



ESGDD 2024 | Data Pack

Navigating The Transition
Driving Value Through ESG

About this Document



Key Information

This ESGDD Data Pack outlines CIB's non-financial performance across key environmental, social, and governance (ESG) metrics over the past 2 years, where data is available. It is published as part of the Bank's 2024 ESGDD Report, [available on our website](#).



Reporting Period

This ESGDD Data Pack has been prepared based on CIB's financial reporting year, covering the period from 1 January 2024 to 31 December 2024, unless otherwise stated.



Entity Reporting Boundary

The ESG Data Pack presents non-financial performance data for Commercial International Bank (Egypt) S.A.E. and selected subsidiaries under CIB's financial control as of the reporting period ending 31 December 2024. While the social (HR) data includes figures from CIB Kenya Limited, all other ESG metrics pertain exclusively to CIB Egypt.

In addition, all financial figures are reported as of 31 December 2024, unless otherwise stated.

Change from Previous Year (Legend)

N/R	Not Applicable/Not Reported
▲	Favorable YoY Increase
▼	Favorable YoY Decrease
▲	Unfavorable YoY Increase
▼	Unfavorable YoY Decrease
▲ ▼	Neutral



Ecological Footprint Reporting Boundary (Including GHG Emissions)

CIB continues to assess its operational ecological footprint covering comprehensive assessments of GHG emissions, land footprint, and water footprint. The assessment covers all CIB's operations in Egypt, including all branches and operating facilities across the nation.

The Bank reports GHG emissions covering Scopes 1, 2, and 3, including category 15: Investments (financed emissions) for select asset classes and sectors, in accordance with the PCAF methodology, and aims to expand the coverage of further asset classes and sectors in upcoming years.



For more details, refer to Annex 1: Ecological Footprint Assessment Results, and to the 2024 ESGDD Report, section: [Ecological Footprint](#).



Restatement of Previous-Year Figures

Where more accurate data has become available or material changes to calculation methodologies have occurred, previous-year figures have been restated. Such changes are explained in the accompanying notes and footnotes to ensure transparency and consistency in reporting.

Environment¹

Operational Performance

Category	Unit	2023	2024	Change from Previous Year	
Materials					
Paper Consumption	Tons	344	351	▲	2%
Refrigerants	kg	3,856	2,530	▼	34%
Energy					
Total Energy Consumption (including renewable energy)	MWh	57,523	62,676	▲	9%
Purchased Electricity	kWh	40,832,492	45,055,420	▲	10%
Purchased Chilled Water ¹	kWh	15,102,769	16,664,709	▲	10%
Diesel	L	81,807	14,530	▼	82%
Petrol	L	30,615	34,608	▲	13%
Renewable Energy Consumption (Solar PV)	MWh	473.7	473.6	-	-
Renewable Energy Consumption (Solar Water Heaters)	MWh	19	18	-	-
% Renewable Energy from Total Electricity Consumption	%	1.21%	1.09%	▼	10%
% Renewable Energy from Total Energy Consumption	%	0.86%	0.78%	▼	9%
Energy Intensity per Floor Area	MWh/m²	0.35	0.37	▲	5%
Energy Intensity per Employee	MWh/ FTE	6.27	6.23	▼	1%

¹ Excludes CIB Kenya operations and business activities.

² Activity was recalculated for all years as more accurate data became available during the current reporting period.

Category	Unit	2023	2024	Change from Previous Year	
Water					
Total Water Footprint	m³	2,591,220	2,609,316	▲	1%
Direct Water Usage³	m³	918,062	968,266	▲	5%
Indirect Water Usage	m³	1,673,158	1,641,050	▼	2%
Water Footprint per Employee	m³/ FTE	282	260	▼	8%
Land					
Total Land Footprint	Gha	17,306	16,322	▼	6%
Carbon Demand on Land	Gha	16,931	15,940	▼	6%
Built Land	Gha	25	26	▲	4%
Forest Land	Gha	350	356	▲	2%
Land Footprint Intensity	Gha/FTE	1.89	1.62	▼	14%
Waste					
Office Waste	Tons	1,454	1,261	▼	13%
Shredded Paper (Recycled)⁴	Tons	6.83	17.89	▲	162%
Waste per Employee	Tons/ FTE	0.16	0.13	▼	19%
GHG Emissions					
Scope 1 (direct emissions)	mtCO₂e	7,085	4,577	▼	35%
Scope 2 (indirect emissions)⁵	mtCO₂e	26,350	29,110	▲	10%
Scope 3 (other indirect emissions)⁶	mtCO₂e	31,924	35,445	▲	11%

³ The reported figures for shredded paper recycling are associated with the Bank's program for recycling returned bank statements.

⁴ Activity was recalculated for all years as more accurate data became available during the current reporting period.

⁵ Scope 2 emissions have been recalculated for the previous year due to the revision of the purchased chilled water activity. Further details are available in the detailed Carbon Footprint (CFP) breakdown.

⁶ Scope 3 emissions have been recalculated for the previous year due to the revision of the water consumption activity. Further details are available in the detailed Carbon Footprint (CFP) breakdown.

Category	Unit	2023	2024	Change from Previous Year	
Total Scope 1+2	mtCO ₂ e	33,435	33,686	▲	1%
Total Scope 1+2+3	mtCO ₂ e	65,359	69,131	▲	6%
Emissions Intensity (Scope 1+2) per Employee	mtCO ₂ e / FTE	3.64	3.35	▼	8%
Reduced Emissions from Operations (Renewable Energy Usage)	mtCO ₂ e	225	225	-	-
Scope 3 Categories					
Purchased Goods and Services	mtCO ₂ e	2,656	3,429	▲	29%
Fuel and Energy-Related Activities (not included in Scope 1 and 2)	mtCO ₂ e	1,491	2,068	▲	39%
Upstream Transportation and Distribution	mtCO ₂ e	558	606	▲	9%
Waste Generated in Operations	mtCO ₂ e	1,177	1,218	▲	3%
Business Travel	mtCO ₂ e	4,303	4,208	▼	2%
Employees Commuting	mtCO ₂ e	21,316	23,916	▲	12%



Climate Risk Metrics

KPI	Units	2023 Performance	2024 Performance	Change from Previous Year
Environmental and Social Risk Management (ESRM) & Climate Risk Metrics				
Percentage of Credit Portfolio Exposed to Elevated Transition Risk	% of Portfolio	28%	27.4%	▼
Percentage of Credit Portfolio Exposed to Elevated Physical Risk	% of Portfolio	4%	3.9%	▼
Number of High Environmental & Social Risk Firms (Category A)	% of Portfolio	6.6%	5.4%	▼
Employees Trained in ESRM	Number of Employees	1,048	1,400	▲
Employees Trained in Sustainable Finance-Related Topics	Number of Employees	755	7,012	▲
Green Bond Portfolio	EGP billion	2.259	11.67	▲
Annual CO ₂ e Reduction through Climate Financing	mtCO ₂ e	5,509	6,271	▲
Annual Energy Savings through Climate Financing (kWh/year)	kWh/year	13,768,701.65	15,670,201.65	▲
Annual Water Savings through Climate Financing (m ³ / year)	m ³ /year	36,877	111,977	▲

KPI	Units	2024 Performance
Sustainable Finance Portfolio Metrics		
E&S Credit Exposure of the Direct Lending Portfolio According to the CBE's Categorisation	% of Portfolio	17.24%
Projects Funded under the Egyptian Pollution Abatement Program (EPAP)	EGP million	1,802
Projects Funded under the Agriculture Development Program (ADP)	EGP million	198
Green Finance through CIB's Direct/Own Funds	EGP billion	39.19
Sustainable Finance ⁷	EGP billion	36.715

* For further details, please refer to [CIB's NZBA Report](#).

⁷ Representing (Green Bond, EPAP, ADP and CIB own Fund) exposures.

Social

People – CIB Egypt

Employees Profile		FY 2023	FY 2024	Change from Previous Year	
Employees	Total Employees ⁸	9,459	10,054	6%	▲
	Male	6,356 (67%)	6,568 (65%)	3%	▲
	Female	3,103 (33%)	3,486 (35%)	12%	▲
	Permanent Employees	7,283 (77%)	7,432 (74%)	2%	▲
	Male	5,154 (54%)	5,276 (52.5%)	2%	▲
	Female	2,129 (23%)	2,156 (21.4%)	1%	▲
	Temporary Employees	741 (8%)	992 (10%)	34%	▲
	Male	536 (6%)	594 (6%)	11%	▲
	Female	205 (2%)	398 (4%)	94%	▲
	Employees with Disability	113 (1%)	162 (1.6%)	43%	▲
	Male	93 (1%)	132 (1.3%)	42%	▲
	Female	20 (0.21%)	30 (0.3%)	50%	▲
Breakdown by Age	Under 30	3,466 (37%)	3,852 (38.3%)	11%	▲
	30-50	5,484 (58%)	5,668 (56.4%)	3%	▲
	Above 50	509 (5%)	534 (5.3%)	5%	▲

⁸ All employees are employed on a full-time basis.

Employees Profile		FY 2023	FY 2024	Change from Previous Year	
Breakdown by Region ⁹	Northern Coast Region	707 (75%)	696 (7%)	-2%	▼
	Male	539 (76%)	527 (76%)	-2%	▼
	Female	168 (24%)	169 (24%)	1%	▲
	Nile Delta Region	452 (5%)	486 (5%)	8%	▲
	Male	373 (83%)	380 (78%)	2%	▲
	Female	79 (17%)	106 (22%)	34%	▲
	Greater Cairo Region	7,969 (81%)	8,246 (82%)	3%	▲
	Male	4,926 (64%)	5,132 (62%)	4%	▲
	Female	2,770 (36%)	3,114 (38%)	12%	▲
	Suez Canal Region	236 (2%)	247 (2.4%)	5%	▲
	Male	199 (84%)	208 (84%)	5%	▲
	Female	37 (16%)	39 (16%)	5%	▲
	Upper Egypt Region	152 (2%)	167 (1.6%)	10%	▲
	Male	129 (85%)	138 (82%)	7%	▲
	Female	23 (15%)	29 (18%)	26%	▲
	Red Sea and Sinai	216 (2%)	212 (2%)	-2%	▼
	Male	190 (88%)	183 (86%)	-4%	▼
	Female	26 (12%)	29 (14%)	12%	▲
Workers who are not Employees	Total Workers who are not Employees (outsourced employees)	1,435	1,630	14%	▲
	Male	666 (46%)	698 (43%)	5%	▲
	Female	769 (54%)	932 (57%)	21%	▲

⁹ The specified regions include the following governorates: Northern Coast Region (Alexandria, Beheira, Matrouh, Kafr Elsheikh), Nile Delta Region (Damietta, Gharbeya, Dakhliya, Menoufeya, Sharqia, Qualiubia), Greater Cairo Region (Cairo, Giza), Suez Canal Region (Port Saied, Suez, Ismailia), Upper Egypt Region (Luxor, Sohag, Assiut, Aswan, Menia, Qena, Bani Sweif).

Employees Diversity Across Job Categories		FY 2023	FY 2024	Change from Previous Year	
Professionals		5,011	5,346	7%	▲
Male		3,332 (66%)	3,470 (65%)	4%	▲
Female		1,679 (34%)	1,876 (35%)	12%	▲
Under 30		2,218 (44%)	2,372 (44%)	7%	▲
30-50		2,737 (55%)	2,917 (55%)	7%	▲
Above 50		56 (1%)	57 (1%)	2%	▲
First Line Management		1,354	1,387	2%	▲
Male		1,001 (74%)	1,015 (73%)	1%	▲
Female		353 (26%)	372 (27%)	5%	▲
Under 30		57 (4%)	78 (5.6%)	37%	▲
30-50		1,195 (88%)	1,205 (87%)	1%	▲
Above 50		102 (8%)	104 (7.5%)	2%	▲
Middle Management		917	936	2%	▲
Male		773 (84%)	783 (84%)	1%	▲
Female		144 (16%)	153 (16%)	6%	▲
Under 30		2 (0.2%)	4 (0.4%)	100%	▲
30-50		787 (86%)	801 (85.6%)	2%	▲
Above 50		128 (14%)	131 (14%)	2%	▲

Employees Diversity Across Job Categories		FY 2023	FY 2024	Change from Previous Year	
Secretaries		108	103	-5%	▼
Male		0 (0%)	0 (0%)	-	-
Female		108 (100%)	103 (100%)	-5%	▼
Under 30		3 (3%)	5 (5%)	67%	▲
30-50		72 (67%)	67 (65%)	-7%	▼
Above 50		33 (31%)	31 (30%)	-6%	▼
Management		107	100	-7%	▼
Male		78 (73%)	77 (77%)	-1%	▼
Female		29 (27%)	23 (23%)	-21%	▼
Under 30		0 (0%)	0 (0%)	-	▼
30-50		68 (64%)	65 (65%)	-4%	▼
Above 50		39 (36%)	35 (35%)	-10%	▼
Senior Management		38	43	13%	▲
Male		27 (71%)	28 (65%)	4%	▲
Female		11 (29%)	15 (35%)	36%	▲
Under 30		0 (0%)	0 (0%)	-	-
30-50		16 (42%)	17 (39.5%)	6%	▲
Above 50		22 (58%)	26 (60.5%)	18%	▲

Employees Diversity Across Job Categories			FY 2023	FY 2024	Change from Previous Year	
Executive Management			4	6	50%	▲
Male			4 (100%)	6 (100%)	50%	▲
Female			0 (0%)	0 (0%)	-	-
Under 30			0 (0%)	0 (0%)	-	-
30-50			3 (75%)	3 (50%)	0%	▲
Above 50			1 (25%)	3 (50%)	200%	▲
Non-Clerical			478	496	4%	▲
Male			471 (99%)	486 (98%)	3%	▲
Female			7 (1%)	10 (2%)	43%	▲
Under 30			10 (2%)	31 (6.3%)	210%	▲
30-50			349 (73%)	329 (66.3%)	-6%	▲
Above 50			119 (25%)	136 (27.4%)	14%	▲
Seconded Companies			7	7	0%	▲
Male			4 (57%)	5 (71%)	25%	▲
Female			3 (43%)	2 (29%)	-33%	▼
Under 30			0 (0%)	0 (0%)	-	-
30-50			4 (57%)	3 (43%)	-25%	▼
Above 50			3 (43%)	4 (57%)	33%	▲

Employees Diversity Across Job Categories		FY 2023	FY 2024	Change from Previous Year	
Entry Level Positions		2,334	2,453	5%	▲
Male		1,577 (68%)	1,585 (65%)	1%	▲
Female		757 (32%)	868 (35%)	15%	▲
IT-Related Positions		416	596	43%	▲
Male		313 (75%)	422 (71%)	35%	▲
Female		103 (25%)	174 (29%)	69%	▲
Engineering Workforce		88	187	113%	▲
Male		58 (66%)	126 (67%)	117%	▲
Female		30 (34%)	61 (33%)	103%	▲

Employee Promotion		FY 2023	FY 2024	Change from Previous Year	
Total		880	988	12%	▲
Male		618 (70%)	704 (71%)	14%	▲
Female		262 (30%)	284 (29%)	8%	▲

New Hires		FY 2023	FY 2024	Change from Previous Year	
Employee New Hires	Total Employees	704	949	26%	▲
	Male	515 (73%)	560 (59%)	8%	▲
	Female	189 (27%)	389 (41%)	51%	▲
	Employees with Disability	78 (11%)	54 (6%)	-44%	▼
Breakdown by Age	Under 30	590 (84%)	794 (83.6%)	26%	▲
	30-50	113 (16%)	150 (16%)	25%	▲
	Above 50	1 (0.14%)	5 (0.5%)	80%	▲
Breakdown by Region ¹⁰	Northern Coast Region	59 (8%)	63 (6.6%)	6%	▲
	Nile Delta Region	59 (8%)	65 (7%)	9%	▲
	Greater Cairo Region	510 (72%)	755 (79.5%)	32%	▲
	Suez Canal Region	14 (2%)	19 (2%)	26%	▲
	Upper Egypt Region	28 (4%)	19 (2%)	-47%	▼
	Red Sea and Sinai Region	35 (5%)	28 (3%)	-25%	▼

¹⁰ The specified regions include the following governorates: Northern Coast Region (Alexandria, Beheira, Matrouh, Kafr Elsheikh), Nile Delta Region (Damietta, Gharbeya, Dakhliya, Menoufeya, Sharqia, Qualiubia), Greater Cairo Region (Cairo, Giza), Suez Canal Region (Port Saied, Suez, Ismailia), Upper Egypt Region (Luxor, Sohag, Assiut, Aswan, Menia, Qena, Bani Sweif).

Employee Turnover		FY 2023		FY 2024		Change from Previous Year (in pp ¹¹)	
		No. of Employees	Turnover Rate (%)	No. of Employees	Turnover Rate (%)	Turnover Rate (%)	
Employee Turnover ¹²	Total Turnover	491	5.2%	560	6.97%	1%	▲
	Male	345 (70%)	3.6%	387 (69%)	4.6%	1%	▲
	Female	146 (30%)	1.5%	173 (31%)	2%	1%	▲
Breakdown by Age	Under 30	232 (47%)	2.5%	231 (41%)	2.7%	0.2%	▲
	30-50	262 (46%)	2.4%	251 (45%)	3%	1%	▲
	Above 50	33 (6.7%)	0.3%	78 (14%)	0.9%	1%	▲
Breakdown by Region ¹³	Northern Coast Region	39 (8%)	2.2%	64 (11%)	0.7%	-2%	▼
	Nile Delta Region	13 (3%)	1.8%	28 (5%)	0.3%	-2%	▼
	Greater Cairo Region	10 (2%)	1.8%	435 (78%)	5.2%	3%	▲
	Suez Canal Region	25 (5%)	3.5%	12 (2%)	0.14%	-3%	▼
	Upper Egypt Region	393 (80%)	4.1%	5 (1%)	0.06%	-4%	▼
	Red Sea and Sinai Region	11 (2.2%)	0.2%	16 (3%)	0.2%	0%	-

¹¹ Percentage change in “percentage points”

¹² Turnover rate is calculated as the % of leavers per category divided by the total number of employees in that specific category as of the end of the reporting year.

¹³ The specified regions include the following governorates: Northern Coast Region (Alexandria, Beheira, Matrouh, Kafr Elsheikh), Nile Delta Region (Damietta, Gharbeya, Dakhliya, Menoufeya, Sharqia, Qualiubia), Greater Cairo Region (Cairo, Giza), Suez Canal Region (Port Saied, Suez, Ismailia), Upper Egypt Region (Luxor, Sohag, Assiut, Aswan, Menia, Qena, Bani Sweif).

Parental Leave		FY 2023	FY 2024	Change from previous year	
Employees Entitled to a Parental Leave	Total Employees	4,397	4,420	1%	▲
	Male	3,383	3,391 (77%)	0.2%	▲
	Female	1,014	1,029 (23%)	1%	▲
Employees who Took a Parental Leave During Reporting Period	Total Employees	485	550	13%	▲
	Male	160	203 (37%)	27%	▲
	Female	325	347 (63%)	7%	▲

Training and Development		FY 2023		FY 2024		Change from Previous Year	
		Total Hours	Average Hours per Employee	Total Hours	Average Hours per Employee	Average Hours per Employee	
Breakdown by Gender	Total	718,067	-	688,548	-	-	-
	Male	519,008	91	475,720	81	-11%	▼
	Female	199,059	90	212,828	88	-2%	▼
Breakdown by Age	Under 30	211,547	96	266,084	107	11%	▲
	30-50	478,681	91	398,517	74	-19%	▼
	Above 50	27,839	62	23,947	54	-13%	▼
Breakdown by Employee Category	Professionals	486,185	99	488,621	93	-6%	▼
	First-Line Management	127,106	93	107,667	79	-15%	▼
	Middle Management	85,897	97	74,718	79	-19%	▼
	Secretaries	7,007	63	6,230	61	-3%	▼
	Management	8,729	80	8,449	84	5%	▲
	Senior Management	1,183	31	1,673	40	29%	▲
	Executive Management	49	6	637	106	1667%	▲
	Sub-Clerks	1,673	3	553	1	-67%	▼
	Seconded Companies	238	30	0	0	-100%	▼

*Training hours are calculated as of Dec 2024 based on Taleo and HR records where 1 training day is equal to 7 training hours.

Topic	2024
Code of Conduct	5,545
Cybersecurity	4,311
Security and Resilience	
Compliance – (Compliance Refresher)	4,502
Organizational Resilience	5,241
Conflict of Interest	6,375
Financial Crime	7,510
Customer Rights	5,032
Employees Attended Disability Awareness Training Sessions	12

Occupational Health and Safety		Unit	FY 2023	FY 2024	Change from previous year	
Health and Safety Training	OHS Committee Advanced & OHS Committee Basic Trainings	No. of Trainees	25	20	-20%	▼
	First Aid & Cardiac Resuscitation Training	No. of Trainees	434	157	-64%	▼
Health Metrics	Primary Medical Checkups	No. of Employees	1,272	1,222	-4%	▼

Sustainable Finance-Related Training¹⁴

Program Name	Brief Description	Length of the Program (in hours or days per one round)	Number of Attendees	Training Entity (internal or external)
Sustainable Finance & Climate Risk	The program tackled ESG risk management principles from both strategic and technical perspectives. It raised staff awareness of climate-related risk principles.	2 Days	37	External
Sustainable Finance & Climate Risk (Round Table)	The objective of the round table was to understand environmental and climate risk management, along with sustainable finance principles, in order to identify and create business opportunities. It also aimed to introduce the integration of climate risk assessment into Environmental and Social Risk Management Systems (ESRMs).	1 Day	17	External
Sustainable Finance and Green Economy	This program provided participants with a panoramic introduction to Sustainable Development, Sustainable Finance and Banking, the Green Economy, and Sustainability Governance.	1 Day	64	External
Fundamentals of Sustainable Finance	This program aimed to equip decision-makers at the bank with a knowledge base on the key principles of sustainable finance product development, implementation, and launch. In addition, staff gained an understanding of the Multilateral Development Banks' Sustainable Finance Common Principles, the development of green finance products, and green lending principles such as use of proceeds, project evaluation and selection, management of proceeds, and reporting.	3 Days	22	External
Fundamentals of Sustainable Finance (Management Level and Above)	The program aimed to equip decision-makers at the bank with a knowledge base on the key principles of sustainable finance product development, implementation, and launch. In addition, it enabled staff to understand the Multilateral Development Banks' Sustainable Finance Common Principles, the development of green finance products, and green lending principles such as use of proceeds, project evaluation and selection, management of proceeds, and reporting.	1 Day	26	External

¹⁴ Sustainable finance-related training programs cover the following topics: Introduction to Sustainable Finance, ESRMS, Climate Risk, Climate Change Management, TCFD, Sustainable Finance Products etc.

Program Name	Brief Description	Length of the Program (in hours or days per one round)	Number of Attendees	Training Entity (internal or external)
ESG Policies Framework	The program explored the strategic importance of sustainability in the current business landscape, helping participants understand its strategic context. It also covered key sustainability frameworks and how to apply them within an organisational context.	1 Day	29	External
Climate Finance Acceleration Intensive Program in Cooperation with USAID	The course was designed to equip participants with an in-depth understanding of climate finance, its principles, and its relevance to the Egyptian context. The Egyptian Banking Institute (EBI) provided this training with support from the USAID Business Egypt project.	5 Days	2	External
Environmental & Social Risk Management System	The course enhanced participants' understanding of environmental and social (E&S) risks associated with each transaction, enabling their inclusion in the decision-making process. It focused on the "procedures" component of the Environmental and Social Risk Management System (ESRMS) to evaluate and monitor E&S risks. Moreover, it included case studies from both global and local good market practices, along with multiple group exercises.	1 Day	45	External
GRI Sustainability Reporting Standards Training	The training provided participants with a thorough understanding of sustainability reporting and the GRI Standards, as required by the CBE, enabling them to produce high-quality sustainability reports that meet global standards.	1 Day	4	External
Climate Change: A top ESG Concern E-Learning	The course covered the basics of climate change, its connection to ESG, how the current environmental situation developed, and the available paths forward. It introduced participants to the essential language of climate change including greenhouse gas emissions, decarbonisation, net zero, climate change mitigation and adaptation, the imperatives of the Paris Agreement, and more along with tools for mitigating climate impacts to support the transition to a more sustainable future.	1 Day	1,300	External
Introduction to ESG: Environmental, Social, and Governance E-learning	The course explained what the environmental, social, and governance (ESG) umbrella encompasses, the growing momentum around ESG, and why corporations are expected to address their environmental and social impacts. It also highlighted the role of governance in supporting these efforts and covered foundational concepts within each of the E, S, and G areas.	1 Day	6,281	External

Program Name	Brief Description	Length of the Program (in hours or days per one round)	Number of Attendees	Training Entity (internal or external)
Induction: Basic Knowledge in Sustainability & Fundamentals of Sustainable Finance	This e-learning video emphasised the integration of Environmental, Social, and Governance (ESG) criteria into financial services and business or investment decisions, for the long-term benefit of a wide range of stakeholders, including shareholders, clients, employees, society, and the environment.	1 Day	689	Internal E-learning
GRI Standards Training Program	This course provided an overview of the GRI Standards and guidance on how to initiate the reporting process using these standards.	3 Days	3	External
IFRS	The course introduced participants to IFRS compared to EAS, the role of the external auditor's report and its impact on credit decisions, revenue recognition criteria under IFRS 15, and key concepts related to property, plant and equipment, as well as leasing.	3 Days	4	External
CFI ESG Certificate Program	This course described key ESG concepts such as materiality, physical climate risks, human capital management, and governance issues. It also guided participants in analysing ESG risks and opportunities for an organisation or an industry.	1 Day	1	External
Governance for a Sustainable Future	This program equipped staff with knowledge of good governance principles and frameworks that could be applied to align the business with a sustainable future.	1 Day	1	External
Certified Expert in Climate & Renewable Energy Finance	The course enabled participants to understand the broader context of climate change and the various investment opportunities arising from climate policy needs, with renewable energy (RE) investments being a central pillar. It also provided an in-depth exploration of RE investments, explaining why markets alone may not be sufficient to drive the level of investment needed to mitigate climate change, and highlighted the support instruments available across different countries.	1 Day	1	External

Total Number of Employees who Received Training on Sustainable Finance

By Job Category

Job Category	FY23	FY24
New Employees (Induction Programs)	546	655
Juniors	168	4,197
Seniors	25	1,259
Supervisors	267	
Middle Management (Management & Middle Management)	4	894
Top Management (Senior Management and above)	1	7
BoD	11	0
All Job Categories	755	7,012

By Targeted Department

Department	FY23	FY24
Sustainable Finance	4	12
Corporate Finance	34	N/A
SMEs Finance	21	271
Risk	50	768
Financial Institutions	0	83
Financial Inclusion	3	14
Consumer Banking	2	3,640
Governance	10	7
Strategy	1	144
Operations	101	678
HR	10	122
Admin	0	127
Institutional Banking	6	242
BoD	11	0
Retail Banking	502	-
Remaining Departments	-	904
Total	755	7,012

People – CIB Kenya

CIB Kenya Employees Profile		FY 2023	FY 2024	Change from Previous Year	
Employees	Total Employees ¹⁵	142	182	28%	▲
	Male	77	80	4%	▲
	Female	65	102	57%	▲
	Employees with Disability	1	0	-100%	▼
Breakdown by Contract Type	Permanent Employees	139	156	12%	▲
	Male	63	73	16%	▲
	Female	76	83	9%	▲
	Temporary Employees	3	26	766%	▲
	Male	1	7	600%	▲
	Female	2	19	850%	▲
Breakdown by Age	Under 30	28	60	114%	▲
	30-50	107	115	7%	▲
	Above 50	7	7	0%	-
Workers who are not Employees	Total Workers who are not Employees (Outsourced Staff – Contact Center)	4	6	50%	▲
	Male	2	4	100%	▲
	Female	2	2	0%	-

¹⁵ All employees are employed on a full-time basis.

CIB Kenya Employees by Nationality and Category		FY 2023	FY 2024	FY 2024	
By Nationality	Kenyan	137	178	30%	▲
	Egyptian	5	3	-40%	▼
	Other (Indian)	0	1	-	-
Employee Category	Entry Level¹⁶	80	210	163%	▲
	Male	38	39	3%	▲
	Female	42	66	57%	▲
	Under 30	27	53	96%	▲
	30-50	51	50	-2%	▼
	Above 50	2	2	0%	-
	Mid-Level¹⁷	51	130	155%	▲
	Male	20	34	70%	▲
	Female	31	31	0%	-
	Under 30	1	7	600%	▲
	30-50	48	56	17%	▲
	Above 50	2	2	0%	-
	Senior and Executive Level¹⁸	11	24	118%	▲
	Male	7	7	0%	-
	Female	4	5	25%	▲
	Under 30	0	0	-	-
	30-50	9	9	0%	-
	Above 50	2	3	50%	▲
	Revenue-Producing Roles	26	63	142%	▲
	Male	12	21	75%	▲
	Female	14	42	200%	▲
	IT-Related Positions	15	15	0%	-
	Male	10	9	-10%	▼
	Female	5	6	20%	▲

¹⁶ Comprises of employees employed at a fixed term internship contract and individuals at Officer Grade.

¹⁷ Comprises of employees at Assistant Manager and Manager grades.

¹⁸ Comprises of employees who are Heads of departments and Executives.

CIB Kenya Employee Promotion		FY 2023	FY 2024	Change from Previous Year	
Total Employees		14	8	-43%	▼
Male		8	5	-38%	▼
Female		6	3	-50%	▼

CIB Kenya New Hires		FY 2023	FY 2024	Change from Previous Year	
Employee New Hires	Total New Hires	47	64	36%	▲
	Male	26	17	-35%	▼
	Female	21	47	124%	▲
	New Hires with Disability	1	0	-100%	▼
Breakdown by Age	Under 30	16	33	106%	▲
	30-50	31	30	-3%	▼
	Above 50	0	1	-	-

CIB Kenya Employee Turnover		FY 2023		FY 2024		Change from Previous Year (in pp ¹⁹)	
		No. of Employees	Turnover Rate (%)	No. of Employees	Turnover Rate (%)	Turnover Rate (%)	
Employee Turnover ²⁰	Total Turnover	29	20.4%	42	26%	5.6%	▲
	Male	16	20.7%	24	15%	-5.7%	▼
	Female	13	20%	18	11%	-9.0%	▼
Breakdown by Cause	Voluntary Turnover	27	93%	27	17%	-76.0%	▼
	Turnover for Cause	2	7%	15	9%	2.0%	▲

¹⁹ Percentage change in "percentage points".²⁰ Turnover rate is calculated as the % of leavers per category divided by the total number of employees in that specific category as of the end of the reporting year.

CIB Kenya Employee Turnover		FY 2023		FY 2024		Change from Previous Year (in pp ¹⁹)	
		No. of Employees	Turnover Rate (%)	No. of Employees	Turnover Rate (%)	Turnover Rate (%)	
Breakdown by Age	Under 30	8	28%	11	7%	-21.0%	▼
	30-50	21	72%	29	18%	-54.0%	▼
	Above 50	0	0%	2	1%	1.0%	▲

CIB Kenya Parental Leave		FY 2023	FY 2024	Change from Previous Year	
Employees Entitled to a Parental Leave	Total Employees	142	182	28%	▲
	Male	77	80	4%	▲
	Female	65	102	57%	▲
Employees Who Took Parental Leave During Reporting Period	Total Employees	8	9	13%	▲
	Male	6	5	17%	▲
	Female	2	4	100%	▲

CIB Kenya Performance & Career Development Reviews		FY 2023	FY 2024	Change from Previous Year	
Breakdown by Gender	Total Employees	142	182	28%	▲
	Male	54%	56%	4%	▲
	Female	46%	44%	-4%	▼
Breakdown by Employee Category	Entry-Level	56%	53%	-5%	▼
	Mid-Level	36%	39%	8%	▲
	Senior and Executive Level	8%	9%	13%	▲

Financial Inclusion

	Metric	Unit	FY 2023	FY 2024	Change from Previous Year	
Financial Inclusion	New-to-Bank Customers	#	450,563	360,202	-20%	▼
	Branches with Mobility Accessibility Features	#	25	33	32%	▲
	Staff Trained in Inclusion Practices	#	1,427	2,200	54%	▲
	Staff Trained in Inclusion Practices	%	60.37%	57%	-6%	▼
	Partnerships for Financial Inclusion	#	6	5	-17%	▼
	Products with a Focus on Financial Inclusion	#	5	5	0%	▲
Financial Inclusion and Capacity Building	Number of Participants in Financial Literacy Initiatives for Unbanked, Underbanked, or Under-Served Customers	#	16,206	18,903	17%	▲

FI Product or Service	% of Clients under 30 years		% of Clients 30-50 years		% of Clients above 50 years	
	Male	Female	Male	Female	Male	Female
CIB Smart Wallet	19.87%	5.43%	43.77%	13.70%	13.42%	3.81%
Bedaya Saving Accounts	42.19%	24.80%	16.39%	11.95%	2.44%	2.23%
Meeza	37%	13%	33%	8%	8%	2%

Financial Literacy Campaigns (FY 2024)	No. of Attendees	% of Female Attendees	Location
Haya Karima Initiative	14,343	44%	Villages and Centers of the “Haya Karima” (Decent Life) Programme.
Women Initiative	200	75%	<ul style="list-style-type: none"> National Council for Women – Port Said Governorate Cultural Center – Port Said Governorate
Youth Initiative	470	45%	<ul style="list-style-type: none"> El Sawy Culture Wheel – Cairo Governorate North Coast – Alexandria Governorate Shaghali Recruitment Company Headquarters – Sohag Governorate
Farmer’s Initiative	500	0%	<ul style="list-style-type: none"> El-Shobak El-Sharqi Youth Center – Giza Governorate Dawoud Family Diwan, El-Shobak El-Sharqi Village – Giza Governorate Health-Unit Meeting Hall, El-Shobak Decent Life (Haya Karima) Building, El-Shobak El-Sharqi – Giza Governorate
Arab Financial Inclusion Day	830	60%	<ul style="list-style-type: none"> El Sawy Culture Wheel – Cairo Governorate Helnan Hotel – Port Said Governorate Alexandria University – Alexandria Governorate
Saving Celebration	2,360	47%	<ul style="list-style-type: none"> Deraya University – Minya Governorate Menoufia University – Menoufia Governorate Port Said University – Port Said Governorate Zewail University – Giza Governorate
Handicapped Initiative	200	25%	National Council for People with Disabilities – Assiut Governorate
Total Individuals Receiving Financial Literacy and Awareness Training	18,903	48%	-

Financial Inclusion KPIs (UNEP-FI)	Baseline (2022)	2023	2024	Change from Previous Year	
The Number of Products and Services Provided by CIB In the Portfolio with A Focus on Financial Inclusion	6	5	5	-17%	▼
The Percentage of Relevant CIB Employees Supported with Effective Training on Financial Inclusion and Health	58%	60.37%	57%	-2%	▼
The Number of Partnerships Active to Achieve Financial Inclusion Targets	4	6	5	25%	▲
The Percentage of Active CIB Customers Out of CIB Total Customer Base	94.45%	92.2%	76%	-20%	▼
The Number of Subscribed Online Banking Customers Over the Total Number of Customers In CIB	66.28%	69.43%	78%	18%	▲
The Percentage of Non-Performing Loans and Advances Across the Bank	4.82%	3.57%	3.28%	-32%	▼

Microfinance			
	Unit	Percentage of Disbursed Amounts	Percentage of Total End Customers
Total Disbursed Amount ²¹	EGP	30.89 Bn	1.7 M
Percentage in MFIs SMEs	%	4.20%	0.08%
Percentage in MFIs Micro	%	95.80%	99.92%
Youth MFI Microentrepreneurs (Under 30 Years)	%	26.41%	27.29%
Women MFI Microentrepreneurs	%	45.47%	52.53%
MFI Microentrepreneurs in Rural Areas	%	92.01%	91.34%
MFI Microentrepreneurs in Industrial Sector	%	7.84%	7.13%
MFI Microentrepreneurs in Agricultural Sector	%	5.97%	4.21%
MFI Microentrepreneurs in Trade Sector (Commercial)	%	69.03%	71.93%
MFI Microentrepreneurs in Services Sector	%	17.16%	16.73%
Growth Rate of Microfinance Outstanding Portfolio	% Growth	64% ²²	14%

²¹ Cumulative figure since the commencement of this activity in CIB.

²² In alignment with the Central Bank of Egypt's (CBE) directive mandating banks to allocate at least 25% of their total credit facilities to MSMEs by year-end 2023 — including a 2.5% minimum specifically for microfinance — CIB's Non-Banking Financial Institution (NBFI) significantly outperformed expectations.

CIB's microfinance outstanding portfolio surged by an unprecedented 64%, marking a record-high year of growth. This remarkable expansion was achieved through a combination of strategies, including increasing credit limits for existing clients, extending new credit lines such as the cash flow product, and onboarding prime new clients. The total credit facilities extended to microfinance institutions grew both vertically and horizontally, solidifying CIB's leadership in the sector.

Customers

CIB Customers		Unit	FY 2023	FY 2024	Change from Previous Year	
Customer Services	Number of ATMs	#	1,339	1,387	4%	▲
	Number of Branches	#	208	212	2%	▲
Customer Satisfaction	Customer Satisfaction	Net Promoter Score (NPS)	30.71 ²³	44.7 ²⁴	46%	▲
	Complaints Closure Rate	%	88	91	3%	▲
Digital Banking	Subscribed Online Banking Customers Over the Total Number of Customers In CIB	%	69.43	78	12%	▲
	Subscribed Online Banking Customers (Internet Banking)	Number	1,497,959	1,672,812	12%	▲
	Subscribed Online Banking Customers (Online Banking)	Number	238,658	276,537	16%	▲
	Total Transactions Volume (Internet Banking) – Financial - Retail Banking	Number/ Million	1.9	2.3	21%	▲
	Total Transactions Volume (Mobile Banking) – Financial - Retail Banking	Number/ Million	13.3	13.6	2%	▲
	Share of Total Transactions Via Digital Channels - Consumer Banking (FY) %					
	• Card Settlement	%	98.43%	99.14%	1%	▲
	• Internal Transfer	%	97.47%	97.87%	0.4%	▲
	• External Transfer	%	88.36%	76.57%	-13%	▼

²³ Previous survey score.²⁴ 2023/2024 survey score.

Issued Payment Cards		
Year	No of Credit Cards	No of Debit Cards
2020	138,184	1,910,946
2021	186,995	2,151,877
2022	865,540	2,349,271
2023	1,021,867	2,290,188
2024	1,120,717	2,345,196

Cards					
	Unit	2023	2024	Change from Previous Year	
Meeza Cards Issued	No.	2,790	4,312	55%	▲
Debit Card POS Spend	EGP	40,304,883,250	28,542,640	-100%	▼
Debit Card Ticket Size	EGP	1,744	1,862	7%	▲
Credit Card Total Spend (EGP)	EGP	61,786,707	93,442,881	51%	▲
Credit Card Ticket Size	EGP	1,143	1,322	16%	▲
Credit Card ENR	EGP	10,349,877	15,165,734	47%	▲
Heya Credit Cards Issued	No.	15,835	12,752	-19%	▼
Heya Credit Card ENR	EGP	464,252	670,272	44%	▲

Consumer Banking Portfolio (FY 2024)		
	Loan Amount (EGP)	No. of Customers
Total Portfolio	557,847,551.124	2,120,196
Breakdown by Gender (%)		
Male	75.9%	77.4%
Female	24.1%	22.6%
Breakdown by Age (%)		
Below 16	0.9%	0.4%
Youth (16-20)	0.6%	1.6%
Middle Age (21-59)	72.5%	92.0%
Seniors (+60)	25.9%	6.1%
Breakdown by Geographic Location (%)		
Greater Cairo	69.2%	67.7%
Alexandria	12.8%	11.6%
Delta and Canal Region	1.9%	12.7%
Red Sea, Sinai & Upper Egypt	6.5%	7.9%

Governance

Governance and Economy Indicators		Unit	FY 2023	FY 2024	Change from Previous Year	
Sustainability Reporting Coverage & Assurance	Extent of Sustainability Reporting Coverage and External Assurance of ESG Disclosures.	Qualitative	Limited Assurance Assurance statement link	Limited Assurance Assurance statement link	-	-
Board Metrics	Board Members	#	11	11	-	-
	Board Gender Diversity	% Male	82%	82%	-	-
		% Female	18%	18%	-	-
	Board Independence	#	40%	40%	-	-
Ethical Conduct	Employees Trained in Code of Conduct	% of employees	92%	100%	7%	▲
	Confirmed Bribery Cases	#	0	0	-	-
External Rankings	CDP	Score	B-	C	-1	▼
	MSCI	Score	A	AA	+1	▲
	Sustainalytics	Risk Rating	19.8	22.6	-2.8 pts	▼
	FTSE4Good and Bloomberg Gender Equality Index	-	Constituent	Constituent	-	-
Materiality Assessment Process	Regular ESG Materiality Assessment to Identify and Prioritize top Sustainability Issues.	Qualitative	Double Materiality	Double Materiality	-	-
Enterprise Risk Management & Culture	Comprehensive Risk Management Processes and a Strong Risk-Aware Culture.	Qualitative	Included	Included	-	-
Financial Performance²⁵	Revenues	EGP billion	56	99	77%	▲
	Consolidated Net Income	EGP billion	29.6	55.3	87%	▲
	Return on Average Equity (ROAE)	%	39.7%	49.50%	28%	▲
	Cost-to-Income Ratio	%	17.1%	13.5%	-21%	▼
	Total Assets	EGP trillion	0.8	1.2	50%	▲
	Institutional Banking Loans Portfolio	EGP billion	197.7	290.1	47%	▲
	Average Market Cap	EGP billion	170.5	244.17	43%	▲

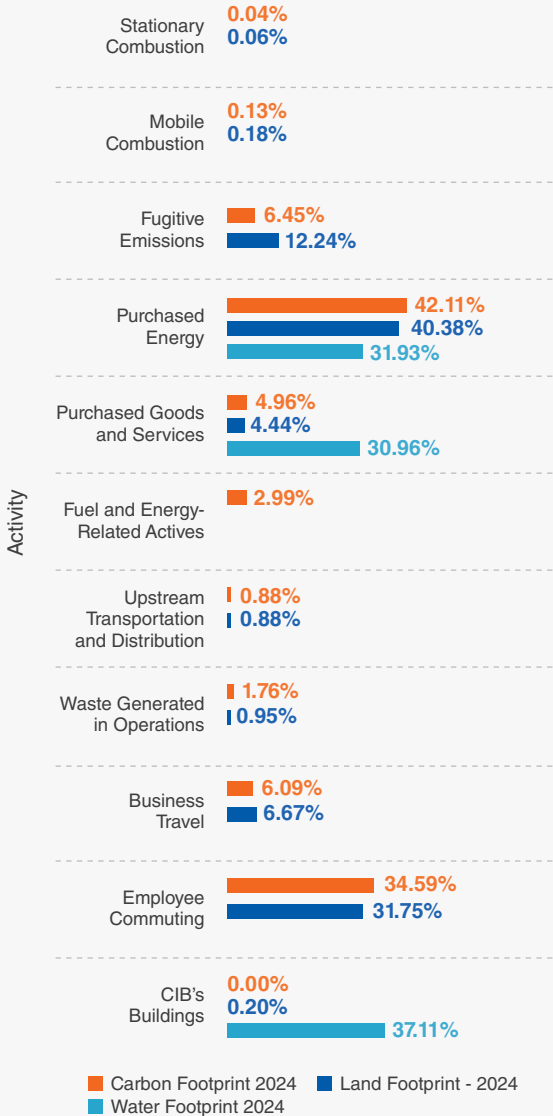
²⁵ Note: These are select financial performance indicators. For a full list of our financial performance indicators, refer to our [2024 Annual Report](#).

Annex 1: Ecological Footprint Assessment Results

Integrated Ecological Footprint Results (2024)

Activities List		Stationary Combustion	Mobile Combustion	Fugitive Emissions	Purchased Energy	Purchased Goods and Services	Fuel and Energy -Related Actives	Upstream Transportation and Distribution	Waste generated in Operations	Business Travel	Employee Commuting	CIB Buildings
Carbon Footprint		Scope 1			Scope 2	Scope 3						
Absolute Emissions	mtCO ₂ e	31	90	4,457	29,110	3,429	2,068	606	1,218	4,208	23,916	-
	%	0.04	0.13	6.45	42.11	4.96	2.99	0.88	1.76	6.09	34.59	-
Total Emissions – mtCO ₂ e		4,577			29,110	35,445						
Scope Percentage - %		6.62			42.11	51.27						
Total Scope 1 and 2			33,686 mtCO2e									
Emissions Intensity			3.35 mtCO ₂ e / FTE (Scopes 1&2)									
Emissions Intensity			0.20 mtCO ₂ e / m² (Scopes 1&2)									
Total Scope 1, 2 & 3			69,131 mtCO ₂ e									
Land Footprint												
Carbon Demand on Land	Gha	10	29	1,998	6,590	728	-	159	155	1,089	5,182	-
	%	0.06	0.18	12.24	40.38	4.44	-	0.97	0.95	6.67	31.75	-
Forrest Land	Gha	-	-	-	-	356	-	-	-	-	-	-
	%	-	-	-	-	2.2	-	-	-	-	-	-
Built Land	Gha	-	-	-	-	-	-	-	-	-	-	26
	%	-	-	-	-	-	-	-	-	-	-	0.2
Total Footprint	Gha	10	29	1,998	6,590	1,084	-	159	155	1,089	5,182	26
	%	0.06	0.18	12.24	40.38	6.64	-	0.97	0.95	6.67	31.75	0.2
Total Land footprint:			16,322 Gha									
Land footprint Intensity:			1.62 Gha/ FTE									
Water Footprint												
Quantities Consumed – m³		-	-	-	833,089	807,961	-	-	-	-	-	968,266
Percentage %		-	-	-	31.93	30.96	-	-	-	-	-	37.11
Direct Water Consumption		968,266 m³										
Indirect Water Consumption		1,641,050 m³										
Total Water Footprint:		2,609,316 m³										
Water Footprint Intensity:		260 m³ / FTE										

Ecological Footprint Activity Results 2024 - Activity Percentage/ Footprint (%)



Carbon Footprint Results 2024

SCOPE 1 – DIRECT EMISSIONS (mtCO ₂ e)			2024	
Stationary Combustion	Generators Fuel Burning		31	7%
Mobile Combustion	Owned Vehicles Fuel Burning		90	
Fugitive Emissions	Refrigerants Leakage		4,457	
Total Scope 1 (mtCO ₂ e)			4,577	

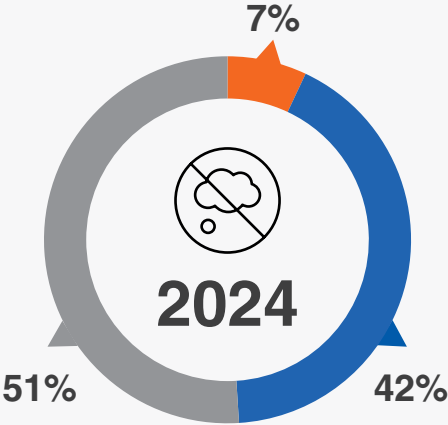
SCOPE 2 – INDIRECT EMISSIONS (mtCO ₂ e)			2024	
Purchased Energy	Purchased Electricity		20,667	42%
	Purchased Chilled Water		7,644	
	ATM Transactions		799	
Total Scope 2 (mtCO ₂ e)			29,110	

Total Scope 1 & 2 Emissions (mtCO ₂ e)		33,686	mtCO ₂ e
Scope 1 & 2 Carbon Intensity (mtCO ₂ e/ employee)		3.35	mtCO ₂ e/ employee
Scope 1 & 2 Carbon Intensity (mtCO ₂ e/ m ²)		0.20	mtCO ₂ e/ m ²

SCOPE 3 – INDIRECT EMISSIONS (mtCO ₂ e)			2024	
Purchased Goods and Services	Paper Consumption		419	51%
	Other Goods and Services		2,596	
	Bank Issued Cards		72	
	Water Consumption		342	
Fuel and Energy-Related Activities (not included in Scope 1 and 2)	Fuel burning – Owned Vehicles (WTT)		21	
	Fuel burning – Diesel (WTT)		9	
	Transmission & Distribution Losses		2,038	
Upstream Transportation and Distribution	Internal Courier Shipment		606	
Waste Generated in Operations	Office Solid Waste Disposal		656	
	Wastewater Treatment		562	
Business Travel	Air Travel + (WTT)		4,135	
	Hotel Stays		73	
Employee Commuting	Commuting + (WTT)		23,916	
Total Scope 3 (mtCO ₂ e)			35,445	

Total Scope 1, 2 & 3 Emissions (mtCO ₂ e)		mtCO ₂ e	
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REDUCED EMISSIONS (mtCO ₂ e)			2024	
Renewable Energy Carbon Offsets	Installed PV Instead of Purchased Electricity		217	mtCO ₂ e
	Solar Heaters Instead of Grid Electricity		9	mtCO ₂ e



The table beside provides a comprehensive breakdown of the emissions for each activity occurring in all CIB’s facilities, including branches, head offices, headquarters, warehouses, among other facilities. The highest emitting activity was **employee commuting**, which accounted for **35%** of the total scope 1, 2, and 3 emissions. Following that, **electricity consumption** was the second-highest emitting activity, with a total share of **30%**. The third-highest emitting activity was **purchased chilled water**, mainly used in the head offices and some branches, with a share of **11%**.

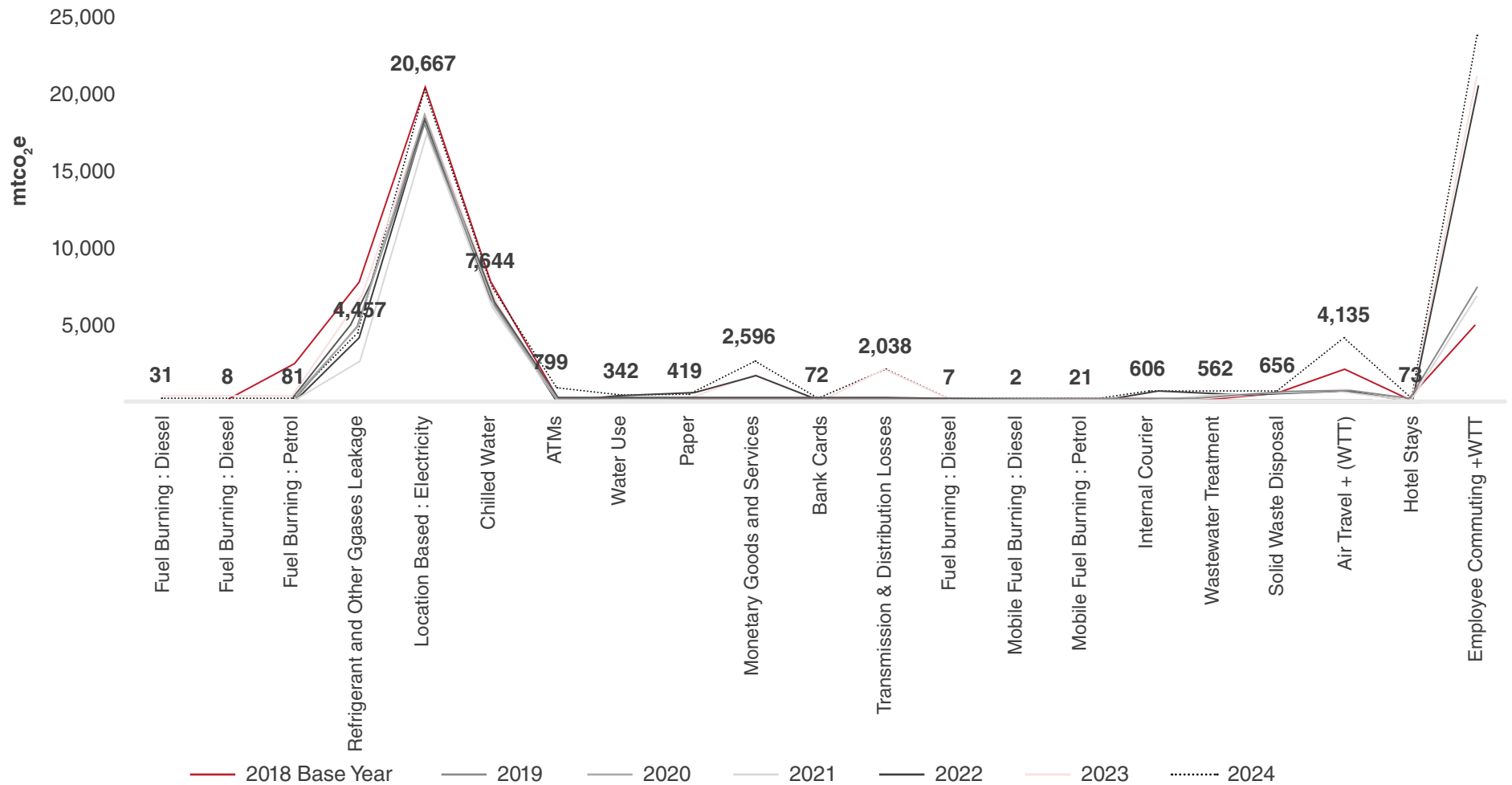
It should be noted that investment portfolio emissions should also be part of the footprint, but they were not included in the total emissions to maintain consistency in CIB’s carbon footprint profile and comparisons. More details can be found in CIB’s [NZBA report](#).

This detailed breakdown of emissions is crucial in identifying the primary sources of emissions and developing strategies to reduce them, promoting sustainability, and decreasing CIB’s carbon footprint.

As part of our continuous improvement approach, the **chilled water consumption data** has been **recalculated for all years starting from 2018**. This adjustment was made after more accurate and comprehensive data became available during the current reporting year, revealing that previous estimates had **overstated the emissions** associated with this activity.

Additionally, **water consumption data** has also been recalculated across all years to reflect an **enhanced data collection methodology** implemented this year. This new approach provided better coverage across all branches and offices, replacing earlier estimates that were based on limited or missing data. In several cases, previous readings were found to be inconsistent with actual consumption patterns, prompting a revision to ensure the reported figures are as accurate and representative as possible.

GHG Emissions per Activity Over the Years (mtCO₂e)



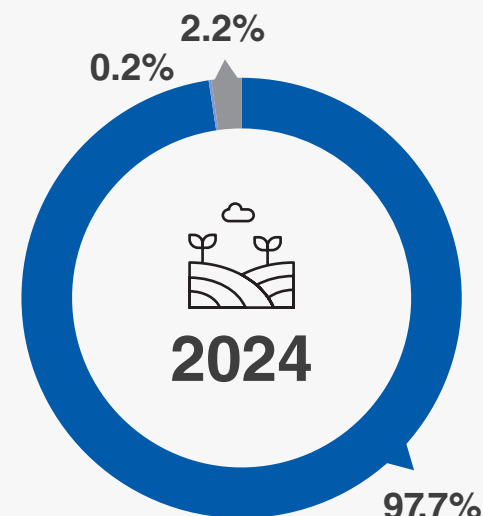
This graph provides valuable insight into the trends and changes in CIB's emissions over time, enabling informed decision-making to reduce emissions and promote sustainability in the future. The graph compares the emissions from CIB's activities over the past six reporting periods, showing that emissions have been relatively consistent over this period, with only minor fluctuations observed. It is important to note that some activities are expected to see variations in emissions based on their bi-annual occurrence.

For instance, refrigerant leakage is a good example, as it is not necessary to recharge the cooling units with the same quantities each year. This nuanced understanding of emission patterns is crucial for developing targeted strategies to address and mitigate specific sources of emissions.

Land Footprint Results 2024

CARBON DEMAND ON LAND (Gha)			2024
Stationary Combustion	Fuel Burning – Diesel		10
Mobile Combustion	Fuel Burning – Owned Vehicles		29
Fugitive Emissions	Refrigerant Leakage		1,998
Purchased Energy	Purchased Electricity		4,367
	Purchased Chilled Water		2,012
	ATM off-site		210
Purchased Goods and Services	Paper Consumption		633
	Bank Issued Cards		5
	Water Consumption		90
Upstream Transportation and Distribution	Internal Courier Shipment		159
Waste Generated in Operations	Office Waste Disposal		7
	Wastewater Treatment		148
Business Travel	Air Travel		1,089
Employees Commuting	Commuting		4,845
	Rented Coasters		338
Total Carbon Demand on Land (Gha)			15,940
BUILT LAND (Gha)			2024
	CIB's buildings		26
FOREST LAND (Gha)			2024
	Paper consumption		356
Total Land Footprint (Gha)			16,322
Land Footprint Intensity (Gha/employee)			1.62
			Gha
			Gha/employee

97.7%



Water Footprint Results 2024

Direct Water Consumption (m³)		2024	37%
Water Consumption	968,266	968,266	
Total Direct Water Consumption (m³)		968,266	
Indirect Water Consumption (m³)		2024	63%
Purchased Energy	Purchased Electricity	552,073	
	Purchased Chilled Water	254,430	
	ATM off-site	26,586	
Purchased Goods and Services	Paper Consumption	806,979	
Processing of Sold Products	Bank Issued Cards	982	
Total Indirect Water Consumption (m³)		1,641,050	
Total Water Footprint (m³)		2,609,316	m³
Water Footprint Intensity (m³/employee)		260	m³/employee



Data sources and Quality

Data utilized for computing the diverse footprints is sourced from CIB's database. Evaluation of data from individual business sectors is conducted independently, considering both quantifiable records (activity data) and the way data is reported (resolution). This approach facilitates a more comprehensive analysis of each activity and its characteristics.

The three prevalent types of data include:

Primary Data

Data taken from documents that are directly linked to the assessment, such as electricity bills used to calculate electricity-related emissions.

Secondary Data

Such as databases, studies, and reports.

Assumptions

Assumptions made based on internationally recognized standards and studies.

Scp	Activity	Activity Data (Total 2024)	Resolution
-	Organizational Boundaries	-	Gross floor area, number of floors, employees and workers per branch and head office.
1	Fuel burning – Diesel Generators	11,495 Liters of diesel fuel	Total diesel fuel consumption per location.
1	Fuel burning – Owned Vehicles	34,608 Liters of petrol fuel 3,035 Liters of diesel fuel	Total petrol and diesel fuel consumption per vehicle and the distance travelled for each.
1	Refrigerant Leakage	2,530 kg	Total quantity for each type of recharged refrigerant for each location in the reporting period.
2	Purchased Electricity	45,055,420 kWh	Monthly consumption in kWh and EGP per location.
2	Purchased Chilled Water	16,664,709 kWh	Monthly consumption in kWh per location.
2	ATM Transactions	1,741 MWh	Total number of transactions per on-site and off-site ATM machine.
3	Paper Consumption A4	351 tons	Total quantity of A4 paper consumption.
3	Water Usage	968,266 m³	Total water consumption in all facilities in cubic meters and monetary values.
3	Office Supplies	confidential	Total amount of money spent on other goods and services in EGP and USD.
3	Internal Courier Shipment	2,145,141 km	Daily courier routes include the start and arrival points and average number of trips per day.
3	Office Waste Disposal	1,261 tons	Number and size of waste bags collected for disposal per building/branch periodically.
3	Wastewater Treatment	871,440 m³	Taken as a percentage of the total water consumed in all branches.
3	Air Travel	16,795,294 passenger.km	Number of passengers and routes for each travel ticket including domestic and international flights.
3	Hotel Stay	1,695 Nights	Number of nights spent in each country.
3	Commuting	6,115,775 passenger.km 82,462,702 km	The data presented is based on a survey conducted among all CIB employees. Around 20% of employees responded to the commuting survey, while the remaining data was estimated using the same commuting profile (i.e., distance travelled, and transportation means).
3	Rented Coaster	40,368,000 passenger.km	Number of passengers and one way route for each vehicle.
3	Bank Issued Cards	3,312,055 cards	Total quantity of issued cards.
-	Installed PV	473,597 kWh	Renewable energy capacity and generation per branch.
-	Solar Heaters	18,005 kWh	Total solar water heaters generation for all locations.

■ Good – No changes recommended. ■ Satisfactory – Could be improved ■ Weak – Priority area for improvement.

Relevancy and Exclusions

The following table describes the GHG emissions sources that were excluded from CIB's GHG inventory due to several reasons, including: lack of data, and data that is beyond CIB's operation and control and hence considered technically infeasible to attain. The exclusion rationale per activity has also been specified.

#	ACTIVITY	DESCRIPTION	2024 (mtCO ₂ e)	STATUS
1	Purchased Goods and Services	This category encompasses the goods procured by CIB during the reporting period of 2024. It comprises various items, ranging from paper and water consumption to the acquisition of bank cards, alongside other goods and services like marketing materials and IT-related products, among others.	3,429	Relevant, Calculated
2	Capital Goods	Emissions from embodied carbon in the properties owned by CIB, such as buildings, vehicles and any other assets purchased.	-	Relevant, not yet Calculated
3	"Fuel and Energy-Related Activities (not included in Scope 1 and 2)"	This entails the emissions from various fuel combustion activities categorized under scope 1 (WTT), alongside emissions linked to the transmission and distribution losses of purchased electricity.	2,068	Relevant, Calculated
4	Upstream Transportation and Distribution	Transportation from CIB's upstream supply chain covering internal courier shipment.	606	Relevant, Calculated
5	Waste Generated in Operations	Covers emissions from office waste generated by employees and landfill emissions from the waste disposal, as well as wastewater treatment.	1,218	Relevant, Calculated
6	Business Travel	Includes emissions from air travel and hotel stays.	4,208	Relevant, Calculated
7	Employee Commuting	This includes emissions from rented coasters as well as from employees who commute using other modes of transportation.	23,916	Relevant, Calculated
8	Upstream Leased Assets	This category is not directly relevant because all assets leased are already included in the company's scope 1 and 2 emissions.	-	Not Relevant, Explanation Provided
9	Downstream Transportation	CIB's downstream transportation emissions may encompass the transport of business cards, letters to clients, armored vehicles, and other related activities. Currently, these emissions have been excluded as they fall beyond CIB's direct operation and control. They will be reevaluated in the future once data becomes available.	-	Not Relevant, Explanation Provided
10	Processing of Sold Products	This category is irrelevant to CIB's operations since the institution does not engage in the sale of products. Furthermore, any upstream emissions associated with goods purchased by CIB are already accounted for under Category 1.	-	Not Relevant, Explanation Provided
11	Use of Sold Products	While this category bears relevance to our business, a decision was made following our assessment from the previous year to exclude it from our boundaries. This decision was driven by the fact that the emissions associated with this category (internet banking) were found to be immaterial, constituting less than 0.1% of the total emissions.	-	Not Relevant, Explanation Provided
12	End of Life Treatment of Sold Products	This category has no relevance to our operations, as the bank does not engage in the sale of any products. Consequently, the end-of-life treatment of sold products is excluded from consideration.	-	Not Relevant, Explanation Provided
13	Downstream Leased Assets	This category is not relevant to CIB's business and has therefore been excluded.	-	Not Relevant, Explanation Provided
14	Franchises	This category is not relevant to CIB's business and has therefore been excluded.	-	Not Relevant, Explanation Provided
15	Investments	Emissions resulting from commercial loan activities and/or projects financed by CIB. Covering two main sectors, power generation and commercial and residential real estate. (Reported separately)	-	Relevant, Calculated