	25%		Total	16	100%	Top Management	Male	57	79%	Female	15	21%		Total	72	100%	Description	Male		Female		Total	Head Count	% of Total	Head Count	% of Total	Non-Executive Directors	5	8%	4	21%	9	Executive Directors	7	11%	0	0%	7	General Managers	15	24%	3	16%	18	Deputy General Managers	15	24%	8	42%	23	Assistant General Managers	20	32%	4	21%	24	Total	62	100.0	19	100.0	81
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18.	Stanbic Itbc Holding Plc	1	<p>The Company continues to maintain a policy of giving fair consideration to applications for employment made by physically challenged persons with due regard to their abilities and aptitude. The Company's policy prohibits discrimination against physically challenged persons or persons with HIV in the recruitment, training and career development of its employees. In the event of members of staff becoming physically challenged, efforts will be made to ensure that, as far as possible, their employment with the Company continues and appropriate training is arranged to ensure that they fit into the Company's working environment.</p> <p>Health safety and welfare at work The Company enforces strict health and safety rules and practices at the work environment which are reviewed and tested regularly. The Company's staff are covered under a comprehensive health insurance scheme pursuant to which the medical expenses of staff and their immediate family are covered up to a defined limit. Fire prevention and firefighting equipment are installed in strategic locations within the Company's premises.</p> <p>The Company has both Group Personal Accident and Workmen's Compensation Insurance cover for the benefit of its employees. It also operates a contributory pension plan in line with the Pension Reform Act 2014.</p> <p>Employee Involvement and Training The Company ensures, through various forums, that employees are kept informed on matters concerning them. Formal and informal channels are employed for communication with employees with an appropriate two-way feedback mechanism. In accordance with the Company's policy of continuous staff development, training facilities are provided in the Group's well-equipped Training School (the Blue Academy). Employees of the Company attend training programmes organised by the Standard Bank Group ("SBG") in South Africa and elsewhere and participate in programmes at the Standard Bank Global Leadership centre in South Africa. The Company also provides its employees with on-the-job training in the Company and at various Standard Bank locations.</p>																																																																																

Lampiran 17 Data Item Employment of Other Special Sampel Penelitian

No	Nama Perbankan Syariah	Employment of Other Special
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1.	Alinma Bank	1	<p>■ Support for the Community Fund for Those Affected by COVID-19</p> <p>As part of its corporate social responsibility efforts, and in line with its position as a leader in charitable initiatives, Alinma Bank contributed SAR 5,325,000 to the Community Fund for those needy individuals who were impacted by the spread of COVID-19 in the Kingdom of Saudi Arabia. Under its mandate, the Community Fund ensures that those in need during times of crisis are provided with necessary humanitarian assistance, with a focus on individuals with disabilities, families of prisoners, the elderly, small business owners, the unemployed, and others across various fields such as relief and social work, education, health awareness, technical services, service industry workers, and others.</p>														
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Dalam menerapkan tanggung jawab sosial perusahaan, Mandiri Syariah mengacu pada ISO 26000. Lingkup tanggung jawab sosial Mandiri Syariah adalah meliputi:</p> <ol style="list-style-type: none"> 1. Tata Kelola Tanggung Jawab Sosial 2. Hak Azasi Manusia 3. Ketenagakerjaan 4. Lingkungan Hidup 5. Operasi Yang Adil 6. Pemuhan Kepentingan Pelanggan 7. Kemasyarakatan <p>Selain lingkup tanggung jawab sosial berdasarkan core subject di atas, pelaksanaan tanggung jawab sosial juga meliputi lingkup Kantor Pusat dan seluruh Kantor Wilayah/ Cabang Mandiri Syariah, baik internal maupun eksternal kantor.</p> <p>Dalam menerapkan tanggung jawab sosialnya, Mandiri Syariah telah menjalankan seluruh kewajibannya berdasarkan peraturan-peraturan yang berlaku, antara lain:</p> <table border="1" data-bbox="938 689 1474 891"> <thead> <tr> <th>Kegiatan</th> <th>Dasar Regulasi</th> </tr> </thead> <tbody> <tr> <td>Hak Azasi Manusia</td> <td>1. Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan. 2. Peraturan Bank Indonesia No. 7/7/PBI/2005 tentang Penyelesaian Pengaduan Nasabah.</td> </tr> <tr> <td>Operasi Yang Adil</td> <td>Undang-Undang Republik Indonesia Nomor 20 Tahun 2001 Tentang Perubahan Atas Undang-Undang Nomor 31 Tahun 1999 Tentang Pemberantasan Tindak Pidana Korupsi</td> </tr> <tr> <td>Lingkungan Hidup</td> <td>Peraturan Pemerintah Nomor 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas.</td> </tr> <tr> <td>Ketenagakerjaan</td> <td>1. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan. 2. Undang-Undang No. 18 tahun 2016 tentang penyandang disabilitas.</td> </tr> <tr> <td>Pengembangan Sosial dan Kemasyarakatan</td> <td>Undang-Undang No. 38 tahun 1999 yang telah diubah menjadi Undang-undang Nomor 23 tahun 2011 tentang Pengelolaan Zakat.</td> </tr> <tr> <td>Perlindungan Nasabah</td> <td>Undang-Undang No. 24 tahun 2004 tentang Lembaga Penjaminan Simpanan (LPS)</td> </tr> </tbody> </table>	Kegiatan	Dasar Regulasi	Hak Azasi Manusia	1. Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan. 2. Peraturan Bank Indonesia No. 7/7/PBI/2005 tentang Penyelesaian Pengaduan Nasabah.	Operasi Yang Adil	Undang-Undang Republik Indonesia Nomor 20 Tahun 2001 Tentang Perubahan Atas Undang-Undang Nomor 31 Tahun 1999 Tentang Pemberantasan Tindak Pidana Korupsi	Lingkungan Hidup	Peraturan Pemerintah Nomor 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas.	Ketenagakerjaan	1. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan. 2. Undang-Undang No. 18 tahun 2016 tentang penyandang disabilitas.	Pengembangan Sosial dan Kemasyarakatan	Undang-Undang No. 38 tahun 1999 yang telah diubah menjadi Undang-undang Nomor 23 tahun 2011 tentang Pengelolaan Zakat.	Perlindungan Nasabah	Undang-Undang No. 24 tahun 2004 tentang Lembaga Penjaminan Simpanan (LPS)
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3.	Bank Aljazira	1	<p>5. Social Responsibility Committee (Khair Aljazira le Ahl Aljazira' program)</p>  <p>As per its terms of reference, the CSR committee consists of 3-5 members and holds 4 meetings per year at least. This committee plays an important role in assisting the board of directors in the fulfillment of its social responsibilities related to the 'Khair Aljazira le Ahl Aljazira' program. It is responsible for the formulation of policies and procedures related to the activities and social responsibility programs, approval of the annual budget for 'Khair Aljazira le Ahl Aljazira' program, approval of the annual plan for the program, creating solutions for the obstacles that might hinder the social responsibility programs and review of the objectives of the program by highlighting the bank's role in the community service. It also contributes and participates actively in many social responsibility programs in the Kingdom, builds cooperation and communication between the bank and the authorities related to those programs and establishes specific partnerships with associations and charities in the kingdom which contribute to highlighting the role of private sector in enhancing the process of social responsibility. The Committee also strives to create an appropriate environment to help the youth and rehabilitate them for the market, and it provides distinctive programs for rehabilitating disabled people. The committee of the 'Khair Aljazira le Ahl Aljazira' program reports annually to the Board of Directors about the activities and functions of 'Khair Aljazira le Ahl Aljazira' program.</p> <p>The members of the social responsibility committee for the current term have been appointed at the board of directors' meeting No. 211 held on 07 Jumada I, 1440H (January 13, 2019). The committee held 4 meetings during 2019 which were attended by the chairman and members as stated in the table below:</p>														
4.	Jordan Islamic Bank	1	<p>The above training courses and seminars have reinforced the (basic) functional and (auxiliary) institutional training needs in accordance with the enhanced training programs for the functional and institutional training competencies approved for the Bank:</p> <ul style="list-style-type: none"> - Functional training competencies (leadership skills, banking portal, credit implementation, cash, external transactions, administrative affairs, implementation and achievement and accounting competencies). - Institutional training competencies (Sharia, compliance, institutional awareness, time management, work pressure, security, training and development, digital banking, occupational safety and health, risk management, performance management, legal, marketing, treasury and corporate relations competencies). <p>The Bank continued to enroll the employees in training programs and activities that serve the topics of social responsibility and sustainability towards society. Such programs include analyzing the social and environmental hazards for banks, the Islamic frameworks for banking awareness and protection of the financial customer, Women Day, National Program for self-employment "Inhad" and protecting the financial consumer for customers with disabilities, further those related to occupational health and safety which focused this year on the Novel Corona Virus.</p> <p>The Bank also continued to provide training opportunities and introduce its business to new groups of educational institutions students. The number of those students reached (383) throughout 2020, compared to (670) students in 2019.</p> <p>Moreover, practical online training was provided to some of those students in line with the current circumstances arising from the covid-19 pandemic and dealing with them by taking the preventative and precautionary measures and the requirements of general safety. In addition, (3) employees coming from non-Jordanian banks received training on the work of our Bank during 2019.</p>														


5.	Bank Islami Pakistan Ltd	1	<p>A dedicated and 360-degree Independence Day media campaign with the title of 'Plantation for the Nation' was launched to enhance BankIslami's brand equity and create positive brand association with patriotism and environment protection. To create awareness regarding Islamic Banking products and services, the Bank also developed and promoted informative video clips through digital channels.</p> <p>Human Resource</p> <p>BankIslami operates with a goal to provide equal employment opportunities and does not discriminate within its employees and job applicants on the basis of gender, religion, race, color, and disabilities. In line with this aim, the Bank inducted an exclusive batch of differently-abled employees during the outgoing period.</p> <p>Following our strategic goal of 'Employer by Choice', BankIslami extended financial support to its employees, during the catastrophic situation ensuing from heavy thunderstorm and urban flooding in Karachi, by paying one-time Rain Emergency relief allowance to staff located in Karachi, to provide coverage against household losses incurred due to urban flooding.</p> <p>As part of BankIslami's continuous development and capacity building initiative, profile screening of support staff was done to provide them opportunity to advance their careers in business development and other roles. The Bank also conducted manpower planning exercise to streamline job roles of various functions. The objective was to streamline staffing needs and ensure that each function has proper manpower.</p>
6.	Bank Muamalat	1	<p>TANGGUNG JAWAB SOSIAL DI BIDANG HAM SOCIAL RESPONSIBILITY IN THE FIELD OF HUMAN RIGHTS</p> <p>Komitmen dan Kebijakan Komitmen dan kebijakan Bank Muamalat Indonesia terkait dengan HAM Asasi Manusia (HAM) terencana dari diadikannya HAM sebagai pedoman dasar dalam operasional perusahaan, yang berlaku baik ke dalam (kepada karyawan) dan juga ke luar (kepada pihak di luar perusahaan). Tidak hanya itu, Bank juga menjamin terpenuhinya HAM dasar tersebut bagi seluruh nasabah dan pihak terkait lainnya.</p> <p>Komitmen dan kebijakan Bank Muamalat di bidang HAM juga ditunjukkan dengan pemberian kesempatan yang sama untuk seluruh karyawan di semua lini perusahaan. Serta tidak mendukung pembiayaan nasabah korporasi yang diindikasikan melanggar HAM, seperti mempekerjakan anak di bawah umur.</p> <p>Hal tersebut dilakukan mengingat HAM adalah sebuah konsep hukum dan normatif yang menyatakan bahwa manusia memiliki HAM yang melekat pada dirinya karena ia adalah seorang manusia. HAM asasi manusia berlaku kapan pun, di mana pun, dan kepada siapa pun, sehingga sifatnya universal. HAM pada prinsipnya tidak dapat dicabut dan juga tidak dapat dibagi-bagi.</p> <p>Commitment and Policy Bank Muamalat's commitment and policies on Human Rights (HAM) are reflected in the adoption of human rights as the most fundamental guidelines in our entire operations, which apply both internally (to employees) and also externally (to all internal stakeholders). Furthermore, the Bank also guarantees this very basic right of mankind is fulfilled for all including customers.</p> <p>Bank Muamalat's commitment and policy on human rights is also shown with the equal opportunity the Bank gives to all employees at all organizational levels. The Bank will never, ever, give financial support to a corporate customer who is proven to have violated human rights e.g. employing minors.</p> <p>The Bank upholds this principle due to the fact that human rights are a legal and normative concept underlying that as human beings, everybody has inherent rights. Human rights apply anytime, anywhere and to anyone, making it a universal principle. In principle, human rights are not revocable nor can it be classified in any thinkable manner.</p>
7.	Bca Syariah	1	<p>PT BANK BCA SYARIAH SAKSIAN ATAS LAPORAN KEUANGAN 31 Desember 2022 dan 2021</p> <p>Keberagaman</p> <p>Bank Syariah mengadopsi nilai-nilai keberagaman sebagai salah satu nilai yang mendasari seluruh aktivitasnya. Bank Syariah berkomitmen untuk memberikan kesempatan yang sama kepada seluruh karyawan dan nasabah, tanpa memandang latar belakang suku, agama, ras, dan golongan.</p> <p>Bank Syariah juga memiliki kebijakan yang melarang praktik diskriminasi terhadap karyawan dan nasabah berdasarkan latar belakang suku, agama, ras, dan golongan.</p> <p>Bank Syariah juga memiliki kebijakan yang melarang praktik diskriminasi terhadap karyawan dan nasabah berdasarkan latar belakang suku, agama, ras, dan golongan.</p>
8.	Al Rajhi Bank	0	
9.	Bank Albilad	1	<p>MOST OUTSTANDING INITIATIVES OF THE BANK DUH</p> <p>Providing support to the Health Endowment Fund and the Community Fund (Corona Pandemic) In cooperation with Saudi banks, the Bank contributed to the support of the Health Endowment Fund of the Ministry of Health and the Community Fund of the Ministry of Human Resources and Social Development with financial support exceeding 260 million Saudi riyals to mitigate the effects of the Corona pandemic.</p> <p>Autism Center of Excellence The Bank contributed to the establishment of Autism Center of Excellence in Riyadh, at a cost of 285 million Saudi riyals, in partnership with the Ministry of Human Resources and Social Development and a group of Saudi banks. The Center aims to develop national capabilities in the field of autism and support the specialized research and studies in this regard.</p> <p>Empowerment of Disabled Persons The Bank contributed to launch a number of automated teller machines (ATMs) to meet the needs of customers with disabilities in all its branches in the Kingdom in partnership with the Authority for Persons with Disabilities (APD). ATMs are equipped with a voice user interface that allows people with disabilities to conduct their financial transactions in easy, quick and safe manner, and with complete privacy. The Bank, further, provided its forms in Braille for persons with disabilities in all bank branches, as well as launching awareness videos for persons with disabilities in sign language about the bank's products and services.</p>
10.	Al Baraka Bank Egypt E.S.C	0	
11.	Jaiz Bank Plc	1	<p>b. Employment Policy The Company's recruitment policy, which is based solely on merit, does not discriminate against any person on the grounds of Religion, Tribe, or Physical Disability.</p> <p>c. Health Safety and Welfare at Work Health and safety regulations are in force within the Bank's premises and employees are aware of existing regulations. The Bank provides subsidy to all levels of employees for medical, transportation, lunch, as well as access to recreational facilities to enhance their welfare and improve productivity.</p> <p>The Bank operates a crèche facility at its Head Office for its staff with plans to extend to other locations in due course. We actively promote wellness of our employees and have provided a gymnasium at our Head Office for use by all staff. Fire prevention and fire-fighting equipment are installed in strategic locations within the Bank's premises. The Bank operates a contributory pension plan in line with the Pension Reform Act for its employees.</p>

12.	Bank Of Ghana	0																																																							
13.	Standart Bank Afrika	1	<p>SUMMARY OF EMPLOYMENT EQUITY PROGRESS REPORT (PERSONS WITH DISABILITIES ONLY)</p> <table border="1"> <thead> <tr> <th rowspan="2">Occupational Levels</th> <th colspan="4">Male</th> </tr> <tr> <th>A</th> <th>C</th> <th>I</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Top management</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Senior management</td> <td>-</td> <td>-</td> <td>-</td> <td>12</td> </tr> <tr> <td>Professionally qualified and experienced specialists and mid-management</td> <td>4</td> <td>3</td> <td>5</td> <td>16</td> </tr> <tr> <td>Skilled technical and academically qualified workers, junior management, supervisors, foremen, and superintendents</td> <td>40</td> <td>6</td> <td>7</td> <td>14</td> </tr> <tr> <td>Semi-skilled and discretionary decision making</td> <td>4</td> <td>1</td> <td>-</td> <td>1</td> </tr> <tr> <td>Unskilled and defined decision making</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Total permanent</td> <td>48</td> <td>10</td> <td>12</td> <td>43</td> </tr> <tr> <td>Temporary employees</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Grand total</td> <td>48</td> <td>10</td> <td>12</td> <td>43</td> </tr> </tbody> </table> <p>Key A = African C = Coloured I = Indian W = White</p>	Occupational Levels	Male				A	C	I	W	Top management	-	-	-	-	Senior management	-	-	-	12	Professionally qualified and experienced specialists and mid-management	4	3	5	16	Skilled technical and academically qualified workers, junior management, supervisors, foremen, and superintendents	40	6	7	14	Semi-skilled and discretionary decision making	4	1	-	1	Unskilled and defined decision making	-	-	-	-	Total permanent	48	10	12	43	Temporary employees	-	-	-	-	Grand total	48	10	12	43
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14.	Absa Bank Afrika	0																																																							
15.	Abu Dhabi Islamic Bank Egypt	1	<p>Employees' fund</p> <ul style="list-style-type: none"> On the 1st of July 2013, ADIB established a special social insurance fund (the Fund) under Law No. 54 of 1975, "Special Insurance Funds and its Executive Regulations". ADIB registered the Fund on 14 January 2014 and the Fund's registration number with the Financial Supervisory Authority is (884). The Fund's work began on the 1st of April 2014 and the terms of this Fund and its amendments apply on all employees of the headquarters of ADIB and its branches in the Arab Republic of Egypt. ADIB is obliged to pay to the Fund the contributions due for each month calculated in accordance with the regulations of the Fund and its amendments. The Fund is financed in general through monthly contributions and some other resources set forth in the regulations of the Fund. Payment of insurance benefits is made in the case of termination of service due to the member's retirement age, death, whole permanent disability or partial permanent disability from the service. In the event that the term of the membership is less than three years, the member of the Fund is paid the final balance of his account corresponding to the contributions paid by him to the Fund on the date of termination of service or membership. 																																																						
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17.	United Bank For Africa Plc	0																																																							
18.	Stanbic Itbc Holding Plc	1	<p>Disclosure on diversity in employment</p> <p>The Group is an equal opportunity employer that is committed to maintaining a positive work environment that facilitates high level of professional efficiency at all times. The Group's policy prohibits discrimination of gender, disabled persons or persons with HIV in the recruitment, training and career development of its employees.</p> <ol style="list-style-type: none"> Persons with disability: The Group continues to maintain a policy of giving fair consideration to applications for employment made by disabled persons with due regard to their abilities and aptitude. Gender diversity within the Group. 																																																						

Lampiran 18 Data Item Higher Echelon in the company perform the congregational prayers with lower and middle level managers Sampel Penelitian

No	Nama Perbankan Syariah	Higher Echelon	
1.	Alinma Bank	1	<p>Additionally, Alinma Bank donated SAR 8 million to a number of initiatives, supported by the Health Endowment Fund that assisted in the COVID-19 fight. These included the provision of advanced intensive care devices, air purifiers, personal protective equipment for healthcare workers, and supplies necessary for ongoing sterilization of healthcare and other key public facilities. The bank also donated SAR 1 million to facilitate in-home kidney dialysis for elderly and infirm individuals, so as to help them avoid infection.</p> <p>To ease financial burdens during the crisis, Alinma deferred financing installment payments for SMEs for a period of six months, and for health sector workers for a period of three months. Moreover, the transaction limit for PIN-less point of sale purchases was increased to SAR 300, and fees were waived for local interbank transfers, point of sale transactions (for merchants and beneficiaries), and financing through the Kafalah SME program.</p> <p>■ Support for the Community Fund for Those Affected by COVID-19</p> <p>As part of its corporate social responsibility efforts, and in line with its position as a leader in charitable initiatives, Alinma Bank contributed SAR 5,325,000 to the Community Fund for those needy individuals who were impacted by the spread of COVID-19 in the Kingdom of Saudi Arabia. Under its mandate, the Community Fund ensures that those in need during times of crisis are provided with necessary humanitarian assistance, with a focus on individuals with disabilities, families of prisoners, the elderly, small business owners, the unemployed, and others across various fields such as relief and social work, education, health awareness, technical services, service industry workers, and others.</p>

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3.	Bank Aljazira	1	<p>5. Social Responsibility Committee (Khaiir Aljazira le Ahi Aljazira' program)</p>  <p>As per its terms of reference, the CSR committee consists of 3-5 members and holds 4 meetings per year at least. This committee plays an important role in assisting the board of directors in the fulfillment of its social responsibilities related to the 'Khaiir Aljazira le Ahi Aljazira' program. It is responsible for the formulation of policies and procedures related to the activities and social responsibility programs, approval of the annual budget for 'Khaiir Aljazira le Ahi Aljazira' program, approval of the annual plan for the program, creating solutions for the obstacles that might hinder the social responsibility programs and review of the objectives of the program by highlighting the bank's role in the community service. It also contributes and participates actively in many social responsibility programs in the Kingdom, builds cooperation and communication between the bank and the authorities related to those programs and establishes specific partnerships with associations and charities in the kingdom which contribute to highlighting the role of private sector in enhancing the process of social responsibility. The Committee also strives to create an appropriate environment to help the youth and rehabilitate them for the market, and it provides distinctive programs for rehabilitating disabled people. The committee of the 'Khaiir Aljazira le Ahi Aljazira' program reports annually to the Board of Directors about the activities and functions of 'Khaiir Aljazira le Ahi Aljazira' program.</p> <p>The members of the social responsibility committee for the current term have been appointed at the board of directors' meeting No. 211 held on 07 Jumada I, 1440H (January 13, 2019). The committee held 4 meetings during 2019 which were attended by the chairman and members as stated in the table below:</p> <table border="1"> <thead> <tr> <th rowspan="2">Name</th> <th rowspan="2">Functional Duties</th> <th colspan="4">No. of meetings</th> </tr> <tr> <th>1st meeting 26.01.2020</th> <th>2nd meeting 04.05.2020</th> <th>3rd meeting 20.09.2020</th> <th>4th meeting 13.12.2020</th> </tr> </thead> <tbody> <tr> <td>1. Eng. Abdulmajeed bin Ibrahim Al-Sultan</td> <td>Chairman of Social Responsibility Committee</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>2. Mr. Abdulaziz bin Ibrahim bin Saad Al-Hasbi</td> <td>Member (Non-board member)</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>3. Dr. Fahd bin Ali Al-Elayan</td> <td>Member (Non-board member)</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> </tbody> </table>	Name	Functional Duties	No. of meetings				1st meeting 26.01.2020	2nd meeting 04.05.2020	3rd meeting 20.09.2020	4th meeting 13.12.2020	1. Eng. Abdulmajeed bin Ibrahim Al-Sultan	Chairman of Social Responsibility Committee	✓	✓	✓	✓	2. Mr. Abdulaziz bin Ibrahim bin Saad Al-Hasbi	Member (Non-board member)	✓	✓	✓	✓	3. Dr. Fahd bin Ali Al-Elayan	Member (Non-board member)	✓	✓	✓	✓
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4.	Jordan Islamic Bank	1	<p>The above training courses and seminars have reinforced the (basic) functional and (auxiliary) institutional training needs in accordance with the enhanced training programs for the functional and institutional training competencies approved for the Bank:</p> <ul style="list-style-type: none"> - Functional training competencies (leadership skills, banking portal, credit implementation, cash, external transactions, administrative affairs, implementation and achievement and accounting competencies). - Institutional training competencies (Sharia, compliance, institutional awareness, time management, work pressure, security, training and development, digital banking, occupational safety and health, risk management, performance management, legal, marketing, treasury and corporate relations competencies). <p>The Bank continued to enroll the employees in training programs and activities that serve the topics of social responsibility and sustainability towards society. Such programs include analyzing the social and environmental hazards for banks, the Islamic frameworks for banking awareness and protection of the financial customer, Women Day, National Program for self-employment "Inhad" and protecting the financial consumer for customers with Disabilities, further those related to occupational health and safety which focused this year on the Novel Corona Virus.</p> <p>The Bank also continued to provide training opportunities and introduce its business to new groups of educational institutions students. The number of those students reached (383) throughout 2020, compared to (670) students in 2019.</p> <p>Moreover, practical online training was provided to some of those students in line with the current circumstances arising from the covid-19 pandemic and dealing with them by taking the preventative and precautionary measures and the requirements of general safety. In addition, (3) employees coming from non-Jordanian banks received training on the work of our Bank during 2019.</p>																												

5.	Bank Islami Pakistan Ltd	1	 <p>A dedicated and 360-degree Independence Day media campaign with the title of 'Plantation for the Nation' was launched to enhance BankIslami's brand equity and create positive brand association with patriotism and environment protection. To create awareness regarding Islamic Banking products and services, the Bank also developed and promoted informative video clips through digital channels.</p> <p>Human Resource</p> <p>BankIslami operates with a goal to provide equal employment opportunities and does not discriminate within its employees and job applicants on the basis of gender, religion, race, color, and disabilities. In line with this aim, the Bank inducted an exclusive batch of differently-abled employees during the outgoing period.</p> <p>Following our strategic goal of 'Employer by Choice', BankIslami extended financial support to its employees, during the catastrophic situation ensuing from heavy thunderstorm and urban flooding in Karachi, by paying one-time Rain Emergency relief allowance to staff located in Karachi, to provide coverage against household losses incurred due to urban flooding.</p> <p>As part of BankIslami's continuous development and capacity building initiative, profile screening of support staff was done to provide them opportunity to advance their careers in business development and other roles. The Bank also conducted manpower planning exercise to streamline job roles of various functions. The objective was to streamline staffing needs and ensure that each function has proper manpower.</p> <p>Institute of Business Management (IoBM) and BankIslami signed MoU on partnering for Islamic Banking Training programs which includes providing of accreditation by IoBM for BankIslami's training programs. Two certification courses have already been launched i.e. Certified Customer Service Officer program, Certified Islamic Retail Banker program by the Bank under this MoU.</p> <p>Using digital platforms, various E-learning modules, video tutorials and assessments were launched by the Bank to keep the employees engaged towards the process of continuous learning and development. Furthermore, continuous leadership development initiative sessions were conducted for top management to build an organizational culture based on Islamic values, innovation and adaptability. Interaction was also made with Chairman Shariah Board, Mufti Irshad Ahmad Ajjaz, to reinforce the importance of Shariah Compliance and latest developments in Islamic Finance across the globe. For capacity building of the Bank's staff to develop competencies of employees, courses were held through NIBAF, IBF, ICAP, IBA, etc.</p>
6.	Bank Muamalat	1	<p>TANGGUNG JAWAB SOSIAL DI BIDANG HAK ASASI MANUSIA</p> <p>Komitmen dan Kebijakan</p> <p>Komitmen dan kebijakan Bank Muamalat Indonesia terkait dengan HAM Asasi Manusia (HAM) tercermin dari diadopsinya HAM sebagai pedoman dalam operasional perusahaan, yang berlaku baik di dalam (kepada karyawan) dan juga ke luar (kepada pihak di luar perusahaan). Tidak hanya itu, Bank juga menjamin terpenuhinya HAM dasar tersebut bagi seluruh nasabah dan pihak terkait lainnya.</p> <p>Komitmen dan kebijakan Bank Muamalat di bidang HAM juga ditunjukkan dengan pemberian kesempatan yang sama untuk seluruh karyawan di semua lini perusahaan. Serta tidak mendukung pernyaaan nasabah korporasi yang dilibatkan melanggar HAM, seperti mempekerjakan anak di bawah umur.</p> <p>Hal tersebut dilakukan mengingat HAM adalah sebuah konsep hukum dan normatif yang menyatakan bahwa manusia memiliki HAM yang melingkupi hak-hak asasi manusia, dan kepada siapa pun, sehingga sifatnya universal. HAM pada prinsipnya tidak dapat dicabut dan juga tidak dapat dibagi-bagi.</p> <p>SOCIAL RESPONSIBILITY IN THE FIELD OF HUMAN RIGHTS</p> <p>Commitment and Policy</p> <p>Bank Muamalat's commitment and policies on Human Rights (HAM) are reflected in the adoption of human rights as the most fundamental guidelines in our entire operations, which apply both internally (to employees, and also externally (to all internal stakeholders). Furthermore, the Bank also guarantees this very basic right of mankind is fulfilled for all including customers.</p> <p>Bank Muamalat's commitment and policy on human rights is also shown with the equal opportunity the Bank gives to all employees at all organizational levels. The Bank will never, even, give financial support to a corporate customer who is proven to have violated human rights e.g. employing minors.</p> <p>The Bank upholds this principle due to the fact that human rights are a legal and normative concept underlying the as human beings, everybody has inherent rights. Human rights apply anytime, anywhere and to anyone, making it a universal principle. In principle, human rights are non-revocable nor can it be classified in any thinkable manner.</p>
7.	Bca Syariah	1	<p>PT BANK BCA SYARIAH SAFAHAN ATAS LAPORAN KEUANGAN 31 Desember 2020 dan 31 Desember 2019</p> <p>SAFAHAN ATAS LAPORAN KEUANGAN</p> <p>31 Desember 2020 dan 31 Desember 2019</p> <p>Peraturan yang di bawah ini adalah kebijakan yang berlaku bagi Bank Muamalat yang berkaitan dengan hak-hak asasi manusia. Kebijakan ini merupakan bagian dari komitmen Bank Muamalat terhadap hak-hak asasi manusia. Kebijakan ini berlaku untuk seluruh karyawan Bank Muamalat dan pihak-pihak yang berinteraksi dengan Bank Muamalat.</p> <p>Bank Muamalat berkomitmen untuk mematuhi hak-hak asasi manusia yang tercantum dalam Deklarasi Universal Hak-Hak Asasi Manusia, yang diadopsi oleh Majelis Umum Perserikatan Bangsa-Bangsa pada tahun 1948. Bank Muamalat juga berkomitmen untuk mematuhi hak-hak asasi manusia yang tercantum dalam Undang-Undang Dasar 1945 dan peraturan perundang-undangan lainnya yang berlaku di Indonesia.</p> <p>Bank Muamalat juga berkomitmen untuk mematuhi hak-hak asasi manusia yang tercantum dalam Deklarasi Universal Hak-Hak Asasi Manusia, yang diadopsi oleh Majelis Umum Perserikatan Bangsa-Bangsa pada tahun 1948. Bank Muamalat juga berkomitmen untuk mematuhi hak-hak asasi manusia yang tercantum dalam Undang-Undang Dasar 1945 dan peraturan perundang-undangan lainnya yang berlaku di Indonesia.</p>
8.	Al Rajhi Bank	0	
9.	Bank Albilad	1	<p>MOST OUTSTANDING INITIATIVES OF THE BANK DURING 2020</p> <p>Providing support to the Health Endowment Fund and the Community Fund (Corona Pandemic)</p> <p>In cooperation with Saudi banks, the Bank contributed to the support of the Health Endowment Fund of the Ministry of Health and the Community Fund of the Ministry of Human Resources and Social Development with financial support exceeding 260 million Saudi riyals to mitigate the effects of the Corona pandemic.</p> <p>Autism Center of Excellence</p> <p>The Bank contributed to the establishment of Autism Center of Excellence in Riyadh, at a cost of 286 million Saudi riyals, in partnership with the Ministry of Human Resources and Social Development and a group of Saudi banks. The Center aims to develop national capabilities in the field of autism and support the specialized research and studies in this regard.</p> <p>Empowerment of Disabled Persons</p> <p>The Bank contributed to launch a number of automated teller machines (ATMs) to meet the needs of customers with disabilities in all its branches in the Kingdom in partnership with the Authority for Persons with Disabilities (APD). ATMs are equipped with a voice user interface that allows people with disabilities to conduct their financial transactions in easy, quick and safe manner, and with complete privacy. The Bank further, provided its forms in Braille for persons with disabilities in all bank branches, as well as launching awareness videos for persons with disabilities in sign language about the bank's products and services.</p> <p>Ramadan Food Basket</p> <p>The Bank distributed 8,000 integrated food baskets throughout the Kingdom during the holy month of Ramadan.</p> <p>Supporting the Savings Awareness Initiative</p> <p>The Bank launched the Savings Awareness Initiative (phase two), which targets personnel of ministries, government.</p> <p>Recycling</p> <p>Within the social responsibility programs for environmental preservation, Bank Albilad supports the plastic and paper recycling program, where recycling containers have been distributed to all floors in the head office building- Bank Albilad Tower in Riyadh.</p> <p>The recycling process aims to preserve the environment through reducing pollution caused by plastic wastes and lesser dependence on logging to produce paper.</p> <p>Bank Albilad's Chair for Environmental Sustainability and Food Security</p> <p>The Bank has established the Chair of Environmental Sustainability and Food Security in partnership with King Faisal University.</p> <p>Use of clean energy</p> <p>The solar energy system was inaugurated in the Head Office Building - Albilad Tower in Riyadh over an area of 1,743 square meters to produce renewable and sustainable energy to preserve the environment, reduce environmentally harmful carbon emissions and contribute to the provision of:</p> <ul style="list-style-type: none"> • More than 80 thousand liters of fuel per annum. • Reducing carbon dioxide emissions by 194 tons per annum. • Reducing nitrogen and sulfur oxides emissions at a rate of 1,872 kilograms per annum. <p>Since Bank Albilad ambassadors started their career with the Bank, they have been keen to participate in sustainability initiatives. The Bank is proud of its accomplishments, as the corona pandemic did not preclude it from participating in volunteer work in the distribution of Bank Albilad and Enjaz Ramadan Food Baskets of more than 2,000 volunteer hours.</p>
10.	Al Baraka Bank Egypt	0	

	E.S.C																																																																																																														
11.	Jaiz Bank Plc	1	<p>a. Employee involvement and training Employees are the Bank's major assets and investment in their training continued during the period under review despite the Covid-19 challenges. Formal and informal channels of communication are employed in keeping staff abreast of various issues affecting the Bank as a going concern.</p> <p>b. Employment Policy The Company's recruitment policy, which is based solely on merit, does not discriminate against any person on the grounds of Religion, Tribe, or Physical Disability.</p> <p>c. Health Safety and Welfare at Work Health and safety regulations are in force within the Bank's premises and employees are aware of existing regulations. The Bank provides subsidy to all levels of employees for medical, transportation, lunch, as well as access to recreational facilities to enhance their welfare and improve productivity. The Bank operates a canteen facility at its Head Office for its staff with plans to extend to other locations in due course. We actively promote wellness of our employees and have provided a gymnasium at our Head Office for use by all staff. Fire prevention and fire-fighting equipment are installed in strategic locations within the Bank's premises. The Bank operates a contributory pension plan in line with the Pension Reform Act for its employees.</p> <p>d. Covid 19 Response The novel Corona Virus (COVID-19) severed our health, social and financial facets of living. The Bank in its capacity as a socially responsible institution immediately the outbreak was declared a pandemic advised employees to work on rotational basis, with always a team off-site. As the nationwide lock-down measures were gradually eased, Work-From-Home (WFH) Policy was equally promulgated where possible. Employees were encouraged to work from home and on rotational basis. The pandemic and lockdown measures put in place country-wide made some business ventures to suffer financial losses. This in part led to the growth of the Bank's Impairment Charges against non-performing Financing and Investment which when compared between financial year 2019 and 2020 indicated a rise of about 1.64% from N1.15billion in 2019 to N3.03billion in 2020. Hence, the Bank offered forbearances to the affected customers to cushion the negative impact of the pandemic. It also became evident that, to serve customers in situations like the lockdown period would require a strong IT infrastructure. Leveraging on latest IT infrastructure, the Bank deployed Hyper Converged Infrastructure (HCI) at its Data Centre to enhance its channels uptime and processing throughput. Consequently, we offered our customers improvements on USSD and Mobile Banking Services and commenced numerous back-office process automation such as Centralized Processing Centre, automation of Performance Management System, Loan Origination System, Document Management System and the deployment of Robotic Process Automation (RPA). Some risk management measures adopted by the Bank include the reduction in financing to adversely affected sectors and increase of financing to sectors positively impacted by the pandemic such as IT, Agriculture and Health. Some initiatives put in place include reduction in fees on COVID-related Advance Payment Guarantees and a more strengthened framework in respect of monitoring capabilities such as Early Warning Signal tools in order to proactively sniff and take remediation steps on financing. The Bank also did not just implement the non-pharmaceutical protocols introduced by the National Centre for Disease Control (such as compulsory use of face mask, monitoring of body temperature at entrance, hand sanitization and observing physical social distance) but also ensured full compliance by customer and visitors across its branch network and Head Office.</p>																																																																																																												
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15.	Abu Dhabi Islamic Bank Egypt	1	<p>S/1 Employees' fund</p> <ul style="list-style-type: none"> On the 1st of July 2013, ADIB established a special social insurance fund (the Fund) under Law No. 54 of 1975, "Special Insurance Funds and its Executive Regulations". ADIB registered the Fund on 14 January 2014 and the Fund's registration number with the Financial Supervisory Authority is (884). The Fund's work began on the 1st of April 2014 and the terms of this Fund and its amendments apply on all employees of the headquarters of ADIB and its branches in the Arab Republic of Egypt. ADIB is obliged to pay to the Fund the contributions due for each month calculated in accordance with the regulations of the Fund and its amendments. The Fund is financed in general through monthly contributions and some other resources set forth in the regulations of the Fund. Payment of insurance benefits is made in the case of termination of service due to the member's retirement age, death, whole permanent disability or partial permanent disability from the service. In the event that the term of the membership is less than three years, the member of the Fund is paid the final balance of his account corresponding to the contributions paid by him to the Fund on the date of termination of service or membership. <p>S/2 System of defined benefits for the medical care of senior employees during the period of service and after retirement</p> <ul style="list-style-type: none"> ADIB applies the system of medical contribution specified for the senior employees during the service and after retirement. The liability recognised in the balance sheet in respect of the defined benefit plans comprises the present value of the defined benefit liabilities at the balance sheet date after deduction of the fair value of the assets of the plan and the deduction (addition) of the unrealised actuarial profit (loss) adjustments and the cost of the additional benefits relating to the previous service periods. The liability of the defined benefit plans (future cash flows expected to be paid) is calculated by an independent actuarial expert using the projected unit credit method. The present value of the obligation of the defined benefit plans is determined by discounting the expected future cash flows using the interest rate of high quality corporate notes or the interest rate on government notes bonds in the same currency of paying the benefits and with almost the same maturity term of the pension 																																																																																																												
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17.	United Bank For Africa Plc	0																																																																																																													

18.	Stanbic Itbc Holding Plc	1	<p>communication on a regular basis and also hosted on the Company's website.</p> <p>For the year ended 31 December 2020, the Company confirms that all Directors, complied with the PATP regarding their Stanbic IBTC securities transacted on their account during the year.</p> <p>Compliance with the Securities and Exchange Commission's code of corporate governance As a public company, Stanbic IBTC Holdings PLC confirms that as at 31 December 2020 the Company has complied with the principles set out in the Securities and Exchange Commission's code of corporate governance.</p> <p>The Company applies the code's principles of transparency, integrity and accountability through its own behaviour, corporate governance best practice and by adopting, as appropriate and proportionate for a company of its size and nature. The</p> <p>Compliance with the Central Bank of Nigeria code of corporate governance As a financial holding company, Stanbic IBTC Holdings PLC is primarily regulated by the Central Bank of Nigeria ("CBN"). In this regard, compliance with the CBN Code of Corporate Governance, as well as all regulations issued by the CBN for Financial Holding Companies remain an essential characteristic of its culture. We confirm that as at the year ended 31 December 2020 the Company has complied in all material respects with the principles set out in the CBN's code of corporate governance.</p> <p>Compliance with the Central Bank of Nigeria Whistleblowing Guidelines In accordance with clause 4.11 of the CBN Guidelines for Whistleblowing: Stanbic IBTC Holdings PLC and its subsidiaries have complied in all material respects with the principles set out in the Whistleblowing Guidelines, as at year end.</p> <p>policy via any of the following options:</p> <ul style="list-style-type: none"> By accessing same through our website http://www.stanbicibtc.com/nigeria/AboutUs/Code-of-Ethics By requesting for a copy through the office of the Company Secretary <p>Disclosure on diversity in employment The Group is an equal opportunity employer that is committed to maintaining a positive work environment that facilitates high level of professional efficiency at all times. The Group's policy prohibits discrimination of gender, religion persons or persons with HIV in the recruitment, training and career development of its employees.</p> <ul style="list-style-type: none"> Persons with ability: The Group continues to maintain a policy of giving fair consideration to applications for employment made by disabled persons with due regard to their abilities and aptitude. Gender diversity within the Group.
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Lampiran 19 Data Item Muslim employee are allowed to perform their obligatory prayers during specific time and fasting during ramadhan on their working day
Sampel Penelitian


No	Nama Perbankan Syariah	Muslim prayers																																								
1.	Alinma Bank	1	<p>Riyadh 11586 Kingdom of Saudi Arabia</p> <p>The consolidated financial statements comprise the financial statements of Alinma Bank and its following subsidiaries (collectively referred as the "Bank") which are registered in KSA:</p> <table border="1"> <thead> <tr> <th>Subsidiary</th> <th>Bank ownership</th> <th>Establishment date</th> <th>Main Activities</th> </tr> </thead> <tbody> <tr> <td>Alinma Investment Company</td> <td>100%</td> <td>07 Jumada II 1430H (corresponding to May 31, 2009)</td> <td>Asset management, custodianship, advisory, underwriting and brokerage services</td> </tr> <tr> <td>Al-Tawweer Real Estate Company</td> <td>100%</td> <td>26 Sha'aban 1430H (corresponding to August 15, 2009)</td> <td>Formed principally to hold legal title of properties financed by the Bank.</td> </tr> <tr> <td>Alinma Cooperative Insurance Agency</td> <td>100%</td> <td>29 Rabi Al Awwal 1431H (corresponding to January 30, 2014)</td> <td>Insurance agent for Alinma Tokio Marine Company (an associated company).</td> </tr> <tr> <td>Saudi Fintech Company</td> <td>100%</td> <td>6 Dhul Qa'da 1429H (corresponding to July 9, 2019)</td> <td>Provide financial technology products and services to Alinma and others.</td> </tr> <tr> <td>Esnad Company</td> <td>100%</td> <td>24 Rabiul Awwal 1431H (corresponding to May 29, 2019)</td> <td>To provide outsourced staff to the Bank.</td> </tr> </tbody> </table> <p>In addition to above subsidiaries, the management has concluded that the Bank has effective control of the below funds and started consolidating the Funds' financial statements at the dates of effective control:</p> <table border="1"> <thead> <tr> <th>Funds</th> <th>Bank ownership</th> <th>Establishment date</th> <th>Date of effective control</th> <th>Main Activities</th> </tr> </thead> <tbody> <tr> <td>Alinma Sukuk ETF</td> <td>92.3%</td> <td>January 22, 2020</td> <td>January 22, 2020</td> <td>To invest in a basket of local sovereign Sukuks issued by the Kingdom of Saudi Arabia.</td> </tr> <tr> <td>Alinma IPO Fund</td> <td>85.5%</td> <td>April 26, 2015</td> <td>January 1, 2020</td> <td>To develop capital over the long term by investing mainly in Saudi joint stock companies.</td> </tr> </tbody> </table> <p>The Bank provides a full range of banking and investment services through products and instruments that are in accordance with Sharia'a, its By-Laws and within the provisions of laws and regulations applicable to banks in the Kingdom of Saudi Arabia.</p>	Subsidiary	Bank ownership	Establishment date	Main Activities	Alinma Investment Company	100%	07 Jumada II 1430H (corresponding to May 31, 2009)	Asset management, custodianship, advisory, underwriting and brokerage services	Al-Tawweer Real Estate Company	100%	26 Sha'aban 1430H (corresponding to August 15, 2009)	Formed principally to hold legal title of properties financed by the Bank.	Alinma Cooperative Insurance Agency	100%	29 Rabi Al Awwal 1431H (corresponding to January 30, 2014)	Insurance agent for Alinma Tokio Marine Company (an associated company).	Saudi Fintech Company	100%	6 Dhul Qa'da 1429H (corresponding to July 9, 2019)	Provide financial technology products and services to Alinma and others.	Esnad Company	100%	24 Rabiul Awwal 1431H (corresponding to May 29, 2019)	To provide outsourced staff to the Bank.	Funds	Bank ownership	Establishment date	Date of effective control	Main Activities	Alinma Sukuk ETF	92.3%	January 22, 2020	January 22, 2020	To invest in a basket of local sovereign Sukuks issued by the Kingdom of Saudi Arabia.	Alinma IPO Fund	85.5%	April 26, 2015	January 1, 2020	To develop capital over the long term by investing mainly in Saudi joint stock companies.
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2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Sesuai dengan misi Mandiri Syariah ke enam yaitu, "Meningkatkan kepedulian kepada masyarakat dan lingkungan", eksistensi Bank Mandiri Syariah seharusnya dirasakan seimbang di tengah masyarakat. Selain dirasakan perannya dalam menumbuhkan kemampuan keuangan nasabah, Mandiri Syariah juga dirasakan perannya dalam berkontribusi sosial (mengalirkan).</p> <p>BSM Mengalirkan Berkah (BMB) merupakan program yang diinisiasi oleh Mandiri Syariah sebagai bentuk kepedulian insan BSM pada lingkungan perusahaan dan permasalahan umat terlewat di masa pandemi COVID-19. Program BMB dilaksanakan disetiap lingkungan kantor cabang (outlet) seluruh Indonesia dengan Total 551 Cabang. Adapun kegiatan yang dilakukan antara lain bantuan pangan untuk dhuafa, bantuan biaya Pendidikan bagi pelajar dhuafa, bantuan santiasi masjid untuk protokol kesehatan dan bantuan usaha untuk ultra mikro.</p> <p>Pengembangan Ekonomi Umat Pelaksanaan CSR di bidang pengembangan ekonomi umat (Mitra Umat) bertujuan untuk menciptakan kemandirian masyarakat dalam mencapai peningkatan kesejahteraan dalam jangka panjang. Program CSR ini diwujudkan dalam pemberian bantuan permodalan, sarana kerja dan sebagainya. Contohnya pemberdayaan petani padi di Lampung Tengah melalui program padi sehat, pemberdayaan peternak di Purballingga, Jawa Tengah melalui pengembangan kambing Kelijong dan peternak sapi di Trenggalek, Jawa Timur. Selain Desas BSM, program Mitra Umat lainnya adalah program UKM Mandiri, BSM Mengalirkan Berkah, dan Warteg Mobile. Bantuan</p> <p>Program Didik Umat difokuskan kepada peningkatan kualitas pendidikan yang diwujudkan dalam bentuk pemberian beasiswa kepada siswa dari keluarga kurang mampu mulai pelajar SD sampai dengan perguruan tinggi. Kegiatan dilaksanakan secara menyeluruh baik di lingkungan kantor pusat di Jakarta maupun melalui kantor cabang di seluruh pelosok negeri dengan Program "Sahabat Pelajar Indonesia". Untuk mahasiswa perguruan tinggi, program Didik Umat juga membantu pengembangan kewirausahaan mahasiswa melalui program <i>Islamic Socioentrepreneur Development Program (ISDP)</i>. Dana program Didik Umat yang disalurkan tahun 2020 adalah sebesar Rp8.502 miliar.</p> <p>Program Sosial Kemasyarakatan Program CSR di bidang sosial kemasyarakatan melalui Simpati Umat selama tahun 2020 menggunakan dana sebesar Rp26,668 miliar. Program diwujudkan dalam bentuk pelayanan kesehatan, bantuan kebencanaan, berbagi keberkahan, ketahanan pangan, santunan yatim dhuafa, sarana dan prasarana ibadah, sarana dan prasarana umum, kegiatan keislaman, kegiatan sosial lainnya.</p> <p>Penggunaan Tenaga Kerja Lokal Mandiri Syariah telah melakukan proses rekrutmen yang berdasarkan pada kebutuhan dan kompetensi yang memperhatikan ketersediaan tenaga kerja lokal/nasional telah disajikan pada bagian CSR terhadap ketenagakerjaan, kesehatan dan keselamatan kerja dalam Laporan Tahunan ini.</p>																																							
3.	Bank Aljazira	1	<p>Social Responsibility Group: (Khair Aljazira le AHI Aljazira program) Bank Aljazira continues, through its social responsibility program (Khair Aljazira le AHI Aljazira program), to emphasize its vital role in the community service and its active presence and support to sustainable development projects and Kingdom's male and female human resources.</p> <p>The Covid19 pandemic was given a great attention by (Khair Aljazira le AHI Aljazira) program, and in the bank's awareness of the importance to participate in the government's efforts in mitigation of the pandemic impacts on individuals and institutions, lots of initiatives were launched in partnership with government and private organizations to help the most affected segments.</p> <p>As part of its initiatives, Bank Aljazira contributed the amount of SAR 5.6 Million to the Health Endowment Fund in partnership with the Ministry of Health. It has also contributed SAR 3.49 Million to the Community Fund with the Ministry of Human Resources and Social Development. In addition, more than 22 initiatives were launched and supported across the Kingdom, including provision of food baskets, medical supplies and rental fees support for more than 7,500 beneficiaries.</p> <p>In support of home-based businesses, the Bank provided support to a number of producing families for manufacturing of more than 40,000 cloth masks to the most-needy segments of people.</p> <p>Beneficiaries of Al-Qard Al-Hasan portfolio, through which the bank offers loans to productive families and micro-enterprises, were advised that payments of their repayment instalments was deferred for 6 months.</p> <p>Despite the pandemic and crisis that impacted the year 2020, (Khair Aljazira le AHI Aljazira) program community initiatives continued through the year, using available resources and means, to train and prequalify male and female youth, provide support to the disabled and their families as well as to non-profit sector; the number of those who benefitted from such initiatives exceeded 51,000 beneficiary through 59 community projects across the various regions of the Kingdom.</p> <p>As part of its specific projects to serve endowments and non-profit sector, the bank has issued a book specialized in the (Endowment Mutual Funds) which book stands as a valuable guide for the parties wishing to benefit from such service.</p> <p>At the Bank's internal level, an initiative was launched in the holy month of Rajaban for the bank staff to contribute for the provision of housing for a needy family through (Jood-Eskan) platform of the Ministry of Housing, and the bank's employees contributed the full amount in a very short period of time.</p>																																							
4.	Jordan Islamic Bank	0																																								


5.	Bank Islami Pakistan Ltd	1	<p>Akhawat</p> <p>Akhawat was established with the objective of providing interest free micro credit to the poor so as to enhance their standard of living. It started its operations in Lahore and to date has over 45+ branches in this city. It has also expanded to Rawalpindi and Faisalabad in collaboration with the Chambers of Commerce and Industry and philanthropists of these two cities. Besides these cities, it has opened branches in other cities across Pakistan with network of over 670 branches in 200+ cities. Akhawat played a vital role in addressing the COVID-19 pandemic and helped underprivileged communities to have essential daily items.</p> <p>Akhawat is simultaneously working on various principles such as interest-free micro loans, use of religious places, volunteerism, transforming borrowers into donors and inclusion of all members of society irrespective of their religion, caste, color or gender. Their unique drives include Akhawat Clothes Bank, Khawajastra Support Program, establishment of E-learning labs and Low Cost Housing Projects.</p> <p>Alamgir Welfare Trust International</p> <p>Alamgir Welfare Trust International has been providing social welfare services in Pakistan since 1993. The Trust provides services to needy and deprived class of the society in a wide range of areas which includes health, education, marriage assistance of orphan girls, funeral services, rescue centers, Sadqa/Avengee services, joint Charbank, Hajj/Ujra services, construction of mosques, water projects, cooked food distribution, ration distribution and COVID-19 relief services.</p> <p>Alamgir Welfare Trust International has a vision of making Pakistan a great country to live in, where every person has a means to feed his family, where kids have the right to education, and every patient has resources to get treatment. The trust is working tirelessly for a society whose key characteristic are patience and tolerance.</p>																																																			
6.	Bank Muamalat	0																																																				
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9.	Bank Albilad	1	<p>--- source: vacancies or work order or one same's primary capital ---</p> <p>3. An amount not less than 10% of the paid-up capital is allocated from the remaining profits, after deducting the statutory reserve and Zakat, to be distributed to the shareholders, according to the Board's proposal and the decision of the General Assembly. If the remaining profit rate accrued to shareholders is not enough to pay this percentage, the shareholders cannot claim payment during the year or the following years, and the General Assembly is not allowed to decide the distribution of a percentage of the profits exceeding the percentage proposed by the Board of Directors.</p> <p>4. After allocating the amounts mentioned in Clauses 1, 2, and 3, the remaining would be used as per the Board of Directors' recommendation and the General Assembly's decision.</p> <p>Major stakeholders:</p> <p>The Bank's major stakeholders who own more than 5% of shares as at the end of trading on 31 December 2020 are as follows:</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Stakeholder name</th> <th>Percentage (%)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Mohammad Al-Jabari & Sons Investments Company (MASIC)</td> <td>19.24</td> </tr> <tr> <td>2</td> <td>Abdulrahman bin Abdulrahman Al-Jabari (ARJ) Holding</td> <td>11.14</td> </tr> <tr> <td>3</td> <td>Mr. Khalid Abdulrahman Al-Jabari</td> <td>9.12</td> </tr> <tr> <td>4</td> <td>Mr. Abdulrahman Abdulaziz Saleh Al-Jabari</td> <td>6.60</td> </tr> </tbody> </table> <p>General Assembly's meetings during 2020:</p> <p>Bank Albilad held an ordinary General Assembly meeting for its shareholders during the fiscal year 2020. The 11th meeting was held on 30/04/2020 from 14:41 AM to 06 April 2020.</p> <p>A. Attendance record of Board of Directors and Committee Chairs Members for the General Assembly meeting 2020:</p> <p>The General Assembly Meeting was held via video conference, and the attendance record was as follows:</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Name</th> <th>Attendance</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Dr. Abdulrahman Ibrahim Al-Jabari (DRIP) - Chairman of the Board of Directors -</td> <td>✓</td> </tr> <tr> <td>2</td> <td>Mr. Hasser Muhammad Al-Jabari</td> <td>✓</td> </tr> <tr> <td>3</td> <td>Mr. Fahad Abdulrahman Al-Jabari</td> <td>✓</td> </tr> <tr> <td>4</td> <td>Mr. Khalid Abdulrahman Al-Jabari</td> <td>✓</td> </tr> <tr> <td>5</td> <td>Mr. Khalid Abdulrahman Al-Jabari</td> <td>✓</td> </tr> <tr> <td>6</td> <td>Mr. Ahmad Abdulrahman Al-Jabari - Chairman of the Risk Committee</td> <td>✓</td> </tr> <tr> <td>7</td> <td>Mr. Saïmed Omar Basma - Chairman of the Nomination and Remuneration Committee</td> <td>✓</td> </tr> <tr> <td>8</td> <td>Dr. Zeyad Othman Al-Jabari - Chairman of the Compliance and Governance Committee</td> <td>✓</td> </tr> <tr> <td>9</td> <td>Mr. Abdulrahman Muhammad Al-Jabari</td> <td>✓</td> </tr> <tr> <td>10</td> <td>Mr. Adnan Muhammad Al-Jabari - Chairman of the Audit Committee</td> <td>✓</td> </tr> <tr> <td>11</td> <td>Mr. Haythem Sulaiman Al-Jabari</td> <td>✓</td> </tr> </tbody> </table>	No.	Stakeholder name	Percentage (%)	1	Mohammad Al-Jabari & Sons Investments Company (MASIC)	19.24	2	Abdulrahman bin Abdulrahman Al-Jabari (ARJ) Holding	11.14	3	Mr. Khalid Abdulrahman Al-Jabari	9.12	4	Mr. Abdulrahman Abdulaziz Saleh Al-Jabari	6.60	No.	Name	Attendance	1	Dr. Abdulrahman Ibrahim Al-Jabari (DRIP) - Chairman of the Board of Directors -	✓	2	Mr. Hasser Muhammad Al-Jabari	✓	3	Mr. Fahad Abdulrahman Al-Jabari	✓	4	Mr. Khalid Abdulrahman Al-Jabari	✓	5	Mr. Khalid Abdulrahman Al-Jabari	✓	6	Mr. Ahmad Abdulrahman Al-Jabari - Chairman of the Risk Committee	✓	7	Mr. Saïmed Omar Basma - Chairman of the Nomination and Remuneration Committee	✓	8	Dr. Zeyad Othman Al-Jabari - Chairman of the Compliance and Governance Committee	✓	9	Mr. Abdulrahman Muhammad Al-Jabari	✓	10	Mr. Adnan Muhammad Al-Jabari - Chairman of the Audit Committee	✓	11	Mr. Haythem Sulaiman Al-Jabari	✓
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Lampiran 20 Data Item Proper place of workshop for the employees Sampel Penelitian

No	Nama Perbankan Syariah	Proper place of workshop for the employees

1.	Alinma Bank	1	<p>and effectively in supporting and strengthening the national economy in light of these unusual circumstances.</p> <p>Alinma Bank's response to the crisis was comprehensive and included health and safety measures (e.g. social distancing, mask mandates, sanitization), which proved effective in limiting the spread of the virus. Other measures adopted included enhancing automated systems and electronic channels, as well as raising awareness among bank partners of self-service banking options.</p> <p>New products and services were also launched to address partner needs and enhance the partner experience. These included:</p> <ul style="list-style-type: none"> (1) Online account opening for multi-owner companies through the Ministry of Commerce's platform. (2) Electronic issuance and approval of promissory notes through integration with the Nafiz platform. (3) Instant Savings service. (4) Kids Savings service. (5) Alinma smart device application upgrades. (6) Issuance of digitally authenticated certificates. (7) Digital issuance of cards. (8) Addition of 21 new currencies to the Traveler Card. (9) Launch of the Alinma UnionPay credit card (a first in Saudi Arabia). (10) Traveler Cash Service. (11) Lead management system. (12) Enhanced 24/7 self-service banking. (13) Launch of a flexible corporate Murabaha product. (14) Wa'ad foreign exchange product. 		
2.	Bank Syariah Indonesia Tbk	1	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja</p> <p>Kebijakan dan Penerapannya</p> <p>Mandiri Syariah memiliki kebijakan untuk senantiasa patuh pada peraturan dan regulasi yang berlaku di bidang ketenagakerjaan sebagai wujud kesadarannya bahwa keselamatan dan kesehatan kerja (K3) pegawai sangat penting bagi terciptanya produktivitas kerja yang optimal. Dalam mengelola Sumber Daya Manusia (SDM), Mandiri Syariah mengacu pada Undang-Undang Republik Indonesia No. 13 Tahun 2003 Tentang Ketenagakerjaan dan Peraturan Perusahaan Bank Syariah Mandiri yang selalu diperbarui sesuai ketentuan perundang-undangan. Mandiri Syariah memastikan adanya kepastian kontrak ketenagakerjaan, memberikan kenyamanan lingkungan kerja, memberikan kesempatan bagi karyawan untuk mengikuti serikat pegawai dan menerapkan terciptanya hubungan industrial yang baik serta memperhatikan kesehatan dan keselamatan kerja pegawai.</p> </td> <td style="width: 50%; vertical-align: top;"> <p>Kebijakan dan Penerapannya</p> <p>Tanggung jawab sosial Mandiri Syariah terhadap konsums dilakukan dengan menetapkan kebijakan untuk memastikan terpenuhinya kepuasan nasabah melalui pelayan dan perlindungan hak-hak nasabah. Kebijakan tersebut diterapkan dengan mengembangkan pedoman-pedoman, di antaranya Kebijakan Jaminan Perlindungan Simpanan. Nasabah yang diterapkan secara konsisten. Bentuk jaminan perlindungan simpanan nasabah yang telah dilakukan oleh Bank adalah dengan mendaftarkan sebagai pesewa, Lembaga Penjaminan Simpanan (LPS) dan pembentukan cadangan kerugian pembiayaan aktiva produktif.</p> <p>Di samping itu, Mandiri Syariah juga memastikan bahwa kegiatan pemasaran produknya dilakukan dengan memberikan informasi yang benar dan jelas kepada nasabah, maupun calon nasabah, menjaga kerahasiaan nasabah, memberikan penanganan keluhan nasabah dengan baik. Mandiri Syariah juga melakukan kegiatan edukasi syariah bagi masyarakat sebagai calon nasabah, sehingga bermamand dalam memutuskan untuk menjadi nasabah bank syariah.</p> </td> </tr> </table>	<p>Ketenagakerjaan, Kesehatan, dan Keselamatan Kerja</p> <p>Kebijakan dan Penerapannya</p> <p>Mandiri Syariah memiliki kebijakan untuk senantiasa patuh pada peraturan dan regulasi yang berlaku di bidang ketenagakerjaan sebagai wujud kesadarannya bahwa keselamatan dan kesehatan kerja (K3) pegawai sangat penting bagi terciptanya produktivitas kerja yang optimal. Dalam mengelola Sumber Daya Manusia (SDM), Mandiri Syariah mengacu pada Undang-Undang Republik Indonesia No. 13 Tahun 2003 Tentang Ketenagakerjaan dan Peraturan Perusahaan Bank Syariah Mandiri yang selalu diperbarui sesuai ketentuan perundang-undangan. Mandiri Syariah memastikan adanya kepastian kontrak ketenagakerjaan, memberikan kenyamanan lingkungan kerja, memberikan kesempatan bagi karyawan untuk mengikuti serikat pegawai dan menerapkan terciptanya hubungan industrial yang baik serta memperhatikan kesehatan dan keselamatan kerja pegawai.</p>	<p>Kebijakan dan Penerapannya</p> <p>Tanggung jawab sosial Mandiri Syariah terhadap konsums dilakukan dengan menetapkan kebijakan untuk memastikan terpenuhinya kepuasan nasabah melalui pelayan dan perlindungan hak-hak nasabah. Kebijakan tersebut diterapkan dengan mengembangkan pedoman-pedoman, di antaranya Kebijakan Jaminan Perlindungan Simpanan. Nasabah yang diterapkan secara konsisten. Bentuk jaminan perlindungan simpanan nasabah yang telah dilakukan oleh Bank adalah dengan mendaftarkan sebagai pesewa, Lembaga Penjaminan Simpanan (LPS) dan pembentukan cadangan kerugian pembiayaan aktiva produktif.</p> <p>Di samping itu, Mandiri Syariah juga memastikan bahwa kegiatan pemasaran produknya dilakukan dengan memberikan informasi yang benar dan jelas kepada nasabah, maupun calon nasabah, menjaga kerahasiaan nasabah, memberikan penanganan keluhan nasabah dengan baik. Mandiri Syariah juga melakukan kegiatan edukasi syariah bagi masyarakat sebagai calon nasabah, sehingga bermamand dalam memutuskan untuk menjadi nasabah bank syariah.</p>
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3.	Bank Aljazira	1	<p>Support to Islamic financial industry: The Bank, through its Sharia Group, continues its support to infra-structure organizations of Islamic Financial industry, including the Accounting and Auditing Organization for Islamic Financial Institutions - as the Bank sponsored the printing of Sharia standards, Council General of Islamic Banks and Financial Institutions, Council of Islamic Financial Services based on the bank's belief in the importance of supporting such institutions to enable them develop Islamic Financial industry and achieve standardization. In spite of the exceptional circumstances dictated by COVID-19 pandemic this year, to cope with the latest developments in the Islamic finance industry, the Shariah Group participated in many of the conferences and workshops that were organized by such entities remotely via the electronic channels.</p> <p>The efforts of the Bank's Shariah Group have reflected positively on how the community and customers look at the bank and have also enhanced the level of confidence therein as an Islamic bank and contributed to the Bank's winning of many awards in the Islamic financial services domain.</p> <p>Our excellence and leadership in the Islamic banking industry is due to the Bank's compliance, in all its businesses aspects, with the principles and rules of Islamic Shariah as well as with the decisions and advice of their honor the scholars, members of the bank's Shariah Board.</p> <p>Social Responsibility Group: (Khair Aljazira le Ahl Aljazira program)</p> <p>Bank Aljazira continues, through its social responsibility program ('Khair Aljazira le Ahl Aljazira' program), to emphasize its vital role in the community service and its active presence and support to sustainable development projects and Kingdom's male and female human resources.</p> <p>The Covid19 pandemic was given a great attention by ('Khair Aljazira le Ahl Aljazira' program), and in the bank's awareness of the importance to participate in the government's efforts in mitigation of the pandemic impacts on individuals and institutions, lots of initiatives were launched in partnership with government and private organizations to help the most affected segments.</p> <p>As part of its initiatives, Bank Aljazira contributed the amount of SAR 5.6 Million to the Health Endowment Fund in partnership with the Ministry of Health. It has also contributed SAR 3.49 Million to the Community Fund with the Ministry of Human Resources and Social Development. In addition, more than 22 initiatives were launched and supported across the Kingdom, including provision of food baskets, medical supplies and rental fees support for more than 7,500 beneficiaries.</p> <p>In support of home-based businesses, the Bank provided support to a number of producing families for manufacturing of more than 40,000 cloth masks to be distributed to the most needy segments of people.</p> <p>Beneficiaries of Al-Qard Al-Hasan portfolio, through which the bank offers loans to productive families and micro-enterprises, were advised that payment of their repayment instalments was deferred for 6 months.</p> <p>Despite the pandemic and crisis that impacted the year 2020, ('Khair Aljazira le Ahl Aljazira' program) community initiatives continued through the year, using available resources and means, to train and prequalify male and female youth, provide support to the disabled and their families as well as to non-profit sector; the number of those who benefitted from such initiatives exceeded 51,000 beneficiary through 59 community projects across the various regions of the Kingdom.</p> <p>As part of its specific projects to serve endowments and non-profit sector, the bank has issued a book specialized in the (Endowment Mutual Funds) which book stands as a valuable guide for the parties wishing to benefit from such service.</p> <p>At the Bank's internal level, an initiative was launched in the holy month of Ramadan for the bank staff to contribute for the provision of housing for a needy family through (Good-Eskan) platform of the Ministry of Housing, and the bank's employees contributed the full amount in a very short period of time.</p>		

4.	Jordan Islamic Bank	1	<p>The above training courses and seminars have reinforced the (basic) functional and (auxiliary) institutional training needs in accordance with the enhanced training programs for the functional and institutional training competencies approved for the Bank:</p> <ul style="list-style-type: none"> - Functional training competencies (leadership skills, banking portal, credit implementation, cash, external transactions, administrative affairs, implementation and achievement and accounting competencies). - Institutional training competencies (Sharia, compliance, institutional awareness, time management, work pressure, security, training and development, digital banking, occupational safety and health, risk management, performance management, legal, marketing, treasury and corporate relations competencies). <p>The Bank continued to enroll the employees in training programs and activities that serve the topics of social responsibility and sustainability towards society. Such programs include analyzing the social and environmental hazards for banks, the Islamic frameworks for banking awareness and protection of the financial customer, Women Day, National Program for self-employment "Inhad" and protecting the financial consumer for customers with disabilities, further those related to occupational health and safety which focused this year on the Novel Corona Virus.</p> <p>The Bank also continued to provide training opportunities and introduce its business to new groups of educational institutions students. The number of those students reached (383) throughout 2020, compared to (670) students in 2019.</p> <p>Moreover, practical online training was provided to some of those students in line with the current circumstances arising from the covid-19 pandemic and dealing with them by taking the preventative and precautionary measures and the requirements of general safety. In addition, (3) employees coming from non-Jordanian banks received training on the work of our Bank during 2019.</p>
5.	Bank Islami Pakistan Ltd	1	<p>Alamgir Welfare Trust International</p> <p>Alamgir Welfare Trust International has been providing social welfare services in Pakistan since 1993. The Trust provides services to needy and deprived class of the society in a wide range of areas which includes health, education, marriage assistance of orphan girls, funeral services, rescue centers, Sadqa/Aqeeqa services, joint Qurbani, Hajj/Umra services, construction of mosques, water projects, cooked food distribution, ration distribution and Ramadan services.</p>  <p>Alamgir Welfare Trust International has a vision of making Pakistan a great country to live in, where every person has a mean to feed his family, where kids have the right to education, and every patient has resources to get treatment. The trust is working tirelessly for a society whose key characteristic are patience and tolerance.</p>
6.	Bank Muamalat	1	<p>Mekanisme Pengaduan Masalah Lingkungan Bank Muamalat Indonesia menyediakan saluran pengaduan masalah lingkungan melalui call center dan e-mail Bank yaitu: corporate.affairs@bankmuamalat.co.id, yang akan dimonitor oleh Bank di bawah kebijakan yang dikelola dan dikeluarkan oleh Direktur Utama.</p> <p>Sertifikasi di Bidang Lingkungan Hidup Sepanjang tahun 2020, Bank tidak memiliki sertifikasi CSR di bidang lingkungan hidup.</p> <p>TANGGUNG JAWAB SOSIAL DI BIDANG KETENAGAKERJAAN, KESEHATAN, DAN KESELAMATAN KERJA</p> <p>Komitmen dan Kebijakan Salah satu kontributor terhadap kinerja Bank yang maksimal adalah ketenagakerjaan. Oleh karena itu, Bank Muamalat Indonesia berkomitmen penuh atas pengelolaan dan perhatian terhadap aspek ketenagakerjaan, kesehatan dan keselamatan kerja, baik secara langsung dan tidak langsung yang akan berdampak pada produktivitas karyawan.</p> <p>Karyawan merupakan modal utama bagi perusahaan. Karena itu, Bank berkomitmen untuk menciptakan lingkungan kerja yang aman, nyaman dan sehat, untuk mendukung karyawan mencapai potensi diri terbaik serta menciptakan kesejahteraan karyawan.</p> <p>Environmental Complaints Mechanism Bank Muamalat Indonesia provides a channel for complaints about environmental issues through the Bank's call center and e-mail, namely: corporate.affairs@bankmuamalat.co.id, and monitors it under a policy managed and issued by the President Director.</p> <p>Environmental Certification Throughout 2020, the Bank did not obtain any CSR certifications in the environmental area.</p> <p>SOCIAL RESPONSIBILITY IN THE FIELD OF OCCUPATIONAL HEALTH AND SAFETY</p> <p>Commitment and Policy One of the contributors to the Bank's maximum performance is employment. Therefore, Bank Muamalat Indonesia is fully committed to managing and paying heed to the employment aspects of occupational health and safety, both directly and indirectly in order to give impact positively to employee productivity.</p> <p>Employees are the key asset of the Company. Therefore, the Bank is committed to creating a safe, comfortable and healthy work environment, to support employees to achieve their best and create employee welfare.</p>
7.	Bca Syariah	1	<p>Pedoman Penanganan dan Pelaporan Covid-19 BCAS di antaranya berisi informasi seputar Covid-19 dan edukasi protokol kesehatan.</p> <p>Setiap karyawan wajib melakukan self assessment secara rutin dan setiap kembali dari perjalanan luar kota.</p> <p>BCAS meyakini kesehatan fisik maupun psikis karyawan akan berdampak positif dalam meningkatkan produktivitas. Bentuk-bentuk komitmen perusahaan dalam memberikan jaminan kesehatan pada karyawan di antaranya:</p> <ul style="list-style-type: none"> • Menerapkan kebijakan fasilitas kesehatan bagi karyawan seperti rawat inap, rawat jalan, persalinan dan kacamata. Kebijakan-kebijakan terkait kesehatan dan kesejahteraan karyawan secara periodik dievaluasi agar tetap relevan dengan kebutuhan karyawan dan perkembangan industri perbankan pada peer yang sama. • Berpartisipasi dalam program layanan kesehatan pemerintah dengan memberikan fasilitas asuransi kesehatan dan mengikutsertakan karyawan beserta keluarganya dalam BPJS Kesehatan. <p>Sepanjang tahun 2020, BCAS telah menyelenggarakan 303 kali pelatihan baik secara offline maupun online yang diikuti oleh seluruh karyawan. Di antaranya terdapat pelatihan menggunakan aplikasi SMILE IB yang diikuti oleh 299 karyawan dengan jumlah materi yang tersedia sebanyak 31 modul.</p> <p>Aspek Masyarakat Dalam menjalankan kegiatan usahanya, BCAS berkomitmen memberikan manfaat yang sebesar-besarnya kepada lingkungan dan masyarakat dengan merumuskan dan mengimplementasikan berbagai kegiatan sosial yang terencana dan terarah dalam program BCA Syariah Peduli.</p> <p><i>Cahaya sebagai pedoman pada kegiatan</i></p>

8.	Al Rajhi Bank	1	<table border="0"> <tr> <td>Purchase of land</td> <td>196,168</td> <td>180,140</td> </tr> <tr> <td>Others</td> <td>176,302</td> <td>127,282</td> </tr> <tr> <td>Purchase of industrial buildings and factories</td> <td>151,469</td> <td>157,400</td> </tr> <tr> <td>Construction</td> <td>89,060</td> <td>87,043</td> </tr> <tr> <td>Purchase of commercial complex</td> <td>78,480</td> <td>84,942</td> </tr> <tr> <td>Purchase of other non-residential property</td> <td>79,789</td> <td>83,694</td> </tr> <tr> <td>Purchase of fixed assets (excluding land and building)</td> <td>79,088</td> <td>82,209</td> </tr> <tr> <td>Purchase of shophouses</td> <td>42,529</td> <td>41,781</td> </tr> <tr> <td>Purchase of vehicles</td> <td>36,117</td> <td>45,991</td> </tr> <tr> <td>Charge card</td> <td>157</td> <td>341</td> </tr> <tr> <td></td> <td>5,163,240</td> <td>5,355,550</td> </tr> </table> <p>(f) The gross financing and advances analysed by sectors are as follows:</p> <table border="0"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Group and Bank</th> </tr> <tr> <th>2020</th> <th>2019</th> </tr> <tr> <th></th> <th>RM'000</th> <th>RM'000</th> </tr> </thead> <tbody> <tr> <td>Household</td> <td>1,423,897</td> <td>1,515,008</td> </tr> <tr> <td>Wholesale and retail trade</td> <td>1,081,692</td> <td>1,085,891</td> </tr> <tr> <td>Real estate, renting and business activities</td> <td>887,585</td> <td>800,121</td> </tr> <tr> <td>Manufacturing</td> <td>847,965</td> <td>939,387</td> </tr> <tr> <td>Construction</td> <td>545,473</td> <td>640,088</td> </tr> <tr> <td>Agriculture, hunting and related service activities</td> <td>101,854</td> <td>80,069</td> </tr> <tr> <td>Education, health and other</td> <td>68,796</td> <td>104,728</td> </tr> <tr> <td>Other business</td> <td>67,597</td> <td>69,447</td> </tr> <tr> <td>Transportation</td> <td>43,088</td> <td>38,873</td> </tr> <tr> <td>Hotel and restaurant</td> <td>41,223</td> <td>40,541</td> </tr> <tr> <td>Finance intermediation</td> <td>28,875</td> <td>26,197</td> </tr> <tr> <td>Mining and quarrying</td> <td>25,195</td> <td>15,192</td> </tr> <tr> <td></td> <td>5,163,240</td> <td>5,355,550</td> </tr> </tbody> </table>	Purchase of land	196,168	180,140	Others	176,302	127,282	Purchase of industrial buildings and factories	151,469	157,400	Construction	89,060	87,043	Purchase of commercial complex	78,480	84,942	Purchase of other non-residential property	79,789	83,694	Purchase of fixed assets (excluding land and building)	79,088	82,209	Purchase of shophouses	42,529	41,781	Purchase of vehicles	36,117	45,991	Charge card	157	341		5,163,240	5,355,550		Group and Bank		2020	2019		RM'000	RM'000	Household	1,423,897	1,515,008	Wholesale and retail trade	1,081,692	1,085,891	Real estate, renting and business activities	887,585	800,121	Manufacturing	847,965	939,387	Construction	545,473	640,088	Agriculture, hunting and related service activities	101,854	80,069	Education, health and other	68,796	104,728	Other business	67,597	69,447	Transportation	43,088	38,873	Hotel and restaurant	41,223	40,541	Finance intermediation	28,875	26,197	Mining and quarrying	25,195	15,192		5,163,240	5,355,550
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9.	Bank Albilad	1	<p>Our commitment to excellence in customer and employee experience served us well, as we met – and overcame – with ease – the challenge to sustain business functions and provide uninterrupted services.</p> <p>BUSINESS AS USUAL Anticipating a lockdown, we prepared several weeks in advance to ensure we could operate as usual. We created a second head office in a separate building to spread out our employees. Internet capacity at our call centers was significantly increased by redeploying employees as agents to respond to clients queries and services. The customer service support team was available 24/7 to ensure service standards were maintained and clients were able to conduct their business without interruption. As a result, the Bank's clients experienced no adverse effects.</p> <p>With the Bank already having advanced e-channels in place, our customers were able to navigate the COVID-19 crisis with ease. Although people were unable to leave their homes during lockdown, they were able to do everything from a banking perspective including opening new accounts.</p>  <p>During lockdown, 80% of our head office staff worked from home, returning to the office gradually in the second half of the year. By the end of 2020, some 40% of head office staff continued to work remotely to ensure social distancing protocols were maintained; this will remain the case until the vaccine is rolled out Kingdom-wide.</p> <p>From a risk perspective, data security best practices were fully considered, and all staff were able to securely work at home with minimal disruption. All risk meetings were held remotely and the team was able to manage risk and issue reports as usual.</p> <p>EMPLOYEE WELLBEING Employee satisfaction and wellbeing is a matter of fundamental importance for the Bank at all times.</p> <p>Our Albilad Gathering program continued online – and we delivered a session on how to keep physically and mentally well during the pandemic. We also developed and distributed guidance on working from home best practices and procedures, and health and safety for those who continued to work in offices and branches.</p> <p>We engaged an executive trainer to deliver a one-week session to senior management entitled 'Leading The Transition to Remote Work'. This focused on developing effective leadership skills for individuals who normally manage teams face-to-face.</p> <p>All employees participated in a 'Professionalism in Remote Work' course. Content included professionalism in meetings, delivering successful presentations online and effective communication with line managers. Both initiatives helped our employees considerably and generated positive feedback.</p>																																																																																
10.	Al Baraka Bank Egypt E.S.C	1	<p>Infringements and Procedures pertaining to the Capital Market Law and the Registration Regulations</p> <p>There is no infringements & procedures pertaining to the capital market law & the registration regulations</p> <p>The Bank's Contribution to Society Development & Environment Protection during the Year:</p> <p>(Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Sharia, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" – the Principal Investor – and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> • Providing 10000 new employment opportunities within the framework of the finance & investment operations provided by our Bank, whether individually or through syndicated loans and Co-finances. • Contributing in development and purchasing hospital equipment and supplies most necessity within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million • Contributing by providing financial support to the new educational institutions and developing the infrastructure of existing educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. • Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 11 million • Continuing support of Tahya Misr Fund, either for the casual labor whom negatively affected due to the pandemic, or lately providing support amounting EGP 15 million to supply the poor groups with Corona vaccine 																																																																																

11.	Jaiz Bank Plc	1	<p>c. Health Safety and Welfare at Work Health and safety regulations are in force within the Bank's premises and employees are aware of existing regulations. The Bank provides subsidy to all levels of employees for medical, transportation, lunch, as well as access to recreational facilities to enhance their welfare and improve productivity. The Bank operates a canteen facility at its Head Office for its staff with plans to extend to other locations in due course. We actively promote wellness of our employees and have provided a gymnasium at our Head Office for use by all staff. Fire prevention and fire-fighting equipment are installed in strategic locations within the Bank's premises. The Bank operates a contributory pension plan in line with the Pension Reform Act for its employees.</p> <p>d. Covid 19 Response The novel Corona Virus (COVID-19) severed our health, social and financial facets of living. The Bank in its capacity, as a socially responsible institution immediately the outbreak was declared a pandemic advised employees to work on rotational basis, with always a team off-site. As the nationwide lock-down measures were gradually eased, Work-From-Home (WFH) Policy was equally promulgated where possible. Employees were encouraged to work from home and on rotational basis. The pandemic and lockdown measures put in place country-wide made some business ventures to suffer financial losses. This in part led to the growth of the Bank's Impairment Charges against non-performing Financing and Investment which when compared between financial year 2019 and 2020 indicated a rise of about 164% from N1.15 billion in 2019 to N3.03 billion in 2020. Hence, the Bank offered forbearances to the affected customers to cushion the negative impact of the pandemic.</p> <p>It also became evident that, to serve customers in situations like the lockdown period would require a strong IT infrastructure. Leveraging on latest IT infrastructure, the Bank deployed Hyper Converged Infrastructure (HCI) at its Data Centre to enhance its channels uptime and processing throughput. Consequently, we offered our customers improvements on USSD and Mobile Banking Services and commenced numerous back-office process automation such as Centralized Processing Centre, automation of Performance Management System, Loan Origination System, Document Management System and the deployment of Robotic Process Automation (RPA).</p> <p>Some risk management measures adopted by the Bank include the reduction in financing to adversely affected sectors and increment of financing to sectors positively impacted by the pandemic such as IT, Agriculture and Health. Some initiatives put in place include reduction in fees on COVID-related Advance Payment Guarantees and a more strengthened framework in respect of monitoring capabilities such as Early Warning Signal tools in order to proactively sniff and take remediation steps on financing. The Bank also did not just implement the non-pharmaceutical protocols introduced by the National Centre for Disease Control (such as compulsory use of face mask, monitoring of body temperature at entrance, hand sanitization and observing physical social distance) but also ensured full compliance by customer and visitors across its branch network and Head Office.</p> <p>The Bank also uniquely complemented government's effort by introducing an innovation challenge aimed at tackling the</p>
12.	Bank Of Ghana	1	<p>5.1 Overview In 2020, the Bank strengthened human capacity, and introduced remote working structures to ensure business continuity to mitigate the adverse impact of the COVID-19 pandemic on operations. The Bank conducted staff training and targeted career development programmes, and augmented staff strength by recruiting qualified personnel for some key positions. The Bank continued to improve staff welfare, work ethics, and information security in the review year.</p> <p>5.2 Human Resource Activities</p> <p>5.2.1 Policies In 2020, the Bank further strengthened staff policies by reviewing its Handbook on Human Resource Policies. Notable among the newly formulated policies were the Reassignment Policy and the Staff Housing Policy. Despite the disruptions caused by the Covid-19 pandemic on its operations, the Bank remained strategically positioned to achieve its mandate.</p> <p>5.2.2 Performance Management System In 2020, the Bank organised a number of training programmes to enhance staff knowledge and understanding of the Performance Management System (PMS), which was implemented in 2019. The PMS enables continuous review of staff performance, and ensures that individual goals are always aligned to organisational goals to enable the Bank achieve its mandate.</p> <p>5.2.3 Staff Strength The total staff strength of the Bank was 2,113 at end-December 2020, up from 2,053 at end-December 2019. The categorisation of staff by grade and gender is summarised as follows:</p> <p>5.3 Health Issues The Bank continued to enhance employee wellbeing, underpinned by four main objectives, which were to promote health and safety culture; quality of clinical care; emergency preparedness & response; and operational efficiency & effectiveness of health service delivery.</p> <p>Amid the COVID-19 pandemic, the Bank undertook the following health-related activities:</p> <ul style="list-style-type: none"> Organised wellness programmes; Created awareness through periodic publications on the Bank's intranet about identifying risk factors and preventing diseases, including COVID-19; Organised medical outreach programmes on general health and safety; Carried out health education on several topics, which included office ergonomics, lifestyle diseases, Lassa fever, and COVID-19; Organised Annual Medical Examinations for staff, including retirees; and Organised kidney screening, eye screening, hearing assessment, breast cancer screening and COVID-19 tests. <p>In the review year, to further enhance employee wellbeing, the Bank relocated its clinic to the newly constructed Bank Hospital.</p> <p>5.4 Capacity Development The Bank continued to sponsor staff to participate in various local and foreign training programmes. As a result of the COVID-19 pandemic, staff mostly participated in programmes held virtually. The breakdown was as follows:</p> <p><small>Table 5.2: Staff Training, 2020</small></p>
13.	Standart Bank Afrika	1	<p>Protecting our people and clients  The safety and protection of our clients and people remained the foremost priorities of our business continuity management response measures throughout 2020. It is our obligation and duty to ensure that we provide a safe working environment for our colleagues, and that we ensure that our clients can transact in a manner which does not compromise their health and safety.</p> <p>More than 80% of my colleagues in South Africa worked from home for most of 2020. They will continue to do so until it is safe to return to our premises. Our information technology (IT) teams worked tirelessly to ensure that their colleagues had the necessary resources to perform their roles safely and effectively remotely. It has been a year since the mass migration to working remotely, and we are still learning lessons and evolving as we adopt new technologies to enhance the remote working experience for colleagues. We have made significant progress in developing a sustainable approach to remote and flexible working, as it has become obvious that this will become an integral part of our 'new normal'. Our colleagues in risk and human capital teams implemented measures to ensure that colleagues who were attending the workplace were sufficiently protected. Similarly, we put in place measures in our branches to protect our clients.</p> <p>Supporting our clients  In my letter last year, I also noted our commitment to supporting our clients through the financial distress caused by Covid-19. We provided a wide range of relief measures to support our clients across all segments during their time of distress, and we continue to do so. These included:</p> <ul style="list-style-type: none"> R132 billion of support measures provided to our clients. These included payment holidays, loan extensions and other measures. The full R250 million assigned to SBSA by the South Africa Future Trust (SAFT) was allocated to employees of qualifying SMEs within six weeks of starting to administer the fund. The bank supported more than 3 500 small businesses and 22 000 employees with SAFT loans. SBSA signed a USD185 million Covid-19 relief loan with the International Financial Corporation in June 2020. We used the proceeds of this three-year loan facility to provide immediate relief and ongoing support for eligible SMEs and corporates in South Africa. Our participation in the Covid-19 loan guarantee scheme and, with other members of the Banking Association South Africa (BASA), disbursed over R17 billion to small businesses. Standard Bank, Mastercard and Google partnered to help businesses move online, accept digital payments and attract more customers. The collaboration provides SMEs with free access to Standard Bank's SimplyBliu ecommerce solution.

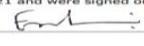

14.	Absa Bank Afrika	1	<p>Post-employment medical aid plans The cost of providing health are benefits to retired employees is accrued as a liability in the financial statements over the reporting period that the employees provide services to the Bank, using a methodology similar to that for defined benefit pension schemes.</p> <p>1172 Staff costs Short-term employee benefits, including salaries, accrued performance costs, salary deductions and taxes are recognised over the reporting period in which the employees provide the services to which the payments relate. Performance costs are recognised to the extent that the Bank has a present obligation to its employees that can be measured reliably and are recognised on an undiscounted basis over the period of service that employees are required to work to qualify for the services. Termination benefits result from either an entity's decision to terminate the employment or an employee's decision to accept an entity's offer of benefits in exchange for termination of employment.</p> <p>1173 Share-based payments The Bank operates equity-settled and cash-settled share-based payment plans.</p> <p>Employee services settled in equity instruments The cost of the employee services received in respect of the shares or share options granted is recognised in profit or loss over the period that employees provide services, generally the period from which the award is granted (or the employee notified) to the vesting date of the shares or options. The overall cost of the award is calculated using the number of shares and options expected to vest and the fair value of the shares or options at the date of grant. The number of shares and options expected to vest takes into account the likelihood that performance and service conditions included in the terms of the awards will be met. Failure to meet the non-vesting condition is treated as a cancellation, resulting in an acceleration of recognition of the cost of the employee services. The fair value of shares is the market price ruling on the grant date, in some cases adjusted to reflect restrictions on transferability. The fair value of options granted is determined using option pricing models to estimate the numbers of shares likely to vest. These take into account the exercise price of the option, the current share price, the risk-free interest rate, the expected volatility of the share price over the life of the option and other relevant factors. Market conditions that must be met in order for the award to vest are also reflected in the fair value of the award, as are any other non-vesting conditions.</p>
15.	Abu Dhabi Islamic Bank Egypt	1	<p>38- Subsequent events Impact of COVID-19 The coronavirus (COVID-19) pandemic has spread across different geographic regions globally, causing disruption to commercial and economic activities. Covid-19 created doubts in the global economic environment, as both local and international financial and monetary authorities announced various financial and incentive measures around the world to counter the potential negative effects. Risk Management and Business Continuity Strategy: ADIB has formed a permanent committee consisting of some key management personnel, and the committee is concerned with everything related to ensuring the continuity of business and managing all risks related to Covid-19, and the most important themes on which Abu Dhabi Islamic Bank relies on for facing this pandemic are as follows:-</p> <ul style="list-style-type: none"> • Operating risk management ADIB has activated business continuity plans to ensure the safety, health and security of employees by activating remote work for some bank employees, whether from home or from different locations in line with the precautionary measures adopted by the State. ADIB emphasized on the continuity of providing services to customers, whether through bank branches or through modern technological means. ADIB focused on providing and using all available communication channels to communicate with customers, including social media, in a way that ensures the continuity of the quality of services as in normal situations. • Credit risk management: For the purpose of measuring expected credit losses, including the impact of the Covid-19 pandemic according to available information, ADIB has carried out the following:- <ul style="list-style-type: none"> - ADIB has reassessed the expected credit loss models, and the underlying assumptions including the available relevant macroeconomic data. - ADIB has implemented the Central Bank's initiative to postpone the customers owed instalments for a period of six months. - The incentive, compensation and insurance measures and packages that were approved by both the government and the
16.	Ahli United Bank Egypt	1	<p>Covid-19 measures. Increased virtualisation with hyper-converged systems at production and disaster recovery data centres resulted in higher reliability and capacity to handle the continued demand for remote access. Focus on cloud adoption continued by enhancing the cloud footprint and plans were set for re-architecting critical applications to be hosted on the cloud. This paves the way for adopting cloud-native applications and reduces dependencies on the infrastructure within the Bank's data centres located in Bahrain, which in turn provides higher availability for critical applications globally. A portfolio of projects to enhance the customer experience and digital processing across the distribution channels was initiated in 2020, and is scheduled for delivery during 2021.</p> <p>AUB continued its mission to provide quality and actionable data-to-business units by ensuring the smooth and timely running of Datawarehouse processes. Further automation applied to the upload of manual files via the Data Management Portal and provided Datawarehouse-based VAT extracts for the AUB Dubai branch, IBOR dashboards, and Bond Analytics reporting for Investments. Looking ahead, several key deliverables will result in the extended usage of enterprise data by various Business Units within the Bank.</p> <p>The Bank successfully operationalised SWIFT GPI for outgoing and incoming payments, providing the online status of electronic payments with added convenience to its customers. A number of additional projects aiming to maintain AUB SWIFT CSP compliance was carried out.</p> <p>Ahli United Bank Group laid the foundation for the group to accelerate its transformation program and to set the benchmark for how transformation can power the Bank's growth and future success.</p> <p>Group Human Resources Measures prioritizing the health and safety of our employees by preventing further spread of the virus during the Covid-19 pandemic and ensuring a smooth return to work in office locations included initiatives of:</p> <ul style="list-style-type: none"> • HR delivering an online health & vaccine status monitoring portal available 24x7 on PC and mobile for employees to update their health status on symptoms, infection, isolation status, location, vaccination status and their general health condition; • The portal enabled HR and our leadership teams to collect real-time data/ analytics dashboards to plan operations including staffing frontline/ physical positions, safely bring employees back into the office, managing safely distanced workspaces and identify and support high-risk employees based on location, age, and area of work; • Providing masks and sanitizers at the workplace and availability of ongoing Covid-19 RT-PCR testing for employees; • Educating employees through online awareness sessions and mobile push notifications on precautionary protocols to prevent the spread of the Covid-19 pandemic and current health updates/ guidelines to stay safe. • Implementing flexible remote working protocols through implementation of a new remote work access policy as well as an online workforce planning tool with automated notifications to enable seamless remote working capability especially in view of volatile lockdowns in different countries; • Wellness programs/ interventions through webinars and virtual health camps to ensure the mental, emotional and physical wellbeing of our employees. <p>AUB employed 3,227 full-time employees covering a diverse</p>

17.	United Bank For Africa Plc	1	<p>The Bank operates a non-discriminatory policy in the consideration of applicants for employment, including those received from physically challenged persons. The Bank's policy is that the most qualified persons are recruited for the appropriate job levels, irrespective of an applicant's state of origin, ethnicity, religion or physical condition.</p> <p>Health, Safety at Work and Welfare of Employees</p> <p>The Bank maintains business premises designed with a view to guaranteeing the safety and healthy working conditions of its employees and customers alike. Employees are adequately insured against occupational and other hazards. The Bank has a comprehensive health insurance scheme for staff, through which medical needs of staff and their immediate family members are met. In addition, the Bank provides first aid in all business offices and has a medical facility at the Head Office. As a part of the investment in the welfare of staff, the Bank maintains an ultra-modern gym facility at the head-office and organizes a quarterly fitness session (tagged 'jogging to bond'), held at different stadia across all its country of operations, thereby providing access to various sporting facilities and professional instructors.</p> <p>Fire prevention and firefighting equipment are installed in strategic locations at all business offices, in addition to</p> <p>As a part of its daily business, the Bank carries out research into new banking products and services to anticipate and meet customers' need and to ensure excellent service is delivered at all time.</p> <p>Demographics of our workforce</p> <p>During the period under review, the Group employed staff across the different businesses and geographies where it operates. Below is the details of the employee demographics;</p> <p>(a) Staff distribution by gender during 2020 financial year</p> <table border="1" data-bbox="1198 517 1461 663"> <thead> <tr> <th>Description</th> <th>Gender</th> <th>Head Count</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Group</td> <td>Male</td> <td>6,025</td> <td>56%</td> </tr> <tr> <td>Female</td> <td>4,813</td> <td>44%</td> </tr> <tr> <td>Total</td> <td>10,838</td> <td>100%</td> </tr> <tr> <td rowspan="3">Bank</td> <td>Male</td> <td>4,117</td> <td>54%</td> </tr> <tr> <td>Female</td> <td>3,199</td> <td>46%</td> </tr> <tr> <td>Total</td> <td>7,316</td> <td>100%</td> </tr> </tbody> </table> <p>Fire prevention and firefighting equipment are installed in strategic locations at all business offices, in addition to</p> <p>Average gender analysis of the Bank's Board of Directors and Top Management Staff during the period</p>	Description	Gender	Head Count	% of Total	Group	Male	6,025	56%	Female	4,813	44%	Total	10,838	100%	Bank	Male	4,117	54%	Female	3,199	46%	Total	7,316	100%
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18.	Stanbic Itbc Holding Plc	1	<p>Health, safety and welfare at work</p> <p>The Company enforces strict health and safety rules and practices at the work environment which are reviewed and tested regularly. The Company's staff are covered under a comprehensive health insurance scheme pursuant to which the medical expenses of staff and their immediate family are covered up to a defined limit. Fire prevention and firefighting equipment are installed in strategic locations within the Company's premises.</p> <p>The Company has both Group Personal Accident and Workmen's Compensation Insurance cover for the benefit of its employees. It also operates a contributory pension plan in line with the Pension Reform Act 2014.</p> <p>Employment involvement and training</p> <p>The Company ensures, through various fora, that employees are kept informed on matters concerning them. Formal and informal channels are employed for communication with employees with an appropriate two-way feedback mechanism. In accordance with the Company's policy of continuous staff development, training facilities are provided in the Group's well-equipped Training School (the Blue Academy). Employees of the Company attend training programmes organised by the Standard Bank Group ("SBG") in South Africa and elsewhere and participate in programmes at the Standard Bank Global Leadership centre in South Africa. The Company also provides its employees with on the job training in the Company and at various Standard Bank locations.</p>																								

Lampiran 21 Data Item Shadaqah/Donation Sampel Penelitian

No	Nama Perbankan Syariah	Shadaqah/Donation	
1.	Alinma Bank	1	<p>From the earliest days of the government's response, Alinma moved quickly to address contact transmission of the virus in its branches and its office locations. This included the closing of women's branches and the special designation of key branches to remain open, where both male and female partners were served. For employees, the bank's business continuity efforts resulted in remote work and training for as many staff as possible. For staff members who needed to be physically present at work, safety protocols were put in place to maximize safety. These included reductions in overall building headcounts, use of remote meeting technology, mandatory daily health screenings upon arrival, and provision of hand sanitizers and protective gloves.</p> <p>In the bank's branches, adhesive signage on the floors instructed partners on proper social distancing practices, while similar signage in waiting areas ensured that partners sat at proper distances from one another. Furthermore, a daily sterilization kept all premises and ATMs optimally safe for use.</p> <p>Alinma Bank also embarked on a public awareness campaign via SMS and email that shared preventive guidance from the Ministry of Health. Through its social media channels, the bank encouraged the use of self-service banking options, which allowed partners to tend to all of their banking needs from the comfort of their own homes. Such messages were sent in a total of eight languages in order to ensure that awareness was comprehensively communicated.</p> <p>Additionally, Alinma Bank donated SAR 8 million to a number of initiatives, supported by the Health Endowment Fund that assisted in the COVID-19 fight. These included the provision of advanced intensive care devices, air purifiers, personal protective equipment for healthcare workers, and supplies necessary for ongoing sterilization of healthcare and other key public facilities. The bank also donated SAR 1 million to facilitate in-home kidney dialysis for elderly and infirm individuals, so as to help them avoid infection.</p> <p>To ease financial burdens during the crisis, Alinma deferred financing installment payments for SMEs for a period of six months, and for health sector workers for a period of three months. Moreover, the transaction limit for PIN-less point of sale purchases was increased to SAR 300, and fees were waived for local interbank transfers, point of sale transactions (for merchants and beneficiaries), and financing through the Kafalah SME program.</p> <p>■ Support for the Community Fund for Those Affected by COVID-19</p> <p>As part of its corporate social responsibility efforts, and in line with its position as a leader in charitable initiatives, Alinma Bank contributed SAR 5,325,000 to the Community Fund for those needy individuals who were impacted by the spread of COVID-19 in the Kingdom of Saudi Arabia. Under its mandate, the Community Fund ensures that those in need during times of crisis are provided with necessary humanitarian assistance, with a focus on individuals with disabilities, families of prisoners, the elderly, small business owners, the unemployed, and others across various fields such as relief and social work, education, health awareness, technical services, service industry workers, and others.</p>

2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<table border="1"> <thead> <tr> <th></th> <th>Rupiah</th> <th>Mata Uang Asing</th> <th>Jumlah</th> </tr> </thead> <tbody> <tr> <td>Pihak ketiga</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Liabilitas ATM Bersama</td> <td>47.808</td> <td>-</td> <td>47.808</td> </tr> <tr> <td>Liabilitas pihak ketiga</td> <td>34.680</td> <td>111</td> <td>34.791</td> </tr> <tr> <td>Titipan dana nasabah</td> <td>16.379</td> <td>1.606</td> <td>18.185</td> </tr> <tr> <td>Zakat Bank</td> <td>43.974</td> <td>-</td> <td>43.974</td> </tr> <tr> <td>Liabilitas ATM Jalin</td> <td>17.663</td> <td>-</td> <td>17.663</td> </tr> <tr> <td>Liabilitas ATM Prima</td> <td>54.543</td> <td>-</td> <td>54.543</td> </tr> <tr> <td>Liabilitas terkait pembiayaan</td> <td>9.279</td> <td>-</td> <td>9.279</td> </tr> <tr> <td>Zakat pegawai, nasabah dan umum</td> <td>2.853</td> <td>-</td> <td>2.854</td> </tr> <tr> <td>Lainnya</td> <td>32.817</td> <td>1.024</td> <td>33.841</td> </tr> <tr> <td></td> <td>260.296</td> <td>2.742</td> <td>263.038</td> </tr> <tr> <td>Pihak berelasi (Catatan 37)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Liabilitas atas penggunaan ATM Bank Mandiri</td> <td>48.988</td> <td>-</td> <td>48.988</td> </tr> <tr> <td>Jumlah</td> <td>309.284</td> <td>2.742</td> <td>312.026</td> </tr> </tbody> </table> <p>Liabilitas ATM Prima, ATM Bersama, dan ATM Jalin merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi ATM dengan menggunakan jaringan ATM Prima, jaringan ATM Bersama, dan jaringan ATM Jalin.</p> <p>Liabilitas pihak ketiga merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi pembayaran kepada pihak ketiga melalui Bank.</p> <p>Zakat Bank merupakan liabilitas zakat Bank yang dihitung dari laba sebelum pajak (Catatan 40).</p> <p>Liabilitas terkait pembiayaan merupakan liabilitas yang timbul karena fasilitas pembiayaan yang diberikan merupakan setoran nasabah untuk pembayaran biaya-biaya terkait proses pembiayaan seperti biaya <i>appraisal</i>, materai, audit, dan lain-lain.</p> <p>Zakat pegawai, nasabah, dan umum merupakan titipan dana zakat, <i>infaq</i>, dan <i>shadaqah</i> dari pihak-pihak tersebut.</p> <p>Liabilitas atas penggunaan ATM Bank Mandiri merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi ATM dengan menggunakan jaringan ATM PT Bank Mandiri (Persero) Tbk.</p> <p>Termasuk dalam liabilitas lainnya adalah pencadangan biaya dan utang kepada pihak ketiga terkait dengan kegiatan operasional.</p>		Rupiah	Mata Uang Asing	Jumlah	Pihak ketiga				Liabilitas ATM Bersama	47.808	-	47.808	Liabilitas pihak ketiga	34.680	111	34.791	Titipan dana nasabah	16.379	1.606	18.185	Zakat Bank	43.974	-	43.974	Liabilitas ATM Jalin	17.663	-	17.663	Liabilitas ATM Prima	54.543	-	54.543	Liabilitas terkait pembiayaan	9.279	-	9.279	Zakat pegawai, nasabah dan umum	2.853	-	2.854	Lainnya	32.817	1.024	33.841		260.296	2.742	263.038	Pihak berelasi (Catatan 37)				Liabilitas atas penggunaan ATM Bank Mandiri	48.988	-	48.988	Jumlah	309.284	2.742	312.026																																																																					
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	260.296	2.742	263.038																																																																																																																																	
Pihak berelasi (Catatan 37)																																																																																																																																				
Liabilitas atas penggunaan ATM Bank Mandiri	48.988	-	48.988																																																																																																																																	
Jumlah	309.284	2.742	312.026																																																																																																																																	
3.	Bank Aljazira	0																																																																																																																																		
4.	Jordan Islamic Bank	1	<table border="1"> <thead> <tr> <th></th> <th>31 December 2020</th> <th>31 December 2019</th> </tr> <tr> <th></th> <th>JD</th> <th>JD</th> </tr> </thead> <tbody> <tr> <td>Postage and telephone</td> <td>1,842,780</td> <td>1,744,343</td> </tr> <tr> <td>Printings and stationery</td> <td>1,135,316</td> <td>1,346,881</td> </tr> <tr> <td>System maintenance and licenses</td> <td>3,374,096</td> <td>3,082,774</td> </tr> <tr> <td>Credit Cards</td> <td>3,065,885</td> <td>2,206,978</td> </tr> <tr> <td>Paid rent</td> <td>41,619</td> <td>35,598</td> </tr> <tr> <td>Water, electricity and heating</td> <td>1,698,988</td> <td>1,484,830</td> </tr> <tr> <td>Repair, maintenance and cleaning</td> <td>2,008,025</td> <td>1,911,324</td> </tr> <tr> <td>Insurance premiums</td> <td>1,088,475</td> <td>844,711</td> </tr> <tr> <td>Travel and transportation</td> <td>1,262,042</td> <td>1,355,858</td> </tr> <tr> <td>Legal and consulting fees</td> <td>377,831</td> <td>477,792</td> </tr> <tr> <td>Professional fees</td> <td>126,170</td> <td>126,170</td> </tr> <tr> <td>Subscriptions and memberships</td> <td>1,083,373</td> <td>1,339,260</td> </tr> <tr> <td>Donations</td> <td>2,821,869</td> <td>810,751</td> </tr> <tr> <td>Licenses, governmental fees and taxes</td> <td>835,087</td> <td>1,001,199</td> </tr> <tr> <td>Hospitality</td> <td>101,859</td> <td>158,366</td> </tr> <tr> <td>Advertising and promotion</td> <td>677,939</td> <td>1,317,180</td> </tr> <tr> <td>Saving accounts rewards</td> <td>135,000</td> <td>145,000</td> </tr> <tr> <td>Board committees remunerations</td> <td>114,000</td> <td>131,000</td> </tr> <tr> <td>Master card and visa accounts rewards</td> <td>149,289</td> <td>226,309</td> </tr> <tr> <td>Board members remunerations</td> <td>55,000</td> <td>55,000</td> </tr> <tr> <td>Overdraft accounts coverage</td> <td>568,618</td> <td>286,382</td> </tr> <tr> <td>Deposit insurance subscription fees</td> <td>3,994,097</td> <td>2,474,879</td> </tr> <tr> <td>Cheques collection</td> <td>319,301</td> <td>197,183</td> </tr> <tr> <td>Lease obligation cost</td> <td>697,126</td> <td>748,158</td> </tr> <tr> <td>Others</td> <td>1,151,945</td> <td>1,258,743</td> </tr> <tr> <td>Total</td> <td>28,725,730</td> <td>24,770,466</td> </tr> </tbody> </table>		31 December 2020	31 December 2019		JD	JD	Postage and telephone	1,842,780	1,744,343	Printings and stationery	1,135,316	1,346,881	System maintenance and licenses	3,374,096	3,082,774	Credit Cards	3,065,885	2,206,978	Paid rent	41,619	35,598	Water, electricity and heating	1,698,988	1,484,830	Repair, maintenance and cleaning	2,008,025	1,911,324	Insurance premiums	1,088,475	844,711	Travel and transportation	1,262,042	1,355,858	Legal and consulting fees	377,831	477,792	Professional fees	126,170	126,170	Subscriptions and memberships	1,083,373	1,339,260	Donations	2,821,869	810,751	Licenses, governmental fees and taxes	835,087	1,001,199	Hospitality	101,859	158,366	Advertising and promotion	677,939	1,317,180	Saving accounts rewards	135,000	145,000	Board committees remunerations	114,000	131,000	Master card and visa accounts rewards	149,289	226,309	Board members remunerations	55,000	55,000	Overdraft accounts coverage	568,618	286,382	Deposit insurance subscription fees	3,994,097	2,474,879	Cheques collection	319,301	197,183	Lease obligation cost	697,126	748,158	Others	1,151,945	1,258,743	Total	28,725,730	24,770,466																																													
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6.	Bank Muamalat	1	<p>d. Cash Management System</p> <p>Layanan ini mengarah dan terkonsentrasi pada nasabah korporat. Dalam layanan ini, Bank Muamalat Indonesia menyelenggarakan penerimaan/koleksi pemasukan dana (<i>collection</i>), pembayaran/dispensasi dana (<i>disbursement</i>) serta mengelola likuiditas perusahaan.</p> <p>e. Salakuamalat</p> <p>Layanan phone banking 24 jam melalui telepon 1500016 atau (021) 1500016 (jika dihubungi melalui telepon seluler) yang memberikan kemudahan kepada nasabah setiap saat dan di mana saja nasabah berada untuk memperoleh informasi mengenai produk, saldo dan informasi transaksi, transfer antar rekening Bank Muamalat Indonesia hingga maksimal Rp50.000.000 (lima puluh juta rupiah) serta pembayaran ZIS (Zakat, Infaq, <i>shadaqah</i>).</p> <p>Jaringan Kerja dan Mitra Usaha di Dalam dan/ atau Luar Negeri</p> <p>Bank Muamalat Indonesia memiliki jaringan kerja yang terbagi di wilayah Indonesia dan luar negeri yakni Malaysia. Sampai dengan berakhirnya tahun buku 2020, jaringan kerja Bank di dalam negeri sebanyak 248 yang terdiri dari kantor pusat, kantor cabang utama, kantor cabang pembantu, dan kantor kas yang tersebar di hampir seluruh provinsi di Tanah Air. Sementara itu, untuk jaringan kerja di luar negeri yaitu Malaysia terdapat 1 (satu) kantor luar negeri. Informasi lengkap mengenai jaringan kerja Bank terdapat dalam Bab Profil Perusahaan bagian Wilayah Operasional.</p> <p>Jumlah, Jenis dan Lokasi Kantor</p> <p>Hingga 31 Desember 2020, Bank Muamalat Indonesia memiliki 249 kantor layanan termasuk 1 (satu) kantor cabang di Malaysia. Operasional Bank juga didukung</p> <p>d. Cash Management System</p> <p>This service concentrates more on corporate customers. In this service, Bank Muamalat Indonesia organizes receipts/collection of funds (collection), payment/dispbursement and managing company liquidity.</p> <p>e. Salakuamalat</p> <p>A 24-hours Phone Banking service via telephone 1500016/(021) 1500016 (if contacted via cellular telephone) that provides convenience to the customer at any time and wherever the customer is located to obtain information about products, balance and transaction information, transfers between Bank Muamalat Indonesia accounts up to a maximum of Rp50,000,000 (fifty million rupiah) and ZIS (Zakat, Infaq, <i>shadaqah</i> payments).</p> <p>Domestic and/or Foreign Network and Business Partners</p> <p>Bank Muamalat Indonesia's network comprises Indonesia and Malaysia. As of the end of the 2020 fiscal year, BHI's domestic network consisted of 248 branches, including head offices, main branch offices, sub-branch offices and cash offices and spread across almost all provinces in the country. While the overseas branch office was 1 (one), namely Malaysia. Complete information regarding the Bank's network can be found in the Chapter on Company Profile in the Operational Areas section.</p> <p>Total Number, Type and Location of Offices</p> <p>Until December 31, 2020, Bank Muamalat Indonesia had 249 service offices including 1 (one) branch office in Malaysia. The Bank's operations are also supported by 55</p>																																																																																																																																	

7.	Bca Syariah	1	<p>dalam jutaan Rupiah</p> <table border="1"> <thead> <tr> <th>No</th> <th>Uraian</th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>Penggunaan dana kebijakan</td> <td></td> <td></td> </tr> <tr> <td>a.</td> <td>Dana kebijakan produktif</td> <td>-</td> <td>-</td> </tr> <tr> <td>b.</td> <td>Bantuan</td> <td>676</td> <td>632</td> </tr> <tr> <td>c.</td> <td>Penggunaan lainnya untuk kepentingan umum</td> <td>-</td> <td>-</td> </tr> <tr> <td></td> <td>Total penggunaan</td> <td>676</td> <td>632</td> </tr> <tr> <td>4</td> <td>Kenaikan (penurunan) sumber dana kebijakan</td> <td>(436)</td> <td>(303)</td> </tr> <tr> <td>5</td> <td>Sumber dana kebijakan pada akhir periode</td> <td>782</td> <td>1.218</td> </tr> </tbody> </table> <p>Laporan Perubahan Dana Investasi Terikat informasi mengenai laporan perubahan dana. Sampai dengan tahun 2020, BCAS tidak memiliki dana investasi terikat sehingga tidak terdapat investasi terikat.</p>	No	Uraian	2020	2019	3	Penggunaan dana kebijakan			a.	Dana kebijakan produktif	-	-	b.	Bantuan	676	632	c.	Penggunaan lainnya untuk kepentingan umum	-	-		Total penggunaan	676	632	4	Kenaikan (penurunan) sumber dana kebijakan	(436)	(303)	5	Sumber dana kebijakan pada akhir periode	782	1.218																																																																																																																	
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12.	Bank Of Ghana	1	<p>Loan repayments that were past due for Microfinance Institutions for up to 30 days were to be considered as "current" as is the case for all other SDIs.</p> <p>Bank of Ghana also put in place monitoring mechanisms to ensure that policy measures were effective in achieving their stated objectives. Consequently:</p> <ul style="list-style-type: none"> Banks and SDIs were to refrain from declaring and paying dividends or making other distributions to shareholders for the 2019 financial year unless the Bank of Ghana was satisfied that the institutions met the regular prudential requirements and were not relying on the additional liquidity released by the policy measures enumerated above to pay shareholders. All banks and SDIs were thus directed to seek Bank of Ghana's prior approval in writing before the declaration and payment of dividends; Banks and SDIs were to desist from utilising the released liquidity based on the above policy interventions to purchase Government of Ghana and Bank of Ghana Securities; and Bank of Ghana continued monitoring financial dealings of Banks and SDIs' on a weekly basis to ensure full compliance with the above directives. Failure to comply with the directives attracted sanctions in accordance with the relevant provisions of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930). <p>Bank of Ghana donated an amount of GHe10 million to the National COVID-19 Trust Fund to support the national's effort towards the fight against the COVID-19 pandemic. The Bank also donated GHe10 million to the Private Sector COVID-19 Fund for the completion of a new Infectious Diseases Treatment Centre at Ga East, Accra to help in the management of critical COVID-19 cases.</p> <p>The Bank will continue to follow the policies and advice of various national institutions and, at the same time, continue its operations in the best and safest way possible without jeopardising the health of its employees.</p> <p>Approval of the Financial Statements</p> <p>The financial statements of the Bank and the Group were approved by the Board of Directors on 9th September, 2021 and were signed on their behalf by:</p> <p>Chairman (Governor)  Director </p>																																																																																																																																																	
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14.	Absa Bank Afrika	1	<p>Notes to the consolidated financial statements for the reporting period ended 31 December</p> <p>43. Structured entities (continued) 43.1 Consolidated structured entities</p> <p>During the reporting period the Bank provided financial or other support to the following consolidated SEs despite not being contractually obliged to do so:</p> <table border="1"> <thead> <tr> <th rowspan="2">Name</th> <th rowspan="2">Nature of support</th> <th rowspan="2">Reason for providing support</th> <th colspan="2">Bank</th> </tr> <tr> <th>2020 Rm</th> <th>2019 Rm</th> </tr> </thead> <tbody> <tr> <td>The Absa Foundation Trust</td> <td>Loan</td> <td>The Trust was constituted to fund community upliftment and social welfare programmes.</td> <td></td> <td>81</td> </tr> <tr> <td>Various ETF portfolios</td> <td>Expense subsidy</td> <td>Subsidising the fixed cost incurred by the new ETF funds as the funds cannot yet cover their own costs due to low levels of market capitalisation</td> <td>46</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>3</td> <td>4</td> </tr> </tbody> </table> <p>The Bank has consolidated the Absa Foundation Trust since 2006 and new ETFs since 2017. The Bank intends to provide financial support to the Absa Foundation Trust and any new ETFs in 2021.</p>	Name	Nature of support	Reason for providing support	Bank		2020 Rm	2019 Rm	The Absa Foundation Trust	Loan	The Trust was constituted to fund community upliftment and social welfare programmes.		81	Various ETF portfolios	Expense subsidy	Subsidising the fixed cost incurred by the new ETF funds as the funds cannot yet cover their own costs due to low levels of market capitalisation	46					3	4																																																																																																																																																																																																																	
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<td>496,002</td> <td>5,361,529</td> </tr> <tr> <td>Distribution on Perpetual Tier 1 Capital Securities (note 2.11)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>(25,428)</td> <td>-</td> <td>-</td> <td>(25,428)</td> <td>(25,428)</td> <td>-</td> <td>-</td> <td>(25,428)</td> </tr> <tr> <td>Distribution related to Perpetual Tier 1 Sukuk (note 2.11)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>(8,240)</td> <td>-</td> <td>-</td> <td>(8,240)</td> <td>(8,240)</td> <td>-</td> <td>(2,760)</td> <td>(11,000)</td> </tr> <tr> <td>Ordinary share dividend paid (note 2.11)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>(438,722)</td> <td>-</td> <td>-</td> <td>(438,722)</td> <td>(438,722)</td> <td>-</td> <td>-</td> <td>(438,722)</td> </tr> <tr> <td>Dividends of subsidiaries</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>(1,000)</td> <td>-</td> <td>(1,000)</td> <td>(1,000)</td> <td>-</td> <td>(26,845)</td> <td>(26,845)</td> </tr> <tr> <td>Bonus shares issued</td> 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of subsidiaries	-	-	-	-	-	(1,000)	-	(1,000)	(1,000)	-	(26,845)	(26,845)	Bonus shares issued	219,361	-	-	-	(219,361)	-	-	(219,361)	-	-	-	-	Net loss on loan contract modification (note 2.2)	-	-	-	-	(98,449)	-	-	(98,449)	(98,449)	-	(9,506)	(107,955)	Arising on additional acquisition in a subsidiary (note 2.3)	-	-	(13,187)	-	-	-	-	(13,187)	(13,187)	-	(44,971)	(58,158)	Transfer from OCI reserve	-	-	-	-	(1,527)	-	-	(1,527)	(1,527)	-	69	(1,536)	Movement in associates	-	-	-	-	(9,364)	-	-	(9,364)	(9,364)	-	-	(9,364)	Movement in subsidiaries	-	-	20	-	(2,907)	-	-	(2,887)	(2,887)	-	(286)	(3,173)	Total comprehensive income for the year	-	-	-	-	452,244	-	(117,327)	334,917	334,917	-	239,093	558,010	Transfer to statutory reserve (note 2.11)	-	-	-	-	45,224	-	-	-	-	-	-	-	Proposed dividend on ordinary shares (note 2.11)	-	-	-	-	(120,649)	120,649	-	-	-	-	-	-	Proposed bonus	-	-	-	-	(2,000)	2,000	-	-	-	-	-	-
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17.	United Bank For Africa Plc	1	<p>OTHER OPERATING EXPENSES</p> <table border="1"> <thead> <tr> <th rowspan="2">In millions of Nigerian Naira</th> <th colspan="2">Group</th> <th colspan="2">Bank</th> </tr> <tr> <th>Dec. 2020</th> <th>Dec. 2019</th> <th>Dec. 2020</th> <th>Dec. 2019</th> </tr> </thead> <tbody> <tr> <td>Fuel, repairs and maintenance</td> <td>33,995</td> <td>23,027</td> <td>14,398</td> <td>13,274</td> </tr> <tr> <td>Banking sector resolution cost (i)</td> <td>23,129</td> <td>19,992</td> <td>22,417</td> <td>19,992</td> </tr> <tr> <td>Contract services</td> <td>14,689</td> <td>12,066</td> <td>12,217</td> <td>8,530</td> </tr> <tr> <td>Deposit insurance premium</td> <td>11,488</td> <td>11,243</td> <td>10,423</td> <td>9,389</td> </tr> <tr> <td>Occupancy and premises maintenance costs</td> <td>10,109</td> <td>14,018</td> <td>1,688</td> <td>1,917</td> </tr> <tr> <td>Advertising, promotions and branding</td> <td>8,509</td> <td>7,433</td> <td>5,119</td> <td>5,812</td> </tr> <tr> <td>Printing, stationery and subscriptions</td> <td>6,752</td> <td>6,176</td> <td>5,563</td> <td>4,900</td> </tr> <tr> <td>IT support and related expenses</td> <td>6,632</td> <td>6,052</td> <td>6,027</td> <td>5,690</td> </tr> <tr> <td>Security and cash handling expenses</td> <td>4,607</td> <td>5,485</td> <td>2,756</td> <td>2,713</td> </tr> <tr> <td>Business travels</td> <td>4,936</td> <td>7,062</td> <td>4,130</td> <td>5,725</td> </tr> <tr> <td>Commissions</td> <td>5,104</td> <td>753</td> <td>3,944</td> <td>650</td> </tr> <tr> <td>Communication</td> <td>4,881</td> <td>5,821</td> <td>1,581</td> <td>2,923</td> </tr> <tr> <td>Non-deposit insurance costs</td> <td>1,921</td> <td>2,161</td> <td>927</td> <td>787</td> </tr> <tr> <td>Bank charges</td> <td>2,882</td> <td>2,814</td> <td>747</td> <td>2,100</td> </tr> <tr> <td>Auditors' remuneration</td> <td>773</td> <td>608</td> <td>300</td> <td>360</td> </tr> <tr> <td>Training and human capital development</td> <td>709</td> <td>723</td> <td>293</td> <td>425</td> </tr> <tr> <td>Penalties</td> <td>719</td> <td>884</td> <td>636</td> <td>69</td> </tr> <tr> <td>Loan recovery expenses</td> <td>232</td> <td>179</td> <td>232</td> <td>179</td> </tr> <tr> <td>Directors' fees</td> <td>64</td> <td>51</td> <td>64</td> <td>51</td> </tr> <tr> <td>Loss on disposal of property and equipment</td> <td>63</td> <td>-</td> <td>168</td> <td>-</td> </tr> <tr> <td></td> <td>142,297</td> <td>126,578</td> <td>93,630</td> <td>85,486</td> </tr> </tbody> </table> <p>(i) Banking sector resolution cost represents AMCON levy, which is applicable on total balance sheet size of the Bank. The current applicable rate in Nigeria based on AMCON Act of 2015, is 0.5% of total assets (inclusive of off-balance sheet).</p>	In millions of Nigerian Naira	Group		Bank		Dec. 2020	Dec. 2019	Dec. 2020	Dec. 2019	Fuel, repairs and maintenance	33,995	23,027	14,398	13,274	Banking sector resolution cost (i)	23,129	19,992	22,417	19,992	Contract services	14,689	12,066	12,217	8,530	Deposit insurance premium	11,488	11,243	10,423	9,389	Occupancy and premises maintenance costs	10,109	14,018	1,688	1,917	Advertising, promotions and branding	8,509	7,433	5,119	5,812	Printing, stationery and subscriptions	6,752	6,176	5,563	4,900	IT support and related expenses	6,632	6,052	6,027	5,690	Security and cash handling expenses	4,607	5,485	2,756	2,713	Business travels	4,936	7,062	4,130	5,725	Commissions	5,104	753	3,944	650	Communication	4,881	5,821	1,581	2,923	Non-deposit insurance costs	1,921	2,161	927	787	Bank charges	2,882	2,814	747	2,100	Auditors' remuneration	773	608	300	360	Training and human capital development	709	723	293	425	Penalties	719	884	636	69	Loan recovery expenses	232	179	232	179	Directors' fees	64	51	64	51	Loss on disposal of property and equipment	63	-	168	-		142,297	126,578	93,630	85,486																																																																																																																					
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18.	Stanbic Itbc Holding Plc	1	<table border="1"> <thead> <tr> <th></th> <th>Change %</th> <th>2020</th> <th>2019</th> </tr> <tr> <th></th> <th></th> <th>Nr million</th> <th>Nr million</th> </tr> </thead> <tbody> <tr> <td>Staff costs</td> <td>4</td> <td>42,143</td> <td>40,618</td> </tr> <tr> <td>Other operating expenses:</td> <td>(2)</td> <td>52,129</td> <td>53,411</td> </tr> <tr> <td>Information technology</td> <td>2</td> <td>8,076</td> <td>7,956</td> </tr> <tr> <td>Communication expenses</td> <td>16</td> <td>1,888</td> <td>1,622</td> </tr> <tr> <td>Premises and maintenance</td> <td>8</td> <td>3,285</td> <td>3,025</td> </tr> <tr> <td>Depreciation expense</td> <td>15</td> <td>7,517</td> <td>6,547</td> </tr> <tr> <td>Amortisation of intangible assets</td> <td>>100</td> <td>680</td> <td>246</td> </tr> <tr> <td>Deposit insurance premium</td> <td>(25)</td> <td>3,188</td> <td>4,247</td> </tr> <tr> <td>AMCON expenses</td> <td>13</td> <td>9,828</td> <td>8,729</td> </tr> <tr> <td>Other insurance premium</td> <td>14</td> <td>2,027</td> <td>1,782</td> </tr> <tr> <td>Auditors remuneration</td> <td>(9)</td> <td>376</td> <td>411</td> </tr> <tr> <td>Non-audit service fee</td> <td>(54)</td> <td>26</td> <td>57</td> </tr> <tr> <td>Professional fees</td> <td>40</td> <td>1,960</td> <td>1,404</td> </tr> <tr> <td>Administration and membership fees</td> <td>(5)</td> <td>1,713</td> <td>1,806</td> </tr> <tr> <td>Training expenses</td> <td>(96)</td> <td>88</td> <td>1,370</td> </tr> <tr> <td>Security expenses</td> <td>(4)</td> <td>1,656</td> <td>1,721</td> </tr> <tr> <td>Travel and entertainment</td> <td>(61)</td> <td>676</td> <td>1,731</td> </tr> <tr> <td>Stationery and printing</td> <td>(17)</td> <td>724</td> <td>870</td> </tr> <tr> <td>Marketing and advertising</td> <td>3</td> <td>2,929</td> <td>2,842</td> </tr> <tr> <td>Pension administration expense</td> <td>7</td> <td>337</td> <td>315</td> </tr> <tr> <td>Penalties and fines</td> <td>(80)</td> <td>53</td> <td>262</td> </tr> <tr> <td>Provisions</td> <td>>100</td> <td>663</td> <td>318</td> </tr> <tr> <td>Operational losses</td> <td>10</td> <td>300</td> <td>273</td> </tr> <tr> <td>Directors fees</td> <td>7</td> <td>642</td> <td>599</td> </tr> <tr> <td>(Reversal)/Provision for legal costs, levies and fines</td> <td>56</td> <td>(2,590)</td> <td>(1,664)</td> </tr> <tr> <td>Impairment/(Recovery) of other financial assets</td> <td>28</td> <td>839</td> <td>653</td> </tr> <tr> <td>Motor vehicle maintenance expense</td> <td>(32)</td> <td>1,175</td> <td>1,730</td> </tr> <tr> <td>Bank charges</td> <td>(3)</td> <td>2,151</td> <td>2,220</td> </tr> <tr> <td>Indirect tax (VAT)</td> <td>29</td> <td>1,229</td> <td>1,376</td> </tr> </tbody> </table>		Change %	2020	2019			Nr million	Nr million	Staff costs	4	42,143	40,618	Other operating expenses:	(2)	52,129	53,411	Information technology	2	8,076	7,956	Communication expenses	16	1,888	1,622	Premises and maintenance	8	3,285	3,025	Depreciation expense	15	7,517	6,547	Amortisation of intangible assets	>100	680	246	Deposit insurance premium	(25)	3,188	4,247	AMCON expenses	13	9,828	8,729	Other insurance premium	14	2,027	1,782	Auditors remuneration	(9)	376	411	Non-audit service fee	(54)	26	57	Professional fees	40	1,960	1,404	Administration and membership fees	(5)	1,713	1,806	Training expenses	(96)	88	1,370	Security expenses	(4)	1,656	1,721	Travel and entertainment	(61)	676	1,731	Stationery and printing	(17)	724	870	Marketing and advertising	3	2,929	2,842	Pension administration expense	7	337	315	Penalties and fines	(80)	53	262	Provisions	>100	663	318	Operational losses	10	300	273	Directors fees	7	642	599	(Reversal)/Provision for legal costs, levies and fines	56	(2,590)	(1,664)	Impairment/(Recovery) of other financial assets	28	839	653	Motor vehicle maintenance expense	(32)	1,175	1,730	Bank charges	(3)	2,151	2,220	Indirect tax (VAT)	29	1,229	1,376																																																																																																											
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1.	Alinma Bank	0																										
2.	Bank Syariah Indonesia Tbk	1	<table border="1"> <thead> <tr> <th>No</th> <th>Tanggal</th> <th>Lokasi</th> <th>Jumlah</th> <th>Detail</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Januari - Desember 2020</td> <td>Jakarta</td> <td>250 Orang</td> <td>perbaikan kualitas layanan nasabah pelajar dan mahasiswa</td> </tr> <tr> <td>2</td> <td>Januari - Desember 2020</td> <td>Jakarta</td> <td>50 Orang</td> <td>Menyediakan produk-produk perbankan syariah kepada mahasiswa</td> </tr> <tr> <td>3</td> <td>Oktober 2020</td> <td>Jawa Timur</td> <td>30 Orang</td> <td>Menyediakan produk-produk perbankan syariah kepada wisatawan</td> </tr> <tr> <td>4</td> <td>November 2020</td> <td>Sekeloa Indonesia</td> <td>250 Orang</td> <td>Menyediakan produk-produk perbankan syariah kepada masyarakat dan komunitas</td> </tr> </tbody> </table> <p>Kegiatan Sosial Bersama Laznas BSM Umat</p> <p>Dalam implementasi fungsi sosial, Mandiri Syariah menjalin kerjasama dengan Laznas BSM Umat/berbagai mitra dalam melaksanakan program-program yang bersifat kemanusiaan (Dermawati). Adapun bentuk program terdiri dari Dzikir Umat, Mitra Umat dan Simpati Umat.</p> <p>Program Bidik Umat terdiri dari:</p> <ol style="list-style-type: none"> 1. Sahabat Pelajar Indonesia, program beasiswa anak SMP-SMA dari keluarga tidak mampu. Program bantuan biaya pendidikan ini untuk anak di kelas berprestasi di tingkat SMP dan SMA untuk mempersiapkan dan mendorong generasi selanjutnya dalam meraih kondisi keluarga dan sarana yang lengkap dalam membentuk minat dan menuntunya keterampilan hidup dasar. Program ini juga sejalan dengan pendidikan dasar 12 tahun untuk memperbaiki angka putus sekolah. Adapun tujuan program ini untuk membentuk peserta didik yang memiliki karakter, ahlak dan ketrampilan dalam membangun prestasi ke tingkat perguruan tinggi. Adapun sasaran program Sahabat Pelajar Indonesia adalah 5.000 pelajar yang berasal dari keluarga tidak mampu. 2. SDP - Islamic Solopreneur Development Program, Program beasiswa SDP merupakan program yang dilaksanakan dalam bentuk program pembinaan dan pelatihan usaha bagi mahasiswa untuk menjadi wirausaha muda yang memiliki kepedulian sosial kepada masyarakat. Tujuan program untuk membentuk pemuda idam yang memiliki wawasan, pemahaman dan keterampilan dalam berbisnis. <p>santri yang berwawasan luas dan mumpuni dalam bidang akademik, dengan sasaran penerima manfaat lulusan SMP sederajat yang berasal dari keluarga tidak mampu.</p> <ol style="list-style-type: none"> 4. Program Wakaf Qur'an, program yang menginspirasi dan menyebarkan <i>Mushaf al Qur'an</i> bagi tunanetra muslimin dan muslimat seluruh Indonesia yang bertujuan memberikan kemudahan dalam mendapatkan Al-Qur'an bagi tunanetra muslimin di seluruh Indonesia dan memertanaskan Buta Huruf Al-Qur'an bagi tunanetra. Adapun sasaran tunanetra muslimin dan muslimat yang rutin dalam belajar Al-Qur'an. 5. Program Wakaf Qur'an merupakan program menginspirasi dan menyebarkan <i>Mushaf al-Qur'an</i> kepada masyarakat umum, Masjid, Mushalla, komunitas, lembaga dan Yayasan yang memiliki program mengajar Al-Qur'an. Adapun jenis Al-Qur'an yang dibagikan terdiri dari dua jenis yaitu Al-Qur'an hafalan dan Al-Qur'an terjemah. Adapun tujuan program penyebaran <i>Mushaf al-Qur'an</i> ini adalah membuat manfaat <i>Mushaf al-Qur'an</i> ke seluruh daerah yang membutuhkan Al-Qur'an, mendukung pembelajaran Buta Huruf Al-Qur'an, membantu mencetak generasi Al-Qur'an dan membentukkan masyarakat untuk berinteraksi dengan Al-Qur'an. <p>Untuk program Mitra Umat terdiri dari:</p> <ol style="list-style-type: none"> 1. Pemberdayaan Ekonomi, program pemberdayaan masyarakat untuk meningkatkan skala ekonomi masyarakat, sehingga dibenarkanlah Program Desa Desa melalui kegiatan-kegiatan pembinaan sebagai satu 	No	Tanggal	Lokasi	Jumlah	Detail	1	Januari - Desember 2020	Jakarta	250 Orang	perbaikan kualitas layanan nasabah pelajar dan mahasiswa	2	Januari - Desember 2020	Jakarta	50 Orang	Menyediakan produk-produk perbankan syariah kepada mahasiswa	3	Oktober 2020	Jawa Timur	30 Orang	Menyediakan produk-produk perbankan syariah kepada wisatawan	4	November 2020	Sekeloa Indonesia	250 Orang	Menyediakan produk-produk perbankan syariah kepada masyarakat dan komunitas
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3.	Bank Aljazira	0																										
4.	Jordan Islamic Bank	0																										
5.	Bank Islami Pakistan Ltd	0																										
6.	Bank Muamalat	0																										
7.	Bca Syariah	0																										
8.	Al Rajhi Bank	0																										
9.	Bank Albilad	0																										
10.	Al Baraka Bank Egypt E.S.C	0																										
11.	Jaiz Bank Plc	0																										
12.	Bank Of Ghana	0																										
13.	Standart Bank Afrika	0																										
14.	Absa Bank Afrika	0																										
15.	Abu Dhabi Islamic Bank Egypt	0																										
16.	Ahli United Bank Egypt	0																										
17.	United Bank For Africa Plc	0																										
18.	Stanbic Itbc Holding Plc	0																										

Lampiran 23 Data Item Qardhul Hasan Sampel Penelitian

No	Nama Perbankan Syariah	Qardhul Hasan	
1.	Alinma Bank	0	

2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>PT BANK SYARIAH MANDIRI LAPORAN POSISI KEUANGAN 31 DESEMBER 2020 (Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)</p> <table border="1"> <thead> <tr> <th></th> <th></th> <th colspan="2">Catatan</th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>ASET</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>KAS</td> <td></td> <td></td> <td></td> <td>1.638.322</td> <td>1.591.962</td> </tr> <tr> <td>GIRO DAN PENEMPATAN PADA BANK INDONESIA</td> <td>3</td> <td></td> <td></td> <td>13.181.289</td> <td>11.010.935</td> </tr> <tr> <td>GIRO PADA BANK LAIN</td> <td>4.37</td> <td></td> <td></td> <td>5.878.282</td> <td>1.826.882</td> </tr> <tr> <td> Pihak ketiga</td> <td></td> <td></td> <td></td> <td>364.200</td> <td>434.050</td> </tr> <tr> <td> Pihak berelasi</td> <td></td> <td></td> <td></td> <td>5.514.082</td> <td>1.392.832</td> </tr> <tr> <td>Jumlah giro pada bank lain</td> <td></td> <td></td> <td></td> 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<tr> <td> Cadangan kerugian penurunan nilai dan penyisihan kerugian</td> <td></td> <td></td> <td></td> <td>(1.772.478)</td> <td>(1.069.184)</td> </tr> <tr> <td>Bersih</td> <td></td> <td></td> <td></td> <td>44.083.189</td> <td>39.102.924</td> </tr> <tr> <td>PINJAMAN QARDH</td> <td>7.37</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> Pihak ketiga</td> <td></td> <td></td> <td></td> <td>5.846.761</td> <td>6.140.708</td> </tr> <tr> <td> Pihak berelasi</td> <td></td> <td></td> <td></td> <td>1.572.892</td> <td>361.952</td> </tr> <tr> <td>Jumlah pinjaman qardh</td> <td></td> <td></td> <td></td> <td>7.419.653</td> <td>6.502.660</td> </tr> <tr> <td> Perbaikan kerugian</td> <td></td> <td></td> <td></td> <td>(175.462)</td> <td>(61.383)</td> </tr> <tr> <td>Bersih</td> <td></td> <td></td> <td></td> <td>7.244.191</td> <td>6.441.277</td> </tr> <tr> <td>Dipindahkan</td> <td></td> <td></td> <td></td> <td>94.897.603</td> <td>81.494.747</td> </tr> </tbody> 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(jarah)						Pihak ketiga				3.548	1.567	Jumlah piutang				45.865.667	40.172.108	Cadangan kerugian penurunan nilai dan penyisihan kerugian				(1.772.478)	(1.069.184)	Bersih				44.083.189	39.102.924	PINJAMAN QARDH	7.37					Pihak ketiga				5.846.761	6.140.708	Pihak berelasi				1.572.892	361.952	Jumlah pinjaman qardh				7.419.653	6.502.660	Perbaikan kerugian				(175.462)	(61.383)	Bersih				7.244.191	6.441.277	Dipindahkan				94.897.603	81.494.747
		Catatan		2020	2019																																																																																																																																																																																																																
ASET																																																																																																																																																																																																																					
KAS				1.638.322	1.591.962																																																																																																																																																																																																																
GIRO DAN PENEMPATAN PADA BANK INDONESIA	3			13.181.289	11.010.935																																																																																																																																																																																																																
GIRO PADA BANK LAIN	4.37			5.878.282	1.826.882																																																																																																																																																																																																																
Pihak ketiga				364.200	434.050																																																																																																																																																																																																																
Pihak berelasi				5.514.082	1.392.832																																																																																																																																																																																																																
Jumlah giro pada bank lain				6.232.482	2.261.432																																																																																																																																																																																																																
Perbaikan kerugian				(62.325)	(1.903)																																																																																																																																																																																																																
Bersih				6.170.157	2.259.529																																																																																																																																																																																																																
INVESTASI PADA SURAT BERHARGA setelah ditambah premi/(diskurang diskon) yang belum diamortisasi sebesar masing-masing Rp27.467 dan (Rp30.460) pada tanggal 31 Desember 2020 dan 2019	5.37			12.150.794	10.084.663																																																																																																																																																																																																																
Pihak ketiga				10.449.688	11.036.518																																																																																																																																																																																																																
Pihak berelasi				22.600.483	21.121.181																																																																																																																																																																																																																
Jumlah investasi pada surat berharga				22.600.483	21.121.181																																																																																																																																																																																																																
Perbaikan kerugian				(22.580.455)	(21.088.128)																																																																																																																																																																																																																
Bersih				22.580.455	21.088.128																																																																																																																																																																																																																
PIUTANG	6.37																																																																																																																																																																																																																				
Murabahah																																																																																																																																																																																																																					
Pihak ketiga				45.297.199	39.333.785																																																																																																																																																																																																																
Pihak berelasi				564.920	836.494																																																																																																																																																																																																																
Jumlah piutang murabahah				45.862.119	40.170.279																																																																																																																																																																																																																
Itikaf																																																																																																																																																																																																																					
Pihak ketiga				-	262																																																																																																																																																																																																																
Piutang (jarah)																																																																																																																																																																																																																					
Pihak ketiga				3.548	1.567																																																																																																																																																																																																																
Jumlah piutang				45.865.667	40.172.108																																																																																																																																																																																																																
Cadangan kerugian penurunan nilai dan penyisihan kerugian				(1.772.478)	(1.069.184)																																																																																																																																																																																																																
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Dipindahkan				94.897.603	81.494.747																																																																																																																																																																																																																
3.	Bank Aljazira	1	<p>Social Responsibility Group: (Khair Aljazira le Ahl Aljazira program)</p> <p>Bank Aljazira continues, through its social responsibility program ('Khair Aljazira le Ahl Aljazira' program), to emphasize its vital role in the community service and its active presence and support to sustainable development projects and Kingdom's male and female human resources.</p> <p>The Covid19 pandemic was given a great attention by ('Khair Aljazira le Ahl Aljazira' program), and in the bank's awareness of the importance to participate in the government's efforts in mitigation of the pandemic impacts on individuals and institutions, lots of initiatives were launched in partnership with government and private organizations to help the most affected segments.</p> <p>As part of its initiatives, Bank Aljazira contributed the amount of SAR 5.6 Million to the Health Endowment Fund in partnership with the Ministry of Health. It has also contributed SAR 3.49 Million to the Community Fund with the Ministry of Human Resources and Social Development. In addition, more than 22 initiatives were launched and supported across the Kingdom, including provision of food baskets, medical supplies and rental fees support for more than 7,500 beneficiaries.</p> <p>In support of home-based businesses, the Bank provided support to a number of producing families for manufacturing of more than 40,000 cloth masks to be distributed to the most-needed segments of people.</p> <p>Beneficiaries of Al-Hana Al-Hasan portfolio, through which the bank offers loans to productive families and micro-enterprises, were advised that payment of their repayment instalments was deferred for 6 months.</p> <p>Despite the pandemic and crisis that impacted the year 2020, ('Khair Aljazira le Ahl Aljazira' program) community initiatives continued through the year, using available resources and means, to train and prequalify male and female youth, provide support to the disabled and their families as well as to non-profit sector; the number of those who benefited from such initiatives exceeded 51,000 beneficiary through 59 community projects across the various regions of the Kingdom.</p> <p>As part of its specific projects to serve endowments and non-profit sector, the bank has issued a book specialized in the (Endowment Mutual Funds) which book stands as a valuable guide for the parties wishing to benefit from such service.</p> <p>At the Bank's internal level, an initiative was launched in the holy month of Ramadan for the bank staff to contribute for the provision of housing for a needy family through (Jood-Eskan) platform of the Ministry of Housing, and the bank's employees contributed the full amount in a very short period of time.</p>																																																																																																																																																																																																																		
4.	Jordan Islamic Bank	1	<table border="1"> <thead> <tr> <th rowspan="3"></th> <th colspan="3">31 December 2020</th> </tr> <tr> <th>Within 1 year</th> <th>More than 1 year</th> <th>Total</th> </tr> <tr> <th>JD</th> <th>JD</th> <th>JD</th> </tr> </thead> <tbody> <tr> <td>Assets:</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Cash and balances with central bank</td> <td>828,778,523</td> <td>-</td> <td>828,778,523</td> </tr> <tr> <td>Balances at banks and financial institutions</td> <td>50,600,540</td> <td>-</td> <td>50,600,540</td> </tr> <tr> <td>Unrestricted investment accounts at banks and financial institutions</td> <td>17,655,395</td> <td>17,596,617</td> <td>35,252,012</td> </tr> <tr> <td>Deferred sales receivables and other receivables -Net</td> <td>884,767,864</td> <td>1,705,394,540</td> <td>2,590,162,404</td> </tr> <tr> <td>Ijarah Muntahia Bittamleek assets - Net</td> <td>58,313,105</td> <td>647,432,418</td> <td>705,745,523</td> </tr> <tr> <td>Financing - Net</td> <td>2,871,113</td> <td>30,286,426</td> <td>33,157,539</td> </tr> <tr> <td>Financial Assets at fair value through owner's equity - self financed</td> <td>11,889,428</td> <td>1,785,624</td> <td>12,975,052</td> </tr> <tr> <td>Financial assets at fair value through -joint investment accounts holders' equity</td> <td>29,385,527</td> <td>7,498,343</td> <td>36,883,870</td> </tr> <tr> <td>Financial assets at amortized cost</td> <td>44,300,607</td> <td>151,572,592</td> <td>195,873,199</td> </tr> <tr> <td>Investments in associates</td> <td>6,237,043</td> <td>2,079,015</td> <td>8,316,058</td> </tr> <tr> <td>Investment in real estate</td> <td>21,521,652</td> <td>86,086,611</td> <td>107,608,263</td> </tr> <tr> <td>Al-Hana Al-Hasan - Net</td> <td>32,798,835</td> <td>44,704,186</td> <td>77,503,021</td> </tr> <tr> <td>Property and equipment-Net</td> <td>-</td> <td>94,554,705</td> <td>94,554,705</td> </tr> </tbody> </table>		31 December 2020			Within 1 year	More than 1 year	Total	JD	JD	JD	Assets:				Cash and balances with central bank	828,778,523	-	828,778,523	Balances at banks and financial institutions	50,600,540	-	50,600,540	Unrestricted investment accounts at banks and financial institutions	17,655,395	17,596,617	35,252,012	Deferred sales receivables and other receivables -Net	884,767,864	1,705,394,540	2,590,162,404	Ijarah Muntahia Bittamleek assets - Net	58,313,105	647,432,418	705,745,523	Financing - Net	2,871,113	30,286,426	33,157,539	Financial Assets at fair value through owner's equity - self financed	11,889,428	1,785,624	12,975,052	Financial assets at fair value through -joint investment accounts holders' equity	29,385,527	7,498,343	36,883,870	Financial assets at amortized cost	44,300,607	151,572,592	195,873,199	Investments in associates	6,237,043	2,079,015	8,316,058	Investment in real estate	21,521,652	86,086,611	107,608,263	Al-Hana Al-Hasan - Net	32,798,835	44,704,186	77,503,021	Property and equipment-Net	-	94,554,705	94,554,705																																																																																																																																																
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Bank Islami Pakistan Ltd	1	<p>ISLAMIC FINANCING AND RELATED ASSETS</p> <table border="1"> <tbody> <tr> <td>In Pakistan</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>- Running Musharakah</td> <td>12.11</td> <td>39,189,963</td> <td>35,522,924</td> <td>1,668,510</td> <td>-</td> <td>40,858,473</td> <td>35,522,924</td> </tr> <tr> <td>- Diminishing Musharakah financing and related assets - Others</td> <td>12.3</td> <td>28,935,891</td> <td>26,611,862</td> <td>1,491,171</td> <td>1,241,965</td> <td>30,427,062</td> <td>27,853,827</td> </tr> <tr> <td>- Diminishing Musharakah financing and related assets - Auto</td> <td></td> <td>14,336,290</td> <td>11,037,846</td> <td>223,763</td> <td>102,992</td> <td>14,560,053</td> <td>11,140,838</td> </tr> <tr> <td>- Diminishing Musharakah - Housing</td> <td></td> <td>13,446,210</td> <td>14,286,913</td> <td>1,631,646</td> <td>1,446,812</td> <td>15,077,856</td> <td>15,733,225</td> </tr> <tr> <td>- Ibtisaa financing and related assets</td> <td>12.5 & 12.10</td> <td>11,397,127</td> <td>13,625,060</td> <td>1,022,049</td> <td>858,108</td> <td>12,419,176</td> <td>14,483,168</td> </tr> <tr> <td>- Musawamah financing and related assets / Karobar financing</td> <td>12.4</td> <td>8,380,530</td> <td>11,176,623</td> <td>3,024,150</td> <td>2,806,150</td> <td>11,404,680</td> <td>13,982,773</td> </tr> <tr> <td>- Investment Agency Wakalah</td> <td></td> <td>6,250,000</td> <td>6,250,000</td> <td>-</td> <td>-</td> <td>6,250,000</td> <td>6,250,000</td> </tr> <tr> <td>- Murabahah financing and related assets</td> <td>12.6 & 12.9</td> <td>3,496,899</td> <td>6,634,565</td> <td>440,795</td> <td>664,272</td> <td>3,937,694</td> <td>7,298,837</td> </tr> <tr> <td>- Ijarah financing under IFAS 2 and related assets</td> <td>12.7</td> <td>1,573,616</td> <td>3,094,951</td> <td>186,736</td> <td>187,321</td> <td>1,760,352</td> <td>3,282,272</td> </tr> <tr> <td>- Qardh - Hasana</td> <td></td> <td>946</td> <td>2,081</td> <td>541,060</td> <td>532,330</td> <td>542,006</td> <td>554,411</td> </tr> <tr> <td>- Musharakah financing</td> <td></td> <td>280,000</td> <td>280,000</td> <td>-</td> <td>-</td> <td>280,000</td> <td>280,000</td> </tr> <tr> <td>- Net investment in Ijarah financing in Pakistan</td> <td>12.12</td> <td>143,162</td> <td>35,242</td> <td>-</td> <td>-</td> <td>143,162</td> <td>35,242</td> </tr> <tr> <td>- Salam</td> <td>12.8</td> <td>109,900</td> <td>100,000</td> <td>-</td> <td>337</td> <td>109,900</td> <td>100,337</td> </tr> <tr> <td>- Murabahah against Bills</td> <td></td> <td>72,092</td> <td>166,338</td> <td>892</td> <td>892</td> <td>72,984</td> <td>167,230</td> </tr> <tr> <td>- Holding finance portfolio - others</td> <td></td> <td>33,897</td> <td>33,786</td> <td>-</td> <td>-</td> <td>33,897</td> <td>33,786</td> </tr> <tr> <td>- Post Due Acceptance</td> <td></td> <td>29,153</td> <td>239,534</td> <td>-</td> <td>-</td> <td>29,153</td> <td>239,534</td> </tr> <tr> <td>- Financing against Bills</td> <td></td> <td>23,236</td> <td>59,173</td> <td>-</td> <td>-</td> <td>23,236</td> <td>59,173</td> </tr> <tr> <td>Gross financing and related assets</td> <td></td> <td>127,698,912</td> <td>129,156,898</td> <td>10,230,772</td> <td>7,861,179</td> <td>137,929,684</td> <td>137,818,077</td> </tr> <tr> <td>Less: Provision against non-performing Islamic financing and related assets</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>- Specific</td> <td>12.16</td> <td>-</td> <td>-</td> <td>(7,231,101)</td> <td>(5,208,752)</td> <td>(7,231,101)</td> <td>(5,208,752)</td> </tr> </tbody> </table>	In Pakistan								- Running Musharakah	12.11	39,189,963	35,522,924	1,668,510	-	40,858,473	35,522,924	- Diminishing Musharakah financing and related assets - Others	12.3	28,935,891	26,611,862	1,491,171	1,241,965	30,427,062	27,853,827	- Diminishing Musharakah financing and related assets - Auto		14,336,290	11,037,846	223,763	102,992	14,560,053	11,140,838	- Diminishing Musharakah - Housing		13,446,210	14,286,913	1,631,646	1,446,812	15,077,856	15,733,225	- Ibtisaa financing and related assets	12.5 & 12.10	11,397,127	13,625,060	1,022,049	858,108	12,419,176	14,483,168	- Musawamah financing and related assets / Karobar financing	12.4	8,380,530	11,176,623	3,024,150	2,806,150	11,404,680	13,982,773	- Investment Agency Wakalah		6,250,000	6,250,000	-	-	6,250,000	6,250,000	- Murabahah financing and related assets	12.6 & 12.9	3,496,899	6,634,565	440,795	664,272	3,937,694	7,298,837	- Ijarah financing under IFAS 2 and related assets	12.7	1,573,616	3,094,951	186,736	187,321	1,760,352	3,282,272	- Qardh - Hasana		946	2,081	541,060	532,330	542,006	554,411	- Musharakah financing		280,000	280,000	-	-	280,000	280,000	- Net investment in Ijarah financing in Pakistan	12.12	143,162	35,242	-	-	143,162	35,242	- Salam	12.8	109,900	100,000	-	337	109,900	100,337	- Murabahah against Bills		72,092	166,338	892	892	72,984	167,230	- Holding finance portfolio - others		33,897	33,786	-	-	33,897	33,786	- Post Due Acceptance		29,153	239,534	-	-	29,153	239,534	- Financing against Bills		23,236	59,173	-	-	23,236	59,173	Gross financing and related assets		127,698,912	129,156,898	10,230,772	7,861,179	137,929,684	137,818,077	Less: Provision against non-performing Islamic financing and related assets								- Specific	12.16	-	-	(7,231,101)	(5,208,752)	(7,231,101)	(5,208,752)																																										
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- Salam	12.8	109,900	100,000	-	337	109,900	100,337																																																																																																																																																																																																														
- Murabahah against Bills		72,092	166,338	892	892	72,984	167,230																																																																																																																																																																																																														
- Holding finance portfolio - others		33,897	33,786	-	-	33,897	33,786																																																																																																																																																																																																														
- Post Due Acceptance		29,153	239,534	-	-	29,153	239,534																																																																																																																																																																																																														
- Financing against Bills		23,236	59,173	-	-	23,236	59,173																																																																																																																																																																																																														
Gross financing and related assets		127,698,912	129,156,898	10,230,772	7,861,179	137,929,684	137,818,077																																																																																																																																																																																																														
Less: Provision against non-performing Islamic financing and related assets																																																																																																																																																																																																																					
- Specific	12.16	-	-	(7,231,101)	(5,208,752)	(7,231,101)	(5,208,752)																																																																																																																																																																																																														

6.	Bank Muamalat	1	<p>PT BANK MUAMALAT INDONESIA Tbk LAPORAN SUMBER DANA DAN PENGUNAAN DANA KEBAJIKAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2020 <i>(Disajikan dalam ribuan Rupiah)</i></p> <p style="text-align: right;">PT BANK MUAMALAT INDONESIA Tbk STATEMENTS OF SOURCES AND USES OF QARDHUL HASAN FUNDS FOR THE YEAR ENDED AS OF DECEMBER 31, 2020 <i>(Expressed in thousands of Indonesian Rupiah)</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 10%; text-align: center;">Catatan/ Notes</th> <th style="width: 15%; text-align: center;">31 Desember / December 31, 2020</th> <th style="width: 15%; text-align: center;">31 Desember / December 31, 2019</th> <th style="width: 10%;"></th> </tr> </thead> <tbody> <tr> <td>Sumber Dana Kebajikan</td> <td></td> <td></td> <td></td> <td>Sources of Qardhul Hasan Funds</td> </tr> <tr> <td>Denda</td> <td></td> <td style="text-align: right;">--</td> <td style="text-align: right;">66.194</td> <td>Penalty</td> </tr> <tr> <td>Pendapatan non-halal</td> <td></td> <td style="text-align: right;">360.556</td> <td style="text-align: right;">523.923</td> <td>Non-halal income</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">360.556</td> <td style="text-align: right;">590.117</td> <td></td> </tr> <tr> <td>Penggunaan Dana Kebajikan</td> <td></td> <td></td> <td></td> <td>Uses of Qardhul Hasan Funds</td> </tr> <tr> <td>Sumbangan</td> <td></td> <td style="text-align: right;">360.556</td> <td style="text-align: right;">590.117</td> <td>Donation</td> </tr> <tr> <td>Surplus</td> <td></td> <td style="text-align: right;">--</td> <td style="text-align: right;">--</td> <td>Surplus</td> </tr> <tr> <td>Dana Kebajikan pada Awal Tahun</td> <td style="text-align: center;">2a</td> <td style="text-align: center;">--</td> <td style="text-align: center;">--</td> <td>Qardhul Hasan Funds at Beginning of the Year</td> </tr> <tr> <td>Dana Kebajikan pada Akhir Tahun</td> <td style="text-align: center;">2a</td> <td style="text-align: center;">--</td> <td style="text-align: center;">--</td> <td>Qardhul Hasan Funds at End of the Year</td> </tr> </tbody> </table>		Catatan/ Notes	31 Desember / December 31, 2020	31 Desember / December 31, 2019		Sumber Dana Kebajikan				Sources of Qardhul Hasan Funds	Denda		--	66.194	Penalty	Pendapatan non-halal		360.556	523.923	Non-halal income			360.556	590.117		Penggunaan Dana Kebajikan				Uses of Qardhul Hasan Funds	Sumbangan		360.556	590.117	Donation	Surplus		--	--	Surplus	Dana Kebajikan pada Awal Tahun	2a	--	--	Qardhul Hasan Funds at Beginning of the Year	Dana Kebajikan pada Akhir Tahun	2a	--	--	Qardhul Hasan Funds at End of the Year																																																																																																												
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11.	Jaiz Bank Plc	1	<p>Statement of Cashflows For the year ended 31 December 2020</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: right;">2020 M'000</th> <th style="text-align: right;">2019 M'000</th> </tr> </thead> <tbody> <tr> <td>Cash flow from Operating Activities</td> <td></td> <td></td> </tr> <tr> <td>Total comprehensive income for the year</td> <td style="text-align: right;">3,177,036</td> <td style="text-align: right;">2,442,784</td> </tr> <tr> <td>Adjustments for non-cash items:</td> <td></td> <td></td> </tr> <tr> <td>Depreciation</td> <td style="text-align: right;">697,252</td> <td style="text-align: right;">605,893</td> </tr> <tr> <td>Amortisation of Intangible Assets/Leasehold Improvement</td> <td style="text-align: right;">114,372</td> <td style="text-align: right;">108,693</td> </tr> <tr> <td>Provision for financing impairment</td> <td style="text-align: right;">3,027,892</td> <td style="text-align: right;">1,145,877</td> </tr> <tr> <td>Amortisation of Right of use</td> <td style="text-align: right;">377,319</td> <td style="text-align: right;">341,364</td> </tr> <tr> <td>Income Tax</td> <td style="text-align: right;">162,764</td> <td style="text-align: right;">(332,768)</td> </tr> <tr> <td>Foreign currency translation Reserve</td> <td style="text-align: right;">(273,825)</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Operating profit before changes in operating asset and liabilities</td> <td style="text-align: right;">7,202,811</td> <td style="text-align: right;">4,312,045</td> </tr> <tr> <td>Working capital adjustment:</td> <td></td> <td></td> </tr> <tr> <td>Sukuk</td> <td style="text-align: right;">(32,709,106)</td> <td style="text-align: right;">(21,266,597)</td> </tr> <tr> <td>Murabahah receivables</td> <td style="text-align: right;">(11,251,798)</td> <td style="text-align: right;">(6,837,625)</td> </tr> <tr> <td>Qardhul Hasan</td> <td style="text-align: right;">(58,927)</td> <td style="text-align: right;">92,518</td> </tr> <tr> <td>Salam</td> <td style="text-align: right;">(11,722)</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Intana</td> <td style="text-align: right;">(2,601,497)</td> <td style="text-align: right;">785,267</td> </tr> <tr> <td>Bai Muajjal</td> <td style="text-align: right;">(970,474)</td> <td style="text-align: right;">(949,429)</td> </tr> <tr> <td>Bank rental receivables</td> <td style="text-align: right;">(3,876,433)</td> <td style="text-align: right;">(6,018,506)</td> </tr> <tr> <td>Investment in trading assets</td> <td style="text-align: right;">(9,510,584)</td> <td style="text-align: right;">(1,765,039)</td> </tr> <tr> <td>Other assets</td> <td style="text-align: right;">(572,062)</td> <td style="text-align: right;">409,035</td> </tr> <tr> <td>Customer's current account</td> <td style="text-align: right;">4,976,831</td> <td style="text-align: right;">23,653,745</td> </tr> <tr> <td>Other financing</td> <td style="text-align: right;">3,441,476</td> <td style="text-align: right;">9,963,766</td> </tr> <tr> <td>Other liabilities</td> <td style="text-align: right;">11,831,839</td> <td style="text-align: right;">3,081,899</td> </tr> <tr> <td>Tax paid</td> <td style="text-align: right;">(94,312)</td> <td style="text-align: right;">(87,144)</td> </tr> <tr> <td>Net cash from/(used in) Operating Activities</td> <td style="text-align: right;">(34,123,960)</td> <td style="text-align: right;">5,373,935</td> </tr> <tr> <td>Investing Activities</td> <td></td> <td></td> </tr> </tbody> </table>		2020 M'000	2019 M'000	Cash flow from Operating Activities			Total comprehensive income for the year	3,177,036	2,442,784	Adjustments for non-cash items:			Depreciation	697,252	605,893	Amortisation of Intangible Assets/Leasehold Improvement	114,372	108,693	Provision for financing impairment	3,027,892	1,145,877	Amortisation of Right of use	377,319	341,364	Income Tax	162,764	(332,768)	Foreign currency translation Reserve	(273,825)	-	Operating profit before changes in operating asset and liabilities	7,202,811	4,312,045	Working capital adjustment:			Sukuk	(32,709,106)	(21,266,597)	Murabahah receivables	(11,251,798)	(6,837,625)	Qardhul Hasan	(58,927)	92,518	Salam	(11,722)	-	Intana	(2,601,497)	785,267	Bai Muajjal	(970,474)	(949,429)	Bank rental receivables	(3,876,433)	(6,018,506)	Investment in trading assets	(9,510,584)	(1,765,039)	Other assets	(572,062)	409,035	Customer's current account	4,976,831	23,653,745	Other financing	3,441,476	9,963,766	Other liabilities	11,831,839	3,081,899	Tax paid	(94,312)	(87,144)	Net cash from/(used in) Operating Activities	(34,123,960)	5,373,935	Investing Activities																																																																															
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14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	0	

Lampiran 24 Data Item Employee Volunteerism Sampel Penelitian

No		Employee Volunteerism																																																	
1.	Alinma Bank	1	<table border="1"> <tr> <td>Partner deposits</td> <td>17%</td> </tr> <tr> <td>Asset growth</td> <td>19%</td> </tr> <tr> <td>Financing portfolio growth</td> <td>17%</td> </tr> <tr> <td>Number of cards issued to partners</td> <td>15%</td> </tr> <tr> <td>Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile</td> <td>32%</td> </tr> <tr> <td>Number of transactions executed via Alinma Internet</td> <td>6%</td> </tr> <tr> <td>Number of transactions executed through the Alinma smart device applications</td> <td>53%</td> </tr> </table> <p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing, and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> ■ Launch of the Alinma Academy for Education and Development, containing 3 halls with a capacity of 100 individuals ■ Graduation of the fourth class of the Alqawi Alamen program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 2,700 practical training days, and 484 e-learning hours) ■ 1,565 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 19,040 participants. ■ Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. ■ Development of 65 e-learning aids, on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. ■ 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1134 students. <p style="text-align: right;">Annual Report 2020 21</p>	Partner deposits	17%	Asset growth	19%	Financing portfolio growth	17%	Number of cards issued to partners	15%	Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile	32%	Number of transactions executed via Alinma Internet	6%	Number of transactions executed through the Alinma smart device applications	53%																																		
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3.	Bank Aljazira	1	<p>Prime Minister and Minister of Defense, the Saudi economy was able to oppose all international predictions of deflation attributed to the pandemic effects. Our prudent government has adopted specific measures to protect the national economy against the complications of Covid 19, including, but not limited to, the pumping of about SAR 100 billion into the economy, particularly the private sector, on top of other stimulus initiatives (including several exemptions and deferrals of fee and tax payments) to support the private sector.</p> <p>Our prudent government managed to control the pandemic with high professionalism that was globally recognized, through a package of initiatives and incentives as mentioned herein above. Such initiatives aimed to mitigate the financial and economic impacts that the private sector may go through, including, but not limited to: extension of grace periods, rescheduling of loans to the most needy enterprises in amounts which exceeded SAR 6 billion, support of employees through the allocation of funds of SAR 4 billion targeting more than 300,000 beneficiaries working in the private sector by providing employment and training support programs, and increase of direct benefiting portfolio to micro and small enterprises up to SAR 2 billion, benefitting 8,000 entrepreneurs. Furthermore, SAR 2 billion have been allocated to finance indirect lending programs made through financial institutions. Furthermore, by a resolution of the Ministry of Finance, SAR 120 billion were allocated to mitigate the financial and economic impacts on the private sector.</p> <p>As a result of this pandemic, the world has seen the largest, fastest, and most serious shock in the recent history, which brought about various challenges to the economic, health and social aspects in all countries. The effects of this situation extended to cover the national economy, whereby low oil prices and pandemic consequences influenced the major events in Saudi Arabia, including Hajj and Umrah season, thereby affecting the volume of financial transactions, transfers, and hospitality.</p> <p>The government managed to create a healthy balance between spending requirements and the necessity to maintain stability and financial sustainability. The national economy achieved a record level of growth in 2020, which amounted to around SAR 204 billion, or 48.5 percent of the total government revenues (SAR 730 billion), compared to SAR 112 billion of oil revenues, or 53.5 percent of the total government revenues. There was also a significant improvement in the government revenues, and a significant decrease is expected in the coming years.</p> <p>The government of the Kingdom of Saudi Arabia launched various initiatives to support liquidity through financing, guarantees and capital injection in the public sector. The Saudi Central Bank announced a number of different initiatives designed to assist the financial sector institutions in managing the effects of the pandemic.</p> <p>The Kingdom of Saudi Arabia's hosting and presiding the G-20 summit in 2020 reflected the Kingdom's global economic and political weight and its role as a key member state in achieving the world's agreed objectives. The Kingdom's presidency of the G-20 summit contributed to the initiatives for trade facilitation, increased competitiveness and motivation of SMEs, as well as empirical practices and health care to protect people under the current circumstances.</p> <p>The Kingdom of Saudi Arabia has also contributed financial assistance to support the international efforts in addressing the COVID-19 pandemic. Such support was allocated to specific organizations and authorities to enable them to participate in the control of the pandemic and respond to global emergency cases, develop the health systems and training support for early warning and pandemic response systems, especially in the low to middle-income and most needy countries.</p> <p>In terms of the local economy, the last weeks of 2020 saw the approval, by the Council of Ministers, of the Saudi Central Bank rules which aims to achieve three main objectives: to maintain monetary stability, support the stability of the financial sector, and support of economic growth. The new regulation included change of the name of Saudi Arabian Monetary Agency to be Saudi Central Bank, which shall report directly to His Majesty the King, while continuing to be financially and administratively independent, coping with the global practices of central banks.</p> <p>It is expected that private sector will record good growth, particularly small and medium-sized enterprises, and that the third quarter of this year will witness the start point. It is also expected that the Saudi Arabia's budget for 2021 will also see a growth in the light of reliance on non-oil revenues, a prime objective of the Kingdom's vision 2030. The current budget stands at SAR 490 billion, while revenues are estimated at SAR 689 billion, which are positive and promising figures. It is expected that the major Public Investment Fund projects will support the economy, especially as the Fund is committed to inject more than SAR 160 billion in the local economy.</p>																																																

4.	Jordan Islamic Bank	1	<p>51. Employees expenses</p> <p>This item consists of the following:</p> <table border="1"> <thead> <tr> <th rowspan="2">Description</th> <th>31 December 2020</th> <th>31 December 2019</th> </tr> <tr> <th>JD</th> <th>JD</th> </tr> </thead> <tbody> <tr> <td>Salaries, benefits and allowances</td> <td>31,983,135</td> <td>32,034,855</td> </tr> <tr> <td>Bank's contribution in Social Security</td> <td>3,960,726</td> <td>3,876,367</td> </tr> <tr> <td>Medical expenses</td> <td>3,228,568</td> <td>3,159,078</td> </tr> <tr> <td>Training expenses</td> <td>47,939</td> <td>148,102</td> </tr> <tr> <td>Per diem</td> <td>109,952</td> <td>162,614</td> </tr> <tr> <td>Meals</td> <td>84,172</td> <td>133,947</td> </tr> <tr> <td>End of service benefits</td> <td>1,845,285</td> <td>1,681,474</td> </tr> <tr> <td>Takaful insurance</td> <td>246,797</td> <td>241,480</td> </tr> <tr> <td>Total</td> <td>41,506,574</td> <td>41,437,917</td> </tr> </tbody> </table>	Description	31 December 2020	31 December 2019	JD	JD	Salaries, benefits and allowances	31,983,135	32,034,855	Bank's contribution in Social Security	3,960,726	3,876,367	Medical expenses	3,228,568	3,159,078	Training expenses	47,939	148,102	Per diem	109,952	162,614	Meals	84,172	133,947	End of service benefits	1,845,285	1,681,474	Takaful insurance	246,797	241,480	Total	41,506,574	41,437,917																																																																																					
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5.	Bank Islami Pakistan Ltd	1	<p>32. OPERATING EXPENSES</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> <tr> <th></th> <th>Rp619,430</th> <th>3,090,808</th> </tr> </thead> <tbody> <tr> <td>Total compensation expense</td> <td></td> <td></td> </tr> <tr> <td>Property expense</td> <td></td> <td></td> </tr> <tr> <td>Rent & taxes</td> <td>83,206</td> <td>88,911</td> </tr> <tr> <td>Takaful / Insurance</td> <td>2,031</td> <td>1,238</td> </tr> <tr> <td>Utilities cost</td> <td>353,128</td> <td>344,953</td> </tr> <tr> <td>Security (including guards)</td> <td>367,958</td> <td>323,447</td> </tr> <tr> <td>Repair & maintenance (including janitorial charges)</td> <td>172,784</td> <td>147,002</td> </tr> <tr> <td>Depreciation</td> <td>343,977</td> <td>329,345</td> </tr> <tr> <td>Depreciation on right-of-use assets</td> <td>13.2</td> <td>796,412</td> </tr> <tr> <td>Others</td> <td>30</td> <td>1,582</td> </tr> <tr> <td></td> <td>2,134,796</td> <td>2,024,129</td> </tr> <tr> <td>Information technology expenses</td> <td></td> <td></td> </tr> <tr> <td>Software maintenance</td> <td>245,222</td> <td>155,114</td> </tr> <tr> <td>Hardware maintenance</td> <td>120,245</td> <td>139,799</td> </tr> <tr> <td>Depreciation</td> <td>198,402</td> <td>195,582</td> </tr> <tr> <td>Amortization</td> <td>14</td> <td>70,082</td> </tr> <tr> <td>Network charges</td> <td>178,810</td> <td>143,093</td> </tr> <tr> <td></td> <td>805,496</td> <td>705,667</td> </tr> <tr> <td>Other operating expenses</td> <td></td> <td></td> </tr> <tr> <td>Directors' fees and allowances</td> <td>9,860</td> <td>9,650</td> </tr> <tr> <td>Fees and allowances to Shariah Board</td> <td>15,646</td> <td>15,982</td> </tr> <tr> <td>Legal & professional charges</td> <td>139,504</td> <td>180,197</td> </tr> <tr> <td>Travelling & conveyance</td> <td>39,109</td> <td>47,341</td> </tr> <tr> <td>NET clearing charges</td> <td>29,115</td> <td>20,403</td> </tr> <tr> <td>Depreciation</td> <td>13.2</td> <td>185,636</td> </tr> <tr> <td>Depreciation on non banking assets</td> <td>16.1-1</td> <td>8,994</td> </tr> <tr> <td>Entertainment expense</td> <td>57,432</td> <td>79,466</td> </tr> <tr> <td>Printing & development</td> <td>8,779</td> <td>10,464</td> </tr> <tr> <td>Postage & courier charges</td> <td>68,509</td> <td>38,253</td> </tr> <tr> <td>Communication</td> <td>66,275</td> <td>49,998</td> </tr> <tr> <td>Stationery & printing</td> <td>193,599</td> <td>180,599</td> </tr> <tr> <td>Marketing, advertisement & publicity</td> <td>130,510</td> <td>131,670</td> </tr> <tr> <td>Repair and maintenance</td> <td>100,032</td> <td>87,948</td> </tr> <tr> <td>Takaful, tracker and other charges on car fleet</td> <td>183,426</td> <td>149,016</td> </tr> <tr> <td>Takaful / Insurance</td> <td>316,310</td> <td>286,678</td> </tr> <tr> <td>Fee and subscription</td> <td>186,361</td> <td>143,152</td> </tr> <tr> <td>Vehicle running and maintenance</td> <td>129,512</td> <td>131,433</td> </tr> </tbody> </table>		2020	2019		Rp619,430	3,090,808	Total compensation expense			Property expense			Rent & taxes	83,206	88,911	Takaful / Insurance	2,031	1,238	Utilities cost	353,128	344,953	Security (including guards)	367,958	323,447	Repair & maintenance (including janitorial charges)	172,784	147,002	Depreciation	343,977	329,345	Depreciation on right-of-use assets	13.2	796,412	Others	30	1,582		2,134,796	2,024,129	Information technology expenses			Software maintenance	245,222	155,114	Hardware maintenance	120,245	139,799	Depreciation	198,402	195,582	Amortization	14	70,082	Network charges	178,810	143,093		805,496	705,667	Other operating expenses			Directors' fees and allowances	9,860	9,650	Fees and allowances to Shariah Board	15,646	15,982	Legal & professional charges	139,504	180,197	Travelling & conveyance	39,109	47,341	NET clearing charges	29,115	20,403	Depreciation	13.2	185,636	Depreciation on non banking assets	16.1-1	8,994	Entertainment expense	57,432	79,466	Printing & development	8,779	10,464	Postage & courier charges	68,509	38,253	Communication	66,275	49,998	Stationery & printing	193,599	180,599	Marketing, advertisement & publicity	130,510	131,670	Repair and maintenance	100,032	87,948	Takaful, tracker and other charges on car fleet	183,426	149,016	Takaful / Insurance	316,310	286,678	Fee and subscription	186,361	143,152	Vehicle running and maintenance	129,512	131,433
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7.	Bca Syariah	1	<p>Biaya Pelatihan dan Pengembangan Kompetensi Karyawan</p> <p>Total biaya yang telah dikeluarkan BCAS untuk pelatihan dan pengembangan kompetensi karyawan pada tahun 2020 mencapai Rp2,1 miliar atau lebih rendah 45,9% dibandingkan tahun sebelumnya. Hal ini terutama disebabkan oleh menurunnya jumlah pelatihan seiring dengan ketersediaan pandemi yang mendorong pengalihan metode pelaksanaan pelatihan dari offline menjadi online.</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>Jumlah</td> <td>Rp2,1 miliar</td> <td>Rp3,7 miliar</td> <td>Rp2,9 miliar</td> </tr> </tbody> </table> <p>Realisasi Pelaksanaan Pelatihan dan Pengembangan Kompetensi</p> <p>Realisasi pelaksanaan pelatihan dan pengembangan kompetensi karyawan BCAS di sepanjang tahun 2020 adalah sebagai berikut:</p> <table border="1"> <thead> <tr> <th>Desa/Training Berdasarkan Jabatan</th> <th>Bidang Pelatihan</th> <th>Tujuan Pelatihan</th> <th>Jumlah Peserta*</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Dekon, DPS, Komite di bawah Komisa</td> <td>APU PPT</td> <td>Memberikan pembelajaran mengenai Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, penegakan hukum sampai dengan penerapannya dalam industri perbankan.</td> <td>3</td> <td>0,09%</td> </tr> <tr> <td>Aurip</td> <td></td> <td>Meningkatkan pengetahuan</td> <td>5</td> <td>0,15%</td> </tr> </tbody> </table>		2020	2019	2018	Jumlah	Rp2,1 miliar	Rp3,7 miliar	Rp2,9 miliar	Desa/Training Berdasarkan Jabatan	Bidang Pelatihan	Tujuan Pelatihan	Jumlah Peserta*	%	Dekon, DPS, Komite di bawah Komisa	APU PPT	Memberikan pembelajaran mengenai Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, penegakan hukum sampai dengan penerapannya dalam industri perbankan.	3	0,09%	Aurip		Meningkatkan pengetahuan	5	0,15%																																																																																														
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9.	Bank Albilad	1	<p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response – with an emphasis on health, safety and business continuity.</p> <p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response – with an emphasis on health, safety and business continuity. The HR Division has played a central role, swiftly redefining its business plan and keeping the workforce informed, productive and resilient. Following the initial response phase, we pivoted towards supporting recovery, ensuring the Bank continued to thrive.</p> <p>The Division's initial activities involved developing, communicating and implementing precautionary measures to restrict the spread of the virus, both in our headquarters and branches. These included sharing a doctor's advice on essential precautions via the Albilad Academy website and mobile app.</p> <p>Our established infrastructure enabled us to transfer most of our learning initiatives into online and virtual training sessions – also through the Albilad Academy website and app. In all, we provided 3,036 training opportunities in 2020 – with 3,401 employees completing the mandatory training requested by the Saudi Central Bank.</p> <p>We implemented a comprehensive solution for recruitment, conducting interviews via video conference. Many of the Bank's operations can be performed efficiently from home, including call center roles and IT development.</p> <p>A comprehensive onboarding program for our new Saudi graduates was introduced during the year. This involves a 15-month long rotation across different departments to determine best fit for the new recruits.</p> <p>bank to strengthen our database of potential candidates. In conjunction with one of the well-known providers, our HR assessment center conducts tailored evaluations of fresh graduates or promotion candidates, facilitating the selection process through the application of a scientific methodology.</p> <p>During the year, 20 Saudi employees passed a 15 month planned and monitored IT rotation under the auspices of our ongoing Albilad Future IT program. We also designed an 'Albilad Tech Ambassadors' program, which enables our Saudi IT professionals to obtain internationally accredited certificates.</p> <p>In 2020 we launched a career development plan project for all branch staff. With training packages designed for every level, the plan will enable our retail staff to improve their performance and fulfil their potential. Our retail staff also were the focus of a training initiative on customer etiquette, aimed at ensuring the highest levels of customer service.</p> <p>Looking forward, our focus is on re-engaging and empowering our workforce, maximizing their contribution and potential – and equipping them with the skills and capabilities they need to excel. We recently created an employee engagement project to foster teamwork among staff and cross functional collaboration between divisions. Launching in 2021, the project will boost employee cooperation, with the aim of increasing both individual and group productivity in pursuit of our strategic objectives and targets.</p>																																																																											
10.	Al Baraka Bank Egypt E.S.C	1	<p>More implementing to the procedures of financial inclusion</p> <p>Continuing in the process of developing and creating new products</p> <p>keeping on renewing the infrastructure and network technology</p> <p>Applying mobile application and other electronic services to provide banking services to our bank's customers in a safety and easy way to carry out banking operations quickly and easily without the need to increase branches of a large significantly and expensively</p> <p>More provision of services provided to VIP clients in order to expand the segment of said category, as well as the system of prizes on savings pools that our bank developed and achieved good success, such as the Umrah prizes.</p> <p>Continuing to update the computer system with a new global system that meets all the needs of our bank, as it has become the first competitive element for the customer at the level of banks.</p> <p>Deepening the Islamic identity of our bank</p> <p>Trending strongly to Islamic Sukuk</p> <p>Continuing and increasing spending on employees training, to refining their expertise and obtaining specialized banking certificates as they are the real wealth of the bank.</p> <p>review on Our Bank's Strategies during the year 2020</p> <p>Bank's strategies during the coming year concentrate on maintaining the renovation, activation and updating of the principal acts adopted by the Bank in this regard, in conformity to the "coming five-year ratified strategy" of the Bank, through the implementation of effective, real, short & medium-term plans, pursuant to the instructions and directions of the Central Bank of Egypt & Al Baraka Group - the Principal Investor. Hereunder is a display of such aspects:</p>																																																																											
11.	Jaiz Bank Plc	1	<table border="1"> <thead> <tr> <th></th> <th>2020 N'000</th> <th>2019 N'000</th> </tr> </thead> <tbody> <tr> <td>22 Other Operating Income</td> <td>500,930</td> <td>1,008,943</td> </tr> <tr> <td>Wakala income</td> <td>289,975</td> <td>174,670</td> </tr> <tr> <td>Miscellaneous income</td> <td>62,082</td> <td>12,587</td> </tr> <tr> <td></td> <td>352,040</td> <td>188,257</td> </tr> <tr> <td>23 Other Comprehensive Income</td> <td>2020 N'000</td> <td>2019 N'000</td> </tr> <tr> <td>Foreign currency translation difference</td> <td>273,025</td> <td>-</td> </tr> <tr> <td></td> <td>273,025</td> <td>-</td> </tr> <tr> <td>24 Staff Costs</td> <td>2020 N'000</td> <td>2019 N'000</td> </tr> <tr> <td>Salaries</td> <td>4,629,690</td> <td>3,412,081</td> </tr> <tr> <td>Staff pension</td> <td>117,650</td> <td>168,749</td> </tr> <tr> <td>training and seminar expenses</td> <td>81,894</td> <td>162,815</td> </tr> <tr> <td>Other staff expenses</td> <td>91,130</td> <td>114,909</td> </tr> <tr> <td></td> <td>4,900,364</td> <td>3,868,554</td> </tr> <tr> <td>25 Depreciation and Amortisation</td> <td>2020 N'000</td> <td>2019 N'000</td> </tr> <tr> <td>Depreciation of property, plant & equipment</td> <td>697,234</td> <td>625,893</td> </tr> <tr> <td>Amortisation of leasehold improvement</td> <td>24,192</td> <td>26,716</td> </tr> <tr> <td>Amortisation of intangible assets</td> <td>95,180</td> <td>81,978</td> </tr> <tr> <td></td> <td>811,624</td> <td>714,586</td> </tr> <tr> <td>26 Operating Expenses</td> <td>2020 N'000</td> <td>2019 N'000</td> </tr> <tr> <td>Advertising and marketing</td> <td>1,703,960</td> <td>2,884,607</td> </tr> <tr> <td>Administrative - note 36 (iv)</td> <td>1,527,114</td> <td>1,579,503</td> </tr> <tr> <td>Subscription and professional fees</td> <td>149,588</td> <td>158,727</td> </tr> <tr> <td>ACE's Expense</td> <td>24,519</td> <td>36,937</td> </tr> <tr> <td>IT</td> <td>3,513,515</td> <td>3,111,744</td> </tr> </tbody> </table>		2020 N'000	2019 N'000	22 Other Operating Income	500,930	1,008,943	Wakala income	289,975	174,670	Miscellaneous income	62,082	12,587		352,040	188,257	23 Other Comprehensive Income	2020 N'000	2019 N'000	Foreign currency translation difference	273,025	-		273,025	-	24 Staff Costs	2020 N'000	2019 N'000	Salaries	4,629,690	3,412,081	Staff pension	117,650	168,749	training and seminar expenses	81,894	162,815	Other staff expenses	91,130	114,909		4,900,364	3,868,554	25 Depreciation and Amortisation	2020 N'000	2019 N'000	Depreciation of property, plant & equipment	697,234	625,893	Amortisation of leasehold improvement	24,192	26,716	Amortisation of intangible assets	95,180	81,978		811,624	714,586	26 Operating Expenses	2020 N'000	2019 N'000	Advertising and marketing	1,703,960	2,884,607	Administrative - note 36 (iv)	1,527,114	1,579,503	Subscription and professional fees	149,588	158,727	ACE's Expense	24,519	36,937	IT	3,513,515	3,111,744
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12.	Bank Of Ghana	1	<p>5.2 Human Resource Activities</p> <p>5.2.1 Human Resource Policies In 2020, the Bank further strengthened staff policies by reviewing its Handbook on Human Resource Policies. Notable among the newly formulated policies were the Reassignment Policy, and the Staff Issuing Policy. Despite the disruptions caused by the Covid-19 pandemic on its operations, the Bank remained strategically positioned to achieve its mandate.</p> <p>5.2.2 Performance Management System In 2020, the Bank organised a number of training programmes to enhance staff knowledge and understanding of the Performance Management System (PMS), which was implemented in 2019. The PMS enables continuous review of staff performance, and ensures that individual goals are always aligned to organisational goals to enable the Bank achieve its mandate.</p> <p>5.2.3 Staff Strength The total staff strength of the Bank was 2,113 at end-December 2020, up from 2,053 at end-December 2019. The categorisation of staff by grade and gender is summarised as follows:</p> <table border="1"> <thead> <tr> <th>Grade</th> <th>Male</th> <th>Female</th> <th>Total</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td>Management Staff</td> <td>215</td> <td>85</td> <td>300</td> <td>14</td> </tr> <tr> <td>Middle Level Staff</td> <td>654</td> <td>533</td> <td>1,187</td> <td>56</td> </tr> <tr> <td>Lower Staff</td> <td>1,244</td> <td>1,162</td> <td>2,406</td> <td>114</td> </tr> <tr> <td>Total</td> <td>1,889</td> <td>1,780</td> <td>3,669</td> <td>100</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>The total number of staff recruited in 2020 was 136, comprising 39 contract staff and 97 permanent appointments, while a total of 78 exited the service of the Bank. This resulted in a net intake of 58.</p> <p>5.2.3 Creation of FinTech and Innovation Office In the review year, the Bank established a FinTech and Innovation Office. The office is responsible for policy</p> <p>5.4 Capacity Development The Bank continued to sponsor staff to participate in various local and foreign training programmes. As a result of the COVID-19 pandemic, staff mostly participated in programmes held virtually. The breakdown was as follows:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>No. of Participants</th> </tr> </thead> <tbody> <tr> <td>Local training</td> <td>2,880</td> </tr> <tr> <td>in-country training</td> <td>2,000</td> </tr> <tr> <td>Foreign training</td> <td>181</td> </tr> <tr> <td>Total</td> <td>5,061</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>5.5 Ethics and Professionalism To strengthen and foster a culture that promotes the highest ethical standards and respects core values of accountability, integrity, teamwork, respect, innovation, professionalism and merit, the Bank reviewed a number of policies on ethics. The Bank continued to strengthen its Ethics and Compliance Programme (EACP) to serve as</p>	Grade	Male	Female	Total	% of Total	Management Staff	215	85	300	14	Middle Level Staff	654	533	1,187	56	Lower Staff	1,244	1,162	2,406	114	Total	1,889	1,780	3,669	100	Category	No. of Participants	Local training	2,880	in-country training	2,000	Foreign training	181	Total	5,061																																								
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13.	Standart Bank Afrika	1	<p>Bursary spend</p> <p>Total number of employees assisted: 1 632 (2019: 1 423)</p> <p>Total bursary spend on employees (Rm): 44 (2019: 38)</p> <p>Skills development investment</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Training spend (Rm)</td> <td>583</td> <td>645</td> </tr> <tr> <td>Training spend as a percentage of staff costs (Rm)</td> <td>2.5</td> <td>2.7</td> </tr> <tr> <td>Number of employees trained</td> <td>29 385</td> <td>30 980</td> </tr> <tr> <td>Number of women employees trained</td> <td>18 569</td> <td>19 585</td> </tr> <tr> <td>Number of black employees trained</td> <td>24 678</td> <td>25 474</td> </tr> </tbody> </table> <p>LEADERSHIP DEVELOPMENT PROGRAMME PARTICIPATION</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Total number of participants</td> <td>4 426</td> <td>2 708</td> </tr> <tr> <td>Number of black participants</td> <td>3 337</td> <td>1 910</td> </tr> </tbody> </table>		2020	2019	Training spend (Rm)	583	645	Training spend as a percentage of staff costs (Rm)	2.5	2.7	Number of employees trained	29 385	30 980	Number of women employees trained	18 569	19 585	Number of black employees trained	24 678	25 474		2020	2019	Total number of participants	4 426	2 708	Number of black participants	3 337	1 910																																																																																							
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18.	Stanbic Itbc Holding Plc	1	32.6 Other operating expenses			
			Group		Company	
			31 Dec 2020	31 Dec 2019	31 Dec 2020	31 Dec 2019
			₹ million	₹ million	₹ million	₹ million
			8,076	7,956	119	-
			1,888	1,622	34	-
			3,288	3,035	117	-
			7,517	6,547	97	84
			885	248	-	-
			3,188	4,247	-	-
			9,828	8,729	-	-
			2,027	1,782	2	-
			376	411	46	59
			26	57	-	27
			1,960	1,404	229	-
			1,715	1,806	22	-
			58	1,370	12	-
			1,656	1,721	17	-
			676	1,731	78	-
			724	870	71	-
			2,925	2,842	851	-
			337	315	-	-
			59	262	-	-
			663	318	327	309
			300	273	2	-
			642	599	315	326
			(2,590)	(1,664)	(46)	-
			839	683	68	-
			1,175	1,730	38	-
			2,151	2,220	62	-
			1,775	1,376	114	159
			381	953	(277)	2,439

Lampiran 25 Data Item Education: School adoption scheme/scholarships Sampel Penelitian

No	Nama Perbankan Syariah	Education: School adoption scheme																																																	
1.	Alinma Bank	1	<table border="1"> <tr> <td>Asset growth</td> <td>19%</td> </tr> <tr> <td>Financing portfolio growth</td> <td>17%</td> </tr> <tr> <td>Number of cards issued to partners</td> <td>15%</td> </tr> <tr> <td>Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile</td> <td>32%</td> </tr> <tr> <td>Number of transactions executed via Alinma Internet</td> <td>6%</td> </tr> <tr> <td>Number of transactions executed through the Alinma smart device applications</td> <td>53%</td> </tr> </table> <p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> Launch of the Alinma Academy for Education and Development, containing 3 trails with a capacity of 100 individuals Graduation of the fourth class of the Alqawi Altsam program, which provides training and development services through in-person and e-learning instruction (100% theoretical training days, 5,700 practical training days, and 484 e-learning hours) 1,555 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 15,040 participants. Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. Development of 65 e-learning aids on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 17M students. 	Asset growth	19%	Financing portfolio growth	17%	Number of cards issued to partners	15%	Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile	32%	Number of transactions executed via Alinma Internet	6%	Number of transactions executed through the Alinma smart device applications	53%																																				
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3.	Bank Aljazira	1	<p>Abdulaziz Al Saud, and to His Royal Highness Prince Muhammad bin Salman bin Abdulaziz Al Saud, Crown Prince, Deputy Prime Minister and Minister of Defense, the Saudi economy was able to oppose all international predictions of deflation attributed to the pandemic effects. Our prudent government has adapted specific measures to protect the national economy against the complications of Covid 19, including, but not limited to, the pumping of about SAR 100 billion into the deflation, particularly the private sector, on top of other stimulus initiatives (including several exemptions and deferrals of fee and tax payments) to support the private sector.</p> <p>Our prudent government managed to control the pandemic with high professionalism that was globally recognized, through a package of initiatives and incentives as mentioned herein-above. Such initiatives aimed to mitigate the financial and economic impacts that the private sector may go through, including, but not limited to: extension of grace periods, rescheduling of loans to the most needy enterprises in amounts that exceeded SAR 6 billion, support of employment through the allocation of funds of SAR 4 billion targeting more than 300,000 beneficiaries working in the private sector by providing employment and training support programs, and increase of direct lending portfolio to micro and small enterprises up to SAR 2 billion, benefiting 6,000 entrepreneurs. Furthermore, SAR 2 billion have been allocated to finance indirect lending programs made through financial institutions. Furthermore, by a resolution of the Ministry of Finance, SAR 100 billion were allocated to mitigate the financial and economic impacts on the private sector.</p> <p>As a result of this pandemic, the world has seen the largest, fastest, and most serious shock in the recent history, which brought about various challenges to the economic, health and social aspects in all countries. The effects of this situation extended to cover the national economy, whereby low oil prices and pandemic consequences influenced the major events in Saudi Arabia, including Hajj and Umrah seasons, thereby affecting the volume of financial transactions, transfers, and hospitality.</p> <p>The government managed to create a healthy balance between spending requirements and the necessity to maintain stability and financial sustainability. The national economy achieved a record level of non-oil revenues in 2020, which amounted to around SAR 158 billion, or 46.5 percent of the total government revenues (SAR 770 billion), compared to SAR 412 billion of oil revenues, or 53.5 percent of the total government revenues. There was also a significant improvement in the government revenues, and a significant decrease is expected in the deficit in the coming years.</p> <p>The government of the Kingdom of Saudi Arabia launched various initiatives to support liquidity through financing, guarantees and capital injection in the public sector. The Saudi Central Bank announced a number of different initiatives designed to assist the financial sector institutions in managing the effects of the pandemic.</p> <p>The Kingdom of Saudi Arabia's hosting and presiding the G-20 summit in 2020 reflected the Kingdom's global economic and political weight and its role as a key member to achieve the group's aspired objectives. The Kingdom's presidency of the G-20 summit contributed to the initiatives for trade facilitation, increased competitiveness and motivation of SMEs, as well as emphasized precautionary measures and health care to protect people under the current circumstances.</p> <p>The Kingdom of Saudi Arabia has also contributed financial assistance to support the international efforts in addressing the COVID-19 pandemic. Such support was allocated to specific organizations and authorities to enable them to participate in the control of the pandemic and respond to global emergency cases, develop the health systems and training support for early warning and pandemic response systems, especially in the low to middle-income and most needy countries.</p> <p>In terms of the local economy, the last weeks of 2020 saw the approval, by the Council of Ministers, of the Saudi Central Bank rules which aim to achieve three main objectives: to maintain monetary stability, support the stability of the financial sector, and support of economic growth. The new regulation included change of the name of Saudi Arabian Monetary Agency to be Saudi Central Bank, which shall report directly to His Majesty the King, while continuing to be financially and administratively independent, along with the global practices of central banks.</p> <p>It is expected that private sector will record good growth, particularly small and medium-sized enterprises, and that the third quarter of this year will also be the start of it. It is also expected that the Saudi Arabia's budget for 2021 will also see a growth in the light of reliance on non-oil revenues, a prime objective of the Kingdom's vision 2030. The current budget stands at SAR 900 billion, while revenues are estimated at SAR 845 billion, which are positive and promising figures. It is expected that the major Public Investment Fund projects will support the economy, especially as the Fund is committed to inject more than SAR 140 billion in the local economy.</p>																																																

4.	Jordan Islamic Bank	1	<p>The Forty Second Annual Report 2020</p> <p>51. Employees expenses</p> <p>This item consists of the following:</p> <table border="1"> <thead> <tr> <th rowspan="2">Description</th> <th>31 December 2020</th> <th>31 December 2019</th> </tr> <tr> <th>JD</th> <th>JD</th> </tr> </thead> <tbody> <tr> <td>Salaries, benefits and allowances</td> <td>31,983,135</td> <td>32,034,855</td> </tr> <tr> <td>Bank's contribution in Social Security</td> <td>3,960,726</td> <td>3,876,367</td> </tr> <tr> <td>Medical expenses</td> <td>3,228,568</td> <td>3,159,078</td> </tr> <tr> <td>Travel expenses</td> <td>47,939</td> <td>148,102</td> </tr> <tr> <td>Per diem</td> <td>109,952</td> <td>162,614</td> </tr> <tr> <td>Meals</td> <td>84,172</td> <td>133,947</td> </tr> <tr> <td>End of service benefits</td> <td>1,845,285</td> <td>1,681,474</td> </tr> <tr> <td>Takaful insurance</td> <td>246,797</td> <td>241,480</td> </tr> <tr> <td>Total</td> <td>41,506,574</td> <td>41,437,917</td> </tr> </tbody> </table>	Description	31 December 2020	31 December 2019	JD	JD	Salaries, benefits and allowances	31,983,135	32,034,855	Bank's contribution in Social Security	3,960,726	3,876,367	Medical expenses	3,228,568	3,159,078	Travel expenses	47,939	148,102	Per diem	109,952	162,614	Meals	84,172	133,947	End of service benefits	1,845,285	1,681,474	Takaful insurance	246,797	241,480	Total	41,506,574	41,437,917																																																																									
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6.	Bank Muamalat	1	<p>Jumlah 574.640.428 647.444.024 Total</p> <p>Jasa administrasi untuk tahun yang berakhir pada tanggal 31 Desember 2020 dan 2019 masing-masing sebesar Rp434.875.634 dan Rp458.820.912 dimana masing-masing sebesar Rp337.775.655 dan Rp348.328.614 merupakan penerimaan pembayaran atas debitur yang masuk dalam program pengalihan dan penjualan portofolio.</p> <p>Administration fees for the years ended December 31, 2020 and 2019 is amounting to Rp434,875,634 and Rp458,820,912, respectively, of which Rp337,775,655 and Rp348,328,614, respectively, represents receipt of payment for debtors included in the portfolio transfer and sale program.</p> <table border="1"> <thead> <tr> <th></th> <th>31 Desember / December 31, 2020</th> <th>31 Desember / December 31, 2019</th> <th></th> </tr> </thead> <tbody> <tr> <td>Gaji, upah, tunjangan dan kesejahteraan karyawan tetap (Catatan 25)</td> <td>634.039.804</td> <td>684.518.410</td> <td>Salaries, wages, allowance and benefits for permanent employees</td> </tr> <tr> <td>Beban imbalan kerja</td> <td>30.073.579</td> <td>38.963.776</td> <td>Employee benefit expense (Note 25)</td> </tr> <tr> <td>Pendidikan dan pelatihan</td> <td>37.621.885</td> <td>37.030.589</td> <td>Education and training</td> </tr> <tr> <td>Beban penelitian dan pengembangan</td> <td>1.296.526</td> <td>10.225.788</td> <td>Research and development</td> </tr> <tr> <td>Jumlah</td> <td>703.031.794</td> <td>770.738.563</td> <td>Total</td> </tr> </tbody> </table>		31 Desember / December 31, 2020	31 Desember / December 31, 2019		Gaji, upah, tunjangan dan kesejahteraan karyawan tetap (Catatan 25)	634.039.804	684.518.410	Salaries, wages, allowance and benefits for permanent employees	Beban imbalan kerja	30.073.579	38.963.776	Employee benefit expense (Note 25)	Pendidikan dan pelatihan	37.621.885	37.030.589	Education and training	Beban penelitian dan pengembangan	1.296.526	10.225.788	Research and development	Jumlah	703.031.794	770.738.563	Total																																																																																	
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7.	Bca Syariah	1	<p>Biaya Pelatihan dan Pengembangan Kompetensi Karyawan</p> <p>Total biaya yang telah dikeluarkan BCAS untuk pelatihan dan pengembangan kompetensi karyawan pada tahun 2020 mencapai Rp2,1 miliar atau lebih rendah 45,9% dibandingkan tahun sebelumnya. Hal ini terutama disebabkan oleh menurunnya jumlah peserta seiring dengan keberadaan pandemi yang mendorong pergeseran metode pelaksanaan pelatihan dari offline menjadi online.</p> <table border="1"> <thead> <tr> <th>Biaya Pelatihan dan Pengembangan Kompetensi</th> <th>2020</th> <th>2019</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>Jumlah</td> <td>Rp2,1miliar</td> <td>Rp3,7miliar</td> <td>Rp2,9miliar</td> </tr> </tbody> </table> <p>Realisasi Pelaksanaan Pelatihan dan Pengembangan Kompetensi</p> <p>Realisasi pelaksanaan pelatihan dan pengembangan kompetensi karyawan BCAS di sepanjang tahun 2020 adalah sebagai berikut:</p> <table border="1"> <thead> <tr> <th rowspan="2">Peserta Training Berdasarkan Jabatan</th> <th rowspan="2">Bidang Pelatihan</th> <th rowspan="2">Tujuan Pelatihan</th> <th colspan="2">2020</th> </tr> <tr> <th>Jumlah Peserta</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Dekom, DPS, Komite di bawah Komisaris</td> <td>APU PPT</td> <td>Membenarkan pembelajaran mengenai Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, penegakan hukum sampai dengan penerapannya dalam industri perbankan.</td> <td>3</td> <td>0,09%</td> </tr> <tr> <td>Außer</td> <td>Meningkatkan pengetahuan</td> <td></td> <td>5</td> <td>0,15%</td> </tr> </tbody> </table>	Biaya Pelatihan dan Pengembangan Kompetensi	2020	2019	2018	Jumlah	Rp2,1miliar	Rp3,7miliar	Rp2,9miliar	Peserta Training Berdasarkan Jabatan	Bidang Pelatihan	Tujuan Pelatihan	2020		Jumlah Peserta	%	Dekom, DPS, Komite di bawah Komisaris	APU PPT	Membenarkan pembelajaran mengenai Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, penegakan hukum sampai dengan penerapannya dalam industri perbankan.	3	0,09%	Außer	Meningkatkan pengetahuan		5	0,15%																																																																																
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9.	Bank Albilad	1	<p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response – with an emphasis on health, safety and business continuity.</p> <p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response – with an emphasis on health, safety and business continuity. The HR Division has played a central role, swiftly reworking its business plan and keeping the workforce informed, productive and resilient. Following the initial response phase, we pivoted towards supporting recovery, ensuring the Bank continued to thrive.</p> <p>The Division's initial activities involved developing, communicating and implementing precautionary measures to restrict the spread of the virus, both in our headquarters and branches. These included sharing a doctor's advice on essential precautions via the Albilad Academy website and mobile app.</p> <p>Our established infrastructure enabled us to transfer most of our learning initiatives into online and virtual learning sessions – also through the Albilad Academy website and app. In all, we provided 3,036 learning opportunities in 2020 – with 3,401 employees completing the mandatory learning requested by the Saudi Central Bank.</p> <p>We implemented a comprehensive solution for i-recruitment, conducting interviews via video conference. Many of the Bank's operations can be performed efficiently from home, including call center roles and IT development.</p> <p>A comprehensive onboarding program for our new Saudi graduates was introduced during the year. This involves a 15-month long rotation across different departments to determine best fit for the new recruits.</p> <p>In 2020 we launched a career development plan project for all branch staff. With learning packages designed for every level, the plan will enable our retail staff to improve their performance and fulfil their potential. Our retail staff also were the focus of a learning initiative on customer etiquette, aimed at ensuring the highest levels of customer service.</p> <p>Looking forward, our focus is on re-engaging and empowering our workforce; maximizing their contribution and potential – and equipping them with the skills and capabilities they need to excel. We recently created an employee engagement project to foster teamwork, among staff and cross functional collaboration between divisions. Launching in 2021, the project will boost employee cooperation, with the aim of increasing both individual and group productivity in pursuit of our strategic objectives and targets.</p>																																																																																							
10.	Al Baraka Bank Egypt E.S.C	1	<p>More implementing to the procedures of financial inclusion</p> <p>Continuing in the process of developing and creating new products</p> <p>keeping on renewing the infrastructure and network technology</p> <p>Applying mobile application and other electronic services to provide banking services to our bank's customers in a safety and easy way to carry out banking operations quickly and easily without the need to increase branches of a large significantly and expensively.</p> <p>More provision of services provided to VIP clients in order to expand the segment of said category, as well as the system of prizes on savings pools that our bank developed, and achieved good success, such as the Umrah prizes.</p> <p>Continuing to update the computer system with a new global system that meets all the needs of our bank, as it has become the first competitive element for the customer at the level of banks.</p> <p>Deepening the Islamic identity of our bank</p> <p>Trending strongly to Islamic Sukuk</p> <p>Continuing and increasing spending on employees learning, to refining their expertise and obtaining specialized banking certificates as they are the real wealth of the bank.</p> <p>review on Our Bank's Strategies during the year 2020</p> <p>Bank's strategies during the coming year concentrate on maintaining the renovation, activation and updating of the principal acts adopted by the Bank in this regard, in conformity to the "coming five-year ratified strategy" of the Bank, through the implementation of effective, real, short & medium-term plans, pursuant to the instructions and directions of the Central Bank of Egypt & Al Baraka Group - the Principal Investor. Hereunder is a display of such aspects:</p> <p>Financial Strategies</p> <ul style="list-style-type: none"> Continue on Realizing satisfactory level of profitability and return on equity Continuation of policy multiplicity of profit positions 																																																																																							
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12.	Bank Of Ghana	1	<p>4 Human Resource Activities</p> <p>5.2.1 Policies</p> <p>In 2020, the Bank further strengthened staff policies by reviewing its Handbook on Human Resource Policies. Notable among the newly formulated policies were the Reassignment Policy, and the Staff Housing Policy. Despite the disruptions caused by the Covid-19 pandemic on its operations, the Bank remained strategically positioned to achieve its mandate.</p> <p>5.2.2 Performance Management System</p> <p>In 2020, the Bank organised a number of training programmes, to enhance staff knowledge and understanding of the Performance Management System (PMS), which was implemented in 2019. The PMS enables continuous review of staff performance, and ensures that individual goals are always aligned to organisational goals to enable the Bank achieve its mandate.</p> <p>5.2.3 Staff Strength</p> <p>The total staff strength of the Bank was 2,113 at end-December 2020, up from 2,053 at end-December 2019. The categorisation of staff by grade and gender is summarised as follows:</p> <table border="1"> <caption>Table 5.1: Staff Allocation, 2020</caption> <thead> <tr> <th></th> <th>Male</th> <th>Female</th> <th>Total</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td>Management Staff</td> <td>212</td> <td>83</td> <td>295</td> <td>14</td> </tr> <tr> <td>Middle Level Staff</td> <td>654</td> <td>533</td> <td>1,187</td> <td>56</td> </tr> <tr> <td>Junior Staff</td> <td>519</td> <td>412</td> <td>931</td> <td>44</td> </tr> <tr> <td>Total</td> <td>1,385</td> <td>728</td> <td>2,113</td> <td>100</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>The total number of staff recruited in 2020 was 136, comprising 39 contract staff and 97 permanent appointments, while a total of 78 exited the service of the Bank. This resulted in a net intake of 58.</p> <p>5.2.3 Creation of FinTech and Innovation Office</p> <p>In the review year, the Bank established a FinTech and Innovation Office. The office is responsible for policy</p> <ul style="list-style-type: none"> Created awareness through periodic publications on the Bank's intranet about identifying risk factors and preventing diseases, including COVID-19; Organised medical outreach programmes on general health and safety; Carried out health education on several topics, which included office ergonomics, lifestyle diseases, Lassa fever, and COVID-19; Organised Annual Medical Examinations for staff, including retinec; and Organised kidney screening, eye screening, hearing assessment, breast cancer screening and COVID-19 tests. <p>In the review year, to further enhance employee wellbeing, the Bank relocated its clinic to the newly constructed Bank Hospital.</p> <p>5.4 Capacity Development</p> <p>The Bank continued to sponsor staff to participate in various local and foreign training programmes. As a result of the COVID-19 pandemic, staff mostly participated in programmes held virtually. The breakdown was as follows:</p> <table border="1"> <caption>Table 5.2: Staff Training, 2020</caption> <thead> <tr> <th>Programme Attended</th> <th>No. of Participants</th> </tr> </thead> <tbody> <tr> <td>Local Training</td> <td>2,919</td> </tr> <tr> <td>In-House Training</td> <td>2,029</td> </tr> <tr> <td>In-Country Training</td> <td>887</td> </tr> <tr> <td>Foreign Training</td> <td>181</td> </tr> <tr> <td>Total</td> <td>3,100</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>5.5 Ethics and Professionalism</p> <p>To strengthen and foster a culture that promotes the highest ethical standards and respects core values of accountability, integrity, teamwork, respect, innovation, professionalism and merit, the Bank reviewed a number of policies on ethics. The Bank continued to strengthen its Ethics and Compliance Programme (E&CP) to serve as</p>		Male	Female	Total	% of Total	Management Staff	212	83	295	14	Middle Level Staff	654	533	1,187	56	Junior Staff	519	412	931	44	Total	1,385	728	2,113	100	Programme Attended	No. of Participants	Local Training	2,919	In-House Training	2,029	In-Country Training	887	Foreign Training	181	Total	3,100																																																		
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13.	Standart Bank Afrika	1	<p>Bursary spend</p> <p>Female graduate participants: 58% (2019: 43%)</p> <p>BBBEE contributor Level 1</p> <p>Total number of employees assisted: 1 632 (2019: 1 423)</p> <p>Total bursary spend on employees (Rm): 44 (2019: 38)</p> <p>Skills development investment</p> <table border="1"> <thead> <tr> <th>TRAINING SPEND</th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Training spend (Rm)</td> <td>583</td> <td>645</td> </tr> <tr> <td>Training spend as a percentage of staff costs (Rm)</td> <td>2.5</td> <td>2.7</td> </tr> <tr> <td>Number of employees trained</td> <td>29 388</td> <td>30 980</td> </tr> <tr> <td>Number of women employees trained</td> <td>18 969</td> <td>19 585</td> </tr> <tr> <td>Number of black employees trained</td> <td>24 678</td> <td>25 474</td> </tr> </tbody> </table> <p>LEADERSHIP DEVELOPMENT PROGRAMME PARTICIPATION</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Total number of participants</td> <td>4 428</td> <td>2 708</td> </tr> <tr> <td>Number of black participants</td> <td>3 337</td> <td>1 910</td> </tr> </tbody> </table>	TRAINING SPEND	2020	2019	Training spend (Rm)	583	645	Training spend as a percentage of staff costs (Rm)	2.5	2.7	Number of employees trained	29 388	30 980	Number of women employees trained	18 969	19 585	Number of black employees trained	24 678	25 474		2020	2019	Total number of participants	4 428	2 708	Number of black participants	3 337	1 910																																																																																							
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Other services	10	38																																																																																																																			
Cash transportation	1 071	1 395																																																																																																																			
Depreciation (refer to note 12)	3 166	2 964																																																																																																																			
Equipment costs	163	182																																																																																																																			
Maintenance	94	114																																																																																																																			
IT services	69	68																																																																																																																			
Information technology	3 664	3 334																																																																																																																			
Marketing costs	1 046	1 322																																																																																																																			
Other (includes fraud losses, travel, entertainment costs and recoveries from fellow subsidiaries)	133	177																																																																																																																			
Printing and stationery	161	206																																																																																																																			
Professional fees	2 194	1 889																																																																																																																			
Property costs	1 432	1 380																																																																																																																			
Staff costs	12 279	18 462																																																																																																																			
Bonuses	1 015	1 461																																																																																																																			
Deferred cash and share-based payments (refer to note 47)	402	588																																																																																																																			
Other	213	844																																																																																																																			
Salaries and current service costs on post-retirement benefit funds	15 176	15 710																																																																																																																			
Interest costs	371	359																																																																																																																			
Straight line lease expenses on short term leases and low value assets	95	90																																																																																																																			
Telephone and postage	683	741																																																																																																																			
TSA direct costs	113	469																																																																																																																			
	33 202	35 116																																																																																																																			
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Lampiran 26 Data Item Graduate employment Sampel Penelitian

No	Nama Perbankan Syariah	Graduate employment																																														
1.	Alinma Bank	1	<p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> ■ Launch of the Alinma Academy for Education and Development, containing 3 halls with a capacity of 100 individuals ■ Graduation of the fourth class of the Alqawi Alameen program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 2700 practical training days, and 484 e-learning hours) ■ 1,565 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 19,040 participants. ■ Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. ■ Development of 65 e-learning aids, on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. ■ 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1174 students. <p style="text-align: right;">Annual Report 2020 21</p>																																													
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Rekrutmen Khusus</p> <p>Rekrutmen khusus dilakukan dalam rangka mempersiapkan keterampilan dan keahlian khusus yang dibutuhkan Mandiri Syariah dari lulusan perguruan tinggi dengan Pendidikan khusus. Rekrutmen khusus yang dilakukan adalah melalui jalur <i>Officer Development Program (ODP)</i> bidang IT dan bidang Legal. Peserta akan diberikan pendidikan selama 6 (enam) bulan bekerjasama dengan Lembaga Pendidikan yang memiliki pengalaman dan keahlian sesuai dengan bidang yang dipersiapkan untuk para peserta.</p> <p>Proses pencarian kandidat dari sumber eksternal baik rekrutmen reguler maupun rekrutmen khusus, Bank menggunakan sarana-sarana sebagai berikut:</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Program</th> <th>Jenis Kegiatan</th> <th>Deskripsi</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Sinergi Mandiri</td> <td>Recruitment Mandiri Group</td> <td>Memperkuat sinergi Mandiri Group dan memperluas branding sebagai bagian dari Group Mandiri.</td> </tr> <tr> <td>2.</td> <td>E-Rekrut</td> <td>E-Recruitment and Selection E-Rekrut</td> <td>Mempercepat dan mempermudah proses pencarian kandidat, mengurangi proses administrasi, lebih efisien.</td> </tr> <tr> <td>3.</td> <td>Dedicate Graduate Campus</td> <td>Recruitment Fresh Graduate melalui campus hiring (talent scouting)</td> <td>Akuisisi talent (mahasiswa dengan lulusan terbaik) melalui kerjasama dengan 20 Universitas terbaik di Indonesia.</td> </tr> </tbody> </table>	No.	Program	Jenis Kegiatan	Deskripsi	1.	Sinergi Mandiri	Recruitment Mandiri Group	Memperkuat sinergi Mandiri Group dan memperluas branding sebagai bagian dari Group Mandiri.	2.	E-Rekrut	E-Recruitment and Selection E-Rekrut	Mempercepat dan mempermudah proses pencarian kandidat, mengurangi proses administrasi, lebih efisien.	3.	Dedicate Graduate Campus	Recruitment Fresh Graduate melalui campus hiring (talent scouting)	Akuisisi talent (mahasiswa dengan lulusan terbaik) melalui kerjasama dengan 20 Universitas terbaik di Indonesia.																													
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3.	Bank Aljazira	1	<p>Previous positions</p> <table border="1"> <thead> <tr> <th>Sector</th> <th>Legal Entity</th> <th>Company/Organization</th> <th>Position</th> <th>Duration of Service</th> </tr> </thead> <tbody> <tr> <td>Media</td> <td>Government Body</td> <td>British Broadcasting Corporation</td> <td>Graduate Finance Trainee</td> <td>1990 - 1993</td> </tr> <tr> <td>Retail</td> <td>Listed Joint-Stock Company</td> <td>Dixons Carphone PLC</td> <td>Branch Accountant</td> <td>1993 - 1997</td> </tr> <tr> <td>Distribution</td> <td>Listed Joint-Stock Company</td> <td>Hasbro</td> <td>Northern European Analyst</td> <td>1997 - 1998</td> </tr> <tr> <td>Financial Consultations</td> <td>Shareholding Company</td> <td>Lauren Consulting Group - London Branch</td> <td>Senior Consultant</td> <td>1998 - 2000</td> </tr> <tr> <td>Financial Consultations</td> <td>Private Company</td> <td>BA Consulting - London Branch</td> <td>Senior Consultant</td> <td>2000 - 2002</td> </tr> <tr> <td>Banks and Financial Services</td> <td>Shareholding Company</td> <td>HSBC Group - London Branch, has been authorized to work in the Group's branch in Saudi Arabia</td> <td>Head of Cost Management and Finance Coordinator</td> <td>2002 - 2007</td> </tr> <tr> <td>Banks and Financial Services</td> <td>Listed Joint-Stock Company</td> <td>SABB</td> <td>Head of Finance Products Development</td> <td>2007 - 2010</td> </tr> <tr> <td>Banks and Financial Services</td> <td>Shareholding Company</td> <td>Al Hilal Bank</td> <td>Executive Vice President for Finance and Strategic Planning</td> <td>2010 - 2012</td> </tr> </tbody> </table>	Sector	Legal Entity	Company/Organization	Position	Duration of Service	Media	Government Body	British Broadcasting Corporation	Graduate Finance Trainee	1990 - 1993	Retail	Listed Joint-Stock Company	Dixons Carphone PLC	Branch Accountant	1993 - 1997	Distribution	Listed Joint-Stock Company	Hasbro	Northern European Analyst	1997 - 1998	Financial Consultations	Shareholding Company	Lauren Consulting Group - London Branch	Senior Consultant	1998 - 2000	Financial Consultations	Private Company	BA Consulting - London Branch	Senior Consultant	2000 - 2002	Banks and Financial Services	Shareholding Company	HSBC Group - London Branch, has been authorized to work in the Group's branch in Saudi Arabia	Head of Cost Management and Finance Coordinator	2002 - 2007	Banks and Financial Services	Listed Joint-Stock Company	SABB	Head of Finance Products Development	2007 - 2010	Banks and Financial Services	Shareholding Company	Al Hilal Bank	Executive Vice President for Finance and Strategic Planning	2010 - 2012
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4.	Jordan Islamic Bank	0																																																	
5.	Bank Islami Pakistan Ltd	1	<p>In 2015, BIPL Securities (formerly known as KASB Securities) became a subsidiary of BankIslami as a result of a merger of BankIslami with ex-KASB Bank. The Shariah Board of the Bank had advised to dispose-off BIPL Securities as significant portion of brokerage activities are not in compliance with Shariah rules. In line with Shariah Board's advice and BOD decision, the Management has signed a Share Purchase agreement with the buyer, and in this regard the completion of sale is expected in 2021 subject to regulatory approvals.</p> <p>The SCD works under the guidance and supervision of the Shariah Board and is equipped with qualified professionals – including Shariah Scholars and business graduates from reputed institutions. The prime objective of SCD is to keep a continuous watch on the operations from the Shariah perspective and take corrective actions if needed. The SCD ensures Shariah Compliance in the affairs of BankIslami by actively evaluating various operational activities including customer-specific Transaction Fact Sheets, the text of agreements and guarantees, verifying monthly distribution of profit and loss to depositors, and coordinating with HR for arranging and providing Islamic Banking training to the Bank's staff.</p> <p>The SCD strives to bring about continuous improvement in the Shariah compliance environment of the Bank. In this regard, SCD, as per the directives of the Shariah Board, issues new guidelines and revises the previously issued Shariah instructions to manage Shariah non-compliance risk. During the year, SCD issued different Shariah guidelines which include, among others, guidelines regarding Obtaining Takaful in Financing Transactions, Disposal of Foreign Currency, Obtaining Shariah Approval in Settlement Cases, and Waiver of Charges on Current Account. Comprehensive Shariah Compliance guidelines for Branches were also issued to ensure that branches espouse the spirit of Islamic Banking and demonstrate the fundamental, ideological and practical differences between Islamic and Conventional Banking.</p>																																																
6.	Bank Muamalat	1	<p>Pengelolaan Sumber Daya Manusia Pada tahun 2020, jumlah karyawan Bank Muamalat Indonesia tercatat sebanyak 2.968 karyawan, turun 8,96% atau sekitar 292 karyawan dari jumlah periode yang sama pada tahun lalu yang tercatat sebanyak 3.260 karyawan. Penurunan tersebut sejalan dengan strategi Bank untuk menciptakan organisasi yang ramping dan optimal. Namun demikian, penurunan jumlah karyawan tersebut tidak mengurangi kualitas layanan yang diberikan Bank kepada nasabah dan juga tidak menjadi kendala operasional Bank. Selanjutnya secara sebaran tingkat pendidikan, karyawan Bank tercatat memiliki jenjang pendidikan mulai dari di bawah diploma, diploma, sarjana dan hingga pasca sarjana dengan komposisi masing-masing sebesar sebanyak 12 karyawan, 233 karyawan atau 8%, 2.589 karyawan atau 87% dan 134 karyawan atau 5%.</p> <p>Managing Human Resources In 2020, Bank Muamalat Indonesia employed a total of 2,968 people, 8.96% or 292 people less than the number of people employed in 2019, which was 3,260 employees. The decline was in line with the Bank's strategy to achieve a lean and optimum organization. In any case, the reduction in manpower did not lessen the quality of the Bank's services nor disrupt its operations. Meanwhile, the educational background of the Bank's employees ranges from less than diploma, diploma, university degree and post-graduate degree with the composition, in that order of 12 employees, 233 employees (8%), 2,589 employees (87%) and 134 employees (5%).</p>																																																
7.	Bca Syariah	1	<p>(tetap dan kontrak) adalah sebanyak 301 orang atau meningkat 4,9% dibandingkan tahun 2019. Jumlah karyawan berdasarkan level organisasi, tingkat pendidikan, status kepegawalan, masa kerja, kelompok usia dan kelompok gender adalah sebagai berikut.</p> <table border="1"> <thead> <tr> <th rowspan="2">Jabatan</th> <th colspan="2">2020</th> <th colspan="2">2019</th> <th colspan="2">2018</th> </tr> <tr> <th>Jumlah</th> <th>%</th> <th>Jumlah</th> <th>%</th> <th>Jumlah</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Pejabat Eksekutif</td> <td>23</td> <td>4,0%</td> <td>20</td> <td>3,6%</td> <td>20</td> <td>3,8%</td> </tr> <tr> <td>Manajer</td> <td>17</td> <td>2,9%</td> <td>14</td> <td>2,5%</td> <td>16</td> <td>3,0%</td> </tr> <tr> <td>Staf</td> <td>182</td> <td>31,3%</td> <td>107</td> <td>19,3%</td> <td>149</td> <td>28,4%</td> </tr> <tr> <td>Lain-lain</td> <td>359</td> <td>61,8%</td> <td>413</td> <td>74,5%</td> <td>340</td> <td>64,8%</td> </tr> <tr> <td>Jumlah</td> <td>581</td> <td>100,0%</td> <td>554</td> <td>100,0%</td> <td>525</td> <td>100,0%</td> </tr> </tbody> </table> <p>Profil Karyawan Berdasarkan Tingkat Pendidikan Berdasarkan tingkat pendidikan, tercatat hingga akhir tahun 2020, profil karyawan BCAS (karyawan tetap dan kontrak) didominasi oleh karyawan dengan tingkat pendidikan sarjana yaitu berjumlah 383 orang atau 65,9% dari total karyawan. Selanjutnya, sebanyak 94 orang atau sebesar 16,2% merupakan karyawan dengan tingkat pendidikan nonakademi, sebanyak 79 orang atau 13,6% adalah karyawan dengan tingkat pendidikan diploma, dan sebanyak 25 orang atau 4,3% adalah karyawan dengan tingkat pendidikan pasca sarjana.</p>	Jabatan	2020		2019		2018		Jumlah	%	Jumlah	%	Jumlah	%	Pejabat Eksekutif	23	4,0%	20	3,6%	20	3,8%	Manajer	17	2,9%	14	2,5%	16	3,0%	Staf	182	31,3%	107	19,3%	149	28,4%	Lain-lain	359	61,8%	413	74,5%	340	64,8%	Jumlah	581	100,0%	554	100,0%	525	100,0%
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8.	Al Rajhi Bank	0																																																	

9.	Bank Albilad	1	<p>Throughout the pandemic, Bank Albilad's priority has been to deliver effective crisis response – with an emphasis on health, safety and business continuity. The HR Division has played a central role, swiftly reshaping its business plan and keeping the workforce informed, productive and resilient. Following the initial response phase, we pivoted towards supporting recovery, ensuring the Bank continued to thrive.</p> <p>The Division's initial activities involved developing, communicating and implementing precautionary measures to restrict the spread of the virus, both in our headquarters and branches. These included sharing a doctor's advice on essential precautions via the Albilad Academy website and mobile app.</p> <p>Our established infrastructure enabled us to transfer most of our learning initiatives into online and virtual training sessions – also through the Albilad Academy website and app. In all, we provided 3,036 training opportunities in 2020 – with 3,401 employees completing the mandatory training requested by the Saudi Central Bank.</p> <p>We implemented a comprehensive solution for i-recruitment, conducting interviews via video conference. Many of the Bank's operations can be performed efficiently from home, including call center roles and IT development.</p> <p>A comprehensive onboarding program for our new Saudi graduates was introduced during the year. This involves a 15-month long rotation across different departments to determine best fit for the new recruits.</p> <p>Another recruitment initiative was the development of a CV bank for management positions. We are also holding mass recruitment campaigns at branches on a quarterly basis to strengthen our database of potential candidates. In conjunction with one of the well-known providers, our HR assessment center conducts tailored evaluations of fresh graduates or promotion candidates, facilitating the selection process through the application of a scientific methodology.</p> <p>During the year, 20 Saudi employees passed a 15 month planned and mentored IT rotation under the auspices of our ongoing Albilad Future IT program. We also designed an 'Albilad Tech Ambassadors' program, which enables our Saudi IT professionals to obtain internationally accredited certificates.</p> <p>In 2020 we launched a career development plan project for all branch staff. With training packages designed for every level, the plan will enable our retail staff to improve their performance and fulfil their potential. Our retail staff also were the focus of a training initiative on customer etiquette, aimed at ensuring the highest levels of customer service.</p> <p>Looking forward, our focus is on re-engaging and empowering our workforce, maximizing their contribution and potential – and equipping them with the skills and capabilities they need to excel. We recently created an employee engagement project to fostering teamwork among staff and cross functional collaboration between divisions. Launching in 2021, the project will boost employee cooperation, with the aim of increasing both individual and group productivity in pursuit of our strategic objectives and targets.</p>																											
10.	Al Baraka Bank Egypt E.S.C	1	<ul style="list-style-type: none"> • Maintaining the increase of the Bank's paid up capital & consolidating the shareholders' equity of the Bank so as to enhance its financial position • More improvement of assets quality <p>Strategies for Maximizing the Market Share</p> <ul style="list-style-type: none"> • Enlargement of the Customers' Investments' Portfolio • Products & savings pools innovation and providing best services • Carefully studied geographical widespread • Keeping on promotional & advertising campaigns • Keeping on maintaining Customer Service Improvement <p>Strategies of Technology, Digitalization & Procedural Policies Subsidy</p> <ul style="list-style-type: none"> • Keeping on the technological & digitalization evolution plan • Risks & Governance Policies and compliance with international standards • Work Procedures and Centralizations <p>Strategies of Optimum Utilization of Human Resources, Training & Social Responsibility</p> <ul style="list-style-type: none"> • Continuation the Optimum Utilization of Human Resources & training • Maximizing the Bank's Role in the Field of Social Responsibility <p>Finally, we are looking forward to the near future, praying to God to protect our precious Country, Egypt, and the Arab and Islamic nation as a whole hoping that things will settle down, conditions will get better and the economy will retrieve its strength and recover gradually, especially in the light of the continuation unfortunately of the pandemic, during the year 2021 and its negative deflation and recession on the markets as well as its negative affection on Banks to continue achieving appropriate growth rates, Allah willing, so as to be able to achieve high growth rates, God willing. We have faith in our Foundation Al Baraka Bank Egypt and we are sure that it is capable of achieving its targets for the coming phase, being supported by Al Baraka Group -the Principal Investor - the Board of Directors and the Committees branching thereof, with the efforts of its sincere executive staff, to keep on our Bank's progress and for going ahead.</p> <p>May Allah guide us and you to prosperity and success by His will. Allah's peace and blessings upon you all.</p>																											
11.	Jaiz Bank Plc	0																												
12.	Bank Of Ghana	0																												
13.	Standart Bank Afrika	1	<p>Young talent development investment</p> <table border="1"> <thead> <tr> <th colspan="3">GRADUATE PROGRAMME PARTICIPANTS</th> </tr> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Total graduate programme participants¹</td> <td>150</td> <td>155</td> </tr> <tr> <td>Black graduate participants (%)</td> <td>87</td> <td>92</td> </tr> <tr> <td>Black economic empowerment (BEE) score – Level 1 BEE contributor²</td> <td>113.28</td> <td>117.33</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="3">LEARNERSHIP PROGRAMMES</th> </tr> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Successfully completed learnerships³</td> <td>480</td> <td>729</td> </tr> <tr> <td>Number of learnerships started</td> <td>282</td> <td>704</td> </tr> </tbody> </table> <p>¹ This number denotes new intakes to the graduate development programme. ² Based on the revised 2017 broad-based BEE (B-BBEE) weighting system. ³ 54.6% of whom were subsequently employed by SBSA (2019: 51.3%). All information pertains to SBSA group as at 31 December 2020 and 2019, unless otherwise stated.</p>	GRADUATE PROGRAMME PARTICIPANTS				2020	2019	Total graduate programme participants ¹	150	155	Black graduate participants (%)	87	92	Black economic empowerment (BEE) score – Level 1 BEE contributor ²	113.28	117.33	LEARNERSHIP PROGRAMMES				2020	2019	Successfully completed learnerships ³	480	729	Number of learnerships started	282	704
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15.	Abu Dhabi Islamic Bank Egypt	0																												


16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	1	<p>Baze University</p> <p>The business Baze university ("the University") is a private university founded in 2011 and subsequently given a license to operate by the National Universities Commission (NUC) in March of the same year.</p> <p>The University aims to establish and educate the next generation of men and women by providing them the benefit of a world-class education.</p> <p>This would be achieved by employing the best international practices and tutors, state-of-the-art facilities and an overall conducive atmosphere to guarantee quality and effective delivery of education. The University also provides an environment for self-expression, self-discovery and the actualisation of potential amongst the students.</p> <p>The University commenced operations with 17 students in a single block housing unit which served as its base for both administrative and academic activities.</p> <ul style="list-style-type: none"> Faculty of Basic Medical Sciences with 6 degree programmes and the Faculty of Law. <p>In February 2018, the University commenced post-graduate studies in 9 disciplines, increasing their lure to those seeking post-graduate education and adding to an already enticing package to those at the undergraduate level.</p> <p>The university also continues to maintain its record of attracting the brightest students both home and abroad as its reputation for offering all-round world class education at all levels.</p> <p>Their mission is to establish, maintain and improve on their already existing excellent academic environment at a cost incomparable to those of foreign universities, with whom they currently sit head and shoulders above. Without a shadow of doubt, this mission has and continues to be achieved rapidly.</p> <p>Business location The University is located in Abuja, Nigeria and it owns a vast expanse of land measuring over 25.35 hectares. The main campus consists of 16 key buildings including well ventilated student dormitories, a spacious cafeteria, an exquisitely furnished building that houses the lecture theatres and a general purpose block. A world-class library designed to drive other academic activities in the institution is also situated on the campus, along with their athletic facilities and administrative offices.</p> <p>Business development and future prospects The newly constructed teaching hospital is expected to become fully operational in 2021. This is expected to improve revenue generation for the University. It is estimated that over the next year the university's revenue would have tripled.</p>

Lampiran 27 Data Item Youth Development Sampel Penelitian

No	Nama Perbankan Syariah	Youth Development	
1.	Alinma Bank	1	<p>■ Kids Savings Service For the first time in Saudi Arabia, Alinma Bank introduced a savings service tailored specifically for minor youths in the Kingdom. Kids Savings aligns with Vision 2030 as well as the Financial Sector Development Program 2020 pillars of "enhancing and enabling financial planning." Through such initiatives sustainable demand for savings plans can be supported, with the ultimate goal of raising personal savings from the current level of 6% of earnings to 10%. Alinma's Kids Savings service teaches financial literacy in a way that will encourage saving and other responsible financial behaviors that will support these worthwhile goals.</p> <p>With Kids Savings, parents who have enrolled in Alinma's popular Family Account program, can open Kids Savings accounts for their children. Parents are then able to designate daily, weekly, or monthly savings targets that the children work to achieve by monitoring their own spending habits. Parents are also able to set incentive contributions that are automatically deposited in their children's accounts at the end of each successful month of saving. Kids Savings accounts can be opened online with no charges or fees. Parents are also able to issue Alinma mada cards for their children, set cash withdrawal limits and purchase amounts to encourage and spread saving culture among family members as well as raising saving awareness among future generations.</p>
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Program Didik Umat terdiri dari:</p> <ol style="list-style-type: none"> Sahabat Pelajar Indonesia, program beasiswa anak SMP-SMA dari keluarga tidak mampu. Program bantuan biaya pendidikan ini untuk anak dhuafa berprestasi di tingkat SMP dan SMA untuk mempersiapkan dan mendorong generasi selanjutnya dalam merubah kondisi keluarga dan rencana masa depan dalam memutus rantai kemiskinan dan minimnya keterampilan hidup dasar. Program ini juga sejalan dengan pendidikan dasar 12 tahun untuk memperkecil angka putus sekolah. Adapun tujuan program ini untuk membentuk peserta didik yang memiliki karakter, ahlak dan kecakapan dalam membangun prestasi ke tingkat perguruan tinggi. Adapun sasaran program Sahabat Pelajar Indonesia adalah 5.000 pelajar yang berasal dari keluarga tidak mampu. ISDP (Islamic Sociopreneur Development Program), Program beasiswa ISDP merupakan program yang dijalankan dalam bentuk program pembinaan dan pelatihan usaha bagi mahasiswa untuk menjadi wirausahawan muda yang memiliki kepedulian sosial kepada masyarakat. Tujuan program untuk membentuk peleuda Islam yang memiliki wawasan, pemahaman keislaman, melatih dan mengembangkan kemampuan mahasiswa sebagai sociopreneur, mencetak alumni program yang mandiri dan peduli dengan masalah sosial sekaligus menjadi agen mitra dalam pemberdayaan masyarakat. Program Rumah Tahfidz, merupakan lembaga Tahfidz Quran modern berbasis <i>life skill</i>, dimana program ini bertujuan mencapai dan meningkatkan kualitas santri dan lulusan yang mampu menjawab persoalan di masyarakat, mencetak generasi yang hafal dan memahami Al-Quran serta memiliki ahlak mulia, memberikan keterampilan usaha dan menghasilkan

3.	Bank Aljazira	1	<p>Social Responsibility Group: (Khair Aljazira le Ahl Aljazira program)</p> <p>Bank Aljazira continues, through its social responsibility program ('Khair Aljazira le Ahl Aljazira' program), to emphasize its vital role in the community service and its active presence and support to sustainable development projects and Kingdom's male and female human resources.</p> <p>The Covid19 pandemic was given a great attention by ('Khair Aljazira le Ahl Aljazira' program), and in the bank's awareness of the importance to participate in the government's efforts in mitigation of the pandemic impacts on individuals and institutions, lots of initiatives were launched in partnership with government and private organizations to help the most affected segments.</p> <p>As part of its initiatives, Bank Aljazira contributed the amount of SAR 5.6 Million to the Health Endowment Fund in partnership with the Ministry of Health. It has also contributed SAR 3.49 Million to the Community Fund with the Ministry of Human Resources and Social Development. In addition, more than 22 initiatives were launched and supported across the Kingdom, including provision of food baskets, medical supplies and rental fees support for more than 7,500 beneficiaries.</p> <p>In support of home-based businesses, the Bank provided support to a number of producing families for manufacturing of more than 40,000 cloth masks to be distributed to the most-needy segments of people.</p> <p>Beneficiaries of Al-Qard Al-Hasan portfolio, through which the bank offers loans to productive families and micro-enterprises, were advised that payment of their repayment instalments was deferred for 6 months.</p> <p>Despite the pandemic and crisis that impacted the year 2020, ('Khair Aljazira le Ahl Aljazira' program) community initiatives continued through the year, using available resources and means, to train and prequalify male and female youth, provide support to the disabled and their families as well as to non-profit sector; the number of those who benefited from such initiatives exceeded 51,000 beneficiary through 59 community projects across the various regions of the Kingdom.</p>
4.	Jordan Islamic Bank	1	<p>Al-Qard Al-Hasan</p> <p>The Bank continued to receive deposits in "Al-Qard Al Hasan" from those wishing to lend such deposits through the Bank as good loans. At the end of 2020, the balance of this account reached around JD (1.9) million.</p> <p>The Bank also continued to provide Al Qard Al Hasan for justified social purposes, such as education, medical treatment, and marriage. The loans provided by the Bank in 2020 reached around JD (79.6) million (including the Central Bank Loans to face covid crisis and the medium-term agreement), benefiting nearly (20) thousand citizens, compared to JD (20.4) million in 2019, helping about (24) thousand citizens.</p> <p>It is worth mentioning that the Bank has been granting such loans since its incorporation, where the granted loans amounted to JD (382) millions till the end of 2020, benefiting about (516) thousand citizens.</p> <p>Some of these loans were granted for youth who were about to get married in cooperation with Al Afaf Charity Association. The total of such loans in 2020 reached about JD (310) thousand, benefiting (311) young people compared to about JD (347) thousand, helping (347) youngsters in 2019.</p> <p>A number of these loans are granted to teachers through the agreement signed with the Jordan Teachers Association. In 2020, the total of such loans reached about JD (1.2) million, benefiting (2.1) thousand persons, compared to JD (2) million in 2019, helping (3.7) thousand persons.</p> <p>The Bank also granted good loans that amounted to about JD 63 million to 845 customers during 2020, as a response to the program that the Central Bank of Jordan launched to face the Corona crisis and the medium-term agreement.</p>
5.	Bank Islami Pakistan Ltd	1	<p>4. Islamic Premium FCY Savings Account: This was introduced as a variant of the existing FCY savings account (based on Mudarabah) and was targeted towards medium to large-sized depositors and corporations.</p> <p>5. Islami Business Savings Account: This was introduced as a variant of the existing savings account (based on Mudarabah) in which the profit will be calculated on the daily balance. This was targeted towards businesses or individuals who have fluctuating balances throughout the month.</p> <p>Under Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme (PMKJ-YES), the Bank also provided concessional financing to youth for establishing or expanding business enterprises. The Scheme was offered to customers through the Bank's existing modes of financing and products. Cases were evaluated on an individual basis and solutions were provided accordingly. The Bank further, through Muskun financing, offered low-cost house financing facility to customers under the SBP's 5 and 10 Marla low and Middle Income Housing Scheme (Naya Pakistan Housing Program).</p> <p>In terms of Shariah-compliant solutions, the Bank introduced a couple of guidelines during the year to cater to the different COVID-19 related SBP schemes. Firstly, guidelines were issued about the physical inspection in different transactions. These guidelines were issued to ensure complete Shariah compliance of the transactions keeping in mind the health advisory about COVID-19. Secondly, to allow the Bank to offer to defer, reschedule or restructure the financing transactions of different customers, Shariah guidelines titled "Implementation of Regulatory Relief to Dampen the Effects of COVID-19" were developed as well. The Transaction Fact Sheets (TFS) of the restructuring/rescheduling requests received from customers were developed on an individual basis by business units concerning these guidelines and approval was granted accordingly.</p>
6.	Bank Muamalat	1	<p>karyawan Bank adalah peningkatan produktivitas dan engagement karyawan terhadap perusahaan. Fokus tersebut diterjemahkan melalui pelaksanaan program-program yang berkaitan dengan penilaian kinerja karyawan yang lebih terstruktur, optimalisasi efektivitas biaya tenaga kerja, peningkatan skema reward dan recognition yang lebih terarah, peningkatan infrastruktur Human Capital dan menjadikan nilai-nilai perusahaan sebagai budaya perusahaan. Selain itu juga menciptakan lingkungan kerja yang nyaman dan harmonis guna memupuk solidaritas dan loyalitas karyawan sehingga dapat memberikan pengaruh positif terhadap pertumbuhan usaha Bank, baik dalam jangka pendek maupun jangka panjang.</p> <p>Direktorat Human Capital</p> <p>Bank Muamalat Indonesia membentuk Direktorat khusus Human Capital sejak tahun 2016 sebagai wujud nyata dari komitmen Bank terhadap pengelolaan dan pengembangan karyawan. Dipimpin oleh seorang Chief Human Capital Officer, direktorat ini bertanggung jawab terhadap pengelolaan dan pengembangan karyawan. Pada tahun 2020, Direktorat Human Capital didukung oleh 41 karyawan yang tersebar di kantor pusat dan kantor wilayah.</p>

7.	Bca Syariah	1	<table border="1"> <thead> <tr> <th>Pelatihan yang Dikuti</th> <th>Penyelenggara</th> <th>Periode Pelaksanaan</th> </tr> </thead> <tbody> <tr> <td>Program Pelatihan Auditor Baru</td> <td>BCAS</td> <td>3, 6, dan 7 Januari 2020 5, 6 dan 10 Maret 2020 1 - 3 Juli 2020</td> </tr> <tr> <td>Morning BCA Audit Internal dan Pengetahuan Audit TI</td> <td>BCAS</td> <td>30 Januari 2020</td> </tr> <tr> <td>Macro Risk Assessment & Maturity Assessment atas Penerapan Fungsi Audit Internal - BCAS</td> <td>BCAS</td> <td>12 Februari 2020</td> </tr> <tr> <td>Training Identifikasi Transaksi Keuangan Mencurigakan</td> <td>Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)</td> <td>26 - 27 Februari 2020</td> </tr> <tr> <td>Training P2M Muda</td> <td>BCAS</td> <td>28 Februari - 13 Maret 2020 19 Juni - 9 Juli 2020</td> </tr> <tr> <td>Sharing Penerapan Risk Based Audit Pada Penugasan Audit</td> <td>BCAS</td> <td>28 Februari 2020</td> </tr> </tbody> </table>	Pelatihan yang Dikuti	Penyelenggara	Periode Pelaksanaan	Program Pelatihan Auditor Baru	BCAS	3, 6, dan 7 Januari 2020 5, 6 dan 10 Maret 2020 1 - 3 Juli 2020	Morning BCA Audit Internal dan Pengetahuan Audit TI	BCAS	30 Januari 2020	Macro Risk Assessment & Maturity Assessment atas Penerapan Fungsi Audit Internal - BCAS	BCAS	12 Februari 2020	Training Identifikasi Transaksi Keuangan Mencurigakan	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)	26 - 27 Februari 2020	Training P2M Muda	BCAS	28 Februari - 13 Maret 2020 19 Juni - 9 Juli 2020	Sharing Penerapan Risk Based Audit Pada Penugasan Audit	BCAS	28 Februari 2020
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8.	Al Rajhi Bank	0																						
9.	Bank Albilad	1	<p style="text-align: center;">Corporate Social Responsibility #Albilad Mubadara 2020</p> <p>Volunteering</p> <ul style="list-style-type: none"> General <ul style="list-style-type: none"> Offering general volunteering opportunity to employees Employees volunteering in the bank social initiatives. Pro Bono <ul style="list-style-type: none"> Offering specialized volunteering opportunity in areas such as finance, accounting... etc. to help Not-for-profit Organizations <p>Sustainability</p> <ul style="list-style-type: none"> Environment <ul style="list-style-type: none"> Efficient Natural resources utilization Recycling Planting Environmental awareness Social <ul style="list-style-type: none"> Disability access to the bank services Food baskets Training & employment of KSA nationals Development of Saudi Ummi 																					
10.	Al Baraka Bank Egypt E.S.C	1	<p>The Bank's Contribution to Society Development & Environment Protection during the Year: (Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Shari'a, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal Investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> Providing 10000 new employment opportunities within the framework of the finance & investment operations provided by our Bank, whether individually or through syndicated loans and Co-finances Contributing in development and purchasing hospital equipment and supplies most necessary within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million Contributing by providing financial support to the new educational institutions and developing the infrastructure of existing educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to young through Micro, Small and Medium Enterprises, by EGP 11 million Continuing support of Tahya Misr Fund, either for the casual labor whom negatively affected due to the pandemic, or lately providing support amounting EGP 15 million to supply the poor groups with Corona vaccine 																					
11.	Jaiz Bank Plc	1	<p>Sustainability Report</p> <table border="1"> <thead> <tr> <th>Stakeholder Group</th> <th>Engagement Method & Frequency</th> <th>Reflections & Feedback For 2020</th> </tr> </thead> <tbody> <tr> <td>The Government and Regulators</td> <td> <ul style="list-style-type: none"> Annual Central Bank Risk-based Examination. Daily, Quarterly and Semi-annual & Annual Returns to the Central Bank and the Nigeria Deposit Insurance Corporation (NDIC). Annual Federal Inland Revenue tax audit and meeting Quarterly reports to the Securities and Exchange Commission and the Nigeria Stock Exchange (NSE). NSE Issuer Portal NSE investor facts behind the figure. </td> <td> <ul style="list-style-type: none"> Financial performance Regulatory compliance Corporate Governance Social and environmental impact Adequacy of deposit insurance Investor protection </td> </tr> <tr> <td>The Local Community</td> <td> <ul style="list-style-type: none"> Annual Financial Literacy Day lecture RSE Project: Collaboration with the CANs Foundation (an eco-friendly technology hub) and other philanthropic donors to roll out Project RSE (Relief Intervention and Systems Evaluation) for COVID-19 and beyond, providing relief to households mostly in indigent communities across Nigeria. COVID-19 Innovation Challenge: An initiative that was introduced to encourage social enterprise for start-up entrepreneurs by bridging gaps including financing and capacity building through funding and accelerator programs designed to build these entrepreneurs, while developing and enhancing their skills. </td> <td> <ul style="list-style-type: none"> Empowerment of young Promotion of social entrepreneurship Financial inclusion Sponsorships and donations Feedback from the 2020 Project RSE revealed that out of the total relief, 63.3% was accounted for food, 31.7% for home essentials and 5.0% for medical supplies. The Bank will continue to use this avenue and more to make positive societal footprints in the environs. </td> </tr> </tbody> </table>	Stakeholder Group	Engagement Method & Frequency	Reflections & Feedback For 2020	The Government and Regulators	<ul style="list-style-type: none"> Annual Central Bank Risk-based Examination. Daily, Quarterly and Semi-annual & Annual Returns to the Central Bank and the Nigeria Deposit Insurance Corporation (NDIC). Annual Federal Inland Revenue tax audit and meeting Quarterly reports to the Securities and Exchange Commission and the Nigeria Stock Exchange (NSE). NSE Issuer Portal NSE investor facts behind the figure. 	<ul style="list-style-type: none"> Financial performance Regulatory compliance Corporate Governance Social and environmental impact Adequacy of deposit insurance Investor protection 	The Local Community	<ul style="list-style-type: none"> Annual Financial Literacy Day lecture RSE Project: Collaboration with the CANs Foundation (an eco-friendly technology hub) and other philanthropic donors to roll out Project RSE (Relief Intervention and Systems Evaluation) for COVID-19 and beyond, providing relief to households mostly in indigent communities across Nigeria. COVID-19 Innovation Challenge: An initiative that was introduced to encourage social enterprise for start-up entrepreneurs by bridging gaps including financing and capacity building through funding and accelerator programs designed to build these entrepreneurs, while developing and enhancing their skills. 	<ul style="list-style-type: none"> Empowerment of young Promotion of social entrepreneurship Financial inclusion Sponsorships and donations Feedback from the 2020 Project RSE revealed that out of the total relief, 63.3% was accounted for food, 31.7% for home essentials and 5.0% for medical supplies. The Bank will continue to use this avenue and more to make positive societal footprints in the environs. 												
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13.	Standart Bank Afrika	1	<p>Skills development investment</p> <p>TRAINING SPEND</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Training spend (Rm)</td> <td>583</td> <td>645</td> </tr> <tr> <td>Training spend as a percentage of staff costs (Rm)</td> <td>2.5</td> <td>2.7</td> </tr> <tr> <td>Number of employees trained</td> <td>29 328</td> <td>30 980</td> </tr> <tr> <td>Number of women employees trained</td> <td>18 569</td> <td>19 585</td> </tr> <tr> <td>Number of black employees trained</td> <td>24 678</td> <td>26 474</td> </tr> </tbody> </table> <p>LEADERSHIP DEVELOPMENT PROGRAMME PARTICIPATION</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Total number of participants</td> <td>4 426</td> <td>2 708</td> </tr> <tr> <td>Number of black participants</td> <td>2 337</td> <td>1 910</td> </tr> </tbody> </table> <p>SUMMARY OF EMPLOYMENT EQUITY PROGRESS REPORT (ALL EMPLOYEES)</p> <table border="1"> <thead> <tr> <th rowspan="2">Occupational Levels</th> <th colspan="4">Male</th> </tr> <tr> <th>A</th> <th>C</th> <th>I</th> <th>W</th> </tr> </thead> <tbody> <tr> <td>Top management</td> <td>31</td> <td>-</td> <td>1</td> <td>10</td> </tr> <tr> <td>Senior management</td> <td>365</td> <td>111</td> <td>283</td> <td>845</td> </tr> <tr> <td>Professionally qualified and experienced specialists and mid-management</td> <td>1 725</td> <td>477</td> <td>712</td> <td>912</td> </tr> <tr> <td>Skilled technical and academically qualified workers, junior management, supervisors, foremen, and superintendents</td> <td>2 904</td> <td>783</td> <td>542</td> <td>317</td> </tr> </tbody> </table>		2020	2019	Training spend (Rm)	583	645	Training spend as a percentage of staff costs (Rm)	2.5	2.7	Number of employees trained	29 328	30 980	Number of women employees trained	18 569	19 585	Number of black employees trained	24 678	26 474		2020	2019	Total number of participants	4 426	2 708	Number of black participants	2 337	1 910	Occupational Levels	Male				A	C	I	W	Top management	31	-	1	10	Senior management	365	111	283	845	Professionally qualified and experienced specialists and mid-management	1 725	477	712	912	Skilled technical and academically qualified workers, junior management, supervisors, foremen, and superintendents	2 904	783	542	317
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16.	Ahli United Bank Egypt	1	<p>increase in CASA balances. The healthy increase occurred across all our key markets with a key focus on our MyHassad portfolio which grew by 20% year-on-year.</p> <p>AUB redoubled its focus on implementing its digital transformation strategy, with an emphasis on engaging customers virtually. In an immediate response to the pandemic, Retail Banking took several initiatives to help customers fulfil their financial needs safely and digitally. To help customers withdraw cash or shop safely, the entire Card base was converted to contactless, as well as enhanced contactless transaction limits at merchant outlets and ATM withdrawals. On the payments side, AUB Bahrain enabled Point of Sale terminals to accept contactless cards. In addition, all AUB ATMs were upgraded to accept contactless cards. Furthermore, WhatsApp Banking was upgraded to enable customers to interact with the Bank through WhatsApp and view account information. In Bahrain, AUB Debit Cards can now be tokenised and stored on BenefitPay and can be used by the Tap and Go contactless payment method. In Egypt, the ATM network functionality was significantly enhanced with the addition of Mobile Wallet acceptance, Mezza Cards Cash deposit, and more than doubling of Cash Deposit units. Customers in Egypt were introduced to the innovative WhatsAppBanking in addition to the launch of Mobile Banking.</p> <p>To allow customers to open their accounts without visiting a branch, AUB also launched Bahrain's first digital onboarding platform to allow customers to open accounts using only their Bahrain Smart Cards (CPR). The whole process can be</p> <p>On the SME front, AUB unveiled a one-of-its-kind proposition to help Bahraini start-ups achieve greater growth. Named Al-Tajer, the new offering serves as a one-stop shop where SMEs can find the right tools to expand by providing access to digital marketplaces, streamline operations and drive down overhead. The product is scheduled to roll out in Kuwait and Egypt soon. As part of expansion of the SME business, AUB Bahrain introduced an innovative financing product for SME Merchants. The POS Lending product enables merchants to access capital based on their Point of Sale turnover. As part of enhancing the digital offering to SMEs, AUB Bahrain has migrated all of its existing Internet banking users to AUB's Business to Business (B2B) platform. The B2B platform supports expanded transaction functionality such as bulk payments and payrolls, as well as providing a built-in approval workflow and processing engine.</p> <p>The bank's efforts have received commendation and recognition, winning AUB a slew of awards and titles, such as Best Digital Transformation, Best Retail Bank in Bahrain, and Best Retail Bank in Kuwait by several leading global financial publications throughout 2020.</p> <p>In 2021, AUB seeks to accelerate further its digital transformation in order to ensure its ability to exceed customers' expectations. Building on the work done in 2020, the Bank looks forward to helping its SME customers better navigate the difficult environment, with continued focus on building market-leading propositions for key customer segments, be they youm, Salaried or Affluent. In addition, investing in the Bank's</p>																																																								
17.	United Bank For Africa Plc	1	<p>The UBA Foundation seeks to set standards for other CSR groups, especially as it relates to the core essence of CSR. UBA Foundation has dedicated resources to ensuring that CSR is not simply conceived as a marketing tool in the corporate world. Instead the UBA Foundation recognises CSR as it really should be - a corporate contribution towards promoting sustainable development in communities.</p> <p>As the Corporate Social Responsibility arm of the UBA Group, UBA Foundation is committed to the socio-economic betterment of the communities in which the bank operates, focusing on development in the areas of Education, Environment, Economic Empowerment and Special Projects.</p> <p>Education</p> <p>A highly educated and well-informed youm is critical to the future of Africa. Quality education is therefore crucial in developing the manpower needed by Africa to exploit emerging opportunities and propel the continent to higher levels of development. For this reason, the Foundation is actively involved in facilitating educational projects and bridging the literacy gap on a pan-African sale.</p> <p>The education pillar is the umbrella arm of UBA Foundation that guarantees this commitment.</p> <ul style="list-style-type: none"> Virtual Read Africa - We launched the virtual Read Africa to celebrate the Day of the African Child but extended the access to the novel on the UBA Foundation website, for students to enjoy and continue to develop their reading skills. Read Africa Tanzania - In Dar es Salaam, the Foundation aided by the EMDOs team led by the Unit Head, Mathias Ninga, donated literature books to St Joseph Secondary school. The donation was warmly received by the school head Mr Ambele Mwamausi and his students, and he acknowledged the bank's efforts in creating partnerships with schools and students through various initiatives. <p>To empower the youm and ensure quality education in secondary schools, the UBA Foundation in Tanzania donated Literature textbooks worth TZS 2,800,000 to Rising Star Secondary Schools at Mbezi Chini in Dar es salaam. The donation of the books was received by the Rising Star Secondary School Director Mrs. Francisca Matay on behalf of the school management.</p> 																																																								

18.	Stanbic Itbc Holding Plc	1	<p>Abridged sustainability report (continued)</p> <p>agricultural enterprise through support for her business by starting or boosting its operations to ensure sustainability.</p> <p>The project arm in Nigeria, which is being driven by Stanbic IBTC, is focused on two key commodities, rice, and shea butter. It is being implemented in two states, Ebonyi and Niger, with a comparative advantage in developing the focal commodities. The aim is to create resource centres for capacity building, data creation, and management toward supporting these women agripreneurs in undertaking climate-smart agricultural practices to sustain their business, community, and environment.</p> <p>However, due to the advent of the COVID-19 pandemic, the classes and mentorship sessions were moved to online platforms, which was maintained for the rest of the year. The critical areas covered in the classes and sessions include and are not limited to: business planning, business optimisation, financial and cash flow analysis, record keeping, competitor analysis, human resource management, accessing funding, optimising customer service, product development and optimisation, customer and stakeholder engagement, taxation, business growth, and sustainability strategies.</p> <p>Empowerment of start-ups in Social Media Week ("SMW") The event, a global exhibition of social media, technology, entrepreneurship, provides an avenue for direct engagement with the millennial audience and presents opportunities for thought leadership and lead generation for participating brands. To boost agricultural productivity and reduce poverty, Stanbic IBTC held an agri-tech SMW empowerment master-class program for agripreneurs. The master-class, which took place during the Social Media Week held in Lagos, highlights the agricultural sector's opportunities and how new technologies can become solutions to the country's food security problems.</p>
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Lampiran 28 Data Item Underprivileged community Sampel Penelitian





No		Underprivileged community													
1.	Alinma Bank	0													
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Program Pendidikan dan Pelatihan</p> <p>Program Didik Umat difokuskan kepada peningkatan kualitas pendidikan yang diwujudkan dalam bentuk pemberian beasiswa kepada siswa dari keluarga low income mulai pelajar SD sampai dengan perguruan tinggi. Kegiatan dilaksanakan secara menyeluruh baik di lingkungan kantor pusat di Jakarta maupun melalui kantor cabang di seluruh pelosok negeri dengan Program "Sabtu Pelajar Indonesia". Untuk mahasiswa perguruan tinggi, program Didik Umat juga membantu pengembangan kewirausahaan mahasiswa melalui program Islamic Socio-preneur Development Program (ISDP). Dana program Didik Umat yang disalurkan tahun 2020 adalah sebesar Rp6.502 miliar.</p> <p>Program Sosial Kemasyarakatan</p> <p>Program CSR di bidang sosial kemasyarakatan melalui Simpati Umat selama tahun 2020 menggunakan dana sebesar Rp25.668 miliar. Program diwujudkan dalam bentuk pelayanan kesehatan, bantuan kebencanaan, berbagi keberkahan, ketahanan pangan, santunan yatim dhuafa, sarana dan prasarana ibadah, sarana dan prasarana umum, kegiatan keislaman, Ramadhan dan kegiatan sosial lainnya.</p> <p>Pengembangan Ekonomi Umat</p> <p>Pelaksanaan CSR di bidang pengembangan ekonomi umat (Mitra Umat) bertujuan untuk menciptakan kemandirian masyarakat dalam mencapai peningkatan kesejahteraan dalam jangka panjang. Program CSR ini diwujudkan dalam pemberian bantuan permodalan, sarana kerja dan sebagainya. Contohnya pemberdayaan petani</p>												
3.	Bank Aljazira	0													
4.	Jordan Islamic Bank	1	<p>5. The Bank's share of banking business in Jordan by the end of 2019 and 2020 was as follows:</p> <table border="1" data-bbox="948 1196 1445 1263"> <thead> <tr> <th>Item</th> <th>End of 2020</th> <th>End of 2019</th> </tr> </thead> <tbody> <tr> <td>Total Assets at the Bank/ Total Assets of the Banks</td> <td>9.4%</td> <td>9.1%</td> </tr> <tr> <td>Total Balances of savings schemes at the Bank/ Total client deposits at banks</td> <td>12.7%</td> <td>12.1%</td> </tr> <tr> <td>Total balances of financing and investment at the Bank/ total direct credit facilities of banks</td> <td>14.7%</td> <td>13.7%</td> </tr> </tbody> </table> <p>6. There is no reliance on particular suppliers and/or significant clients (locally and abroad), constituting 10% and more of the total purchases and/or sales or revenues.</p> <p>7. The Bank does not enjoy any government protection or privileges, and it did not obtain any patent or franchise.</p> <p>8. The Government, international organizations, or any other institutions have not issued any decisions with any material impact on the Bank's business, products, or competition capacity.</p> <p>It is worth mentioning that Jordan Islamic Bank obtained many distinguished ratings in 2020 from many international rating agencies, including:</p> <ul style="list-style-type: none"> - Standard & Poor's (B+/stable/B), the same rating of the Kingdom. - Fitch rating: (BB-/negative/B), the same rating of the Kingdom. - Islamic International Rating Agency (IIRA): "Stable (BB+/A3)" at the international level of foreign currencies, "Stable/A+ (j)/A1 (jo)" at the local level, AA+(SQR) for Sharia Quality Rating, indicating the Bank's compliance with the Islamic Sharia rules in its transactions as the first and biggest Islamic bank in Jordan, observing the application of the Sharia aspects. <p>The Bank also obtained many international awards and certificates of appreciation in 2020, notably:</p> <ul style="list-style-type: none"> - An award from Banking Executive Magazine: - The best trademark of an Islamic Bank - Jordan, 2020 - An award from the Banker Magazine - London - Best Islamic Bank- Jordan, 2020. - Several Awards from World Finance Magazine- London: - The best banking group - Jordan 2020. - The best Islamic Bank - Jordan 2020. - Best Corporate Governance - Jordan 2020. - Best bank in the sustainability field- Jordan 2020. - Business Leadership and Prestigious Contribution Award in Islamic Finance - 2020 to the Chairman of the Board of Directors/ Mr. Mosa Shihadeh. 	Item	End of 2020	End of 2019	Total Assets at the Bank/ Total Assets of the Banks	9.4%	9.1%	Total Balances of savings schemes at the Bank/ Total client deposits at banks	12.7%	12.1%	Total balances of financing and investment at the Bank/ total direct credit facilities of banks	14.7%	13.7%
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5.	Bank Islami Pakistan Ltd	1	<p>Akhuwat</p> <p>Akhuwat was established with the objective of providing interest free micro credit to the poor so as to enhance their standard of living. It started its operations in Lahore and to date has over 45+ branches in this city. It has also expanded to Rawalpindi and Faisalabad in collaboration with the Chambers of Commerce and Industry and philanthropists of these two cities. Besides these cities, it has opened branches in other cities across Pakistan with network of over 675 branches in 200+ cities. Akhuwat played a vital role in addressing the COVID-19 pandemic and helped under-privileged communities to have essential daily items.</p> <p>Akhuwat is simultaneously working on various principles such as interest-free micro loans, use of religious places, volunteerism, transforming borrowers into donors and inclusion of all members of society irrespective of their religion, caste, color or gender. Their unique drives include Akhuwat Clothes Bank, Khawajaira Support Program, establishment of E-learning labs and Low Cost Housing Projects.</p> <p>Alamgir Welfare Trust International</p> <p>Alamgir Welfare Trust International has been providing social welfare services in Pakistan since 1993. The Trust provides services to needy and deprived class of the society in a wide range of areas which include health, education, provision</p>												


6.	Bank Muamalat	1	<p>TANGGUNG JAWAB TERHADAP PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN</p> <p>Kebijakan dan Komitmen Kebijakan dan komitmen Bank dalam pelaksanaan CSR di bidang pengembangan sosial dan kemasyarakatan difokuskan kepada seluruh elemen masyarakat. Bank Muamalat Indonesia menyadari sepenuhnya bahwa keberhasilan Bank dalam menjalankan usaha tidak luput dari dukungan masyarakat di sekitar lingkungan unit-unit usaha Bank.</p> <p>Dalam menyalurkan CSR di bidang sosial dan kemasyarakatan, Bank membagi dalam 2 (dua) jenis penyaluran, yakni:</p> <ol style="list-style-type: none"> 1. Golongan 8 Ashnaf Golongan Ashnaf adalah fakir (orang yang tidak mampu menutupi separuh kebutuhannya), muallaf (orang yang baru bisa memenuhi separuh atau lebih kebutuhannya), amil zakat (pengelola zakat), muallaf (mereka yang baru memeluk agama Islam), hamba sahaya (oudak), al-gharim (orang yang terbelit utang), fiisabilillah (mereka yang berjuang atas nama agama), dan ibnu sabil (musafir yang tidak bisa kembali ke negara asalnya). Kegiatan untuk Ashnaf akan menggunakan dana zakat. 2. Kepada Bukan Golongan 8 Ashnaf Biasanya fokus terhadap khalayak ramai, tanpa memandang golongan 8 Ashnaf. Kegiatan golongan ini biasanya menggunakan dana infak dan sedekah. 						
7.	Bca Syariah	0							
8.	Al Rajhi Bank	1	<p>For the purposes of disclosure relating to MFRS 7, all financial assets are categorised into the following:</p> <ul style="list-style-type: none"> - neither past due nor impaired - past due but not impaired - impaired <p>The Bank assesses credit quality of financing and advances using internal rating techniques tailored to the various categories of products and counterparties. These techniques have been developed internally and combine statistical analysis with credit officers' judgment.</p> <table border="1"> <thead> <tr> <th data-bbox="933 817 1093 840">Internal ratings</th> <th data-bbox="1109 817 1252 840">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="933 840 1093 918">- Investment grade</td> <td data-bbox="1109 840 1452 918">Strong(est) credit quality which is associated with general standards of investment grade as per defined by international rating agency such as Standard and Poor's ("S&P"), Moody's, Fitch, and Japan Credit Rating Agency ("JCR").</td> </tr> <tr> <td data-bbox="933 918 1093 996">- Non-investment grade</td> <td data-bbox="1109 918 1452 996">Weaker credit quality which is associated with general standards of non-investment grade as per defined by international rating agency such as Standard and Poor's ("S&P"), Moody's, Fitch, and Japan Credit Rating Agency ("JCR").</td> </tr> </tbody> </table> <p>The credit quality of financial assets other than financing and advances are determined based on the ratings of counterparties as defined by Moody's or equivalent ratings of other international rating agencies as defined below:</p>	Internal ratings	Description	- Investment grade	Strong(est) credit quality which is associated with general standards of investment grade as per defined by international rating agency such as Standard and Poor's ("S&P"), Moody's, Fitch, and Japan Credit Rating Agency ("JCR").	- Non-investment grade	Weaker credit quality which is associated with general standards of non-investment grade as per defined by international rating agency such as Standard and Poor's ("S&P"), Moody's, Fitch, and Japan Credit Rating Agency ("JCR").
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9.	Bank Albilad	0							
10.	Al Baraka Bank Egypt E.S.C	1	<p>The Bank's Contribution to Society Development & Environment Protection during the Year:</p> <p>(Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Shari'a, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> • Providing 10000 new employment opportunities within the framework of the finance & investment operations provided by our Bank, whether individually or through syndicated loans and Co-finances. • Contributing in development and purchasing hospital equipment and supplies most necessary within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million • Contributing by providing financial support to the new educational institutions and developing the infrastructure of existing educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. • Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 11 million • Continuing support of Tahya Mir Fund, either for the casual labor whom negatively affected due to the pandemic, or lately providing support amounting EGP 15 million to supply the poor groups with Corona vaccine 						
11.	Jaiz Bank Plc	0							
12.	Bank Of Ghana	1	<ul style="list-style-type: none"> • West African Monetary Zone (WAMZ). <p>6.2 IMF and World Bank</p> <p>6.2.1 Response to COVID-19 In the review year, the IMF and the World Bank provided financial assistance, policy advice, capacity development, and debt relief, towards addressing the COVID-19 health-related economic and social shocks. The IMF made a US\$250 billion provision, out of a US\$1 trillion lending capacity it made available to members in emergency financing through the Rapid Credit Facility (RCF), and Rapid Financing Instrument (RFI), and also debt service relief, accessed through the Catastrophe Containment and Relief Trust (CCRT).</p> <p>The IMF approved a US\$1 billion Rapid Credit Facility for Ghana to help address fiscal challenges arising from the COVID-19 pandemic.</p> <p>The World Bank provided assistance to the country in the health sector (Ghana Emergency Preparedness and Response Project), and supported the Greater Accra Resilient and Integrated Development Project.</p> <p>6.2.2 Spring and Annual Meetings of the IMF and the World Bank The Bank participated in the 2020 Spring Meetings (April 13-19) and the Annual Meetings (October 12-18) of the IMF and the World Bank, which were held virtually.</p> <p>Dr. Ernest K. Y. Addison, Governor of the Bank of Ghana and Chairman of the Boards of Governors of the IMF and World Bank Group, delivered the opening remarks during the Annual Meetings' preliminary session. He acknowledged and commended the quick response of policy makers and the international community to the pandemic and called on the Bretton Woods institutions to do more to help prevent the health crisis from becoming a humanitarian one.</p> <p>The Spring Meetings, among other issues, discussed how</p> <p>At the April meeting, discussions focused on the adverse impact of the COVID-19 pandemic on the global economy. The meeting noted that despite the uncertainty in the growth outlook, there were expectations of recovery in 2021, underpinned by strong policy response to contain the pandemic. The Committee highlighted the need for fiscal support to be targeted and sizeable to boost economic recovery, and welcomed the actions of central banks and other financial authorities to alleviate the tight financial conditions and maintain financial stability. The meeting also supported the IMF's efforts to assist member countries through financial support, policy advice and capacity development, and reaffirmed its commitment to a strong, quota-based, and adequately-resourced IMF that would provide financial safety net to the world.</p> <p>At the October meeting, the Committee acknowledged some recovery in the global economy although uncertainties remained. The meeting noted that there were threats of long-lasting adverse effects of the pandemic on growth, debt sustainability, financial stability, poverty and inequality. The Committee reiterated its support for the use of all available policy levers, as well as the exceptional actions taken by the IMF to assist Member States in dealing with the pandemic.</p> <p>The Committee stressed the need for the IMF to support the poorst and most vulnerable members, and welcomed the extension of debt service relief under the Catastrophe Containment and Relief Trust (CCRT), the expansion of resources for the Poverty Reduction and Growth Trust (PRGT), and the extension of the Debt Service Suspension Initiative (DSSI) - with a call for the full participation of private and bilateral creditors.</p> <p>6.2.4 The Development Committee The Development Committee Meetings took place on April 17 and October 16, 2020.</p> <p>The meetings stressed the need for multilateral cooperation in containing the COVID-19 pandemic, and encouraged the World Bank Group (WBG) and</p>						

13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	1	<p>EMPOWERMENT</p> <p>UBA Foundation aims to make sustainable empowerment in the lives of the needy and underprivileged by supporting entrepreneurship programmes which benefit the community at large, social entrepreneurship schemes, skills acquisition and empowerment conferences, workshops, and seminars.</p>  <p>ENVIRONMENT</p> <p>The Foundation maintains gardens across Nigeria. Apart from the aesthetic and environmentally friendly values associated with projects in this focus area, UBA Foundation also creates employment opportunities for the youth and underprivileged.</p> <p>Gardens</p> <ul style="list-style-type: none"> o Beautification and maintenance of CIBA Foundation-managed roundabout in Marina, Lagos o Upgrade and maintenance of roundabout along Okpanam Road, Asaba by Macadims B&C Projects
18.	Stanbic Itbc Holding Plc	0	

Lampiran 29 Data Item Children care Sampel Penelitian

No	Nama Perbankan Syariah	Children care	
1.	Alinma Bank	1	<ul style="list-style-type: none"> <p>Kids Savings Service</p> <p>For the first time in Saudi Arabia, Alinma Bank introduced a savings service tailored specifically for minor youths in the kingdom. Kids Savings aligns with Vision 2030 as well as the Financial Sector Development Program 2020 pillars of "enhancing and enabling financial planning." Through such initiatives sustainable demand for savings plans can be supported, with the ultimate goal of raising personal savings from the current level of 6% of earnings to 10%. Alinma's Kids Savings service teaches financial literacy in a way that will encourage saving and other responsible financial behaviors that will support these worthwhile goals.</p> <p>With Kids Savings, parents who have enrolled in Alinma's popular Family Account program, can open Kids Savings accounts for their children. Parents are then able to designate daily, weekly, or monthly savings targets that the children work to achieve by monitoring their own spending habits. Parents are also able to set incentive contributions that are automatically deposited in their children's accounts at the end of each successful month of saving. Kids Savings accounts can be opened online with no charges or fees. Parents are also able to issue Alinma mada cards for their children, set cash withdrawal limits and purchase amounts to encourage and spread saving culture among family members as well as raising saving awareness among future generations.</p> <p>Blood Donation Campaign</p> <p>In October 2020, Alinma Bank organized a blood donation campaign at its head office in Riyadh in cooperation with King Faisal Specialist Hospital and Research Center in Riyadh. The campaign witnessed strong staff participation. Blood donation is one of the most important social and humanitarian activities, which Alinma Bank has always been keen to organize and sponsor in coordination with a number of specialized hospitals, such as King Faisal Specialist Hospital and Research Center and the Armed Forces Hospital in Riyadh.</p> <p>For the campaign, King Faisal Specialist Hospital and Research Center outfitted two halls at the bank's head office</p>
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Kegiatan Sosial Bersama Laznas BSM Umat</p> <p>Dalam implementasi fungsi sosial, Mandiri Syariah menjalin kerjasama dengan Laznas BSM Umat/lembaga mitra dalam melaksanakan program-program yang bersifat kemanusiaan (<i>humanity</i>). Adapun bentuk program terdiri dari Didik Umat, Mitra Umat dan Simpati Umat.</p> <p>Program Didik Umat terdiri dari:</p> <ol style="list-style-type: none"> <p>Sahabat Pelajar Indonesia, program beasiswa ISDP-SMP-SMA dari keluarga tidak mampu. Program bantuan biaya pendidikan ini untuk anak dhuafa berprestasi di tingkat SMP dan SMA untuk mempersiapkan dan mendorong generasi selanjutnya dalam merubah kondisi keluarga dan rencana masa depan dalam memutus rantai kemiskinan dan minimnya keterampilan hidup dasar. Program ini juga sejalan dengan pendidikan dasar 12 tahun untuk memperkecil angka putus sekolah. Adapun tujuan program ini untuk membentuk peserta didik yang memiliki karakter, akhlak dan kecakapan dalam membangun prestasi ke tingkat perguruan tinggi. Adapun sasaran program Sahabat Pelajar Indonesia adalah 5.000 pelajar yang berasal dari keluarga tidak mampu.</p> <p>ISDP (<i>Islamic Sociopreneur Development Program</i>), Program beasiswa ISDP merupakan program yang dijalankan dalam bentuk program pembinaan dan pelatihan usaha bagi mahasiswa untuk menjadi wirausahawan muda yang memiliki kepedulian sosial kepada masyarakat. Tujuan program untuk membentuk pemuda Islam yang memiliki wawasan, pemahaman keislaman, melatih dan mengembangkan kemampuan mahasiswa sebagai <i>sociopreneur</i>, mencetak alumni program yang mandiri dan peduli dengan masalah sosial sekaligus menjadi agen mitra dalam pemberdayaan masyarakat.</p> <p>Program Rumah Tahfidz, merupakan lembaga Tahfidz Quran modern berbasis <i>life skill</i>, dimana program ini bertujuan mencapai dan meningkatkan kualitas santri dan lulusan yang mampu menjawab persoalan di masyarakat, mencetak generasi yang hafal dan</p>
3.	Bank Aljazira	0	
4.	Jordan Islamic Bank	0	

5.	Bank Islami Pakistan Ltd	1	<p>Autism Care and Rehabilitation Organization</p> <p>Autism Care & Rehabilitation Organization (ACRO) provides early intervention, speech and behavioral therapy, vocational and parental training for adults and children with autism. The organization has been able to refer its many students to normal schools/academies by helping them (and parents) gain a better understanding of their needs and fulfilling them on their own. ACRO provides therapeutic and special education interventions of occupational, speech, physical and psychological/applied behavioral therapy services for all ages. Children enrolled in ACRO largely belong to less privileged backgrounds.</p> <p>ACRO have successfully helped over 1,000 families to cope with autism through their center in just two years. The ACRO currently provides therapeutic and special education interventions of Occupational, Speech, Physical and Psychological/Applied Behavioral Therapy services for all ages. They are resolute to provide best of its help, support and services to all those in need, and to keep striving for improvement in every aspect in the future.</p> <p>Baitussalam Welfare Trust</p> <p>Baitussalam, being a welfare organization, is providing different humanitarian services within Pakistan and internationally. Their mission is to mobilize Muslim</p>
6.	Bank Muamalat	1	<p>Bank Muamalat Berkolaborasi Bersama DKM Istiqlal Memberikan Santunan 1000 Anak Yatim dan Dhuafa Sebesar Rp300 Juta</p> <p>Bank Muamalat Collaborated with Istiqlal Mosque to Provide Charity for 1000 Orphans and Dhuafa in Total Rp300 Million</p> <p>Bank Muamalat Indonesia juga memiliki keyakinan bahwa ukuran keberhasilan suatu perusahaan dalam sudut pandang CSR adalah mengedepankan prinsip moral dan etis: menggapai suatu hasil terbaik, tanpa merugikan kelompok masyarakat lainnya.</p> 
7.	Bca Syariah	1	<p>Kegiatan Tanggung Jawab Sosial Lingkungan (F.25) Peduli Prestasi</p>  <p>Sebagai salah satu bentuk kepedulian sosial BCAS, BCAS bersama LAZ Sidogiri menyalurkan bantuan berupa paket peralatan sekolah ke yatim dan dhuafa di wilayah Pasuruan.</p>  <p>Walaupun keterbatasan di masa pandemi, BCAS tetap berupaya melakukan edukasi kepada pelajar melalui kegiatan BCA Syariah mengajar.</p>  <p>Edukasi pentingnya menabung untuk biaya ibadah dilakukan oleh BCAS bersama OJK dan pelaku perbankan syariah lainnya dalam rangka Bulan Inklusi Keuangan.</p>
8.	Al Rajhi Bank	0	
9.	Bank Albilad	1	<p>This was a year of continued digital transformation. Bank Albilad solidified its position as an Islamic bank that is breaking new ground through innovation and customer experience while further advancing employee satisfaction.</p> <p>We steadily gained market share during the year and our business lines performed very well across the board. We successfully captured market opportunities in Treasury and project finance – and our involvement in large transactions helped grow our corporate banking portfolio. The Bank's Net Income grew 8% to SAR 1,502 million before Zakat, compared to SAR 1,387 million before Zakat the previous year. This was achieved on the back of the growth in Total Operating Income, which improved by 8% to SAR 4,262 million, resulting primarily from the increase in Investing and Financing Income of 17%. The Bank's Total Assets grew by 11% to SAR 95,744 million, as Investments and Financing expanded by 35% and 18%, respectively while Deposits were up by 7%. We continue to create value for our shareholders, and this is reflected in our Return on Equity after zakat, which reached 13.4%.</p> <p>CREATING UNPARALLELED CUSTOMER EXPERIENCE</p> <p>Our customer experience delivery is excellent. Customer experience is a key differentiator for Bank Albilad – and has positioned us well for sustainable success. To continue to deliver on this over the long term, we remain focused on enhancing our customers' experience. We have done tremendous work in terms of improving the customer journey, which has acquired more business and increased our market share. To this end, we carried out extensive training programs with branch staff in 2020, focusing heavily on augmenting our after-sales service. We committed extra resources to increase capacity in customer social engagement and at our call centers.</p> <p>Our substantial investment in technology is delivering major benefits to our stakeholders and customers. This has led to a significant improvement in our brand perception. We are delighted to be recognized among the 10 best improved brands in Saudi Arabia in the YouGov Brand Index. Our brand positioning was further cemented with the remarkable response to our special edition National Day Cards. We are</p> <p>COMMITMENT TO OUR EMPLOYEES</p> <p>Our employees are the backbone of our business. Having the best and the brightest on board is a key driver of our continued growth. Our people play a critical role in delivering our digital transformation and in 2020 we made considerable progress in equipping them with the skills required for the workplace of the future – and to deliver change more effectively via dedicated technical training programs.</p> <p>Employee experience and satisfaction is another key focus for the Bank. We have established a reputation for talent development and creating future leaders for the business. During the year, many of our people took advantage of the myriad of courses available at Albilad Academy. We are also embracing new ways of working – and the pandemic accelerated a remote working program that will allow us to tap talents across the Kingdom.</p> <p>We care for our employees and we want to help them with their future, as much as we can. We provide are allowance to our female ambassadors in appreciation of the role they play in balancing on care while carrying out their job responsibilities. We have also launched the Employee Savings Plan (Hafedh) for all our ambassadors.</p> <p>Our employees are the backbone of our business. Having the best and the brightest on board is a key driver of our continued growth.</p> <p>We value our employees' family connections. Prior to the pandemic, we held a very successful Albilad Family Day in February 2020 where around 1,500 family members attended.</p>

10.	Al Baraka Bank Egypt E.S.C	1	<p>child</p> <p>1/2</p> <p>↑ ↓ × ↺ ↻</p> <p>this reflects the increasing of confidence in the bank on part of transactors in the market. Positive development in the volume of its activities, the growth of its activities and the business results. In this concern it is worth mentioning that Al Baraka Bank Egypt is considered one of the tributaries of Al Baraka Banking located in Bahrain, Al Baraka Bank Egypt always launches new and developed financing programs for banking retail transactions that satisfy the requirements of the different brackets of the community, that are unprecedented in the Egyptian banking market; all of which conform to Islamic Shari'a. Also our Bank seeking to maintain its customers' base and developing it especially through individual deposits (family sector) and recently introduced a new saving pool, named current account for foreign trade clients with a competitive return rate, in order to activate the volume of documentary of credits (letters of guarantee and letters of Credit) thus the commissions will increase . Given the strength and balance of the Bank's financial position, funds, sovereign bodies and large financial institutions deposit part of their surpluses with our Bank. Since its inception, Al Baraka Bank Egypt has always been active , and pioneer in several activities that benefit society, as the bank is proud to provide huge new job opportunities within the framework of financing and investment operations that it provides, either individually or through</p> <p>within the governorates of the Arab Republic of Egypt, and provided financial support to new educational institutions, infrastructure development for existing educational institutions, in addition to scholarships for the talented and needy. The Bank also keen on its social role in the environment in which it operates through donations to zakat and charities institutions that provide aid and assistance to poor families and that provide job opportunities to youth through the provision of micro ,small, medium enterprises. The bank continued its support for "Tahya Misr" Fund, whether for casual labor whom negatively affected due to the pandemic, as well as supplying Corona vaccine for the poor, and the bank, through its Zakah Fund, established medical centers for free treatment for poor families at the universities of Al-Qasr Al-Aini, Ain Shams, Al-Demerdash, the College Center in Mansoura, and Magdi Yacoub Foundation for treating sick Heart children in Aswan and 57357 Hospital in Tanta. The Islamic International Rating Agency (IIRA) has reaffirmed our Bank credit rating of the international level scale B-/B and confirmed the national scale rating of the local level, (A (eg)/A1(eg)) with Stable Outlook. IIRA Agency praised in its report the bank's ability to build private capital reserves through the strong profitability achieved, and expecting that our bank has the ability to generate the capital required by the Central Bank of Egypt</p>
11.	Jaiz Bank Plc	1	<p>corporate objectives and enhance its reputation, while enabling it to:</p> <ol style="list-style-type: none"> Appoint/recruit skillful Board members, Executive Management and staff from a diverse pool of experienced and talented candidates; Create an inclusive workplace culture that embraces diversity; and Better represent the diversity of all of the Bank's stakeholders. <p>6. Responsibilities The Bank is committed to ensure workplace diversity, with a particular focus on supporting the representation of women in the composition of the Board and Executive Management Team. The Board, assisted by Management, is responsible for developing strategies to meet the objectives of the Gender and Diversity Policy; and monitoring the progress of achieving the objectives through measuring, monitoring, evaluating and reporting mechanisms as set forth below. The Board through the Governance Remuneration and Nomination Committee will conduct all Board appointments and Senior Staff recruitments in a manner that promotes gender, skill and experiential diversity.</p> <p>7. Diversity Strategies The Bank's diversity strategies include:</p> <ol style="list-style-type: none"> Recruiting from a diverse pool of candidates for female positions; Reviewing succession plans to ensure an appropriate <p>knowledge, expertise and experience; - professionalism; - integrity; and - in the case of the candidates for the position of Independent Non-Executive Directors, the Committee would also evaluate the candidates' ability to discharge such responsibilities/functions as expected from Independent Non-Executive Directors.</p> <ol style="list-style-type: none"> The Bank shall adopt an accommodating boardroom culture and environment that is free from intimidation, harassments and discriminations, in order to attract and retain women participation on the Board and Executive Management. To avoid mismatch and ineffective appointment of the female Directors, the Bank does not set any specific target for female Directors in this Policy and will actively work towards having more female Directors on the Board. Board members and staff induction programmes shall include sessions on Ethics and Code of Conduct. The Bank's Absence & Leave Policy shall include maternity and paternity leave, additional days of leave, special leave, unpaid leave, extended annual leave for nursing mothers and disabled persons, as well as leave to care for sick children. The Human Capital Management and Development Team shall provide individual support on demand to nursing mothers, staff with special needs or disabilities, and sick staff among others.
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	1	<p>Read Africa 2020</p> <p>Read Africa is an initiative of the UBA Foundation geared at rekindling the dwindling reading culture amongst African youths. Children no longer read as frequently as previously. The passion for reading informative and educative books is fast eroding and the Read Africa initiative was initiated to help children love reading again. To help them go through novels and dream and to be inspired by stories they read about. The project is also aimed at promoting the talent of African authors and focuses on African stories. In year 2020, the Foundation donated well over 20,000 books to youth across the continent.</p>  <p>Donation of literature textbooks to students</p> <ul style="list-style-type: none"> Read Africa Kenya - On October 28, 2020 the UBA Foundation in Kenya hosted the Read Africa programme at the Mwaani Boys Secondary School and donated 208 copies of "The Fisherman" to the students in attendance. Read Africa Zambia - On October 30, 2020 the UBA Foundation hosted the Read Africa program at the

18.	Stanbic Itbc Holding Plc	1	<p>take-off for customers of Pension Fund Administrators. Our subsidiary, Stanbic IBTC Pension Managers Limited (SIPML) has been adequately prepared to accommodate new contributors on account of the transfer window opening, and we are conscious not to lose our guard by continuing to delight our existing client base with optimal service delivery and long-term, efficient management of pension contributions as competition heightens.</p> <p>Corporate Social Initiatives As a socially responsible corporate organization, we partnered with FATE foundation to manage the COVID-19 health crises, donations were made towards the set-up of special COVID-19 wards in several states across the country. We also donated towards the CBN led coalition against COVID-19. We continued to sponsor children that have suffered limb loss by providing them with prosthetic limbs and</p>
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Lampiran 30 Data Item Charities/gifts/social activities Sampel Penelitian

No	Nama Perbankan Syariah	Charities/gifts /social activities																																																													
1.	Alinma Bank	1	<p>Additionally, Alinma Bank donated SAR 8 million to a number of initiatives, supported by the Health Endowment Fund that assisted in the COVID-19 fight. These included the provision of advanced intensive care devices, air purifiers, personal protective equipment for healthcare workers, and supplies necessary for ongoing sterilization of healthcare and other key public facilities. The bank also donated SAR 1 million to facilitate in-home kidney dialysis for elderly and infirm individuals, so as to help them avoid infection.</p> <p>To ease financial burdens during the crisis, Alinma deferred financing installment payments for SMEs for a period of six months, and for health sector workers for a period of three months. Moreover, the transaction limit for PIN-less point of sale purchases was increased to SAR 300, and fees were waived for local interbank transfers, point of sale transactions (for merchants and beneficiaries), and financing through the Kafalah SME program.</p> <p>■ Support for the Community Fund for Those Affected by COVID-19</p> <p>As part of its corporate social responsibility efforts, and in line with its position as a leader in charitable initiatives, Alinma Bank contributed SAR 5,325,000 to the Community Fund for those needy individuals who were impacted by the spread of COVID-19 in the Kingdom of Saudi Arabia. Under its mandate, the Community Fund ensures that those in need during times of crisis are provided with necessary humanitarian assistance, with a focus on individuals with disabilities, families of prisoners, the elderly, small business owners, the unemployed, and others across various fields such as relief and social work, education, health awareness, technical services, service industry workers, and others.</p>																																																												
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<table border="1"> <thead> <tr> <th></th> <th>Rupiah</th> <th>Mata Uang Asing</th> <th>Jumlah</th> </tr> </thead> <tbody> <tr> <td>Pihak ketiga</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Liabilitas ATM Bersama</td> <td>47.808</td> <td>-</td> <td>47.808</td> </tr> <tr> <td>Liabilitas pihak ketiga</td> <td>34.680</td> <td>111</td> <td>34.791</td> </tr> <tr> <td>Tilipan dana nasabah</td> <td>16.579</td> <td>1.606</td> <td>18.185</td> </tr> <tr> <td>Zakat Bank</td> <td>43.974</td> <td>-</td> <td>43.974</td> </tr> <tr> <td>Liabilitas ATM Jalin</td> <td>17.663</td> <td>-</td> <td>17.663</td> </tr> <tr> <td>Liabilitas ATM Prima</td> <td>54.543</td> <td>-</td> <td>54.543</td> </tr> <tr> <td>Liabilitas terkait pembiayaan</td> <td>9.279</td> <td>-</td> <td>9.279</td> </tr> <tr> <td>Zakat pegawai, nasabah dan umum</td> <td>2.953</td> <td>1</td> <td>2.954</td> </tr> <tr> <td>Lainnya</td> <td>32.817</td> <td>1.024</td> <td>33.841</td> </tr> <tr> <td></td> <td>260.296</td> <td>2.742</td> <td>263.038</td> </tr> <tr> <td>Pihak berelasi (Catatan 37)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Liabilitas atas penggunaan ATM Bank Mandiri</td> <td>48.988</td> <td>-</td> <td>48.988</td> </tr> <tr> <td>Jumlah</td> <td>309.284</td> <td>2.742</td> <td>312.026</td> </tr> </tbody> </table> <p>Liabilitas ATM Prima, ATM Bersama, dan ATM Jalin merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi ATM dengan menggunakan jaringan ATM Prima, jaringan ATM Bersama, dan jaringan ATM Jalin.</p> <p>Liabilitas pihak ketiga merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi pembayaran kepada pihak ketiga melalui Bank.</p> <p>Zakat Bank merupakan liabilitas zakat Bank yang dihitung dari laba sebelum pajak (Catatan 40).</p> <p>Liabilitas terkait pembiayaan merupakan liabilitas yang timbul karena fasilitas pembiayaan yang diberikan merupakan setoran nasabah untuk pembayaran biaya-biaya terkait proses pembiayaan seperti biaya appraisal, materai, audit, dan lain-lain.</p> <p>Zakat pegawai, nasabah, dan umum merupakan tilipan dana zakat, infaq, dan shadaqah dari pihak-pihak tersebut.</p> <p>Liabilitas atas penggunaan ATM Bank Mandiri merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi ATM dengan menggunakan jaringan ATM PT Bank Mandiri (Persero) Tbk.</p> <p>Termasuk dalam liabilitas lainnya adalah pencadangan biaya dan utang kepada pihak ketiga terkait dengan kegiatan operasional.</p>		Rupiah	Mata Uang Asing	Jumlah	Pihak ketiga				Liabilitas ATM Bersama	47.808	-	47.808	Liabilitas pihak ketiga	34.680	111	34.791	Tilipan dana nasabah	16.579	1.606	18.185	Zakat Bank	43.974	-	43.974	Liabilitas ATM Jalin	17.663	-	17.663	Liabilitas ATM Prima	54.543	-	54.543	Liabilitas terkait pembiayaan	9.279	-	9.279	Zakat pegawai, nasabah dan umum	2.953	1	2.954	Lainnya	32.817	1.024	33.841		260.296	2.742	263.038	Pihak berelasi (Catatan 37)				Liabilitas atas penggunaan ATM Bank Mandiri	48.988	-	48.988	Jumlah	309.284	2.742	312.026
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Fee and subscription		186,561	143,152																																																																																																																
Vehicle running and maintenance		129,512	131,433																																																																																																																
Donation	32.2	5,841	-																																																																																																																
Auditors' remuneration	32.3	17,507	18,277																																																																																																																
Amortization	14	2,278	2,278																																																																																																																
CDC and share registrar services		9,424	11,917																																																																																																																
Brokerage and commission		30,152	20,956																																																																																																																
Stamp duty, registration & verification charges		15,915	43,353																																																																																																																
Others		78,457	69,699																																																																																																																
		2,018,320	1,900,561																																																																																																																
		8,578,042	7,721,165																																																																																																																
6.	Bank Muamalat	1	<p>d. Cash Management System Layanan ini mengarah dan terkonsentrasi pada nasabah korporat. Dalam layanan ini, Bank Muamalat Indonesia menyelenggarakan penerimaan/koleksi pemasukan dana (collection), pembayaran/pengeluaran dana (disbursement) serta mengelola likuiditas perusahaan.</p> <p>e. SalaMuamalat Layanan phone banking 24 jam melalui telepon 1500016 atau (021) 1500016 (jika dihubungi melalui telepon seluler) yang memberikan kemudahan kepada nasabah setiap saat dan di manapun nasabah berada untuk memperoleh informasi mengenai produk, saldo dan informasi transaksi, transfer antar rekening Bank Muamalat Indonesia hingga maksimal Rp50.000.000 (lima puluh juta rupiah) serta pembayaran ZIS (Zakat, Infaq, Sadaqah).</p> <p>Jaringan Kerja dan Mitra Usaha di Dalam dan/ atau Luar Negeri Bank Muamalat Indonesia memiliki jaringan kerja yang terbagi di wilayah Indonesia dan luar negeri yakni Malaysia. Sampai dengan berakhirnya tahun buku 2020, jaringan kerja Bank di dalam negeri sebanyak 248 yang terdiri dari kantor pusat, kantor cabang utama, kantor cabang pembantu, dan kantor kas yang tersebar di hampir seluruh provinsi di Tanah Air. Sementara itu, untuk jaringan kerja di luar negeri yaitu Malaysia terdapat 1 (satu) kantor luar negeri. Informasi lengkap mengenai jaringan kerja Bank terdapat dalam Bab Profil Perusahaan bagian Wilayah Operasional.</p> <p>d. Cash Management System This service concentrates more on corporate customers. In this service, Bank Muamalat Indonesia organizes receipts/collection of funds (collection), payment/disbursement and managing company liquidity.</p> <p>e. SalaMuamalat A 24-hours Phone Banking service via telephone 1500016/(021) 1500016 (if contacted via cellular telephone) that provides convenience to the customer at any time and wherever the customer is located to obtain information about products, balance and transaction information, transfers between Bank Muamalat Indonesia accounts up to a maximum of Rp50,000,000 (fifty million rupiah) and ZIS (Zakat, Infaq, Sadaqah) payments.</p> <p>Domestic and/or Foreign Network and Business Partners Bank Muamalat Indonesia's network comprises Indonesia and Malaysia. As of the end of the 2020 fiscal year, BMI's domestic network consisted of 248 branches, including head offices, main branch offices, sub-branch offices and cash offices and spread across almost all provinces in the country. While the overseas branch office was 1 (one), namely Malaysia. Complete information regarding the Bank's network can be found in the Chapter on Company Profile in the Operational Areas section.</p>																																																																																																																
7.	Bca Syariah	1	<p>dalam jutaan Rupiah</p> <table border="1"> <thead> <tr> <th>No</th> <th>Uraian</th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>Penggunaan dana kebajikan</td> <td></td> <td></td> </tr> <tr> <td>a.</td> <td>Dana kebajikan produktif</td> <td>-</td> <td>-</td> </tr> <tr> <td>b.</td> <td>Sumbangan</td> <td>676</td> <td>632</td> </tr> <tr> <td>c.</td> <td>Penggunaan lainnya untuk kepentingan umum</td> <td>-</td> <td>-</td> </tr> <tr> <td></td> <td>Total penggunaan</td> <td>676</td> <td>632</td> </tr> <tr> <td>4</td> <td>Kenaikan (penurunan) sumber dana kebajikan</td> <td>(436)</td> <td>(303)</td> </tr> <tr> <td>5</td> <td>Sumber dana kebajikan pada akhir periode</td> <td>782</td> <td>1.218</td> </tr> </tbody> </table> <p>Laporan Perubahan Dana Investasi Terikat Sampai dengan tahun 2020, BCAS tidak memiliki dana investasi terikat sehingga tidak terdapat informasi mengenai laporan perubahan dana investasi terikat.</p>	No	Uraian	2020	2019	3	Penggunaan dana kebajikan			a.	Dana kebajikan produktif	-	-	b.	Sumbangan	676	632	c.	Penggunaan lainnya untuk kepentingan umum	-	-		Total penggunaan	676	632	4	Kenaikan (penurunan) sumber dana kebajikan	(436)	(303)	5	Sumber dana kebajikan pada akhir periode	782	1.218																																																																																
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10.	Al Baraka Bank Egypt E.S.C	1	<p>SEPARATE INCOME STATEMENT FOR THE FINANCIAL YEAR ENDING 31 DECEMBER 2020</p> <table border="1"> <thead> <tr> <th></th> <th>Note</th> <th>31 December 2020</th> <th>31 December 2019</th> </tr> <tr> <th></th> <th>No.</th> <th>EGP</th> <th>EGP</th> </tr> </thead> <tbody> <tr> <td>Return of Murabaha, Mudaraba & Musharaka and similar revenues</td> <td>(6)</td> <td>7 576 474 395</td> <td>8 111 793 861</td> </tr> <tr> <td>Cost of deposits and similar costs</td> <td>(6)</td> <td>(5 126 168 633)</td> <td>(6 232 257 263)</td> </tr> <tr> <td>Net income of return</td> <td></td> <td>2 450 305 762</td> <td>1 879 536 598</td> </tr> <tr> <td>Fees and commissions income</td> <td>(7)</td> <td>239 400 358</td> <td>288 120 871</td> </tr> <tr> <td>Fees and commissions expenses</td> <td>(7)</td> <td>(42 532 877)</td> <td>(16 113 072)</td> </tr> <tr> <td>Net income of fees and commissions</td> <td></td> <td>196 867 481</td> <td>272 007 799</td> </tr> <tr> <td>Dividends Income</td> <td>(8)</td> <td>3 388 481</td> <td>7 893 357</td> </tr> <tr> <td>Net trading income</td> <td>(9)</td> <td>73 704 587</td> <td>95 268 855</td> </tr> <tr> <td>Financial investments gains</td> <td>(20)</td> <td>----</td> <td>98 920</td> </tr> <tr> <td>Differences of evaluating financial assets at the fair value through profits & losses</td> <td>(20)</td> <td>551 049</td> <td>(861 568)</td> </tr> <tr> <td>(Burden) of expected credit loss impairment</td> <td>(12)</td> <td>(371 594 653)</td> <td>(247 025 105)</td> </tr> <tr> <td>Administrative expenses</td> <td>(10)</td> <td>(654 776 762)</td> <td>(569 991 977)</td> </tr> <tr> <td>Subsidy of the "Zakah & Charity Foundations Funds"</td> <td></td> <td>(10 428 709)</td> <td>(10 859 464)</td> </tr> <tr> <td>Other operating revenues (expenses)</td> <td>(11)</td> <td>308 681 063</td> <td>77 484 267</td> </tr> <tr> <td>Year profits before income tax</td> <td></td> <td>1 996 698 299</td> <td>1 503 551 682</td> </tr> <tr> <td>Income Tax (expenses)</td> <td>(13)</td> <td>(748 963 917)</td> <td>(449 714 097)</td> </tr> <tr> <td>Net year profits</td> <td></td> <td>1 247 734 382</td> <td>1 053 837 585</td> </tr> </tbody> </table>		Note	31 December 2020	31 December 2019		No.	EGP	EGP	Return of Murabaha, Mudaraba & Musharaka and similar revenues	(6)	7 576 474 395	8 111 793 861	Cost of deposits and similar costs	(6)	(5 126 168 633)	(6 232 257 263)	Net income of return		2 450 305 762	1 879 536 598	Fees and commissions income	(7)	239 400 358	288 120 871	Fees and commissions expenses	(7)	(42 532 877)	(16 113 072)	Net income of fees and commissions		196 867 481	272 007 799	Dividends Income	(8)	3 388 481	7 893 357	Net trading income	(9)	73 704 587	95 268 855	Financial investments gains	(20)	----	98 920	Differences of evaluating financial assets at the fair value through profits & losses	(20)	551 049	(861 568)	(Burden) of expected credit loss impairment	(12)	(371 594 653)	(247 025 105)	Administrative expenses	(10)	(654 776 762)	(569 991 977)	Subsidy of the "Zakah & Charity Foundations Funds"		(10 428 709)	(10 859 464)	Other operating revenues (expenses)	(11)	308 681 063	77 484 267	Year profits before income tax		1 996 698 299	1 503 551 682	Income Tax (expenses)	(13)	(748 963 917)	(449 714 097)	Net year profits		1 247 734 382	1 053 837 585
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12.	Bank Of Ghana	1	<p>Bank of Ghana also put in place monitoring mechanisms to ensure that policy measures were effective in achieving their stated objectives. Consequently:</p> <ul style="list-style-type: none"> Banks and SDIs were to refrain from declaring and paying dividends or making other distributions to shareholders for the 2019 financial year unless the Bank of Ghana was satisfied that the institutions met the regular prudential requirements and were not relying on the additional liquidity released by the policy measures enumerated above to pay shareholders. All banks and SDIs were thus directed to seek Bank of Ghana's prior approval in writing before the declaration and payment of dividends; Banks and SDIs were to desist from utilising the released liquidity based on the above policy interventions to purchase Government of Ghana and Bank of Ghana Securities; and Bank of Ghana continued monitoring financial dealings of Banks and SDIs' on a weekly basis to ensure full compliance with the above directives. Failure to comply with the directives attracted sanctions in accordance with the relevant provisions of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930). <p>Bank of Ghana donated an amount of GH¢10 million to the National COVID-19 Trust Fund to support the national's effort towards the fight against the COVID-19 pandemic. The Bank also donated GH¢10 million to the Private Sector COVID-19 Fund for the completion of a new Infectious Diseases Treatment Centre at Ga East, Accra to help in the management of critical COVID-19 cases.</p> <p>The Bank will continue to follow the policies and advice of various national institutions and, at the same time, continue its operations in the best and safest way possible without jeopardising the health of its employees.</p>																																																																												
13.	Standart Bank Afrika	0																																																																													
14.	Absa Bank Afrika	1	<p>Notes to the consolidated financial statements for the reporting period ended 31 December</p> <p>43. Structured entities (continued) 43.1 Consolidated structured entities</p> <p>During the reporting period the Bank provided financial or other support to the following consolidated SEs despite not being contractually obliged to do so:</p> <table border="1"> <thead> <tr> <th rowspan="2">Name</th> <th rowspan="2">Nature of support</th> <th rowspan="2">Reason for providing support</th> <th colspan="2">Bank</th> </tr> <tr> <th>2020 Rm</th> <th>2019 Rm</th> </tr> </thead> <tbody> <tr> <td>The Absa Foundation Trust</td> <td>Donation</td> <td>The Trust was constituted to fund community upliftment and social welfare programmes.</td> <td>46</td> <td>81</td> </tr> <tr> <td>Various ETF portfolios</td> <td>Expense subsidy</td> <td>Subsidising the fixed cost incurred by the new ETF funds as the funds cannot yet cover their own costs due to low levels of market capitalisation</td> <td>3</td> <td>4</td> </tr> </tbody> </table> <p>The Bank has consolidated the Absa Foundation Trust since 2006 and new ETFs since 2017. The Bank intends to provide financial support to the Absa Foundation Trust and any new ETFs in 2021.</p>	Name	Nature of support	Reason for providing support	Bank		2020 Rm	2019 Rm	The Absa Foundation Trust	Donation	The Trust was constituted to fund community upliftment and social welfare programmes.	46	81	Various ETF portfolios	Expense subsidy	Subsidising the fixed cost incurred by the new ETF funds as the funds cannot yet cover their own costs due to low levels of market capitalisation	3	4																																																											
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Net loss on loan contract modification (note 2.2)	-	-	-	(98,449)	-	(98,449)	(98,449)	(9,506)	(107,955)																																																																																																																		
Arising on additional acquisition in a subsidiary (note 2.3)	-	-	(13,187)	-	-	(13,187)	(13,187)	(44,971)	(58,158)																																																																																																																		
Transfer from OCI reserve	-	-	-	(1,527)	-	(1,527)	(1,527)	(9)	(1,536)																																																																																																																		
Movement in associates	-	-	-	(9,364)	-	(9,364)	(9,364)	-	(9,364)																																																																																																																		
Movement in subsidiaries	-	-	20	(2,907)	-	(2,887)	(2,887)	(286)	(3,173)																																																																																																																		
Total comprehensive income for the year	-	-	-	452,244	-	(117,327)	334,917	334,917	23,093																																																																																																																		
Transfer to statutory reserve (note 21(c))	-	-	-	45,224	(45,224)	-	-	-	-																																																																																																																		
Proposed dividend on ordinary shares (note 21(i))	-	-	-	(120,649)	120,649	-	-	-	-																																																																																																																		
Proposed share issue costs	-	-	-	(2,000)	2,000	-	-	-	-																																																																																																																		
17.	United Bank For Africa Plc	1	<table border="1"> <tr> <td>Occupancy and premises maintenance costs</td> <td>10,109</td> <td>14,018</td> <td>1,688</td> <td>1,917</td> </tr> <tr> <td>Advertising, promotions and branding</td> <td>8,509</td> <td>7,433</td> <td>5,119</td> <td>5,812</td> </tr> <tr> <td>Printing, stationery and subscriptions</td> <td>6,752</td> <td>6,176</td> <td>5,563</td> <td>4,900</td> </tr> <tr> <td>IT support and related expenses</td> <td>6,632</td> <td>6,052</td> <td>6,027</td> <td>5,690</td> </tr> <tr> <td>Security and cash handling expenses</td> <td>4,607</td> <td>5,485</td> <td>2,756</td> <td>2,713</td> </tr> <tr> <td>Business travels</td> <td>4,936</td> <td>7,062</td> <td>4,130</td> <td>5,725</td> </tr> <tr> <td>Depreciations</td> <td>5,104</td> <td>753</td> <td>3,944</td> <td>650</td> </tr> <tr> <td>Communication</td> <td>4,881</td> <td>5,821</td> <td>1,581</td> <td>2,923</td> </tr> <tr> <td>Non-deposit insurance costs</td> <td>1,921</td> <td>2,161</td> <td>927</td> <td>787</td> </tr> <tr> <td>Bank charges</td> <td>2,882</td> <td>2,814</td> <td>747</td> <td>2,100</td> </tr> <tr> <td>Auditors' remuneration</td> <td>773</td> <td>608</td> <td>300</td> <td>360</td> </tr> <tr> <td>Training and human capital development</td> <td>709</td> <td>723</td> <td>293</td> <td>425</td> </tr> <tr> <td>Penalties</td> <td>719</td> <td>884</td> <td>636</td> <td>69</td> </tr> <tr> <td>Loan recovery expenses</td> <td>232</td> <td>179</td> <td>232</td> <td>179</td> </tr> <tr> <td>Directors' fees</td> <td>64</td> <td>51</td> <td>64</td> <td>51</td> </tr> <tr> <td>Loss on disposal of property and equipment</td> <td>163</td> <td>-</td> <td>168</td> <td>-</td> </tr> <tr> <td></td> <td>142,297</td> <td>126,578</td> <td>93,630</td> <td>85,486</td> </tr> </table>	Occupancy and premises maintenance costs	10,109	14,018	1,688	1,917	Advertising, promotions and branding	8,509	7,433	5,119	5,812	Printing, stationery and subscriptions	6,752	6,176	5,563	4,900	IT support and related expenses	6,632	6,052	6,027	5,690	Security and cash handling expenses	4,607	5,485	2,756	2,713	Business travels	4,936	7,062	4,130	5,725	Depreciations	5,104	753	3,944	650	Communication	4,881	5,821	1,581	2,923	Non-deposit insurance costs	1,921	2,161	927	787	Bank charges	2,882	2,814	747	2,100	Auditors' remuneration	773	608	300	360	Training and human capital development	709	723	293	425	Penalties	719	884	636	69	Loan recovery expenses	232	179	232	179	Directors' fees	64	51	64	51	Loss on disposal of property and equipment	163	-	168	-		142,297	126,578	93,630	85,486																																			
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Lampiran 31 Data Item Society Theme Sampel Penelitian

No	Nama Perbankan Syariah	Society Theme	
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1.	Alinma Bank	1	<p>Social Responsibility</p> <p>Community service is one of the pillars of Alinma Bank; and through it, Alinma expresses its values. It also impacts goal-setting, planning, and strategy-building. It additionally enhances the engagement and professionalism of employees. As the bank is an integral part of Saudi society, it takes seriously its responsibilities to the communities it serves. What follows are highlights from Alinma Bank's social responsibility efforts in 2020.</p> <p>■ Sponsorship of the King Abdulaziz Foundation for Research and Archives Exhibition of Architecture of the Two Holy Mosques</p> <p>As part of its ongoing commitment to community development and its desire to support research and education, Alinma Bank signed a SAR 5 million agreement to sponsor an architectural exhibition of the Two Holy Mosques in Makkah in partnership with King Abdulaziz Foundation for Research and Archives, and the General Presidency of the Grand Mosque and the Prophet's Mosque.</p> <p>The exhibition will explore the history of the Two Holy Mosques, and will feature historical timelines of both mosques' development. It will also include seven halls dedicated to Islamic historical figures, the design of the pulpits of the Two Holy Mosques throughout history, development of the Maqam Ibrahim, rare collections and manuscripts, inscriptions, precious artifacts, and rare photographs. The exhibition will cover an area of 1200 square meters in the Um Al-Joud neighborhood next to the King Abdulaziz Complex.</p> <p>■ Debit and Credit Card Seminar</p> <p>As part of its ongoing commitment to the support of Islamic banking and finance and sponsoring Shariah research and studies related to the banking sector, Alinma Bank hosted the Account and Auditing Organization for Islamic Financial Institution's (AAOIFI) seminar on debit and credit cards, a topic that is detailed in AAOIFI's Shariah Standard No. 61. The session was chaired by H.E. Shaykh Dr. Abdulrahman bin Saleh Al-Atram, chairman of the Alinma Bank Shariah Committee and member of AAOIFI's Shariah Council. Other participants included Dr. Abdulrahman bin</p>																								
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Tanggung Jawab Sosial Perusahaan Terkait Dengan Pengembangan Sosial Kemasyarakatan</p> <p>Komitmen dan Kebijakan Tanggung Jawab Sosial Perusahaan Bidang Pengembangan Sosial Kemasyarakatan</p> <p>Pelaksanaan program CSR berupa pengembangan sosial kemasyarakatan mengacu pada Perjanjian Kerja Sama (PKS) Bank Syariah Mandiri dan Lembaga Amil Zakat Nasional (LAZNAS) Bangun Sejahtera Mitra (BSM) Umat No. 21/560-PKS/DIR: 18/002/PKS/YBSMU tanggal 10 September 2019 perihal: Penyaluran Dana Infaq dan Dana Tidak Boleh Diakui Sebagai Pendapatan (TBOSP). LAZNAS BSM adalah mitra utama PT Bank Syariah Mandiri dalam kegiatan sosial. Adapun pendirian Yayasan BSM Umat yang menaungi LAZNAS BSM disetujui melalui Keputusan Menteri Agama RI No. 406 tahun 2002 tentang Pengukuhan Yayasan Bangun Sejahtera Mitra Umat sebagai Lembaga Amil Zakat.</p> <p>Sedangkan terkait penyaluran Zakat mengacu kepada Perjanjian Kerja Sama (PKS) antara Bank Syariah Mandiri dengan Laznas BSM Umat dan Yayasan Rumah Zakat Indonesia (Rumah Zakat) No. 21/766-PKS/DIR: 18/004/PKS/YBSMU; 324/SP-LEGAL/RZ/2019 tanggal 25 November 2019 perihal: Penyaluran Dana Zakat dan Adendum 1 Perjanjian Kerja Sama (PKS) antara Bank Syariah Mandiri dengan Laznas BSM dan Yayasan Rumah Zakat Indonesia (Rumah Zakat) No. 22/438-PKS/DIR: 19/002/PKS/YBSMU; 253/SP-LEGAL/RZ/VIII/2020 tanggal 06 Agustus 2020 perihal: Penyaluran Dana Zakat. Laznas BSM merupakan Mitra dari lembaga Rumah Zakat dalam penyaluran dana zakat. Dengan demikian penyaluran Dana Zakat dilakukan dalam bentuk kerja sama 3 (tiga) pihak antara BSM, Laznas BSM dan Rumah Zakat. Dengan status Laznas BSM sebagai mitra Rumah Zakat, maka Laznas BSM tetap menyalurkan zakat yang diterima dari BSM program-program yang bersifat kemanusiaan (humanity).</p> <p>Sedangkan penyaluran Dana Infaq dan Dana Sosial/Tidak Boleh Diakui Sebagai Pendapatan (TBOSP) dilakukan kerja sama 2 (dua) pihak antara BSM dan Laznas BSM. Penyaluran Dana Sosial/TBOSP mengacu kepada Fatwa Fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia No. 123/DSN-MUI/II/2018 tentang Penggunaan Dana Yang Tidak Boleh Diakui Sebagai Pendapatan Bagi Lembaga Keuangan Syariah, Lembaga Bisnis Syariah dan Lembaga Perekonomian Syariah serta dana sosial dengan Lembaga Amil Zakat Nasional Bangun Sejahtera Mitra Umat (Laznas BSM Umat).</p>																								
3.	Bank Aljazira	1	<p>a) The maturity analysis of lease liabilities based on contractual undiscounted cash flows is as follows:</p> <table border="1" data-bbox="893 1153 1468 1400"> <thead> <tr> <th></th> <th>2020 SR'000</th> <th>2019 SR'000</th> </tr> </thead> <tbody> <tr> <td>Less than one year</td> <td>84,614</td> <td>82,081</td> </tr> <tr> <td>One to five years</td> <td>217,672</td> <td>288,077</td> </tr> <tr> <td>More than five years</td> <td>66,250</td> <td>58,518</td> </tr> <tr> <td>Total undiscounted lease liabilities at December 31</td> <td>368,536</td> <td>428,676</td> </tr> </tbody> </table> <p>Lease liabilities included in the consolidated statement of financial position at December 31</p> <table border="1" data-bbox="893 1310 1468 1400"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Current</td> <td>72,414</td> <td>66,823</td> </tr> <tr> <td>Non-Current</td> <td>252,488</td> <td>304,790</td> </tr> </tbody> </table> <p>b) During 2006, the Board of Directors approved the contribution to a philanthropic program to carry out the Group's social responsibilities towards the Saudi society, through the charitable contributions to various benevolent efforts that promote the general welfare of the society. For this purpose, the Group contributed SR 100 million to this program. A Social Committee has been established to coordinate this program, consisting of three Board members, and it is the intention of the Board of Directors to seek assistance of other independent members from the business community and the Shariah Board of the Group to overview and provide guidance for the activities of the program.</p> <p>c) This includes an amount of SR 264.72 million (2019: SR 352.96 million) accrued as a result of Zakat settlement agreement entered into with GAZT in respect of assessment years from 2006 to 2017. The amount is payable in three (2019: four) instalments as more fully explained in note 25.</p>		2020 SR'000	2019 SR'000	Less than one year	84,614	82,081	One to five years	217,672	288,077	More than five years	66,250	58,518	Total undiscounted lease liabilities at December 31	368,536	428,676		2020	2019	Current	72,414	66,823	Non-Current	252,488	304,790
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4.	Jordan Islamic Bank	1	<p>The above training courses and seminars have reinforced the (basic) functional and (auxiliary) institutional training needs in accordance with the enhanced training programs for the functional and institutional training competencies approved for the Bank:</p> <ul style="list-style-type: none"> - Functional training competencies (leadership skills, banking portal, credit implementation, cash, external transactions, administrative affairs, implementation and achievement and accounting competencies). - Institutional training competencies (Sharia, compliance, institutional awareness, time management, work pressure, security, training and development, digital banking, occupational safety and health, risk management, performance management, legal, marketing, treasury and corporate relations competencies). <p>The Bank continued to enroll the employees in training programs and activities that serve the topics of social responsibility and sustainability towards society. Such programs include analyzing the social and environmental hazards for banks, the Islamic frameworks for banking awareness and protection of the financial customer, Women Day, National Program for self-employment "Inhad" and protecting the financial consumer for customers with disabilities, further those related to occupational health and safety which focused this year on the Novel Corona Virus.</p> <p>The Bank also continued to provide training opportunities and introduce its business to new groups of educational institutions students. The number of those students reached (383) throughout 2020, compared to (670) students in 2019.</p> <p>Moreover, practical online training was provided to some of those students in line with the current circumstances arising from the covid-19 pandemic and dealing with them by taking the preventative and precautionary measures and the requirements of general safety. In addition, (3) employees coming from non-Jordanian banks received training on the work of our Bank during 2019.</p>						
5.	Bank Islami Pakistan Ltd	1	<p>The Citizens Foundation (TCF)</p> <p>The Citizens Foundation (TCF) is one of the largest non-profit organization in the field of education. It was established in 1995 and vision of this non-profit organization is to bring a positive change in Pakistan by providing quality education to the less privileged youth. The organization provides primary and secondary level education at a nominal fee. TCF has established over 1,652 school units with an enrollment of over 266,000 students in 25 years.</p> <p>The model of TCF is unique as they cater the neediest, and focus on building school in urban slums as well as rural communities. The established schools have almost 50% gender ratio with professional management that works for the holistic development of students and uplift of entire community.</p> <p>The Society for the Rehabilitation of Special Children</p> <p>The Society for the Rehabilitation of Special Children (SRSC) was founded in the 1980s with a motto of bringing back forgotten yet special children back into our society. The institution provides special children with many facilities including physiotherapy, clinical and rehabilitation services, occupational and speech therapy, speedy immunization, nutrition and imparting of basic social skills.</p> <p>The institution also runs a free clinic and dispensary with qualified doctors, provides free transportation and further provides a source of livelihood to the parents of the special children through a handicraft workshop where small and decorative items are created and sold through different outlets.</p>						
6.	Bank Muamalat	1	<table border="0"> <tr> <td data-bbox="911 1111 1182 1155"> <p>TANGGUNG JAWAB TERHADAP PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN</p> </td> <td data-bbox="1203 1111 1442 1144"> <p>RESPONSIBILITY TOWARDS SOCIAL AND COMMUNITY DEVELOPMENT</p> </td> </tr> <tr> <td data-bbox="911 1167 1182 1283"> <p>Kebijakan dan Komitmen Kebijakan dan komitmen Bank dalam pelaksanaan CSR di bidang pengembangan sosial dan kemasyarakatan difokuskan kepada seluruh elemen masyarakat. Bank Muamalat Indonesia menyadari sepenuhnya bahwa keberhasilan Bank dalam menjalankan usaha tidak luput dari dukungan masyarakat di sekitar lingkungan unit-unit usaha Bank.</p> </td> <td data-bbox="1203 1167 1474 1272"> <p>Policy and Commitment The Bank's policies and commitments on CSR programs in social and community development are focused on all elements of the wide society. Bank Muamalat Indonesia is fully aware that the Bank's success in running its business should not be distanced from the supporting role of the communities who reside near the Bank's operating units.</p> </td> </tr> <tr> <td data-bbox="911 1294 1182 1496"> <p>Dalam menyalurkan CSR di bidang sosial dan kemasyarakatan, Bank membagi dalam 2 (dua) jenis penyaluran, yakni:</p> <ol style="list-style-type: none"> 1. Golongan 8 Ashnaf Golongan Ashnaf adalah fakir (orang yang tidak mampu menutupi separuh kebutuhannya), miskin (orang yang baru bisa memenuhi separuh atau lebih kebutuhannya), amil zakat (pengelola zakat), <i>muallaf</i> (mereka yang baru memeluk agama Islam), hamba sahaya (budak), <i>al-gharim</i> (orang yang terilit utang), <i>fisabilillah</i> (mereka yang berjuang atas nama agama), dan <i>ibnu sabil</i> (musafir yang tidak bisa kembali ke negara asalnya). Kegiatan untuk Ashnaf akan menggunakan dana zakat. </td> <td data-bbox="1203 1294 1474 1496"> <p>In distributing CSR in the social and community sector, the Bank divides the programs into 2 (two) types of distribution:</p> <ol style="list-style-type: none"> 1. 8 Ashnaf Groups Ashnaf groups are the jobless (people who are unable to cover half of their needs), the needy (people who can only fulfill half or more of their needs), amil zakat (zakat managers), <i>muallaf</i> (the new converts), slaves, <i>al-gharim</i> (people saddled with mounting debt), <i>fisabilillah</i> (those who always struggle not to break Islamic principles in any way), and <i>ibn sabil</i> (knowledge seekers who are out of money to return home). The fund allocated to the Ashnaf will be set aside from zakat funds. </td> </tr> </table>	<p>TANGGUNG JAWAB TERHADAP PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN</p>	<p>RESPONSIBILITY TOWARDS SOCIAL AND COMMUNITY DEVELOPMENT</p>	<p>Kebijakan dan Komitmen Kebijakan dan komitmen Bank dalam pelaksanaan CSR di bidang pengembangan sosial dan kemasyarakatan difokuskan kepada seluruh elemen masyarakat. Bank Muamalat Indonesia menyadari sepenuhnya bahwa keberhasilan Bank dalam menjalankan usaha tidak luput dari dukungan masyarakat di sekitar lingkungan unit-unit usaha Bank.</p>	<p>Policy and Commitment The Bank's policies and commitments on CSR programs in social and community development are focused on all elements of the wide society. Bank Muamalat Indonesia is fully aware that the Bank's success in running its business should not be distanced from the supporting role of the communities who reside near the Bank's operating units.</p>	<p>Dalam menyalurkan CSR di bidang sosial dan kemasyarakatan, Bank membagi dalam 2 (dua) jenis penyaluran, yakni:</p> <ol style="list-style-type: none"> 1. Golongan 8 Ashnaf Golongan Ashnaf adalah fakir (orang yang tidak mampu menutupi separuh kebutuhannya), miskin (orang yang baru bisa memenuhi separuh atau lebih kebutuhannya), amil zakat (pengelola zakat), <i>muallaf</i> (mereka yang baru memeluk agama Islam), hamba sahaya (budak), <i>al-gharim</i> (orang yang terilit utang), <i>fisabilillah</i> (mereka yang berjuang atas nama agama), dan <i>ibnu sabil</i> (musafir yang tidak bisa kembali ke negara asalnya). Kegiatan untuk Ashnaf akan menggunakan dana zakat. 	<p>In distributing CSR in the social and community sector, the Bank divides the programs into 2 (two) types of distribution:</p> <ol style="list-style-type: none"> 1. 8 Ashnaf Groups Ashnaf groups are the jobless (people who are unable to cover half of their needs), the needy (people who can only fulfill half or more of their needs), amil zakat (zakat managers), <i>muallaf</i> (the new converts), slaves, <i>al-gharim</i> (people saddled with mounting debt), <i>fisabilillah</i> (those who always struggle not to break Islamic principles in any way), and <i>ibn sabil</i> (knowledge seekers who are out of money to return home). The fund allocated to the Ashnaf will be set aside from zakat funds.
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7.	Bca Syariah	1	<p>Sejalan dengan prinsip GCG yaitu responsibility (responsibility), maka untuk menjaga kelangsungan usahanya BCAS harus berpegang pada prinsip kehati-hatian (<i>prudential banking practices</i>) dan memastikan kesesuaian pengelolaan perusahaan dengan peraturan perundang-undangan yang berlaku serta praktek-praktek pengelolaan perusahaan yang etis dan bertanggung jawab. Bank juga harus bertindak sebagai <i>good corporate citizen</i> (perusahaan yang baik) termasuk peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial. Oleh karena itu, tanggung jawab sosial perusahaan (<i>Corporate Social Responsibility, CSR</i>) merupakan salah satu bentuk implementasi tata kelola perusahaan yang baik (GCG).</p> <p>a. Tanggung Jawab Sosial Perusahaan CSR merupakan suatu konsep bahwa Bank memiliki berbagai bentuk tanggung jawab terhadap seluruh pemangku kepentingannya, yang diantaranya adalah pemegang saham, nasabah, karyawan, rekanan/mitra kerja, stakeholder, dan regulator, dalam segala aspek operasional perusahaan yang mencakup aspek ekonomi, sosial, dan lingkungan</p> <p>b. Komitmen Pelaksanaan Tanggung Jawab Sosial Perusahaan BCAS memahami bahwa kinerja finansial (<i>profit</i>) yang berkualitas bukan satu-satunya tolak ukur keberhasilan suatu Bank. Kinerja Bank juga erat kaitannya dengan produktivitas karyawan, pemenuhan kebutuhan nasabah dan komunitas di sekitar wilayah operasional Bank (<i>people</i>) serta keberlanjutan lingkungan (<i>planet</i>). Prinsip <i>triple bottom line</i> (<i>profit, people, planet</i>) dilaksanakan secara konsisten dan berkesinambungan demi mencapai pertumbuhan perusahaan yang berkelanjutan (<i>sustainable</i>). Pelaksanaan CSR di BCAS juga dilakukan dalam rangka mendukung</p> <p>dimanapun jaringan BCAS berada.</p> <p>c. Tujuan Pelaksanaan Tanggung jawab sosial perusahaan (CSR) dilaksanakan dengan tujuan membangun hubungan yang harmonis dan kondusif dengan semua stakeholder untuk mendukung pencapaian tujuan korporasi dalam membangun reputasi korporasi. BCAS meyakini bahwa program-program CSR yang dilaksanakan diharapkan dapat memperkuat reputasi positif Bank dan mendukung Bank untuk memperoleh keunggulan kompetitif sehingga pada akhirnya memberikan nilai tambah bagi seluruh stakeholder.</p> <p>d. Pelaksanaan Penyaluran Dana untuk Kegiatan Sosial Salah satu implementasi CSR di BCAS dilakukan melalui program BCAS Peduli. Dalam mewujudkan komitmen untuk terus membangun kualitas kehidupan masyarakat yang lebih baik secara berkesinambungan, program BCAS Peduli berfokus pada 3 (tiga) pilar, yaitu:</p> <ul style="list-style-type: none"> • Peduli Prestasi Fokus pada pendidikan, peningkatan keterampilan dan perbaikan sarana pendidikan • Peduli Sosial Fokus pada layanan kesehatan, lingkungan dan upaya peningkatan hubungan sosial dengan masyarakat • Peduli Sejahtera Fokus pada upaya peningkatan perekonomian masyarakat kecil terutama para pelaku UMKM <p>Total dana yang telah disalurkan Bank melalui berbagai kegiatan sosial BCAS Peduli selama tahun 2020 sebesar Rp676.275.184 (enam ratus tujuh puluh enam juta dua ratus tujuh puluh lima ribu seratus delapan puluh empat rupiah), dengan rincian sebagai berikut:</p>												
8.	Al Rajhi Bank	0													
9.	Bank Albilad	1	<p>SUSTAINABILITY (continued)</p> <p>STAKEHOLDER ENGAGEMENT Our stakeholders are those individuals or entities that have an interest in our business. We value the opinions of those stakeholders whose actions have an impact on our ability to execute our strategy and business activities. Outlined below are our stakeholder classifications and focus areas:</p> <table border="1"> <thead> <tr> <th>Clients</th> <th>Government and regulators</th> <th>Investors</th> <th>Employees</th> <th>Partners and suppliers</th> <th>Community and Society</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • Continuously enhance client service levels • Provide convenient banking options • Reduce delays, errors and complexity • Continuously enhance defenses against cybercrime and fraud </td> <td> <ul style="list-style-type: none"> • Comply with legislative changes • Maintain strong relationships </td> <td> <ul style="list-style-type: none"> • Maintain transparency and communication • Manage asset quality and impairments • Manage costs and improve the cost-to-income ratio </td> <td> <ul style="list-style-type: none"> • Provide training and skills programmes • Develop local talent </td> <td> <ul style="list-style-type: none"> • Adhere to fair procurement practices • Work with local suppliers </td> <td> <ul style="list-style-type: none"> • Contribute to unemployment initiatives • Contribute to education initiatives • Contribute to Vision 2030 </td> </tr> </tbody> </table> 	Clients	Government and regulators	Investors	Employees	Partners and suppliers	Community and Society	<ul style="list-style-type: none"> • Continuously enhance client service levels • Provide convenient banking options • Reduce delays, errors and complexity • Continuously enhance defenses against cybercrime and fraud 	<ul style="list-style-type: none"> • Comply with legislative changes • Maintain strong relationships 	<ul style="list-style-type: none"> • Maintain transparency and communication • Manage asset quality and impairments • Manage costs and improve the cost-to-income ratio 	<ul style="list-style-type: none"> • Provide training and skills programmes • Develop local talent 	<ul style="list-style-type: none"> • Adhere to fair procurement practices • Work with local suppliers 	<ul style="list-style-type: none"> • Contribute to unemployment initiatives • Contribute to education initiatives • Contribute to Vision 2030
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10.	Al Baraka Bank Egypt E.S.C	1	<p>The Bank's Contribution to Society Development & Environment Protection during the Year:</p> <p>(Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Shari'a, taken into consideration to apply the best professional standards ever, in a way enabling it to comply with the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal Investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> • Providing 10000 new employment opportunities within the framework of the finance & investment operations provide by our Bank, whether individually or through syndicated loans and Co-finances. • Contributing in development and purchasing hospital equipment and supplies most necessity within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million • Contributing by providing financial support to the new educational institutions and developing the infrastructure of existin educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. • Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 11 million • Continuing support of Tahya Misr Fund, either for the casual labor whom negatively affected due to the pandemic, or later providing support amounting EGP 15 million to supply the poor groups with Corona vaccine 												
11.	Jaiz Bank Plc	1	<p>Sustainability Report</p> <p>Commitment to the Nigerian Sustainable Banking Principles (NSBP) The Nigerian Sustainable Banking Principles aim to foster positive development impacts to locality while protecting the communities and environment in which financial institutions and their clients operate. The nine Principles encompass commitments to both environmental sustainability and respect for human rights, and require banks to respect human rights in their business activities, to promote financial inclusion and women's economic empowerment, and to integrate environmental and social considerations into all bank's decision-making processes.</p>  <p>PRINCIPLE 1 Our Business Activities: Environmental and Social Risk Management</p> <p>PRINCIPLE 2 Our Business Operations: Environmental and Social Footprint</p> <p>PRINCIPLE 3 Human Right</p> <p>PRINCIPLE 4 Women's Economic Empowerment</p> <p>PRINCIPLE 5 Financial Inclusion</p> <p>PRINCIPLE 6 Environment and Social Governance</p> <p>PRINCIPLE 7 Capacity Building</p> <p>PRINCIPLE 8 Collaborative Partnerships</p> <p>PRINCIPLE 9 Reporting</p>												

12.	Bank Of Ghana	1	<p>In the domestic economy, growth momentum slowed sharply due to the adverse effects of the pandemic. Real GDP growth declined to a record 0.4 per cent, the slowest in several decades. At the same time, inflationary pressures emerged from the imposition of COVID-related restrictions, which resulted in food price pressures during the second quarter. Headline inflation ended the year at 10.4 per cent, slightly above the upper limit of the medium-term target band of 8±2 per cent. The pandemic also caused a surge in unbudgeted Government spending on critical sectors of the economy alongside lower revenue mobilisation, which widened the fiscal deficit and pushed up public debt levels. The external sector turned out a lower balance of payments surplus due to a modest widening of the current account deficit and lower inflows to the capital and financial account. Despite the crippling effects of the COVID-19 pandemic, the Ghana cedi was firm against the US dollar on the back of improved buffers due to inflows from the Eurobond and the IMF Rapid Credit Facility, as well as the Bank's forward forex auction activities, which moderated market volatility.</p> <p>In addition, the Bank created a standardised format for the use of QR codes to enable the Ghana Interbank Payment and Settlement Systems (GHIPSS) launch the new payment protocol, GhQR Code. Another significant milestone was the successful implementation of the Security for Worldwide Interbank Financial Telecommunication</p> <p>The restrictions associated with the pandemic provided additional impetus to promote efficient and inclusive financial services, especially in remote payment systems, through the adoption of technology. During the year, the Bank established a FinTech and Innovation Office (FIO) to drive the cash-lite, e-payments, and digitisation agenda. The FIO is responsible for the licensing and supervision of Dedicated Electronic Money Issuers, Payment Service Providers, Payment and Financial Technology Service Providers, and other emerging forms of payment delivered by non-bank entities. To nurture FinTechs, enhance financial inclusion, and promote responsible digital financial service innovations, the Bank also launched a regulatory and innovation sandbox project in the year.</p> <p>In addition, the Bank created a standardised format for the use of QR codes to enable the Ghana Interbank Payment and Settlement Systems (GHIPSS) launch the new payment protocol, GhQR Code. Another significant milestone was the successful implementation of the Security for Worldwide Interbank Financial Telecommunication</p>
13.	Standart Bank Afrika	1	<h2 style="color: #0070C0;">Governing value creation</h2> <p>Our governance structures are well-defined and embedded to support the group's ability to create and protect value in the short, medium and long term.</p> <p>Our approach to corporate governance promotes integrated thinking and decision-making that balances strategic outcomes over time, to reconcile the interests of the group, stakeholders and society in creating and protecting sustainable shared value. The resilience of our governance structures was evident in 2020, where they ensured the board's swift response to Covid-19.</p> <p>As an integral part of the societies in which we operate and on which we depend for our licence to operate, we recognise our duties as a responsible corporate citizen to act in a manner that benefits these societies, especially during these times. Our corporate governance approach, therefore, rests on the following clear commitments:</p> <ul style="list-style-type: none"> • Promoting transparency, accountability and empathy in managing our stakeholder relationships and ensuring that our clients are treated fairly and consistently. • Delivering a positive impact on society, the economy and the environment through our business activities. • Adhering to the highest applicable regulatory and governance standards. • Instilling an ethical and risk-aware culture that recognises that the trust our stakeholders have in us is the foundation of our legitimacy and the basis on which we are able to compete, collaborate and change.
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	1	<p>Environmental</p> <p>AUB adopted the Equator Principles (EP) in May 2011. EPs provide a risk management framework for determining, assessing and managing the environmental and social risk of AUB's clients. AUB has put in place performance standards within its risk framework to assess and evaluate Social and Environmental (S&E) risks associated with financing, known as the Social and Environment Management System (SEMS). The SEMS policy is as follows:</p> <ul style="list-style-type: none"> • The Bank shall continually endeavour to implement effective social and environmental management practices in all its activities, products and services, with a focus on the applicable national laws on environmental, health, safety and social issues. • The Bank will finance projects only when they are expected to be designed, built, operated and maintained in a manner consistent with the applicable national laws, and will make best efforts to ensure that all projects are operated in compliance with the applicable regional laws, World Bank Group performance standards and the exclusion list during the currency of the Bank's financing. • The Bank will also ensure that client companies understand the policy commitments made by the Bank in this area. • In instances where the Bank is a minority investor, AUB will make all reasonable efforts for the applicable performance requirements to be met by the client. <p>AUB became a signatory to UNEP-FI in January 2020 and is committed to implement Principles of Responsible Banking over a four-year period. AUB will align its business strategy to be consistent with, and contribute to, individuals' needs and society goal as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.</p> <p>existing clients to the platform. The new platform is used for online transaction and cash management, in addition to several other product offerings. Over 350 major companies in Bahrain, along with 200 regional corporate clients now rely on AUB's B2B channel as their mission critical platform and as a result significantly reducing their carbon footprint. Also, the Bank launched enhanced mobile banking, robotic process automation, workflow automation and customer onboarding, using agile delivery capabilities while leveraging cloud platforms wherever possible to create a road map for the next generation of systems that embrace customer-centric design. Using the Open Banking paradigm is another initiative implemented, facilitating collaboration with third parties and innovative Fintech Players in Bahrain and the other countries where the Bank operates.</p> <p>Further digital offerings to retail customers include account opening and relationship creation, whereby clients are able to open new accounts with the Bank from the comfort and safety of their own homes. Migration to digital services accounted for 70% of new business in 2020, with early adaptation and acceptance of the new service. Updates on KYC digitally allows customers to maintain up-to-date information, avoiding any service interruption, and encouraging the use of safe remote interaction.</p> <p>AUB Group has set ambitious targets for 2021, reinforcing its commitment to digitalisation and developing efficient systems with customer-centric features that will continue to drive reduction in operating costs, resulting in enhanced profitability for the Bank and its customers, and thereby enhancing its shareholder value.</p> <p>Social</p> <p>Economic Opportunities and Social Investments</p> <p>Tamkeen is the Bahrain Government's agency for developing and promoting the private sector and is its main engine for</p>

17.	United Bank For Africa Plc	1	<p>rolours are ongoing across the globe, we at UBA have worked hard and stayed together as a strong team amidst adversity, operational challenges and security threats. I assure you that UBA remains well-positioned to respond to the challenges that may unfold. I am hopeful that we will emerge from these stressful times more resilient and stronger.</p> <p>Within these unprecedented and uncertain times, we remain firmly grounded in our purpose and shared values. We are committed to continuous excellent customer experience as enshrined in our Customer-First (C1st) Philosophy. We remain a reliable financial partner through highs and lows to all our stakeholders.</p> <p>The end of 2020 presents a veritable opportunity to reflect on our activities in the last 12 months, whilst looking forward gainfully to explore opportunities in the years ahead.</p> <p>Navigating the COVID-19 Challenge</p> <p>As a key pillar of our Business, UBA has the responsibility to assist its employees, customers and communities overcome the challenges posed by the COVID-19 outbreak. Our foremost priority has been to safeguard the health and safety of our employees and customers, also to trigger business continuity plans as may be required.</p> <p>UBA displayed agility and responsiveness to the ever-changing situation. We proactively strengthened the operational and technological infrastructure needed, to ensure continuity of normal operations. During the lockdown phase implemented by governments, over 98% of our ATMs and branches were operational, whilst all the other digital banking touch points experienced almost 100% uptime. We implemented a large scale 'work from home' mandate with Virtual Private Network (VPN) connections provided to ensure business continuity. I am immensely proud of every single one of our over 20,000</p> <p>response to the fight against the Coronavirus (COVID-19) global pandemic.</p> <p>Our digital investments and progress over the past several years have helped us stay on top through the crisis and positioned us to continue to execute our strategy. I would also like to commend the Board's vision for the sustainable Information Technology investment made prior to the pandemic which eventually turned out to be the nexus of our operational resilience.</p> <p>A Tough Operating Environment</p> <ul style="list-style-type: none"> Global <p>The International Monetary Fund estimates the global economy shrank by -3.5% in 2020 - the first time since 2009. Policymakers in developed and emerging markets alike mandated unprecedented mobility restrictions in an attempt to slow the spread of COVID-19, and also approved different forms of quantitative easing and stimulus measures in an attempt to support their respective economies in 2020.</p> <p>The US Federal Reserve's (Fed) final meeting for 2020</p> <p>2019: We continued to make progress against our efficiency commitments, driving our cost-to-income ratio down another 140 basis points in 2020 to 61.3%*</p>
18.	Stanbic Itbc Holding Plc	1	<p>Corporate governance report (continued) For the year ended 31 December 2020</p> <p>The Board has also established a number of Ad-Hoc Committees with specific responsibilities. As those Committees are not Standing Committees of the Board, those Ad-Hoc Committees would be dissolved as soon as they have concluded their responsibilities as delegated by the Board.</p> <p>Company Secretary</p> <p>It is the role of the Company Secretary to ensure the Board remains cognisant of its duties and responsibilities. In addition to providing the Board with guidance on its responsibilities, the Company Secretary keeps the Board abreast of relevant changes in legislation and governance best practices. The Company Secretary oversees the induction of new Directors, including subsidiary Directors, as well as the ongoing training of Directors. All Directors have access to the services of the Company Secretary.</p> <p>Going concern</p> <p>On the recommendation of the audit committee, the Board annually considers and assesses the going concern basis for the preparation of the financial statements at the year end.</p> <p>The Board continues to view the Company as a going concern for the foreseeable future.</p> <p>Management committees</p> <p>effective and ongoing communication with shareholders is seen as essential. In addition to the ongoing engagement facilitated by the Company secretary and the head of investor relations, the Company encourages shareholders to attend the Annual General Meeting and other shareholder meetings where interaction is welcomed. The chairman of the Company's audit committee is available at the meeting to respond to questions from shareholders.</p> <p>Voting at general meetings is conducted by either a show of hands or a poll depending on the subject matter of the resolution on which a vote is being cast and separate resolutions are proposed on each significant issue.</p> <p>Dealing in securities</p> <p>In line with its commitment to conduct business professionally and ethically, the Company has introduced policies to restrict the dealing in securities by Directors, shareholder representatives on the audit committee and embargoed employees. A personal account trading policy is in place to prohibit employees and Directors from trading in securities during close periods. Compliance with this policy is monitored on an ongoing basis.</p> <p>Sustainability</p> <p>The Company as a member of the Standard Bank Group (SBG) is committed</p> <p>amendments to the risk management standards, policies and procedures have been agreed to by Standard Bank Africa (SBAF) Risk Management.</p> <p>The Group is committed to contributing to sustainable development through ethical, responsible financing and business practices which unlocks value for our stakeholders. We manage the environmental and social aspects that impact our activities, products and services whilst ensuring sustainable value creation for our customers. We are passionately committed to encouraging financial inclusion through the provision of banking and other financial services to all cadres of the economy and a promoter of gender equality.</p> <p>Social responsibility</p> <p>As an African business, the Group understands the challenges and benefits of doing business in Africa, and owes its existence to the people and societies within which it operates.</p> <p>The Group is therefore committed not only to the promotion of economic development but also to the strengthening of civil society and human well being.</p> <p>The Group is concentrating its social investment expenditure in defined focus areas which currently include education in order to make the greatest impact. These areas of focus will be subject to annual</p>

Lampiran 32 Concervation of environtment Sampel Penelitian

No	Nama Perbankan Syariah	Concervation of environtment	
1.	Alinma Bank	1	<p>Concerted and integrated efforts are made by all functions of the bank to improve the control environment at a grass roots level, through continuous reviewing and streamlining of procedures to prevent and rectify any control deficiencies. Each function, under the supervision of senior executive management, is entrusted with the responsibility to oversee rectification of control deficiencies identified by internal and external auditors. The compliance function, through centrally automated applications, self-assessments, and compliance testing ensures adherence to regulatory requirements and the bank's internal policies and procedures.</p> <p>The bank's internal control system has been designed to provide reasonable assurance to the board, that management of risks are adequate to achieve the bank's strategic objectives. Internal control systems, no matter how well designed, have inherent limitations, and may not prevent or detect all control deficiencies. Moreover, the projection of current evaluations of the effectiveness to future periods is subject to a limitation that controls may become inadequate due to changes in conditions or compliance with policies or procedures.</p> <p>The Shariah Secretariat is responsible for all matters of Shariah compliance including, managing risks of non-compliance with Shariah Committee decisions, internal Shariah auditing of the bank's business activity to verify its compliance with Shariah Committee decisions, and submitting the results and observations of the internal Shariah audit to both the Shariah Committee and the Review Committee.</p>

2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Tanggung Jawab Sosial Perusahaan Terkait dengan Lingkungan Hidup</p> <p>Komitmen dan Kebijakan Tanggung Jawab Sosial Perusahaan Bidang Lingkungan Hidup</p> <p>Mandiri Syariah memiliki komitmen tinggi terhadap pelaksanaan CSR terkait lingkungan hidup, memastikan bisnis ini bergerak dalam bidang perbankan yang tidak memiliki dampak secara langsung kepada kelestarian lingkungan. Kondisi ini terdapat diuraikan dalam:</p> <ol style="list-style-type: none"> 1. SE No. 8/001/PEM tanggal 2 Januari 2006 perihal Revisi Pedoman Pembiayaan. 2. Buku Kebijakan Pembiayaan tanggal 2 April 2007, berisi antara lain: Ketentuan tentang kewajiban pengalokasian lingkungan untuk nasabah pembiayaan diatur dalam: <ol style="list-style-type: none"> a. Bab II artikel 21 (Distribusi Kebijakan Pembiayaan): "Bank harus menghindari pembiayaan untuk bidang usaha yang tidak/belum memenuhi ketentuan AMMDAL sehingga membahayakan lingkungan". b. Bab VI butir A tentang Kualitas Aktiva Produktif: Penilaian kualitas aktiva pembiayaan untuk pilar prinsip usaha nasabah pembiayaan dilakukan dengan upaya nasabah dalam pemeliharaan lingkungan hidup. c. Bab XI Butir D Proses Pemberian Pembiayaan sub Bab Analisis Pembiayaan Produktif: Dalam penilaian aspek teknis/produktif Bank dipersyaratkan untuk melakukan analisis mengenai dampak lingkungan, meliputi: Tingkat pencemaran dalam proses produksi. <ul style="list-style-type: none"> - Sarana untuk mengidentifikasi lokasi pengalokasian lahan telah sesuai dengan ketentuan atau belum. - Kepatuhan dari penghuni di lingkungan tempat usaha/pabrik. - Harus memperhatikan peraturan/ ketentuan pemerintah yang berlaku yaitu apakah pemohon nasabah telah memiliki izin AMMDAL dari instansi yang berwenang. 3. Surat Edaran OJK No. 08/2019/PEM tanggal 26 Juli 2019 Berperub Revisi Pedoman Kebijakan Bab VI. Tentang Prinsip Aktiva Produktif. Sub-Bab 4. 3.1.3. Revisi. <p>Dampak dan Risiko Lingkungan</p> <p>Sebagai perusahaan yang bergerak di bidang perbankan, risiko utama yang dihadapi oleh Mandiri Syariah adalah jika kredit diuraikan kepada institusi yang memiliki permasalahan di bidang lingkungan hidup. Hal ini akan menyebabkan munculnya risiko reputasi dan risiko kegagalan pembiayaan jika debitur mengalami risiko dikenal banki baik dari risiko maupun masyarakat. Oleh karena itu Mandiri Syariah dalam penyaluran kreditnya telah memiliki kebijakan Green Banking yang telah diatur dalam kebijakan internal Mandiri Syariah.</p> <p>Target/Rencana Kegiatan Tanggung Jawab Sosial Perusahaan Bidang Lingkungan Hidup</p> <p>Target/rencana kegiatan sosial terkait dengan lingkungan hidup dituangkan dalam REAB dan yang terkait dengan operasional kantor dituangkan dalam rencana program kerja tahunan. Mandiri Syariah mempromosikan untuk melaksanakan enhancement of green behavior, enhancement of green product, dan copy-right building enhancement of green behavior diwujudkan dengan menetapkan alat ukur dalam menghitung cost offsetting atau penggunaan kertas, air, listrik. Sedangkan copy-right building enhancement dilaksanakan melalui program-program pelatihan.</p> <p>Pelaksanaan Inisiatif Tanggung Jawab Sosial Perusahaan Bidang Lingkungan Hidup</p> <p>Mandiri Syariah telah mengajukan dukungan terhadap pemeliharaan kelestarian lingkungan hidup tercermin dalam setiap kegiatan Perbankan Bank itu operasional di Kantor Pusat maupun kegiatan lainnya, antara lain sebagai berikut.</p>
3.	Bank Aljazira	1	<p>5. Social Responsibility Committee (Khair Aljazira le Ahl Aljazira' program)</p> <p>As per its terms of reference, the CSR committee consists of 3-5 members and holds 4 meetings per year at least. This committee plays an important role in assisting the board of directors in the fulfillment of its social responsibilities related to the 'Khair Aljazira le Ahl Aljazira' program. It is responsible for the formulation of policies and procedures related to the activities and social responsibility programs, approval of the annual budget for the annual plan for the program, creating solutions for the obstacles that might hinder the social responsibility programs and review of the objectives of the program by highlighting the bank's role in the community service. It also contributes and participates actively in many social responsibility programs in the Kingdom, builds cooperation and communication between the bank and the authorities related to those programs and establishes specific partnerships with associations and charities in the kingdom which contribute to highlighting the role of private sector in enhancing the process of social responsibility. The Committee also strives to create an appropriate environment to help the youth and rehabilitate them for the market, and it provides distinctive programs for rehabilitating disabled people. The committee of the 'Khair Aljazira le Ahl Aljazira' program reports annually to the Board of Directors about the activities and functions of 'Khair Aljazira le Ahl Aljazira' program.</p> <p>The members of the social responsibility committee for the current term have been appointed at the board of directors' meeting No. 211 held on 07 Jumada I, 1440H (January 13, 2019). The committee held 4 meetings during 2019 which were attended by the chairman and members as stated in the table below:</p> 
4.	Jordan Islamic Bank	0	
5.	Bank Islami Pakistan Ltd	0	
6.	Bank Muamalat	1	<p>Capaian dan Penghargaan Operasi yang Adil</p> <p>Sepanjang tahun 2020, Bank tidak menerima penghargaan CSR di bidang operasi yang adil.</p> <p>TANGGUNG JAWAB SOSIAL DI BIDANG LINGKUNGAN HIDUP</p> <p>Komitmen dan Kebijakan</p> <p>Komitmen dan kebijakan CSR Bank dalam kaitannya dengan lingkungan hidup ialah dengan tidak mendukung pembiayaan nasabah korporasi yang berpotensi merusak lingkungan. Komitmen tersebut diwujudkan dengan adanya kebijakan di internal yakni untuk tidak membiayai nasabah tersebut.</p> <p>Pendeteksian nasabah korporasi yang memiliki kemungkinan merusak lingkungan dilakukan dengan pengisian formulir pembiayaan berkelanjutan yang bertujuan untuk melakukan penilaian atas risiko lingkungan, sosial dan tata kelola (LST) nasabah untuk pembiayaan segmen <i>corporate</i> dan <i>commercial</i> (wholesale banking).</p> <p>Pengisian formulir tersebut memiliki petunjuk teknis sebagai pedoman dalam assessment risiko hal tersebut. Petunjuk teknis tersebut telah disusun dan disetujui serta akan diberlakukan pada tahun 2021.</p> <p>Sebelumnya, ketentuan assessment risiko LST tercantum dalam SE Direksi yang dikhususkan untuk pembiayaan sektor industri kelapa sawit. Selain itu, dalam kebijakan umum pembiayaan serta pedoman dan prosedur pembiayaan terhadap pernyataan penegeasan, di antaranya Bank menghindari pembiayaan yang merusak lingkungan serta Bank meminta Analisis Mengenai Dampak lingkungan (Amdal) untuk pembiayaan pada industri-industri yang terkait, dan sebagainya.</p> <p>Fair Operation Achievements and Awards</p> <p>Throughout 2020, the Bank did not receive a CSR award in the field of fair operations.</p> <p>SOCIAL RESPONSIBILITY IN THE FIELD OF ENVIRONMENT</p> <p>Commitment and Policy</p> <p>The Bank's commitment and CSR policy on the environment is principally to refrain from providing financial support to corporate customers with identified potential to damage the environment. This commitment is manifested into an internal policy that does not allow financing to this type of customers.</p> <p>The Bank detects corporate customers who fall under this category by making it mandatory for any prospective debtor in the corporate and commercial segments to fill out a sustainable financing form, which has purpose to carry out a risk assessment environmental, social and governance (ESG) customers for financing segment corporate and commercial (wholesale banking).</p> <p>The form to be filled out comes with technical instructions as a guidelines in assessing those risks. The technical guidelines had been drafted and approved and will come into effect in 2021.</p> <p>Previously, the provisions that specify ESG risk assessment was part of a Board of Directors Circular specifically drafted for financing to the palm oil sector. This was reaffirmed in the general financing policy, guidelines, and procedure which specify that the Bank should refrain from providing financing that can eventually damage the environment and that the Bank must first ask for an Environmental Impact Analysis (Amdal) for financing to related industries, and so on.</p>

7.	Bca Syariah	1	<p>isyarakat 56/85</p> <p>Sejalan dengan prinsip GCG yaitu tanggung jawab sosial (responsibility), maka untuk menjaga kelangsungan usahanya BCAS harus berpegang pada prinsip kehati-hatian (prudential banking practices) dan memastikan kesesuaian pengelolaan perusahaan dengan peraturan perundang-undangan yang berlaku serta praktek-praktek pengelolaan perusahaan yang etis dan bertanggung jawab. Bank juga harus bertindak sebagai good corporate citizen (perusahaan yang baik) termasuk peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial. Oleh karena itu, tanggung jawab sosial perusahaan (Corporate Social Responsibility, CSR) merupakan salah satu bentuk implementasi tata kelola perusahaan yang baik (GCG).</p> <p>a. Tanggung Jawab Sosial Perusahaan CSR merupakan suatu konsep bahwa Bank memiliki berbagai bentuk tanggung jawab terhadap seluruh pemangku kepentingannya, yang diantaranya adalah pemegang saham, nasabah, karyawan, rekanan/mitra kerja, masyarakat dan regulator, dalam segala aspek operasional perusahaan yang mencakup aspek ekonomi, sosial, dan lingkungan.</p> <p>b. Komitmen Pelaksanaan Tanggung Jawab Sosial Perusahaan BCAS memahami bahwa kinerja finansial (profit) yang berkualitas bukan satu-satunya tolak ukur keberhasilan suatu Bank. Kinerja Bank juga erat kaitannya dengan produktivitas karyawan, pemenuhan kebutuhan nasabah dan komunitas di sekitar wilayah operasional Bank (people) serta keberlanjutan lingkungan (planet). Prinsip triple bottom line (profit, people, planet) dilaksanakan secara konsisten dan berkesinambungan demi mencapai pertumbuhan perusahaan yang berkelanjutan (sustainable). Pelaksanaan CSR di BCAS juga dilakukan dalam rangka mendukung</p> <p>dimanapun jaringan BCAS berada.</p> <p>c. Tujuan Pelaksanaan Tanggung jawab sosial perusahaan (CSR) dilaksanakan dengan tujuan membangun hubungan yang harmonis dan kondusif dengan semua stakeholder untuk mendukung pencapaian tujuan korporasi dalam membangun reputasi korporasi. BCAS meyakini bahwa program-program CSR yang dilaksanakan diharapkan dapat memperkuat reputasi positif Bank dan mendukung Bank untuk memperoleh keunggulan kompetitif sehingga pada akhirnya memberikan nilai tambah bagi seluruh stakeholder.</p> <p>d. Pelaksanaan Penyaluran Dana untuk Kegiatan Sosial Salah satu implementasi CSR di BCAS dilakukan melalui program BCAS Peduli. Dalam mewujudkan komitmen untuk terus membangun kualitas kehidupan masyarakat yang lebih baik secara berkesinambungan, program BCAS Peduli berfokus pada 3 (tiga) pilar, yaitu:</p> <ul style="list-style-type: none"> • Peduli Prestasi Fokus pada pendidikan, peningkatan keterampilan dan perbaikan sarana pendidikan • Peduli Sosial Fokus pada layanan kesehatan, lingkungan dan upaya peningkatan hubungan sosial dengan masyarakat • Peduli Sejahtera Fokus pada upaya peningkatan perekonomian masyarakat kecil terutama para pelaku UMKM <p>Total dana yang telah disalurkan Bank melalui berbagai kegiatan sosial BCAS Peduli selama tahun 2020 sebesar Rp676.275.184 (enam ratus tujuh puluh enam juta dua ratus tujuh puluh lima ribu seratus delapan puluh empat rupiah), dengan rincian sebagai berikut:</p>												
8.	Al Rajhi Bank	0													
9.	Bank Albilad	1	<p>SUSTAINABILITY (continued)</p> <p>STAKEHOLDER ENGAGEMENT Our stakeholders are those individuals or entities that have an interest in our business. We value the opinions of those stakeholders whose actions have an impact on our ability to execute our strategy and business activities. Outlined below are our stakeholder classifications and focus areas:</p> <table border="1"> <thead> <tr> <th>Clients</th> <th>Government and regulators</th> <th>Investors</th> <th>Employees</th> <th>Partners and suppliers</th> <th>Community and Society</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • Continuously enhance client service levels • Provide convenient banking options • Reduce delays, errors and complexity • Continuously enhance defenses against cybercrime and fraud </td> <td> <ul style="list-style-type: none"> • Comply with legislative changes • Maintain strong relationships </td> <td> <ul style="list-style-type: none"> • Maintain transparency and communication • Manage asset quality and impairments • Manage costs and improve the cost-to-income ratio </td> <td> <ul style="list-style-type: none"> • Provide training and skills programmes • Develop local talent </td> <td> <ul style="list-style-type: none"> • Adhere to fair procurement practices • Work with local suppliers </td> <td> <ul style="list-style-type: none"> • Contribute to unemployment initiatives • Contribute to education initiatives • Contribute to Vision 2030 </td> </tr> </tbody> </table>	Clients	Government and regulators	Investors	Employees	Partners and suppliers	Community and Society	<ul style="list-style-type: none"> • Continuously enhance client service levels • Provide convenient banking options • Reduce delays, errors and complexity • Continuously enhance defenses against cybercrime and fraud 	<ul style="list-style-type: none"> • Comply with legislative changes • Maintain strong relationships 	<ul style="list-style-type: none"> • Maintain transparency and communication • Manage asset quality and impairments • Manage costs and improve the cost-to-income ratio 	<ul style="list-style-type: none"> • Provide training and skills programmes • Develop local talent 	<ul style="list-style-type: none"> • Adhere to fair procurement practices • Work with local suppliers 	<ul style="list-style-type: none"> • Contribute to unemployment initiatives • Contribute to education initiatives • Contribute to Vision 2030
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10.	Al Baraka Bank Egypt E.S.C	1	<p>The Bank's Contribution to Society Development & Environment Protection during the Year: (Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Shari'a, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal Investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> • Providing 10000 new employment opportunities within the framework of the finance & investment operations provide by our Bank, whether individually or through syndicated loans and Co-finances. • Contributing in development and purchasing hospital equipment and supplies most necessary within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million • Contributing by providing financial support to the new educational institutions and developing the infrastructure of existin educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. • Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, an also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 11 million • Continuing support of Tahya Mirz Fund, either for the casual labor whom negatively affected due to the pandemic, or later providing support amounting EGP 15 million to supply the poor groups with Corona vaccine 												
11.	Jaiz Bank Plc	1	<p>Sustainability Report</p> <p>Commitment to the Nigerian Sustainable Banking Principles (NSBP) The Nigerian Sustainable Banking Principles aim to foster positive development impacts to society while protecting the communities and environment in which financial institutions and their clients operate. The nine Principles encompass commitments to both environmental sustainability and respect for human rights, and require banks to respect human rights in their business activities, to promote financial inclusion and women's economic empowerment, and to integrate environmental and social considerations into all bank's decision-making processes.</p>												

12.	Bank Of Ghana	1	<p>I am honoured to present the Bank of Ghana Annual Report and Financial Statements for 2020. The global economy went through a turbulent period in 2020 with the advent of the COVID-19 pandemic. The intensity and gravity of the human, economic, and social costs associated with the pandemic were unprecedented. This posed enormous challenges to global public policy and prompted synchronised massive fiscal stimulus packages and supportive monetary policy measures to deal with the fallout from the crisis. The impact of the pandemic was dire, with sharp contraction in the global economy and heightened uncertainty across financial and commodity markets.</p> <p>In the domestic economy, growth momentum slowed sharply due to the adverse effects of the pandemic. Real GDP growth declined to a record 0.4 per cent, the slowest in several decades. At the same time, inflationary pressures emerged from the imposition of COVID-related restrictions, which resulted in food price pressures during the second quarter. Headline inflation ended the year at 10.4 per cent, slightly above the upper limit of the medium-term target band of 8-2 per cent. The pandemic also caused a surge in unbudgeted Government spending on critical sectors of the economy alongside lower revenue mobilisation, which widened the fiscal deficit and pushed up public debt levels. The external sector turned out a lower balance of payments surplus due to a modest widening of the current account deficit and lower inflows to the capital and financial account. Despite the crippling effects of the COVID-19 pandemic, the Ghana cedi was firm against the US dollar on the back of improved buffers due to inflows from the Eurobond and the IMF Rapid Credit Facility, as well as the Bank's forward forex auction activities, which moderated market volatility.</p> <p>Indeed, the uncertainties put monetary policy formulation to the test. The Bank acted swiftly to complement Government's fiscal stimulus provisions to address the</p> <p>conservation current for regulated financial institutions, to ensure liquidity in the financial sector and credit flows to the economy. In collaboration with other stakeholders, the Bank also announced a reduction in the cost of mobile money transactions, and purchased a 10-year Government of Ghana (GoG) COVID bond with a face value of GH410.0 billion to augment governments' financing requirements.</p> <p>Despite the challenging macro-environment, the Bank continued to strengthen the safety and soundness of the banking sector with its two-pronged approach of effective regulation and supervision. With strong support from appropriate policies and regulatory reliefs, the banking sector remained well-capitalised, liquid, and profitable with strong buffers to withstand the adverse shocks emanating from the COVID-19 pandemic. On this basis, banks were able to provide support to households and businesses severely impacted by the pandemic.</p> <p>The restrictions associated with the pandemic provided additional impetus to promote efficient and inclusive financial services, especially in remote payment systems, through the adoption of technology. During the year, the Bank established a FinTech and Innovation Office (FIO) to drive the cash-lite, e-payments, and digitisation agenda. The FIO is responsible for the licensing and supervision of Dedicated Electronic Money Issuers, Payment Service Providers, Payment and Financial Technology Service Providers, and other emerging forms of payment delivered by non-bank entities. To nurture FinTechs, enhance financial inclusion, and promote responsible digital financial service innovations, the Bank also launched a regulatory and innovation sandbox project in the year.</p> <p>In addition, the Bank created a standardised format for the use of QR codes to enable the Ghana Interbank Payment and Settlement Systems (GHIPSS) launch the new payment protocol, GHQR Code. Another significant milestone was the successful implementation of the Society for Worldwide Interbank Financial Telecommunication</p>
13.	Standart Bank Afrika	1	<h2 style="color: #0070C0;">Governing value creation</h2> <p style="color: #0070C0;">Our governance structures are well-defined and embedded to support the group's ability to create and protect value in the short, medium and long term.</p> <p>Our approach to corporate governance promotes integrated thinking and decision-making that balances strategic outcomes over time, to reconcile the interests of the group, stakeholders and society in creating and protecting sustainable shared value.</p> <p>The resilience of our governance structures was evident in 2020, where they ensured the board's swift response to Covid-19.</p> <p>As an integral part of the societies in which we operate and on which we depend for our licence to operate, we recognise our duties as a responsible corporate citizen to act in a manner that benefits these societies, especially during these times. Our corporate governance approach, therefore, rests on the following clear commitments:</p> <ul style="list-style-type: none"> • Promoting transparency, accountability and empathy in managing our stakeholder relationships and ensuring that our clients are treated fairly and consistently. • Delivering a positive impact on society, the economy and the environment through our business activities. • Adhering to the highest applicable regulatory and governance standards. • Instilling an ethical and risk-aware culture that recognises that the trust our stakeholders have in us is the foundation of our legitimacy and the basis on which we are able to compete, collaborate and change.
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	1	<p>safety of all its staff and customers.</p> <p>Environmental</p> <p>AUB adopted the Equator Principles (EP) in May 2011. EPs provide a risk management framework for determining, assessing and managing the environmental and social risk of AUB's clients. AUB has put in place performance standards within its risk framework to assess and evaluate Social and Environmental (S&E) risks associated with financing, known as the Social and Environment Management System (SEMS). The SEMS policy is as follows:</p> <ul style="list-style-type: none"> • The Bank shall continually endeavour to implement effective social and environmental management practices in all its activities, products and services, with a focus on the applicable national laws on environmental, health, safety and social issues. • The Bank will finance projects only when they are expected to be designed, built, operated and maintained in a manner consistent with the applicable national laws, and will make best efforts to ensure that all projects are operated in compliance with the applicable regional laws, World Bank Group performance standards and the exclusion list during the currency of the Bank's financing. • The Bank will also ensure that client companies understand the policy commitments made by the Bank in this area. • In instances where the Bank is a minority investor, AUB will make all reasonable efforts for the applicable performance requirements to be met by the client. <p>AUB became a signatory to UNEP-FI in January 2020 and is committed to implement Principles of Responsible Banking over a four-year period. AUB will align its business strategy to be consistent with, and contribute to, individuals' needs and society's goal as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.</p> <p>internet banking system (B2B) and onboarded most of its existing clients to the platform. The B2B platform is used for online transaction and cash management, in addition to several other product offerings. Over 350 major companies in Bahrain, along with 200 regional corporate clients now rely on AUB's B2B channel as their mission critical platform and as a result significantly reducing their carbon footprint. Also, the Bank launched enhanced mobile banking, robotic process automation, workflow automation and customer onboarding, using agile delivery capabilities while leveraging cloud platforms wherever possible to create a road map for the next generation of systems that embrace customer-centric design. Using the Open Banking paradigm is another initiative implemented, facilitating collaboration with third parties and innovative Fintech Players in Bahrain and the other countries where the Bank operates.</p> <p>Further digital offerings to retail customers include account opening and relationship creation, whereby clients are able to open new accounts with the Bank from the comfort and safety of their own homes. Migration to digital services accounted for 70% of new business in 2020, with early adaptation and acceptance of the new service. Updates on KYC digitally allows customers to maintain up-to-date information, avoiding any service interruption, and encouraging the use of safe remote interaction.</p> <p>AUB Group has set ambitious targets for 2021, reinforcing its commitment to digitalisation and developing efficient systems with customer-centric features that will continue to drive reduction in operating costs, resulting in enhanced profitability for the Bank and its customers, and thereby enhancing its shareholder value.</p> <p>Social</p> <p>Economic Opportunities and Social Investments</p> <p>Tamkeen is the Bahrain Government's agency for developing and promoting the private sector and is its main engine for</p>

17.	United Bank For Africa Plc	1	<p>challenges are ongoing across the globe, we at UBA have worked hard and stayed together as a strong team amidst adversity, operational challenges and security threats. I assure you that UBA remains well-positioned to respond to the challenges that may unfold. I am hopeful that we will emerge from these stressful times more resilient and stronger.</p> <p>Within these unprecedented and uncertain times, we remain firmly grounded in our purpose and shared values. We are committed to continuous excellent customer experience as enshrined in our Customer-First (C1st) Philosophy. We remain a reliable financial partner through highs and lows to all our stakeholders.</p> <p>The end of 2020 presents a veritable opportunity to reflect on our activities in the last 12 months, whilst looking forward gainfully to explore opportunities in the years ahead.</p> <p>Navigating the COVID-19 Challenge</p> <p>As a key pillar of our UBA has the responsibility to assist its employees, customers and communities overcome the challenges posed by the COVID-19 outbreak. Our foremost priority has been to safeguard the health and safety of our employees and customers, also to trigger business continuity plans as may be required.</p> <p>UBA displayed agility and responsiveness to the ever-changing situation. We proactively strengthened the operational and technological infrastructure needed, to ensure continuity of normal operations. During the lockdown phase implemented by governments, over 98% of our ATMs and branches were operational, whilst all the other digital banking touch points experienced almost 100% uptime. We implemented a large scale 'work from home' mandate with Virtual Private Network (VPN) connections provided to ensure business continuity. I am immensely proud of every single one of our over 20,000</p> <p>response to the fight against the Coronavirus (COVID-19) global pandemic.</p> <p>Our digital investments and progress over the past several years have helped us stay on top through the crisis and positioned us to continue to execute our strategy. I would also like to commend the Board's vision for the sustainable Information Technology investment made prior to the pandemic which eventually turned out to be the nexus of our operational resilience.</p> <p>A Tough Operating Environment</p> <ul style="list-style-type: none"> • Global <p>The International Monetary Fund estimates the global economy shrank by 3.5% in 2020 - the first time since 2009.</p> <p>Policymakers in developed and emerging markets alike mandated unprecedented mobility restrictions in an attempt to slow the spread of COVID-19, and also approved different forms of quantitative easing and stimulus measures in an attempt to support their respective economies in 2020.</p> <p>The US Federal Reserve's (Fed) final meeting for 2020</p>
18.	Stanbic Itbc Holding Plc	1	<p>Corporate governance report (continued) For the year ended 31 December 2020</p> <p>The Board has also established a number of Ad-Hoc Committees with specific responsibilities. As those Committees are not Standing Committees of the Board, these Ad-Hoc Committees would be dissolved soon as they have concluded their responsibilities as delegated by the Board.</p> <p>Company Secretary It is the role of the Company Secretary to ensure the Board remains cognisant of its duties and responsibilities. In addition to advising the Board with guidance on its responsibilities, the Company Secretary keeps the Board abreast of relevant changes in legislation and governance best practices. The Company Secretary oversees the induction of new Directors, including subsidiary Directors, as well as the ongoing training of Directors. All Directors have access to the services of the Company Secretary.</p> <p>Going concern On the recommendation of the audit committee, the Board annually considers and assesses the going concern basis for the preparation of the financial statements at the year end.</p> <p>The Board continues to view the Company as a going concern for the foreseeable future.</p> <p>Management committees The Company as a member of the Standard Bank Group (SBG) is committed</p> <p>effective and ongoing communication with shareholders is seen as essential. In addition to the ongoing engagement facilitated by the Company secretary and the head of investor relations, the Company encourages shareholders to attend the Annual General Meeting and other shareholder meetings where interaction is welcomed. The chairman of the Company's audit committee is available at the meeting to respond to questions from shareholders.</p> <p>Voting at general meetings is conducted by either a show of hands or a poll depending on the subject matter of the resolution on which a vote is being cast and separate resolutions are proposed on each significant issue.</p> <p>Dealing in securities In line with its commitment to conduct business professionally and ethically, the Company has introduced policies to restrict the dealing in securities by Directors, shareholder representatives, on the audit committee and unaffiliated employees. A personal account trading policy is in place to prohibit employees and Directors from trading in securities during close periods. Compliance with this policy is monitored on an ongoing basis.</p> <p>Sustainability The Company as a member of the Standard Bank Group (SBG) is committed</p> <p>amendments to the risk management standards, policies and procedures have been agreed to by Standard Bank Africa (SBA) Risk Management.</p> <p>The Group is committed to contributing to sustainable development through ethical, responsible financing and business practices which unlock value for our stakeholders. We manage the environmental and social aspects that impact our activities, products and services whilst ensuring sustainable value creation for our customers. We are passionately committed to encouraging financial inclusion through the provision of banking and other financial services to all corners of the continent and a promoter of gender equality.</p> <p>Social responsibility As an African business, the Group understands the challenges and benefits of doing business in Africa, and owes its existence to the people and societies within which it operates.</p> <p>The Group is therefore committed not only to the promotion of economic development but also to the strengthening of our continent and human well-being.</p> <p>The Group is concentrating its social investment expenditure in defined focus areas which currently include education in order to make the greatest impact. These areas of focus will be subject to annual</p>

Lampiran 33 Data Item Endangered wildlife Sampel Penelitian

No	Nama Perbankan Syariah	Endangered wildlife	
1.	Alinma Bank	0	
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	0	
3.	Bank Aljazira	0	
4.	Jordan Islamic Bank	0	
5.	Bank Islami Pakistan Ltd	0	
6.	Bank Muamalat	0	
7.	Bca Syariah	0	
8.	Al Rajhi Bank	0	
9.	Bank Albilad	0	
10.	Al Baraka Bank Egypt E.S.C	0	
11.	Jaiz Bank Plc	0	
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	0	

Lampiran 34 Data Item Environmental Pollution Sampel Penelitian

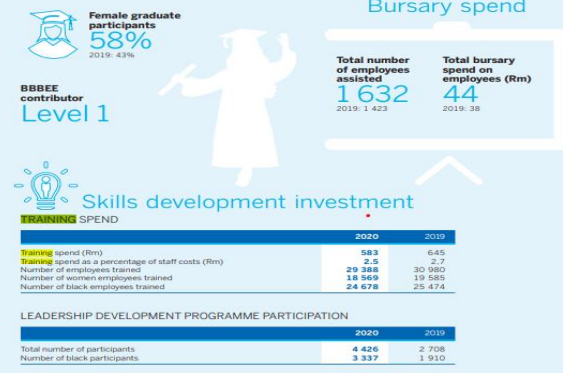
No	Nama Perbankan Syariah	Environmental Pollution	
1.	Alinma Bank	0	
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	0	
3.	Bank Aljazira	0	
4.	Jordan Islamic Bank	0	
5.	Bank Islami Pakistan Ltd	0	
6.	Bank Muamalat	0	
7.	Bca Syariah	0	
8.	Al Rajhi Bank	0	
9.	Bank Albilad	0	
10.	Al Baraka Bank Egypt E.S.C	0	
11.	Jaiz Bank Plc	0	
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	0	
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Lampiran 35 Data Item Environmental Education Sampel Penelitian

No	Nama Perbankan Syariah	Environmental Education																																																																																																
1.	Alinma Bank	1	<table border="1"> <tr><td>Asset growth</td><td>19%</td></tr> <tr><td>Financing portfolio growth</td><td>17%</td></tr> <tr><td>Number of cards issued to partners</td><td>15%</td></tr> <tr><td>Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile</td><td>32%</td></tr> <tr><td>Number of transactions executed via Alinma Internet</td><td>6%</td></tr> <tr><td>Number of transactions executed through the Alinma smart device applications</td><td>53%</td></tr> </table> <p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> ■ Launch of the Alinma Academy for Education and Development, containing 3 halls with a capacity of 100 individuals ■ Graduation of the fourth class of the Alqawi Alameen program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 2,100 practical training days, and 884 e-learning hours) ■ 1,565 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 19,040 participants. ■ Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. ■ Development of 65 e-learning aids, on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. ■ 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1174 students. 	Asset growth	19%	Financing portfolio growth	17%	Number of cards issued to partners	15%	Number of partners registered with Alinma Phone, Alinma Internet, Alinma Mobile	32%	Number of transactions executed via Alinma Internet	6%	Number of transactions executed through the Alinma smart device applications	53%																																																																																			
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2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<table border="1"> <tr><td colspan="3">Pendapatan komisi dan assurance</td><td>12,402</td><td>10,350</td></tr> <tr><td>Pendapatan administrasi giro</td><td></td><td></td><td>10,104</td><td>9,571</td></tr> <tr><td>Pendapatan jasa transaksi ATM Mandiri</td><td></td><td></td><td>9,040</td><td>9,347</td></tr> <tr><td>Pendapatan jasa dokumen dalam negeri</td><td></td><td></td><td>8,223</td><td>14,798</td></tr> <tr><td>Pendapatan referral paket umrah</td><td></td><td></td><td>2,680</td><td>12,641</td></tr> <tr><td>Lainnya</td><td></td><td></td><td>58,100</td><td>37,294</td></tr> <tr><td></td><td></td><td></td><td>1,548,593</td><td>1,334,133</td></tr> <tr><td colspan="5">Pendapatan lainnya</td></tr> <tr><td>Penerimaan kembali atas piutang dan pembiayaan yang telah dihapusbukukan</td><td></td><td></td><td>540,173</td><td>532,105</td></tr> <tr><td>Jumlah</td><td></td><td></td><td>2,088,766</td><td>1,866,238</td></tr> <tr><td colspan="5">31. BEBAN KEPEGAWAIAN</td></tr> <tr><td></td><td></td><td></td><td>2020</td><td>2019</td></tr> <tr><td colspan="5">Beban gaji, upah, tunjangan dan kesejahteraan karyawan</td></tr> <tr><td>Beban pengobalan</td><td></td><td></td><td>1,900,931</td><td>1,795,152</td></tr> <tr><td>Beban biaya manfaat karyawan</td><td></td><td></td><td>106,708</td><td>86,998</td></tr> <tr><td>Beban pendidikan dan pelatihan</td><td></td><td></td><td>103,593</td><td>100,907</td></tr> <tr><td>Lainnya</td><td></td><td></td><td>44,298</td><td>75,027</td></tr> <tr><td></td><td></td><td></td><td>11,959</td><td>26,007</td></tr> <tr><td>Jumlah</td><td></td><td></td><td>2,167,489</td><td>2,084,091</td></tr> </table>	Pendapatan komisi dan assurance			12,402	10,350	Pendapatan administrasi giro			10,104	9,571	Pendapatan jasa transaksi ATM Mandiri			9,040	9,347	Pendapatan jasa dokumen dalam negeri			8,223	14,798	Pendapatan referral paket umrah			2,680	12,641	Lainnya			58,100	37,294				1,548,593	1,334,133	Pendapatan lainnya					Penerimaan kembali atas piutang dan pembiayaan yang telah dihapusbukukan			540,173	532,105	Jumlah			2,088,766	1,866,238	31. BEBAN KEPEGAWAIAN								2020	2019	Beban gaji, upah, tunjangan dan kesejahteraan karyawan					Beban pengobalan			1,900,931	1,795,152	Beban biaya manfaat karyawan			106,708	86,998	Beban pendidikan dan pelatihan			103,593	100,907	Lainnya			44,298	75,027				11,959	26,007	Jumlah			2,167,489	2,084,091
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3.	Bank Aljazira	1	<p>Abdulaziz Al Saud, and to the Royal Highness Prince Mohammed bin Salman bin Abdulaziz Al Saud, Crown Prince, Deputy Prime Minister and Minister of Defense, the Saudi economy was able to avert all international predictions of deflation attributed to the pandemic effects. Our prudent government has adopted specific measures to protect the national economy against the complications of Covid-19, including, but not limited to, the pumping of about SAR 100 billion into the economy, particularly the private sector, on top of other stimulus initiatives (including several exemptions and deferrals of fee and tax payments to support the private sector).</p> <p>Our prudent government managed to control the pandemic with high professionalism that was globally recognized, through a package of initiatives and incentives as mentioned herein-above. Such initiatives aimed to mitigate the financial and economic impacts that the private sector may go through, including, but not limited to: extension of grace periods, rescheduling of loans to the most needy enterprises in amounts which exceeded SAR 6 billion, support of employment through the allocation of funds of SAR 4 billion targeting more than 300,000 beneficiaries working in the private sector by providing employment and training support programs, and increase of direct lending portfolio to micro and small enterprises up to SAR 2 billion, benefiting 6,500 entrepreneurs. Furthermore, SAR 2 billion have been allocated to finance indirect lending programs made through financial institutions. Furthermore, by a resolution of the Ministry of Finance, SAR 120 billion were allocated to mitigate the financial and economic impacts on the private sector.</p> <p>As a result of this pandemic, the world has seen the largest, fastest, and most serious shock in the recent history, which brought about various challenges to the economic, health and social aspects in all countries. The effects of this situation extended to cover the national economy, whereby low oil prices and pandemic consequences influenced the major events in Saudi Arabia, including Hajj and Umrah season, thereby affecting the volume of financial transactions, transfers, and hospitality.</p> <p>The government managed to create a healthy balance between spending requirements and the necessity to maintain stability and financial sustainability. The national economy achieved a record level of non-oil revenues in 2020, which amounted to around SAR 358 billion, or 46.5 percent of the total government revenue (SAR 770 billion), compared to SAR 412 billion of oil revenues, or 53.5 percent of the total government revenue. There was also a significant improvement in the government revenues, and a significant decrease is expected in the deficit in the coming years.</p> <p>The government of the Kingdom of Saudi Arabia launched various initiatives to support liquidity through financing, guarantees and capital injection in the public sector. The Saudi Central Bank announced a number of different initiatives designed to assist the financial sector institutions in managing the effects of the pandemic.</p> <p>The Kingdom of Saudi Arabia's hosting and presiding the G-20 summit in 2020 reflected the Kingdom's global economic and political weight and its role as a key member to achieve the group's agreed objectives. The Kingdom's presidency of the G-20 summit contributed to the initiatives for trade facilitation, increased competitiveness and motivation of SMEs, as well as emphasized precautionary measures and health care to protect people under the current circumstances.</p> <p>The Kingdom of Saudi Arabia has also contributed financial assistance to support the international efforts in addressing the COVID-19 pandemic. Such support was allocated to specific organizations and authorities to enable them to participate in the control of the pandemic and respond to global emergency cases, develop the health systems and provide support for early warning and pandemic response systems, especially in the low to middle income and most-needy countries.</p> <p>In terms of the local economy, the last weeks of 2020 saw the approval, by the Council of Ministers, of the Saudi Central Bank rules which aims to achieve three main objectives: to maintain monetary stability, support the stability of the financial sector, and support of economic growth. The new regulation included change of the name of Saudi Arabian Monetary Agency to be Saudi Central Bank, which shall report directly to His Majesty the King, while continuing to be financially and administratively independent, coping with the global practices of central banks.</p> <p>It is expected that private sector will record good growth, particularly small and medium-sized enterprises, and that the third quarter of this year will witness the start point. It is also expected that the Saudi Arabia's budget for 2021 will also see a growth in the light of reliance on non-oil revenues as the objective of the Kingdom's vision 2030. The Kingdom's budget for 2021 is estimated at SAR 990 billion, while revenues are estimated at SAR 849 billion, which are positive and promising figures. It is expected that the major Public Investment Fund projects will support the economy, especially as the Fund is committed to inject more than SAR 160 billion in the local economy.</p>																																																																																																																																																																																																							
4.	Jordan Islamic Bank	1	<p>The Forty Second Annual Report 2020</p> <p>51. Employees expenses</p> <p>This item consists of the following:</p> <table border="1"> <thead> <tr> <th rowspan="2">Description</th> <th>31 December 2020</th> <th>31 December 2019</th> </tr> <tr> <th>JD</th> <th>JD</th> </tr> </thead> <tbody> <tr> <td>Salaries, benefits and allowances</td> <td>31,983,135</td> <td>32,034,855</td> </tr> <tr> <td>Bank's contribution in Social Security</td> <td>3,960,726</td> <td>3,876,367</td> </tr> <tr> <td>Medical expenses</td> <td>3,228,568</td> <td>3,159,078</td> </tr> <tr> <td>Training expenses</td> <td>47,939</td> <td>148,102</td> </tr> <tr> <td>Per diem</td> <td>109,952</td> <td>162,614</td> </tr> <tr> <td>Meals</td> <td>84,172</td> <td>133,947</td> </tr> <tr> <td>End of service benefits</td> <td>1,845,285</td> <td>1,681,474</td> </tr> <tr> <td>Takaful insurance</td> <td>246,797</td> <td>241,480</td> </tr> <tr> <td>Total</td> <td>41,506,574</td> <td>41,437,917</td> </tr> </tbody> </table>	Description	31 December 2020	31 December 2019	JD	JD	Salaries, benefits and allowances	31,983,135	32,034,855	Bank's contribution in Social Security	3,960,726	3,876,367	Medical expenses	3,228,568	3,159,078	Training expenses	47,939	148,102	Per diem	109,952	162,614	Meals	84,172	133,947	End of service benefits	1,845,285	1,681,474	Takaful insurance	246,797	241,480	Total	41,506,574	41,437,917																																																																																																																																																																							
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dimana masing-masing sebesar Rp337.775.655 dan Rp348.328.614 merupakan penemuan pembayaran atas debitur yang masuk dalam program pengalihan dan penjualan portofolio.</p> <p>Administration fees for the years ended December 31, 2020 and 2019 is amounting to Rp434,875,634 and Rp458,620,912, respectively, of which Rp337,775,655 and Rp348,328,614, respectively, represents receipt of payment for debtors included in the portfolio transfer and sale program.</p>		2020		2019		US\$	US\$	US\$	US\$	OPERATING EXPENSES					Total compensation expense		3,619,430		3,090,808	Property expense		84,606		88,911	Rent & taxes		2,931		1,839	Takaful / Insurance		353,128		344,053	Utilities cost		367,958		323,447	Security (including guards)		172,754		147,002	Depreciation	13.2	343,977		329,345	Depreciation on right-of-use assets	13.2	809,412		786,150	Others		2,154,796		2,024,129	Information technology expenses					Software maintenance		245,232		155,114	Hardware 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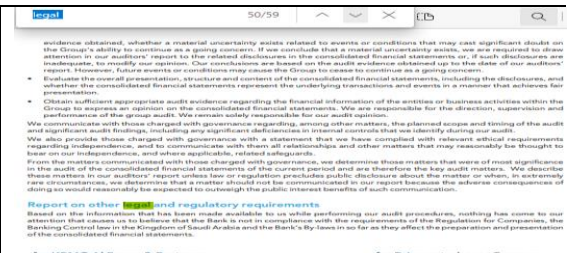
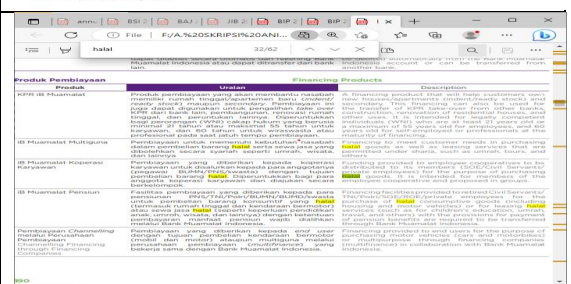
7.	Bca Syariah	1	<p>❖ Biaya Pelatihan dan Pengembangan Kompetensi Karyawan</p> <p>Total biaya yang telah dikeluarkan BCAS untuk pelatihan dan pengembangan kompetensi karyawan pada tahun 2020 mencapai Rp2,1 miliar atau lebih rendah 45,9% dibandingkan tahun sebelumnya. Hal ini terutama disebabkan oleh menurunnya jumlah pelatihan seiring dengan keberadaan pandemi yang mendorong pegeraian metode pelaksanaan pelatihan dari offline menjadi online.</p> <table border="1"> <thead> <tr> <th>Biaya Pelatihan dan Pengembangan Kompetensi</th> <th>2020</th> <th>2019</th> <th>2018</th> </tr> </thead> <tbody> <tr> <td>Jumlah</td> <td>Rp2,1miliar</td> <td>Rp3,7miliar</td> <td>Rp2,9miliar</td> </tr> </tbody> </table> <p>❖ Realisasi Pelaksanaan Pelatihan dan Pengembangan Kompetensi</p> <p>Realisasi pelaksanaan pelatihan dan pengembangan kompetensi karyawan BCAS di sepanjang tahun 2020 adalah sebagai berikut:</p> <table border="1"> <thead> <tr> <th>Peserta Training Berdasarkan Jabatan</th> <th>Bidang Pelatihan</th> <th>Tujuan Pelatihan</th> <th colspan="2">2020</th> </tr> <tr> <th></th> <th></th> <th></th> <th>Jumlah Peserta*</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Dekom, DPS, Komite di bawah Komisaris</td> <td>APU PPT</td> <td>Memberikan pembelajaran mengenai Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, penegakan hukum sampai dengan penerapannya dalam industri perbankan.</td> <td>3</td> <td>0,09%</td> </tr> <tr> <td></td> <td>Audit</td> <td>Meningkatkan pengetahuan</td> <td>5</td> <td>0,15%</td> </tr> </tbody> </table>	Biaya Pelatihan dan Pengembangan Kompetensi	2020	2019	2018	Jumlah	Rp2,1miliar	Rp3,7miliar	Rp2,9miliar	Peserta Training Berdasarkan Jabatan	Bidang Pelatihan	Tujuan Pelatihan	2020					Jumlah Peserta*	%	Dekom, DPS, Komite di bawah Komisaris	APU PPT	Memberikan pembelajaran mengenai Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, penegakan hukum sampai dengan penerapannya dalam industri perbankan.	3	0,09%		Audit	Meningkatkan pengetahuan	5	0,15%																																																																																				
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10.	Al Baraka Bank Egypt E.S.C	1	<p>More implementing to the procedures of financial inclusion</p> <p>Continuing in the process of developing and creating new products keeping on renewing the infrastructure and network technology</p> <p>Applying mobile application and other electronic services to provide banking services to our bank's customers in a safety and easy way to carry out banking operations quickly and easily without the need to increase branches of a large significantly and expensively</p> <p>More provision of services provided to VIP clients in order to expand the segment of said category, as well as the system of prizes on savings pools that our bank developed and achieved good success, such as the Umrah prizes.</p> <p>Continuing to update the computer system with a new global system that meets all the needs of our bank, as it has become the first competitive element for the customer at the level of banks.</p> <p>Deepening the Islamic identity of our bank</p> <p>Trending strongly to Islamic Sukuk</p> <p>Continuing and increasing spending on employees training, to refining their expertise and obtaining specialized banking certificates as they are the real wealth of the bank.</p> <p>overview on Our Bank's Strategies during the year 2020</p> <p>Bank's strategies during the coming year concentrate on maintaining the renovation, activation and updating of the principal acts adopted by the Bank in this regard, in conformity to the "coming five-year ratified strategy" of the Bank, through the orientation of effective, real, short & medium-term plans, pursuant to the instructions and directions of the Central Bank of pt & Al Baraka Group - the Principal Investor. Hereunder is a display of such aspects:</p> <p>Financial Strategies</p> <ul style="list-style-type: none"> Continue on Realizing satisfactory level of profitability and return on equity Continuation of policy multiplicity of profit positions 																																																																																																																
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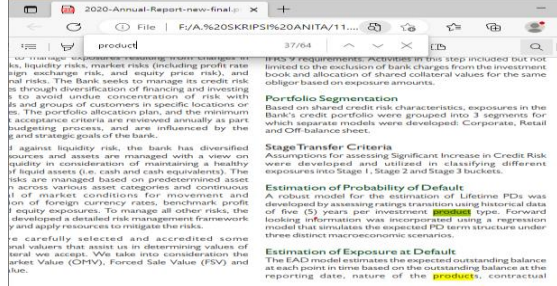
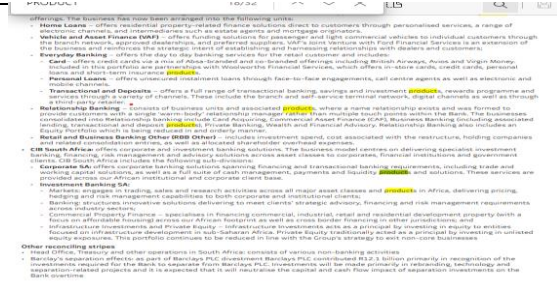
12.	Bank Of Ghana	1	<p>5.2 Human Resource Activities</p> <p>5.2.1 Policies In 2020, the Bank further strengthened staff policies by reviewing its Handbook on Human Resource Policies. Notable among the newly formulated policies were the Reassignment Policy, and the Staff Housing Policy. Despite the disruptions caused by the Covid-19 pandemic on its operations, the Bank remained strategically positioned to achieve its mandate.</p> <p>5.2.2 Performance Management System In 2020, the Bank organised a number of training programmes to enhance staff knowledge and understanding of the Performance Management System (PMS), which was implemented in 2019. The PMS enables continuous review of staff performance, and ensures that individual goals are always aligned to organisational goals to enable the Bank achieve its mandate.</p> <p>5.2.3 Staff Strength The total staff strength of the Bank was 2,113 at end-December 2020, up from 2,053 at end-December 2019. The categorisation of staff by grade and gender is summarised as follows:</p> <table border="1" data-bbox="890 495 1166 546"> <thead> <tr> <th>Grade</th> <th>Male</th> <th>Female</th> <th>Total</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td>Management Staff</td> <td>212</td> <td>53</td> <td>265</td> <td>14</td> </tr> <tr> <td>Middle Level Staff</td> <td>854</td> <td>533</td> <td>1,387</td> <td>66</td> </tr> <tr> <td>Junior Staff</td> <td>319</td> <td>112</td> <td>431</td> <td>20</td> </tr> <tr> <td>Total</td> <td>1,385</td> <td>708</td> <td>2,113</td> <td>100</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>The total number of staff recruited in 2020 was 136, comprising 39 contract staff and 97 permanent appointments, while a total of 78 exited the service of the Bank. This resulted in a net intake of 58.</p> <p>5.2.3 Creation of FinTech and Innovation Office In the review year, the Bank established a FinTech and Innovation Office. The office is responsible for policy</p> <ul style="list-style-type: none"> Created awareness through periodic publications on the Bank's intranet about identifying risk factors and preventing diseases, including COVID-19. Organised medical outreach programmes on general health and safety. Carried out health education on several topics, which included office ergonomics, lifestyle diseases, Lassa fever, and COVID-19. Organised Annual Medical Examinations for staff, including retirees; and Organised kidney screening, eye screening, hearing assessment, breast cancer screening and COVID-19 tests. <p>In the review year, to further enhance employee wellbeing, the Bank relocated its clinic to the newly constructed Bank Hospital.</p> <p>5.4 Capacity Development</p> <p>The Bank continued to sponsor staff to participate in various local and foreign training programmes. As a result of the COVID-19 pandemic, staff mostly participated in programmes held virtually. The breakdown was as follows:</p> <table border="1" data-bbox="1187 472 1463 546"> <thead> <tr> <th>Programmes Attended</th> <th>No. of Participants</th> </tr> </thead> <tbody> <tr> <td>Local Training</td> <td>2,950</td> </tr> <tr> <td>In-House Training</td> <td>2,653</td> </tr> <tr> <td>In-Country Training</td> <td>927</td> </tr> <tr> <td>Foreign Training</td> <td>181</td> </tr> <tr> <td>Total</td> <td>3,131</td> </tr> </tbody> </table> <p>Source: Bank of Ghana</p> <p>5.5 Ethics and Professionalism</p> <p>To strengthen and foster a culture that promotes the highest ethical standards and respects core values of accountability, integrity, teamwork, respect, innovation, professionalism and merit, the Bank reviewed a number of policies on ethics. The Bank continued to strengthen its Ethics and Compliance Programme (E&CP) to serve as</p>	Grade	Male	Female	Total	% of Total	Management Staff	212	53	265	14	Middle Level Staff	854	533	1,387	66	Junior Staff	319	112	431	20	Total	1,385	708	2,113	100	Programmes Attended	No. of Participants	Local Training	2,950	In-House Training	2,653	In-Country Training	927	Foreign Training	181	Total	3,131																																																					
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Lampiran 36 Data Item Environmental Products/process related Sampel Penelitian

No	Nama Perbankan Syariah	Environmental Products	
1.	Alinma Bank	1	<p>Human Capital: Continuous Investment in Individuals</p> <p>As part of its strategy to attract promising Saudi talent, the bank worked throughout 2020 to increase its Saudization rate and to maintain a leadership position among Saudi banks in this regard. The bank also worked to develop new, to improve existing and to automate numerous HC internal procedures.</p> <p>Regarding staff training and development efforts, the following was accomplished in 2020:</p> <ul style="list-style-type: none"> Launch of the Alinma Academy for Education and Development, containing 3 halls with a capacity of 100 individuals Graduation of the fourth class of the Alqawi Alameen program, which provides training and development services through in-person and e-learning instruction (1060 theoretical training days, 2,700 practical training days, and 484 e-learning hours) 1,565 total training days for 429 participants, including knowledge, skill, and behavioral courses in banking, financial, legal, and administrative and IT subjects. Other courses were also provided on technical systems as well as products and services offered by the bank. The courses were offered by a number of specialized training providers. Total training days conducted by the bank since its inception reached 82,780 training days attended by 19,040 participants. Graduation of 33 employees from the Hadaf leadership program in cooperation with the Human Resources Fund (Hadaf). This program prepares staff for future leadership in the financial sector. Development of 65 e-learning aids, on subjects that include banking products, information security, business continuity, information technology and compliance. 90% of employees availed themselves of these materials. 107 co-op training programs in partnership with Saudi universities. The total number of trainees reached 1174 students. <p style="text-align: right;">Annual Report 2020 21</p>
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Selain itu DPS juga memberikan arahan dan penguatan materi "Akad dan produk Perbankan Syariah" kepada para Manajer yang berada di Area, Cabang/Branch dan semua pegawai Cabang/Branch, dengan mengadakan Forum Klinik Syariah untuk menjawab keluhan sekaligus menerima masukan yang dapat memperbaiki kualitas pemenuhan aspek syariah.</p> <p>Hal ini dimaksudkan agar semua pejabat Area dan Cabang/ Branch memahami dan mengerti kembali skema produk dan jasa perbankan syariah. Termasuk akad-akad standar yang digunakan dalam produk pendanaan, pembiayaan dan jasa. Sehingga harapannya dari sisi bisnis tetap tumbuh dan dari aspek syariah terpuhni (shariah compliance).</p> <p>Untuk menunjang semua pencapaian di atas, DPS secara moral spiritual memiliki kewajiban untuk menyampaikan motivasi dan arahan kepada semua pejabat Area, Cabang/ Branch dan semua pegawai cabang agar senantiasa mengedepankan akhlak/etika islami dalam menjalankan semua tugas dan tanggung jawab yang menjadi amanah Perusahaan, karena hal inilah yang menjadi nilai tambah sekaligus kekuatan yang sangat fundamental bagi Mandiri Syariah.</p> <p>Perubahan Komposisi Dewan Pengawas Syariah</p> <p>Komposisi Dewan Pengawas Syariah selama tahun 2020 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Ketua Dewan Pengawas Syariah dan 2 (dua) orang anggota Dewan Pengawas Syariah. Seluruh anggota Dewan Pengawas Syariah berdomisili di wilayah kerja Kantor Pusat Mandiri Syariah.</p>

3.	Bank Aljazira	1	
4.	Jordan Islamic Bank	1	<p>Seventh: Future Plan of the Bank for the Year 2021</p> <ol style="list-style-type: none"> Continuing the introduction of new financial products that meet the desires and the needs of the banking market, provided obtaining Sharia approval, and hardly seeking to create more authentic products which reflect the Islam economy and its essence in constructing the earth, as well as continuing to meet the market requirements for savings in line with the technological development. Continuing to extend the offering of financing facilities to individuals on Murabaha, Ijarah Muntahia Bittamlik, considering the negative impacts of Corona Pandemic and focusing on the quality of the Bank customer. Continuing to expand in financing SMEs while focusing on the quality of customers and sectors that are the least harmed by the pandemic. Continuing to implement the Digital Transformation Plan, introducing new e-banking services, and improving services through electronic channels on Mobile Banking app and I-Banking and urging customers to use these services. Seeking to provide the appropriate circumstances to improve the revenues, especially the bank services revenues, as well as taking advantage of the Corona pandemic to urge the customer to use I-Banking and Mobile Banking application and to use the Bank cards, especially the cards with the "contactless" technology for purchases. Continuing to develop staff competencies and skills. Continued commitment to governance, asset quality improvement, risk management, and compliance monitoring. Continuing to undertake social responsibility in different areas.
5.	Bank Islami Pakistan Ltd	1	<p>THE BANK'S COMPLIANCE WITH SHARIAH PRINCIPLES AND REGULATIONS</p> <p>The Bank, in this regard, SCD, as per the directives of the Shariah Board, issues new guidelines and reviews the previous issued Shariah guidelines to manage Shariah non-compliance risk. During the year, SCD issued different Shariah guidelines which include, among others, guidelines regarding Changing Takat in Financing, Transactions, Disposal of Foreign Currency, Changing Shariah Approval in Settlement Cases, and Waiver of Charges on Current Account. Comprehensive Shariah Compliance guidelines for Branches were also issued to ensure that branches observe the spirit of Islamic Banking and demonstrate the fundamental, ideological and practical differences between Islamic and Conventional Banking.</p> <p>The function of Shariah Review of financial transactions is discharged by SCD in two phases: pre-execution review which is for all the customers and post-execution review which is carried out on a sample check basis.</p> <p>SCD carried out Shariah Review of different departments/functions of Head office and branches across the country during the year. The SCD presented Shariah Review reports, Internal and External Shariah Audit reports, and RIB Inspection report to the Board for determining corrective actions.</p> <p>In addition to Shariah Review, Internal Shariah Audit unit (ISAAU), working under the Internal Audit department, conducted Shariah Audit of branches and departments/functions of the Bank to ensure the compliance of Shariah guidelines with the Board and State Bank of Pakistan.</p> <p>Shariah Structuring:</p> <p>Alhamdulillah, the Bank successfully concluded the IPO and listing of BankIslami Ehad Sukuk which is Pakistan's first listed Additional Tier-1 Musharabah Sukuk. The Sukuk is a key milestone for the Bank through which our Tier-1 Capital has been strengthened.</p> <p>During the year, a series of Islamic Commercial Papers (ICPs) were issued by E-lectric in which the Bank acts as the Shariah Structuring Bank. Further, Sharia Sukuk (SBB) for KAC ABDA Power Company Limited (KAPCC) was also structured. The ICPs and SBB were structured on the basis of Musharabah (Share-And) through which participants invested in identified business operations of the respective companies.</p>
6.	Bank Muamalat	1	
7.	Bca Syariah	1	<p>Analisis Prospek Usaha dan Strategi Tahun 2021</p> <p>Bank Indonesia memproyeksikan pertumbuhan ekonomi nasional tahun 2021 berada pada kisaran 4,5-5,5%. Sedangkan di sektor perbankan, pertumbuhan kredit diproyeksikan berkisar antara 5,0-6,0% dan pertumbuhan DPK diproyeksikan berkisar antara 7,0-9,0%. Maki melambatnya perekonomian dunia seiring dengan kondisi pandemi yang berkepanjangan mempengaruhi pertumbuhan perekonomian nasional, namun prospek ekonomi Indonesia ke depan diparkirkan akan membaik. Optimisme ini seiring dengan mulai diimplementasikannya vaksin Covid-19 di awal tahun 2021 serta pesimisan di Indonesia yang terbukti relatif resilient dibandingkan dengan negara Asia Tenggara lainnya. Terlebih lagi, potensi ekonomi syariah di Indonesia masih menyimpan peluang yang sangat besar.</p> <p>Berdasarkan laporan Global Islamic Report, Indonesia merupakan pasar syariah terbesar di dunia yang mewakili sekitar 10% pengaluan dari pasar global. Perekonomian produk-produk syariah di Indonesia bahkan diproyeksikan tumbuh signifikan hingga mencapai Rp4.800 triliun di tahun 2024. Selain itu, Indonesia juga merupakan negara dengan jumlah institusi keuangan syariah terbanyak di dunia, dengan lebih dari 5.000 institusi yang terdiri atas bank syariah, asuransi syariah, modal ventura syariah, dan lainnya. Kinerja bank syariah di tahun 2020 bahkan menunjukkan pertumbuhan</p> <ul style="list-style-type: none"> • pertumbuhan aset sebesar 3,0-10,0% • Pertumbuhan pembiayaan sebesar 3,0-8,0% • Pertumbuhan DPK sebesar 3,0-8,0% • Pertumbuhan laba sebesar 5,0-10,0% <p>Apresiasi kepada Seluruh Pemangku Kepentingan</p> <p>Alhamdulillah, BCAs dapat melalui tahun 2020 dengan mewujudkan kinerja keuangan yang tetap terjaga, berkualitas, dan berkelanjutan. Segala upaya yang dilakukan selama tahun 2020 tak lepas dari hasil kerja sama yang baik dengan seluruh pihak, baik internal organisasi maupun dengan pihak-pihak eksternal perusahaan.</p> <p>Apresiasi yang setinggi-tingginya kami tujukan kepada nasabah, pemangku saham, seluruh pemangku kepentingan termasuk pihak regulator, atas dukungan dan kepercayaan yang telah diberikan kepada BCAs. Kami mengapresiasi langkah-langkah respons OJK dan dalam menjalankan pengawasan perbankan secara keseluruhan, menjaga stabilitas sistem keuangan, serta melaksanakan berbagai upaya pemulihan ekonomi nasional di tengah kondisi pandemi Covid-19.</p> <p>Penghargaan terdapat juga kami tujukan kepada Dewan Komisaris dan Dewan Pengawas Syariah yang telah menjalankan fungsi pengawasan dengan baik sesuai dengan prinsip tata kelola perusahaan. Pencapaian yang telah diraih di sepanjang tahun semakin memotivasi kami untuk terus</p>
8.	Al Rajhi Bank	1	<p>AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD. (Incorporated in Malaysia) Co. Reg. No. 200501636699 (719057-X)</p> <p>DIRECTORS' REPORT (Continued)</p> <p>DISCLOSURE OF SHARIAH BOARD (Continued)</p> <p>(b) Shariah Board and Its Roles and Responsibilities (Continued)</p> <p>(ii) To ensure that the Bank complies with Shariah principles in all aspects and to decide consequential action upon any violation;</p> <p>(iv) To ensure that the products of the Bank comply with Shariah principles in all aspects, the Shariah Board must endorse the following:</p> <ol style="list-style-type: none"> the terms and conditions contained in the proposal form, contract, agreement or other legal documentation used in executing the transactions; and the product manual, marketing advertisement, sales illustrations and brochures used to describe the product. <p>(v) To provide assistance to related parties such as legal counsel, auditor or consultant on Shariah matters so that compliance with Shariah principles can be assured completely;</p> <p>(vi) To provide written Shariah opinion and to record any opinion given under the following circumstances:</p> <ol style="list-style-type: none"> where the Bank makes reference to the Shariah Advisory Council ("SAC") of Bank Negara Malaysia for advice; and

9.	Bank Albilad	0	
10.	Al Baraka Bank Egypt E.S.C	1	<p>Islamic Shari'a operating risks</p> <p>Our Bank, Al Baraka Bank Egypt practices all banking services and transactions, businesses and investments authorized to commercial banks on a non-optional basis in the manner that agrees with the provisions and principles of the magnanimous Islamic Shari'a under the laws that regulate the foregoing.</p> <p>Our bank belongs to Al Baraka Group (main investors of the bank) considering it one of its units, where the group represents one of the biggest banking entities in the world that complies with applying the provisions and principles of the Islamic Shari'a in all its transactions.</p> <p>This is consolidated by the fact that the organization chart of the Bank includes the Shari'a Supervisory Board that reports directly to the Board of Directors. It comprises three individuals from among the biggest scientists specialized in Islamic financial transactions and Shari'a well known for their sound Islamic and profound knowledge of the transactions jurisprudence. The Board studies and scrutinizes the results of practical contracts and agreements, the procedural and technical evidences and the models used in the activities of the bank, as well as any new product from the Islamic Shari'a aspect. It issues decisions, recommendation and opinions that form to the Islamic Shari'a "Fatwa" in their final form. Its decisions are considered binding.</p> <p>The Board through the endorsed mechanism inspects and audits the transactions of the Bank and audits and inspects the revenues of the Bank and their sources through the quarterly financial positions before their endorsement. It submits reports through its periodic meetings, in addition to its annual independent report on the compliance extent of the Bank with all requirements of the Islamic Shari'a which it publishes within the annual financial report of the Bank.</p> <p>In deepening this role, the Bank has appointed an internal Islamic Shari'a auditor that follows up and implements all religious opinions, "Fatwa" provisions and recommendations issued by the Shari'a Supervisory Board pays field visits to all branches of the Bank to ensure the compliance with the foregoing in the daily businesses that the Bank performs, explains and draws the points of view of the Islamic Shari'a visitors and the problems of application closer to each other. He puts forward the reports before the Shari'a Supervisory Board and the top management of the Bank. He has the authority to direct the competent entities to rectify the detected facts that do not conform to the Islamic Shari'a that could be corrected immediately.</p>
11.	Jaiz Bank Plc	1	 <p>The Bank's risk management framework is designed to identify, measure, monitor and report risks in a timely and accurate manner. The Bank's risk management framework is designed to identify, measure, monitor and report risks in a timely and accurate manner.</p> <p>Product Segmentation Based on shared credit risk characteristics, exposures in the Bank's credit portfolio were grouped into 3 segments for which separate models were developed: Corporate, Retail and CIB/balance sheet.</p> <p>Stage Transfer Criteria Assumptions regarding Significant Increase in Credit Risk were developed and utilized in classifying different exposures into Stage 1, Stage 2 and Stage 3 buckets.</p> <p>Estimation of Probability of Default A robust model for the estimation of Lifetime PDs was developed by assessing ratings characteristics using historical data of five (5) years per investment product type. Forward looking information was incorporated using a regression model that simulates the expected PD term structure under three distinct macroeconomic scenarios.</p> <p>Estimation of Exposure at Default The EAD model estimates the expected outstanding balance at each point in time based on the outstanding balance at the reporting date, nature of the products, contractual</p>
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	1	 <p>Other operating risks</p> <p>The Directors present their annual report on the affairs of Absa Bank Afrika (the Company) and its subsidiaries (together "the Group"), together with the consolidated and separate annual financial statements and auditor's report for the year ended 31 December 2020.</p> <p>a. Legal form The Company was incorporated in Nigeria under the Companies and Allied Matters Act (CAMA) as a public limited liability company on 14 March 2012. The Company was listed on 23 November 2012 on the floor of The Nigerian Stock Exchange.</p> <p>b. Principal activity and business review The principal activity of the Company is to carry on business as a financial services company, to invest and hold controlling shares, in as well as manage other subsidiary companies.</p> <p>The Company has nine direct subsidiaries, namely: Stanbic IBTC Bank (Nigeria) Limited, Stanbic IBTC Asset Management Limited, Stanbic IBTC Insurance Limited, Stanbic IBTC Stockbrokers Limited, Stanbic IBTC Insurance Brokers Limited and Stanbic IBTC Finance Limited, and two indirect subsidiaries, namely: Stanbic IBTC Bureau De Change Limited effective 1 January 2021. The discontinuation of the Bureau De Change Limited was primarily driven by changes in regulation, which now</p>
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	1	<p>Directors' report For the year ended 31 December 2020</p> <p>The Directors present their annual report on the affairs of Stanbic IBTC Holdings PLC ("the Company") and its subsidiaries (together "the Group"), together with the consolidated and separate annual financial statements and auditor's report for the year ended 31 December 2020.</p> <p>a. Legal form The Company was incorporated in Nigeria under the Companies and Allied Matters Act (CAMA) as a public limited liability company on 14 March 2012. The Company was listed on 23 November 2012 on the floor of The Nigerian Stock Exchange.</p> <p>b. Principal activity and business review The principal activity of the Company is to carry on business as a financial services company, to invest and hold controlling shares, in as well as manage other subsidiary companies.</p> <p>The Company has nine direct subsidiaries, namely: Stanbic IBTC Bank (Nigeria) Limited, Stanbic IBTC Asset Management Limited, Stanbic IBTC Insurance Limited, Stanbic IBTC Stockbrokers Limited, Stanbic IBTC Insurance Brokers Limited and Stanbic IBTC Finance Limited, and two indirect subsidiaries, namely: Stanbic IBTC Bureau De Change Limited effective 1 January 2021. The discontinuation of the Bureau De Change Limited was primarily driven by changes in regulation, which now</p>

Lampiran 37 Data Item Environmental audit/independent verification statement
Sampel Penelitian

		Environmental audit	
1.	Alinma Bank	0	
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Tanggung Jawab Sosial Perusahaan Terkait dengan Lingkungan Hidup</p> <p>Komitmen dan Kebijakan Tanggung Jawab Sosial Perusahaan Bidang Lingkungan Hidup</p> <p>Mandiri Syariah memiliki komitmen tinggi terhadap pelaksanaan CSR terkait lingkungan hidup, meskipun bisnis ini bergerak dalam bidang perbankan yang tidak memiliki dampak secara langsung kepada kelestarian lingkungan. Komitmen tersebut dituangkan dalam:</p> <ol style="list-style-type: none"> SE No. 8/001/PEM tanggal 2 Januari 2006 perihal Revisi Pedoman Pembiayaan. Buku Kebijakan Pembiayaan tanggal 2 April 2007, berisi antara lain: Ketentuan tentang kewajiban pengelolaan lingkungan untuk nasabah pembiayaan diatur dalam: <ul style="list-style-type: none"> Bab I artikel 210 butir E Kebijakan Pembiayaan, "Bank harus menghindari pembiayaan untuk bidang usaha yang tidak/belum memenuhi ketentuan lingkungan AMDAL sehingga membahayakan lingkungan". Bab VI butir A tentang Kualitas Aktiva Produktif. Penilaian kualitas aktiva pembiayaan untuk pilar prospek usaha nasabah pembiayaan dikaitkan dengan upaya nasabah dalam pemeliharaan lingkungan hidup. Bab XI butir D Proses Pemberian Pembiayaan sub bab Analisis Pembiayaan Produktif. Dalam penilaian aspek teknis/produksi Bank dipersyaratkan untuk melakukan analisa mengenai dampak lingkungan, meliputi: Tingkat pencemaran dalam proses produksi. <ul style="list-style-type: none"> Sarana untuk menghindari polusi/ pengolahan limbah telah sesuai dengan ketentuan atau belum. Komplain dari penghuni di lingkungan tempat usaha/pabrik. Harus memperhatikan peraturan/ ketentuan pemerintah yang berlaku yaitu apakah pemohon/ nasabah telah memiliki izin AMDAL dari instansi yang berwenang. <p>Dampak dan Risiko Lingkungan</p> <p>Sebagai perusahaan yang bergerak di bidang perbankan, risiko utama yang dihadapi oleh Mandiri Syariah adalah jika kredit disalurkan kepada institusi yang memiliki permasalahan di bidang lingkungan hidup. Hal ini akan menyebabkan munculnya risiko reputasi dan risiko kegagalan pembiayaan jika debitur mengalami risiko dikenal sanksi baik dari negara maupun masyarakat. Oleh karena itu Mandiri Syariah dalam penyaluran kreditnya telah memiliki kebijakan Green Banking yang telah diatur dalam kebijakan internal Mandiri Syariah.</p> <p>Target/Rencana Kegiatan Tanggung Jawab Sosial Perusahaan Bidang Lingkungan Hidup</p> <p>Target/rencana kegiatan sosial terkait dengan lingkungan hidup dituangkan dalam RKAB dan yang terkait dengan operasional kantor ditargetkan dalam rencana program kerja tahunan. Mandiri Syariah merencanakan untuk melaksanakan <i>enhancement of green behavior, enhancement of green product, dan capacity building enhancement, Enhancement of green behavior</i> diwujudkan dengan menetapkan alat ukur dalam menghitung <i>cost efficiency</i> atas penggunaan kertas, air, listrik. Sedangkan <i>capacity building enhancement</i> dilaksanakan melalui program-program pelatihan.</p> <p>Pelaksanaan Inisiatif Tanggung Jawab Sosial Perusahaan Bidang Lingkungan Hidup</p> <p>Mandiri Syariah telah mewujudkan dukungan terhadap pemeliharaan kelestarian lingkungan hidup tercermin dalam setiap kegiatan Perseroan baik itu operasional di Kantor Pusat maupun kegiatan bisnisnya, antara lain</p>
3.	Bank Aljazira	1	<p>INTERNAL CONTROL STATEMENT</p> <p>Management Responsibility</p> <p>Management is responsible for establishing and maintaining an adequate and effective internal control system. An internal control system includes the policies, procedures and processes, which are designed under supervision of the Board of Directors (the Board) to achieve the strategic objectives of the Bank.</p> <p>Scope of Internal Audit Department</p> <p>The scope of internal Audit Department, independent from line management, includes the assessment of the adequacy and effectiveness of the internal control system across the Bank, as well as to ensure the implementation of the compliance with all prescribed policies and procedures. All significant and material findings of internal Audit assessments are reported to the Board audit committee of the Bank. The Audit committee actively monitors the adequacy and effectiveness of the internal control system to ensure that identified risks are mitigated to safeguard the interest of the Bank.</p> <p>Concerted and integrated efforts are made by all functions of the Bank to improve the control environment at grass root level through continuous reviewing and streamlining of procedures to prevent and rectify any control deficiencies. Each function, under the supervision of the senior executive management, is entrusted with the responsibility to oversee rectification of control deficiencies identified by internal and external auditors. The Compliance function, through centrally automated applications and physical examinations, ensures adherence to regulatory requirements and the Bank's internal policies and procedures.</p>
4.	Jordan Islamic Bank	1	<p>"The Governance Report"</p> <p>According to the instructions issued by Jordan Securities Commission for the Public Shareholding Companies Listed in Amman Stock Exchange for 2017</p> <ol style="list-style-type: none"> The information and details related to the application of the provisions of the instructions and rules of corporate governance: Jordan Islamic Bank decided to adopt the sound Corporate Governance Practices and prepare the "Corporate Governance Guide" in accordance with the best international practices in the field, and in consistence with Islamic banks, corporate governance amended instructions No. (64/2016) dated 25/09/2016 issued by the Central Bank of Jordan; it is noteworthy to mention that The Bank prepared the corporate governance guide on 31/12/2007 for the first time. The Bank prepared and updated a corporate governance guide and published it on its website (www.jordanislamicbank.com) to comply with it in terms of the Board of Directors (composition, suitability, meetings, secretary's duties, Board of Director's responsibilities and tasks, duties of the Board of Directors' members and chairman, responsibility and accountability, and the committees of the Board of Directors), top executive management (The executive role of the CEO/General Manager, tasks, suitability, and responsibility), Sharia Supervisory Board (appointment of the Board, practicality, independence, meetings, tasks, obligations, and organization of the Board's works), monitoring and internal control environment (monitoring and internal control systems, internal auditing department, internal Sharia auditing department, external auditing, risk management department, and compliance department), and last but not least, relations with shareholders and the Joint Investment Account Holders. The Bank applies all the guidelines provided in the "Guidelines for Corporate Governance for Public Shareholding Companies Listed in Amman Stock Exchange in 2017, issued by the Securities Commission.
5.	Bank Islami Pakistan Ltd	0	

6.	Bank Muamalat	1	<p>Lingkup Tanggung Jawab Sosial Perusahaan Baik yang Merupakan Kewajiban Maupun yang Melebihi Kewajiban</p> <p>Buang lingkup tanggung jawab sosial perusahaan di antaranya terkait dengan perlindungan terhadap nasabah, kepatuhan kepada regulator, serta masyarakat dan lingkungan yang diatur dalam regulasi keuangan berkelanjutan. Bank telah mengimplementasikan sejumlah program secara berkesinambungan setiap tahun yang mengacu pada lingkup tersebut.</p> <p>Selain itu, lingkup tanggung jawab sosial Bank juga selalu fokus pada penyakutan dana zakat, infak, dan sedekah, yang fokus kepada donasi, pengembangan sosial ekonomi kemasyarakatan, lingkungan serta pendidikan. Bank juga membuat produk-produk yang berasaskan pada donasi.</p> <p>Strategi dan Program Kerja Perusahaan dalam Menangani Isu-Isu Sosial, Ekonomi dan Lingkungan dalam Upaya Stakeholder Engagement dan Meningkatkan Nilai bagi Stakeholder dan Pemegang Saham</p> <p>Strategi dan program Bank menangani isu sosial dan ekonomi dijalankan oleh semua pihak mulai dari cabang, unit CSR hingga anak perusahaan serta Baifuamalat Muamalat yang merupakan badan pengelola 100% dana zakat, infak dan sedekah. Sementara itu, isu lingkungan yang berpusat pada isu energi, lingkungan dan limbah dikelola oleh tim Corporate Real Estate & Procurement (CRES).</p> <p>Sedangkan tim Wholesale Banking mengayomi pembiayaan nasabah korporasi dengan menerapkan kebijakan ISPO/RSPO. Seluruh strategi ini diharapkan dapat meningkatkan nilai tambah bagi stakeholder dan para pemegang saham.</p>
7.	Bca Syariah	1	<p>lingkungan 3/97</p> <p>evaluasi atas penerapannya.</p> <p>Dewan Komisaris meyakini bahwa penerapan praktik tata kelola perusahaan yang baik secara konsisten akan mengangkat reputasi BCAS dan memberi manfaat optimal bagi para pemegang saham maupun para pemangku kepentingan lain, termasuk nasabah dan Regulator. Untuk itu, Tata Kelola Perusahaan yang Baik (Good Corporate Governance) yang komprehensif dan terstruktur terus diterapkan dan ditingkatkan setiap tahunnya di BCAS guna memastikan kepatuhan Bank dalam menjalankan usaha termasuk pemenuhan prinsip-prinsip syariah.</p> <p>Guna menjaga kualitas penerapan GCG, BCAS telah melakukan pengkajian terhadap kebijakan GCG di internal Bank yang telah mendapatkan persetujuan dari Dewan Komisaris. Hal ini dilakukan sebagai salah satu upaya BCAS dalam memastikan penerapan tata kelola perusahaan di dalam lingkungan organisasi senantiasa sejalan dengan ketentuan pihak Regulator</p> <p>strategi BCAS terutama di masa penuh tantangan dan ketidakpastian seiring dengan pandemi Covid-19 yang melanda. Arahan dan nasihat diberikan kepada Direksi melalui mekanisme rapat dan diskusi pada berbagai kesempatan. Pada tahun 2020, Dewan Komisaris menyelenggarakan 26 kali Rapat Dewan Komisaris dan 13 kali Rapat Gabungan Dewan Komisaris-Direksi.</p> <p>Penilaian Kinerja Komite di Bawah Dewan Komisaris</p> <p>Dalam menjalankan tugas dan fungsinya, Dewan Komisaris didukung oleh Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Di sepanjang tahun 2020, Dewan Komisaris menilai Komite-Komite tersebut telah melaksanakan tugasnya dengan baik dan mendukung Dewan Komisaris dalam menerapkan standar tata kelola yang menyeluruh di lingkungan Komite Audit telah membantu Dewan Komisaris</p>
8.	Al Rajhi Bank	0	
9.	Bank Albilad	1	<p>Internal Audit System:</p> <p>The Bank's Executive Management is responsible for establishing and maintaining an adequate and effective internal audit system, including policies, procedures and operations designed under the supervision of the Board of Directors to achieve the Bank's strategic objectives. To this end, a comprehensive system for internal audit is developed as recommended by the regulatory and control authorities, involving the framework of governance which assigns the roles and responsibilities of the Board of Directors and its Committees and Executive Management Committees, to ensure adequate control over the Bank. All Bank divisions and departments exert concerted and integrated efforts to improve the control environment through continuous review of the policies and procedures, and to prevent and correct any shortcomings in the internal control.</p> <p>In addition to the control function being performed by risk and obligation sector, internal audit is a defense line independent from the Executive Management. It is responsible for assessing and verifying the effectiveness of the Internal Audit System, including the compliance with policies and procedures. Furthermore, reports on the weaknesses and corrective measures recommended in the Internal Audit System are to be submitted to the Audit Committee and the CEO. The Audit Committee monitors the adequacy and effectiveness of the Internal Audit System to ensure the mitigation of specific risks to protect the Bank's interests.</p> <p>Based on the ongoing Internal Audit assessment results during 2020, the Board believes that the Internal Audit System is designed adequately and implemented successfully, and that there are no regulatory gaps or substantial weaknesses in the Bank's business for 2020. This comes based on reasonable assurances from the Board on the safety of the design and the effectiveness of the application of the Internal Audit System; the Bank's Management believes that the current Internal Audit System of the Bank is designed properly, works effectively and is monitored constantly. Nevertheless, the Management is constantly striving to enhance the Bank's Internal Audit System and that no Internal Audit System, regardless of its sound design or application, can provide absolute assurances.</p>
10.	Al Baraka Bank Egypt E.S.C	0	

11.	Jaiz Bank Plc	1	<p>Independent Auditor's Report</p> <p>Other information The directors are responsible for other information. The other information comprises the Directors' Report, Corporate Governance Report, Statement of Directors' Responsibilities, Corporate Information, Financial Highlight, Remuneration Policy, Board Evaluation Report, the ESG Committee's Report, Notice of Annual General Meeting, Chief Executive Officer's Statement and the Chairman's Statement. Other Information does not include the Financial Statement and our audit report.</p> <p>Our opinion on the financial statement does not cover the other information and we do not express an audit opinion or any form of assurance conclusion thereon.</p> <p>In connection with our audit of the financial statement, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statement or our knowledge obtained in audit, or otherwise appears to be materially misstated.</p> <p>If based on the work we have performed, we conclude that there is a materially misstatement of this other information we are required to record that fact. We have nothing to report in this regard.</p> <p>Responsibilities of the Directors for the financial statements The directors are responsible for preparation and fair presentation of the financial statement in compliance with the Financial Reporting Council of Nigeria Act No. 6, 2021 and in accordance with International Financial Reporting Standards, issued by the accountant and audit organization for Islamic financial institution (AAOIFI) and in the manner Required by companies and allied matters act of Nigeria, cap C20 LFN 2014, the bank and other financial institution Act, CAP B3, LFN 2014, and relevant Central Bank of Nigeria circulars. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statement that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimate that are reasonable in the circumstance.</p> <p>In preparing the financial statement, the directors are responsible for assessing the company's</p>
12.	Bank Of Ghana	1	<p>4.1 Overview In 2020, the banking sector remained well-capitalised, liquid, and profitable with strong buffers to withstand the adverse economic shocks resulting from the COVID-19 pandemic. On the back of strong policy support and regulatory reliefs, banks were able to support businesses severely impacted by the pandemic in the form of loan restructuring and moratorium.</p> <p>4.2 Regulatory Environment In the review year, the Bank of Ghana instituted a number of reforms aimed at further strengthening the safety and soundness of individual banks and the banking sector as a whole, and continued its two-pronged approach of effective regulation and supervision. The Bank issued a number of prudential directives and regulatory reliefs to enhance the sector's ability to effectively deal with the effects of the pandemic on the broader economy.</p> <p>4.2.1 Regulation and Governance 4.2.1.1 The Capital Requirement Directive In 2020, the Capital Requirement Directive (CRD) was reviewed and amended. The amended portions were the composition of Common Equity Tier 1 (CET1) capital to include 50.0 per cent of the unaudited profit (Tier 2 capital), reduction of the leverage ratio downwards from 6 per cent to 4.5 per cent, and the exclusion of the deductions of intra-group transactions from CET1 capital.</p> <p>4.2.1.2 Prudential Measures to Mitigate Impact of COVID-19 As part of measures to mitigate the impact of the COVID-19 pandemic on the economy, the Bank issued a number of directives to further strengthen the banking sector and make credit available to the economy (refer to Box 3.1 and Box 3.2 on page 16 & 17 respectively).</p> <p>environmental, social, and governance practices in the banking business, financial inclusion, gender equality, resource efficiency, and sustainable consumption and production. The templates were designed to monitor progress made by banks following the signing-off of the Sustainable Banking Principles (SBPs) by managing directors of banks in 2019.</p> <p>The SBPs for Ghana's banking sector provide the guiding principles to underpin effective environmental and Social Risk Management (ESRM) policy frameworks for banks. The Principles are in line with Ghana's National Development Plan, the UN Sustainable Development Goals, and the UN Framework Convention on Climate Change.</p> <p>The SBPs are as follows:</p> <ol style="list-style-type: none"> Identifying, measuring, mitigating, and monitoring environmental and social risks; and identifying environmental and social opportunities in bank business activities; Promoting good environmental and social governance practices in banks' internal business operations; Strengthening good corporate governance and ethical standards; Fostering gender equality; Facilitating financial inclusion; Enhancing resource efficiency and sustainable consumption and production; and Compliance reporting. <p>The SBPs apply to five sectors, which are: agriculture and forestry; mining, oil and gas; construction and real estate; energy and power; and manufacturing.</p> <p>To facilitate the implementation of the seven Principles and the five Sector Guidance Notes launched in 2019, the Bank embarked on capacity building and awareness programmes for banks and supervisory staff of the Bank.</p>
13.	Standart Bank Afrika	1	<p>In respect of internal control and internal audit:</p> <ul style="list-style-type: none"> reviewed and approved the annual internal audit charter and audit plan, and evaluated the independence, effectiveness and performance of the internal audit department and compliance with its charter considered reports of the internal and external auditors on the systems of internal control, including internal financial controls, and maintenance of effective internal control systems reviewed significant issues raised by the internal audit processes and the adequacy of corrective action taken in response to such findings noted that there were no significant differences of opinion between the internal audit function and management assessed the independence and effectiveness of the chief audit officer, the internal audit function and adequacy of the available internal audit resources and found them to be satisfactory considered the outcome of the external auditors' annual assessment of internal audit against the requirements of International Standards on Auditing (ISA) 601, which confirmed that the external auditors could place reliance on internal audit's work for the purpose of external audit engagements reviewed internal audit's annual report which summarised the results and themes observed as part of internal audit's activities for the prior year as well as internal audit's assurance statement that the control environment was effective to ensure that the degree of risk taken by the company was at an acceptable level and that internal financial controls were adequate and effective in ensuring the integrity of material financial information noting that King IV and the Institute of Internal Audit Standards require an external and independent quality review of internal audit every five years, the committee reviewed the results of the five-yearly independent quality review of the internal
14.	Absa Bank Afrika	1	<p>Internal Audit and the internal control environment</p> <p>The Committee utilises the skills and expertise of Internal Audit to review the Group's internal control environment and thus must monitor and review the effectiveness of Internal Audit and ensure that the function is free to work independently and objectively. The Committee:</p> <ul style="list-style-type: none"> Approved the Group's Internal Audit charter, noting the changes to the purpose, authority and responsibility of Internal Audit. Reviewed: <ul style="list-style-type: none"> Internal Audit's strategy, which specifically focuses on Separation as well as the Group's new corporate strategy. The adequacy of Internal Audit's skills, resources and budget. Management's actions in remedying control deficiencies reported by Internal Audit. Confirmed that there was no restriction on scope or access, and noted the completion of the current reporting period's internal audit plan. The risk-based audit plan included several audits to test financial reporting internal controls as well as business monitoring activities to support the Group's control environment assessment and inform Internal Audit's planning activities. Considered a special report on the fraud risk management capability across the Group including the converged security strategy adopted by the Group. Assessed the competency of the Internal Audit function and the then Acting Chief Internal Auditor to be appropriate.
15.	Abu Dhabi Islamic Bank Egypt	0	

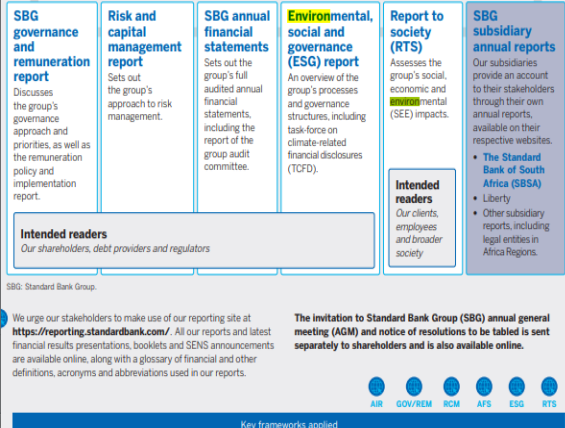
16.	Ahli United Bank Egypt	1	<p>RISK MANAGEMENT</p> <p>This division is responsible for the identification, assessment and ongoing control of all material risks that could affect the Group's business & operations.</p> <ul style="list-style-type: none"> • Risk Management • Legal • Compliance <p>AUDIT</p> <p>This division is an integral part of the control environment of the Group. The role of audit is to understand the key risks of the Bank and examine and evaluate the adequacy and effectiveness of the system of risk management and internal control in order to identify legal, regulatory or policy shortcomings.</p> <p>SUPPORT SERVICES</p> <p>These divisions provide back end banking services to support ongoing business activities of the Group, as well as supporting the Group's expansion through mergers and acquisitions.</p> <ul style="list-style-type: none"> • Finance • Strategic Development • Information Technology • Operations • Services • Human Resources
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	0	

Lampiran 38 Data Item Environmental management system/policy Sampel Penelitian

No	Nama Perbankan Syariah	Environmental management system/policy	
1.	Alinma Bank	1	<p>30. Operational risk</p> <p>Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk arises throughout the Bank and from almost any activity.</p> <p>The Bank has an Operational Risk Team as a part of Risk Management Group which is tasked with monitoring and controlling the operational risks of the Bank. Functions of this unit are guided by the Operational Risk Policy and Framework. To systematize the assessment and mitigation of operational risks, the Business environment and Internal Control Framework is established through Risk Control and Self-Assessment (RCSA) along with establishing Key Risk Indicators (KRIs) for all business and support units. These risk metrics are proactively monitored by Operational Risk department on a regular basis. In addition, the Bank has a successfully tested and documented business continuity plan and operational disaster recovery site.</p> <p>31. Shariah non-compliance risk</p> <p>Being an Islamic bank, the Bank is exposed to the risk of Sharia'a non-compliance. To mitigate such risk, extensive Sharia'a policies and procedures are in place. Further, the Bank has established a Sharia'a Board and a Sharia'a Compliance Audit Unit to monitor such risk.</p>

2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT DENGAN LINGKUNGAN HIDUP</p> <p>KOMITMEN DAN KEBIJAKAN TANGGUNG JAWAB SOSIAL PERUSAHAAN BIDANG LINGKUNGAN HIDUP</p> <p>Mandiri Syariah memiliki komitmen tinggi terhadap pelaksanaan CSR terkait lingkungan hidup, meskipun bisnis ini bergerak dalam bidang perbankan yang tidak memiliki dampak secara langsung kepada kelestarian lingkungan. Komitmen tersebut diuraikan dalam:</p> <ol style="list-style-type: none"> SE No. 8/001/PEM tanggal 2 Januari 2006 perihal Revisi Pedoman Pembiayaan. Buku Kebijakan Pembiayaan tanggal 2 April 2007, berisi antara lain: Ketentuan tentang kewajiban pengelolaan lingkungan untuk nasabah pembiayaan diatur dalam: <ol style="list-style-type: none"> Bab II artikel 210 butir E Kebijakan Pembiayaan, "Bank harus menghindari pembiayaan untuk bidang usaha yang tidak/belum memenuhi ketentuan AMDAL sehingga membahayakan lingkungan". Bab VI butir A tentang Kualitas Aktiva Produktif. Penilaian kualitas aktiva pembiayaan untuk pilar prospek usaha nasabah pembiayaan dikaitkan dengan upaya nasabah dalam pemeliharaan lingkungan hidup. Bab XI butir D Proses Pemberian Pembiayaan sub bab Analisis Pembiayaan Produktif. Dalam penilaian aspek teknis/produksi Bank dipersyaratkan untuk melakukan analisa mengenai dampak lingkungan, meliputi: <ul style="list-style-type: none"> Tingkat pencemaran dalam proses produksi. Sarana untuk menghindari polusi/ pengolahan limbah telah sesuai dengan ketentuan atau belum. Komplain dari penghuni di lingkungan tempat usaha/pabrik. Harus memperhatikan peraturan/ ketentuan pemerintah yang berlaku yaitu apakah pemohon/ nasabah telah memiliki izin AMDAL dari instansi yang berwenang. Surat Edaran (SE) No. 9/029-PEM tanggal 26 Juli 2007 <p>DAMPAK DAN RISIKO LINGKUNGAN</p> <p>Sebagai perusahaan yang bergerak di bidang perbankan, risiko utama yang dihadapi oleh Mandiri Syariah adalah jika kredit disalurkan kepada institusi yang memiliki permasalahan di bidang lingkungan hidup. Oleh karena itu Mandiri Syariah dalam penyaluran kreditnya telah memiliki kebijakan <i>Green Banking</i> yang telah diatur dalam kebijakan internal Mandiri Syariah.</p> <p>TARGET/RENCANA KEGIATAN TANGGUNG JAWAB SOSIAL PERUSAHAAN BIDANG LINGKUNGAN HIDUP</p> <p>Mandiri Syariah menyadari bahwa kelangsungan entitas bisnis juga dipengaruhi oleh keseimbangan ekosistem lingkungan hidup. Upaya untuk memberikan kontribusi terhadap kelangsungan keseimbangan ekosistem dan kelestarian lingkungan hidup terus dilakukan. Hal ini sebagai bentuk komitmen Mandiri Syariah dalam ikut serta menjaga keharmonisan alam semesta.</p> <p>PELAKSANAAN INISIATIF TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT LINGKUNGAN HIDUP</p> <p>Mandiri Syariah telah mewujudkan dukungan terhadap pemeliharaan kelestarian lingkungan hidup terencana dalam setiap kegiatan Perseroan baik itu operasional di Kantor Pusat maupun kegiatan bisnisnya, antara lain sebagai berikut.</p> <p>GREEN BANKING</p> <p>PROSES PEMBERIAN KREDIT</p> <p>Sebagaimana tertuang dalam kebijakan CSR, bahwa BSM telah menerapkan pemberian pembiayaan/kredit kepada nasabah dengan mempertimbangkan aspek lingkungan</p>
3.	Bank Aljazira	1	<p>Management of Operational Risk</p> <p>The Operational Risk Framework is designed to establish an effective association between the risk management and the risk owners represented by various Business & Support groups within the Bank. Business & Support groups are responsible to manage the activities and risks within their respective groups, however processes have been established to involve the Operational Risk Management Division (ORMD) to facilitate risk identification, measurement, assessment and control.</p> <p>In preparation for and before commencing the risk identification and assessment activity across the Bank, a comprehensive Risk Profiling program is being carried out involving management, risk champions and respective risk owners.</p> <p>Assessment of risks and categorizing them into levels of significance is conducted in consultation with business/ support groups to draw their attention to risks that require management consideration.</p> <p>The tools used to manage and monitor operational risks are as follows:</p> <p>Risk & Control Self-Assessment (RCSA)</p> <p>Risk & Control Self-Assessment (RCSA) is a tool used to monitor the performance of controls within a process. A risk register with controls is maintained and updated regularly on an ongoing basis. The RCSA review cycle involves discussions with the business/ support groups and periodic submissions to the Management Risk Management Committee (MRMC) to seek directions on risk acceptance and treatments including decision for taking actions to review and to improve the control environment.</p> <p>The Bank's comprehensive RCSA program involves facilitation of workshops by ORMD to identify risks and control within each business and support function level. The controls are periodically assessed to ensure the processes are functioning as per the design.</p> <p>The Bank has also established a Policy and Product Review Committee to oversee the development of new or existing policies and products. Responsibility of the committee is to oversee the policy or product owners on various aspects of risks to ensure they are adequately addressed before operationalization.</p>
4.	Jordan Islamic Bank	1	<p>1- Extent of compliance with the Corporate Governance Guide</p> <p>Jordan Islamic Bank always endeavors to provide the best and highest-level Islamic Banking services and products and seeks to innovate and develop new services compliant with the principles and teachings of the Islamic Sharia. As corporate governance provides the best rules, regulations, and procedures which achieve and sustain trust in the Bank and its various activities, Jordan Islamic Bank has decided to adopt the sound practices of corporate governance and prepare the corporate governance guide per the best related international practices and in consistency with the CBJ amending Instructions for corporate governance No. (64/2016) dated 25/9/2016, noting that the Bank had, in 31/12/2007, issued its first Corporate Governance Guide.</p> <p>The Bank has also prepared and updated the Corporate Governance Guide and published it on its website (www.jordanislamicbank.com) to comply with it concerning the Board of Directors (in terms of composition, suitability, meetings, secretary's duties, Board of Director's responsibilities and tasks, duties of the Board of Directors members and chairman, responsibility and accountability, and the committees of the Board of Directors), Top Executive Management (in terms of the role of the CEO/ General Manager, tasks, suitability, and responsibility), Sharia Supervisory Board (concerning the appointment of the Board, practicality, independence, meetings, tasks, obligations, and organization of the Board's works), monitoring and internal & Sharia control environment (monitoring and internal control systems, internal auditing department, internal Sharia auditing department, external auditing, risks department, and compliance department), relation with shareholders and the Joint Investment Account holders.</p>

5.	Bank Islami Pakistan Ltd	1	<ul style="list-style-type: none"> • Monetary Policy Committee decisions • Macro-economic scenario and outlook • Repricing of core assets and liabilities • Exchange rate fluctuations • Capital adequacy • Competitive landscape • Availability of Shariah compliant investment avenues • Changes in laws, regulation, rules, corporate taxation and accounting framework • External risks emanating from political and law order situation • Technological changes • Social and environmental changes • Business continuity in times of hardship such as in case of disaster or pandemic. <p>Corporate Social Responsibility</p> <p>BankIslami has a mission to create value for its stakeholders and everyone in the socio-economic in which it operates. Therefore, the Bank firmly believes to operate in a socially responsible and ethical manner and remains committed in making constructive contributions to the economy, society and the environment. Throughout the year 2020, energy conservation, donation and charity were central to BankIslami's CSR efforts.</p>
6.	Bank Muamalat	1	<p>TANGGUNG JAWAB SOSIAL DI BIDANG LINGKUNGAN HIDUP</p> <p>Komitmen dan Kebijakan</p> <p>Komitmen dan kebijakan CSR Bank dalam kaitannya dengan lingkungan hidup ialah dengan tidak mendukung pembiayaan nasabah korporasi yang berpotensi merusak lingkungan. Komitmen tersebut diwujudkan dengan adanya kebijakan di internal yakni untuk tidak membiayai nasabah tersebut.</p> <p>Pendeteksian nasabah korporasi yang memiliki kemungkinan merusak lingkungan dilakukan dengan pengisian formulir pembiayaan berkelanjutan yang bertujuan untuk melakukan penilaian atas risiko lingkungan sosial dan tata kelola (LST) nasabah untuk pembiayaan segmen corporate dan commercial (wholesale banking).</p> <p>Pengisian formulir tersebut memiliki petunjuk teknis sebagai pedoman dalam assessment risiko hal tersebut. Petunjuk teknis tersebut telah disusun dan disetujui serta akan diberlakukan pada tahun 2021.</p> <p>Sebelumnya, ketentuan assessment risiko LST tercantum dalam SE Direksi yang dikhususkan untuk pembiayaan sektor industri kelapa sawit. Selain itu, dalam kebijakan umum pembiayaan serta pedoman dan prosedur pembiayaan terdapat pernyataan penegasan, di antaranya Bank menghindari pembiayaan yang merusak lingkungan serta Bank meminta Analisis Mengenai Dampak Lingkungan (Amdal) untuk pembiayaan pada industri-industri yang terkait, dan sebagainya.</p>
7.	Bca Syariah	1	<p>Ikhtisar Kinerja Berkelanjutan</p> <p>Kinerja Lingkungan (0.3)</p> <p>Sepanjang tahun 2020, BCAS telah melakukan berbagai upaya implementasi operasi yang berkelanjutan di lingkungan organisasi. BCAS khususnya di Kantor Pusat diantaranya seperti melakukan kampanye penghematan penggunaan energi, air, dan kertas; penggantian lampu di lingkungan Kantor Pusat BCAS dengan lampu yang lebih hemat energi secara bertahap; serta penggunaan printer pooling management untuk menghemat penggunaan kertas.</p> <p>BCAS masih mempelajari metode pencatatan efisiensi energi, air dan kertas tersebut sehingga belum dilakukan pengukuran dampak aktivitas operasi yang berkelanjutan.</p>
8.	Al Rajhi Bank	0	
9.	Bank Albilad	1	<p>The Bank's Contribution to Society Development & Environment Protection during the Year:</p> <p>(Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Shari'a, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal Investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> • Providing 10000 new employment opportunities within the framework of the finance & investment operations provided by our Bank, whether individually or through syndicated loans and Co-finances. • Contributing in development and purchasing hospital equipment and supplies most necessity within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million • Contributing by providing financial support to the new educational institutions and developing the infrastructure of existing educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. • Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 11 million
10.	Al Baraka Bank Egypt E.S.C	1	<p>The Bank's Contribution to Society Development & Environment Protection during the Year:</p> <p>(Social Responsibility- Donations)</p> <p>The Bank has never neglected its social role as a leading Islamic Foundation. It has always responded and reacted towards the Society's financial needs since it performs its business based on the ethics derived from the graceful Islamic Shari'a, taking into consideration to apply the best professional standards ever, in a way enabling it to comply to the principle of sharing the realized gains with its society partners. The "Social Responsibility Committee" at the Bank has acknowledged and adopted the objectives of "Al Baraka Group" - the Principal Investor - and has set a plan to operate within its framework, endeavoring to realize the following:</p> <ul style="list-style-type: none"> • Providing 10000 new employment opportunities within the framework of the finance & investment operations provided by our Bank, whether individually or through syndicated loans and Co-finances. • Contributing in development and purchasing hospital equipment and supplies most necessity within the governorates of the Arab Republic of Egypt to provide health care to the needy amounting of EGP 22 million • Contributing by providing financial support to the new educational institutions and developing the infrastructure of existing educational institutions, in addition to scholarships for the talented and needy, amounting EGP 7 million. • Donating to charities and Zakah Institutions that are interested in providing aids and assistance to needy families, and also contribute by presenting job opportunities to youth through Micro, Small and Medium Enterprises, by EGP 11 million

11.	Jaiz Bank Plc	1	<ul style="list-style-type: none"> • One-Farmer-One Hectare Project: Delivering on sustainable agriculture, our One-Farmer-One Hectare Project targets farmers in the remote communities, and through the value-chains. With this project, 400 farmers were empowered thus encouraging poverty and hunger reduction, while promoting decent work growth. <p>Environmental Sustainability: An environment that is not only fit and safe for today's use but for future generations is the foundation for successful business. Since we understand the key role the Bank plays in ensuring a safe and fit environment, we have adopted more environmentally sustainable workplace practices, not just for our business operations but also for our business activities.</p> <ul style="list-style-type: none"> • Sustainable Waste Management: Jaiz Bank has continued to ensure that we manage the waste from our business operations and around the environment where we operate. In line with this, we introduced the recycling program where wastes such as papers, cans, plastics are recycled, with dedicated recycling bins placed at strategic points around our work environment. We also kick-started the Green Account initiative in partnership with recycling companies to engage waste pickers who go around to pick wastes that are recycled by this companies. This initiative has not only reduced the wastes in the environment but has created over 250 jobs, while promoting a culture of trash-to-wealth. A total number of 1268 Green accounts were also opened. This initiative which started with Abuja has extended to other locations such as Kano and Bauchi. • Alternative Energy: Promoting the use of alternative energy to protect and sustain our environment is a key element that has been taken up by the Bank through the replacement of all the lightbulbs to energy-efficient bulbs switching off all electricals, installation of solar energy in 3 pilot branches of the Bank, awareness and sensitisation on reduction of energy consumptions.
12.	Bank Of Ghana	1	<p>4.1 Overview</p> <p>In 2020, the banking sector remained well-capitalised, liquid, and profitable with strong buffers to withstand the adverse economic shocks resulting from the COVID-19 pandemic. On the back of strong policy support and regulatory reliefs, banks were able to support businesses severely impacted by the pandemic in the form of loan restructuring and moratorium.</p> <p>4.2 Regulatory Environment</p> <p>In the review year, the Bank of Ghana instituted a number of reforms aimed at further strengthening the safety and soundness of individual banks and the banking sector as a whole, and continued its two-pronged approach of effective regulation and supervision. The Bank issued a number of prudential directives and provided regulatory reliefs to enhance the sector's ability to effectively deal with the effects of the pandemic on the broader economy.</p> <p>4.2.1 Regulation and Governance</p> <p>4.2.1.1 The Capital Requirement Directive In 2020, the Capital Requirement Directive (CRD) was reviewed and amended. The amended portions were the composition of Common Equity Tier 1 (CET1) capital to include 50.0 per cent of the unaudited profit (Tier 2 capital), reduction of the leverage ratio downwards from 6 per cent to 4.5 per cent, and the exclusion of the</p> <p>environmental, social, and governance practices in the banking business, financial inclusion, gender equality, resource efficiency, and sustainable consumption and production. The templates were designed to monitor progress made by banks following the signing-off of the Sustainable Banking Principles (SBPs) by managing directors of banks in 2019.</p> <p>The SBPs for Ghana's banking sector provide the guiding principles to underpin effective Environmental and Social Risk Management (ESRM) policy frameworks for banks. The Principles are in line with Ghana's National Development Plan, the UN Sustainable Development Goals, and the UN Framework Convention on Climate Change.</p> <p>The SBPs are as follows:</p> <ol style="list-style-type: none"> Identifying, measuring, mitigating, and monitoring environmental and social risks; and identifying environmental and social opportunities in bank business activities; Promoting good environmental and social governance practices in banks' internal business operations; Strengthening good corporate governance and ethical standards; Fostering gender equality; Facilitating financial inclusion; Enhancing resource efficiency and sustainable consumption and production; and Compliance reporting.
13.	Standart Bank Afrika	1	 <p>SBG governance and remuneration report Discusses the group's governance approach and priorities, as well as the remuneration policy and implementation report. Intended readers: Our shareholders, debt providers and regulators</p> <p>Risk and capital management report Sets out the group's approach to risk management.</p> <p>SBG annual financial statements Sets out the group's full audited annual financial statements, including the report of the group audit committee.</p> <p>Environmental, social and governance (ESG) report An overview of the group's processes and governance structures, including task-force on climate-related financial disclosures (TCFD).</p> <p>Report to society (RTS) Assesses the group's social, economic and environmental (SEE) impacts. Intended readers: Our clients, employees and broader society</p> <p>SBG subsidiary annual reports Our subsidiaries provide an account to their stakeholders through their own annual reports, available on their respective websites. • The Standard Bank of South Africa (SBSA) • Liberty • Other subsidiary reports, including legal entities in Africa Regions.</p> <p>SBG: Standard Bank Group.</p> <p>We urge our stakeholders to make use of our reporting site at https://reporting.standardbank.com/. All our reports and latest financial results presentations, booklets and SENS announcements are available online, along with a glossary of financial and other definitions, acronyms and abbreviations used in our reports.</p> <p>The invitation to Standard Bank Group (SBG) annual general meeting (AGM) and notice of resolutions to be tabled is sent separately to shareholders and is also available online.</p> <p>Key frameworks applied: AIR, GOV/REM, RCM, AFS, ESG, RTS</p>

14.	Absa Bank Afrika	1	<p>4. Control environment</p> <p>pandemic.</p> <ul style="list-style-type: none"> A Covid-19 impact combined assurance plan was formulated to monitor and respond to the heightened risks caused by the pandemic. The elevated impact on Credit, Conduct, Operational, Insurance, Technology and Market risks were considered in the plan. Key risks reviewed as part of the plan include Fraud, Conduct, Credit, Supplier, Data, Privacy and Management, Resilience, Cyber, Process Management, Information security, Market, Payments, Regulatory and People management and employee wellness. Resources were allocated in line with risk based priorities. The committee closely monitored the execution risk of the plan. The committee monitored the Group's operational risk and its response thereto, underpinned by the following: <ul style="list-style-type: none"> Bespoke daily Covid-19 governance across the Group Active internal, industry and regulatory engagement across the Group Use of internal and external specialists Intensifying monitoring of key metrics The Group's control environment remained stable and the additional control measures taken during the period mitigated the increased control risk introduced by the Covid-19 pandemic. The committee received confirmation from Internal Audit that the Board and Board committees apply the King IV principles on the roles and responsibilities of the Group's governance forums. The committee confirmed that the finance function meets the King IV requirements to fulfil all financial reporting and control functions. <p>¹ Colin Beggs has stepped down as chairman and became an attendee of the GACC upon becoming a non-independent non-executive director on 4 June 2020. He has attended 3 meetings in the capacity as chairman and 3 meetings as an attendee.</p> <p>² Mohamed Husain retired as Board and GACC member on 4 June 2020.</p> <p>³ On the 4th June 2020, Tasneem Abdool-Samad was appointed as chairman. She has attended 3 meetings as the Chairman and 3 meetings as a member of the GACC.</p> <p>⁴ Saifun Marjanyatwali was appointed as a member on 1 March 2020.</p>								
15.	Abu Dhabi Islamic Bank Egypt	1	<p>Financial risk management</p> <ul style="list-style-type: none"> ADIB, as a result of the activities it exercises, is exposed to various financial risks, taking into account that risks are the basis of the financial activity, and some risks or group of risks are analysed, evaluated and managed altogether. ADIB intends to strike a balance between the risk and return and to reduce the probable adverse effects on ADIB's financial performance. The most important types of risks are credit risk and market risk. Market risk comprises foreign currency exchange rates, interest rate risk and other pricing risks. The risk management policies have been laid down to determine and analyse the risks, set limits to the risks and control them through reliable methods and up-to-date IT systems. ADIB regularly reviews the risk management policies and systems and amends them to reflect the changes in the markets, products and services, and the best updated applications. Risks are managed by both the Risk Committee and the Market Risk and Credit Risk Departments in view of the policies approved by the Board of Directors. The Risk Departments determine, evaluate and cover the financial risks, in collaboration with ADIB's various operating units, and the Board provides written principles to manage risks as a whole, in addition to written policies covering specific risk areas like credit risk, foreign exchange rate risk, interest rate risk and using derivative and non-derivative financial instruments. Moreover, the Risk Committee is independently responsible for periodic review of risk management and control environment. 								
16.	Ahli United Bank Egypt	1	<p>Environmental, Social and Governance (ESG)</p> <p>Ahli United Bank (AUB) has contributed to economic and social developments in Bahrain, Kuwait, United Arab Emirates, United Kingdom, Egypt, Iraq, Oman and Libya, financing infrastructure, industrial and commercial projects, and despite the repercussions of the Novel Coronavirus 'Covid-19' pandemic, the Bank continued to provide its customers with high quality services while ensuring the safety of all its staff and customers.</p> <p>Environmental</p> <p>AUB adopted the Equator Principles (EP) in May 2011. EPs provide a risk management framework for determining, assessing and managing the environmental and social risk of AUB's clients. AUB has put in place performance standards within its risk framework to assess and evaluate Social and environmental (S&E) risks associated with financing, known as the Social and Environment Management System (SEMS). The SEMS policy is as follows:</p> <ul style="list-style-type: none"> The Bank shall continuously endeavour to implement effective social and environmental management practices in all its activities, products and services, with a focus on the applicable national laws on environmental, health, safety and social issues. The Bank will finance projects only when they are expected to be designed, built, operated and maintained in a manner consistent with the applicable national laws, and will make best efforts to ensure that all projects are operated in compliance with the applicable regional laws, World Bank Group performance standards and the exclusion list during the currency of the Bank's financing. The Bank will also ensure that client companies <p>Digital Transformation</p> <p>In order to reduce its own carbon footprint, AUB launched multiple digital transformation projects across multiple business lines engagement channels since 2019.</p> <p>In 2020, AUB introduced various new digital internet banking system (B2B) and onboarded existing clients to the platform. The B2B platform for online transaction and cash management, several other product offerings. Over 350 maj in Bahrain, along with 200 regional corporat rely on AUB's B2B channel as their mission cr and as a result significantly reducing their car Also, the Bank launched enhanced mobile ba process automation, workflow automation onboarding, using agile delivery capabilities w cloud platforms wherever possible to create a the next generation of systems that embrac centric design. Using the Open Banking parad initiative implemented, facilitating collaborat parties and innovative Fintech Players in Ba other countries where the Bank operates.</p> <p>Further digital offerings to retail customers in opening and relationship creation, whereby clic open new accounts with the Bank from the com of their own homes. Migration to digital servic for 70% of new business in 2020, with early a acceptance of the new service. Updates on allows customers to maintain up-to-date</p>								
17.	United Bank For Africa Plc	1	<p>and the effectiveness of the Board Committees, confirmed that the Corporate Governance Framework and Practices in UBA Plc comply with the provisions of the extant Codes of Corporate Governance. The Report of the Board Evaluation Consultants on the Review of the Corporate Governance Framework of UBA Plc is included in this Annual Report.</p> <p>Appointments & Retirements</p> <p>During the financial year ending December 31, 2020, the following Directors retired/resigned from the Board:</p> <table border="1" data-bbox="895 1787 1155 1883"> <tr> <td>Mr. Victor Osador</td> <td>Deputy Managing Director</td> </tr> <tr> <td>Mr. Emeke Iweriebor</td> <td>Executive Director</td> </tr> <tr> <td>Mr. Abdoul Aziz Dia</td> <td>Executive Director</td> </tr> <tr> <td>Mrs. Foluke Kafayat</td> <td>Non-Executive Director</td> </tr> </table> <p>C. Risk Management & Control Environment</p> <p>The Group has consistently improved its internal control environment to ensure financial integrity and effective management of risks. The Board has ensured that the Group has in place, robust risk management policies and mechanisms to ensure identification of risk and effective control. The Directors review the effectiveness of the Bank's internal control environment through regular reports and reviews at Board and Board Audit Committee meetings.</p> <p>The Board approves the annual budget for the Group and ensures that a robust budgetary process is operated with adequate authorization levels put in place to regulate capital and operating expenses.</p>	Mr. Victor Osador	Deputy Managing Director	Mr. Emeke Iweriebor	Executive Director	Mr. Abdoul Aziz Dia	Executive Director	Mrs. Foluke Kafayat	Non-Executive Director
Mr. Victor Osador	Deputy Managing Director										
Mr. Emeke Iweriebor	Executive Director										
Mr. Abdoul Aziz Dia	Executive Director										
Mrs. Foluke Kafayat	Non-Executive Director										

18.	Stanbic Itbc Holding Plc	1	<p>The National Pension Commission (PenCom) launched the transfer window take-off for customers of Pension Fund Administrators. Our subsidiary, Stanbic IBTC Pension Managers Limited (SIPML) has been adequately prepared to accommodate new contributors on account of the transfer window opening, and we are conscious not to lose our guard by continuing to delight our existing client base with optimal service delivery and long-term, efficient management of pension contributions as competition heightens.</p> <p>Corporate Social Initiatives As a socially responsible corporate organization, we partnered with FATE foundation to manage the COVID-19 health crises, donations were made towards the set-up of special COVID-19 wards in several states across the country. We also</p> <p>Environmental and Social Responsibilities It is common knowledge that the present trajectory of climate change puts the sustainability of earth's resources at risk. Many of our communities suffer dire consequences such as flooding and desert encroachment due to unsustainable consumption, investment patterns and organizational activities. We recognize our role in changing that trajectory and are playing it.</p> <p>We took steps to reduce our carbon footprint as much as possible during the year. Our Operations switch off and unplug and go green branch initiatives have helped us minimize energy consumption and eliminate waste. We have also put in place a comprehensive Environmental</p>
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Lampiran 39 Data Item Shariah Compliance Status Sampel Penelitian

No	Nama Perbankan Syariah	Shariah Compliance Status	
1.	Alinma Bank	1	<p>31. Shariah non-compliance risk Being an Islamic bank, the Bank is exposed to the risk of Sharia'a non-compliance. To mitigate such risk, extensive Sharia'a policies and procedures are in place. Further, the Bank has established a Sharia'a Board and a Sharia'a Compliance Audit Unit to monitor such risk.</p> <p>32. Reputational risk Reputational risk covers the potential adverse effects resulting from negative publicity about the Bank's products, services, competence, integrity and reliability. As an Islamic bank, one of the major sources of reputational risk is Sharia'a non-compliance. The other sources of negative publicity could be major frauds, customer complaints, regulatory actions and negative perceptions about the Bank's financial condition. The Bank has put in place controls around reputational risk in order to mitigate and avoid such risks. Currently, the Bank measures the reputational risk through a Scorecard based approach, where Risk Management Group compiles the results of assessments made by business heads to derive the Bank's overall reputational risk indicators.</p>
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Syariah Compliance Memastikan dan melakukan pengawasan berjalannya prinsip-prinsip syariah dalam kegiatan operasional Bank, melalui:</p> <ol style="list-style-type: none"> 1. Memastikan tersedianya kajian syariah atas permintaan unit kerja. 2. Memastikan tersedianya opini DPS atas permintaan unit kerja. 3. Memastikan tindak lanjut hasil audit syariah, baik internal maupun eksternal. 4. Memastikan tersusunnya laporan hasil pengawasan DPS dan penyampaiannya kepada OJK secara periodik (semester). 5. Memastikan terlaksananya pengawasan aspek syariah pada forum komite pembiayaan level Direksi. 6. Memastikan terlaksananya <i>People Development</i> khususnya aspek syariah. 7. Memastikan pelaksanaan Uji Petik DPS berjalan dengan baik CPG melakukan pendampingan kepada DPS dalam pelaksanaan Uji Petik, yang telah dilaksanakan kepada Area/Cabang sebagai berikut:
3.	Bank Aljazira	1	<p>BASEL III PILLAR 3 Disclosures for FY 2020</p> <p>13. SHARIAH COMPLIANCE Being an Islamic entity, the bank is exposed to the risk of Sharia'h non-compliance. In order to monitor such risks the bank established an independent Sharia'h Board and a Sharia'h Compliance Division under Shariah Group.</p> <p>A. SHARIAH GOVERNANCE</p> <ul style="list-style-type: none"> The Sharia'h Compliance Framework was formulated to enable the bank to achieve its strategies towards the effective and efficient Sharia'h compliance risk management throughout the organization in line with the Sharia'h principles. The Sharia'h Compliance Framework is the enterprise-wide Sharia'h Group plan consisting of Sharia'h Governance Structure, systems processes and control to be undertaken by relevant business entities across the group. The Sharia'h governance is affected through the following Divisions: <ul style="list-style-type: none"> Sharia'h Board Secretary; Research and Development; Sharia'h Compliance;

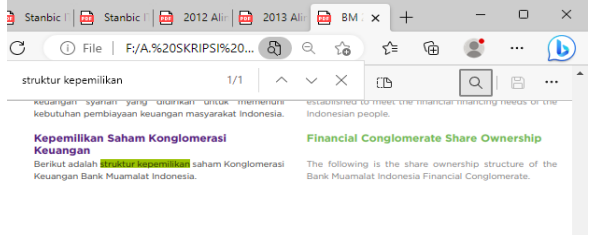
4.	Jordan Islamic Bank	1	<p>5. The Bank's share of banking business in Jordan by the end of 2019 and 2020 was as follows:</p> <table border="1" data-bbox="900 255 1430 344"> <thead> <tr> <th>Item</th> <th>End of 2020</th> <th>End of 2019</th> </tr> </thead> <tbody> <tr> <td>Total Assets at the Bank/ Total Assets of the Banks</td> <td>9.4%</td> <td>9.1%</td> </tr> <tr> <td>Total Balances of savings schemes at the Bank/ Total client deposits at banks</td> <td>12.7%</td> <td>12.1%</td> </tr> <tr> <td>Total balances of financing and investment at the Bank/ total direct credit facilities of banks</td> <td>14.7%</td> <td>13.7%</td> </tr> </tbody> </table> <p>6. There is no reliance on particular suppliers and/or significant clients (locally and abroad), constituting 10% and more of the total purchases and/or sales or revenues.</p> <p>7. The Bank does not enjoy any government protection or privileges, and it did not obtain any patent or franchise.</p> <p>8. The Government, international organizations, or any other institutions have not issued any decisions with any material impact on the Bank's business, products, or competition capacity.</p> <p>It is worth mentioning that Jordan Islamic Bank obtained many distinguished ratings in 2020 from many international rating agencies, including:</p> <ul style="list-style-type: none"> Standard & Poor's: (B+/stable/B), the same rating of the Kingdom. Fitch rating: (BB-/negative/B), the same rating of the Kingdom. Islamic International Rating Agency (IIRA): "Stable (BB+/A3)" at the international level of foreign currencies, "Stable/A+ (jo)/A1 (jo)" at the local level. AA+(SQR) for Sharia Quality Rating, indicating the Bank's compliance with the Islamic Sharia rules in its transactions as the first and biggest Islamic bank in Jordan, observing the application of the Sharia aspects. <p>The Bank also obtained many international awards and certificates of appreciation in 2020, notably:</p> <ul style="list-style-type: none"> An award from Banking Executive Magazine: The best trademark of an Islamic Bank – Jordan, 2020 An award from the Banker Magazine – London Best Islamic Bank- Jordan, 2020. Several Awards from World Finance Magazine- London: 	Item	End of 2020	End of 2019	Total Assets at the Bank/ Total Assets of the Banks	9.4%	9.1%	Total Balances of savings schemes at the Bank/ Total client deposits at banks	12.7%	12.1%	Total balances of financing and investment at the Bank/ total direct credit facilities of banks	14.7%	13.7%
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5.	Bank Islami Pakistan Ltd	1	<p>48.8 Shariah Non-compliance Risk</p> <p>Shariah non-compliance risk is the risk that arises from an Islamic bank's failure to comply with the Shariah rules and principles prescribed by the State Bank of Pakistan and / or the Shariah Board of the Bank. It remains the most important operational risk for an Islamic bank. Compliance of Shariah guidelines must permeate throughout the organization and its adherence should be reflected in the products and activities.</p> <p>48.9 Shariah compliant forward and future contracts</p> <p>Shariah compliant forward and future contracts are recognized at fair value. In case of equity futures, the fair value is calculated with reference to quoted market price. Shariah compliant forward and future contracts with positive market values (i.e. unrealized gains) are included in other receivables and derivatives with negative market values (i.e. unrealized losses) are included in other liabilities in the statement of financial position. The resultant gains and losses are taken to the profit and loss account.</p>												
6.	Bank Muamalat	1	<p>Tugas dan Tanggung Jawab Dewan Pengawas Syariah</p> <p>Dewan Pengawas Syariah memiliki tugas dan tanggung jawab yang wajib dilakukan dengan alokasi waktu yang cukup sehingga mendapatkan hasil yang optimal. Adapun tugas dan tanggung jawabnya ialah:</p> <ol style="list-style-type: none"> 1. Memberikan nasihat dan saran kepada Direksi mengenai hal-hal yang terkait dengan aspek syariah. 2. Menilai dan memastikan pemenuhan prinsip syariah atas pedoman operasional dan produk yang telah dikeluarkan Bank Muamalat Indonesia. 3. Sebagai mediator antara Bank Muamalat Indonesia dengan DSN-MUI dalam mengkomunikasikan usul dan saran pengembangan produk dan jasa dari Bank Muamalat Indonesia yang memerlukan kajian dan fatwa dari DSN-MUI. 4. Mengawasi proses pengembangan produk baru dan kegiatan Bank Muamalat Indonesia agar sesuai dengan fatwa DSN-MUI. 5. Meminta fatwa kepada DSN-MUI untuk produk baru Bank Muamalat Indonesia yang belum ada fatwanya. 6. Sebagai perwakilan DSN-MUI yang ditempatkan di Bank Muamalat Indonesia, Dewan Pengawas Syariah wajib melaporkan atas hasil pengawasannya kepada DSN-MUI dan Otoritas Jasa Keuangan dalam waktu 6 (enam) bulan sekali. 7. Memberikan opini dari aspek syariah terhadap <p>Duties and Responsibilities of the Sharia Supervisory Board</p> <p>The Sharia Supervisory Board has duties and responsibilities that must be carried out in sufficient time so as to receive optimal results. The duties and responsibilities are:</p> <ol style="list-style-type: none"> 1. Provide advice and suggestions to the Board of Directors on matters related to sharia features. 2. Assess and ensure compliance with sharia principles on operational guidelines and products issued by Bank Muamalat Indonesia. 3. As a mediator between Bank Muamalat Indonesia and DSN-MUI in communicating proposals and suggestions for product and service development from Bank Muamalat Indonesia which require a study and fatwas from DSN-MUI. 4. Oversee the process of developing new products and activities of Bank Muamalat Indonesia to comply with the DSN-MUI fatwa. 5. Appeal for a fatwa from the DSN-MUI for new products of Bank Muamalat Indonesia for which the fatwa is still unavailable. 6. As a representative of DSN-MUI stationed at Bank Muamalat Indonesia, the Sharia Supervisory Board is required to report the results of its supervision to DSN-MUI and OJK within 6 (six) months. 7. Provide an opinion from sharia aspects on the overall 												
7.	Bca Syariah	1	<p>Dewan Komisaris meyakini bahwa penerapan praktik tata kelola perusahaan yang baik secara konsisten akan mengangkat reputasi BCAS dan memberi manfaat optimal bagi para pemegang saham maupun para pemangku kepentingan lain, termasuk nasabah dan Regulator. Untuk itu, Tata Kelola Perusahaan yang Baik (Good Corporate Governance) yang komprehensif dan terstruktur terus diterapkan dan ditingkatkan setiap tahunnya di BCAS guna memastikan kepatuhan Bank dalam menjalankan usaha termasuk pemenuhan prinsip-prinsip syariah.</p> <p>Covid-19 yang melanda. Arahan dan nasihat diberikan kepada Direksi melalui mekanisme rapat dan diskusi pada berbagai kesempatan. Pada tahun 2020, Dewan Komisaris menyelenggarakan 26 kali Rapat Dewan Komisaris dan 13 kali Rapat Gabungan Dewan Komisaris-Direksi.</p> <p>Penilaian Kinerja Komite di Bawah Dewan Komisaris</p> <p>Dalam menjalankan tugas dan fungsinya, Dewan Komisaris didukung oleh Komite Audit, Komite Pemantau Risiko dan Komite Ramaherani dan</p>												

8.	Al Rajhi Bank	1	<p>AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD. (Incorporated in Malaysia) Co. Reg. No. 200501036909 (719057-X)</p> <p>DIRECTORS' REPORT (Continued)</p> <p>DISCLOSURE OF SHARIAH BOARD</p> <p>The Shariah Board reports to the Board of Directors and its main duty and responsibility is to oversee the Bank's activities and operations, investments and prudent development to ensure compliance with Shariah principles.</p> <p>(a) Shariah Board Profiles</p> <p>The profiles of the Shariah Board members are as follows:</p> <p>Sheikh Prof. Dr. Saleh Abdullah S. Al Lheidan Chairman</p> <p>Prof. Dr. Saleh Abdullah S. Al Lheidan holds a PhD and a Master's Degree in Comparative Fiqh (Islamic Law) from Al-Imam Mohammed bin Saud Islamic University in Riyadh, Saudi Arabia.</p> <p>He is presently the General Manager for the Shariah Group of Al Rajhi Bank, Saudi Arabia and at the same time he serves as the Secretariat and also a member of the Shariah Board of Al Rajhi Bank, Saudi Arabia. He currently sits as the Chairman of the Shariah Board of Al Rajhi Bank Malaysia since his appointment in 2007.</p>
9.	Bank Albilad	1	<p>F. Sharia Committee</p> <p>The main purpose of the Sharia Committee is to assist the Board of Directors in performing its duties and responsibilities for enhancing confidence in the compliance with the Sharia provisions and principles prescribed by the bank. This committee provides Sharia opinion and supervises the bank's business in a manner that ensures the protection of the interests of the shareholders and all stakeholders. This committee exercises its duties independently away from any influence that may hinder it from issuing objective Sharia decisions while discussing issues put before it and issuing Sharia decisions regarding the practice of Islamic banking activity in order to achieve the bank's vision, mission and values that preserve its identity, in accordance with the principles and provisions of the Islamic law. Upon the issuance of the Sharia Governance Framework by the Saudi Central Bank on 02/13/2020, the bank sought to comply with the requirements of the Sharia Governance Framework, which required amending some of the bank's regulations and policies.</p> <p>72</p>
10.	Al Baraka Bank Egypt E.S.C	1	<p>Islamic Shari'a operating risks</p> <p>Our Bank, Al Baraka Bank Egypt practices all banking services and transactions, businesses and investments authorized to commercial banks on a non-usurious basis in the manner that agrees with the provisions and principles of the magnanimous Islamic Shari'a under the laws that regulate the foregoing.</p> <p>Our bank belongs to Al Baraka Group (main investors of the bank) considering it one of its units, where the group represents one of the biggest banking entities in the world that complies with applying the provisions and principles of the Islamic Shari'a in all its transactions.</p> <p>This is consolidated by the fact that the organization chart of the Bank includes the Shari'a Supervisory Board that reports directly to the Board of Directors. It comprises three individuals from among the biggest scientists specialized in Islamic financial transactions and Shari'a well known for their sound Islamic opinion and profound knowledge of the transactions jurisprudence. The Board studies and scrutinizes the models of practical contracts and agreements, the procedural and technical evidences and the models used in the activities of the Bank as well as any new products from the Islamic Shari'a aspect. It issues decisions, recommendation and opinions that form to the Islamic Shari'a "Fatwa" in their final form. Its decisions are considered binding.</p> <p>The Board through the endorsed mechanism inspects and audits the transactions of the Bank and audits and inspects the revenues of the Bank and their source through the quarterly financial positions before their endorsement. It submits reports through its periodic meetings, in addition to its annual independent report on the compliance extent of the Bank with all requirements of the Islamic Shari'a which it publishes within the annual financial report of the Bank.</p> <p>In deepening this role, the Bank has appointed an internal Islamic Shari'a auditor that follows up and implements all Religious opinions, "Fatwa" provisions and recommendations issued by the Shari'a Supervisory Board pays field visits to all branches of the Bank to ensure the compliance with the foregoing in the daily businesses that the Bank performs, explains and draws the points of view of the Islamic Shari'a visions and the problems of application closer to each other. He puts forward the reports before the Shari'a Supervisory Board and the top management of the Bank. He has the authority to direct the competent entities to rectify the detected faults that do not conform to the Islamic Shari'a that could be corrected immediately.</p>
11.	Jaiz Bank Plc	1	<p>Risk Management Report</p> <p>v. In case of default in certain instances, the Bank does not impose a penalty except in the case of deliberate procrastination, which increases the probability of default. As a matter of fact, the Bank is prohibited from using the amount of any penalty for its own benefit or taking it into account to raise the cost of default and discourage bad behaviour.</p> <p>vi. The Bank's credit risk unit oversees and manages the credit process from origination to collection and recovery, monitoring and controlling all such risks by adhering to sound policies and processes that have been laid down to guard against their (credit) manifestation in compliance with the Shari'ah contract specific risk as per leading practice.</p> <p>Collateral Policy to Mitigate Credit Risk</p> <p>To mitigate all credit risks associated with our investment activities, we employ a series of policies to cushion those risks. One of the most common of these policies that is also Shari'ah compliant is accepting collateral in respect of financing to our customers.</p> <p>As part of its overall risk management, the Bank uses various methods to manage exposures resulting from changes in credit risks, liquidity risks, market risks (including profit rate risk, foreign exchange risk and equity price risk), and operational risks. The Bank seeks to manage its credit risk exposures through diversification of financing and investing activities to avoid undue concentration of risk over</p>
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	

16.	Ahli United Bank Egypt	1	<p>Environmental, Social and Governance (ESG) continued</p> <p>Scheme, which is dedicated to financing expansion plans of medium-to-large emittes with no cap on the size of the entity. The scheme is Sharia-compliant and allows offering Islamic financing products within a range of BD 1 million to a maximum of BD 2.5 million, whereby Tamkeen will subsidise 70% of the annual profit rate, capped at 8%, with a repayment period of up to 10 years.</p> <p>During 2020, the Bank donated US\$ 4.7 million to various Governmental bodies in the region to support the humanitarian and relief efforts in the wake of Covid-19 pandemic.</p> <p>On the social front, AUB continues to support the educational and healthcare sectors by providing financing and various banking services to hospitals, pharmacies, schools and other educational institutions.</p> <p>Workforce and Customers Wellbeing With the start of the Covid-19 crisis, AUB took proactive</p> <p>AUB was the first bank to be PCI-DSS certified in Bahrain 2009, and maintained PCI-DSS with the PCI-DSS for eleven year in 2020, demonstrating its commitment to security of card payments in the communities to which Bank belongs. Being ISO27001 certified for more than years, AUB has adhered to the highest international security practices in maintaining its customer data confidentiality system security across all of its banking services. Busir operations in response to the Covid-19 pandemic is sustained by the prompt introduction of a safe, work-from-home, operating model and secure technologies that enable employees to serve the customers and the community</p> <p>Governance AUB Board of Directors is committed to implement the practices of Corporate Governance standards in conduct its affairs and the management of the Bank. The Bank established Governance policies to provide a framework for setting the principles of effective Governance as Ahli United Bank, B.S.C., and its subsidiaries, which pro</p>
17.	United Bank For Africa Plc	0	<p>economy subscribed to the micro-pension scheme, saving a total of ₦14.2 million.</p> <p>Stanbic Shari'ah fixed income fund Stanbic Shari'ah fixed income fund is an ethically compliant fund that provides investors with low risk and competitive halal returns through investment in various Shari'ah-compliant fixed income securities and investment products. This fund's balance as of 31 December 2020 is ₦6.6 billion with 785 subscribers.</p>
18.	Stanbic Itbc Holding Plc	1	

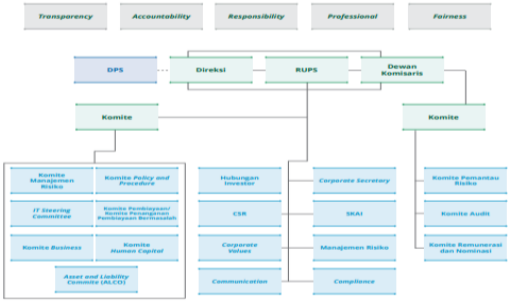

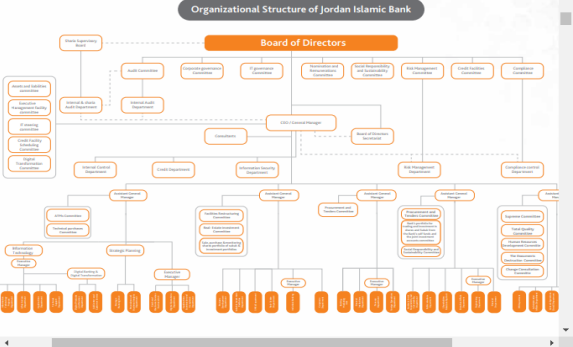
Lampiran 40 Data Item Ownership Structure: number of muslim stakeholders
Sampel Penelitian

No	Nama Perbankan Syariah	Ownership Structure																																	
1.	Alinma Bank	1	<p>14. Share capital</p> <p>The authorized, issued and fully paid share capital of the Bank consists of 2,000 million shares (2019: 1,500 million shares) of SAR 10 each.</p> <p>The ownership of the Bank's share capital is as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> <tr> <th></th> <th colspan="2">Percentage</th> </tr> </thead> <tbody> <tr> <td>Public Investment Fund ("PIF")</td> <td>10.00</td> <td>10.00</td> </tr> <tr> <td>General public and others</td> <td>90.00</td> <td>90.00</td> </tr> <tr> <td>Total</td> <td>100.00</td> <td>100.00</td> </tr> </tbody> </table>		2020	2019		Percentage		Public Investment Fund ("PIF")	10.00	10.00	General public and others	90.00	90.00	Total	100.00	100.00																	
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2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p>Komposisi Pemegang Saham</p> <p>Komposisi Pemegang Saham Mandiri Syariah Per Desember 2020</p> <p>Tabel Komposisi Pemegang Saham Mandiri Syariah Per 31 Desember 2020</p> <table border="1"> <thead> <tr> <th>No.</th> <th>Representasi Saham</th> <th>Jumlah Saham</th> <th>Nominal (Rp)</th> <th>Persentase Kepemilikan (%)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>PT Bank Mandiri (Persero) Tbk</td> <td>628.403.735</td> <td>3.142.018.680.000</td> <td>99,9999984</td> </tr> <tr> <td>2</td> <td>PT Mandiri Sekuritas</td> <td>1</td> <td>5.000</td> <td>0,0000016</td> </tr> <tr> <td></td> <td>Jumlah</td> <td>628.403.736</td> <td>3.142.018.680.000</td> <td>100</td> </tr> </tbody> </table> <p>PT Bank Mandiri (Persero) Tbk merupakan Pemegang Saham mayoritas (dan memiliki 628.403.735 lembar saham dengan nilai nominal Rp5.000 per saham atau seluruhnya sebesar Rp3.142.018.680.000, yang merupakan keseluruhan saham yang dikeluarkan dan ditempatkan serta disetor penuh dalam Mandiri Syariah hingga saat ini.</p> <p>Komposisi 20 Pemegang Saham Terbesar Mandiri Syariah</p> <p>Sampai dengan 31 Desember 2020, Mandiri Syariah belum menjadi perusahaan yang mencatatkan sahamnya di Bursa Saham. Dengan demikian, tidak terdapat informasi mengenai komposisi 20 pemegang saham terbesar.</p> <p>Komposisi Pemegang Saham 5% atau Lebih</p> <p>Tabel Komposisi Pemegang Saham 5% atau lebih Mandiri Syariah</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Saudi shareholders</td> <td>80.22%</td> <td>78.13%</td> </tr> <tr> <td>Non-Saudi shareholder - National Bank of Pakistan (NBP)</td> <td>3.70%</td> <td>3.70%</td> </tr> <tr> <td>Non-Saudi shareholder - others</td> <td>16.08%</td> <td>18.17%</td> </tr> </tbody> </table>	No.	Representasi Saham	Jumlah Saham	Nominal (Rp)	Persentase Kepemilikan (%)	1	PT Bank Mandiri (Persero) Tbk	628.403.735	3.142.018.680.000	99,9999984	2	PT Mandiri Sekuritas	1	5.000	0,0000016		Jumlah	628.403.736	3.142.018.680.000	100		2020	2019	Saudi shareholders	80.22%	78.13%	Non-Saudi shareholder - National Bank of Pakistan (NBP)	3.70%	3.70%	Non-Saudi shareholder - others	16.08%	18.17%
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3.	Bank Aljazira	1	<p>16. SHARE CAPITAL</p> <p>The authorized, issued and fully paid share capital of the Bank consists of 820 million shares of SR 10 each (2018: 820 million shares of SR 10 each).</p> <p>The shareholders of the Bank in their Extra Ordinary General Assembly meeting held on March 19, 2018 (corresponding to Rajab 2, 1439H), approved the increase in number of shares of the Bank from 520 million shares to 820 million shares through a rights issue of 300 million shares at an exercise price of SR 10 per share amounting to SR 3,000 million. During 2018, the Bank, after completing all legal formalities issued the rights shares.</p> <p>The ownership of the Bank's share capital is as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Saudi shareholders</td> <td>80.22%</td> <td>78.13%</td> </tr> <tr> <td>Non-Saudi shareholder - National Bank of Pakistan (NBP)</td> <td>3.70%</td> <td>3.70%</td> </tr> <tr> <td>Non-Saudi shareholder - others</td> <td>16.08%</td> <td>18.17%</td> </tr> </tbody> </table>		2020	2019	Saudi shareholders	80.22%	78.13%	Non-Saudi shareholder - National Bank of Pakistan (NBP)	3.70%	3.70%	Non-Saudi shareholder - others	16.08%	18.17%																				
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Saudi shareholders	80.22%	78.13%																																	
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Non-Saudi shareholder - others	16.08%	18.17%																																	
4.	Jordan Islamic Bank	0																																	
5.	Bank Islami Pakistan Ltd	0																																	


6.	Bank Muamalat	1	 <p>struktur kepemilikan</p> <p>keuangan "syariah" yang diadakan untuk memenuhi kebutuhan pembiayaan keuangan masyarakat Indonesia.</p> <p>Kepermilikan Saham Konglomerasi Keuangan</p> <p>Berikut adalah struktur kepemilikan saham Konglomerasi Keuangan Bank Muamalat Indonesia.</p> <p>established to meet the financial financing needs of the Indonesian people.</p> <p>Financial Conglomerate Share Ownership</p> <p>The following is the share ownership structure of the Bank Muamalat Indonesia Financial Conglomerate.</p>																																													
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9.	Bank Albilad	1	<p>BANK SUBSIDIARIES:</p> <p>Bank Albilad owns 2 subsidiaries as the following:</p> <table border="1"> <thead> <tr> <th>Company name</th> <th>Establishment date</th> <th>Main activity</th> <th>Capital</th> <th>Country of operations</th> <th>Country of establishment</th> <th>Ownership (%)</th> </tr> </thead> <tbody> <tr> <td>Albilad Investment Company (Albilad Capital)</td> <td>20 November 2007</td> <td>Performs investment services and assets management activities represented in arranging, managing, counseling and holding securities.</td> <td>SAR 200 million</td> <td>Riyadh, Kingdom of Saudi Arabia</td> <td>Kingdom of Saudi Arabia</td> <td>100%</td> </tr> <tr> <td>Albilad Real Estate Company Ltd</td> <td>17 September 2006</td> <td>Carries out registration procedures related to real estate guarantees provided to the Bank by its customers as collaterals.</td> <td>SAR 500,000</td> <td>Riyadh, Kingdom of Saudi Arabia</td> <td>Kingdom of Saudi Arabia</td> <td>100%</td> </tr> </tbody> </table>	Company name	Establishment date	Main activity	Capital	Country of operations	Country of establishment	Ownership (%)	Albilad Investment Company (Albilad Capital)	20 November 2007	Performs investment services and assets management activities represented in arranging, managing, counseling and holding securities.	SAR 200 million	Riyadh, Kingdom of Saudi Arabia	Kingdom of Saudi Arabia	100%	Albilad Real Estate Company Ltd	17 September 2006	Carries out registration procedures related to real estate guarantees provided to the Bank by its customers as collaterals.	SAR 500,000	Riyadh, Kingdom of Saudi Arabia	Kingdom of Saudi Arabia	100%																								
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10.	Al Baraka Bank Egypt E.S.C	1	<p>Shareholders' Structure and Percentage of Ownership of the Board Members</p> <table border="1"> <thead> <tr> <th>Holders of 5% or more of the Company's shares</th> <th>Number of shares on the date of preparing the financial statements</th> <th>Percentage %</th> </tr> </thead> <tbody> <tr> <td>Al Baraka Group</td> <td>162778129</td> <td>73.6816%</td> </tr> <tr> <td>Misr Life Insurance Company</td> <td>11608592</td> <td>5.2546%</td> </tr> <tr> <td>Total</td> <td>174386721</td> <td>78.9362%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Board Members Ownership of the Company's Shares</th> <th>Number of shares on the date of preparing the financial statements</th> <th>Percentage %</th> </tr> </thead> <tbody> <tr> <td>Al Baraka Group</td> <td>162778129</td> <td>73.6816%</td> </tr> <tr> <td>Misr Life Insurance Company</td> <td>11608592</td> <td>5.2546%</td> </tr> <tr> <td>Misr Insurance Company</td> <td>9951497</td> <td>4.5045%</td> </tr> <tr> <td>Mr. Ashraf Ahmed Moustafa El Ghamrawy</td> <td>3086</td> <td>0.0014%</td> </tr> <tr> <td>Mr. Mohamed Abd ElSalam ElBasheer ElShokry</td> <td>238404</td> <td>0.1076%</td> </tr> <tr> <td>Mr. Ismail Saleh Abdel Fattah</td> <td>12220</td> <td>0.0055%</td> </tr> <tr> <td>Mr. Samy Fathy Mohamed Abdul Gawad</td> <td>1220</td> <td>0.0006%</td> </tr> <tr> <td>Total of the Board Members Ownership</td> <td>184593148</td> <td>83.5558%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Treasury Shares kept by the Company, as per their purchase date</th> <th>Number of shares as per last disclosure</th> <th>Percentage %</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Holders of 5% or more of the Company's shares	Number of shares on the date of preparing the financial statements	Percentage %	Al Baraka Group	162778129	73.6816%	Misr Life Insurance Company	11608592	5.2546%	Total	174386721	78.9362%	Board Members Ownership of the Company's Shares	Number of shares on the date of preparing the financial statements	Percentage %	Al Baraka Group	162778129	73.6816%	Misr Life Insurance Company	11608592	5.2546%	Misr Insurance Company	9951497	4.5045%	Mr. Ashraf Ahmed Moustafa El Ghamrawy	3086	0.0014%	Mr. Mohamed Abd ElSalam ElBasheer ElShokry	238404	0.1076%	Mr. Ismail Saleh Abdel Fattah	12220	0.0055%	Mr. Samy Fathy Mohamed Abdul Gawad	1220	0.0006%	Total of the Board Members Ownership	184593148	83.5558%	Treasury Shares kept by the Company, as per their purchase date	Number of shares as per last disclosure	Percentage %	Nil	Nil	Nil
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11.	Jaiz Bank Plc	1	<p>Corporate Governance Report</p> <p>Ownership Structure</p> <p>The ownership structure of the Bank as of December 31, 2020 is as follows:</p> <table border="1"> <thead> <tr> <th>S/N</th> <th>Category</th> <th>No</th> <th>Units</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Individual</td> <td>27,378</td> <td>12,297,335,191</td> </tr> <tr> <td>2</td> <td>Government</td> <td>119</td> <td>2,496,038,790</td> </tr> <tr> <td>3</td> <td>Corporate</td> <td>282</td> <td>14,249,904,315</td> </tr> <tr> <td>4</td> <td>Joint</td> <td>168</td> <td>76,231,603</td> </tr> <tr> <td>5</td> <td>Institution</td> <td>195</td> <td>338,877,519</td> </tr> <tr> <td>6</td> <td>Foreign</td> <td>8</td> <td>2,619,359</td> </tr> <tr> <td>7</td> <td>Pension</td> <td>1</td> <td>3,242,523</td> </tr> <tr> <td></td> <td>Total</td> <td>28,151</td> <td>29,464,249,300</td> </tr> </tbody> </table> <p>Code of Ethics</p> <p>The Bank has an Ethical Conduct and Integrity Policy in place and all employees are required to abide by it. All employees are expected to maintain high ethical standards in all aspect of their professional lives. The Policy also provides sample offences and appropriate disciplinary measures to be adopted.</p> <p>The Bank also has a Code of Conduct & Ethics for its Directors which specifies expected behaviours.</p>	S/N	Category	No	Units	1	Individual	27,378	12,297,335,191	2	Government	119	2,496,038,790	3	Corporate	282	14,249,904,315	4	Joint	168	76,231,603	5	Institution	195	338,877,519	6	Foreign	8	2,619,359	7	Pension	1	3,242,523		Total	28,151	29,464,249,300									
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13.	Standart Bank Afrika	1	<p>ANNEXURE B – ASSOCIATES AND JOINT VENTURES</p> <table border="1"> <thead> <tr> <th></th> <th>Safika Holdings Proprietary Limited^h</th> <th>Other associates</th> <th>Total associates</th> </tr> </thead> <tbody> <tr> <td>Ownership structure</td> <td>Associate</td> <td>Associate</td> <td>Associate</td> </tr> <tr> <td>Nature of business</td> <td>Investment holding company</td> <td>Various</td> <td>Various</td> </tr> <tr> <td>Principal place of business and country of incorporation</td> <td>South Africa</td> <td>South Africa</td> <td>South Africa</td> </tr> <tr> <td>Year end</td> <td>February</td> <td>Various</td> <td>Various</td> </tr> <tr> <td>Accounting treatment</td> <td>Equity accounted</td> <td>Equity accounted</td> <td>Equity accounted</td> </tr> <tr> <td>Date to which equity accounted</td> <td>30 November 2020</td> <td>31 December 2020</td> <td>31 December 2020</td> </tr> </tbody> </table>		Safika Holdings Proprietary Limited ^h	Other associates	Total associates	Ownership structure	Associate	Associate	Associate	Nature of business	Investment holding company	Various	Various	Principal place of business and country of incorporation	South Africa	South Africa	South Africa	Year end	February	Various	Various	Accounting treatment	Equity accounted	Equity accounted	Equity accounted	Date to which equity accounted	30 November 2020	31 December 2020	31 December 2020																																																																																										
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17.	United Bank For Africa Plc	1	<p>The details of shareholding of the Bank as at December 31, 2020 is as stated below:</p> <table border="1"> <thead> <tr> <th rowspan="2">Headline</th> <th colspan="3">Shareholders</th> <th colspan="3">Holdings</th> </tr> <tr> <th>Count</th> <th>Commulative Count</th> <th>Count (%)</th> <th>Aggregate Holdings</th> <th>Commulative Holdings</th> <th>Aggregate Holdings (%)</th> </tr> </thead> <tbody> <tr> <td>1 - 1,000</td> <td>31,647</td> <td>31,647</td> <td>11.57</td> <td>14,599,099</td> <td>14,599,099</td> <td>0.04</td> </tr> <tr> <td>1,001 - 5,000</td> <td>120,307</td> <td>151,954</td> <td>43.97</td> <td>300,568,647</td> <td>315,167,746</td> <td>0.88</td> </tr> <tr> <td>5,001 - 10,000</td> <td>44,877</td> <td>196,831</td> <td>16.40</td> <td>307,205,382</td> <td>622,373,128</td> <td>0.90</td> </tr> <tr> <td>10,001 - 50,000</td> <td>54,281</td> <td>251,112</td> <td>19.84</td> <td>1,131,310,570</td> <td>1,753,683,128</td> <td>3.31</td> </tr> <tr> <td>50,001 - 100,000</td> <td>10,794</td> <td>261,906</td> <td>3.95</td> <td>731,003,485</td> <td>2,484,687,183</td> <td>2.14</td> </tr> <tr> <td>100,001 - 500,000</td> <td>8,841</td> <td>270,747</td> <td>3.23</td> <td>1,804,527,142</td> <td>4,287,214,325</td> <td>5.28</td> </tr> <tr> <td>500,001 - 1,000,000</td> <td>1,329</td> <td>272,076</td> <td>0.49</td> <td>933,342,262</td> <td>5,222,556,587</td> <td>2.73</td> </tr> <tr> <td>1,000,001 - 5,000,000</td> <td>1,169</td> <td>273,245</td> <td>0.43</td> <td>2,296,092,434</td> <td>7,518,649,021</td> <td>6.71</td> </tr> <tr> <td>5,000,001 - 10,000,000</td> <td>150</td> <td>273,395</td> <td>0.05</td> <td>1,053,395,070</td> <td>8,572,044,091</td> <td>3.08</td> </tr> <tr> <td>10,000,001 - 50,000,000</td> <td>147</td> <td>273,542</td> <td>0.05</td> <td>3,170,480,258</td> <td>11,742,524,349</td> <td>9.27</td> </tr> <tr> <td>50,000,001 - 100,000,000</td> <td>22</td> <td>273,564</td> <td>0.01</td> <td>1,446,877,366</td> <td>13,189,401,715</td> <td>4.23</td> </tr> <tr> <td>100,000,001 - 500,000,000</td> <td>39</td> <td>273,603</td> <td>0.01</td> <td>10,722,132,126</td> <td>23,911,533,841</td> <td>31.35</td> </tr> <tr> <td>500,000,001 - 1,000,000,000</td> <td>9</td> <td>273,612</td> <td>0.00</td> <td>5,874,945,684</td> <td>29,786,479,525</td> <td>17.18</td> </tr> <tr> <td>1,000,000,001 and Above</td> <td>3</td> <td>273,615</td> <td>0.00</td> <td>4,412,941,841</td> <td>34,199,421,366</td> <td>12.90</td> </tr> <tr> <td></td> <td>273,615</td> <td></td> <td>100</td> <td>34,199,421,366</td> <td></td> <td>100.00</td> </tr> </tbody> </table> <p>8 Substantial interest in shares: shareholding of 5% and above</p>	Headline	Shareholders			Holdings			Count	Commulative Count	Count (%)	Aggregate Holdings	Commulative Holdings	Aggregate Holdings (%)	1 - 1,000	31,647	31,647	11.57	14,599,099	14,599,099	0.04	1,001 - 5,000	120,307	151,954	43.97	300,568,647	315,167,746	0.88	5,001 - 10,000	44,877	196,831	16.40	307,205,382	622,373,128	0.90	10,001 - 50,000	54,281	251,112	19.84	1,131,310,570	1,753,683,128	3.31	50,001 - 100,000	10,794	261,906	3.95	731,003,485	2,484,687,183	2.14	100,001 - 500,000	8,841	270,747	3.23	1,804,527,142	4,287,214,325	5.28	500,001 - 1,000,000	1,329	272,076	0.49	933,342,262	5,222,556,587	2.73	1,000,001 - 5,000,000	1,169	273,245	0.43	2,296,092,434	7,518,649,021	6.71	5,000,001 - 10,000,000	150	273,395	0.05	1,053,395,070	8,572,044,091	3.08	10,000,001 - 50,000,000	147	273,542	0.05	3,170,480,258	11,742,524,349	9.27	50,000,001 - 100,000,000	22	273,564	0.01	1,446,877,366	13,189,401,715	4.23	100,000,001 - 500,000,000	39	273,603	0.01	10,722,132,126	23,911,533,841	31.35	500,000,001 - 1,000,000,000	9	273,612	0.00	5,874,945,684	29,786,479,525	17.18	1,000,000,001 and Above	3	273,615	0.00	4,412,941,841	34,199,421,366	12.90		273,615		100	34,199,421,366		100.00
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18.	Stanbic Itbc Holding Plc	1	<p>Directors' report (continued) For the year ended 31 December 2020</p> <p>Shareholding analysis The shareholding pattern of the Company as at 31 December 2020 is as stated below:</p> <table border="1"> <thead> <tr> <th>Share range</th> <th>No. of shareholders</th> <th>Percentage of shareholders</th> <th>No. of holding</th> <th>Percentage Holdings</th> </tr> </thead> <tbody> <tr> <td>1-1,000</td> <td>39,356</td> <td>42.52%</td> <td>20,672,890</td> <td>0.19%</td> </tr> <tr> <td>1,001-5,000</td> <td>35,127</td> <td>37.95%</td> <td>72,616,958</td> <td>0.65%</td> </tr> <tr> <td>5,001-10,000</td> <td>8,852</td> <td>9.56%</td> <td>55,206,715</td> <td>0.50%</td> </tr> <tr> <td>10,001-50,000</td> <td>7,182</td> <td>7.76%</td> <td>134,775,213</td> <td>1.21%</td> </tr> <tr> <td>50,001-100,000</td> <td>1,022</td> <td>1.10%</td> <td>65,191,318</td> <td>0.59%</td> </tr> <tr> <td>100,001-500,000</td> <td>762</td> <td>0.82%</td> <td>141,054,955</td> <td>1.27%</td> </tr> <tr> <td>500,001-1,000,000</td> <td>102</td> <td>0.11%</td> <td>66,321,813</td> <td>0.60%</td> </tr> <tr> <td>1,000,001-5,000,000</td> <td>88</td> <td>0.10%</td> <td>181,134,429</td> <td>1.63%</td> </tr> <tr> <td>5,000,001-10,000,000</td> <td>17</td> <td>0.02%</td> <td>128,247,683</td> <td>1.15%</td> </tr> <tr> <td>10,000,001-50,000,000</td> <td>34</td> <td>0.04%</td> <td>768,924,324</td> <td>6.92%</td> </tr> <tr> <td>50,000,001-100,000,000</td> <td>10</td> <td>0.01%</td> <td>707,278,088</td> <td>6.37%</td> </tr> <tr> <td>100,000,001-11,105,997,568</td> <td>9</td> <td>0.01%</td> <td>8,764,573,182</td> <td>78.92%</td> </tr> <tr> <td>Grand Total</td> <td>92,561</td> <td>100.0%</td> <td>11,105,997,568</td> <td>100.0%</td> </tr> <tr> <td>Foreign shareholders</td> <td>165</td> <td></td> <td>7,570,687,965</td> <td>68.17%</td> </tr> </tbody> </table> <p>h. Substantial interest in shares According to the register of members as at 31 December 2020, no shareholder held more than 5% of the issued share capital of the Company except the following:</p>	Share range	No. of shareholders	Percentage of shareholders	No. of holding	Percentage Holdings	1-1,000	39,356	42.52%	20,672,890	0.19%	1,001-5,000	35,127	37.95%	72,616,958	0.65%	5,001-10,000	8,852	9.56%	55,206,715	0.50%	10,001-50,000	7,182	7.76%	134,775,213	1.21%	50,001-100,000	1,022	1.10%	65,191,318	0.59%	100,001-500,000	762	0.82%	141,054,955	1.27%	500,001-1,000,000	102	0.11%	66,321,813	0.60%	1,000,001-5,000,000	88	0.10%	181,134,429	1.63%	5,000,001-10,000,000	17	0.02%	128,247,683	1.15%	10,000,001-50,000,000	34	0.04%	768,924,324	6.92%	50,000,001-100,000,000	10	0.01%	707,278,088	6.37%	100,000,001-11,105,997,568	9	0.01%	8,764,573,182	78.92%	Grand Total	92,561	100.0%	11,105,997,568	100.0%	Foreign shareholders	165		7,570,687,965	68.17%																																											
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Lampiran 41 Data Item BOD Structure-muslim vs non-muslim members Sampel Penelitian

No	Nama Bank Syariah	Item BOD Structure-muslim vs non-muslim members policies																												
1.	Alinma Bank	1	<p>The Board of Directors has recommended the following appropriations:</p> <p>The following table shows the appropriation of net income, including the proposed issue of bonus shares:</p> <table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td colspan="3" style="text-align: center;">SAR Millions</td> </tr> <tr> <td>Net income for the year</td> <td>1,966</td> <td>2,535</td> </tr> <tr> <td>Retained earnings-brought forward</td> <td>2,287</td> <td>1,991</td> </tr> <tr> <td>Amount available for appropriation</td> <td>4,253</td> <td>4,526</td> </tr> <tr> <td>Transfer to statutory reserve (25% of net income)</td> <td>(491)</td> <td>(634)</td> </tr> <tr> <td>Proposed issue of bonus shares/dividend</td> <td>-</td> <td>(1,577)</td> </tr> <tr> <td>Transferred to the social services reserve and others</td> <td>(2)</td> <td>(28)</td> </tr> <tr> <td>Retained earnings-carried forward*</td> <td>3,760</td> <td>2,287</td> </tr> </tbody> </table> <p>Financial Reporting</p> <p>In preparing its consolidated financial statements, the Bank follows:</p> <ul style="list-style-type: none"> i) The International Financial Reporting Standards (IFRS) approved in the Kingdom of Saudi Arabia and other standards and statements issued by the Saudi Organization for Certified Public Accountants (SOCPA) collectively referred to as the standards approved in the Kingdom of Saudi Arabia" ii) The provisions of the Banking Control Law, the Companies Law in force in the Kingdom of Saudi Arabia, and the Articles of Association of the Bank iii) The Board of Directors confirms the following: <ol style="list-style-type: none"> 1. The financial statements prepared by the management of the Bank present fairly its state of affairs, the results of its operations, cash flow, and changes in equity. <p style="text-align: right;">Annual Report 2020 41</p>		2020	2019	SAR Millions			Net income for the year	1,966	2,535	Retained earnings-brought forward	2,287	1,991	Amount available for appropriation	4,253	4,526	Transfer to statutory reserve (25% of net income)	(491)	(634)	Proposed issue of bonus shares/dividend	-	(1,577)	Transferred to the social services reserve and others	(2)	(28)	Retained earnings-carried forward*	3,760	2,287
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2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	1	<p style="text-align: center;">Struktur Good Corporate Governance PT Bank Syariah Mandiri</p> 																											
3.	Bank Aljazira	1	<p>Board of Directors</p>  <p>Eng. Faruk bin Othman Al-Kasbi Chairman of the Board</p> <p>Eng. Abdulmoneem bin Ibrahim Al-Sulhan Deputy Chairman of the Board</p> <p>Mr. Khalid bin Abdulaziz Al-Mulhem Member</p> <p>Mr. Abdulrahman bin Saleh Al-Busheidi Member</p>																											
4.	Jordan Islamic Bank	1	<p style="text-align: center;">Organizational Structure of Jordan Islamic Bank</p> 																											

5.	Bank Islami Pakistan Ltd	1	<p>Corporate Information</p> <p>Non-Executive Directors Mr. Ali Hussain Mr. Syed Amir Ali Dr. Amjad Waheed Mr. Haider Ali Hilaly Dr. Lalurakh Ejaz Mr. Siraj Ahmed Dadabhojy Mr. Sulaiman Sadruddin Mehti Mr. Syed Ali Hasham</p> <p>Chairman (Non-Executive Director) President & Chief Executive Officer Independent Director Independent Director Non-Executive Director Independent Director Non-Executive Director</p> <p>Shariah Supervisory Board Mufi Ihsad Ahmad Ajaiz Mufi Javed Ahmadi Mufi Muhammad Husain</p> <p>Chairperson Member Member</p> <p>Audit Committee Mr. Haider Ali Hilaly Dr. Lalurakh Ejaz Mr. Sulaiman Sadruddin Mehti Mr. Syed Ali Hasham</p> <p>Chairperson Member Member</p> <p>Risk Management Committee Dr. Amjad Waheed Mr. Siraj Ahmed Dadabhojy Mr. Sulaiman Sadruddin Mehti Mr. Syed Ali Hasham Mr. Syed Amir Ali</p> <p>Chairperson Member Member Member</p> <p>Human Resource Management Committee Mr. Sulaiman Sadruddin Mehti Dr. Amjad Waheed Dr. Lalurakh Ejaz Mr. Siraj Ahmed Dadabhojy Mr. Syed Ali Hasham Mr. Syed Amir Ali</p> <p>Chairperson Member Member Member Member</p> <p>Board Remuneration Committee Mr. Sulaiman Sadruddin Mehti Mr. Ali Hussain Dr. Amjad Waheed</p> <p>Chairperson Member Member</p>
6.	Bank Muamalat	1	<p>Dewan Komisaris Board of Commissioners</p> <p>1. Peran aktif Dewan Komisaris dilakukan secara berkala melalui rapat Dewan Komisaris dan Direksi. Notula rapat disusun oleh Corporate Affairs dan dipantau tindak lanjutnya secara berkala oleh Dewan Komisaris. Hal-hal yang dibahas pada rapat Dewan Komisaris dan Direksi adalah terkait dengan isu yang menjadi perhatian Dewan Komisaris dan pemegang saham, termasuk kinerja Bank Muamalat dan beberapa isu yang menjadi perhatian manajemen.</p> <p>2. Peran aktif Dewan Komisaris dilaksanakan juga melalui rapat Audit Committee, Risk Oversight Committee (ROC), Good Corporate Governance (GCG) Committee dan Nomination & Remuneration Committee. Arah dan keputusan komite dipantau tindak lanjutnya oleh komite secara berkala.</p> <p>3. Di luar rapat berkala tersebut, Dewan Komisaris secara aktif melakukan diskusi dengan Direksi sewaktu-waktu apabila diperlukan.</p> <p>Direksi Board of Directors</p> <p>1. Pengawasan aktif Direksi dilakukan secara berkala melalui rapat Direksi yang dilaksanakan setiap minggu. Notula rapat Direksi dibuat dan diadministrasikan oleh Corporate Affairs. Materi yang dibahas pada rapat Direksi meliputi antara lain kinerja Bank Muamalat dan juga aspek risiko antara lain risiko kredit, risiko likuiditas, dan risiko operasional yang dihadapi.</p> <p>1. The active role of the Board of Commissioners is done periodically through meetings of the Board of Commissioners and the Board of Directors. Meeting minutes are prepared by Corporate Affairs and the follow-up is monitored regularly by the Board of Commissioners. Matters discussed at the Board of Commissioners and Board of Directors meetings are related to issues of concern to the Board of Commissioners and shareholders, including the performance of Bank Muamalat and several issues of concern to management.</p> <p>2. The active role of the Board of Commissioners is also performed through Audit Committee meetings, Risk Oversight Committee (ROC), Good Corporate Governance (GCG) Committee and Nomination & Remuneration Committee. The committee's directives and decisions are followed up regularly by the committee.</p> <p>3. Outside these regular meetings, the Board of Commissioners actively runs discussions with the Board of Directors from time to time if needed.</p> <p>1. Active supervision of the Board of Directors is completed periodically through the Board of Directors meeting which is held every week. The Board of Directors meeting minutes are prepared and administered by Corporate Affairs. The material discussed at the Board of Directors meeting includes, among others, the performance of Bank Muamalat and aspects of risks including credit risk, liquidity risk, and operational risks.</p>
7.	Bca Syariah	1	
8.	Al Rajhi Bank	1	<p>The Board of Directors of the Bank ("the Board") recognises the importance of corporate governance as set out in the Malaysian Code on Corporate Governance 2017 ("the Code") and Bank Negara Malaysia's ("BNM") Policy on Corporate Governance in discharging its responsibilities to enhance shareholders' value and safeguard the profits of other stakeholders towards enhancing business prosperity and corporate accountability. This also means inculcating a culture that seeks to balance conformance requirements with the need to deliver long term strategic success through performance, predicated on entrepreneurship, control and ownership, without compromising personal or corporate ethics and integrity.</p> <p>BOARD OF DIRECTORS</p> <p>(i) Board Composition and its Roles and Responsibilities</p> <p>At the date of this report, the Board consists of five (5) Directors which include three (3) independent Non-Executive Directors, one (1) non-independent Non-Executive Director and one (1) non-independent Executive Director. The Non-Executive Directors shall not engage in the day to day management of the Bank and shall not participate in any business dealings and shall not be involved in any other relationship with the Bank. This ensures that the independent Non-Executive Directors remain free from conflict of profit and facilitates them to carry out their roles and responsibilities. The appointment of independent Non-Executive Directors facilitates the exercise of independent evaluation in Board deliberations and decision-making, and thus providing check and balance in the Board.</p> <p>The Board is responsible for the overall corporate governance, including its strategic direction, establishing goals for management and monitoring the achievement of these goals. The roles and responsibilities of the Chairman and the Chief Executive Officer ("CEO") are clearly separated, to institute an appropriate balance of power and authority. The Chairman is responsible for ensuring the effectiveness of the Board as well as representing the Board to the Shareholder.</p> <p>The Directors, with their different backgrounds and specialisations, collectively bring with them a wide range of experience and expertise. The CEO is responsible for implementing the policies and decisions of the Board, overseeing the operations as well as coordinating the development and implementation of business and corporate strategies. The independent Non-Executive Directors bring an independent judgement to the decision making of the Board and provide a review and challenge on the performance of the</p>

9.	Bank Albilad	1	<p>BOARD OF DIRECTORS</p>  <p>The grid shows six members of the Board of Directors of Bank Albilad, including Dr. Abdulrahman Ibrahim Alhumaied (Chairman), Mr. Essam Mohammed AlSbehi (Vice Chairman), Mr. Abdulaziz Mohammed AlOtaibi (Chief Executive Officer), Mr. Sameer Omar Baqta (Independent Member), Mr. Fahad Abdullah Bindekhayel (Non-Executive Member), and Mr. Khalid Abdulaziz AlMakaini (Non-Executive Member).</p>																																																
10.	Al Baraka Bank Egypt E.S.C	1	<p>as per their purchase date</p> <p>Nil Nil Nil</p> <p>BOARD OF DIRECTORS Last Formation of the Board of Directors</p> <table border="1" data-bbox="877 616 1444 772"> <thead> <tr> <th>Name</th> <th>Post</th> <th>Quarter Represented</th> <th>Capacity</th> </tr> </thead> <tbody> <tr> <td>Eng. Abdel Aziz Mohamed Abdo Yamani</td> <td>Chairman</td> <td>Al Baraka Group</td> <td>Non-Executive</td> </tr> <tr> <td>Mr. Ashraf Ahmed Moustafa El-Ghannawy</td> <td>Vice Chairman & Chief Executive</td> <td>Other Shareholders</td> <td>Executive</td> </tr> <tr> <td>Mrs. Nevine Essam El Din Gamea</td> <td>Member</td> <td>Al Baraka Group</td> <td>Non-Executive</td> </tr> <tr> <td>Mr. Imaili Saleh Abd El-Fattah</td> <td>Member</td> <td>Al Baraka Group</td> <td>Non-Executive</td> </tr> <tr> <td>Mr. Hamed Abdulfatah Al-Qaht</td> <td>Member</td> <td>Al Baraka Group</td> <td>Non-Executive</td> </tr> <tr> <td>Mr. Sanay Fathy Mohamed Abdul Gawad</td> <td>Member</td> <td>Other Shareholders</td> <td>Executive</td> </tr> <tr> <td>Mr. Ahmed Moustafa Abd El-Hamid</td> <td>Member</td> <td>Other Shareholders</td> <td>Non-Executive</td> </tr> <tr> <td>Mr. Mohamed Ibrahim Gafar</td> <td>Member</td> <td>Independent of experts</td> <td>Non-Executive</td> </tr> <tr> <td>Mr. Hossam Bin El Habib Bin El-Haj Omar</td> <td>Member</td> <td>Al Baraka Group</td> <td>Non-Executive</td> </tr> <tr> <td>Mrs. Omnia Ibrahim Ali AlNusairy (Representative of (Misr Life Insurance Company))</td> <td>Member</td> <td>Other Shareholders</td> <td>Non-Executive</td> </tr> <tr> <td>Mr. Mohamed Abd ElIslam ElBasher Elshokry</td> <td>Member</td> <td>Other Shareholders</td> <td>Non-Executive</td> </tr> </tbody> </table> <p>* The composition of the Board of Directors has not undergone any changes since the last date of the meeting of the General Assembly of the Bank on March 28 2020</p>	Name	Post	Quarter Represented	Capacity	Eng. Abdel Aziz Mohamed Abdo Yamani	Chairman	Al Baraka Group	Non-Executive	Mr. Ashraf Ahmed Moustafa El-Ghannawy	Vice Chairman & Chief Executive	Other Shareholders	Executive	Mrs. Nevine Essam El Din Gamea	Member	Al Baraka Group	Non-Executive	Mr. Imaili Saleh Abd El-Fattah	Member	Al Baraka Group	Non-Executive	Mr. Hamed Abdulfatah Al-Qaht	Member	Al Baraka Group	Non-Executive	Mr. Sanay Fathy Mohamed Abdul Gawad	Member	Other Shareholders	Executive	Mr. Ahmed Moustafa Abd El-Hamid	Member	Other Shareholders	Non-Executive	Mr. Mohamed Ibrahim Gafar	Member	Independent of experts	Non-Executive	Mr. Hossam Bin El Habib Bin El-Haj Omar	Member	Al Baraka Group	Non-Executive	Mrs. Omnia Ibrahim Ali AlNusairy (Representative of (Misr Life Insurance Company))	Member	Other Shareholders	Non-Executive	Mr. Mohamed Abd ElIslam ElBasher Elshokry	Member	Other Shareholders	Non-Executive
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11.	Jaiz Bank Plc	1	<p>Sustainability Report</p> <p>Listening to our Stakeholders It is our responsibility to create value for all our stakeholders at every opportunity. We make it an absolute priority to engage our stakeholders within our business processes in a systematic and frequent manner. Doing this enables us to reflect on our practices and introduce improvements wherever possible. We identify our stakeholders as individuals or organizations that can impact or be impacted by our existence.</p> <p>We engage with different types of stakeholders using various methods. This is illustrated in the table below which lists the Bank's different stakeholder groups, and explains the engagement methods, their frequency, and the feedback we received from them throughout 2020.</p> <table border="1" data-bbox="877 907 1444 1187"> <thead> <tr> <th>Stakeholder Group</th> <th>Engagement Method & Frequency</th> <th>Reflections & Feedback For 2020</th> </tr> </thead> <tbody> <tr> <td>Investors</td> <td> <ul style="list-style-type: none"> Quarterly financial results Quarterly investors meeting Annual report/Press releases The Annual General Meeting Dedicated "Investor Relations" section on our website </td> <td> <ul style="list-style-type: none"> Focus on non-performing assets Dividend payout Strategy implementation Compliance Raising capital buffers Compliance with Financial Reporting Council Corporate Governance Code Strategic succession planning Digital transformation </td> </tr> <tr> <td>Board of Directors</td> <td> <ul style="list-style-type: none"> Quarterly Board meetings Annual Board strategy retreat Annual General Meeting </td> <td> <ul style="list-style-type: none"> Capital injection Improved financial results Strategy implementation Strategic cost management Management Leadership Succession planning Legal and regulatory compliance Business Continuity Management IT Transformation </td> </tr> <tr> <td>Employees</td> <td> <ul style="list-style-type: none"> Quarterly trainings and Capacity Building Monthly sensitization through the Bank's internal platforms Annual Strategy Session Quarterly engagement forums Bi-annual inter-departmental surveys </td> <td> <ul style="list-style-type: none"> Increase training for all employees Initiatives and activities to create more Social Impact Need to maintain market competitive compensation and benefits Wellbeing </td> </tr> <tr> <td>Customers</td> <td> <ul style="list-style-type: none"> Bi-Annual Customer satisfaction surveys Daily in-branch interaction 24/7 Contact Centre interaction One-on-one account relationship management </td> <td> <ul style="list-style-type: none"> More awareness programs Digital transformation Seamless access to credit facilities High up time on all customer touch points Information security and </td> </tr> </tbody> </table>	Stakeholder Group	Engagement Method & Frequency	Reflections & Feedback For 2020	Investors	<ul style="list-style-type: none"> Quarterly financial results Quarterly investors meeting Annual report/Press releases The Annual General Meeting Dedicated "Investor Relations" section on our website 	<ul style="list-style-type: none"> Focus on non-performing assets Dividend payout Strategy implementation Compliance Raising capital buffers Compliance with Financial Reporting Council Corporate Governance Code Strategic succession planning Digital transformation 	Board of Directors	<ul style="list-style-type: none"> Quarterly Board meetings Annual Board strategy retreat Annual General Meeting 	<ul style="list-style-type: none"> Capital injection Improved financial results Strategy implementation Strategic cost management Management Leadership Succession planning Legal and regulatory compliance Business Continuity Management IT Transformation 	Employees	<ul style="list-style-type: none"> Quarterly trainings and Capacity Building Monthly sensitization through the Bank's internal platforms Annual Strategy Session Quarterly engagement forums Bi-annual inter-departmental surveys 	<ul style="list-style-type: none"> Increase training for all employees Initiatives and activities to create more Social Impact Need to maintain market competitive compensation and benefits Wellbeing 	Customers	<ul style="list-style-type: none"> Bi-Annual Customer satisfaction surveys Daily in-branch interaction 24/7 Contact Centre interaction One-on-one account relationship management 	<ul style="list-style-type: none"> More awareness programs Digital transformation Seamless access to credit facilities High up time on all customer touch points Information security and 																																	
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Employees	<ul style="list-style-type: none"> Quarterly trainings and Capacity Building Monthly sensitization through the Bank's internal platforms Annual Strategy Session Quarterly engagement forums Bi-annual inter-departmental surveys 	<ul style="list-style-type: none"> Increase training for all employees Initiatives and activities to create more Social Impact Need to maintain market competitive compensation and benefits Wellbeing 																																																	
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12.	Bank Of Ghana	1	<p>BANK OF GHANA 2020 ANNUAL REPORT & FINANCIAL STATEMENTS</p> <h2>FINANCIAL STATEMENTS</h2> <p>GENERAL INFORMATION</p> <p>BOARD OF DIRECTORS</p> <table border="0" data-bbox="901 1332 1428 1489"> <tr> <td>Dr. Ernest K. Y. Addison</td> <td>-</td> <td>Governor and Chairman</td> </tr> <tr> <td>Dr. Maxwell Okoku-Asti</td> <td>-</td> <td>First Deputy Governor</td> </tr> <tr> <td>Mrs. Elsie Addo Awadzi</td> <td>-</td> <td>Second Deputy Governor</td> </tr> <tr> <td>Mr. Joseph Bignam Alhassan</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Prof. (Sr.) Egnatia Amponsu</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Dr. Samuel Nii-Noi Ashong</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Mr. Charles Adu Boahen</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Mr. Andrew Bony-Doo</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Mr. Jude Kofi Bucknor</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Mr. Keli Gudzokpo</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Dr. Maria Hagan</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Mrs. Comfort F. A. Ocran</td> <td>-</td> <td>Non-Executive Director</td> </tr> <tr> <td>Dr. Kwame Owusu-Nyanteki</td> <td>-</td> <td>Non-Executive Director</td> </tr> </table> <p>REGISTERED OFFICE 1 Thorpe Road</p>	Dr. Ernest K. Y. Addison	-	Governor and Chairman	Dr. Maxwell Okoku-Asti	-	First Deputy Governor	Mrs. Elsie Addo Awadzi	-	Second Deputy Governor	Mr. Joseph Bignam Alhassan	-	Non-Executive Director	Prof. (Sr.) Egnatia Amponsu	-	Non-Executive Director	Dr. Samuel Nii-Noi Ashong	-	Non-Executive Director	Mr. Charles Adu Boahen	-	Non-Executive Director	Mr. Andrew Bony-Doo	-	Non-Executive Director	Mr. Jude Kofi Bucknor	-	Non-Executive Director	Mr. Keli Gudzokpo	-	Non-Executive Director	Dr. Maria Hagan	-	Non-Executive Director	Mrs. Comfort F. A. Ocran	-	Non-Executive Director	Dr. Kwame Owusu-Nyanteki	-	Non-Executive Director									
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13.	Standart Bank Afrika	1	<p>DIRECTORS' REPORT for the year ended 31 December 2020</p> <p>Nature of business SBSA is a wholly owned subsidiary of SBA, an African banking group with branches across Africa, Middle East and Europe.</p> <p>SESA results During the reporting period, SBA reported 27% to the 2019 position. Net asset value per share, decreased by 0.85% to ZWT 0.48 cents and closing INR decreased to 8.9% from INR 9.8% in 2019. A general review of the business and its operations is provided in the financial review.</p> <p>Share capital Ordinary shares During 2020, three ordinary shares were issued at a premium of 84,200 million ZWT, one share was issued at a premium of 10,000 million and a nominal total of 94.</p> <p>Dividends to the shareholder Ordinary shares The shareholder meeting at the close of business on 21 April 2020 approved the payment of 20% dividend to the shareholders on 28 April 2020.</p> <p>Directors' and prescribed officers' changes and interest in shares Effective 1 July 2020, Augustine Mbatia was appointed as the Chief Financial Officer of SBSA, replacing Lennox. As the Chief Financial Officer, Mr. Mbatia is responsible for the preparation of this report, no assets of prescribed officers held, directly and indirectly, interests in the company's ordinary issued share capital or preference share capital.</p> <p>Board of Directors</p> <table border="1" data-bbox="1173 1624 1428 1780"> <thead> <tr> <th>Appointments</th> <th>As non-executive director</th> <th>1 January 2020</th> </tr> </thead> <tbody> <tr> <td>BNAC</td> <td>As non-executive director</td> <td>1 January 2020</td> </tr> <tr> <td>Dr A Ocran</td> <td>As non-executive director and joint deputy chairman</td> <td>1 August 2020</td> </tr> <tr> <td>PLF Cook</td> <td>As non-executive director</td> <td>23 February 2021</td> </tr> </tbody> </table> <p>Resignations</p> <table border="1" data-bbox="1173 1713 1428 1780"> <thead> <tr> <th>Resignations</th> <th>As non-executive director</th> <th>29 June 2020</th> </tr> </thead> <tbody> <tr> <td>PSM</td> <td>As non-executive director</td> <td>24 February 2020</td> </tr> <tr> <td>BNP Mbatia</td> <td>As non-executive director</td> <td>31 July 2020</td> </tr> </tbody> </table> <p>Group secretary and registered office The group secretary is Zola Shetpan. The address of the group secretary is 60, First Avenue, Harare, Zimbabwe, 0524.</p> <p>Insurance</p>	Appointments	As non-executive director	1 January 2020	BNAC	As non-executive director	1 January 2020	Dr A Ocran	As non-executive director and joint deputy chairman	1 August 2020	PLF Cook	As non-executive director	23 February 2021	Resignations	As non-executive director	29 June 2020	PSM	As non-executive director	24 February 2020	BNP Mbatia	As non-executive director	31 July 2020																											
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14.	Absa Bank Afrika	0																																																	

15.	Abu Dhabi Islamic Bank Egypt	1	
16.	Ahli United Bank Egypt	1	
17.	United Bank For Africa Plc	1	<p>4 FINANCIAL RISK MANAGEMENT (CONTINUED)</p> <p>4.1 INTRODUCTION AND OVERVIEW (CONTINUED)</p> <p>(b) Risk Management Culture - (Continued)</p> <p>In order to do this, there is proper dissemination of information and policies, development of frameworks, and staff training to ensure that all staff are adequately aware of their roles in the risk management process of the Group. As part of the risk culture, the Bank aims to ensure the following:</p> <ul style="list-style-type: none"> General understanding and uniform application of risk management principles; Strong and stable commitment from senior management; Clearly defined responsibility and accountability; Central oversight of risk management across the enterprise; Central oversight of corporate governance across the enterprise; Ownership of risk management at all levels; and Clearly defined risk appetite. <p>(c) Role and responsibilities</p> <p>The key players in the risk management framework and their responsibilities are as follows:</p> <p>Board of Directors</p> <p>The ultimate responsibility for risk management in UBA lies with the Board of Directors. The responsibilities of the Board with respect to risk management include, but are not limited to:</p> <ul style="list-style-type: none"> Ensuring an appropriate corporate governance framework is developed and operated; Providing guidelines regarding the management of risk elements in the Group; Approving Group risk management policies; Determination of the Group's risk appetite; Ensuring that management controls and reporting procedures are satisfactory and reliable; Approving large credit exposures beyond the limit of the Board Credit Committee; and Approving capital demand plans based on risk budgets. <p>Board Committees</p> <p>The Board of Directors has established various Board level risk committees, to support its risk oversight roles and responsibilities. These committees review and advise on numerous risk matters requiring Board approvals. The Board Risk Management Committee has direct oversight for the Bank's overall risk management framework. The Board Credit Committee considers and approves large exposure underwriting decisions within its authority and recommends those above its limit to the Board for consideration. The Board Audit and Governance Committee assists the Board with regard to internal controls, audit assessments and compliance matters.</p> <p>A list of various Board committees and their assigned responsibilities is contained in the corporate governance report.</p> <p>Management Committees</p>
18.	Stanbic Itbc Holding Plc	1	<p>14</p> <p>Board of Directors</p>


Lampiran 42 Data Item Declaration of forbidden activities: monopolistic practice/hoarding necessary, good/price manipulation/fraudulent business practice/gambling Sampel Penelitian

No	Nama Perbankan Syariah	Declaration of forbidden activities	
1.	Alinma Bank	0	
2.	Bank Syariah Indonesia Tbk (Bank Syariah Mandiri)	0	
3.	Bank Aljazira	0	

4.	Jordan Islamic Bank	0	
5.	Bank Islami Pakistan Ltd	0	
6.	Bank Muamalat	0	
7.	Bca Syariah	0	
8.	Al Rajhi Bank	0	
9.	Bank Albilad	0	
10.	Al Baraka Bank Egypt E.S.C	0	
11.	Jaiz Bank Plc	0	
12.	Bank Of Ghana	0	
13.	Standart Bank Afrika	0	
14.	Absa Bank Afrika	0	
15.	Abu Dhabi Islamic Bank Egypt	0	
16.	Ahli United Bank Egypt	0	
17.	United Bank For Africa Plc	0	
18.	Stanbic Itbc Holding Plc	0	

Lampiran 43 Data Item Anti-corruption policies Sampel Penelitian

No	Nama Perbankan Syariah	Anti-corruption policies	
1.	Alinma Bank	0	
2.	Bank Syariah Indonesia Tbk	1	<p>Program Anti Korupsi</p> <p>Dalam upaya pencegahan dan pemberantasan korupsi, sesuai dengan Inpres No 10 tahun 2016 tentang Aksi Pencegahan dan Pemberantasan Korupsi menginstruksikan untuk melakukan upaya pencegahan dan pemberantasan korupsi. Salah satunya adalah melakukan inisiasi upaya sertifikasi anti korupsi melalui penerapan SNI ISO 37001:2016, Sistem Manajemen Anti Penyuapan. Dalam Inpres tersebut, Badan Standardisasi Nasional (BSN) ditunjuk menjadi penanggungjawab dengan melibatkan Kementerian Perencanaan Pembangunan Nasional/Bappenas, Kementerian PAN dan RB, KPK dan BPS dalam menyelesaikan Standar Internasional ISO 37001 tentang Anti-Bribery Management System untuk sektor swasta dan pemerintah dalam mendukung tata kelola BUMN dan Swasta. Mandiri Syariah telah mengikuti sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan dan telah menyusun Kebijakan Pengelolaan Sistem Manajemen Anti Penyuapan.</p> <p>Mandiri Syariah telah memiliki beberapa kebijakan yang terkait dengan Pencegahan Korupsi, antara lain diatur dalam Kode Etik, Pedoman Whistleblowing System serta Pedoman Gratifikasi. Seluruh pegawai telah diberikan edukasi agar menjauhi tindakan-tindakan yang terkait dengan praktek korupsi.</p>
3.	Bank Aljazira	1	<p>Anti-Fraud Management</p> <p>The Bank has duly reviewed and reengineered its Anti-Fraud Risk Management framework in line with SAMA guidelines. The objective of this initiative is to implement a comprehensive Anti-Fraud Risk Management program capable of addressing following aspects:</p> <ol style="list-style-type: none"> 1. Review Fraud Risk Management Governance structure and associated strategy. 2. Develop, review and update Fraud Risk Management policies, procedures, processes and Manuals. 3. Conduct and upgrade Fraud Risk Assessments and anti-fraud diagnosis. 4. Implement a comprehensive Fraud Prevention and Detection solution across the bank. 5. Build knowledge transfer mechanism and related capacity in Bank's Fraud Risk Management practices and operations.
4.	Jordan Islamic Bank	1	<p>Commodity risks</p> <p>Commodity risks arise from the fluctuations in the value of marketable assets. These risks are related to the current and future fluctuations and market values of specific assets. The Bank is exposed to fluctuations of fully paid commodity prices after the commencement of Salam contracts and to the fluctuations in the remaining value of the leased assets at the end of the lease term.</p> <p>4. Compliance risks</p> <ul style="list-style-type: none"> • Compliance risks represents sanctions on matters related to legal or regulatory or financial losses or reputational risks which the Bank might face as a result of non compliance with laws, regulations, standards and proper financial practices. The primary non compliance risks are legal and regulatory sanctions risks, reputational risks, financial losses risks, financial crimes risks, anti-money laundry and fraud and corruption risks. • The Bank seeks to limit these risks through is Compliance Control Department that is concerned with reviewing the requirements of regulatory bodies and ensuring their application on the Bank's internal procedures and policies throughout setting the compliance strategy and guidelines and establishing the policies related to anti-money laundry and establishing policies and procedures related to laws, regulations, internal and external instructions and holding the necessary training courses. <p>5. Operational Risks</p> <ul style="list-style-type: none"> • Operational risks are the risks of loss arising from inadequacy or failure in internal operations, personnel or systems, or from external events. This includes legal risk and Islamic Shari'a non-compliance risk and excludes strategic and reputational risks. The Bank seeks to limit these risks throughout the following: • The existence of documented policies and procedures that mitigates the possibility of such operational risks. • Establishing a Business Continuity Plan (BCP) to mitigate exposure and discontinuity incidents faced by the Bank and a recovery plan.
5.	Bank Islami Pakistan	0	

<p>6.</p>	<p>Ltd Bank Muamalat</p>	<p>1</p>	<p>KEBIJAKAN ANTI KORUPSI/ FRAUD DAN SOSIALISASINYA</p> <p>Aturan mengenai anti korupsi/anti-fraud telah diatur oleh Bank yang tertuang di dalam Kode Etik & Perilaku Kepegawaian. Selain itu, dalam rangka mendukung penerapan kebijakan anti korupsi, Bank memiliki layanan pengaduan masalah serta program pelaporan pelanggaran sebagaimana dijabarkan di sub bab "Whistleblowing System".</p> <p>Fungsi Anti-Fraud Fungsi Anti-Fraud Bank Muamalat Indonesia menerapkan strategi pengendalian fraud dengan mengacu kepada POJK No. 39/POJK.03/2019 tanggal 19 Desember 2019 yang memiliki 4 (empat) pilar sebagaimana dijabarkan dalam tabel berikut ini:</p> <table border="1"> <thead> <tr> <th>Pilar Pencegahan</th> <th>Anti-Fraud Awareness</th> <th>Anti-Fraud Awareness</th> </tr> </thead> <tbody> <tr> <td>Melakukan langkah-langkah dalam rangka meningkatkan budaya kepatuhan anti-fraud awareness, antara lain anti-fraud awareness, stand-by awareness, dan know your employee</td> <td>1. Penyempitan Deklarasi Anti-Fraud Deklarasi Anti-Fraud wajib dilakukan oleh seluruh karyawan Bank Muamalat sebelum bekerja dan saat menerima kartu akses. Bank Muamalat memiliki sistem yang disebut sebagai "Anti-Fraud Power (AFP)" atau sistem aplikasi yang dapat melakukan pemantauan secara otomatis.</td> <td>1. Submission of the Anti-Fraud Declaration The Anti-Fraud Declaration is implemented by Bank Muamalat Indonesia employees twice a year through the "Whistleblowing System (WBS)" or HR system/application which is installed internally.</td> </tr> <tr> <td>Taking steps in order to reduce the potential risk of fraud, including anti-fraud awareness, stand-by awareness, and know your employee.</td> <td>2. Program Employee Awareness Secara konsisten dilaksanakan program kampanye/ sosialisasi anti-fraud serta e-mail alert melalui employee relation ke seluruh karyawan di Kantor dan Kantor cabang. Selain itu juga diluncurkan sebuah portal internal Bank Muamalat yang dapat diakses oleh seluruh karyawan Bank Muamalat. Bank Muamalat melakukan program pelatihan berkala yang dilaksanakan bersama-sama dengan Bank Indonesia, program pelatihan program training regular di spot kerja/basis remote induction training, program Phishing.</td> <td>2. Employee Awareness Program Consistently implemented anti-fraud campaigns/ socialization programs as well as email alerts through employee relations to all employees at total offices, sub-branches offices and branches. In addition, a portal also built via a news letter which was consisted of Bank Muamalat Indonesia to be forwarded to all employees. Bank Muamalat also conducted regular training programs in collaboration with BI, including sharing regular training programs in work/basis remote such as induction training, mobile program and Phishing Induction training.</td> </tr> </tbody> </table>	Pilar Pencegahan	Anti-Fraud Awareness	Anti-Fraud Awareness	Melakukan langkah-langkah dalam rangka meningkatkan budaya kepatuhan anti-fraud awareness, antara lain anti-fraud awareness, stand-by awareness, dan know your employee	1. Penyempitan Deklarasi Anti-Fraud Deklarasi Anti-Fraud wajib dilakukan oleh seluruh karyawan Bank Muamalat sebelum bekerja dan saat menerima kartu akses. Bank Muamalat memiliki sistem yang disebut sebagai "Anti-Fraud Power (AFP)" atau sistem aplikasi yang dapat melakukan pemantauan secara otomatis.	1. Submission of the Anti-Fraud Declaration The Anti-Fraud Declaration is implemented by Bank Muamalat Indonesia employees twice a year through the "Whistleblowing System (WBS)" or HR system/application which is installed internally.	Taking steps in order to reduce the potential risk of fraud, including anti-fraud awareness, stand-by awareness, and know your employee.	2. Program Employee Awareness Secara konsisten dilaksanakan program kampanye/ sosialisasi anti-fraud serta e-mail alert melalui employee relation ke seluruh karyawan di Kantor dan Kantor cabang. Selain itu juga diluncurkan sebuah portal internal Bank Muamalat yang dapat diakses oleh seluruh karyawan Bank Muamalat. Bank Muamalat melakukan program pelatihan berkala yang dilaksanakan bersama-sama dengan Bank Indonesia, program pelatihan program training regular di spot kerja/basis remote induction training, program Phishing.	2. Employee Awareness Program Consistently implemented anti-fraud campaigns/ socialization programs as well as email alerts through employee relations to all employees at total offices, sub-branches offices and branches. In addition, a portal also built via a news letter which was consisted of Bank Muamalat Indonesia to be forwarded to all employees. Bank Muamalat also conducted regular training programs in collaboration with BI, including sharing regular training programs in work/basis remote such as induction training, mobile program and Phishing Induction training.
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<p>7.</p>	<p>BCA Syariah</p>	<p>1</p>	<p>Anti Fraud</p>  <p>Penyempitan strategi anti-fraud melalui aktif dari Direksi dan Dewan Komisaris.</p> <p>Dalam rangka meningkatkan terdapatnya sistem pengendalian internal yang efektif, Bank Muamalat melakukan langkah-langkah yang dapat meningkatkan budaya kepatuhan anti-fraud awareness, antara lain anti-fraud awareness, stand-by awareness, dan know your employee.</p> <p>Penyempitan strategi anti-fraud melalui aktif dari Direksi dan Dewan Komisaris.</p> <p>Penyempitan strategi anti-fraud melalui aktif dari Direksi dan Dewan Komisaris.</p>									
<p>8.</p>	<p>Al Rajhi Bank</p>	<p>1</p>	<p>STATEMENT OF CORPORATE GOVERNANCE (Continued)</p> <p>INTERNAL AUDIT AND INTERNAL CONTROL ACTIVITIES</p> <p>The Code and BNM's Policy on Corporate Governance require banks to maintain a sound system of internal control to safeguard shareholders' investments and the Bank's assets.</p> <p>Responsibility of the Board</p> <p>The Board recognises the importance of maintaining a sound system of internal control to safeguard shareholders' investments and the Bank's assets. The Board is also responsible for the Bank's system of internal controls and its effectiveness. It includes reviewing the adequacy and integrity of controls relating to financial, operational, risk management, and compliance with applicable laws and regulations.</p> <p>The system is designed to manage the Bank's risks within an acceptable risk profile and the Board acknowledges that the system, by its nature, can only provide reasonable assurance and not absolute assurance against material misstatement of financial information and records or against financial losses or fraud.</p> <p>Key Internal Control Elements</p> <p>The Bank has put in place on-going internal control processes for identifying, evaluating, managing and reporting on the significant risks that may affect the achievement of its business objectives throughout the financial year under review. The key internal control elements in the processes are described below:</p> <p>(i) Clear Line of Responsibilities</p> <p>The management of the Bank is primarily delegated to the CEO and its Management Committee, whose responsibilities are set by the Board. The management assists the Board in the implementation of the policies and procedures on risk and control by identifying and assessing the risks faced, and in the design, operation and monitoring of suitable internal controls to mitigate and control these risks.</p> <p>(ii) Risk Management Framework</p>									
<p>9.</p>	<p>Bank Albilad</p>	<p>1</p>	<p>RISK MANAGEMENT (continued)</p> <p>with regulations and instructions issued by the regulatory and supervisory authorities as well as ensures the proper implementation of these policies, manuals and procedures in the bank.</p> <p>Compliance and Anti Financial Crimes Division has several general roles and responsibilities. Following are Some of the specific functions fall under the Division:</p> <ul style="list-style-type: none"> Anti-Money Laundering, Combat of terrorist financing and Preventing Proliferation. Combat Financial Crime, Corruption and Financial Crimes Providing advisory and support to all administrative units Identify, analyze and assess the risks of non-compliance related to the bank's customers, services, products, geographical areas, delivery channels, and setting appropriate controls and standards. Strengthen relations with regulatory and supervisory authority Training and awareness Report on non-compliance issues and provide recommendations related to the processes of resolving those issues. <p>Monitor and evaluate the effectiveness of implementing regulations and instructions</p> <p>The Compliance and Anti Financial Crimes Division is responsible for ensuring that the bank's policies, directives, procedures, products and services are in line with the regulations and instructions issued by the regulatory and legislative bodies and monitoring the effectiveness of the proper implementation of these policies, directives and procedures.</p> <p>One of the Compliance and Anti Financial Crime Division functions is to organize the education and awareness of staff on compliance and anti-financial crimes subject. The Bank continuously conducts training on compliance, including compliance, AML/CFT and anti-financial crime and corruption training to all the Bank's Ambassadors to enhance their knowledge of all relevant compliance regulations, and to develop their skills and capabilities in the compliance area, in addition to the specialized training to Compliance and Anti Financial Crime Division employees, online courses to the Bank's employees, and training for new hires which emphasizes compliance and anti-financial crimes. Further, our compliance and anti-financial crimes training extends to the Board of Directors where we concentrate on enhancing the board members knowledge related to relevant rules and regulations.</p> <p>In addition, the Compliance and Anti Financial Crime Division organize community awareness initiatives in cooperation with universities to provide awareness lectures to students.</p> <p>Bank Albilad is committed to follow the rules and regulations to protect the Bank and its customers from risks. Documents have been prepared for the Bank's employees on the appropriate implementation of compliance regulations, rules, and standards through policies and procedures and other documents such as compliance manual and internal rules.</p> <p>Human resources policy</p> <p>The Bank's compliance with rules, laws and regulations, is one of the most important bases and factors of its success, excellence and maintenance of its reputation and credibility. It is obligatory, therefore, that all the Bank's staff are committed to recognize the importance of compliance with regulations.</p>									

10.	Al Baraka Bank Egypt E.S.C	1	<p>ending as at that date as well as a summary of the important accounting policies and such other clarifications.</p> <p>Responsibility of the Management for the Consolidated Financial Statements</p> <p>The preparation of these consolidated financial statements is the responsibility of the Bank's management since the management is responsible for the preparation and presentation of the consolidated financial statements fairly & clearly according to the principles of banks' financial statements preparation and presentation, the recognition and assessment bases ratified by the Board of Directors of the Central Bank of Egypt on December 16, 2008 amended by instructions issued in 26 February 2019 and in the light of related Egyptian laws and regulations . The management's responsibility also includes designing, implementing and maintaining an internal control relevant to the preparation and presentation of the consolidated financial statements fairly and clearly, free from any important and effective misstatements whether resulting from fraud or error. Such responsibility also comprises the selection of the appropriate accounting policies, the implementation thereof and preparing the accounting estimates appropriate to circumstances.</p>
11.	Jaiz Bank Plc	1	<p>Management Team</p> <p>Islamic Project & Infrastructure Finance at Terraphin Financial Training, Singapore. She is now in the Business Development Division of the Bank.</p> <p>Rukayat O.Dahiru - Company Secretary/Legal Adviser Mrs. Dahiru has over twenty (20) years post-qual experience, eleven (12) of which were acquired in the Financial Services Industry, (3 years in Insurance and 9 years in the Banking Sector).</p> <p>She joined Jaiz Bank as the pioneer Company Secretary and Legal Adviser in 2012, and recognizing her experience and competence in the Corporate Governance sphere, the Board immediately thrust on her the responsibility for designing the Board's Governance Framework. Consequently, one of her notable accomplishments in the Bank was that she designed the Board and Board Committee Charters that were eventually approved by the Central Bank of Nigeria (CBN) in 2013.</p> <p>In furtherance of her strategic role in providing support for the Board, Mrs. Dahiru guided the Board in complying with the CBN/SEC Code of Corporate Governance, and recently, the Nigerian Code of Corporate Governance. She was therefore responsible for assisting the Board in drafting/ensuring that the policies required under the various Codes were produced and in place.</p> <p>Another notable accomplishment of Mrs. Dahiru was that she Co-ordinated the Bank's pre-listing activities culminating in</p> <p>Staff Disciplinary Committee; Senior Staff Appraisal Committee; IT Steering Committee; Information Security Steering Committee; Human Resources and Service Improvement Committee.</p> <p>Mrs. Dahiru has received trainings spanning Corporate Governance, Management, Leadership, Money Laundering, Corporate/Commercial Financial Law and Islamic Finance both locally and internationally.</p> <p>Abdullahi Usman ICA, Chartered Accountant A fellow of the Institute of Chartered Accountants of Nigeria, Abdullahi Usman is a seasoned banker with versatile experience in Investment Banking, Development Banking and Commercial Banking that spanned a period of over 26 years. In addition to this, he had 3 years stint with Tawada Limited (a subsidiary of Nigerian Security Printing and Minting Company Ltd.) as the pioneer Financial Controller.</p> <p>He started his banking career in 1987 with the Bank of Agriculture (formerly Nigerian Agricultural and Cooperative Bank Ltd.) and left for Nigeria Universal Bank Ltd in 1988 from where he joined New Africa Merchant Bank Ltd. in 1989. After he stint with Tawada Limited from 1996 to 1998, he joined United Bank for Africa from 1999 to 2001 when he moved to InterCity Bank Plc and subsequently Unity Bank Plc through merger in 2005.</p> <p>During this period, he held various responsibilities that covered all areas of core banking operations, which included Treasury and Foreign Operations, CIB, Head of Branch</p>
12.	Bank Of Ghana	1	<p>at Ho and Bolgatanga, in August and September 2020, respectively. This increased the Bank's agencies to nine nationwide.</p> <p>5.7.2 Currency Airlifting In order to modernise currency operations and make cash movement more secure and efficient, the Bank, in collaboration with the Ghana Air Force (GAF), undertook a successful pilot airlifting of currency in December 2020.</p> <p>5.8 Risk Management</p> <p>During the review year, the Bank undertook various risk assessments, including operational risk, financial risk, and stress-testing on its income statement and balance sheet, with emphasis on market, liquidity, and credit risks. The Bank also reviewed its risk registers to incorporate COVID-19-related risks, and devised strategies to mitigate these risks on the Bank's operations.</p> <p>36 BANK OF GHANA 2020 ANNUAL REPORT & FINANCIAL STATEMENTS</p> <p>To promote Money Laundering / Combating the Financing of Terrorism (AMLC/CT), the Bank organised a maiden seminar on AML/CFT obligations for its Board of Directors. The Bank collaborated with other key stakeholders to enhance its cyber fraud management programme, and also ensured it was largely compliant with both domestic and international regulatory standards through the conduct of ML/FT risk assessment.</p> <p>5.10.2 Business Continuity Plan In 2020, Business Continuity Plan (BCP) tests were successfully conducted for the various applications of the Bank. These routine tests were to ensure that the various applications that support the Bank's operations were robust, secured, and firmly aligned to the BCP.</p> <p>5.10.3 Roll-Out of Gh-Link Cards for Staff and Pensioners</p>
13.	Standart Bank Afrika	1	<p>Auditors' responsibilities for the audit of the consolidated and separate financial statements</p> <p>Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.</p> <p>As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:</p> <ul style="list-style-type: none"> Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Company's internal control. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors. Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and/or Company to cease to continue as a going concern. Evaluate the overall presentation, structure and content of

14.	Absa Bank Afrika	1	<p>Significant matters considered by the Committee included: (continued)</p> <table border="1"> <thead> <tr> <th data-bbox="900 286 991 309">Matter</th> <th data-bbox="991 286 1452 309">Committee action, discussions and decisions</th> </tr> </thead> <tbody> <tr> <td data-bbox="900 315 991 405">Audit tender process</td> <td data-bbox="991 315 1452 405"> <ul style="list-style-type: none"> Following a robust tender process, in anticipation of Mandatory Audit Firm Rotation (MAFR) and to meet the joint auditor requirement, KPMG was identified as the proposed joint auditor with EY for the reporting period ending 31 December 2021, subject to regulatory and shareholder approval (at the upcoming AGM). EY will rotate off on conclusion of the 2021 audit. As part of the tender process, PwC was identified as the proposed joint auditor with KPMG for the reporting period ending 31 December 2022, once EY's term ends and will follow the required regulatory and shareholder approval in due course. </td> </tr> <tr> <td data-bbox="900 412 991 501">Compliance</td> <td data-bbox="991 412 1452 501"> <ul style="list-style-type: none"> The Committee approves the Compliance coverage plan which forms part of the three lines of defence model. Reviews are defined as independent assessments that required outcomes are being achieved through effective controls, cultures and behaviours. Testing results provide assurance that business activities comply with laws, regulations, compliance policies and supervisory requirements of various local jurisdictions in which the Group operates. Review results also provide management and the Compliance function with a view as to how the control environment, attitudes and behaviours are supporting the Group in achieving outcomes that mitigate Conduct risk. </td> </tr> <tr> <td data-bbox="900 508 991 620">Fraud management</td> <td data-bbox="991 508 1452 620"> <ul style="list-style-type: none"> In anticipation of increased threats due to the Covid-19 pandemic, the Group has put measures in place to strengthen the fraud infrastructure, ensure consistency in the treatment of known and emerging risks, bolster the analytics and monitoring capability, and ensure consistent communication to customers and staff. Additional reviews have been implemented in order to monitor insider fraud and cyber management in the current work from home environment. The fraud operating model is continuously amended and expanded to ensure sufficient coverage of insider fraud in the context of fraud overall. The committee continuously monitors the effectiveness of the Group's fraud risk operating model. </td> </tr> </tbody> </table>	Matter	Committee action, discussions and decisions	Audit tender process	<ul style="list-style-type: none"> Following a robust tender process, in anticipation of Mandatory Audit Firm Rotation (MAFR) and to meet the joint auditor requirement, KPMG was identified as the proposed joint auditor with EY for the reporting period ending 31 December 2021, subject to regulatory and shareholder approval (at the upcoming AGM). EY will rotate off on conclusion of the 2021 audit. As part of the tender process, PwC was identified as the proposed joint auditor with KPMG for the reporting period ending 31 December 2022, once EY's term ends and will follow the required regulatory and shareholder approval in due course. 	Compliance	<ul style="list-style-type: none"> The Committee approves the Compliance coverage plan which forms part of the three lines of defence model. Reviews are defined as independent assessments that required outcomes are being achieved through effective controls, cultures and behaviours. Testing results provide assurance that business activities comply with laws, regulations, compliance policies and supervisory requirements of various local jurisdictions in which the Group operates. Review results also provide management and the Compliance function with a view as to how the control environment, attitudes and behaviours are supporting the Group in achieving outcomes that mitigate Conduct risk. 	Fraud management	<ul style="list-style-type: none"> In anticipation of increased threats due to the Covid-19 pandemic, the Group has put measures in place to strengthen the fraud infrastructure, ensure consistency in the treatment of known and emerging risks, bolster the analytics and monitoring capability, and ensure consistent communication to customers and staff. Additional reviews have been implemented in order to monitor insider fraud and cyber management in the current work from home environment. The fraud operating model is continuously amended and expanded to ensure sufficient coverage of insider fraud in the context of fraud overall. The committee continuously monitors the effectiveness of the Group's fraud risk operating model.
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15.	Abu Dhabi Islamic Bank Egypt	0									
16.	Ahli United Bank Egypt	1	<table border="1"> <thead> <tr> <th data-bbox="900 710 1150 732">Information Technology and Digital Transformation Committee</th> <th data-bbox="1150 710 1452 732">Other Governance Measures</th> </tr> </thead> <tbody> <tr> <td data-bbox="900 739 1150 896"> <p>The Group's Information Technology and Digital Transformation Committee (GITD/TSC) oversees all the Information Technology and Digital Transformation functions of the AUB. Its responsibility encompasses: strategy formulation, implementation and delivery of Information Technology (IT) and Digital Transformation (DT) projects in an acceptable, secure and standardised framework to the evolving conventional and Islamic banking business of the business. It is chaired by the GCCEO & MD and other members.</p> </td> <td data-bbox="1150 739 1452 896"> <p>In addition to the Board and Management Committee structures, the Board of Directors has approved several AUB Group policies to ensure clarity and consistency in the operation of the AUB Group. These policies, which are communicated to staff, include Credit, Anti-money Laundering, Corporate Governance, Personal Account Dealing, Key Persons Dealings, Banking Integrity, Compliance, Legal and Human Resources policies.</p> </td> </tr> <tr> <td data-bbox="900 902 1150 1128"> <p>Risk Committee The Group Risk Committee (GRC) reviews and manages risk policies, approvals, exposures and recoveries related to credit, operational and compliance risks. It acts as a forum for the discussion of any aspect of risk facing the Group which could potentially face the Bank or its subsidiary affiliated banks resulting in reputational or financial risk to the AUB Group. It also oversees the operation of the Operational Risk Sub-committee, the Group Assets Sub-committee, the Client On-boarding & KYC Sub-committee and the Working Committee on IFRS9 impairment provisioning. It is chaired by the DGCEO-Risk, Compliance and has six other members.</p> </td> <td data-bbox="1150 902 1452 1128"> <p>Underpinning these policies is the Board approved Group Code of Business Conduct which prescribes standards of ethical business behavior and personal conduct for the Bank's Directors, its senior management (officers) and its staff.</p> <p>The Board annually reviews and adopts compensation and related policies and closely monitors the implementation of these policies and processes with respect to the Bank's staff and Directors. The AUB Compensation Policy provides the remuneration framework for motivating employees and directors with financial motivation to deliver optimum Group performance. 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17.	United Bank For Africa Plc	1	<p>Responsibilities</p> <p>IN RELATION TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31 2020</p> <p>In accordance with the provisions of Sections 334 and 335 of the Companies and Allied Matters Act and Sections 24 and 28 of the Banks and Other Financial Institutions Act, the Directors are responsible for the preparation of the financial statements which give a true and fair view of the state of affairs of the Bank and of the profit or loss for the year ended December 31 2020 and in so doing they ensure that:</p> <ol style="list-style-type: none"> Proper accounting records are maintained; Applicable accounting standards are followed; Suitable accounting policies are adopted and consistently applied; Judgments and estimates made are reasonable and prudent; The going concern basis is used, unless it is inappropriate to presume that the Bank will continue in business; and Internal control procedures are instituted which as far as reasonably possible, safeguard the assets of the Bank and prevent and detect fraud and other irregularities. <p>The Directors accept responsibility for the preparation of the financial statements that give a true and fair view in accordance with the International Financial Reporting standards (IFRS) as issued by the International Accounting Standards Board and in the manner required by the Companies and Allied Matters Act, the Financial Reporting Council of Nigeria Act 2011, the Banks and Other Financial Institutions Act, the Central Bank of Nigeria Prudential guidelines and other relevant regulations issued by the Central Bank of Nigeria.</p> <p>The Directors accept responsibility for the maintenance of accounting records that may be relied upon in the preparation of the financial statements as well as adequate systems of financial control.</p> <p>Nothing has come to the attention of the Directors to indicate that the Group will not remain a going concern for at least twelve months from the date of this statement.</p> <p>SIGNED ON BEHALF OF THE DIRECTORS:</p> <p><i>Kennedy Ugoka</i></p>								
18.	Stanbic Itbc Holding Plc	1	<p>Stanbic IBTC supports global efforts to combat money laundering and terrorism financing and is committed to establishing and maintaining appropriate risk-based measures to assist it in complying with Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) requirements. The Group has an AML/CFT policy that defines its requirements according to regulations guiding AML/CFT. Also, Stanbic IBTC has an anti-bribery and corruption policy designed to comply with applicable statutory and regulatory obligations, as well as requirements designed to mitigate conduct risk across Stanbic IBTC.</p> <p>With the transformation of the business environment and technology landscape, we see the emergence of new risks and threats such as identity theft, data privacy, and cybersecurity. We have therefore implemented policies and controls to ensure due diligence and care are adopted in maintaining confidentiality, information at all times. The Group has also adopted global best standards like ISO 27001 and PCI DSS in maturing its data and cybersecurity posture and has been recognised by National Information Technology Development Agency ("NITDA") officially to have conformed with the Nigeria Data Protection Regulation ("NDPR"). We have also implemented the minimum requirements of the CBN Risk Based Cyber Security Framework.</p> <p>Ratings, Certifications and Awards The Holding Company and its banking subsidiary, Stanbic IBTC Bank, retained their "AAA" Fitch national ratings. Likewise, the bank, pension, asset management and trustees' businesses retained their ISO 9001 (2015) certifications for the period, attesting to the quality services we deliver as a group. The Group won the Holding Group Category of the next 100 global awards 2020, while Stanbic IBTC Bank and Stanbic IBTC Capital emerged as gold award winners at the FMDQ 2020 gold awards.</p>								