



دار التـمـويل
FINANCE HOUSE

ENVIRONMENTAL SOCIAL GOVERNANCE REPORT 2025





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Executive Summary



ESG Strategy Framework

At Finance House P.J.S.C., our Environmental, Social and Governance (ESG) Strategy defines a clear and deliberate path toward sustainability within the financial services sector. It reflects our commitment to embedding sustainability at the core of our enterprise, ensuring that environmental responsibility, social equity and strong governance are integrated into our operating model and strategic decision-making processes.

For Finance House, ESG is not a peripheral initiative or a compliance exercise. It is a fundamental business imperative. These principles shape our corporate philosophy, guide our risk management approach and inform how we create value for our customers, shareholders, employees and the communities we serve.

Our multi-year projects outline measurable objectives and actionable initiatives designed to generate long-term, resilient value. Through disciplined execution and transparent accountability, we aim to contribute meaningfully to national priorities and global sustainability agendas, while reinforcing trust in our institution.

This strategy serves as our blueprint for responsible growth. It strengthens our commitment to environmental stewardship, advances social well-being and upholds the highest standards of governance, ensuring that Finance House continues to operate with integrity, purpose, and long-term vision.



Driving Sustainable Finance: Our Key ESG Frameworks

UAE Green Agenda 2030

The UAE Green Agenda establishes a comprehensive national roadmap for transitioning toward a sustainable, knowledge-based green economy. It emphasizes green growth metrics, sustainable mobility, responsible resource utilization, and climate resilience.

In alignment with this national framework, Finance House P.J.S.C. is committed to advancing environmentally responsible financial solutions and embedding sustainable operational practices across our business. Through disciplined governance and forward-looking product strategies, we aim to contribute to the UAE's ambition of positioning itself as a global hub for sustainable development.

UAE National Climate Plan

The UAE National Climate Plan underscores the nation's commitment to economic diversification while accelerating carbon emission reductions and expanding clean energy adoption.

Finance House P.J.S.C. supports this vision by integrating carbon reduction initiatives within its operational footprint and by encouraging sustainable financing practices. Our internal environmental management efforts are designed to progressively reduce our carbon intensity, reinforcing our role as a responsible financial institution aligned with national climate priorities.

UAE Net Zero 2050

The UAE Net Zero 2050 initiative represents a landmark national commitment to achieving carbon neutrality through a balanced combination of emissions reduction, technological innovation, carbon offset mechanisms, and sustainable infrastructure investment.

As part of our ESG framework, Finance House P.J.S.C. actively promotes energy-efficient operations, advances carbon offset initiatives, and supports long-term investments in environmentally sustainable technologies. Through these measures, we contribute to the UAE's pathway toward a low-carbon future while strengthening the resilience of our own business model.



United Nations Sustainable Development Goals (SDGs)

The United Nations Sustainable Development Goals (SDGs) provide a globally recognized blueprint for addressing systemic challenges including climate change, inequality, economic inclusion, and responsible resource management.

Finance House P.J.S.C. aligns its sustainability initiatives with selected SDGs that are most relevant to our sector and strategic priorities. In particular, we focus on advancing responsible consumption and production, promoting decent work and economic growth, and fostering partnerships for sustainable development. This targeted alignment ensures that our ESG initiatives are measurable, impactful, and globally relevant.

Conclusion

Collectively, our ESG strategy reflects a deliberate alignment with key national frameworks and international sustainability standards. By embedding environmental stewardship, social responsibility, and strong governance into our core operations and strategic decision-making, Finance House P.J.S.C. reinforces its commitment to sustainable growth.

Through disciplined execution and transparent accountability, we aim to create enduring value for our stakeholders while contributing to the UAE's long-term vision and the broader global sustainability agenda.



Introduction

Our Commitment

As a publicly listed institution headquartered in Abu Dhabi, Finance House P.J.S.C. recognizes the environmental, social and governance responsibilities that accompany our role in the market. The global momentum toward sustainability has reached a defining moment, requiring institutions to lead with purpose rather than respond with compliance alone.

Our alignment with national priorities such as the UAE Green Agenda and international frameworks including the United Nations Sustainable Development Goals reflects our commitment to decisive and measurable action. This strategy marks a strengthened and structured approach to ESG integration, ensuring we not only meet evolving regulatory and market expectations, but also contribute to shaping higher standards for sustainable financial services.

Importance of ESG

The integration of Environmental, Social and Governance (ESG) principles has become a defining strategic priority for institutions worldwide, particularly within the financial sector. As a facilitator of capital and credit, Finance House P.J.S.C. plays a pivotal role in influencing sustainable market practices. This position carries both a fiduciary responsibility and a strategic obligation to lead with integrity and foresight.

ESG is not limited to risk management or regulatory compliance. It represents a powerful framework for long-term value creation.

- **Environment:** By actively reducing our carbon footprint and promoting efficient resource utilization, we enhance operational resilience, generate cost efficiencies, and strengthen the long-term sustainability of our business.
- **Social:** Through prioritizing employee well-being, diversity, inclusion, and community engagement, we reinforce stakeholder trust, deepen customer loyalty, and attract high-caliber talent aligned with our values.
- **Governance:** By upholding transparency, ethical conduct, and strong oversight structures, we enhance investor confidence and reinforce the stability and credibility of our institution.

By embedding ESG considerations into our strategic and operational decision-making, Finance House P.J.S.C. moves beyond reactive compliance. ESG informs not only our core business activities but also our relationships with customers, shareholders and the communities we serve. It is a comprehensive approach that integrates responsible practices into our institutional fabric, supporting sustainable growth and enduring stakeholder value.



Charting The Course: Our ESG Integration Objectives

3.1 Environmental Initiatives

3.1.1 Resource Efficiency and Waste Management

This objective encompasses initiatives focused on waste reduction, energy conservation, and adherence to the principles of Reduce, Reuse and Recycle. It includes clean-up activities, increased use of natural lighting, and the segregation of biodegradable and non-biodegradable waste, among other operational measures.

3.1.2 Renewable Energy and Carbon Neutrality

Aligned with our commitment to progress toward carbon neutrality, this objective focuses on initiatives such as transitioning to LED lighting, deploying energy-efficient HVAC systems, and adopting technological solutions aimed at reducing our overall carbon footprint.

3.1.3 Community Environmental Engagement

Through initiatives such as structured clean-up campaigns, this objective seeks to engage employees and the wider community in advancing environmental sustainability.

3.2 Social Responsibility and Community Engagement

3.2.1 Employee Well-being and Stakeholder Engagement

This objective includes initiatives such as health check-up programs and staff sustainability reward schemes, aimed at enhancing the well-being of employees and strengthening engagement with key stakeholders.

3.2.2 Social Equity and Inclusion

This theme focuses on advancing diversity and inclusion, with the goal of increasing female representation in management roles and promoting social equity through structured community partnerships.

3.2.3 Community Initiatives

Aligned with charitable contributions and community service efforts, this objective emphasizes the allocation of resources toward societal development through financial support and active community involvement.

3.3 Economic Responsibility

3.3.1 Local Economic Development

Our investment approach supports local entrepreneurship and broader economic growth, incorporating responsible investment practices and integrating ESG considerations into investment decision-making processes.

3.4 Governance and Oversight

3.4.1 Transparency and Accountability

Efforts to implement an ESG dashboard and introduce transparency mechanisms like digitization and electronic services fall under this objective.



Our ESG Initiatives: A Year In Review

Our Approach

Finance House P.J.S.C. remains steadfast in advancing its Environmental, Social and Governance objectives through a structured and disciplined framework. Our overarching priority is to embed sustainable practices across our operations, investment decisions and community engagements. By strengthening transparency, promoting responsible financing, and implementing proactive ESG initiatives, we seek to deliver positive environmental impact, advance social well-being and uphold robust governance standards. This integrated approach supports long-term resilience and sustainable value creation for our stakeholders and the communities we serve.

As we progress into the next phase of our ESG journey, we acknowledge the meaningful strides already made. The following section outlines our completed and ongoing initiatives, organized across the respective ESG pillars.

4.1 Environmental Initiatives

Finance House P.J.S.C. recognizes the Environment as a fundamental pillar of its ESG framework and a cornerstone for building a responsible and resilient future. We view environmental stewardship not as an optional initiative, but as a strategic priority within today's evolving global landscape.



Plant. Preserve. Protect. A Community-Driven Environmental Initiative

Plant. Preserve. Protect. is a community-driven sustainability initiative developed in collaboration with the RAK Public Services Department, the Environment Protection & Development Authority (EPDA RAK), Ras Al Khaimah Municipality Department, the Environment Agency – Abu Dhabi, and Adventure with Nature. The initiative was designed to advance environmental awareness and foster meaningful community engagement through structured and responsible action.

The campaign incorporated a public clean-up drive to enhance shared natural spaces, alongside a tree-planting program aimed at supporting long-term environmental objectives. Participants gathered at Wadi Naqab, Ras Al Khaimah, to contribute through tree planting, clean-up efforts, and guided hiking activities. The day reflected collective action, shared responsibility, and a tangible commitment to environmental stewardship.

Through this collaboration, Finance House P.J.S.C. reinforces its commitment to corporate responsibility and to contributing toward a greener, more sustainable future.



Encouraging Sustainable Consumption in the Workplace

As part of its Environmental, Social and Governance commitment, Finance House P.J.S.C. implemented a company-wide, reusable, eco-friendly thermoses. This strategic initiative significantly reduces plastic consumption and waste, embedding environmentally responsible practices into daily operations.

By adopting reusable thermoses, Finance House has taken a tangible step toward minimizing its environmental footprint while fostering a culture of accountability, awareness and long-term sustainability. This action reflects the organization’s broader commitment to integrating ESG principles into its core strategy and advancing responsible corporate stewardship.



World Water Day: Promoting Awareness on Glacier Preservation

In recognition of World Water Day, Finance House P.J.S.C. marked the occasion by sharing awareness on the urgent need to protect glaciers, one of the planet’s most vital freshwater sources. As climate change accelerates glacier loss, the long-term security of freshwater supplies for billions of people remains at increasing risk.

Through this awareness initiative, the organization emphasized the importance of environmental consciousness and collective responsibility in safeguarding critical natural resources for future generations.



Earth Hour: Collective Action for the Planet

Finance House P.J.S.C. observed Earth Hour by switching off non-essential lights for one hour in alignment with the global call to action. The initiative was accompanied by internal awareness efforts encouraging participation and reflection on climate responsibility.

By taking part in the “Biggest Hour for Earth”, the organization reinforced the message that meaningful change begins with simple actions. Whether through switching off lights, learning about climate change, or promoting awareness, every step contributes to a more sustainable future.



World Environment Day: Advancing Environmental Awareness

In observance of World Environment Day, Finance House P.J.S.C. marked the occasion by promoting awareness on the importance of environmental protection and sustainable living. Through dedicated awareness initiative, the organization reinforced the message that collective action today contributes to a stronger and more resilient tomorrow.

By highlighting the theme of building a greener future, the initiative underscored Finance House’s continued commitment to environmental responsibility and long-term sustainability.



Leveraging Drone Technology for Sustainable Operations

Finance House P.J.S.C. adopted drone technology for façade cleaning at its facilities, demonstrating a practical application of innovation to enhance operational efficiency and sustainability.

The use of drones enables safer and faster cleaning processes at height while conserving water and optimizing resource utilization. This approach reflects the organization’s commitment to integrating smart technologies that reduce environmental impact and improve workplace safety.

Through initiatives such as this, Finance House reinforces its focus on innovation-driven sustainability and responsible operational practices.

4.2 Social Responsibility and Community Engagement

At Finance House P.J.S.C., meaningful impact extends beyond financial performance into the communities we serve. The organization remains committed to advancing community development through diverse initiatives, including support for education, promotion of employee health and well-being, and encouragement of active participation in social impact programs. These efforts are designed to strengthen community ties and foster a culture of responsible engagement.

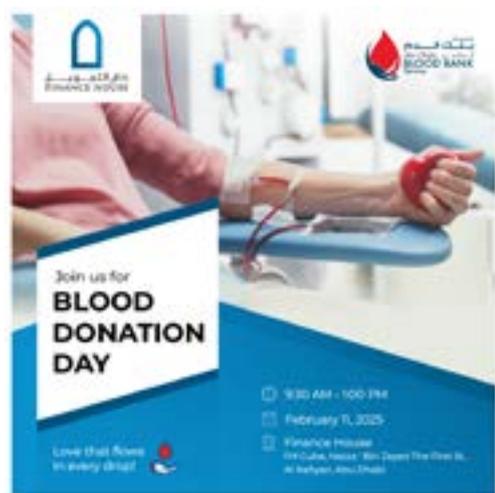
This commitment equally prioritizes the well-being and development of employees. Recognizing that people are central to sustained success, Finance House emphasizes talent retention, employee engagement, work-life balance, and adherence to strong ethical standards, ensuring a supportive and values-driven workplace environment.



Empowering People of Determination Through the Organic Food Market

Finance House P.J.S.C., in partnership with the Zayed Humanitarian Organization and the Zayed Agricultural Centre for Development and Rehabilitation, organized an Organic Food Market to support the sale of organic products produced by People of Determination.

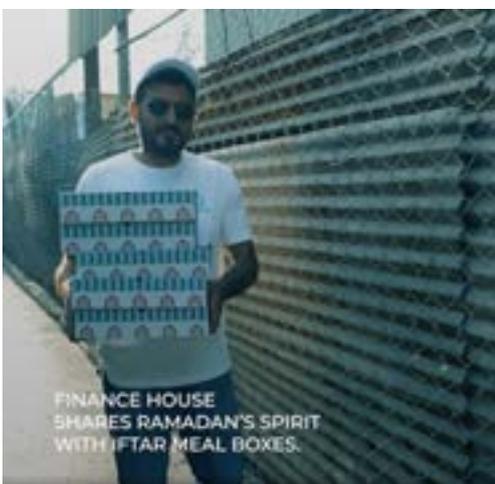
This initiative reflects the organization’s ESG commitment to advancing inclusive community development. The market featured a diverse range of organic products proudly produced by People of Determination, creating a platform that supports their empowerment and economic participation. Through this collaboration, Finance House reinforces its commitment to social inclusion, integration, and enabling meaningful participation in both professional and everyday life.



Blood Donation Drive: Supporting Community Health

Finance House P.J.S.C. organized a Blood Donation Drive in association with the Abu Dhabi Blood Bank, reinforcing its commitment to community health and social responsibility.

Employees came together to participate in this life-saving initiative, demonstrating collective compassion and solidarity. The drive reflected the organization’s belief that meaningful impact often begins with simple acts that contribute to the well-being of the wider community.



Ramadan Iftar Meal Distribution: Spreading Kindness and Care

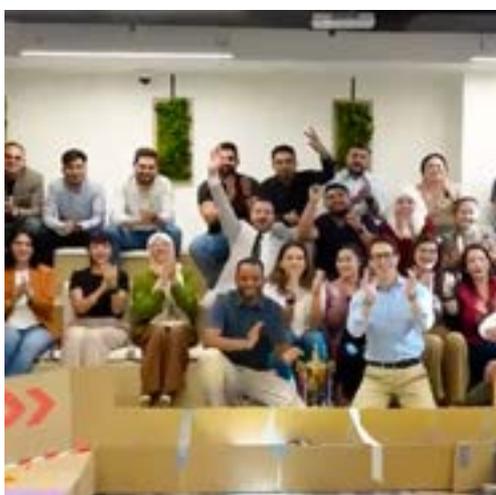
During the holy month of Ramadan, Finance House P.J.S.C. organized an Iftar meal distribution initiative to extend support to those in need. Through the distribution of meal boxes, the initiative sought to provide nourishment and comfort while reinforcing the spirit of generosity that defines the month. As Ramadan concluded, the organization reaffirmed its commitment to compassion, community support, and shared values of togetherness and giving.



Clothes Donation and Recycling Initiative in Association with Make-A-Wish Foundation

As part of its commitment to community engagement, Finance House P.J.S.C. introduced a Clothes Donation Box initiative at our Head Office in association with the Make-A-Wish Foundation. The initiative promotes responsible recycling by encouraging the donation of gently used clothing, reducing textile waste while extending support to those in need.

By integrating sustainability with social impact, the initiative reflects the organization’s commitment to environmental responsibility and community care, fostering a culture of conscious giving and collective contribution.



Employee Talent Carnival: Celebrating People and Purpose

At Finance House P.J.S.C., every initiative is designed to contribute not only to professional development but also to a broader culture of responsibility and shared purpose. Recognizing that employees are central to the organization’s continued success, the Employee Talent Carnival was organized as a celebration of teamwork, camaraderie and appreciation.

The event brought colleagues together in an atmosphere of collaboration and positivity, creating meaningful connections and lasting memories. It reflects Finance House’s commitment to fostering an inclusive workplace culture where employees feel valued, engaged and inspired to contribute both professionally and socially.



Health Boost Initiative: Promoting Employee Well-Being

At Finance House P.J.S.C., the commitment to Environmental, Social and Governance principles extends to prioritizing employee well-being. As part of ongoing efforts to cultivate a healthy and productive workplace, the organization introduced the “Health Boost” initiative, providing ginger shots to employees as a simple yet meaningful wellness measure.

This initiative reflects a broader dedication to encouraging healthier lifestyles and sustaining workplace energy and focus. By investing in the well-being of its people,

Finance House reinforces the importance of creating an environment where health, engagement and productivity can flourish. Health Boost demonstrates the belief that small, thoughtful actions can contribute to a stronger culture of care and long-term organizational resilience.



Breast Cancer Awareness Initiative: Promoting Early Detection and Care

Finance House recognizes the importance of awareness and early detection in safeguarding health and well-being. In partnership with Emirates Hospitals, the organization hosted a dedicated Breast Cancer Awareness Day aimed at empowering women through education, preventive guidance and access to information. The initiative focused on reinforcing the importance of regular screening and informed health decisions.

Through collaborative efforts, Finance House continues to support initiatives that promote care, awareness and community well-being.



Emirati Women’s Day: Celebrating Talent and Tradition

On Emirati Women’s Day, Finance House. celebrated the spirit, talent and contributions of its Emirati female colleagues through a thoughtfully curated candle-making workshop. The session blended creativity with cultural heritage, as participants explored natural fragrances and crafted candles inspired by traditional Midkhan designs. The initiative reflected appreciation for artistry, tradition and the invaluable role Emirati women play within the organization and the wider community.



Employee Health Check-Up Day: Prioritizing Workplace Well-Being

Finance House P.J.S.C. organized a Health Check-Up Day as part of its ongoing commitment to employee well-being and preventive care. The initiative provided team members with convenient access to essential health screenings, reinforcing the importance of proactive health management. By prioritizing physical well-being, Finance House fosters a supportive workplace environment where employees can thrive both personally and professionally.



Achieving Emiratization Targets and Nafis Recognition: Investing in National Talent

Finance House successfully achieved its Emiratization target, underscoring its strong commitment to supporting the professional development of Emirati nationals within the organization. This milestone reflects sustained efforts to create meaningful career opportunities through structured learning programs, mentorship initiatives and clearly defined advancement pathways. By empowering local talent, Finance House contributes to the long-term development of the UAE’s workforce and supports the nation’s broader economic sustainability objectives.

Further reinforcing this commitment, Finance House was honored with the Nafis Award 2024–2025. This recognition acknowledges the organization’s dedication to advancing Emirati talent, fostering professional growth and supporting the UAE’s vision for a dynamic and sustainable workforce.



Supporting Art and Artists: Mural Installation at Finance House Head Office

As part of its commitment to cultural engagement and creative expression, Finance House P.J.S.C. supported the execution of a mural art at its Head Office, transforming a once-blank wall into a vibrant visual statement. Created by a graffiti artist with a distinct creative vision, the artwork reflects themes of growth, energy and optimism. More than a decorative element, the mural serves as a source of inspiration for employees and visitors alike, fostering a dynamic and engaging workplace environment. The initiative underscores the organization’s belief that art strengthens connection, celebrates culture and enhances everyday spaces. Through this project, Finance House reinforces its support for local artistic talent while promoting positivity and creative expression within its corporate environment.



Celebrating UAE National Day: Honouring Culture and Community

Finance House P.J.S.C. commemorated UAE National Day with a vibrant celebration that brought together culture, community and shared pride. The event reflected the organization’s deep respect for the nation’s heritage and its commitment to fostering unity within the workplace.

The celebration featured a traditional dance performance that showcased the rich cultural legacy of the UAE. Employees gathered in thoughtfully designed spaces inspired by Emirati tradition, where they engaged with authentic arts and crafts and enjoyed local delicacies such as Regaq and Luqaimat, prepared by a local Emirati entrepreneur.

By supporting local businesses and embracing cultural traditions, Finance House reinforced its connection to the community and its dedication to preserving and celebrating the values that define the UAE.

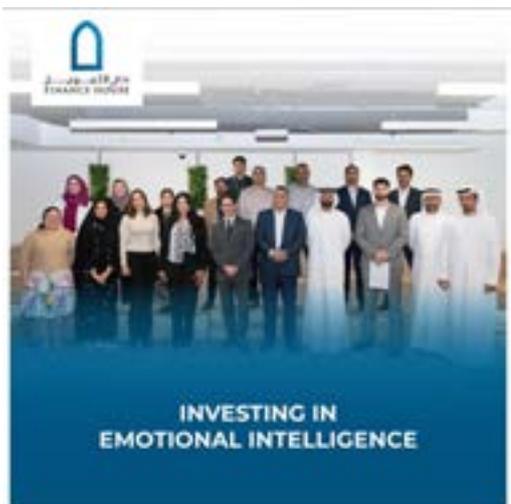


Supporting Youth Achievement: Fatima Al Awadhi's Journey to Mount Elbrus

Finance House P.J.S.C. supported Fatima Al Awadhi in her remarkable journey to become the youngest Emirati to summit Mount Elbrus, Europe's highest peak.

Her achievement reflects determination, resilience and national pride. By sharing her story of perseverance and growth, the initiative highlights the importance of empowering young talent to pursue ambitious goals and break new ground.

Through this support, Finance House reinforces its commitment to encouraging youth development, celebrating excellence and contributing to a culture of aspiration and achievement.



Emotional Intelligence Training: Strengthening Workplace Resilience

Finance House P.J.S.C. recognizes emotional intelligence as a critical driver of personal effectiveness and professional growth. Employees participated in a dedicated Emotional Intelligence Training program focused on enhancing self-awareness, empathy and communication capabilities. The initiative supports the development of stronger interpersonal skills and more collaborative working relationships.

Through programs such as this, Finance House continues to foster a mindful, connected and resilient workplace culture.

4.3 Economic Initiatives

Finance House P.J.S.C. extends beyond conventional investment approaches by placing community-focused financial solutions at the center of its strategy. The organization prioritizes the development and promotion of investment and financial products designed to serve and support the communities in which it operates.

In alignment with responsible business practices, lending strategies are structured to promote financial inclusion, encourage sustainable partnerships and cultivate long-term client relationships that contribute to the economic development of the UAE.

These initiatives are guided not solely by financial performance, but by a commitment to strengthening client trust and fostering a resilient, sustainable and responsible economic environment.



Junior Investment Account: Building Financial Futures Early

The Junior Investment Account was launched by Investnation, a product of FH Capital, which is a wholly owned subsidiary of Finance House P.J.S.C. This first-of-its-kind savings and investment solution is designed to help families build a secure financial foundation for their children from an early age.

The account enables parents to adopt a disciplined approach to saving and investing while maintaining full parental oversight and control. By combining structured investment practices with competitive returns, the Junior Investment Account offers families a practical and rewarding way to grow long-term savings and cultivate responsible financial habits among the next generation. This initiative reflects the Group's broader commitment to advancing financial literacy, supporting intergenerational wealth creation and contributing to sustainable economic development.



Showcasing Gold Loan Solutions - Jewellery & Watch Show Participation

Finance House participated in the Jewellery & Watch Show at ADNEC, Abu Dhabi, engaging visitors through its "Vault of Possibilities" concept and highlighting the value proposition of its Gold Loan offering.

The activation welcomed a strong flow of attendees to the Finance House booth, where visitors explored how their gold assets could be leveraged into immediate financial

opportunity. The initiative reinforced the message that gold is not only an asset of adornment, but also a practical financial resource.

Through such industry engagements, Finance House continues to enhance awareness of its products while strengthening connections with the community and prospective customers.

4.4 Governance Initiatives



Strengthening Governance: Training on Global Internal Audit Standards

At Finance House, we are dedicated to advancing governance excellence as part of our ESG principles. Our Internal Audit Team participated in an insightful training session on the newly released Global Internal Audit Standards (GIAS), conducted by our Group Head – Internal Audit. The session provided a deep dive into the 15 guiding principles and their implementation, ensuring our auditors are equipped to enhance quality, excellence, and conformance in their practices. This initiative reflects our dedication to continuous professional development and strengthening governance across our organization.



Strengthening Compliance Through FATCA & CRS Training

Understanding FATCA and CRS compliance extends beyond regulatory adherence; it is essential for safeguarding institutional integrity and reinforcing long-term credibility. Through structured corporate training programs, Finance House P.J.S.C. equips teams with a clear understanding of reporting obligations, common compliance risks and evolving international standards. This proactive approach supports sound governance practices and ensures alignment with global regulatory expectations.



Investing in Learning and Professional Development

Finance House P.J.S.C. remains firmly committed to education and continuous capability development. During the reporting cycle, more than 20 in-house training programs were delivered, providing over 1,000 hours of learning to more than 250 employees across the organization. This estimate is based on a conservative calculation of a minimum of four hours per in-house

session and excludes external training as well as CPD and CPE learning hours.

The programs covered a comprehensive range of topics aimed at strengthening leadership, regulatory compliance, operational effectiveness and customer engagement. Key sessions included Leadership in Action, Service to Sales, Code of Conduct, Compliance and AML, CRS Training, Effective Debt Counselling and Collections, Capital Code of Conduct, CBUAE Do's and Don'ts, Customer Service, Consumer Protection, Email Etiquette, Responsible Use of Gen AI, IFRS9, AML/CFT Training, Information Security and Product Training.

Collectively, these initiatives reinforce employee competencies, support regulatory alignment and promote a culture grounded in accountability, professionalism and responsible business conduct.



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