

FRA Disclosures

Environmental, Social and Governance (ESG) Key Performance Indicators (KPIs)

ESG Key Performance Indicators (KPIs)	Actions taken by the Company	Answer		Comment/Clarification
		Yes	No	
Environmental Disclosures				
Environmental Operations & Oversight <ul style="list-style-type: none"> Does the company follow Environmental and Social (E&S) or sustainability, Policies? 		✓		<p>CIB's Sustainable Finance Policy: Updated and Released in 2025, asserting CIB's commitment to integrating sustainability, embodying the Economic, Environmental, Social, and Governance (EESG) dimensions across the Bank's policies, procedures, operations, and culture to sustain value creation, in the short, medium, and long term. It constitutes the institutional blueprint and frame of reference for all functions and business lines.</p> <p>CIB – Sustainable Finance Policy: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/policy/cib-sustainable-finance-policy.pdf</p>
		✓		<p>CIB's Sustainable Finance policy & Strategy, integrated within the Bank's five-year corporate strategy, is aligned with the Sustainable Finance Policy and utilizes the Policy's principles and guidelines to shape its approach and implementation.</p> <p>The Sustainable Finance Policy complies with all relevant laws and regulator's directives; additionally, it is aligned with national strategies, including Egypt's Vision 2030, the Egypt climate change strategy and its National Determined Contributions (NDCs), the United Nations Sustainable Development Goals (UNSDGs), and the Paris Agreement for Climate Change, as well as CIB's architecture of global frameworks and global standard-setters as (i.e. TCFD, PRB, NZBA, EP, PCAF, SASB, GRI, ICMA)</p>

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		Yes	No	
		✓		<p>CIB made significant progress in advancing its Environmental and Climate Risk Management approach by strengthening the integration of environmental considerations into its core risk and lending practices. At the Centre of this effort is the Bank's Environmental and Social Risk Management System (ESRMS), which is fully aligned with international standards, including the IFC Performance Standards, the Equator Principles, and the EBRD Performance Requirements. The ESRMS is embedded across the credit lifecycle, enabling systematic screening, assessment, and monitoring of E&S risks from client onboarding to post-financing reviews. As a result, clients flagged with high E&S risks are required to implement time-bound mitigation plans as part of their loan agreements. Complementing its E&S risk framework, the Bank continued to enhance its climate risk management practices. It expanded the use of scenario analysis and stress testing to assess the impact of both physical and transition risks on portfolio performance. A dedicated Climate Risk Management Guide has been established to formalize the process for identifying, assessing, and eventually integrating climate-related risks into the Bank's risk management processes and business practices. In addition, climate considerations are also integrated into lending process through the ESRM system, which captures key climate-relevant data like sectoral exposure and geographic vulnerability during project assessments.</p>

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		Yes	No	
				<p>CIB has developed several initiatives for Solid Waste Management (SWM) across its head offices to promote responsible environmental management. This initiative aims to reduce CIB's environmental impact by minimizing waste and promoting sustainable practices in its operations. The system includes measures such as waste segregation, recycling, and responsible disposal of hazardous waste. Whereby the Bank has launched several (SWM) programs:</p> <p>E-Waste Management CIB monitors the quantities of electronic waste and recycles it through designated waste management companies.</p> <p>Recycling Bank Cards in collaboration with an Egyptian startup specializing in waste management, CIB's shredded cards are now collected and recycled. It contributes to reducing greenhouse gas emissions associated with raw material consumption and waste disposal of bank cards</p> <p>Bank Statements Project CIB has partnered with a certified local waste management enterprise, ensuring the responsible disposal and upcycling of undelivered and returned bank statements. The bank also ensures the safe and secure disposal of all bank statements through shredding, paper milling, and de-inking before reusing the recycled paper. These initiatives demonstrate CIB's commitment to reducing its environmental impact and promoting sustainable practices.</p>
	<ul style="list-style-type: none"> Does the company follow specific policies concerned with waste recycling, water consumption, or energy consumption 			
	<ul style="list-style-type: none"> Does the company set any goals related to reducing greenhouse gas (GHG) emissions? 	✓		<p>As an alignment with NZBA guidelines, In December 2024, CIB concluded a three-year agreement with the International Finance Corporation (IFC) to support the transition of clients across the Oil and Gas, Power, Real Estate, Steel, Aluminum, Transportation, and Cement sectors. This partnership was designed to develop sector-specific decarbonization pathways, create tailored transition plans, help clients reduce emissions, and maintain competitiveness amid tightening climate regulations.</p> <p>CIB-transition plan: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>
	<ul style="list-style-type: none"> Does the management have any system/certification regarding the company's environmental practices (ISO 14001 certification)? 		✓	<p>CIB acquired the ISO 9001:2015 Quality Management certification and the Green Pyramid Rating System (GPRS) Gold Rating certificate for three of CIB's premises.</p> <p>The bank acquired the EDGE certificate for the main building in the New Capital (Certificate on Design).</p>

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				<p>Since 2018 CIB has been reporting and publishing its "Carbon Footprint" on its own/ internal operations covering (Scope 1,2 and 3). CIB's ecological footprint assessment focuses on three primary impact categories: 1) land footprint, which measures the total amount of land used to provide resources; 2) carbon footprint, which measures the total amount of greenhouse gas emissions; and 3) water footprint, which measures the total amount of water consumed, both directly and indirectly. These categories are crucial indicators of CIB's environmental impact, offering valuable insights into the Bank's sustainability endeavors.</p> <p>CIB 2024 ESGDD Integrated Report: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>
	<ul style="list-style-type: none"> Does the company calculate the total amount of carbon emissions (Carbon Footprint) in metric tons? 	✓		
	<ul style="list-style-type: none"> Does the company calculate the total amount of energy directly consumed? 		✓	<p>- CIB calculates its directly consumed energy under (Scope 1 and 2).</p> <p>- Total Purchased Electricity in 2024: 45,055,420 kWh</p> <p>- Total Purchased Chilled Water in 2024: 16,664,709 kWh</p> <p>To know more about the Bank's Operational Indicators, please visit "CIB 2024 ESGDD Data Pack": https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-data-pack-masader-18082025.pdf</p>
	<ul style="list-style-type: none"> Does the company set any goals related to reducing greenhouse gas (GHG) emissions? 	✓		<p>Total energy consumption (including renewable energy) in 2024: 62,676 MWh</p> <p>To know more about the Bank's Operational Indicators, please visit "CIB 2024 ESGDD Data Pack": https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-data-pack-masader-18082025.pdf</p>
	<ul style="list-style-type: none"> Does the company calculate the percentage of energy consumption according to the type of generation source? 		✓	
	<ul style="list-style-type: none"> Does the company calculate the percentage of annual saved energy? 		✓	<p>- Total Annual Renewable Generation of (Solar Panel Systems) in 2024: 473.6 kWh</p> <p>- Percentage Renewable energy from total electricity consumption in 2024: 1.09%</p> <p>- Total Annual Renewable Energy Consumption (Solar Water Heaters): 18 MWh</p> <p>- Energy Intensity per Employee: 6.23 MWh/ FTE</p>

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Water Consumption	• Does the company calculate the total amount of water annual consumed?	✓		Total water footprint in 2024: 2,609,316 m3
	• Does the company calculate the total amount of annual water recycled and treated?	✓		Total Wastewater Treatment in 2024: 871,440 m3
Waste Management	• Does the company calculate the total amount of waste generated or recycled and that, which has been treated according to type and weight?	✓		Office solid waste disposal: 656 Tons
Social KPIs				
Gender Diversity and Pay Gap	• Does the company disclose the number of male and female employees according to the type of employment (temporary or permanent)?			- Permanent Employees: 7,432 (Male: 5,276 – Female: 2,156) - Temporary Employees: 992 (Male: 594 – Female: 398)
	• Does the company disclose the percentage of total employees who are male and female?	✓		Male: 65%– Female: 35%
	• Does the company disclose the percentage of positions held by males and females (specifically for entry-level and mid-level jobs)	✓		Entry Level: (Male 65%) – (Female 35%) Mid-level jobs, according to the Bank’s classification will be the Middle Management: (Male: 84%) – (Female: 16%)

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Employee Turnover rate (S2)	• Does the company disclose the percentage of positions held by males and females (specifically for senior-level and executive positions)?	✓		Senior Management: (Male 65%) – (Female 35%) Executive Management: (Male 100%)
	• Does the company disclose the average pay ratio for females compared to the males?		✓	
Employee Turnover rate (S2)	• Does the company disclose the annual percentage rate of turnover for full-time employees?	✓		In 2024 total employee turnover rate was 6.97%
	• Does the company disclose the annual percentage rate of turnover for part-time employees?		✓	
	• Does the company disclose the annual percentage rate of turnover for contract employees and consultants?		✓	

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Non-Discrimination (S3)	<ul style="list-style-type: none"> Does the company follow a policy condemning sexual harassment and a non-discrimination policy based on any racial, religious, or gender basis? 	✓		<p>The Staff Issues and Ethics Committee including sexual harassment serves as the primary grievance mechanism for both fulltime employees and outsourced staff. It addresses complaints related to violations of the Code of Conduct or disagreements arising from performance management, these mechanisms ensure that all employees, regardless of employment type, have access to fair and secure channels to voice their concerns without fear of retaliation.</p> <p>For more info, pls refer to ESGDD, Employee Complaints and Grievance, https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf and Code Of Conduct https://www.cibeg.com/-/media/project/downloads/about-cib/risk-and-responsibility/corporate-governance/cib--code-of-conduct.pdf</p>
Global Health & Safety Standards (S4)	<ul style="list-style-type: none"> Does the company follow an occupational health and safety (OHS) policy and/or policy related to global health and safety standards (for example ILO's International Labor Standards on Occupational Safety and Health)? 	✓		<p>CIB remains committed to ensuring a safe and healthy work environment for all employees by implementing a comprehensive Occupational Health and Safety (OHS) management system that aligns with national labour regulations and internal health standards. In 2024, the Bank built on its structured approach, which includes regular medical checkups, formal OHS committee operations, compliance with government mandates, staff training, and proactive inspections across all CIB premises. In 2024 primary medical checkups were conducted for 1,222 employees, supporting early detection and promoting employee wellness.</p> <p>The Bank also conducted OHS training sessions for 20 committee staff members across its buildings to raise awareness of workplace safety and regulatory compliance. Additionally, 9 external OHS authority inspections were successfully closed with no findings.</p>
	<ul style="list-style-type: none"> What is the number of occupational accidents if any? 			<p>CIB conducted 9 Occupational Health and Safety (OHS) inspections with zero work-related injuries and zero work-related ill health reported.</p> <p>CIB 2024 ESGDD Integrated Report: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>

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				<p>The Bank has conducted several training sessions to ensure health and safety in the workplace which includes: . In 2024, CIB has organized initiatives and training to ensure health and safety in the workplace, including:</p> <p>Primary Medical Check-ups for 1,222 Employees.</p> <p>The Bank also conducted OHS Committee Advanced & OHS Committee Basic trainings sessions for 20 committee staff members across its buildings.</p> <p>First Aid & Cardiac Resuscitation Training for 157 trainee</p> <p>To ensure continuous improvement, the OHS team also conducted random internal inspections on CIB premises to identify any potential safety violations. Furthermore, monthly committee meetings were conducted, along with timely follow-up on reported issues, and regular updates were provided on key risk indicators (KRIs) and risk control self-assessments (RCSAs).</p> <p>For more information please refer to CIB 2024 ESGDD Integrated Report: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p> <p>“CIB 2024 ESGDD Data Pack”: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-data-pack-masader-18082025.pdf</p>
Child & Forced Labor	<ul style="list-style-type: none"> Does the company offer trainings related to environmental, social AND Occupational Health and safety (OHS) issues for employees. If the answer is yes, please disclose the number of trainings hours? Does the company follow a policy prohibiting child labor and forced labor? 	✓		<p>These policies are included in the Bank's policies.</p>

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	<ul style="list-style-type: none"> Does that policy apply to the suppliers and vendors dealing with the company? 	✓		<p>Based on sustainable finance published policy, CIB conducts social and environmental impact assessments on its operations, including outsourced partners and supply chain management, supporting labor and human rights, by integrating ESG relevant principles and best practices according to national and global standards, and regulations with the Bank's business partners and suppliers.</p> <p>And its currently within the process of integration within the relevant Standard Operating Procedures</p> <p>Sustainable Finance policy: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/policy/cib-sustainable-finance-policy.pdf</p>
	<ul style="list-style-type: none"> In addition to the requirements of Egyptian Labor Law, does the company follow the laws and standards of the International Labor Organization or any other international framework, standards, or laws related to labor's rights? 	✓		<p>The bank's internal policy follows the Egyptian Labor Law however, it integrates additional rules and regulations. Code of Conduct Policy: https://www.cibeg.com/-/media/project/downloads/about-cib/risk-and-responsibility/corporate-governance/cib---code-conduct-july-2022.pdf</p>
Labor Rights (S6).6	<ul style="list-style-type: none"> Does that policy include the suppliers and vendors dealing with the company? 	✓		<p>Refer to reply under S 5.2</p>
Governance KPIs				
	<ul style="list-style-type: none"> Does the company disclose the number and percentage of the board of directors occupied by males and females? 	✓		<p>2 Board member representing 18% are Female representation in the Board</p> <p>9 Board Member representing 82% are male representation in the Board</p> <p>In addition to presence of different nationalities</p>
Board Diversity (G1)	<ul style="list-style-type: none"> Does the company disclose the number and percentage of committee chairs occupied by males and females? 	✓		<p>Six Board Committees: (5 chaired by males – 1 chaired by a female) – as of 2023</p> <p>Four Executive Committees: (4 Chaired by Males) – as of 2023</p>

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		Yes	No	
Bribery / Anti-corruption (G2)	<ul style="list-style-type: none"> Does the company issue any decisions related to combating bribery / corruption and follow them? 	✓		<p>CIB is committed to upholding the highest standards of ethics, regulatory compliance, and integrity across the bank. Business ethics are foundational to CIB's culture and risk management framework. The Bank views ethical conduct not only as a legal requirement also as an essential requirement for long-term trust, stability and sustainable growth. CIB's systems also designed to proactively prevent corruption, financial crime, and misconduct while reinforcing accountability, transparency, and good governance. These principles guide CIB's approach to managing compliance, maintaining operational resilience, and serving the best interests of its customers, shareholders, and the broader society.</p> <p>Code of Conduct Policy: https://www.cibeg.com/-/media/project/downloads/about-cib/risk-and-responsibility/corporate-governance/cib---code-of-conduct.pdf</p>
Ethics and Code of Conduct (G3)	<ul style="list-style-type: none"> Does the company issue code of conduct / Ethic and follow them? 	✓		<p>Code of Conduct Policy: https://www.cibeg.com/-/media/project/downloads/about-cib/risk-and-responsibility/corporate-governance/cib---code-of-conduct.pdf</p>
Data Privacy (G4)	<ul style="list-style-type: none"> In addition to the requirements of the Egyptian data protection law, does the company follow any other international frameworks, rules, or recommendations regarding data privacy? 	✓		<p>CIB has established stringent cybersecurity governance, including a 24x7 Security Operations Center for continuous monitoring and threat response. Moreover, CIB has maintained certifications in Payment Card Industry Data Security Standards, ISO22301 Business Continuity Management, and ISO27001 Information Security Management, further enhancing its commitment to robust security measures.</p> <p>CIB 2024 ESGDD Integrated Report: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>

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		Yes	No	
Sustainability Reporting & Disclosure (G5)	<ul style="list-style-type: none"> Does the company issue sustainability report according to GRI, CDP, SASB, IIRC, UNGC, or any other type of sustainability reports frameworks? 	✓		<ul style="list-style-type: none"> - CIB 2024 ESGDD Integrated Report https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf
	<ul style="list-style-type: none"> Is the company striving to achieve specific goals from the United Nations Sustainable Development Goals? 	✓		To deliver on its inclusive growth vision, CIB built on the Sustainability Systems Building method and set the Sustainable Finance (SF) Policy & Strategy, integrated within CIB's Corporate Strategy, ensuring a Bank-wide implementation of the sustainability mandate. Understanding the manifold nature of climate and socioeconomic impacts on national and global levels has been the Bank's first step in aligning its goals and strategy with international commitments and frameworks. CIB's progress and implementation of the Global Sustainability Frameworks (TCFD, PRB, NZBA, EP, etc.) is not only complements but also advances its commitment to the United Nations Sustainable Development Goals (UN SDGs), the Paris Agreement, Africa Agenda 2063, Egypt Vision 2030.
	<ul style="list-style-type: none"> Does the company identify these goals and report on the progress made within the framework of the United Nations Sustainable Development Goals (SDGs)? 	✓		Please revert to answered question (G5.1) which includes all Sustainability-related reporting which showcases CIB progress in its commitment within global sustainability frameworks in addition to national and international strategies.
	<ul style="list-style-type: none"> Has the company clearly declared its commitment towards corporate social responsibility standards? 	✓		<p>CIB's social investment strategy is designed to deliver a meaningful and lasting impact across key areas that support national development and community well-being. Guided by a commitment to inclusivity and sustainability, the Bank's CSR efforts are channeled into strategic pillars such as healthcare, education, community development, sports, and emergency relief.</p> <p>To know more about CIB's CSR programs and initiatives and CIB Foundation activity progress and achievements, visit the following links:</p> <ul style="list-style-type: none"> - CIB 2024 ESGDD Integrated Report: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf - CIB 2024 Annual Report: https://www.cibeg.com/-/media/project/downloads/investor-relations/ir-library/annual-reports/2024/cib-ar-2024-final.pdf

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		Yes	No	
External Assurance (G6)	<ul style="list-style-type: none"> Does the company follow a clear and explicit policy / principle regarding community investments? 			<p>Please revert to answer question G5.4 - To know more about CIB's CSR programs and initiatives and CIB Foundation activity progress and achievements, visit the following links:</p> <ul style="list-style-type: none"> - CIB 2024 ESGDD Integrated Report: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf - CIB 2024 Annual Report: https://www.cibeg.com/-/media/project/downloads/investor-relations/ir-library/annual-reports/2024/cib-ar-2024-final.pdf
	<ul style="list-style-type: none"> Does the company participate in public or private sector initiatives concerned with community development? 			<p>Please revert to the answered question (G5.4). To know more about CIB's CSR programs and initiatives and CIB Foundation activity progress and achievements, visit the following links:</p> <ul style="list-style-type: none"> - CIB 2024 ESGDD Integrated Report: https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf - CIB 2024 Annual Report: https://www.cibeg.com/-/media/project/downloads/investor-relations/ir-library/annual-reports/2024/cib-ar-2024-final.pdf
	<ul style="list-style-type: none"> Are the company's ESG disclosures assured by an independent third party? 	✓		All conducted (Sustainability/ ESG) related reports are assured with either (Limited or Independent Assurance).

Financial Disclosures Related To Climate Change (TCFD)

Questions	Answer		Comment/Clarification
	Yes	No	
Governance			
<ul style="list-style-type: none"> Does the board have oversight of climate-related risks and opportunities? 	✓		<p>The Board oversees the Bank’s strategic approach to climate-related risks & opportunities through its dedicated committees, namely the Board Sustainability Committee and the Board Risk Committee.</p> <p>Oversight begins at the highest level, with the Board of Directors responsible for approving climate strategies and sustainable finance policies, as well as reviewing regular ESG and climate risk updates through its committees. Key oversight bodies include the Board Sustainability and Board Risk Committees, which guide policy and monitor climate risk exposure.</p> <p>It is worth noting that the Bank issued its first Task Force on Climate-Related Financial Disclosures (TCFD) report in 2023. Since then, climate-related disclosures have been embedded within the Bank’s Environment, Social, Governance, Data and Digitization (ESGDD) Report, which is published on an annual basis. This report provides a comprehensive overview of the Bank’s climate-related risks & opportunities, aligned with the locally and globally recognized best practice disclosure frameworks.</p> <p>To know more about CIB’s Climate Governance Structure, please visit the following link (2024 ESGDD Integrated Report). https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerlycommunity/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>
			<p>The Bank has a well-established governance structure for identifying and managing of climate-related risks & opportunities across the Board, senior management, and business lines, ensuring effective oversight and day-to-day management.</p> <p>The Bank has a Sustainable Finance steering committee that reports to the Executive Management Committee and includes senior executive members, such as the Chief Risk Officer and the Chief Sustainability Officer. In addition, the Bank has a Sustainable Finance Department that plays a key role in identifying and assessing climate-related opportunities. Furthermore, the Bank has a dedicated Environmental, Social and Governance (ESG) Risk Management Department, which serves as the second line of defence for assessing and measuring climate-related risks.</p> <p>To know more about CIB’s Climate Governance Structure, please visit the following link (2024 ESGDD Integrated Report). https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporatesustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>
	<ul style="list-style-type: none"> Does the management have a role in assessing and managing climate related risks and opportunity? 	✓	

Questions	Answer		Comment/Clarification
	Yes	No	
Strategy			
<ul style="list-style-type: none"> Does the organization identify any climate related risks and opportunities over the short, medium and long run? 	✓		<p>The Bank identify and assess climate-related risks & opportunities across the short, medium and long-term time horizons, in line with its climate risk management and sustainable finance frameworks, as well as evolving regulatory and industry best practices. CIB is prioritizing the sensitivity and vulnerability to the transition and physical risk drivers in the short-term period, as it is recognized that short term impacts are getting more attention across policymakers, regulators and financial institutions with the purpose of analyzing and assessing the potential impacts from climate-related risks within the business planning timeframe.</p> <p>The Bank continues to enhance its capability and assessment methodologies to capture emerging transition and physical risks and opportunities as data quality and availability, and analytical methodologies further evolve.</p> <p>To know more about CIB’s Climate Risk Management, please visit the following link (2024 ESGDD Integrated Report). https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporatesustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>
			<p>The management of climate-related risks and opportunities is a core pillar of the Bank’s Sustainable Finance and Risk strategies. Building on this commitment, the Bank is progressively integrating climate-related risks into its current risk management framework.</p> <p>- Accelerating the Transition to a Low-Carbon Economy: Driving sector-wide transformation by supporting clients in developing sustainable, low-carbon pathways—promoting the adoption of green technologies, climate-resilient products, and circular economy practices through sustainable finance.</p> <p>- Embedding Climate Risk into Core Risk Management: Systematically integrating climate-related risks into CIB’s enterprise risk framework while enhancing internal capabilities to identify, assess, and manage both physical and transition climate risks.</p> <p>- Managing and Reducing Operational and Financed Emissions: Advancing the decarbonization of CIB’s footprint by measuring and mitigating greenhouse gas emissions across both operations and lending portfolios in alignment with national and global climate objectives.</p> <p>Furthermore, the Bank continues to accelerate and advance its capabilities to measure and assess climate-related financial risks, including their potential impacts on other traditional risks. These ongoing advancements support the effective integration of climate-related considerations into the Bank’s strategy and financial planning processes</p>
<ul style="list-style-type: none"> Does the company reflect the climate-related risks opportunities on the organization’s business, strategy, and financial planning? 	✓		<p>The management of climate-related risks and opportunities is a core pillar of the Bank’s Sustainable Finance and Risk strategies. Building on this commitment, the Bank is progressively integrating climate-related risks into its current risk management framework.</p> <p>- Accelerating the Transition to a Low-Carbon Economy: Driving sector-wide transformation by supporting clients in developing sustainable, low-carbon pathways—promoting the adoption of green technologies, climate-resilient products, and circular economy practices through sustainable finance.</p> <p>- Embedding Climate Risk into Core Risk Management: Systematically integrating climate-related risks into CIB’s enterprise risk framework while enhancing internal capabilities to identify, assess, and manage both physical and transition climate risks.</p> <p>- Managing and Reducing Operational and Financed Emissions: Advancing the decarbonization of CIB’s footprint by measuring and mitigating greenhouse gas emissions across both operations and lending portfolios in alignment with national and global climate objectives.</p> <p>Furthermore, the Bank continues to accelerate and advance its capabilities to measure and assess climate-related financial risks, including their potential impacts on other traditional risks. These ongoing advancements support the effective integration of climate-related considerations into the Bank’s strategy and financial planning processes</p>

Questions	Answer		Comment/Clarification
	Yes	No	
<ul style="list-style-type: none"> Does your company invest, annually, in climate-related infrastructure, resilience, and product development? 	✓		<p>The Bank invests annually to combat climate change, addressing emissions from its operations through various activities such as converting electricity consumption to solar energy, rationalizing water and paper usage, and other sustainability efforts. In addition, the Bank also helps customers/clients in reducing their emissions by providing a wide range of financial products and grants to implement projects that contribute to reducing the effects of climate change including finance adaptation and mitigation projects, in addition to rationalizing energy and water consumption and increasing the production of renewable energy sources.</p> <p>The Bank continues to lead the advancement sustainable finance and climate related activities cross various sectors Through innovative financial solutions, tailored technical support, and comprehensive transition planning, the Bank aims to mobilize capital for low-carbon technologies, enable sectoral decarbonisation, and support long-term, sustainable economic growth. CIB significantly expanded its sustainable finance portfolio, with environmental and social impact projects accounting for 17.24% of the total direct lending portfolio up from 12.67% in 2023. This reflects EGP 52.85 billion in financing in alignment with the CBE's classification.</p> <p>Through tailored transition planning, CIB works with clients to reduce both direct and indirect CO2 emissions, build adaptive capacity, and access the technical assistance needed to implement decarbonisation strategies. To enable this transition, the Bank has introduced a growing portfolio of sustainable finance instruments, programs, and offerings. CIB entered into a new partnership with Proparco—the private sector financing arm of the Agence Française de Développement (AFD)—to enhance the Bank's green lending capacity with total of EUR 70 million credit facility to CIB through the Green Climate Fund's "Transforming Financial Systems for Climate (TFSC)" program to be allocated for Climate mitigation and adaptation finance.</p> <p>To know more about CIB's Sustainable and Climate Financing progress, please visit the following link (2024 ESGDD Integrated Report). https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>

Risk Management

<ul style="list-style-type: none"> Does the company set a defined process for identifying and assessing the climate related risks? 	✓		<p>The Bank's approach to measuring and managing climate-related risks, including transition and physical risks, is grounded in the core pillars of risk management: identification, measurement, mitigation, monitoring and reporting. This approach is aligned with the Central Bank of Egypt (CBE) guidelines on climate risk and incorporates evolving best practices and global climate-related risk frameworks.</p>
<ul style="list-style-type: none"> Does the company have a solid process for managing the climate related risks? 	✓		<p>The Bank has a Climate Risk Management Guide that defines a structured process for proactively identifying, assessing, and integrating climate-related risks into its risk management processes and business practices. The guide adopts a holistic and dynamic approach to climate risk management, recognizing the inherent complexity and uncertainty with climate-related risks.</p>

Questions	Answer		Comment/Clarification
	Yes	No	
<ul style="list-style-type: none"> Does the company incorporate climate-related risks in the company's overall risk management? 			<p>The Bank considers climate-related risks as part of its comprehensive risk assessments to identify and measure all material risks. The Bank aims to progressively integrate climate-related risks into its existing risk management framework, recognizing climate risk as a cross-cutting risk that affects existing risk types. This approach continues to evolve alongside advancements in methodologies and data.</p> <p>This integration is supported by an enhanced understanding of the transmission channels of climate-related risk drivers across both the traditional financial and non-financial risks as well as through the use of relevant qualitative & quantitative assessment approaches. These approaches are complemented by the use of proxies, expert judgment and key assumptions.</p> <p>In addition, the Bank continues to use scenario analysis & stress testing framework to measure potential exposures to material climate-related transition and physical risk drivers. Climate risk stress testing is incorporated into the Bank's broader stress testing framework, with the aim of progressively integrating it into the Internal Capital Adequacy Assessment Process (ICAAP) as methodologies and data further evolve and mature.</p>

Metrics & Targets

<ul style="list-style-type: none"> Does the company use any metrics to assess climate-related risks and opportunities in line with its strategy and risk management process? 			<p>CIB maintains a strong Environmental and Social Risk Management System (ESRMS) that integrates ESG considerations into its credit analysis and corporate finance activities. This structured framework enables the Bank to identify, assess, and mitigate environmental and social risks throughout the entire lending cycle from client onboarding and due diligence to approval and post-financing monitoring.</p> <p>The Bank's approach to climate risks is grounded in the core pillars of risk management, including identification, measurement, mitigation, monitoring and reporting. CIB continues to categorize climate-related risks into two categories: Transition risk (arising from the shift to a low-carbon economy) and Physical risk (arising from acute and chronic events).</p> <p>The Bank applies climate risk related metrics through its risk appetite framework to monitor exposures to climate risks. These metrics are subject to ongoing enhancement as the Bank's climate risk measurement capabilities continue to evolve.</p> <p>To know more about CIB's Climate Risk Management, please visit the following link (2024 ESGDD Integrated Report). https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>
<ul style="list-style-type: none"> Total amount, in CO2 equivalents, for Scope 1 (if applicable)? 			<p>CIB has been conducting and publishing its Carbon Footprint since 2018 covering the GHG-three main scopes of the bank's own operations (1, 2 and 3). The bank has broadened its scope and boundaries to report on its "Ecological Footprint" by addition additional environmental factors (Land and Water) footprints since 2019.</p> <p>To know more about CIB's Ecological Footprint, please visit the following link (2024 ESGDD Integrated Report). https://www.cibeg.com/-/media/project/downloads/about-cib/cib-corporate-responsibility-formerly-community/corporate-sustainability/publications/sustainability-reports/cib-esgdd-2024-report-masader-18082025.pdf</p>