ESGDD | REPORT 2025

OPERATIONALISATION OF IMPACT

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Preface

Reporting Period and Scope

This Environmental, Social, Governance Data and Digitisation (ESGDD) Sustainability Report presents Commercial International Bank (CIB)'s ESGDD performance for the period from 1 January to 31 December 2025. The Report covers operations in Egypt and subsidiaries, including CIB Kenya, unless otherwise stated.

Reporting Standards

The Report has been prepared in accordance with the 2021 Global Reporting Initiative (GRI) Standards. It integrates relevant elements from the Sustainability Accounting Standards Board (SASB) Standards for Commercial Banks, the Integrated Reporting Framework, the UN Principles for Responsible Banking (UN PRB), and the Equator Principles (EP), as well as the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) and the Net-zero Banking Alliance (NZBA). Furthermore, the Report aligns with the Taskforce on Nature-Related Financial Disclosures (TNFD) Framework at an initial stage, reflecting the Bank's approach to environmental and social risk management within applicable financing activities.

In line with evolving global disclosure practices, the Report also broadly aligns with the IFRS Sustainability Disclosure Standards, including IFRS S1 General Requirements for Disclosure of Sustainability-Related Financial Information and IFRS S2 Climate-Related Disclosures, reflecting the Bank's progressive approach to identifying, assessing, and disclosing sustainability and climate risks, and opportunities.

A comprehensive content index mapping disclosures against these frameworks and standards is provided in the Appendices.

Forward-Looking Statements

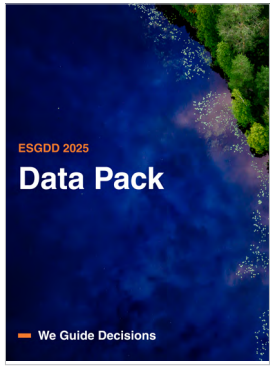
This Report may contain forward-looking statements based on current expectations and assumptions. Such statements are subject to inherent risks, uncertainties, and external factors that may cause actual outcomes to differ materially. The Bank undertakes to update these disclosures, where relevant, through publicly available communications.

CIB's 2025 Reporting Suite

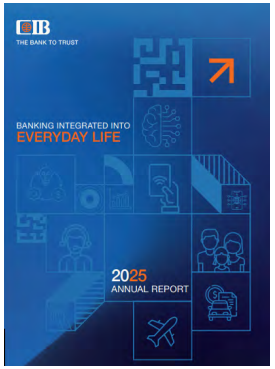
ESGDD Report



ESGDD Data Pack



Annual Report



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About the Report

Operationalisation of Impact: Where ESGDD Becomes Measurable Performance

This Sustainability Disclosure marks an important milestone in CIB's sustainability journey. The Bank's 2025 ESGDD Report is the product of a deliberate, multi-year commitment to ensure that sustainability disclosure serves as a tool for investors and financiers to make prudent decisions in a dynamic landscape, one in which sustainability-related risks and opportunities increasingly influence financial performance and enterprise value.

This Report introduces the Operationalisation of Impact Model (OIM), which encompasses both conceptual and operational components. The OIM introduces the concept of Double Impact, a model built on the principle of Double Materiality; which includes sustainability issues are material to both a company's financial performance and the outside world. Double Impact takes this further by turning that recognition into a measurable construct that shows ESG and financial performance as two inseparable dimensions of one integrated reality. It provides the foundation for sustainability disclosures that speak the language of capital markets, financiers, and investors, and it drives the shift from interpretation to measurement, ensuring sustainability is quantified as a core driver of financial value.

The 2025 ESGDD Report thus builds on a series of significant milestones that have progressively strengthened CIB's sustainability reporting framework and established a robust disclosure infrastructure. Introduced in 2023, the ESGDD Framework — Environmental, Social, Governance, Data, and Digitisation — expanded the conventional ESG concept by recognising that data infrastructure and digital capabilities are fundamental enablers of sustainability performance and disclosure integrity. It also consolidated multiple reporting frameworks and standards into a coherent, integrated narrative, while leveraging the Integrated Reporting Capitals model to reinforce the relationship between sustainability and long-term value creation. In 2024, the introduction of ESG Data Packs, Impact Indicators, and KPIs further strengthened the Report's operational foundation by enabling consistent, comparable, and decision-useful performance measurement. Looking ahead, CIB continues to align its reporting approach with the evolving requirements of IFRS S1 and IFRS S2, which establish investor-focused standards for sustainability-related disclosures, further advancing its reporting capabilities to meet the growing expectations of global capital markets.

This year's ESGDD is subject to independent moderate-level assurance under the AA1000 Assurance Standard, which evaluates the quality, reliability, and responsiveness of sustainability-related disclosures and underlying management processes against the principles of inclusivity, materiality, responsiveness, and impact. This reflects the Bank's continued commitment to enhancing the quality, transparency, and strategic relevance of its sustainability disclosures. As ESGDD increasingly serves as a decision-support and performance management framework, the Bank has further strengthened the governance, controls, and processes that underpin the collection, validation, management, and reporting of ESG-related information. This assurance reinforces the credibility and integrity of the information presented while supporting stakeholder and investor confidence in the Bank's sustainability reporting practices.

This chapter in CIB's sustainability disclosures opens the next stage of a journey that started in 2015, marking a decade since the release of the Bank's first GRI-certified report. It brings together the key elements of CIB's evolving sustainability framework, including material priorities, institutional capabilities, performance outcomes, and future priorities and areas for continued advancement. Together, these sections provide an integrated view of how the Bank continues to strengthen its sustainability approach, reinforce operational resilience, and support long-term value creation within a changing economic, environmental, and regulatory landscape.

CIB invites stakeholders to use this report not as a final verdict, but as a basis for engagement, to challenge, to probe, and to calibrate. The Operationalisation of Impact and the Double Impact concept are designed to withstand scrutiny as a foundation for meaningful dialogue and decision-useful sustainability disclosures. As sustainability reporting continues to evolve, CIB remains committed to transparency, accountability, and continuous improvement in the pursuit of long-term value creation.

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Navigating The ESGDD Report

The ESGDD Report is structured to provide a comprehensive overview of CIB's sustainability journey, ESG integration progress, and the continued operationalisation of its Sustainable Finance System and ESGDD framework across governance, strategy, financing activities, and reporting practices. The following sections outline the key components of the Report and how they collectively reflect the Bank's evolving approach to sustainability management, performance measurement, and long-term value creation.

PART I

CIB Sustainability Disclosures: The Prelude to Impact and Value Creation

Establishes the foundation for the Report by introducing CIB's Impact Dimensions and the key economic, regulatory, and sustainability developments that shaped the Bank's operating environment in 2025. It highlights CIB's strategic priorities, the evolution of its ESGDD, and the maturity of its Sustainable Finance Institutional Pillars (SFIP), demonstrating the Bank's transition from disclosure-focused reporting to a more impact-oriented approach. These Impact Dimensions serve as the basis for identifying the Institutional Impact Readiness Indicators presented in Section B of Part I, providing the strategic context for assessing CIB's capacity, systems, and readiness to deliver and scale sustainable impact.

PART II

Operationalisation of Impact Model

Serves as the structural backbone of this Report. It traces CIB's progression from multi-year ESG integration to the establishment of consolidated reporting frameworks, strengthened data and digitisation, and a defined KPI architecture. This evolution culminates in the introduction of Scorecards, embedding impact measurement into the core of financial and sustainability performance. By linking ESG outcomes with quantifiable metrics, the model advances disclosure practices, reinforces accountability, and positions sustainability as a driver of long-term value creation.

PART III

Foundation for Impact: Materiality Assessment

Establishes the Report's core by presenting the materiality assessment and stakeholder engagement process, outlining how CIB systematically identifies, prioritises, and responds to its most significant ESG issues. This foundation ensures that disclosures are anchored in relevance, shaped by stakeholder expectations, and aligned with long-term value creation.

PART IV

ESGDD Performance: Material Topics

Details CIB's performance across its material topics and ESGDD pillars, with each topic supported by relevant KPIs, actions, and initiatives that address impacts, risks, and opportunities in a structured, decision-useful manner.

ESG ANNEXES

Provides a comprehensive reference to the methodologies, disclosure indices, and supporting materials that underpin this Report. The annexes include the Glossary, ESGDD Scorecard Methodology (SFIP Impact Indicators), GRI, SASB, TCFD, IFRS S1 and S2, and TNFD content indices, the UNEP FI PRB Self-Assessment Summary 2025, the PRB Commitment to Financial Health and Inclusion (CFHI), the Equator Principles Summary, and independent Assurance Statement(s), reinforcing the transparency, consistency, and credibility of CIB's ESGDD reporting.



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Management Letters

Non-Executive Chairwoman

Dear Stakeholders,

The sustainability landscape is evolving rapidly, driven not only by environmental and social imperatives but also by a profound transformation in regulatory expectations, governance frameworks, and market standards. Across global financial markets, sustainability is increasingly being embedded into the core architecture of financial systems through enhanced disclosure and reporting requirements, climate-related risk management expectations, sustainable finance taxonomies and emerging transition planning frameworks. Regulators across emerging markets, including Egypt, continue to advance the integration of sustainability considerations into the financial sector, reflecting the growing recognition that long-term financial stability and sustainable development are inherently linked.

At CIB, we view sustainability-related developments as opportunities to strengthen our governance, enhance risk management, and support long-term value creation. The Board oversees the integration of sustainability considerations into the Bank's strategy, risk management, and decision-making processes, ensuring alignment with our overall objectives. We also continue to enhance our sustainability reporting capabilities to meet evolving regulatory and stakeholder expectations. By improving transparency, data quality, and reporting practices, we aim to strengthen stakeholder confidence and support informed business decisions.

As Egypt's leading private-sector bank, we recognise our responsibility not only to respond to evolving expectations but also to help shape the future of sustainable finance in our market and beyond. By combining strong governance, effective oversight, and a commitment to continuous improvement, we aim to support sustainable growth, strengthen resilience, and create long-term value for all our stakeholders.

This Report reflects the commitment and the progress we continue to make in our sustainability journey. I extend my sincere appreciation to all our clients, employees, shareholders, partners, and regulators for your continued trust and engagement. Together, we will envision the decades to come and strengthen CIB's role as a catalyst for sustainable impact.

Sincerely,

Neveen Sabbour



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CEO and Board Member

To Our Valued Stakeholders and Investors,

The year 2025 marked a decisive milestone for CIB. We strengthened our leadership in the Egyptian banking sector, delivering EGP 117 billion in revenue and EGP 82.2 billion in consolidated net income, serving more than 2.5 million clients. Our balance sheet reached EGP 1.44 trillion in assets, total deposits climbed to EGP 1.11 trillion, gross loans rose to EGP 581 billion, and we maintained a disciplined 15% cost-to-income ratio. These figures matter because they speak directly to our ability to generate sustainable returns. However, numbers alone do not define CIB. Our strategic objective is to build an institution that creates long-term value by integrating sustainability and resilience into every facet of our business. Investors today rightly demand evidence that a bank's profitability is aligned with broader socio-economic and environmental transitions. We have done that work.

In 2025, we further institutionalised our Sustainable Finance Strategy, reinforcing its integration across the Bank's financing activities and business operations. Nearly 20% of our direct lending portfolio, representing financing extended to 123 clients and projects, qualified as sustainable finance under the Central Bank of Egypt's classification criteria. This portfolio supports investments that deliver measurable environmental and social outcomes while generating attractive financial returns, demonstrating that responsible financing has become an increasingly important driver of the Bank's long-term growth and value creation.

Data and technology underpin this strategy. We completed our Ecological Footprint Module and introduced a Green Portfolio Reporting Module for disclosures to the Central Bank of Egypt. We are advancing our Environmental and Social Risk Management System and Climate Risk Modules to capture precise insights into emissions, resource use, and resilience. These tools enable better credit decisions and pricing, turning sustainability into a risk-management advantage. Our 2025 ESG Data and Digitisation (ESGDD) Report is another leap forward. It links data, governance, ESG scorecards and external assurance directly to business outcomes. Investors can now relate how sustainability metrics influence capital allocation and performance. This transparency demonstrates our commitment to accountability and our readiness to compete for capital based on impact as well as profit.

For emerging markets like Egypt, transition finance goes beyond mitigation and decarbonisation; climate adaptation is equally critical. CIB has pioneered the Brain Trust model for climate adaptation and resilience, a proprietary approach to structuring, governing and scaling adaptation finance across the food–water–energy nexus. We have shown that funding the nexus of water, food and energy can be commercially viable. Through our collaboration with global partners, we are working to mainstream this model and mobilise private capital for adaptation projects across Africa. This positions CIB at the forefront of a rapidly emerging asset class.

Egypt's growth trajectory is shifting as the economy reforms and the energy transition accelerates. CIB's strategy is designed to thrive in this environment: disciplined growth in our core banking business, expanded sustainable finance, and leadership in adaptation finance. For investors, this means exposure to an institution that not only delivers strong returns but is also building resilience into the very fabric of its operations. That is how we intend to safeguard value in the long term.

I want to thank our shareholders, clients, regulators, partners and employees for their continued trust and collaboration. Your engagement has been instrumental to our success, and your expectations push us to innovate and lead. We will continue to invest in data, technology and people to ensure that CIB remains a benchmark for performance and responsibility.

Sincerely,

Hisham Ezz-Al-Arab



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Deputy CEO and Executive Board Member

To Our Valued Clients,

At CIB, sustainability is a lived practice that creates tangible value for our clients and communities. We believe ESG is a strategic enabler, and our role is to walk alongside clients on their transition journeys, co-creating solutions that balance economic performance with environmental responsibility.

This year, our work has been deeply pragmatic and client-focused. Through our decarbonization program with IFC, we supported industrial clients in lowering emissions. Our Sustaining Sector Program conducted energy walkthrough audits across Plastics, Healthcare, F&B, Tourism, Chemicals, and Metal Industries, uncovering energy-saving measures, cost-reduction opportunities, and pathways to emissions reduction. These are real impact results: reduced emissions, improved efficiency, and sustained growth. Our hands-on strategy is deeply client-centric and pragmatic. We tailor financing to each sector's transition path, from ESG-linked working capital for SMEs to sector-specific green loans.

Partnerships with international institutions, including IFC, PROPARCO, GIZ, and other multilateral development banks, strengthen CIB's approach. These collaborations enhance our technical advisory, capacity-building programs, and financing readiness support, enabling clients to act with confidence and unlock access to blended finance and global climate funds.

Looking ahead, we will continue our operations and scale solutions that deliver measurable impact. Our vision is clear: sustainability must be commercially viable, client-centric, and transformative. By aligning capital with climate resilience and inclusive development, we are helping entire sectors future-proof their business models and thrive responsibly.

Our clients' success reflects the trust we share and the journeys we walk together. We are shaping a future where sustainability is not an obligation but a shared promise of care, responsibility, and impact.

We remain devoted to supporting your path toward resilience, meaningful growth, and a sustainable future.

Thank you for placing your trust in CIB.

Sincerely,

Amr El Ganainy



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Chief Sustainability Officer

Dear Stakeholders,

Over the past decade, sustainability has evolved from a corporate responsibility agenda into a strategic driver of financial resilience, risk management, and long-term value creation. This transformation has reshaped the financial sector, giving rise to increasingly sophisticated disclosure frameworks that have strengthened transparency, comparability, and accountability. As global reporting converges around the ISSB and IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2), expectations are evolving beyond the quality of disclosures toward the quality of decision-making they enable. The conversation has shifted from reporting ESG achievements to demonstrating financial impact, understanding how environmental, social, and governance factors influence financial resilience, strategic performance, and enterprise value.

Recognising this evolution, CIB has continuously advanced its sustainability reporting journey, with the ambition of building a direct connection between ESG and financial performance. Our objective is to enable sustainability disclosures to speak the language of financiers, creditors, and investors by demonstrating how sustainability contributes to the enterprise value creation.

It is with this vision that I am pleased to present CIB's 2025 ESGDD Report, Operationalization of Impact. More than a reporting theme, it represents the next stage in the evolution of our sustainability architecture. It demonstrates how sustainability can be systematically embedded within the operating model of a financial institution, translating environmental, social, and governance considerations into institutional practice, strategic decision-making, and financial implications.

At the heart of this evolution is our proprietary Double Impact concept, which provides the conceptual foundation for integrating sustainability into governance, risk management, business strategy, and performance measurement. While Double Materiality provides a point-in-time assessment of how sustainability affects the institution and how the institution affects the economy, society, and the environment, Double Impact advances this thinking by treating these dimensions as dynamic and continuously interacting. Through operational indicators and measurable financial linkages, it transforms materiality from a disclosure exercise into a management discipline. This conceptual foundation is supported by an integrated architecture comprising Double Impact Indicators, our ESG KPIs framework and Scorecard, and enhanced ESG data management and digitisation capabilities.



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This evolution is a particularly significant for emerging markets, where financial institutions have a unique opportunity to demonstrate how sustainability can simultaneously generate measurable financial returns and meaningful environmental and societal impact.

Anchored in Egypt and extending its presence into Africa, CIB is well positioned to contribute to this agenda through over five decades of banking excellence, leadership in sustainable, transition, and adaptation finance, strong financial performance, and robust institutional capabilities. We believe this combination presents a compelling proposition for investors and DFI partners seeking institutions capable of delivering both financial resilience and measurable impact.

The recent issuance of the Central Bank of Egypt's 2026 Guidelines on Environmental and Social Risk Management Systems (ESRMS) and Climate-related Financial Risk Management further reinforces this direction. While this Report reflects our 2025 performance, the new regulatory framework validates the institutional capabilities we have built over recent years and confirms the growing expectation that sustainability should be fully embedded within sustainability governance, risk management, business strategy, and the management of sustainability-related risks and opportunities.

At CIB, we remain committed to contributing to this evolution through innovation, disciplined execution, and purposeful collaboration with our regulators, DFIs, investors, peers, and academia. We believe that operationalizing impact represents the next frontier of sustainable finance, and we are proud to share this journey with our stakeholders.

Sincerely,

Dr. Dalia Abdel Kader

03

PART I - CIB Sustainability Disclosures: The Prelude to Impact and Value Creation

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CIB Impact Dimensions - Sustainability Disclosures

B



Solid Foundation for Future Growth and Resilience: Institutional Impact Readiness Indicator

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CIB Impact Dimensions

Sustainability Disclosures

A

CIB recognises that "Impact" is becoming increasingly central to sustainability disclosures, providing a more holistic view of an organisation's environmental, social, and economic performance and value creation. Capital providers, including investors, creditors, and development finance institutions, are demanding increasingly decision-useful sustainability information, and regulatory and disclosure frameworks are responding accordingly. The emergence of the International Sustainability Standards Board (ISSB) is a case in point; it signals a deeper reordering of how banks are expected to account for their role in society and the economy.

CIB Founding Signatory of PRB

As an active participant in sustainable finance across both global and regional contexts, CIB's engagement with "impact" dates back to its role as a founding signatory to the Principles for Responsible Banking (PRB) in 2019. The PRB placed impact at its core, most explicitly through Principle 2 (Impact and Target Setting), which requires banks to continuously increase their positive impact while reducing negative impacts on people and the environment.

CIB's 2025 ESGDD Sustainability Disclosure is anchored in the "Operationalisation of Impact", a new model designed to move sustainability disclosures beyond narratives of achievement toward measurable indicators with clearer links to financial performance and value creation. CIB recognises that this is a complex, evolving journey that requires continuous refinement and methodological enhancement. Nonetheless, it is a necessary and worthwhile transition, one that will sharpen the Bank's emerging Operationalisation of Impact Model over time and advance sustainable finance practices in emerging markets.



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Foundations for Impact and Value Creation: Emerging Markets, National Context, and Institutional Readiness

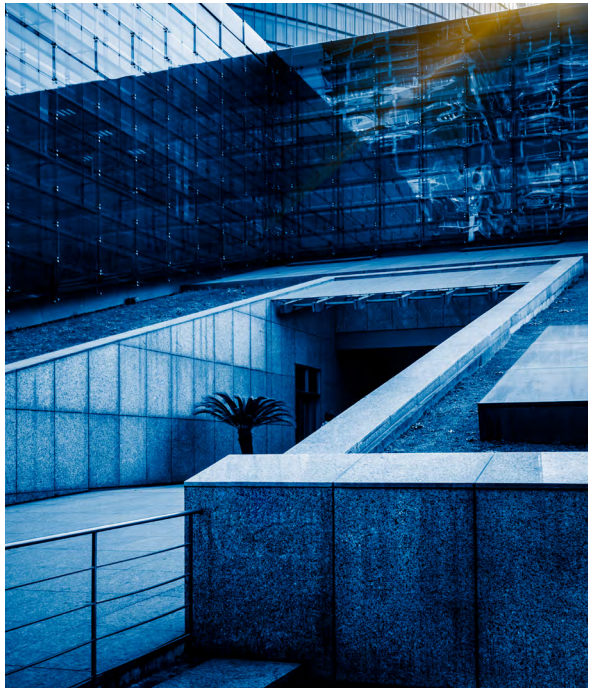
CIB invested significantly in building robust sustainability systems and governance structures while closely studying the rapidly evolving requirements shaping sustainability disclosures and financial reporting. The Bank has been deliberate in developing the institutional acumen, technical expertise, and strategic capabilities required to understand and identify the core fundamentals that underpin the creation and demonstration of impact, fundamentals that signal to capital allocators that CIB possesses the credentials and readiness to support sustainable value creation over the short, medium, and long term.

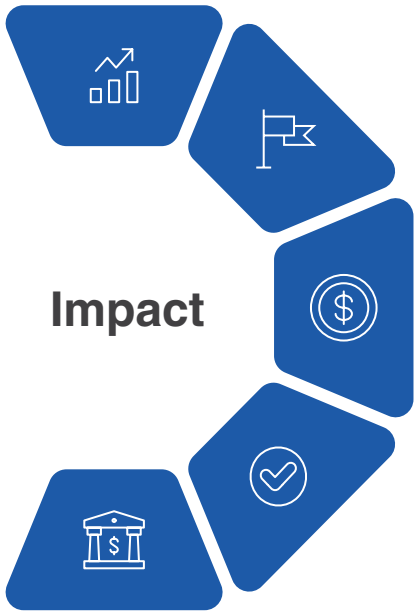
Value Creation Is a Function of Positive Impact **01**

Impact Is a Function of Aligning with National Context and Institutional Setup **02**

The Operationalisation of Impact requires enabling conditions. The capacity of a financial institution to create impact is shaped by both the macro environment in which it operates and the institutional setup it has built. Operating in emerging economies, pioneering transition finance, and aligning with the national context are core macro drivers of impact. These are reinforced by institutional factors: financial resilience, strong performance, and robust sustainability systems. Together, these conditions form the prerequisite layer that determines whether impact can be credibly created, measured, and sustained.

At the same time, these fundamentals provide the basis for CIB to operationalise impact and advance sustainability disclosures from qualitative narratives toward decision-making indicators that better reflect financial materiality, resilience, and long-term value creation. The following expands on five organising fundamentals, the institutional prerequisites that underpin CIB's capacity to operationalise impact and demonstrates how the Bank positions itself within each dimension to sustain its value creation capacity:





Impact is Best Demonstrated in Emerging Economies **01**

Impact Urges Alignment with National Context **02**

Impact Requires Financial Resilience **03**

Impact Requires Institutional Readiness **04**

Impact is driven by Transition Finance **05**

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Impact is Best Demonstrated in Emerging Economies 01

Egypt and Emerging Economies Prerogatives

CIB understands that emerging markets offer some of the strongest sustainable investment opportunities, creating measurable impact, precisely because their development, infrastructure, climate, and financing gaps are well crystallised. These gaps create the conditions for capital to deliver transformational, and scalable economic, social, and environmental outcomes, enabling it to generate financial performance and measurable real-world impact simultaneously.

Despite navigating a challenging macroeconomic environment over the past few years, Egypt remains a growing economy in the emerging markets landscape. The IMF projects* real GDP growth of 4.5% for 2025/26, in line with the broader emerging-market average of just above 4% and well above the 1.5% projected for advanced economies. With a population of 115 million, 60% of whom are under 30, alongside accelerating urbanisation and a government targeting 5.4% growth by 2026/27, the country continues to attract investors and development capital. These characteristics reinforce CIB's position as an attractive intermediary for sustainable investment and development finance, operating at the intersection of high development need, demographic momentum, and long-term growth potential.

Impact Requires Alignment with Egypt's National Context 02

As a founding signatory of the Principles for Responsible Banking (PRB), CIB recognises that the intricate relationship between Principles 1 (Alignment) and 2 (Impact) is the foundational prerequisite for creating, managing, and measuring impact. For CIB, alignment begins with a thorough understanding of the national context: Egypt's economic, social, environmental, and developmental realities, and extends to aligning the Bank's business model with government strategies, regulatory mandates, national climate commitments, and socio-economic transition pathways.

Once strategic alignment is achieved, the Bank is better positioned to mobilise capital toward sectors and activities that contribute to climate mitigation, adaptation, financial empowerment, resilience, employment generation, and broader sustainable development objectives, while also communicating ESG outcomes to investors and development financial institutions.

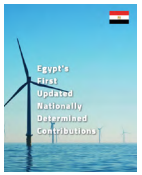
Egypt Vision 2030

National Strategy for the Empowerment of Egyptian Women 2030

Egypt National Climate Change Strategy 2050



Egypt's Updated Nationally Determined Contributions



National Human Rights Strategy 2021-2026



Financial Inclusion Strategy 2022-2025



* International Monetary Fund (2025), Arab Republic of Egypt: 2025 Article IV Consultation (Staff Country Report No. 2025/186); International Monetary Fund (2025), World Economic Outlook: A Critical Juncture amid Policy Shifts; United Nations Population Fund (UNFPA), Egypt Country Profile; Central Agency for Public Mobilization and Statistics (CAPMAS), Population Statistics; Ministry of Planning, Economic Development and International Cooperation, Economic and Social Development Plan FY2026/27.

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Policy and Regulatory Foundation

Policy Framework	Key Requirement
Egypt Vision 2030/SDS	SDG-Aligned Lending, Green Growth Financing
National Adaptation Plan	Adaptation Finance For Water, Agriculture, and Coastal Zones
NDCs	Mitigation Finance, Transition Lending, and Carbon Reporting
National Energy Strategy 2035	42% Renewables Target, Energy Efficiency Lending
National Water Strategy 2050	Desalination, Irrigation Efficiency, Wastewater Reuse
Climate Change Strategy	Climate Risk Integration, Green Finance Products
CBE Sustainable Finance Guidelines	ESG and Climate Risk Management, Green Lending Standards — Regulatory Requirements
CBE Financial Inclusion Guidelines	MSME Lending Targets, Women and Youth Financial Inclusion
MSMEDA Mandate	Risk-Sharing Facilities, MSME Product Development

CIB understands the critical role financial institutions play in ensuring that Egypt's challenges are met with resilience and that its opportunities are harnessed to propel the nation forward at the crossroads of continents.

Egypt's Progressive Regulatory Scene

A dual movement of pressure and adaptation defines Egypt's national trajectory. On the one hand, macroeconomic stabilisation efforts led by the Central Bank of Egypt (CBE) have aimed to anchor inflation expectations, normalise foreign exchange conditions, and preserve financial sector resilience amid external shocks. On the other hand, structural transformation agendas embedded in Egypt Vision 2030, the National Climate Change Strategy 2050, and the Integrated National Financing Strategy (E-INFS), along with well-conceived national strategies, are actively reconfiguring the composition of growth itself. The result is not a linear economy adjusting to shocks, but a re-architected system in which volatility is increasingly intermediated through formal financial channels.

The Updated Nationally Determined Contributions (NDCs) reinforce this trajectory by accelerating renewable energy deployment, phasing out inefficient fossil-fuel plants, and mobilising international partnerships through initiatives such as the Nexus of Water, Food, and Energy (NWFE). Critically, the investment thesis embedded in Egypt's national context is driven by sector-level granularity where ESG integration becomes financially material.

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CIB recognises that Egypt stands at a pivotal juncture: a transition economy simultaneously confronting structural challenges and unlocking transformation opportunities. This high-need, high-opportunity context provides a powerful foundation for the Bank's sustainable finance vision and strategy.

Egypt's macroeconomic and environmental realities are deeply interconnected, presenting both challenges and opportunities and reflecting national strategies and high-impact development plans aimed at fostering resilience, growth, and socio-environmental stewardship.

EGYPT'S SUSTAINABILITY STRATEGIC PREROGATIVES

Large Domestic Market

Egypt's population exceeds **110 million**, providing a strong consumer base and workforce.

Strong Banking Sector

Fiscal and tax reforms have bolstered resilience, with Egypt's Integrated National Financing Framework aligning financial flows with the SDGs. The financial sector has also advanced through regulatory reforms that mandate the integration of ESG considerations across financial institutions. As a result, the banking sector is increasingly channelling funds into green projects, strengthening sustainable finance practices and enhancing investor confidence.

SMEs

Youth-focused initiatives, such as entrepreneurship and SME support, are central to Egypt's 2026 Voluntary National Review (VNR).

Increasing ESG Regulatory Momentum

Egypt is embedding environmental, social, and governance principles into public investment planning.

Renewable Energy and Green Hydrogen

Egypt is scaling up solar and wind projects, particularly in the Suez Canal Economic Zone, and positioning itself as a **regional hub for green hydrogen exports**.

Growing MDB and DFI Engagement

Multilateral Development Banks (MDBs) and Development Finance Institutions (DFIs) are expanding partnerships to leverage Egypt's climate transition agenda. This includes financing for renewable energy, infrastructure, and social protection programs.

Expanding Infrastructure Pipeline

Public investment in infrastructure continues to target rural development and major transport upgrades. These projects reduce regional disparities and support sustainable urbanisation.

Within this landscape, CIB demonstrates the institutional resilience and adaptive capacity required to navigate volatility. Its ability to leverage regulatory reforms, digital transformation, and regional integration positions it not only as a stabilising force in Egypt's financial sector but also as a catalyst for sustainable growth.

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CIB's Strategic Alignment to International Frameworks and Standards

CIB aligns with a comprehensive set of leading global sustainability standards, frameworks, and principles, ensuring its disclosures reflect international best practices and evolving market expectations.

The reporting architecture incorporates globally recognised sustainability frameworks, disclosure standards aligned with investor expectations, regulatory developments, and disclosure requirements. Through this integrated approach, CIB embeds these frameworks, strategies, and disclosure principles into its governance, reporting, and operational architecture; the Bank continues advancing a more integrated sustainability model that supports transparency, institutional accountability, strategic decision-making, and competitive positioning within both regional and international capital markets.



Pillar	GRI	IFRS Foundation	United Nations Global Compact	Value Reporting Foundation SASB Standards	CDP	net-zero banking alliance	TCFD	Taskforce on Nature-related Financial Disclosures	Equator Principles	UN Environment Programme Finance Initiative Principles for Responsible Banking	S&P Global	Sustainalytics	MSCI	2030 Vision of Egypt	Agenda 2063 The Africa we Want
Environment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Social	✓	✓	✓	✓						✓	✓	✓	✓	✓	✓
Governance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Data and Digitisation	✓	✓		✓							✓	✓	✓	✓	✓

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CIB's Global Presence: Strategic Alignment

Principles for Responsible Banking (PRB) – Founding Signatory – 2019

Aligning core strategy with SDGs and the Paris Agreement: Active contributor to global workstreams.

Partnership for Carbon Accounting Financials (PCAF) – 2022 Voluntary Participant

Strengthens financed emission (portfolio) assessments with a methodological approach.

Global Reporting Initiative (GRI) – Reporting Since 2015

Serves as the core foundation for public ESG disclosures

ICMA Green Bond Principles – Initial Adoption 2020

Provides the foundational standard for structuring and reporting green bonds.

Equator Principles (EP) – 2021

A core part of its Environmental and Social Risk Management System (ESRMS).

Task Force on Climate-related Financial Disclosures (TCFD) – First Egyptian Bank to Join and Adopt – 2022

Drives integration of climate-related risks and opportunities into enterprise risk.

Sustainability Accounting Standards Board (SASB) – Reporting Since 2020

The Bank began including SASB disclosures in its annual report to reflect its sustainability integration and commitment to transparency with stakeholders.

Net-Zero Banking Alliance (NZBA) - Founding Signatory – 2021

Among the first in MENA to measure to portfolio-level emissions, and a representative of Africa and MENA on the Steering Committee (2021–2023).

IFRS Sustainability Disclosure Standards (ISSB) – First-Time Alignment – 2025

Establishes a global baseline for sustainability and climate-related financial disclosures (IFRS S1 and S2), strengthening the integration of ESG risks and opportunities into financial reporting and enhancing decision-useful, investor-focused transparency.

GFANZ – Joining the Network since 2022

CIB joined the GFANZ Africa Advisory Board, positioning the Bank among key institutions shaping Africa's climate finance agenda. CIB has actively contributed through knowledge sharing initiatives, adaptation finance discussions, and capacity building efforts that support the transition to a resilient, low-carbon economy.

Task Force on Nature-Related Financial Disclosures (TNFD) – Initial Adoption – 2025

Introduces a structured approach to identifying, assessing, and disclosing nature-related dependencies and IROs, supporting CIB's expansion toward nature-related risk integration and more holistic environmental stewardship.

Africa Agenda 2063

The African Union's long-term strategic framework for inclusive growth and sustainable development across the continent, promoting economic transformation, regional integration, climate resilience, financial inclusion, and sustainable industrial and social progress.

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Impact Requires Financial Resilience

Outstanding Financial Performance

Since its establishment in 1975, CIB has grown to become Egypt's leading private-sector bank, supported by a long-standing track record of strong financial performance, operational resilience, and market leadership. Over the years, the Bank has continued to strengthen its position across corporate, SME, retail, and institutional banking segments while maintaining a disciplined approach to growth, risk management, and capital efficiency.

CIB ranks among the country's most profitable and well-capitalised banks, serving a broad customer base and supporting key sectors across the Egyptian economy. The Bank's financial performance reflects its diversified business model, strong customer relationships, progress in digital transformation, and continued focus on operational efficiency and sustainable long-term value creation.

CIB's record performance is marked by successfully expanding and crossing the EGP 1 trillion milestone in customer deposits, as well as expanding its loan book. This reflects the functional depth of Egypt's banking sector as a transmission mechanism between national policy ambition and real-sector execution.

2025 Financial Highlights

EGP 117 Bn
Revenue

+2.5 Mn
Clients and Customers

EGP 82.2 Bn
Net Income

EGP 1.211 Tn
Total Liabilities

EGP 1.4 Tn
Total Assets

48.3%
Return on Average Equity

EGP 581 Bn
Gross Loan Portfolio

15.0%
Cost-To-Income Ratio

EGP 279 Bn
Average Market Cap

EGP 1.110 Tn
Total Deposits

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The Institution Investors Choose

This strategic clarity is matched by institutional strength. Founded in 1975 as a joint venture between the National Bank of Egypt and Chase Manhattan Bank, CIB has maintained international standards and commercial accountability from its inception. Five decades later, it is Egypt's largest private-sector bank by every material measure: the bank of choice for over 500 of Egypt's largest corporations and consistently recognised as the most profitable bank operating in the country. CIB has remained at the forefront of innovation, evolving to meet changing societal needs while advancing inclusive, sustainable economic growth. Recognised globally for its leadership, CIB ranked among the Top 10 in Fortune's 2024 "Change the World" list and was named "Best Bank for ESG" by Euromoney, reflecting its commitment to responsible banking. Anchored by strong governance and a resilient business model, CIB continues to deliver long-term value while driving positive impact across Egypt and beyond.

This progress is strongly evidenced by the Bank's improved standing across ESG ratings and scoring frameworks, alongside the increasing rigour, depth, and consistency of its sustainability disclosures. Through its annual ESG reporting, CIB has further institutionalised its approach to monitoring, evaluating, and clearly articulating its ESG performance via its ESG Data Pack and the Impact Indicators. Collectively, these efforts enhance transparency and accountability, empower investors with decision-useful insights, and reinforce CIB's positioning as a credible, resilient, and forward-looking long-term investment partner.

Read more in CIB's 2025 Annual Report.

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CIB's Global Presence: ESG Rating Agencies

This progress is strongly evidenced by the Bank's improved standing across ESG ratings and scoring frameworks, alongside the increasing rigour, depth, and consistency of its sustainability disclosures.

ESG Ratings/Indices 2025

In light of its robust ESG governance mechanisms and resilient sustainability practices, CIB has been featured in several recognised ratings and indices.

Ratings and Indexes	Current Rating
FTSE4GOOD	Constituent
MSCI ESG	AA
S&P (CSA)	36
SUSTAINALYTICS	22.58



AA

MSCI ESG Ratings evaluate how effectively companies manage material environmental, social, and governance (ESG) risks and opportunities that may affect long-term financial performance and resilience.

22.6
Medium Risk

Sustainalytics is a global provider of environmental, social, and governance (ESG) research, ratings, and analytics, supporting investors and institutions in assessing ESG-related risks and opportunities associated with investment decisions and responsible investment strategies.

B
Climate Change

The Carbon Disclosure Project (CDP) is a globally recognised environmental disclosure platform that enables companies, investors, cities, states, and regions to measure, manage, and disclose environmental impacts, risks, and opportunities related to climate change, water security, and forests.

Constituent

The FTSE4Good Index Series is a global index series designed to measure the performance of companies demonstrating strong environmental, social, and governance (ESG) practices and alignment with internationally recognised responsible business standards.

The Bloomberg Gender-Equality Index (GEI) is a modified market-capitalisation-weighted index that evaluates public companies based on transparency in gender-related disclosures and on practices that support gender equality and women's advancement in the workplace.

The EGX ESG Index tracks the performance of companies listed on the Egyptian Exchange (EGX) that demonstrate comparatively strong ESG performance, as assessed against environmental, social, and governance criteria.

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CIB's Institutional Competencies: Towards Impact and Value Creation

As Egypt's largest private-sector bank, CIB's role is structurally embedded in Egypt's transition architecture: a private-sector intermediary capable of translating sovereign ambition into banking solutions. The Bank's institutional strength and sustainable finance leadership have laid a strong foundation for navigating and leveraging Egypt's economic landscape. CIB serves as a financial intermediary, enabling clients and the real economy to transition, recognising the unique capacity of financial institutions to leverage ESG integration as a driver of value creation at both the institutional and national levels. The Bank envisions a central role for financial institutions in driving real economy transition, ensuring that Egypt's challenges are met with resilience. At the same time, its opportunities are harnessed to accelerate the nation's transformation.

CIB's Five-Year Strategy

CIB stands at the forefront of Egypt's private banking sector, both through its platform and its responsibility to lead. In alignment with Egypt's Vision 2030, the Bank's five-year strategy is designed to capture emerging opportunities while shaping the future of banking in Egypt, anchored in scale and expansion through five strategic cornerstones that ensure sustainable growth and long-term value creation.

The strategy begins with reinforcing scale in core businesses, strengthening Corporate and Retail Banking, enhancing value propositions, deepening customer relationships, and consolidating leadership through disciplined execution. At the same time, growth and diversification extend beyond the core, opening new revenue streams in digital platforms, regional trade, and cross-border opportunities, leveraging existing strengths to broaden income sources. Central to transformation is the creation of a mobile and digital-first experience that delivers seamless integration across digital and physical channels and elevates customer engagement. Execution is driven by a culture of speed and agility, empowering teams with ownership and accountability while advancing digital and AI capabilities. Finally, technology and operational excellence underpin every priority, with continued investment in scalable platforms, modernised processes, agile ways of working, and centralised operations to build a resilient, future-proof operating model.

VISION

To be at the forefront of change, build for the future, and turn aspirations into reality.

MISSION

To transform traditional financial services into simple and accessible solutions by investing in people, data, and digitalisation to serve tomorrow's needs today.

Based on its mission and vision statements, CIB's strategy focuses on the following growth drivers:

CIB's VALUES

- Customer First
- Lead the Market
- Agility
- Integrity

OUR PILLARS

01

A Customer-Centric Business Model

Making data-driven decisions to unlock growth, leveraging automation and data analytics.

02

Digital Transformation and Distribution

Focusing on branch offloading, digital sales, adoption, and engagement, while expanding accessibility to the unbanked and underserved segments via physical or digital mobility.

03

Operational Efficiency

Through digital innovation and prudent cost management.

04

Superior Customer Experience

To further strengthen CIB's brand equity.

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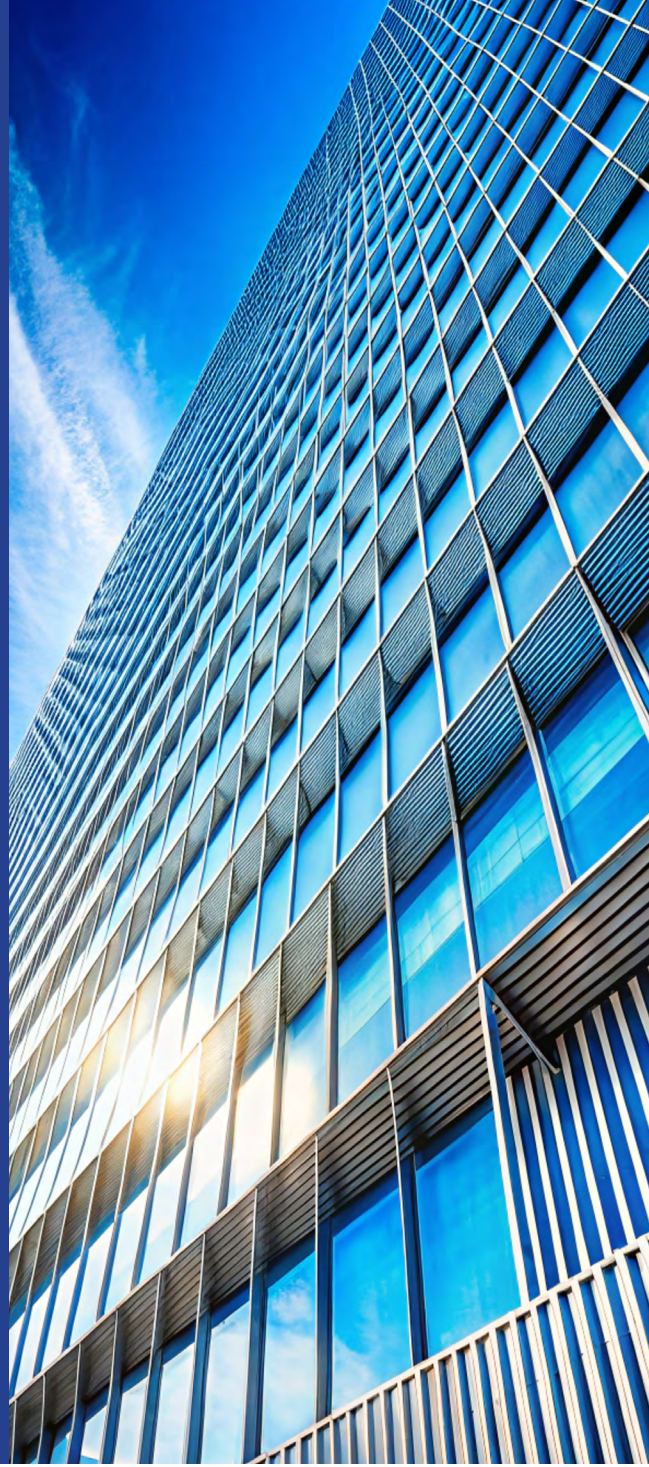
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CIB's Business Segments

- Corporate Banking, and Global Customer Relations Group
- Debt Capital Markets
- Financial Institution Group
- Treasury and Capital Market Services
- Enterprise and Governmental Relations Group
- Global Transaction and Digital Banking
- Consumer Banking
- Business Banking
- Direct Investment
- Strategic Relations Group
- Retail Banking



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CIB's Representative Offices, Subsidiaries, and Associates

CIB's institutional footprint extends beyond Egypt. Through CIB Kenya, its representative offices in Dubai and Ethiopia, and its subsidiaries and associates spanning finance, shipping, and real estate, the Bank sits at the centre of a regional network with genuine growth options. For investors, this geography is not a footnote; it is the canvas on which CIB's next decade of value creation will be built.

CIB Kenya Limited **100%**

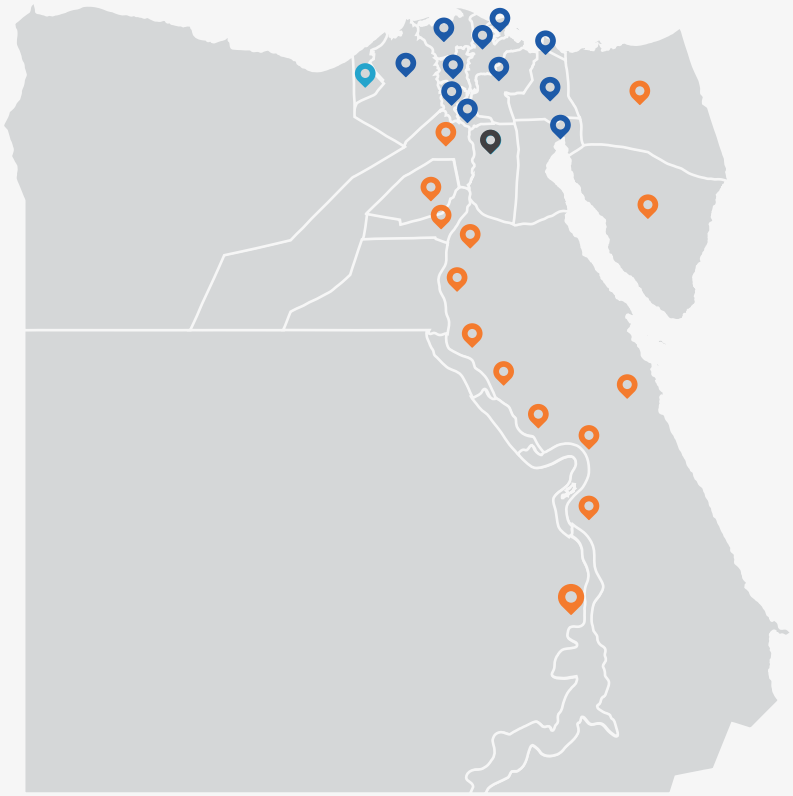
CIB Representative Offices

- Dubai Representative Office
- Ethiopia Representative Office

99.98%
Commercial International for Finance Company (CIFC)

49.95%
Damietta Shipping and Marine Services (DSMS)

39.33%
Al Ahly Computer Equipment Company (ACE)



214
Branches

1,434
ATMs

Where CIB Operates

CIB is headquartered in Egypt and operates across the country's major regions, reaching both urban and rural communities through an extensive network of physical branches and a growing suite of digital services. This nationwide presence allows the Bank to respond to local needs, expand financial inclusion, and contribute to inclusive economic development. CIB also operates in Kenya, supporting broader regional connectivity and growth.

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Regional Presence - Africa

CIB Kenya

CIB Kenya Limited (formerly Mayfair-CIB) is an established commercial bank in the Republic of Kenya and licensed by the Central Bank of Kenya in June 2017. CIB Egypt anchored its regional presence with the acquisition of the remaining 49% stake in Mayfair CIB Bank Limited, making it CIB's first fully owned subsidiary outside of Egypt. CIB Egypt has since focused on financing activities through CIB Kenya, with a special focus on growing the Egypt-Kenya trade corridor, building a bridge for Egyptian large corporates and SMEs to do business, setting up shop in the hub of Eastern Africa, and serving multinational and local SMEs in Kenya.

Throughout 2025, CIB Kenya continued to strengthen the integration of sustainability across their operations, governance structures, and strategic priorities, reinforcing its commitment to responsible banking and long-term value creation. Building on the Bank's Sustainable Finance Strategy and ESG framework, CIB Kenya advanced the implementation of its five-year corporate strategy by embedding environmental, social, and governance (ESG) considerations into core business activities and risk management processes. Significant progress was achieved through the enhancement of ESG governance structures, including the evolution of climate-focused oversight mechanisms into a broader ESG governance framework with expanded accountability and management oversight.

GFANZ Africa Network

In 2022, CIB joined the GFANZ Africa Network Advisory Board, positioning the Bank among key institutions shaping Africa's climate finance agenda. CIB has actively contributed through knowledge-sharing initiatives, adaptation finance discussions, and capacity-building efforts that support the transition to a resilient, low-carbon economy. In 2025, GFANZ started engaging with CIB to contribute to the Bank's adaptation finance case study initiative, which is part of the broader G20 Sustainable Finance agenda. This collaboration has centred on showcasing commercially viable adaptation transactions, methodologies for climate risk assessment, innovative financing structures, and approaches to client engagement and risk transfer mechanisms.

Through this process, CIB has introduced the Brain Trust model as its institutional approach to adaptation finance, positioning it as a scalable framework for Egypt and the wider region. The engagement has involved sharing case study materials, aligning with GFANZ's standardised structure, and demonstrating how adaptation finance can be operationalised through real transactions, institutional systems, and sustainable finance products, ultimately highlighting replicable pathways for resilience and long-term value creation across emerging markets.

GFANZ



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CIB's Sustainability Institutional Readiness: A Financial Intermediary Enabling Clients' Transition and Real Economy Transition

For over five decades, CIB has evolved from a pioneering institution into a global actor with deep regional roots, consistently adapting to the shifting currents of global finance while remaining anchored in the realities of its operating context. The Bank has been proactive and pre-emptive in recognising the importance of transition for resilience and future-proofing growth. CIB approached this environment through a deliberately disciplined lens: risks are mapped and converted into structured opportunities through financial intermediation.

CIB's Sustainable Finance System and Strategy

CIB's Sustainable Finance System and Strategy is the clearest expression of this capability: it shows the Bank is institutionally ready — not just aligned in principle, but operationally equipped — to meet evolving regulatory requirements, capture emerging growth opportunities, and future-proof the organisation so that value preservation, creation, and acceleration continue across the short, medium, and long term.



CIB's sustainability systems are engineered for what is ahead, built with full awareness of how complex and fast-moving sustainability mandates have become. This same forward-looking, action-oriented spirit, the spirit that has long defined Egypt's journey, is what carries through every page of CIB's 2025 ESG Data and Digitisation (ESGDD) disclosure.

The diagram illustrates the strategic evolution of sustainable finance from a foundation of compliance and value preservation toward growth, value creation, and long-term value acceleration. At the foundational level, sustainable finance supports compliance with regulatory requirements, multilateral development bank (MDB) and due diligence expectations, while strengthening resilience. As the organisation matures, sustainable finance becomes a driver of growth and value creation by addressing emerging non-conventional risks and generating new revenue streams through the development of innovative sustainable finance products and instruments.

Ultimately, at the highest level of maturity, sustainable finance catalyses trend-setting and future-proofing, accelerating long-term value by championing sustainable finance innovation, supporting sustainable growth, and establishing a leading regional presence across Africa and the MENA region. This progression reflects a strategic journey in which sustainability evolves from a compliance obligation into a core enabler of competitiveness, innovation, resilience, and market leadership.

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50 Years of CIB's Leadership: 10 Years of Sustainability Disclosures, 5 Years of Robust Sustainability Systems and Strategy

CIB's 50th anniversary marks more than a milestone; it reflects five decades of resilience, growth, and continuous transformation, making it a leader in the Egyptian banking sector. As CIB enters its next phase of growth, we recognise that sustainability integration and long-term value creation remain front and centre in the Bank's corporate strategy.

A Legacy Of Achievement
A Future Of Sustainable Impact

The anniversary coincides with a remarkable convergence of achievements that reflect not only progress but a deliberate transformation of the Bank's DNA, where sustainability is no longer peripheral but **central to its identity**.

Half a Century of Resilience

50 YEARS

of resilience and evolution.

A Decade of ESG Reporting

10 YEARS

of transparency, accountability, and ESG leadership.

5 years of Embedding a Sustainable Finance System and Strategy

5 YEARS

of embedding sustainability into frameworks, decisions, and impact.

A Decade of Sustainability Disclosures

In 2015, CIB started its sustainability disclosures with the first GRI Sustainability Report. As the sustainability landscape continued to evolve, the Bank increasingly recognised the limitations of conventional approaches to ESG Disclosures. In response, CIB began reconceiving the relationship between ESG and financial performance to establish the intellectual foundation for the operational arc that would follow. Over the last 10 years, CIB's disclosures have consistently and systematically evolved to communicate better and meet stakeholder expectations, a mission the Bank is diligently pursuing.

Year over year, there was an emerging institutional understanding that sustainability disclosures are not solely reputational or compliance-related, but are increasingly material to resilience, operational efficiency, portfolio quality, long-term competitiveness, and sustainable growth.

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2015

GRI Report

2018

First Carbon Footprint, later expanded and evolved in 2020 to Ecological Footprint, which accounted for carbon, land, and water.

2018 - 2022

CIB expanded its disclosures on an increasing number of frameworks, including SASB, IR, UN PRB, EP and TCFD.

In 2023

CIB introduced:

- The ESGDD Framework — Environmental, Social, Governance, Data, and Digitisation — expanded the conventional ESG concept by adding "data and digitisation", recognising that data infrastructure and digital capability are not supporting dimensions but foundational determinants of sustainability performance and disclosure integrity.
- CIB introduced consolidated reporting that discloses against multiple international frameworks in a single report.
- The integrated reporting framework approach to value creation recognises that long-term performance depends on the effective management and interaction with the following capitals: Financial, Natural, Human, Social, Relationship, and Intellectual.

In 2024

CIB established ESG Data Packs and KPIs, creating an operational backbone for consistent, comparable measurement.

In 2025

Introduced the Operationalisation of Impact model which includes its Double Impact concept and operational arc including DII, ESG KPIs, and Sustainability Scorecard



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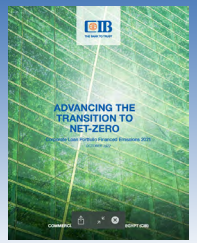
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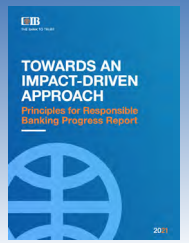
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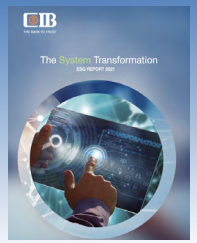
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2015	2018	2020	2021	2022	2023	2024	2025
• 1st GRI Report	• 1st Carbon Footprint Report • 1st CDP Disclosure • 4th GRI Report	• GRI Sustainability Report with First-Time Adoption of SASB Standards • 1st Ecological Footprint covering 2019–2020 • 1st PRB Report • 2nd CDP Disclosure	• 1st NZBA Report • 1st Equator Principles Disclosure • 2nd PRB Report • 2nd GRI and SASB Report • 2nd Ecological Footprint Report • 3rd CDP Disclosure • Green Bond Framework	• 1st Integrated Report • 1st Target Setting Report (under the NZBA) • 3rd PRB Report • 4th CDP Disclosure	• 1st TCFD Report • 2nd Integrated Report • 2nd Target Setting Report (under the NZBA) • 4th PRB Report • 5th CDP Disclosure	• 1st ESGDD Report • 1st ESGDD Data Pack • 6th CDP Disclosure	• 2nd ESGDD Report • 2nd ESGDD Data Pack • 7th CDP Disclosure

CIB's 2021 - 2025 Sustainability-Related Reporting Suite



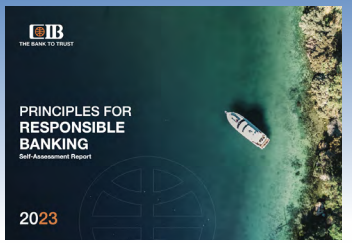












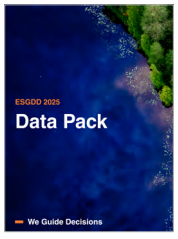
















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Five Years of Robust Sustainability Systems

Between 2020 and 2025, CIB built on earlier efforts that began in 2013 and continued to evolve its sustainability architecture systematically. The Sustainable Finance Institutional Pillars (SFIP) are the established expression of CIB's system maturity.



The Sustainable Finance Institutional Pillars

In 2021, CIB developed a proprietary Sustainable Finance Institutional Pillars anchored in six main pillars, designed to embed sustainability across the Bank and drive sustainability and business performance across all its operations. These pillars weave ESG principles into the institutional fabric, ensuring consistency, coherence, and alignment across all functions. By engaging every part of the organisation, the pillars drive a systematic, organisation-wide approach to ESG integration. Their proven synergies reinforce one another, enhancing efficiency and impact while enabling value creation and sustained growth. This Framework underpins CIB's Sustainable Finance Policy, Sustainability Systems, and Strategy and has catalysed a holistic transformation across the Bank and its client engagements.



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Solid Foundation for Future Growth and Resilience: Institutional Impact Readiness Indicators

B

CIB's Sustainable Finance journey has evolved through a deliberate and progressive maturity pathway that extends beyond compliance and disclosure toward full strategic integration and market leadership. Over the years, the Bank has established the governance structures, policies, systems, capabilities, and financing mechanisms necessary to embed sustainability into its core business model and decision-making processes. This evolution reflects a structured approach that began with building strong foundations and institutional governance, progressed through integrating sustainability into operations, risk management, and business activities, and continues today through innovation, digital transformation, stakeholder engagement, and sustainable finance leadership. The Bank's progress and maturity have also been increasingly recognised by investors, development finance institutions, and leading ESG rating agencies, reinforcing the strength of its sustainability framework and its position as a trusted sustainable finance leader. The following maturity pathway illustrates this journey across three interconnected dimensions: Governance and Policies, Implementation and Business Integration, and Thought Leadership, highlighting the key milestones, achievements, and value created at each stage of CIB's sustainable finance evolution.

Phase I – Governance and Policies 01

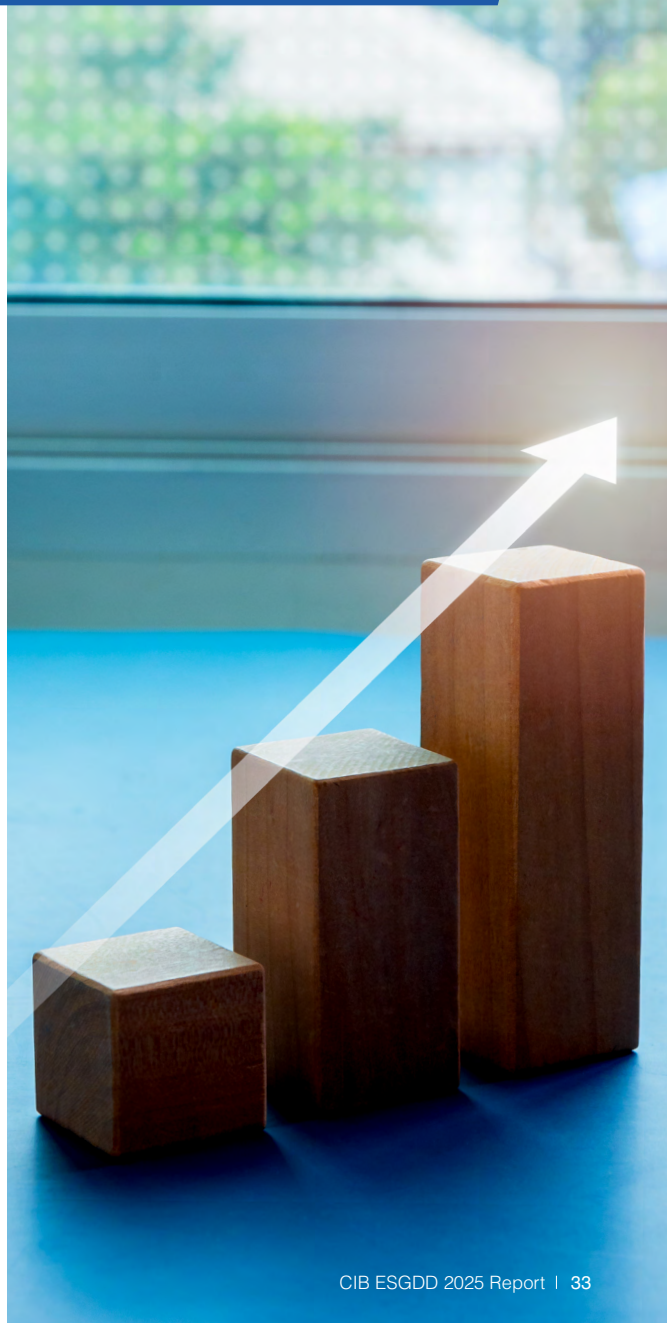
CIB established the governance structures, policies, international commitments, and reporting frameworks necessary to institutionalise sustainability and create a strong foundation for long-term sustainable finance implementation.

Phase II – Implementing Business Integration 02

Building on these foundations, CIB embedded sustainability into operational processes, risk management systems, lending activities, portfolio management, and strategic business growth, transforming sustainability from a commitment into a measurable business practice.

Phase III – Thought Leadership 03

Having institutionalised and integrated sustainability across the organisation, CIB is now advancing market leadership through innovation, digitisation, advocacy, capacity building, stakeholder engagement, and thought leadership, positioning the Bank as a leading sustainable finance institution in Egypt, Africa, and the broader emerging markets landscape.



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Strategic Dimension	SFIP Pillar	Strategic Objective	Key Components and Enhanced Achievements	Strategic Value
1. Governance and Policies	1. Sustainability Governance	Establishes a robust governance architecture that embeds sustainability into strategic decision-making, executive accountability, climate governance, and operational execution across the Bank.	• Established a Board Sustainability Committee • Established a Sustainable Finance Steering Committee • Appointed a Chief Sustainability Officer • Established a Sustainable Finance Department • Formulated the Sustainability Strategic Network (top-down and bottom-up governance model) • Committee Charters and Accountability Mechanisms • Independent External Assurance	Establishes a governance ecosystem that drives accountability, strengthens oversight, supports strategic decision-making, and embeds sustainability into the Bank's institutional DNA.
	2. Sustainable Finance Policy and Architecture	Institutionalise sustainability through a comprehensive policy architecture aligned with global frameworks, investor expectations, regulatory requirements, and leading sustainable finance practices.	• Published Sustainable Finance Policy • Conducted and Published ESGDD Consolidated and Integrated Sustainability Reporting • Developed ESGDD KPIs and Data Pack • Developed ESG Scorecard • CDP Climate Score (B) • UNEP FI PRB Founding Signatory • NZBA Founding Member • First in Egypt to integrate TCFD • First Commercial Bank in Africa to Conduct and Publish an Ecological Footprint Report	Creates a globally aligned sustainability foundation that strengthens investor confidence, regulatory preparedness, transparency, and leadership.



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Strategic Dimension	SFIP Pillar	Strategic Objective	Key Components and Enhanced Achievements	Strategic Value
2. Implementation and Business Integration	**3. Sustainability Management Systems**	Operationalise sustainability through integrated management systems, controls, risk frameworks, monitoring mechanisms, and assurance processes.	• Successfully implemented a comprehensive ESG Integration Program across the Bank, embedding sustainability considerations within 22 departments and 24 Standard Operating Procedures (SOPs). • Established a robust ESRMS aligned with international best practices, development finance institution requirements, and applicable national regulatory requirements. • Established comprehensive environmental and social due diligence procedures associated with financing activities. • Expanded client support beyond financing through the provision of non-financial advisory services, including environmental walkthrough assessments, energy audits, and resource efficiency assessments. • Strengthened independent oversight through the integration of sustainability considerations within the Internal Audit function.	Converts sustainability commitments into operational practice and strengthens risk management and resilience.
	4. Sustainable Finance Strategy	Leverage Sustainable Finance as a business growth driver, capital mobilisation mechanism, and strategic differentiator while supporting clients' transition journeys.	• Successfully mobilised climate and transition finance through strategic partnerships with DFIs, including IFC, EBRD, and PROPARCO, securing more than USD 340 million and EUR 72 million in sustainable finance funding. • Expanded sustainable financing activities, with environmental and social financing reaching EGP 88.6 billion, representing 19.8% of the Bank's direct lending portfolio. • Developed twelve (12) Sustainable Finance products and financing offerings tailored to meet evolving client sustainability needs. • Scaled the Green Bond Programme, supporting the financing of eligible green projects. • Successfully incorporated CIB's new headquarters within the Green Bond portfolio as a flagship green building project. • Implemented a Decarbonisation Programme in partnership with IFC to support clients operating in carbon-intensive sectors in developing transition pathways. • Leveraged technical assistance partnerships with PROPARCO and GIZ to strengthen sustainable finance capabilities and accelerate market development. • Expanded participation in the Egyptian Pollution Abatement Programme (EPAP) supports environmentally beneficial investments across key economic sectors. • Conducted financed emissions assessment across the corporate lending portfolio, covering seven carbon-intensive sectors. • Extended sustainable finance implementation beyond Egypt through the completion of the Sustainable Finance Policy for CIB Kenya and the ongoing deployment of supporting ESMS structures.	Demonstrates how sustainability contributes directly to growth, capital access, portfolio diversification, and long-term value creation.

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Strategic Dimension	SFIP Pillar	Strategic Objective	Key Components and Enhanced Achievements	Strategic Value
3. Thought Leadership	**5. Sustainability Advocacy and Stakeholder Engagement**	Promotes sustainability awareness, strengthen internal capabilities, influence market development, and reinforce CIB's leadership position.	• Launched the Sustaining Sectors – Sustaining SMEs to support clients in navigating sustainability challenges and transition opportunities. • Actively contributed to advancing sustainable finance practices within the Egyptian banking sector through collaboration with the Federation of Egyptian Banks (FEB). • Strengthened CIB's global sustainability footprint through strategic engagement with GFANZ, the World Economic Forum (WEF), UNEP FI, and the Institute of International Finance (IIF). • Established the Sustainable Finance School as a dedicated platform for building sustainability capabilities and institutional knowledge across the Bank. • Fostered employee innovation and engagement through the Value Creators Competition, encouraging the development of practical sustainable finance solutions. • Successfully engaged 144 employees in sustainability innovation initiatives, resulting in four projects endorsed by the Sustainable Finance Steering Committee. • Expanded sustainability awareness across the organisation through an outreach program reaching more than 700 employees across Egypt. • Institutionalised sustainability communications through the monthly Sustainable Finance Newsletter, ensuring regular dissemination of sustainability developments and achievements. • Established a dedicated Sustainable Finance Library to facilitate access to sustainability-related resources, frameworks, and thought leadership.	Strengthens culture, builds capabilities, accelerates implementation, and reinforces market leadership.
	6. Sustainable Finance Innovation	Leverage technology, innovation, and advanced data management capabilities to accelerate sustainability integration, measurement, reporting, and decision-making.	• Developed a comprehensive ESG Data and Digitisation Platform to centralise sustainability data management, monitoring, analytics, and reporting capabilities. • Ecological footprint management modules to monitor carbon emissions, resource consumption, and operational environmental performance. • Developed portfolio greening capabilities to monitor, assess, and report on sustainable finance activities across lending and investment portfolios. • Integrated (ESRMS) functionalities into digital workflows to improve efficiency, transparency, and risk oversight. • Improved the quality, consistency, and accessibility of sustainability-related data across the organisation. • Designed the Brain Trust Programme to encourage innovation and collaborative problem-solving around strategic sustainability challenges (Adaptation and Water). • Focused innovation efforts on key sustainability themes including food security, water management, climate resilience, and sustainable development. • Developed the Double Impact Model to bridge the gap between sustainability disclosures and financing decisions. • Enhanced decision-useful sustainability information by linking ESG performance data with investment and lending considerations.	Positions CIB at the forefront of sustainable finance innovation through data-driven decision-making and scalable sustainability management.

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Sustainability Governance

At CIB, oversight is anchored at the Board and Executive level, while cross-functional networks extend responsibility into day-to-day operations. This combination of top-down oversight and bottom-up engagement is a defining feature of system maturity.

Governance Layer	Role
Board Sustainability Committee (BSC)	Provides Board-level strategic oversight of sustainability matters, review regulatory reporting, and endorse frameworks, policies, initiatives, and targets.
Sustainable Finance Steering Committee (SFSC)	Establishes, guide, empower, and monitor the Sustainable Finance function to align with the Sustainable Finance Policy and implement the Sustainable Finance Strategy, in line with CIB's business needs and in accordance with international best practice.
Chief Sustainability Officer and Sustainable Finance Department	Central management driver for strategy, policy, disclosures, product development, stakeholder engagement, and enterprise-wide coordination.
Chief Risk Officer and ESG Risk Management Department	Dedicated function under the CRO responsible for ESRMS implementation and ESG and climate risks integration.
Climate Governance Structure/Taskforce Mechanisms	Supports a focus on climate risk, climate finance opportunities, and metrics aligned with TCFD recommendations.
Sustainability Strategic Network (SSN)	A cross-cutting, innovative structure that leverages internal synergies within the Bank while creating dynamic engagements with the external ecosystem to support CIB's growth strategy: translating sustainability into new revenue streams, sharpening CIB's competitive edge, and embedding ESG thinking into the commercial fabric of the Bank, which allows direct access to international networks, certified programs, cross-functional leadership, and exposure.



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Strategic Reflections from Management



Eng. Hoda Mansour

Independent Director and Board Sustainability Committee Chairperson

At the Board level, sustainability is integral to maintaining long-term shareholder value while strengthening trust with regulators, creditors, and clients. We achieve this by embedding sustainable finance and ESG considerations into our strategy, risk management framework, and overall business performance.



Mr. Amr El Ganainy

Deputy CEO and Executive Board Member

At CIB, our transition finance approach is defined by our ability to respond to clients' evolving needs. By structuring innovative solutions that go beyond traditional lending, including tailored products and technical assistance, we are setting new market standards and supporting the real economy transition of our clients.



Mr. Georgios Anagnostopoulos

Independent Director and Board Sustainability Committee Member

As climate risk evolves, so does our approach to risk management. At the Board level, in a world of uncertainties, our focus is on proactively identifying emerging risks to safeguard and support the Bank's long-term performance and resilience in the face of adversity.



Mr. Islam Zekry

Group Chief Finance and Operations Officer and Executive Board Member

Sustainable finance is a powerful driver of value creation at CIB. By working closely with the executive team, we are ensuring that ESG is integrated into both our risk management and growth strategies, supporting long-term financial performance.



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Mr. Walid Fawzy

Chief Risk Officer and Sustainable Finance Steering Committee Member

ESG risks, including climate and environmental risk drivers, are increasingly becoming integral to sound risk management and banking practices. At CIB, we continue to strengthen the integration of ESG risks across our risk management framework to support decision-making, portfolio resilience and long-term sustainable growth.



Dr. Dalia Abdel Kader

Chief Sustainability Officer and Sustainable Finance Steering Committee Member

The evolution of sustainability disclosures requires a fundamental shift in scope, from communicating sustainability performance, to enabling better decisions that improve business performance and long-term value creation.



Mr. Yasser Abdella

Deputy Chief Retail and Commercial Banking Executive

Sustainable finance is becoming increasingly relevant to the customers we serve, from individuals seeking greater financial resilience to businesses responding to evolving market expectations. Our role is to support them with practical solutions that deliver both commercial value and positive impact.



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ESG Integration into SOPs

To strengthen the practical integration of sustainability across the organisation, CIB has been implementing a structured plan to embed ESG considerations into Standard Operating Procedures (SOPs) and departmental guides across the Bank. This initiative is designed to move ESG from policy intent into day-to-day decision-making by linking relevant environmental, social, and governance factors to core operational processes.

The programme covered 22 departments and resulted in integrating of ESG requirements into 24 SOPs and departmental guides. By 2025, **19 departments** had completed full integration and published their ESG-aligned SOPs on the intranet. A further **3 departments** had received the relevant ESG factors and were under review by SOP owners and the Procedures Quality Department.

This progress reflects a systematic effort to ensure that ESG considerations are embedded where they are most relevant, while also avoiding unnecessary procedural changes.

Embedding ESG into SOPs is expected to generate multiple benefits across the Bank, including stronger risk mitigation, better alignment with regulatory and stakeholder expectations, improved operational consistency, and more effective integration of ESG into business, risk, compliance, and support functions. Over time, this is also expected to support stronger portfolio resilience, enhanced third-party risk management, reduced integrity and compliance risks, and better preparedness for sustainable finance opportunities.

19
Departments with fully integrated ESG-aligned SOPs published on the intranet

3
Departments with ESG Factors Under Review

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Departments with integrated ESG requirements

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Policy Frameworks and Architecture

System maturity requires a stable ruleset. CIB's sustainable finance architecture is built around an enterprise-wide policy framework that is reviewed annually and translated into process-level guidance. The policy does not operate in isolation: it is supported by a broader architecture of regulatory mandates, global frameworks, and disclosure models that help align local relevance with international credibility.

Architecture Component

Sustainable Finance Policy

Enterprise-wide blueprint for integrating ESG principles across business lines, departments, and functions.

Process Integration and Guidance

Translates sustainability policies into operational implementation through revised internal policies, sector guidance, product governance frameworks, and the integration of ESG considerations into departmental SOPs and operational procedures across relevant business and support functions.

International Frameworks Architecture

Aligns the Bank with leading international sustainability and responsible finance frameworks, including the UN Principles for Responsible Banking (PRB), TCFD, NZBA, the Equator Principles, PCAF, and globally recognised disclosure standards such as GRI, SASB, and ISSB.

National Regulatory Alignment

Anchors the architecture in CBE sustainable finance circulars and FRA disclosure requirements.



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Sustainability Management Systems

CIB's sustainability management architecture is supported by a series of interconnected systems, governance mechanisms, and risk management frameworks designed to embed ESG considerations into financing activities, operational processes, and strategic decision-making. Together, these components support the operationalisation of sustainability across the Bank while strengthening risk oversight, regulatory alignment, sustainable finance implementation, and long-term resilience.

Sustainability Component

Environmental and Social Risk Management System (ESRMS)

Integrates environmental and social risk management across financing activities, including corporate banking, business banking, and direct investment processes. The system supports ESG due diligence, credit assessment, portfolio monitoring, and post-financing review throughout the financing lifecycle.

Climate Risk Integration Framework

Provides a structured framework for integrating climate-related risks into the Bank's governance, risk management, and business processes, through the progressive enhancement of qualitative and qualitative risk assessment methodologies, tools, and risk management practices.

ESG Due Diligence and International Alignment

Supports alignment with international lender expectations and sustainable finance requirements through ESG due diligence processes and external reviews associated with DFIs such as IFC, EBRD, FMO, KFW, PROPARCO, and BII. This contributes to strengthening compliance, institutional credibility, and access to sustainable and development finance opportunities.

International Standards

References leading international standards and frameworks, including the IFC E&S Performance Standards, EBRD Performance Requirements, and the Equator Principles, while progressively expanding the management architecture toward broader climate and nature integration across relevant sector exposures and sustainability-related risks.



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Sustainable Finance Strategy

CIB's Sustainable Finance Strategy is embedded within the Bank's broader five-year strategic architecture as a lever for resilience, growth, and long-term value creation. The strategy is, therefore, not positioned as a parallel ESG agenda; it is a strategic operating lens that connects sustainable finance to the Bank's business model, portfolio quality, franchise strength, and operating efficiency.

The inaugural strategy period (2021–2025) translated sustainability from policy commitment into an enterprise-wide program. Its implementation was advanced through eight cross-functional workstreams spanning business lines and support functions. With those workstreams successfully concluded by mid-2025, the emphasis has shifted to absorption into business-as-usual management, the clearest signal that sustainable finance has become institutional rather than experimental.



Climate Risk Management

Developed to anchor the phased integration of climate risk across core risk-management processes.

Sustainable Finance Framework

The Sustainable Finance Framework and related architecture were updated, reinforcing policy and system coherence.

Capital Mobilisation for Climate Financing

PROPARCO/GCF support added USD 70 million in climate finance and EUR 2 million in technical assistance.

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Four Strategic Value Levers

CIB's Sustainable Finance Strategy can be read through four interconnected value levers — risk, revenue, reputation, and ecological footprint. However, these levers are not isolated themes; together, they explain why sustainable finance is strategically material to the Bank and how SFIP progress translates into business relevance.



Value Lever	2025 Progress Signal	Strategic Effect
Risk	ESRMS is embedded within the lending cycle; a dedicated ESG Risk Management Department supports environmental and social due diligence, identification and assessment of climate risk, sharpening transition and physical risk management.	Protects asset quality, strengthens resilience, and improves readiness for regulatory and market transition risks.
Revenue	The Bank has built a defined suite of sustainable finance offerings, mobilised DFI-supported facilities, and expanded client solutions across corporate, business, and consumer banking. This includes providing non-financial advisory and technical support services to clients through initiatives such as the Sustaining Sectors Program, which helps clients strengthen sustainability practices, transition readiness, and ESG integration across relevant sectors.	Converts sustainability themes into origination opportunities and portfolio growth.
Reputation	Transparent sustainability disclosure, DFI due diligence, investor engagement, external ratings, and industry leadership reinforce credibility with capital providers and stakeholders.	Supports trust, market positioning, and access to capital while strengthening the Bank's franchise.
Ecological Footprint	Operational environmental management has progressed through ecological reporting, decarbonisation initiatives, and the development of the Ecological Footprint module.	Improves operational stewardship and demonstrates that internal environmental performance is managed with the same seriousness as client-facing finance.

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Sustainability Advocacy and Stakeholder Engagement

CIB treats advocacy as a strategic pillar because sustainable finance requires ecosystem participation, not only internal systems. The Bank's approach combines external market engagement with internal capacity building, reflecting a systems-thinking mindset in which sustainable finance is advanced through collaboration, dialogue, and shared learning.

Engagement Stream	2025 Activity
DFIs and Strategic Partners	Ongoing engagement with IFC, EBRD, GIZ, UNIDO, KFW, and PROPARCO supports facilities, technical assistance, client due diligence, and knowledge transfer.
Regulators and Industry Bodies	Engagement with local regulators and active participation in the Federation of Egyptian Banks' Sustainable Finance, ESRM, and climate-risk workstreams.
Investors, Analysts, and Rating Agencies	Investor-relations channels included within the Annual Report, Sustainability Report, quarterly IR presentations, public releases, calls, conferences, and meetings; in 2025, the IR team attended seven conferences/roadshows and held 156 meetings with more than 150 institutions.
Employees and Internal Culture	The Sustainable Finance School, the Future Finance newsletter, the Sustainable Finance Library, and SSN help embed ESG knowledge across departments.

Recognition in external ratings, indices, and awards further reinforces the advocacy pillar by making CIB's system progress visible to the market. Equally important is client engagement: advisory sessions, technical assistance, and sector dialogue help clients understand the transition agenda and position the Bank as a partner in implementation, rather than merely a source of finance.



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Sustainable Finance Innovation

Innovation is the forward edge of SFIP. It connects product development, digital enablement, and new market-making initiatives, ensuring that the sustainable finance system can evolve as regulations, client needs, and environmental priorities change.

Innovation Stream	2025 Development
Product Innovation	CIB continued enhancing its sustainable finance solutions across corporate, business, and consumer banking, including renewable energy financing, SME transition-focused solutions, and tailored products supporting financial inclusion and economic empowerment for women and youth.
Digital Enablement	The ESG Data Digitisation platform continued to advance, with the Ecological Footprint module progressing and portfolio- and risk-related modules evolving in phases.
Reporting Innovation	The ESGDD architecture and data-pack concept improved the comparability and usability of non-financial information.
Regional and Future-Facing Initiatives	CIB Kenya's sustainable finance agenda and transition-oriented work demonstrate the model's exportability beyond the Egyptian parent bank.



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ESG Data Digitisation Architecture

Data and digitisation have become central to CIB's sustainability system, reflecting the recognition that impact cannot be operationalised through narrative alone. For ESG disclosures to be decision-useful, they must be supported by clear data definitions, defined ownership, traceable workflows, and an integrated architecture that serves both reporting and decision-making requirements.

At the core of this evolution is the ESG Data Digitisation platform, a multi-dimensional platform that centralises ESG and sustainable finance data across key areas, including ecological footprint, sustainable lending, ESRM, and climate risk. Designed to enable end-to-end data management, the system enhances transparency, consistency, and alignment with regulatory and global framework expectations. In 2025, CIB made significant progress through the rollout of core modules and the advancement of others, laying the foundation for a fully integrated ESG data ecosystem.

The SFIP pillars show that CIB's sustainable finance model has moved beyond stand-alone commitments. The Bank now has a Board-backed governance chain, an annually refreshed policy architecture, embedded risk and sustainability management systems, investable product pathways, active stakeholder interfaces, and innovation capacity to absorb future regulation and growing client needs. This is what Part III means by system maturity: the capability to execute sustainable finance consistently, scale it responsibly, and evolve it over time.

Module	Greening the Portfolio Module	ESRM Module	Ecological Footprint Module	Climate Risk Module
Objective and Strategic Importance	Digitises the identification, classification, and monitoring of sustainable finance activities through an automated flagging mechanism aligned with international taxonomies and regulatory frameworks. Supports portfolio-level analytics, continuous monitoring, and consistent reporting of green finance flows.	Digitises environmental and social risk management processes across the lending cycle, ensuring standardised due diligence, workflow traceability, and centralised data management. Enhances auditability, compliance with CBE guidelines and DFI requirements, and integration of financed emissions data.	Centralises monitoring of operational environmental performance across branches and facilities, covering energy, fuel, and emissions. Enables data-driven management through real-time tracking, benchmarking, and dynamic reporting to support efficiency improvements and emission reduction initiatives.	Supports the integration of climate risk analytics and financed emissions into risk management processes, enabling forward-looking assessment of climate-related risks and opportunities across the portfolio.
2025 Progress	Finalised and operational for lending and investment reporting. Actively used to support regulatory submissions, including reporting to the Central Bank of Egypt.	Under development. Expected to strengthen ESRM reporting, improve workflow visibility, and enhance audit trails and compliance once fully operational (Target: 2026).	Successfully developed and launched. The module provides a centralised dashboard with enhanced monitoring, reporting, and decision-support capabilities across operational footprints.	In progress as part of the broader climate risk and data infrastructure build-out, supporting the Bank's evolving climate risk management capabilities.

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Impact is Driven by Transition Finance

CIB's Transition Finance Leadership

CIB notes that impact creation is increasingly linked to the role of Transition Finance, understood as capital directed toward supporting economies, sectors, and companies in moving from high-carbon or unsustainable models to more resilient, low-carbon futures. This approach is relevant across contexts and particularly notable in emerging economies, where reliance on carbon-intensive industries coincides with infrastructure and financing gaps. In such settings, investments that enable a transition can play an important role in fostering resilience and supporting sustainable growth.

Realising these opportunities requires prepared and vigilant institutions equipped with robust sustainability systems that can compensate for sovereign constraints and transform systemic risks into avenues for economic, social, and environmental value creation. Institutions capable of doing so increasingly position themselves as credible destinations for impact investors, development finance institutions, and sustainability-focused capital flows. In effect, they become the conduits through which global capital translates into local transformation.

CIB's Transition Finance Is Customised to Regional Context

CIB has deep-dived into transition, bringing in regional context and duly factoring in the intertwined challenges and opportunities across Africa and MENA. Its presence on the Advisory Board of the Principles for Responsible Banking (PRB) and the Net-Zero Banking Alliance (NZBA) from 2021 to 2023 enabled CIB to communicate and advocate a contextualised narrative for Transition Finance, one that focused on the mechanics of implementation, which starts with building internal systems, engaging and aligning with clients, and helping them build their own internal transition capabilities. For CIB, that was the credible pathway towards enacting transition finance.

In 2023, CIB advocated for broadening the scope of Transition Finance to include Adaptation Finance — a dimension of critical importance for Africa and MENA, where the physical risks of climate change are acute and adaptation needs are structural. This expanded the transition finance agenda beyond its traditional focus on mitigation, introducing adaptation as an equally vital and commercially viable pillar. Going further, CIB developed a new business model to demonstrate the business case for Adaptation Finance, providing a replicable blueprint for regional peers and helping to normalise private-sector engagement in this historically underfunded area.



In 2023, CIB expanded the definition of Transition Finance to encompass Adaptation Finance, a vital pillar of climate finance that underpins a compelling imperative for African and MENA banks.

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2025 Awards

Business-Related Awards

- Global Finance Best FX Bank in Egypt 2025
- Global Finance 2025 Best Private Bank Award Winner
- Global Finance Best SME Bank Award 2025
- Global Finance Best Trade Finance Award for 2025
- Global Finance Lifetime Achievement Award
- MEED Best SME Bank – Egypt
- MEED Excellence in Supply Chain Financing
- FINNOVEX Excellence in Digital Banking North Africa 2025
- MEED Best Bank – Egypt
- Euromoney Egypt's Best Digital Bank
- MEED CEO of the Year
- African Banker Best Regional Bank in North Africa 2025
- Global Finance Best Bank for Cash Management in Egypt 2025
- Global Finance Best Sub-Custodian Bank 2025
- The Banker Best Bank in Egypt 2025
- Euromoney Egypt's Best Transaction Bank

Sustainability-Related Awards

- Global Finance Best Bank for Sustainable Financing in Emerging Markets
- MEED Best ESG Strategy
- MEED Best Sustainable Finance Initiative
- Global Finance Best Bank for Sustainability Transparency
- MEED Best Sustainable Finance Initiative
- Best Bank in Sustainable Finance Across the African Continent for 2025





For more information, please visit CIB's website and its 2025 Annual Report

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Value Creation Model

CIB's Value Creation Model represents the Bank's integrated approach to understanding how financial and non-financial resources are transformed into long-term value across its operations, financing activities, stakeholder relationships, and the broader economic and social ecosystem. Within this model, ESG considerations are integrated components of risk management, portfolio resilience, capital allocation, client engagement, operational efficiency, and long-term institutional performance. Through this model, the Bank systematically identifies and monitors the key inputs, activities, outputs, and outcomes associated with each capital, enabling a more comprehensive understanding of how value is generated, preserved, and sustained over time.

The model also supports greater integration between sustainability performance monitoring and strategic management processes. ESG metrics, scorecards, data packs, and performance indicators increasingly support management oversight, risk evaluation, strategic planning, sustainable finance implementation, and disclosure practices across the organisation. This strengthens the Bank's ability to monitor performance across material topics and supports more informed, data-driven decision-making.

At the outcome level, the Value Creation Model demonstrates how integrating ESGDD systems, governance, and sustainability intelligence contributes to broader institutional and financial outcomes. These include enhanced transparency and stakeholder confidence, stronger readiness for assurance and disclosure requirements, improved access to sustainable and international capital, strengthened risk management practices, expansion of sustainable finance activities, and clearer evidence of how quantitative ESG performance contributes to resilience, portfolio durability, and long-term value creation within Egypt's evolving transition economy.



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Input

Financial Capital

Allocating financial capital to solidify market presence, expanding into new regions to drive growth.

Manufactured Capital

CIB operates a network of branches and ATMs in Egypt and Kenya, along with representative offices across Dubai and Ethiopia, to deliver a top-notch, secure, and fast customer experience.

Human Capital

Investing in employee well-being and retention supports professional development and upskilling, enhancing market growth and profitability.

Intellectual Capital

Effective management of intellectual property, data assets, and institutional knowledge reduces operational and reputational risk while supporting innovation pipelines that underpin future revenue streams and market positioning.

Social and Relationship Capital

Leveraging social and relationship capital with various stakeholders, including MDBs, regulators, peers, and NGOs, CIB creates value that includes economic, environmental, and social returns while upholding governance standards. The CIB Foundation for Child Healthcare exemplifies our efforts to monetise philanthropy through innovative business models.

Natural Capital

Establishing policies, procedures, and systems to mitigate environmental and climate-related risks and impacts at the operational and portfolio levels.

An Integrated Business Model, Designed for Impact

1

CIB starts by instilling:

CIB's Values

- Lead the Market
- Integrity
- Customer First
- Agility

2

Into a set of:

Strategic Priorities

- Customer Centricity
- Financial Performance
- Operational Efficiency
- Organisational Development and Sustainability

3

while engaging the Bank's

Stakeholders

- Governments and Regulatory Bodies
- Clients
- Employees
- Industry Partners
- Shareholders and Investors
- Society

4

to address a set of

Material Topics

Economic
- Healthy Economy
- Financial Performance

Data and Digitisation
- Data Privacy and Security
- Digital Leadership

Social
- Employee Well-Being, Diversity, Engagement, and Development
- Financial Inclusion and Equality
- Social and Community Investment
- Customer First

Environment
- Sustainable Finance
- Environmental, Social, and Climate Risks
- Ecological Footprint

Governance
- Governance
- Business Ethics and Integrity

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Outcome

Financial Capital

EGP 279 Bn
Average Market Cap

EGP 1.11 Tn
Total Deposits

6.29%
Return on Average Assets (ROAA)

48.3%
Return on Average Common Equity (ROAE)

EGP 581 Bn
Gross Loan Portfolio

EGP 82.2 Bn
Net Income

EGP 117 Bn
Revenue

EGP 1.4 Tn
Total Assets

Manufactured Capital

214
Branches and Units

1,434
ATMs

Operating in
Egypt and Kenya

+2.5 Mn
Ciients and Customers

Human Capital

10,432
Employees

39%
Employees under 30 years

1,350
Number of Employee Promotions

36%
Female Representation in the Workforce

18%
Female Representation in the Board

46%
Non-Executive Members on the Board

Bloomberg Gender Equality Seal
For the 8th consecutive year in 2025

Intellectual Capital

Environmental and Social Risk Management System
Fully integrated E&S risks in CIB's credit risk management

Zaki the Bot
Egypt's 1st chatbot

Brain Trust
Advocating for Adaptation Finance for Food Systems

Sustaining Sectors and Sustaining SMEs Program
Promoting sustainable action among corporates across different industries.

Bedaya Accounts
Tailored for microenterprises, youth women, and freelancers

CIB Smart Wallet
Serving **831,261** customers

Business Solution Program
Empowering businesses with holistic growth solutions.

+1.9 Mn
Digital Banking Users

Social and Relationship Capital

Microfinance Institutions
EGP 43.13 Bn total disbursed amounts since the initiation of MFIs in CIB
27.69% of total customers is **youth** owned
50.86% of total customer is **women** owned

Financial Inclusion (FI)
4 FI products provided
Growing Together Initiative to empower SMES
12,653 individuals trained in financial literacy of which **46%** were women

CIB Foundation
EGP 831.4 mn allocation for new projects in 2025
742,311 children supported (beneficiaries)

Stakeholders Engagement
Collaborating with clients, ministries, MDBs, DFIs, and academia to create an enabling ecosystem and further CIB's sustainable finance and development ambitions.

Natural Capital

B
CDP 2025 Climate Change score

17%
Reduction in Scope 1+2 emissions from 2018 baseline

EGP 12 Bn
Utilized through Green Bonds

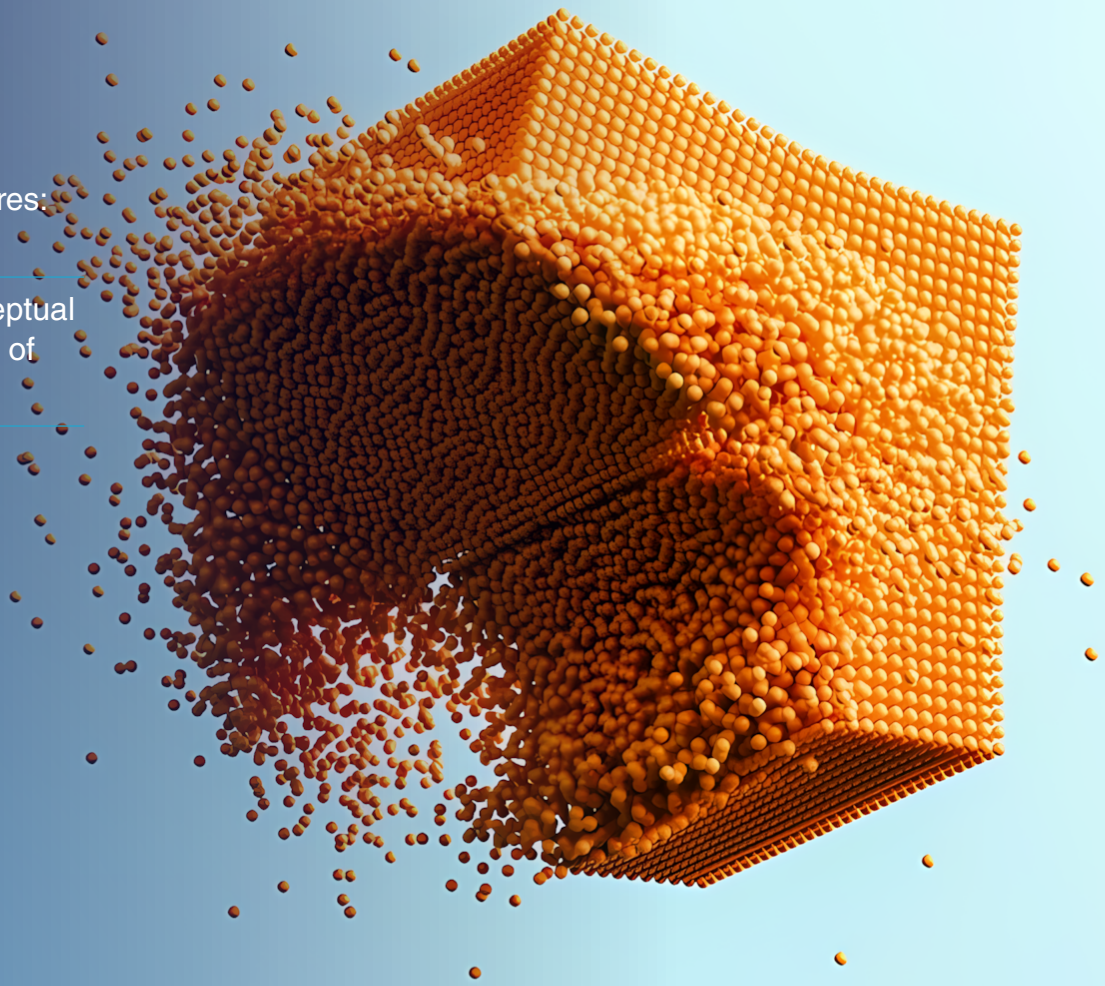
EGP 79.6 Bn
Green finance through CIB's direct/own funds

49%
Decrease in Scope 1+2 emissions intensity per employee compared to 2018 baseline

All figures presented correspond to 2025 unless otherwise stated.

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The Evolution of Sustainability Disclosures: The Operationalisation of Impact Model

The Double Impact Concept: The Conceptual and Operational Model for the Evolution of Sustainability Disclosure

ESG Data Governance and Assurance

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The Evolution of Sustainability Disclosures: The Operationalisation of Impact Model

The sustainability disclosure journey has evolved through distinct stages of maturity. The first stage focused on transparency and accountability, enabling organisations to identify, measure, and disclose their environmental, social, and governance performance. The second stage introduced materiality-driven disclosure frameworks, helping institutions prioritise sustainability issues relevant to stakeholders and financial performance.

Today, a third stage is emerging, one that requires institutions to move beyond disclosure and toward operationalisation. In this stage, sustainability information must not only be reported but also integrated into the management systems, financial processes, and governance structures that drive institutional decisions.

This evolution reflects a growing expectation from investors and regulators that sustainability information should demonstrate connectivity to financial performance, risk exposure, strategic positioning, and long-term value creation.

Operationalising Sustainability:
Transforming ESG Data into Decision-Useful Intelligence and Long-Term Value Creation.

CIB's 2025 ESGDD Report reflects the recognition that sustainability disclosure is no longer a peripheral reporting exercise; it has become a strategic imperative that influences investors' confidence, creditors' decisions, regulatory alignment, and long-term institutional resilience. CIB is focused on operationalising sustainability into measurable business decisions.

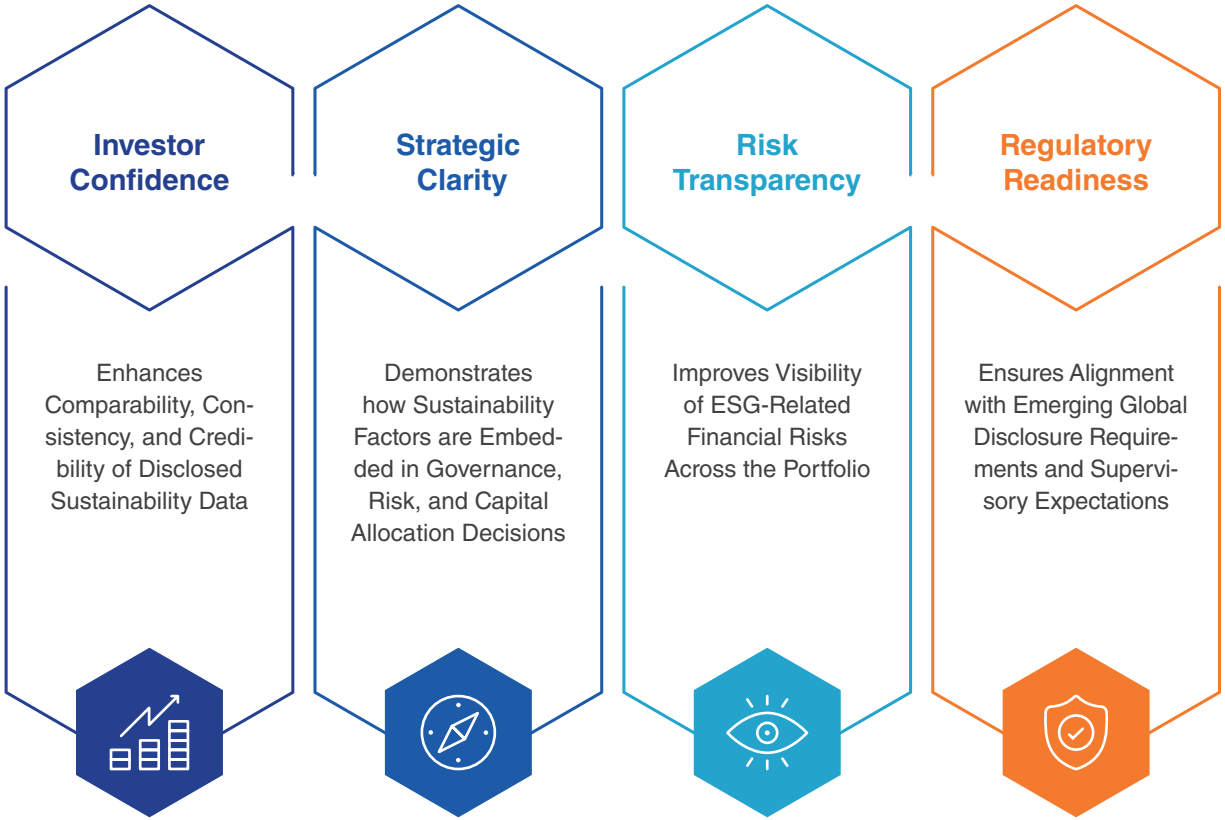
CIB is advancing its sustainability disclosure approach toward operationalisation as a step towards financial integration through conceiving "The Operationalisation of Impact" Model, a conceptual and operational construct designed to translate ESG performance into decision-useful financial intelligence.

From Measurement to Decision Grade Intelligence

In an evolving global financial landscape, sustainability-related disclosures have become a core determinant of investor confidence, regulatory alignment, and stakeholder trust. The sustainability disclosure ecosystem has made genuine progress over the past decade and developed strong capabilities for measurement and reporting. The adoption of ISSB Standards — IFRS S1 and S2 — marks a decisive shift in the purpose of sustainability reporting: from stakeholder accountability to investor decision-usefulness.

Therefore, in response to these developments, this year's report signals a decisive shift toward investor-focused disclosure and demonstrates further evolution to fulfil the ultimate purpose: responding to the evolving information and needs of global investors, creditors, regulators, and ESG rating agencies, who increasingly require consistent, comparable ESG data with financial reporting, to allocate capital and make forward-looking decisions.

Serving the Stakeholder Perspective by Delivering Four Critical Value Dimensions



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The Double Impact Concept: The Conceptual and Operational Arc for the Evolution of Sustainability Disclosure

Advancing Toward an Impact-Led ESGDD: From Management to Action

The Double Impact Concept should be viewed as an evolving conceptual and operational concept. This first-generation approach establishes the conceptual foundation, direction, and institutional building blocks, as well as analytical pathways, necessary for future quantification and financial integration. At this stage, the focus is on direction-setting and capability-building rather than on claiming fully quantified ESG causality and outcomes.

CIB's 2025 Operationalisation of Impact introduces both a conceptual and an operational architecture designed to transform sustainability data into financial data. The model is built on the recognition that sustainability performance and financial performance should not be viewed as separate domains working in parallel. Rather, they represent interconnected dimensions of institutional performance that continuously influence one another. Thus, the model operationalises sustainability performance through dynamic, integrated indicators that drive strategic decisions.

The foundation of this evolution is the principle of Double Materiality, which recognises that sustainability issues are material in two directions:

01

Financial Materiality

Sustainability factors impact on the company's financial condition;

02

Impact Materiality

Company's impact on the society, the environment, and the broader economy.

Double materiality established an important analytical foundation that has been instrumental in helping institutions identify what to assess along the two directions and recognise the two dimensions of both sustainability and financial relevance.

Building on this foundation, CIB introduces the Double Impact model and its supporting Impact Operating Model to move beyond assessment towards operationalisation. The model bridges the gap between measurement and decision-making and addresses the following:

Measurement-to-Action

ESG metrics exist and are disclosed, but are not systematically translated into management actions and strategic tools.

ESG-to-Financial Translation (Financial Materiality):

Sustainability and financial data operate in parallel systems, with limited integration into financial performance.

The Operationalisation of Impact Model addresses these areas of development by embedding sustainability directly into the Bank's financial architecture.

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The Double Impact Concept

In 2025, CIB introduced the "Double Impact", a conceptual and operational concept designed to advance sustainability disclosures to help demonstrate the relationship between ESG performance and financial performance. Building on the foundation of Double Materiality, the concept seeks to explain and operationalise the relationship between sustainability performance and financial performance, and to transform sustainability data into decision-useful financial information.

Evolution of Double Materiality Toward Operationalisation of Impact



The diagram illustrates the evolution of CIB's ESGDD and materiality architecture, moving from a foundational sustainability assessment to a more integrated, operationalised management model. It shows the Bank's progression from establishing double materiality foundations and aligning disclosures in 2023–2024, through refinement and operationalisation in 2025–2026, to a forward-looking roadmap that emphasises quantification, value integration, climate and nature-related disclosures, and stronger connections between ESG performance and financial outcomes. Taken together, the model reflects CIB's gradual transition from sustainability reporting to embedding ESGDD within governance, strategy, risk management, and long-term decision-making processes.

The Double Impact Concept aspires to evolve thinking beyond Double Materiality through the following:

01

Establishing a conceptual approach connecting ESG performance and financial performance.

02

Introducing the interrelationship between ESG and financial impacts.

03

Introducing operational elements (Double Impact Indicators, KPIs, Scorecard).

04

Seeking to explain transmission mechanisms from sustainability performance to financial architecture.

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2023-2024

Strengthening The Foundation

Establishing Double Materiality

- Identification of Material Topics
- Impact (inside-out) + Financial (outside-in) Lenses
- Alignment with GRI, SASB, broad and building on UNEP FI PRB's portfolio impact assessment outcomes.
- Stakeholder-Informed Assessment

2025

Refinement

Enhancing Relevance and Integration

- Reassessment of impacts, risks, and opportunities to ensure alignment with evolving priorities.
- Incorporation of updated insights from stakeholders and market trends to strengthen responsiveness.
- Refinement and renaming of topics to improve clarity and relevance across disclosures.
- Integration with KPIs and Scorecards through the ESG Data Pack reinforces accountability and measurement.

2025-2026

Operationalisation

Embedding into Management Systems

- Integration into KPIs and ESG Scorecards.
- Link to business strategy and risk frameworks.
- ESG data digitisation and governance.

2026+

Forward Roadmap

Quantification and Value Integration

- Financial quantification of impacts, risks, and opportunities.
- IFRS S1 and S2 alignment and disclosure readiness.
- Climate and nature integration (e.g., TNFD direction).



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Operationalising the Double Impact Concept

The Double Impact is implemented through an operating architecture designed to translate sustainability information into decision-grade intelligence consisting of core components:

- Double Impact Indicators (Integrative Analytical tool)
- ESG + KPIs (Measurement and Disclosure)
- Sustainability Performance Scorecard (Management Tool)

The Operationalisation of Impact Model is operationalised through a structured architecture comprising the following components: the Double Impact Indicators (DII), ESG KPIs, and Sustainability Scorecard, which constitute the operational arc that translates the Double Impact model into decision-grade instruments. Double Impact Indicators (DII) are dynamic constructs that aim in to capture and quantify the ESG dimensions to identify their impact on financial performance at the four connection points of CIB's financial architecture, if possible. These indicators aggregate into KPIs and a Sustainability Scorecard — structured instruments for strategic decision-making at Board, management, and business line levels. Together, they complete the journey from concept to management tool.

Double Impact Indicators

Double Impact Indicators are the foundational measurement unit of the operational arc. Each indicator is constructed around the two dimensions of the Double Impact concept: financial impact and ESG performance, measured simultaneously and expressed in integrated form.

In a single snapshot, it positions each indicator as a subcomponent of the material topic, illuminating its financial risks and opportunities, as well as its positive and negative ESG Impacts. It delineates what requires ongoing monitoring, situates the indicator within relevant frameworks and standards, and identifies the stakeholders engaged. The Double Impact Indicator further designates the associated KPIs and introduces the financial impact logic, thereby weaving together sustainability performance and financial outcomes into a coherent architecture of measurement and accountability.

Double Impact Indicators articulate the financial transmission of ESG performance across key connection points in a bank's financial architecture. They function as foundational measurement units, integrating ESG and financial dimensions into a single analytical construct. Each indicator identifies material sustainability outcomes, links them to potential financial implications, and situates them within strategic positioning. In this way, the model embeds ESG performance into financial logic, strengthening the alignment between impact measurement and value creation.

Operationally, these indicators are structured and governed through the ESG Data Tool – Sustainability Intelligence platform, which embeds double-materiality scoring, benchmark validation, and financial-statement linkage within a controlled analytical workflow. This ensures that impact significance and financial relevance are assessed simultaneously rather than in parallel.

By combining sustainability (ESG) and financial dimensions, the Double Impact Indicators enable prioritisation of sustainability themes based on both societal significance and economic consequence. This strengthens management oversight, supports escalation to governance bodies where required, and enhances the decision-usefulness of sustainability intelligence across risk, finance, and strategy functions. Double Impact Indicators aggregate into KPIs: a set of strategic metrics that express sustainability and financial performance in a concise, comparable form that management and boards can track over time and against targets.

The ESG KPIs architecture is designed around three principles. First, each KPI must be financially grounded and expressed in units that directly connect to financial statement categories. Second, each KPI must be actionably linked to a specific management lever that the Bank can use to influence the outcome. Third, each KPI must be defined with sufficient precision to enable benchmarking across periods, peers, and portfolios.

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ESG Reporting KPIs

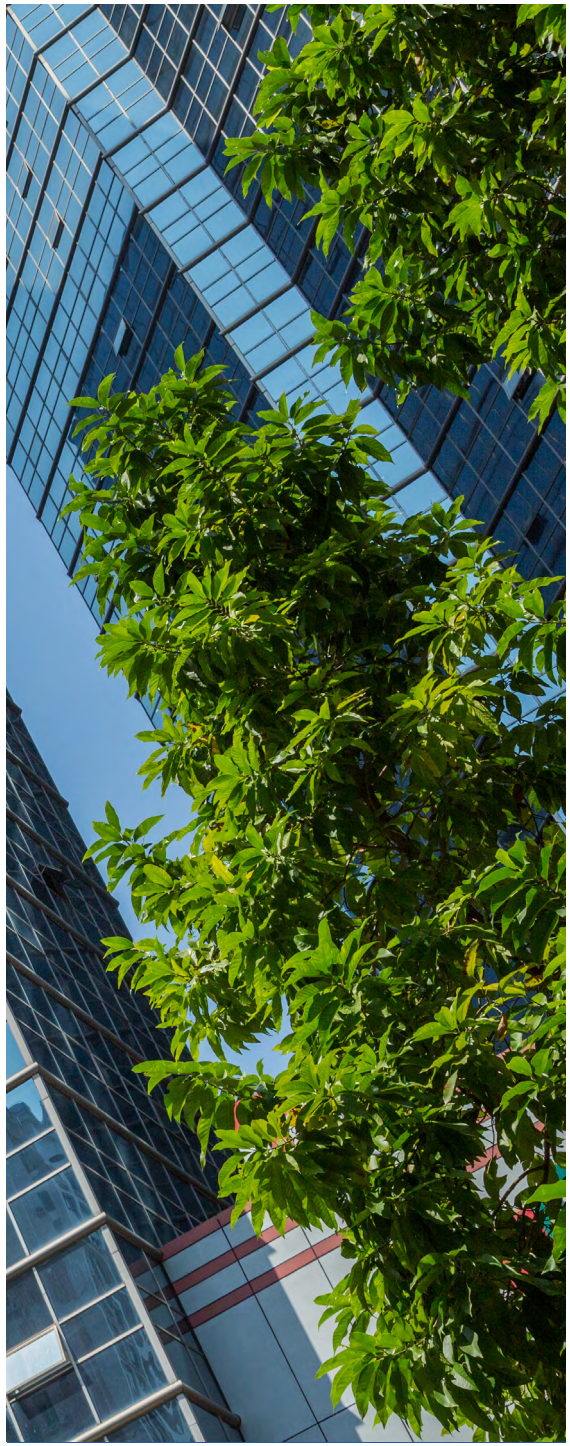
The ESG Data Pack serves as the quantitative backbone of ESGDD, consolidating material topic indicators, performance metrics, and sustainability KPIs into a structured and governed disclosure framework. It supports ongoing performance monitoring across key ESG areas while providing a consistent "single source of truth" for non-financial performance and impact measurement.

The ESG KPIs are a strategic foundation for performance management, aligned with globally recognised ESG frameworks and standards, to quantify the Bank's identified significant material topics through performance indicators. These KPIs translate complex ESG-financial interactions into concise, actionable metrics.

The Data Pack is designed to address the primary focus areas of key stakeholders, including investors, DFIs, regulators, and rating agencies, particularly in relation to risk exposure, climate performance, sustainable finance implementation, governance oversight, portfolio resilience, and long-term value creation. Its importance is twofold. Externally, it improves comparability, consistency, and transparency by reducing fragmented reporting across different stakeholder requests. Internally, it establishes the baseline dataset from which performance management can gradually be built. In that sense, the Data Pack is both a disclosure product and the starting point for the Scorecard architecture.

	External Disclosure KPIs	Scorecard KPIs
Primary Purpose	Meet public, regulatory, and stakeholder disclosure requirements.	Track managed performance on material and controllable topics.
Typical Use-Case	Annual reporting, regulatory submissions, investor and rating-agency use, and DFI due diligence.	Quarterly monitoring, benchmarking, target setting, management action, and integration into departmental processes.

For further information, please check CIB's standalone
2025 ESGDD Data Pack Document.



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Sustainability Performance Scorecard

Transition from Reporting to Performance Management

The Sustainability Performance Scorecard is the apex of the operational arc — the instrument through which Double Impact Indicators and KPIs are synthesised into a structured, decision-oriented view of the Bank's sustainability and financial performance. The Scorecard is a management tool. The ESG Scorecard is also the clearest expression of CIB's transition from reporting to performance management. Its purpose is to convert a large universe of ESG disclosures into a smaller, more usable set of management tools that can be owned, monitored, and acted upon across the institution.

More than a disclosure artifact, it is a management instrument designed to support decision-making, present key impact and strategic indicators to relevant stakeholders and governing frameworks, integrate sustainability into strategic planning, and provide a structured view of sustainability and financial performance.

To operationalise this capability, the Sustainability Performance Scorecard is underpinned by the ESG Data Tool – Sustainability Intelligence platform, which provides the structured data architecture, indicator governance, and analytical logic required to translate ESG metrics into decision-grade management insight. Through a controlled indicator library, double-materiality scoring, financial-impact mapping, and benchmark validation workflows, the platform ensures that each reported KPI is traceable, comparable, and aligned with financial relevance. As currently envisioned, the Scorecard design should begin by separating the full KPI universe from the subset of KPIs that are sufficiently material, controllable, and decision-relevant to support performance management. The working approach is to classify the KPI universe functions across the Bank, linking them to the identified significant material topics, then cluster them (Impact and Strategic Indicators) for benchmarking and trend analysis.

From Reporting KPIs to ESG Scorecards

Clustering and Structure

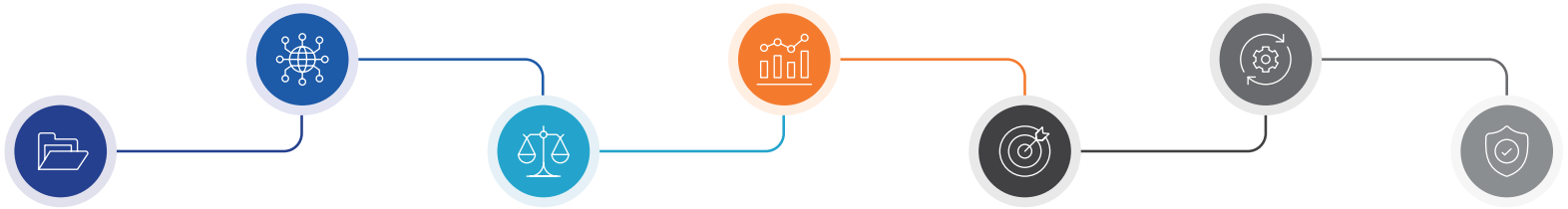
Consolidate the broader KPI universe into 15-20 scorecards that are coherent, manageable and aligned to departmental or cross-functional accountability.

Benchmarking and Scoring

Combine local market context with peer benchmarking and define scoring bands that translate data into comparable performance signals.

SOP Integration

Connect each Scorecard KPI to the operating processes, controls and routines through which the department can actually influence performance.



KPI Universe and Classification

Distinguish external disclosure KPIs from Scorecard KPIs, and assign each KPI to a clear functional owner and reporting frequency.

Weighting Methodology

Apply materiality-based KPI weights and Scorecard weights, with a documented governance process for future changes.

Target Setting

Align Scorecard targets with each department's strategy and existing business targets, and create new targets where material gaps exist.

Controls and Data Quality

Support the Scorecards with data validation, reconciliations, quarterly monitoring, and, where feasible, the quantification of financial-related impact.

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Scorecard Design Principles



This enables performance to be assessed not only at the individual indicator level but also across thematic clusters and at the enterprise-wide level, supporting prioritisation, escalation, and strategic steering. By embedding sustainability metrics within a governed analytical environment, the Scorecard moves beyond static reporting. It serves as a dynamic performance management tool, informing capital allocation, risk oversight, and discussions of long-term value creation.

Creating Value through the Double Impact Conceptual and Operational Arc

CIB's Double Impact model constitutes and attempts to start the dialogue and help achieve the following:

Delivering a Mechanism to Transmit Double Materiality into Financial Indicators and Outcomes

Materiality assessments produce inventories of thematic risks and opportunities, but more effort is needed to show how each topic branches into granular components and flows into financial performance. The identification of materiality is the beginning of analysis, not its conclusion.

Establishing the Connection between ESG Performance and Financial Statement Architecture

ISSB explicitly requires connectivity between sustainability disclosures and financial statements. Globally, there is a growing need to process ESG achievements into the forward-looking, financially integrated indicators that management uses to make financial decisions. The Double Impact model aims to bridge the disconnect between ESG indicators and financial decisions to better address ISSB reporting requirements.

Embodying the Enabling Environments and System Transformation Capacity

Current frameworks are designed around disclosure outputs, with little accounting for the institutional infrastructure required to produce them. The Double Impact model covers the institutional pillars and the enabling environment, signalling to investors that the bank has embedded sustainability into its financial architecture.

Double Impact as an Evolving Concept

The Double Impact Concept should be viewed as an evolving conceptual and operational model rather than a completed analytical system. It represents an early-stage effort to strengthen the link between sustainability and financial performance by developing the building blocks for future integration.

Accordingly, the current focus is on establishing direction, building institutional capabilities, strengthening the ESG data architecture, developing Double Impact Indicators, and creating the governance and analytical infrastructure required to support more sophisticated financial integration in the future. As the underlying methodologies, data quality, analytical capabilities, and market practices mature, the model is expected to evolve accordingly.

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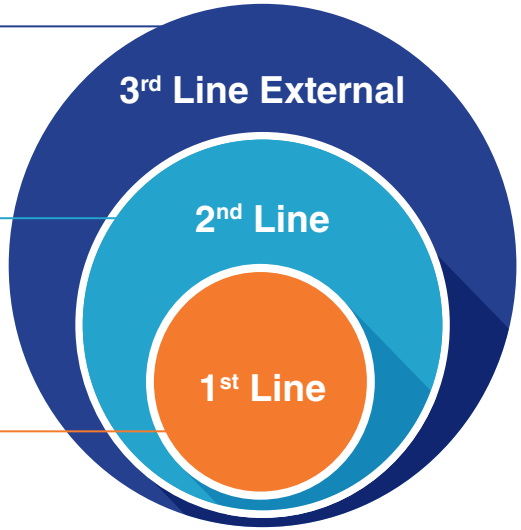
ESG Data Governance and Assurance

To improve disclosure credibility and assurance readiness, CIB obtains independent assurance over selected ESGDD disclosures in accordance with internationally recognised assurance standards. The Bank's ESGDD disclosures are subject to moderate-level assurance under the AA1000 Assurance Standard, which evaluates the quality, reliability, and responsiveness of sustainability-related disclosures and underlying management processes against recognised principles of inclusivity, materiality, responsiveness, and impact.

Progression from sustainability disclosure toward an integrated ESGDD operating model supported by governed data infrastructure, KPI architecture, performance monitoring, assurance readiness, and decision-useful sustainability intelligence.

Sustainable Finance, Compliance, Finance, and relevant control functions oversee ESGDD methodologies, governance processes, data consistency, KPI monitoring, and disclosure coordination through structured committee oversight and cross-functional governance mechanisms.

Business functions and operational owners generate, validate, and manage ESGDD data; execute relevant controls; retain supporting evidence; and support timely, accurate, and decision-useful submissions integrated into business and reporting processes.



Road Map

Progress from assured disclosure content to assured KPI backbones to selected scorecard KPIs and impact proxies as governance and methodologies mature.

As ESGDD evolves into a more decision-useful and strategically relevant management framework, governance, control, and assurance mechanisms must continue to mature in parallel. In this context, ESG data governance extends beyond the collection and consolidation of sustainability information; it represents the institutional framework through which ESG-related data is managed, validated, controlled, and operationalised across the Bank.

The objective is to establish a structured governance environment that defines accountability, oversight, control application, evidence retention, and methodological consistency across ESGDD processes and disclosures.

This includes clearly defining data ownership, review responsibilities, approval processes, control mechanisms, and the governance of exceptions, restatements, and methodological updates. Strengthening these governance practices is essential to enhancing the integrity, consistency, comparability, and decision-usefulness of ESG information across risk management, strategic planning, capital allocation, and disclosure activities.

CIB's ESGDD is supported by an evolving ESG data infrastructure that strengthens the integration, monitoring, and management of sustainability-related information across business functions and reporting processes. Defined roles and responsibilities are established across relevant departments, business lines, and control functions, with oversight supported through governance committees and institutional review mechanisms that help reinforce accountability, coordination, and consistency across ESGDD implementation and reporting activities.

Building on the maturity achieved across its disclosure and governance architecture, CIB continues to strengthen the assurance and reliability of its ESGDD framework through independent third-party assurance and enhanced governance oversight. These developments reflect the Bank's broader transition from transparency-led sustainability reporting toward a more integrated operational model in which ESGDD serves as a structured management, performance monitoring, and decision-support framework that supports resilience, accountability, and long-term value creation.

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Stakeholder Engagement: Insights and Impact Integration

Double Materiality

Double Impact: Operational Layer Complementing Double Materiality

ESG Dashboard

ESG Performance Scoring Methodology: A Data-Driven Approach for Sustainable Finance



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Stakeholder Insights and Impact Integration

CIB considers materiality most meaningful when it reflects both the Bank's strategic priorities and the perspectives of stakeholders most closely connected to its impacts, risks, and opportunities. At the beginning of the 2025 ESGDD process, the Bank conducted extensive engagement and coordination activities across key lines of business, support functions, and control teams to strengthen internal alignment around material ESG topics, sustainability priorities, risk considerations, reporting expectations, and operational implementation areas. These engagements supported the identification, validation, and refinement of material topics across financing activities, operations, governance, climate-related priorities, and stakeholder expectations.

Building on this internal engagement process, the Bank continued applying a stakeholder-driven approach through targeted engagement with external stakeholders, including clients, regulators, investors, development finance institutions, and industry experts. These interactions strengthened the CIB's understanding of evolving sustainability-related expectations, disclosure priorities, financing trends, and emerging ESG risks and opportunities relevant to both the Bank and the broader operating environment.

Stakeholder Group	Primary Disclosure Needs	How ESGDD Responds
Regulators	Consistent classifications, periodic reporting, and climate and sustainable finance alignment.	Provides a consolidated architecture that supports compliance with regulatory disclosure expectations and reporting discipline.
Investors	Comparable KPIs, risk and resilience narratives, and credible governance.	Combines narrative context with quantitative disclosures and a clearer view of how sustainability affects resilience and long-term performance.
Rating Agencies	Consistent metrics, transparency on methodologies, and year-on-year comparability.	Offers a structured KPI backbone and clearer framework mapping, improving comparability and traceability.
DFIs and Lenders	Evidence of ESRM robustness, due diligence processes, controls, and governance.	Links sustainable finance, ESRM, and disclosure into a single architecture that supports due diligence and access to capital.
Internal Management	Decision-useful information across all functions and lines of business.	Creates the basis for moving from external disclosure to internal performance management through data packs and scorecards.

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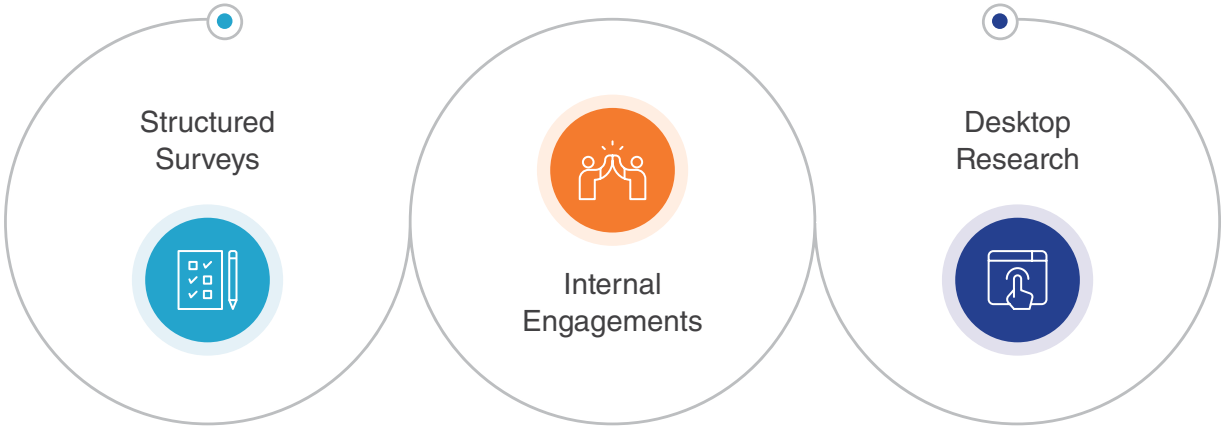
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The engagement process combined multiple methods to capture both breadth and depth, including:



This approach enabled CIB to assess and refine priority topics through a structured process that combined internal cross-functional engagement with external stakeholder perspectives, while maintaining consistency and comparability with prior reporting cycles. At the outset of the project, the Bank conducted engagement sessions and working discussions with key lines of business, support functions, risk and control teams, and relevant operational departments to evaluate material ESG topics, validate emerging priorities, and strengthen alignment between sustainability objectives, business activities, and reporting expectations.

These engagements also supported the refinement of topic definitions, the identification of forward-looking risks and opportunities, and the integration of operational insights across financing activities, governance, climate-related considerations, and sustainability implementation. Governance of the process remained embedded within CIB's broader sustainability architecture, with oversight from senior management and relevant committees to support alignment with strategic priorities, institutional objectives, and decision-making processes.

In parallel, CIB continued strengthening internal awareness and organisational integration of materiality through capacity-building initiatives and ongoing cross-functional coordination, reinforcing materiality as a strategic management and decision-support tool rather than solely a reporting exercise. External stakeholder engagement further enriched the process by providing additional perspectives on evolving market expectations, disclosure priorities, financing trends, and sustainability-related impacts relevant to the Bank's operating environment.



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Customers

CIB engages customers through multiple channels, including branches, digital banking platforms, customer service lines, email, SMS, and social media across retail and SME segments. Customer engagement helps the Bank understand evolving expectations for service quality, accessibility, the digital experience, and financial inclusion.

2025 Achievements

Continued strengthening of digital experience and customer-centric service initiatives.

Customer feedback informed priorities related to data privacy, cybersecurity, and inclusive finance.

Insights supported the refinement of customer-related KPIs within the ESGDD framework.

Shareholders and Investors

CIB maintains transparent communication with shareholders and investors through Annual General Assemblies, quarterly earnings calls, disclosures, and direct engagement. These interactions support ongoing dialogue around business performance, governance, sustainability integration, and long-term value creation.

2025 Achievements

Increased focus on ESG integration and climate-related risks within investor discussions.

Continued enhancement of sustainability-related disclosure practices.

Stakeholder engagement the prioritisation of sustainable finance and governance-related topics.

Board of Directors

The Board of Directors and Executive Management oversee ESGDD integration through regular meetings, strategic reviews, and governance processes aligned with the Bank's broader sustainability and risk management framework.

2025 Achievements

Continued integration of ESG considerations into governance and oversight processes.

Ongoing review of climate-related and sustainability risks within strategic discussions.

Reinforced alignment between material topics, risk appetite, and performance management frameworks.

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Government and Regulatory Bodies

CIB maintains active engagement with government and regulatory entities, including the Central Bank of Egypt (CBE), the Financial Regulatory Authority (FRA), and the Egyptian Exchange, through formal reporting, consultation, and ongoing dialogue.

2025 Achievements

Engagement focused on sustainable finance, ESG disclosures, and governance expectations.

Continued alignment with evolving regulatory and disclosure requirements.

Regulatory developments informed ESGDD reporting and compliance priorities.

Suppliers

CIB engages suppliers through structured communication, performance assessments, and procurement oversight processes to support operational continuity and responsible sourcing practices.

2025 Achievements

Continued integration of ESG considerations into procurement and supplier evaluation activities.

Enhanced focus on supplier-related environmental and social performance expectations.

Ongoing improvements to procurement governance and supplier monitoring processes.

Industry Associates and Sustainability Partners

Through its Sustainability Strategic Network (SSN), CIB collaborates with industry peers, development finance institutions, and sustainability partners to strengthen technical capabilities and support sustainability implementation across the organisation.

2025 Achievements

Engagement focused on climate finance, transition planning, and emerging ESG topics.

Continued alignment with evolving sustainability frameworks and reporting developments.

External collaboration supported ESGDD capability building and forward-looking KPI development.

CIB engagement with the Federation of Egyptian Banks and role in the Sustainable Finance Committee, enhancing per engagement.

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National Community

CIB engages communities through outreach programs, partnerships, and social investment initiatives, primarily through the CIB Foundation, supporting broader social development and financial inclusion objectives.

2025 Achievements

Continued focus on financial inclusion, education, healthcare, and economic empowerment initiatives.

Ongoing support for underserved and financially excluded groups.

Community engagement outcomes reinforced the ESGDD framework's social impact and inclusion priorities.

Boosting the morale of children and their families, and reintegrating them into society. This positively impacts their psychological well-being, character development, and educational attainment.

Internal Bank Departments

CIB engages key business lines, support functions, and control teams through workshops, cross-functional coordination, and ESGDD implementation activities to strengthen organisational alignment and operational integration.

2025 Achievements

Cross-functional engagement supported material topic validation and prioritisation.

Continued integration of ESG considerations into products, operations, and service design.

Ongoing focus on ESG data management, KPI development, and Scorecard refinement.

Capacity-building initiatives supported the implementation of the SFIP and ESGDD strategy workstreams.



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Double Materiality

Double materiality remains the foundation of CIB's ESGDD reporting, providing a structured lens through which the Bank assesses both its impact on the economy, environment, and society and the financial risks and opportunities arising from sustainability-related issues. Building on the 2024 assessment, CIB continues to align its approach with leading frameworks, applying the GRI Standards to guide impact materiality (inside-out) and the ISSB/IFRS Sustainability Disclosure Standards to inform financial materiality (outside-in). In parallel, outcomes from the Bank's UNEP FI PRB impact analysis have been further integrated, enabling CIB to unify its portfolio impact assessment with its double materiality framework into a more coherent and decision-useful system. The 2025 exercise, therefore, represents a phase of refinement and integration rather than redesign. This has been complemented by CIB's Double Impact approach to address financial materiality.

In 2025, CIB revisited its material topics and their underlying assessments, incorporating updated stakeholder insights, enhanced internal validation, and desktop research reflecting evolving local and global trends. This included reassessing both impact materiality, covering positive and negative impacts, and financial materiality, including inherent risks and opportunities. The objective was to ensure that material topics remain relevant, forward-looking, and closely aligned with emerging regulatory developments, market expectations, and real-economy dynamics, while strengthening the linkage between impact assessment, financial implications, and strategic decision-making.

Quantification and Value Creation

Financial Impact Estimation

Link to Value Creation and Reporting

Materiality Identification

Stakeholder-Informed IRO Assessment

Define and Prioritise Material Topics



Integration into Decision-Making

Embed into Strategy, Risk, and Operations

Link to Governance and Performance Management

Translation into Metrics

KPI Selection and Data Integration

Alignment with ESG Scorecards

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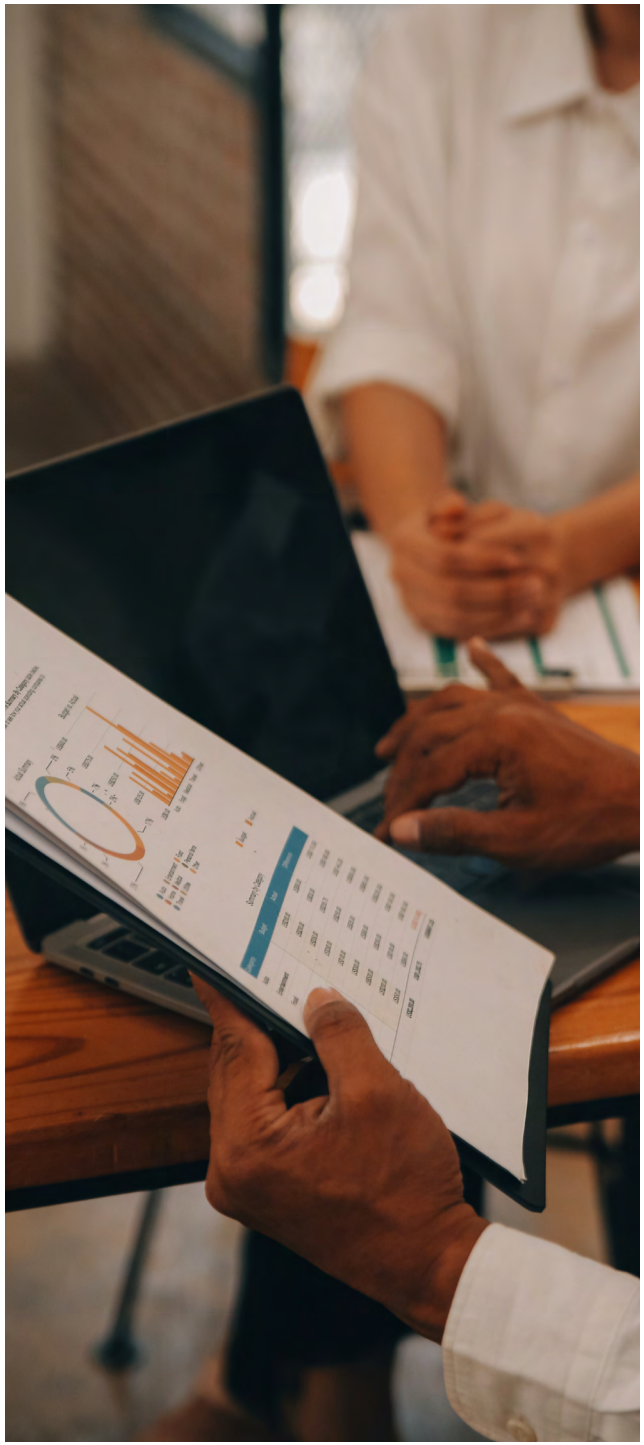
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As part of this refinement, selected material topics were updated to reflect their evolving scope and integration within CIB's ESGDD Framework. "Environmental and Climate Risks" was expanded to "Environmental, Social, and Climate Risks", reflecting the increasing interconnectedness of environmental and social risk factors within the Bank's Risk Framework better. "Financial Performance" was also reframed as "Financial Resilience and Value Creation" to better capture the Bank's focus on long-term stability, integrated performance, and sustainable value creation.

2024 Material Topic		2025 Updated Material Topic Name
Environmental and Climate Risks	⟷	Environmental, Social, and Climate Risks
Financial Performance	⟷	Financial Resilience and Value Creation

CIB continues to assess each material topic across impact materiality and financial materiality dimensions, maintaining an inherent (pre-control) view to identify areas of highest exposure and opportunity. This approach ensures that materiality remains not only a disclosure tool but also a core management discipline that informs strategic priorities, KPI selection, Scorecard development, and, increasingly, the translation of sustainability considerations into financial and value-creation outcomes.

Dynamic materiality recognises that environmental, social, and governance dynamics can evolve from emerging stakeholder concerns into financially material factors as regulatory frameworks develop, market expectations shift, technological transitions accelerate, and physical environmental pressures intensify.



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Double Impact: Operational Layer Complementing Double Materiality

Once identified as material, these topics undergo structured analysis through the Double Impact Concept. This process assesses the scale, scope, likelihood, attribution, and direction of impacts, enabling the Bank to translate sustainability-related considerations into more measurable, decision-useful impact intelligence supported by governance, KPIs, and performance monitoring mechanisms.

As these dynamics evolve, certain topics cross the threshold of governance and strategic relevance and become incorporated into the Double Materiality assessment process. At this stage, the Bank evaluates the Outside-in (Financial Impact) and Inside-out (ESG Impact). This is the starting point in impact identification: whether these issues may create material environmental or social impacts, expose the institution to emerging risks, or influence long-term operational, regulatory, or market conditions.

Proactive Future Oriented Assessment of Material Topics

Within CIB's Double Impact architecture, sustainability topics are assessed not only based on their current relevance but also on their potential to influence future financial performance, resilience, and strategic positioning.

At the initial stage, sustainability dynamics may emerge primarily through stakeholder expectations, societal trends, regulatory developments, transition policies, technological disruption, changing customer and investor expectations, supply chain pressures, physical climate and environmental risks, or sector-specific transition pressures. While these issues may not yet directly affect financial performance, they are monitored as part of the Bank's broader sustainability and risk assessment processes to identify areas of potential future relevance.

By identifying sustainability dynamics early and progressively integrating them into structured governance, risk, and impact assessment frameworks, the Double Impact model strengthens CIB's ability to anticipate emerging risks and opportunities, support informed decision-making, and enhance long-term resilience within a rapidly evolving transition environment.

For more details on CIB's comprehensive IRO assessment, please visit CIB's 2024 ESGDD Report.



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Double Materiality Assessment and CIB's 2025 Performance Updates

Material Topic	Double Materiality Assessment (No Controls Applied)*				Relevancy			Read More on CIB's 2025 Performance
	Impact Materiality		Financial Materiality		Frameworks and Standards	Concerned Stakeholders	Impact on Bank's financials	
	Negative	Positive	Risk	Opportunity				
Environmental, Social and Climate Risks	Potential adverse impacts from financed activities, including emissions, pollution, biodiversity loss, labor/human-rights issues, and community harm.	More responsible client behaviour through screening, covenants, engagement, and transition/adaptation finance.	Higher credit losses, repricing of financial assets, liquidity pressure, disruptions of operations, compliance costs, litigation/reputational risk, and stranded assets, driven by transition and physical risks.	Better portfolio resilience, access to blended/sustainable finance, and stronger client relationships in transition sectors.	IFRS S2; Equator Principles; UNEP FI PRB; PCAF; NGFS; SASB Standards	Regulators; Investors; Clients; DFIs/MDBs; Board	Income statement: Can affect impairment, and interest income. Balance Sheet: loans and advances, financial investments and portfolio composition. Capital/Funding: Capital Planning and access to DFI and sustainable funding.	Environmental, Social, and Climate Risks
Governance	Weak oversight or poor accountability can enable misconduct, opaque decisions, and loss of trust.	Clear oversight, ethical conduct, and accountability strengthen decision-making, controls, and stakeholder confidence.	Regulatory sanctions, litigation, fraud/control failures, operational disruption, and reputation damage.	Stronger valuation, funding access, execution discipline, and resilience through effective oversight.	GRI 2; G20/OECD Principles of Corporate Governance; IFRS S1	Board; Shareholders/Investors; Regulators; Employees	Income statement: Can affect compliance, litigation, and remediation costs. Balance Sheet: Influences the control environment and overall risk profile. Capital/Funding: Supports investor confidence, valuation, and access to funding.	Governance
Sustainable Finance	Insufficient financing for green, social, and transition needs can slow client transition and reduce positive real-economy impact.	Origination of green, social, and transition finance can support climate action, resilience, and inclusive growth.	Missed revenue pools, weaker client relevance, and regulatory/market pressure as sustainable finance matures.	New lending and fee income, broader investor base, and access to blended and sustainable funding.	UNEP FI PRB; CBE Guiding Principles for Sustainable Finance; ICMA Green Bond Principles	Clients; Regulators (CBE/FRA); Investors; DFIs/MDBs	Income statement: Supports origination fees, interest income, and cross-sell. Balance Sheet: Shifts portfolio mix toward eligible green/social/transition assets. Capital/Funding: Can broaden access to DFI and sustainable funding.	Sustainable Finance

*The assessment reflects an inherent view, meaning topics are evaluated assuming no formal controls, mitigation mechanisms, or management systems are in place. This enables the Bank to identify where the greatest unmitigated exposures or value creation opportunities exist.

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Material Topic	Double Materiality Assessment (No Controls Applied)				Relevancy			Read More on CIB's 2025 Performance
	Impact Materiality		Financial Materiality		Frameworks and Standards	Concerned Stakeholders	Impact on Bank's financials	
	Negative	Positive	Risk	Opportunity				
Financial Resilience and Value Creation	Overemphasis on short-term earnings can underweight long-term risks, stakeholder outcomes, and resilience.	Balanced value creation supports resilient earnings, stakeholder trust, and long-term franchise strength.	Macroeconomic volatility, credit losses, climate and operational shocks, and re-pricing/funding pressure.	More durable profitability, stronger capital allocation, and long-term franchise value through disciplined risk-taking.	IFRS S1; IFRS S2; IFRS Accounting Standards; Integrated Reporting Framework	Shareholders/ Investors; Board; Regulators; Rating Agencies	Income statement: Affects revenue mix, cost of risk, and efficiency. Balance Sheet: Influences asset quality, liquidity, and capital strength. Capital/Valuation: Shapes market confidence and long-term value.	Financial Resilience and Value Creation Value Creation Model 2025 Annual Report
Data Privacy and Security	Unauthorised access, data misuse, or cyber incidents can harm customers and disrupt operations.	Strong security, resilience, and privacy practices protect customers and support trusted digital adoption.	Regulatory penalties, fraud losses, business interruption, remediation costs, and reputation damage.	Higher customer trust, digital usage, and operational resilience.	GRI 418; ISO/IEC 27001; PCI DSS; IFRS S1	Customers; Regulators; Employees; Partners	Income statement: Can affect fraud losses, remediation expense, and downtime costs. Balance Sheet: Protects digital assets and service continuity. Capital/Funding: Supports trust, franchise value, and resilience.	Data Privacy and Security
Financial Inclusion and Empowerment	Exclusion of underserved groups can widen inequality and leave unmet banking needs.	Accessible products, digital channels, and tailored onboarding can expand participation and financial resilience.	Missed customer acquisition, slower deposit and fee growth, and weaker alignment with national inclusion priorities.	Growth in low-cost deposits, customer acquisition, microenterprise relationships, and long-term loyalty.	UNEP FI PRB; SDGs 1, 8, 10; CBE Financial Inclusion Strategy; GRI 203/413	Customers; Communities; Regulators; NGOs/ Development Partners	Income statement: Supports customer acquisition, fee income, and deposit mobilisation. Balance Sheet: Expands granular deposits and customer diversification. Growth/Resilience: Supports inclusive growth and a broader franchise.	Healthy Economy and Financial Empowerment

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Material Topic	Double Materiality Assessment (No Controls Applied)				Relevancy			Read More on CIB's 2025 Performance
	Impact Materiality		Financial Materiality		Frameworks and Standards	Concerned Stakeholders	Impact on Bank's financials	
	Negative	Positive	Risk	Opportunity				
Business Ethics and Integrity	Fraud, corruption, conflicts of interest, and unethical conduct can harm customers and markets.	Strong ethics, speak-up culture, and compliance reinforce fair conduct and accountable decision-making.	Fines, legal costs, losses from misconduct, and reputation damage.	Lower conduct risk, stronger trust, and more sustainable client and investor relationships.	GRI 205; UN Global Compact; CIB Code of Conduct; Whistle-Blowing Policy	Regulators; Employees; Customers; Investors/ Shareholders	Income statement: Can affect legal, remediation, and fraud-related costs. Balance Sheet: Influences conduct, provisions, and the overall risk profile. Capital/Funding: Supports confidence and franchise value.	Business Ethics and Integrity
Employee Well-Being, Diversity, Engagement, and Development	Poor well-being, weak inclusion, and limited development can lower engagement and increase attrition.	Inclusive talent well-being support, and skills development can raise productivity and retention.	Higher hiring/training costs, absenteeism, conduct risk, and lost institutional knowledge.	Improved productivity, leadership pipeline, innovation, and employer brand.	GRI 401; GRI 404; GRI 405; SDGs 5 and 8	Employees; Management; Board	Income statement: Affects recruitment, training, absenteeism, and productivity. Human Capital: Shapes skills depth, succession, and retention. Franchise: Strengthens employer attractiveness and service quality.	Employee Well-Being, Diversity, Engagement, and Development
Customer First	Poor service, mis-selling, or friction across channels can reduce trust and increase complaints and attrition.	Better service, responsiveness, and relevant products strengthen customer trust and experience.	Attrition, lower wallet share, remediation costs, and weaker revenue growth.	Higher retention, cross-sell, acquisition, and brand strength.	GRI 417; SASB Standards (Commercial Banks)	Customers; Regulators; Employees	Income statement: Influences retention, fee income, and cross-sell. Balance Sheet: Supports deposit stability and product penetration. Franchise: Strengthens brand, trust, and loyalty.	Customer First
Digital Leadership and Digitisation	Digital exclusion, legacy systems, or weak execution can create friction and operational inefficiencies.	Digitisation, AI, and analytics can improve access, speed, personalisation, and scalability.	Technology failures, cyber/third-party risks, project overruns, and service disruptions.	Cost-to-serve reduction, new digital revenue, smarter underwriting, and stronger data-led decisions.	IFRS S1; SASB Standards; ISO/IEC 27001 (enabling control)	Customers; Employees; Regulators; Partners	Income statement: Affects efficiency, acquisition costs, and digital revenue. Balance Sheet: Supports scalable service delivery and decision quality. Resilience: Enhances agility and operational continuity.	Digital Leadership and Digitisation

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Material Topic	Double Materiality Assessment (No Controls Applied)				Relevancy			Read More on CIB's 2025 Performance
	Impact Materiality		Financial Materiality		Frameworks and Standards	Concerned Stakeholders	Impact on Bank's financials	
	Negative	Positive	Risk	Opportunity				
Healthy Economy (SMEs and Economic Development)	Limited support to SMEs and productive sectors can constrain job creation and broader economic participation.	Financing SMEs and productive sectors supports entrepreneurship, jobs, and economic resilience.	Portfolio sensitivity to macro stress in real-economy sectors.	Expanded lending, customer growth, and stronger long-term economic resilience in core markets.	UNEP FI PRB; SDGs 8 and 9; GRI 201/203	SMEs; Corporate Clients; Government; Regulators; Communities	Income statement: Supports lending and fee growth. Balance Sheet: Expands exposure to productive sectors with diversification benefits. Franchise: Links growth to broader economic resilience.	Healthy Economy and Financial Empowerment
Environmental Footprint	Operational emissions, energy use, water consumption, and waste generation can an environmental burden.	Efficiency, decarbonization, and resource stewardship can reduce direct operational impacts.	Higher operating costs, compliance costs, and exposure to carbon and energy volatility.	Energy and resource savings, stronger disclosure quality, and lower operational impact.	GRI 302; GRI 305; IFRS S2	Regulators; Investors; Employees; Society	Income statement: Affects utility, fuel, and waste-management costs. Balance Sheet: May require investment in efficient assets and premises. Compliance/Reputation: Supports climate disclosure and operational resilience.	Ecological Footprint
Social and Community Investment	Insufficient community investment can limit positive social contribution and weaken local trust.	Targeted social investment can improve livelihoods, health, education, and inclusion.	Weaker social license to operate and reduced reputational goodwill.	Stronger stakeholder trust, partnerships, and brand equity.	GRI 413; SDGs 3, 4, 10	Communities; NGOs/Partners; Government; Employees	Income statement: Enhances brand value, customer acquisition, and long-term revenue potential. Balance Sheet: Supports deposit growth and portfolio diversification. Capital: Strengthens social license to operate and long-term financial resilience.	Social and Community Investment

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ESG Dashboard

In 2025, CIB advanced its ESGDD Scorecard as a structured monitoring and management tool designed to strengthen the integration of environmental, social, and governance considerations across governance, risk management, disclosure, stakeholder engagement, innovation, and sustainable finance activities. The exercise translated key sustainability themes into measurable scorecard components, linking each topic to what is monitored, relevant international frameworks, accountable stakeholder groups, and underlying KPIs. The Scorecard further connects ESG performance to banking outcomes across income statement, balance sheet resilience, and capital/funding channels, enabling CIB to assess both sustainability impact and financial materiality in a consistent and decision-useful manner.

The ESGDD Scorecard is structured around recurring thematic pillars, including sustainability governance; ESG frameworks and rating agencies; sustainability systems, capacity building, data, audit and assurance; ESG risk and revenue generation; communication and stakeholder engagement; sustainability innovation; and sustainable finance product and programme development. Within each pillar, CIB mapped selected metric cards to applicable frameworks, stakeholder groups, and linked KPIs, while applying a peer-benchmarking logic that ranks indicators on a Low / Medium / High basis and aggregates them into a normalised composite performance score. This approach allows the Bank to monitor progress, identify gaps, and support management action across strategic ESG priorities.



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CIB ESG Dashboard - Strategic KPIs

Selected Monitoring Areas, Frameworks, Stakeholders and Key Linked KPIs

In 2025, CIB advanced its ESGDD (Environmental, Social, Governance, Data and Digitisation) Scorecard as a structured monitoring tool that links sustainability governance, systems, disclosures, stakeholder engagement, innovation and sustainable finance activity to banking outcomes across P&L, balance sheet and capital/funding channels.

Sustainability Governance

01
Board ESG Oversight Maturity

Monitors
Strategic integration, Governance effectiveness, Regulatory readiness, Performance accountability, Stakeholder perception, and Transition risk oversight

Frameworks
TCFD, NZBA, PRB, SASB, and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Main Linked ESG Reporting KPIs
- Frequency of ESG matters discussed by the Board.
- ESG Governance Structure Established.
- Does a Sustainability Committee exist at the Board level?
- Are ESG KPIs included in the company's strategy?
- ESG issues reviewed at Board level.
- % of employees who completed ESG Awareness training.

02
Sustainable Finance Steering Committee

Monitors
CSO appointment and continuity, Sustainability governance effectiveness and executive oversight, Sustainable finance objectives progress, and ESG integration.

Frameworks
TCFD, PRB, NZBA, and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices and Assessment Platforms.

Main Linked ESG Reporting KPIs
- Escalated ESG matters are resolved.
- Sustainability and Sustainable finance activities monitored and reviewed.
- Policies/frameworks reviewed.
- Published and approved sustainability-related policies.
- Does a Sustainability Committee exist at the Board level?
- Are ESG KPIs included in the company's strategy?

03
CSO Heading the Sustainable Finance Department

Monitors
Sustainability/Sustainable Finance Strategy, Policies, Disclosures, and ESG Ratings.

Frameworks
TCFD, PRB, NZBA, and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Main Linked ESG Reporting KPIs
- A dedicated CSO appointed.
- Establishment of Sustainable Finance Department.
- CSO participation in executive committees.
- Strategic objectives achieved (%).
- Cross-functional engagement rate(%).
- Raising the organisation's ESG maturity.
- Is the Environmental Policy aligned with national or global frameworks (e.g, Egypt Vision 2030, SDGs)?

04
Sustainability Strategic Network

Monitors
Number of Cross-Functional Champions; Coverage %

Frameworks
PRB, TCFD, and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices, and Assessment Platforms.

Main Linked ESG Reporting KPIs
- Departments represented in the Sustainability Network.
- Sustainability Network meetings held.
- Sustainability Network participation rate.
- Awareness sessions conducted.
- ESG champions trained.
- Cross-functional projects supported.
- Network effectiveness score.
- % of employees who completed ESG Awareness training.
- Employees trained in sustainable finance-related topics.

Frameworks and Rating Agencies

05
Regulatory Compliance and Alignment

Monitors
CBE Sustainable Finance Principles and Guidelines Compliance and FRA Sustainability-Related Regulations and Disclosure Compliance

Frameworks
CBE Sustainable Finance Guiding Principles, FRA ESG Disclosure Requirements, Egypt Vision 2030, GRI, and TCFD

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Main Linked ESG Reporting KPIs
- ESG Regulatory Compliance
- Regulatory ESG Requirements Implemented
- Regular Reporting Requirements Submitted
- Incorporation of ESG National Regulations guidelines

01
ESG Rating Performance

Monitors
MSCI, Sustainalytics, CDP, S&P Scores; YoY Trajectory

Frameworks
TCFD, SASB, PRB and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Main Linked ESG Reporting KPIs
- YoY ESG rating improvement.
- EGX ESG Index (EGX30 ESG).
- Are the company's sustainability disclosures aligned with GRI standards?
- Are the company's sustainability disclosures aligned with ISSB standards?
- Does the company obtain independent external assurance for its ESG or sustainability report?
- Sustainalytics Risk Rating
- CDP Score
- MSCI Rating
- FTSE4Good

For further information on CIB's SFIP Impact Indicators, including their associated ESG impacts and financial risks and opportunities, please refer to the Annex: ESGDD Scorecard Methodology (SFIP Impact Indicators).

5 Governance Metrics | **1** Rating Metric | **2** Systems Metrics | **4** Strategy/ Innovation/ Engagement Metrics | **1** Sustainable Finance Metric

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Strategy, Engagement, and Innovation

01
ESG Risk Integration Score

Monitors
Integration into risk management frameworks, and business processes.

Frameworks
TCFD, EP, and IFC E&S Performance Standards

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs

Main Linked ESG Reporting KPIs
- Percentage of corporate credit portfolio exposed to elevated transition risk.
- Percentage of corporate credit portfolio exposed to elevated physical risk.
- Share of loans with high E&S risk in total loan portfolio (Category A).
- E&S assessments by project category (Category A).
- E&S assessments by project category (Category B).
- E&S Credit Exposure of the Direct Lending Portfolio According to the CBE's Categorisation.
- Number of eligible projects subject to the Equator Principles due diligence process.

02
Client Engagement Rate

Monitors
% Top Clients with Transition Plans ESG Advisory Interactions

Frameworks
NZBA, PRB, TCFD, and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices, and Assessment Platforms

Main Linked ESG Reporting KPIs
- Sustaining Sectors Program
- Client outreach and ESG awareness events.
- Sustainable finance opportunities identified.
- Clients engaged on ESG topics.
- Corporate clients assessed for ESG readiness.
- Number of walkthroughs and energy audits.
- Employees trained in sustainable finance-related topics.

03
ESG Data Digitisation

Monitors
% ESG Data Automated; Real-Time Availability

Frameworks
PCAF, TCFD, SASB, and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Main Linked ESG Reporting KPIs
- Automated data collection coverage.
- ESG KPIs digitised.
- Integration with the organisation's existing systems.
- Digitised ESG processes.
- ESS modules developed, launched, and operated.
- Number of ESG indicators integrated into centralised data management systems.

04
Sustainability Disclosures Evolution

Monitors
Number of New Standards Adopted, Readiness Score

Frameworks
TCFD, GRI and SASB

Stakeholders
Regulators, ESG Rating Agencies, Indices, and Assessment Platforms

Main Linked ESG Reporting KPIs
- Frameworks aligned.
- Disclosures coverage score.
- New disclosures introduced.
- Reporting gaps closed.
- Mandatory disclosures compliance.
- Voluntary disclosures adopted.
- Stakeholder satisfaction with disclosures.
- Are the company's sustainability disclosures aligned with GRI standards?
- Are the company's sustainability disclosures aligned with SASB standards?

Sustainable Finance Product and Programme Development

01
Sustainable Finance Lending

Monitors
Sustainable Finance Volume versus Total Lending/Portfolio

Frameworks
NZBA, TCFD, PCAF, and EBRD E&S Performance Requirements

Stakeholders
Regulators, ESG Rating Agencies, Indices, and Assessment Platforms

Main Linked ESG Reporting KPIs
- Sustainable Finance Portfolio (Lending)
- Sustainable Finance Portfolio growth
- Gross Loan Portfolio
- Percentage of corporate credit portfolio exposed to elevated transition risk.
- Percentage of corporate credit portfolio exposed to elevated physical risk.
- Employees trained in sustainable finance-related topics.
- Share of loans with high E&S risk in total loan portfolio (Category A).
- E&S Credit Exposure of the Direct Lending Portfolio According to the CBE's Categorisation.
- Sustainable Finance
- Green Finance through CIB's Direct/Own Funds.
- Green Bond portfolio.
- Share of real estate loans to certified green buildings.
- Annual CO_2e Reduction through Climate Financing.
- Annual Energy Savings through Climate Financing (kWH/year).

Sustainability Systems

01
ESG SOP Implementation Rate

Monitors
% Business Lines with Documented ESG SOPs

Frameworks
GRI, TCFD, PRB, EP, and IFC E&S Performance Standards

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Main Linked ESG Reporting KPIs
- SOP implementation coverage.
- SOP process adherence rate.
- Training completion for SOPs.
- Environmental Policy aligned with national or global frameworks.
- Does the company obtain independent external assurance for its ESG or sustainability report?
- Does the company assess ESG risks across its Egyptian supply chain?
- % of employees who completed ESG Awareness training.
- Number of eligible projects subject to the Equator Principles due diligence process.
- Sustainability policy alignment.

02
Sustainability Assurance Coverage

Monitors
% ESG Disclosures Externally Assured

Frameworks
TCFD, SASB, PRB and GRI

Stakeholders
Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Main Linked ESG Reporting KPIs
- Material topics assured.
- Reports are assured against credible standards.
- Data points assured.
- KPIs externally assured.
- Limited assurance coverage.
- Are the company's sustainability disclosures aligned with GRI standards?
- Are the company's sustainability disclosures aligned with ISSB standards?
- Does the company obtain independent external assurance for its ESG or sustainability report?

For further information on CIB's SFIP Impact Indicators, including their associated ESG impacts and financial risks and opportunities, please refer to the Annex: ESGDD Scorecard Methodology (SFIP Impact Indicators).

5 Governance Metrics | **1** Rating Metric | **2** Systems Metrics | **4** Strategy/ Innovation/ Engagement Metrics | **1** Sustainable Finance Metric

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ESG Performance Scoring Methodology: A Data-Driven Approach for Sustainable Finance

The performance scoring methodology underlying this framework has been deliberately designed to ensure objectivity, comparability, and strategic relevance across both financial and non-financial ESG indicators within the Bank's operations. This robust methodology integrates benchmark-driven evaluation, directional scoring logic, and a unified aggregation model to produce a transparent, defensible, and decision-useful ESG Achievement Rate.

Indicator Structuring and Assessment Flow 01

Each ESG Impact and Strategic Indicator within the Scorecard progresses through a rigorous six-stage assessment pipeline. This structured workflow is designed to convert raw disclosure data into decision-grade management insight:

Indicator Definition

The foundational stage establishes a clearly defined ESG Impact or Strategic Indicator, drawn from authoritative international frameworks (such as GRI, SASB, TCFD, etc.) and precisely calibrated to the Bank's operational context.

Performance Measurement

Indicators are evaluated quantitatively against both the Bank's historical baseline (2024–2025) and calibrated peer benchmarks (structured into Low, Medium, and High tiers), yielding an objective achievement rate and a directional performance trend.

Risk and Opportunity Evaluation

Each indicator is analysed through a dual lens: as a potential downside risk (encompassing transition, physical, reputational, and regulatory dimensions) and as an upside opportunity (identifying new revenue pools, cost-of-capital advantages, and enhanced client retention).

Impact Assessment (Inside-Out)

Applying the double-materiality principle, this stage evaluates how the Bank's activities affect the environment and society, scored on a 1–5 scale across both negative mitigation and positive contribution dimensions.

Financial Materiality (Outside-In)

This stage assesses how the sustainability issue affects the Bank's financial position. It is scored as High, Medium, or Low, with explicit linkage to affected financial statements, including the Profit and Loss, Balance Sheet strength, and Capital adequacy.

Value Synthesis

The final synthesis layer translates the preceding five stages into a comprehensive value signal. It articulates the strategic, reputational, and financial value created or protected, rendering the indicator fully actionable for both Executive management and external investors.

This comprehensive flow ensures every indicator transcends simple measurement to become fully contextualised, risk-weighted, impact-tested, and translated into financial value.



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Stakeholder Mapping 02

Indicators are not evaluated in isolation; rather, each metric is systematically mapped to the specific stakeholder groups that rely on it. This ensures the Scorecard effectively communicates with multiple critical audiences simultaneously:

Investors and Analysts

Provides essential input for ESG ratings (including MSCI, Sustainalytics, CDP, etc.), facilitates portfolio screening, and generates cost-of-capital signals.

Development Finance Institutions (DFIs)

Fulfil covenant and impact reporting requirements for key partners, including PROPARCO, IFC, EBRD, AfDB, and EIB.

Regulators and Supervisors

Supports compliance with central bank regulations, the EGX, and the London Stock Exchange.

Counterparties

Assists any counterpart that may require ESG information or data from the Bank.

Civil Society and Communities

Delivers impact transparency, supports grievance mechanisms, and validates just-transition commitments.

This strategic mapping elevates the Scorecard from a conventional compliance artefact into a dynamic, multi-audience communication tool — allowing a single indicator, or a group of indicators, to simultaneously satisfy a DFI covenant, address a rating agency questionnaire, and inform a Board-level risk review.

Linkage to Overall ESG Performance Architecture

The methodology distinguishes between two complementary layers:

ESG Impact Indicators

Operational and backwards-looking, measuring realised performance against benchmarked standards.

Strategic Indicators

A forward-looking 49-indicator set assessing target trajectory, policy integration, transition readiness, and long-term positioning.

Alignment With Credible References And Frameworks

To demonstrate how credible references underpin the model, the Framework is closely aligned with leading ESG rating agencies, international reporting standards, and recognised sustainability frameworks.

01

Alignment with ESG Rating Agencies

The scoring engine natively ingests and benchmarks against the major rating scales used by global investors:

MSCI · CDP · TSE4Good · SUSTAINALYTICS

The Bank actively utilises MSCI, CDP, FTSE4Good, and Sustainalytics as its four primary external ESG reference frameworks within the performance architecture.

02

International Reporting Standards

Each indicator's enrichment and materiality reasoning is generated with explicit instructions to reference leading standards:

GRI STANDARDS · EQUATOR PRINCIPLES · UN environment programme finance initiative Principles for Responsible Banking · IFRS Sustainability ISSB / IFRS S1 & S2 · TCFD · TNFD Taskforce on Nature-related Financial Disclosures · SASB STANDARDS Now part of IFRS Foundation · net-zero banking alliance

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PART IV - ESGDD Performance: Material Topics

GOVERNANCE PILLAR

Governance

Business Ethics and Integrity

Financial Resilience and Value Creation

ENVIRONMENT PILLAR

Environmental, Social, and Climate Risks

Sustainable Finance

Ecological Footprint

SOCIAL PILLAR

Healthy Economy and Financial Empowerment

Customer First

Social and Community Investment

Employee Well-Being, Diversity, Engagement, and Development

DATA AND DIGITISATION PILLAR

Digital Leadership and Digitisation

Data Privacy and Security

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Governance Pillar

In 2025, CIB continued to reinforce the governance systems that support strategic oversight, risk discipline, and institutional resilience across the Bank. As regulatory expectations, stakeholder scrutiny, and sustainability-related considerations continue to evolve, governance remains critical to ensuring that decision-making is well supervised, responsibilities are clearly allocated, and the organisation responds effectively to change. A key development during the year was the continued strengthening of Board composition and oversight. In 2025, CIB announced the appointment of new independent non-executive directors, following approval from the Central Bank of Egypt. This development further broadened the Board's collective experience and supported effective oversight of the Bank's strategic and governance priorities. Alongside Board-level developments, CIB rely on its governance and control architecture to guide implementation across the organisation. Oversight is exercised through the Board and its committees, while management committees and internal control functions support execution, escalation, and accountability across business and support areas. This approach helps embed governance into day-to-day operations rather than treating it as a stand-alone compliance function.

Operational resilience also remained an important focus area in 2025. In June 2025, CIB renewed its **ISO 22301:2019 certification for Business Continuity Management Systems**, reaffirming its capability to maintain critical operations and respond in an organised manner during disruption. This renewal reflects the Bank's continued emphasis on preparedness, continuity planning, and resilience across its operating environment.

CIB's 2025 governance progress is evident in the Bank's continued strengthening of its oversight, control, and resilience mechanisms, reinforcing long-term performance and stakeholder confidence.

Material Topics

- Governance
- Business Ethics and Integrity
- Financial Resilience and Value Creation



2025 Performance Snapshot

46%
Independent Board Members

18%
Female Representation on the Board

6
Board Sustainability Committee Meetings

100%
Employees Trained on the Code of Conduct

Zero
Bribery Cases

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Governance

CIB's Commitment

CIB is committed to upholding strong corporate governance as a key enabler of accountability, sound decision-making, and long-term resilience. The Bank's governance approach is designed to support effective oversight, ethical conduct, and clear allocation of responsibilities across the organisation.

Through Board and management oversight, internal control mechanisms, and established governance structures, CIB seeks to ensure that strategic priorities, risk considerations, and stakeholder interests remain closely aligned. This commitment also extends to integrating sustainability and climate-related considerations into governance processes, supporting responsible business growth and long-term value creation.

CIB's Progress

In 2025, CIB strengthened its ESG governance through a well-established oversight structure at both Board and management levels, while continuing to embed sustainability across its operations. The completion of three years of Sustainable Finance System and Strategy implementation marked further progress in integrating ESG into internal processes and day-to-day activities. This was supported by cross-functional collaboration through the Sustainability Strategic Network (SSN), which promoted knowledge sharing, capacity building, and broader internal engagement on sustainability topics.

During the year, the Bank reinforced its governance framework by updating key policies, including the Code of Conduct, Conflict of Interest Policy, Disclosure Policy, Social Media Policy, and Code of Corporate Governance, thereby enhancing transparency, accountability, and ethical practices. ESG considerations were further incorporated into internal policies and procedures, alongside internal audit efforts that supported improvements in governance, controls, and oversight. CIB's approach was further reflected in external recognitions.

Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Female Representation on Board	%	18%	18%	-
CDP Ranking	Score	C	B	+1
MSCI Rating	Score	AA	AA	-
Sustainalytics Rating	Risk Rating	22.6	22.6	-
FTSE4Good and Bloomberg Gender Equality Index	Listing	Consistent	Consistent	-
Board members with an Effectiveness Assessment	%	100%	100%	-
Average Board Meeting Attendance Rate	%	97%	97%	-
Percentage of committee Chairs Occupied by Women	%	33%	33%	-

Read more

CIB's Corporate Governance updates are detailed in the 2025 Annual Report (p. 80-85)

Code of Corporate Governance

2025 Awards and Recognition

Lifetime Achievement Award

MEED: Best ESG Strategy

MEED: CEO of the Year

Key Policies and Certifications

Code of Corporate Governance

Code of Conduct

Conflict of Interest Policy

Reaccredited by the Association of Chartered Certified Accountants (ACCA)

ISO 37000:2021 – Governance of Organisations - Guidance

ISO 9001

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Board Structure

As at 31 December 2025.

	Name	Title	Joining Date	Board Committees					
				Audit Committee	Risk Committee	Strategy and Transformation Committee	Compensation Committee	Governance and Nomination Committee	Sustainability Committee
	**Ms. Neveen Sabbour**	Non-Executive Chair	April 2023	–	●	●	★	●	–
	**Mr. Hisham Ezz Al-Arab**	Chief Executive Officer	November 2022	–	–	–	–	–	–
	**Mr. Sherif S. Samy**	Independent Director	March 2020	●	–	●	–	–	●
	**Eng. Hoda Mansour**	Independent Director	April 2023	–	–	●	–	–	★
	**Mr. Fadhel Al Ali**	Non-Executive Director	May 2022	–	●	–	–	★	–
	**Mr. Aziz Moolji**	Non-Executive Director	May 2022	–	–	●	●	–	●
	**Mr. Jawaid Mirza**	Non-Executive Director	August 2023	●	–	★	●	–	–
	**Mr. Georgios Anagnostopoulos**	Independent Director	June 2025	–	★	–	–	–	●
	**Mr. Burkhard Eckes**	Independent Director	June 2025	★	–	–	–	●	–
	**Mr. Amr El Ganainy**	Deputy Chief Executive Officer	November 2024	–	–	–	–	–	–
	**Mr. Islam Zekry**	Group Chief Finance and Operations Officer	November 2024	–	–	–	–	–	●

★ Chairman of the Committee ● Committee Member

For more information about CIB's Board of Directors, their biographies,and the Board Committees, please refer to its 2025 Annual Report.

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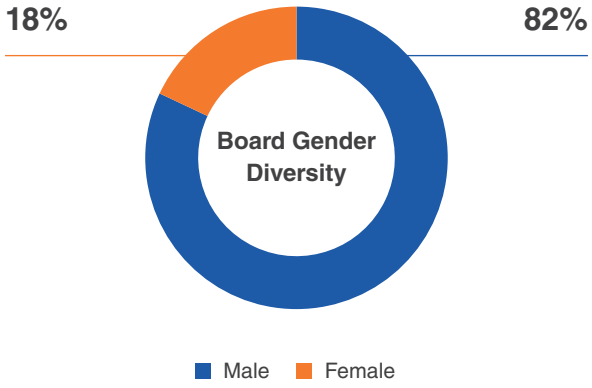
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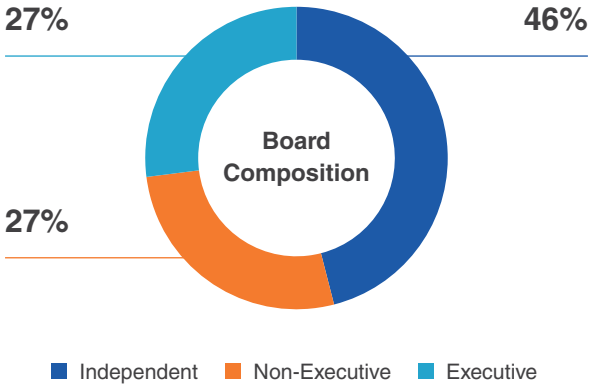
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Embracing Board Diversity

CIB values a diverse mix of skills, experiences, and perspectives among its Board members. In 2024, CIB appointed the Bank's first female non-executive Chair of the Board, marking a significant milestone in its commitment to gender diversity and inclusive leadership. Women represent 18% of CIB's Board members. By strengthening Board diversity, CIB aims to enhance strategic decision-making, foster innovation, and better reflect the communities it serves. The Bank has also established six Board committees, of which 33% are chaired by female Board members, reflecting CIB's continued commitment to diversity and inclusive leadership at the highest level of governance.





Board Composition and Evaluation

CIB's Board reflects diverse expertise across key areas, with a strong balance of non-executive and independent representation, alongside female participation that supports varied perspectives. In 2025, its composition was further strengthened through the addition of independent non-executive members, enhancing overall oversight. A clear separation between the roles of Chairperson and Chief Executive Officer remains in place, supported by formal charters and assurance functions that reinforce accountability and effective governance.

The Board follows a structured evaluation process to assess how effectively it fulfils its governance, oversight, and strategic responsibilities in line with the Bank's objectives and ESG commitments. In 2025, all Board members underwent a formal performance and effectiveness evaluation.

100%
Of Board Members Underwent a Formal Performance and Effectiveness Evaluation

Embedding ESG into Risk Management

In 2025, CIB advanced the integration of ESG across its risk management and operational standards. The Board Sustainability Committee and Sustainable Finance Steering Committee ensured strategic oversight and regulatory alignment, while the ESG Risk Management and Legal Departments embedded ESG and climate-related considerations into credit, compliance, and operational processes. ESG principles were incorporated into policies, SOPs, and KPI monitoring, supported by staff capacity-building programs such as the Sustainable Finance School, SF Library, and SSN. This approach strengthened accountability, operational resilience, and made ESG a consistent part of decision-making and risk management across the Bank.

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Board Sustainability Committee Meetings held in 2025

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Sustainability and Climate Governance Structure

Board of Directors

The Board of Directors provides overarching oversight of CIB's ESG agenda, including sustainability, climate-related matters, and associated risks and opportunities. Through the Board Sustainability Committee and other Board committees, the Board receives regular updates on the implementation of Sustainable Finance, ESG disclosures, and regulatory reporting, helping ensure that sustainability considerations remain integrated into strategic oversight and long-term decision-making. In 2025, Board-level governance was further supported by a revised Board composition and by ongoing supervision of the Bank's sustainable finance direction and governance framework.

Board Sustainability Committee (BSC)

The BSC acts on behalf of the Board to oversee sustainability-related priorities and guide ESG integration across the Bank. Its remit includes reviewing sustainability frameworks, policies, targets, regulatory submissions, and emerging ESG topics requiring Board attention. In 2025, the Committee held six meetings. During the year, it oversaw sustainable finance regulatory reporting, reviewed the BSC Charter, and supported updates to the Bank's sustainable finance governance framework, helping reinforce transparency, accountability, and alignment with regulatory and strategic priorities.

Board Risk Committee (BRC)

The BRC supports Board oversight of material financial and non-financial risks, including environmental, social, governance and climate-related risks within the Bank's broader risk management architecture. Its role includes reviewing relevant risk policies, monitoring control effectiveness, and helping ensure that ESG and climate-related considerations are reflected within risk oversight and escalation processes. This aligns with the Bank's wider enterprise risk approach and its efforts to embed ESG and climate-related considerations into existing risk structures.

Sustainable Finance Steering Committee (SFSC)

The SFSC is the main executive-level body guiding implementation of the sustainable finance agenda across the Bank. It brings together executive and senior management representation to steer priorities, remove implementation barriers, and align sustainable finance activity with business needs and international practice. In 2025, the SFSC held **five meetings**. Key matters during the year included progress on the sustainable finance system and strategy implementation, ESG and climate risk integration, new products and disclosures, stakeholder engagement, and policy and charter reviews. The **SFSC Charter** was also reviewed during the year.

Board Audit Committee (BAC)

The BAC supports the integrity of financial and non-financial reporting and the effectiveness of internal controls. In the ESG context, its role includes oversight of sustainability-related disclosures and related assurance and audit processes, helping strengthen the reliability, consistency, and transparency of reported information.

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Chief Sustainability Officer (CSO)

The CSO serves as a central link between governance and execution on sustainability matters. As head of the Sustainable Finance Department and a participant in relevant governance committees, the CSO is responsible for advancing CIB's sustainability strategy, policies, disclosures, and broader ESG coordination across the Bank. This includes supporting the integration of climate, circular economy, and biodiversity considerations into strategy, as well as overseeing ESG ratings and disclosure processes.

Executive Committee

The Executive Committee is responsible for implementing Board-approved strategy, including sustainability-related priorities. It receives updates on key sustainability initiatives and workstreams, helping ensure management accountability and escalation of significant ESG matters where needed.

Sustainable Finance Department

The Sustainable Finance Department acts as the central coordinating function for embedding sustainability across CIB's business and operations. It supports enterprise-wide programme delivery, sustainable finance product development, stakeholder engagement, and sustainability disclosures, while also working with business and support functions to integrate ESG considerations into implementation processes. In 2025, its governance role was strengthened through the review of the Sustainable Finance Policy and the Sustainable Finance Department Execution Procedures, alongside the completion of three years of Sustainable Finance System and Strategy Implementation.

ESG Risk Management Department

The ESG Risk Management Department, housed within the Risk Management Group, is responsible for identifying, assessing, monitoring, and reporting ESG risks. It implements the Environmental and Social Risk Management System (ESRMS) and oversees ESG risk assessments across lending and investment activities. The department leads the integration of climate-related risks into the Bank's existing risk management framework. It conducts both quantitative and qualitative assessments, including climate risk stress testing and scenario analysis. It is also responsible for developing robust risk metrics and risk appetite indicators aligned with local regulatory expectations, international frameworks, and best practices.

Sustainability Strategic Network (SSN)

The SSN serves as a cross-functional platform that supports staff engagement, internal advocacy, and practical ESG integration across the Bank. Based on the 2025 stakeholder-engagement file, the SSN was updated to reflect **33 participants** and a stronger focus on knowledge sharing, awareness building, and cross-functional coordination on sustainable finance topics. During 2025, SSN-related activity included **weekly messages reaching 52 people, including senior management**, as well as targeted sessions involving **60+ participants** from functions such as operations, GCR, CBG, IT, HR, and Legal. The broader SSN platform is positioned as an enabler of bottom-up engagement, complementing the Bank's formal committee structure and helping connect sustainability priorities to day-to-day operations.

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CIB Kenya: Advancing ESG Governance and Strategic Integration

Throughout 2025, CIB Kenya continued implementing its five-year corporate strategy, emphasising the systematic integration of sustainability into its core operations. A central component of this effort is the comprehensive revamp of the bank's ESG Framework, which addresses climate-related risk and corporate social responsibility. While the bank's Climate Strategy has received formal approval, management is currently focused on developing the internal infrastructure and ESG parameters required for its full execution across all bank policies.

To ensure a consistent regulatory foundation, the bank initiated the 2025 CIB Policy Revamp. This cross-departmental initiative integrates relevant ESG parameters into every departmental policy, ensuring that all operations, from credit to facilities management, align with the national guidelines of the Republic of Kenya and the mandates of the Central Bank of Kenya (CBK).

Complementing these policy updates, CIB Kenya has enhanced its governance structure to provide senior-level oversight of sustainability initiatives. A significant development in 2025 was the formal transition of the Climate-Related Risk Steering Committee (CRSC) into a dedicated ESG Committee. This change expanded the committee's mandate to encompass all ESG factors. Meeting quarterly, the ESG Committee monitored the bank's transition, defined management-level accountabilities, and reviewed progress toward regulatory compliance. During the second quarter of 2025, the committee further engaged with international frameworks, specifically the TNFD.

To support data-driven decision-making, the bank maintained its record of tracking GHG emissions, a practice established over the last two years in accordance with 2021 climate-related risk guidelines. These tracking methodologies are currently being reviewed to align with the maturing ESG framework and updated regulatory requirements. Through these structural refinements and a disciplined "maker-checker" verification process, CIB Kenya continues to establish a transparent and accountable approach to sustainable banking.

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Business Ethics and Integrity

CIB's Commitment

CIB is dedicated to maintaining the highest standards of compliance, ethics, and organisational resilience across the Bank. These principles form the foundation of CIB's culture, governance, and risk management framework. The Bank regards ethical conduct, robust compliance, and operational resilience as regulatory obligations and as essential drivers of long-term trust, institutional stability, and sustainable growth. CIB's systems are designed to mitigate financial crime and operational disruptions while reinforcing accountability, transparency, and responsible decision-making. Anchored by its Code of Conduct and broader governance framework, CIB continues to foster a culture of integrity and compliance that serves the interests of its customers, shareholders, employees, and the wider community.

CIB's Progress

In 2025, CIB further enhanced its compliance, ethics, and resilience framework by maintaining to adopt the three lines model and the Compliance Group's core pillars, encompassing financial crime, regulatory compliance, monitoring and testing, conduct risk, customer rights protection, and whistleblowing. Structured compliance reviews were conducted across branches, internal functions, and Subsidiaries, thereby strengthening oversight and enabling timely issue identification. As part of Phase One of ESG integration into standard operating procedures, 22 departments were selected, with 9 achieving full integration. Training and awareness remained central to these efforts: 98% of the workforce received formal training on the anti-corruption and bribery policy, 100% of executives completed training on money laundering prevention, and 98% of employees received anti-money laundering training. These figures reflect comprehensive coverage across relevant employee groups. Additionally, CIB renewed its ISO 37000:2021 certification for corporate governance, underscoring its commitment to global best practices and institutional integrity.

Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Employees Trained in the Code of Conduct	% of total employees	100%	100%	-
Employees Trained on the Prevention of Money Laundering	% of total employees	98%	98%	-
Employees Trained on Anti-Bribery and Corruption	% of total employees	100%	100%	-
Total Number of Fines for Non-Compliance with Laws and Regulations	No.	0	0	-
Reported Breaches regarding Money Laundering	No.	0	0	-
Total Incidents of Significant Non-Compliance with Laws and Regulations	No.	0	0	-
Workforce Formally Trained on Anti-Corruption/Bribery Policy	%	98%	98%	-
Training on Financial Crime	No. of Employees	6,781	7,733	+14%
Participants Trained in the Prevention of Money Laundering	No.	6,897	7,931	+15%

Read more

Code of Conduct

Internal Audit Charter

Key Policies and Certifications

Conflict of Interest Policy

Social Media Policy

Risk Management Policy

Stress Testing Policy

ISO 37000:2021 – Governance of Organisations - Guidance

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Three Lines of Risk Oversight, Control, and Governance

The Three Lines Model is an integral part of CIB's governance, risk, and control environment, supporting the Bank's commitment to compliance, integrity, and sound risk management. It establishes clear accountability across the organisation by defining how risks are owned, overseen, and reviewed. Through this structure, CIB ensures that risks arising from its activities are identified promptly, assessed appropriately, and managed within a disciplined control framework. The model also reinforces transparency by separating frontline risk ownership from oversight responsibilities and independent assurance.

First Line

Comprises all business and operational functions that are responsible for owning, identifying, assessing, and managing the risks arising from the Bank's day-to-day activities.

Second Line

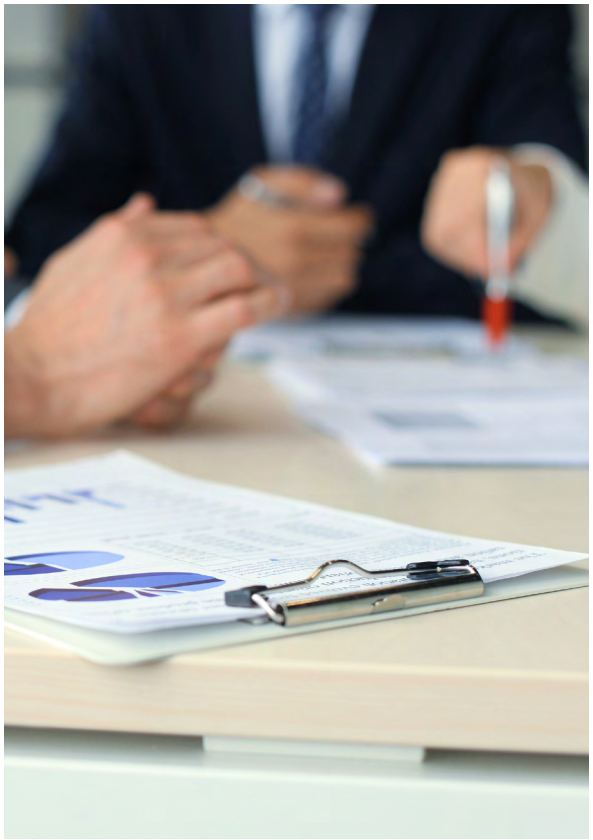
Comprises the Risk and Compliance functions, which are responsible for setting policies, frameworks, and control requirements, as well as overseeing implementation, monitoring adherence, and reporting on risk management and compliance matters.

Third Line

Comprises the Internal Audit function, which provides independent assurance on the adequacy and effectiveness of governance, internal controls, and the overall risk management framework.

Policies and Internal Controls

CIB maintains a structured approach to policies and internal controls to ensure consistency, accountability, and effective risk management across the organisation. Policies are regularly reviewed and embedded within operational processes to support compliance, safeguard assets, and strengthen decision-making. To enhance accessibility and practical application, a comprehensive Policies Glossary was created, featuring key policy content transformed into interactive videos, along with simplified terminology guides. By 2025, three videos had been released, helping employees better understand and navigate policy requirements and reinforcing consistent implementation across the Bank.



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Compliance Group

The Compliance Group is responsible for managing compliance risk across the Bank through a comprehensive risk-based program. It provides oversight and governance of the Bank's ethical environment, establishes the fundamental pillars of compliance risk management, and supports the achievement of the Bank's mission and strategic objectives.

The group is segregated into the following main functions/Departments:

01

Financial Crime

The department is responsible for combating money laundering, terrorist financing, and sanctions violations, ensuring compliance with applicable laws and regulations. The Financial Crime Framework includes the following main functions/units:

Customer Due Diligence (CDD)

The unit applies a risk-based approach to customer onboarding and monitoring, ensuring accurate identification, verification, and continuous assessment to protect CIB from financial crime risks.

Sanctions Screening

The Sanctions unit ensures compliance with national and international sanctions regimes by screening transactions and conducting overnight database screening.

This safeguards CIB from any regulatory and international sanctions breaches, as well as risks that could jeopardise the Bank's reputation. It also helps prevent the financing of Weapons of Mass Destruction (WMDs) by enforcing international sanctions and blocking illicit channels.

Anti-Money Laundering (AML) and Counter-Terrorism Financing (CFT)

The AML unit ensures compliance with Egyptian AML laws, international best practices, and guidelines from the Egyptian Money Laundering and Terrorist Financing (EMLCU) and the Central Bank of Egypt (CBE). It safeguards CIB by detecting and reporting suspicious activities related to anti-money laundering and combating the financing of terrorism that could expose the bank to financial crime risks.

Anti-Bribery and Corruption (ABC)

CIB adopts a zero-tolerance policy on bribery and corruption, setting a clear ethical expectation for employees and partners. These standards are reinforced through regular training and robust internal monitoring to ensure integrity across all operations.

02

Conduct Risk and Customer Rights Protection

CIB's Conduct Risk and Customer Rights Protection oversee and governs the Bank's ethical environment while safeguarding customer rights. This includes developing and assessing the Bank's performance against established standards, ensuring transparency and fairness in all customer interactions, supervising the complaints-handling process, and centrally promoting a strong Compliance Culture through training and awareness initiatives.



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Regulatory Compliance

Regulatory Compliance is managed through two units:

Regulatory Affairs

The Regulatory Affairs role is to act as the point of contact between the Bank and the Regulator(s), with a focus on how the Bank manages the various types of regulatory contacts and relationships to ensure that all regulatory contacts are handled in a logical, transparent, and well-coordinated manner through standardised practices, processes, and tools. The Regulatory Affairs team is also the point of communication with the CBE regarding any new or updated regulations and regulatory requirements. The team is responsible for communicating with the CBE regarding all new CIB products, services, or business initiatives to secure the needed regulatory approvals.

Compliance Business Advisory

The Advisory Compliance team manages the Regulatory Change Management Process to ensure all new or updated regulatory mandates are duly incorporated into the Bank's policies, procedures, and operations, maintaining CIB's full compliance. The team also provides the necessary compliance advice on interpreting applicable regulations, conducting business in a compliant manner, and taking proactive steps to identify and assess compliance risks associated with the Bank's business activities.

04

Whistleblowing

CIB's Whistleblowing Department promotes openness, accountability, and ethical conduct by providing secure and confidential channels for employees and stakeholders to report suspected unethical behaviour or regulatory breaches. Reports are handled with strict confidentiality, reviewed through formal processes, and, when necessary, escalated to governance bodies, with protections against retaliation for good-faith reporting. Multiple reporting options are available, including email, an online form, and a hotline. To ensure accessibility and awareness, CIB reinforces whistleblowing procedures through clear policies, regular communication, and training initiatives.

05

Compliance Monitoring and Testing

The Compliance Monitoring and Testing (CMT) is the independent testing arm of the Compliance Group, providing reasonable assurance on the effectiveness of the Bank's compliance program across CIB and its subsidiaries. It monitors compliance activities, ensures adherence to regulatory requirements, and provides recommendations to strengthen the overall compliance framework further.

06

Policy Updates and Departmental Progress

In 2025, CIB updated several key policies, including Anti-Bribery and Corruption, Know Your Customer (KYC), AML/CFT, Whistleblowing, Contact with Regulators, Compliance, and Conduct Risk and Customer Rights Protection. These revisions ensured full alignment with evolving regulatory requirements, reinforced operational consistency, and embedded compliance principles into day-to-day activities across the Bank.



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Governance Group

Code of Conduct

The Code of Conduct articulates the guiding principles and values essential to building CIB's worthy reputation and competitive excellence, enabling it to become a strong and agile bank. It sets forth the ethical standards expected of all leaders and employees, providing a comprehensive framework for their rights and duties toward the Bank. The code also reinforces the importance of conducting business within the framework of professional standards, laws, and regulations, as well as the Bank's own policies and procedures. It also further enshrines the principles of equal employment opportunity and gender equality, encourages collaboration and innovation, and fosters a sense of care, integrity, and responsibility, shedding light on maintaining the utmost discretion with regard to the Bank's confidential information, hence strengthening the valuable bond of trust CIB builds with its clients, employees, and the community, which in turn enriches all stakeholders collectively.

Disclosure Policy

The Disclosure Policy is intended to ensure that information concerning CIB activities is made publicly available. The policy explains principles, practices, and procedures, and defines clear categories of information according to their status with regard to public disclosure. A disclosure policy identifies the methods, types, frequency, and means of public disclosure.

Social Media Policy

The Social Media Policy aims to ensure that all employees understand the Bank's guidelines when using social media and to act responsibly and appropriately. The policy provides guidance on the ethical use of social media to ensure that all employees recognise the limits and risks of social media posts, thereby avoiding legal liabilities and protecting the Bank's goodwill and brand value.

Conflict of Interest

The Conflict-of-Interest Policy addresses potential conflicts of interest and governs situations in which employees personally benefit from actions that contradict the bank's best interests. The policy also outlines the high-level organisational and administrative procedures for identifying and managing Conflicts of Interest within the Bank as part of its corporate governance and business activities. The policy establishes a framework for managing and monitoring potential conflicts of interest among the Bank, Board members, management, employees, customers, and any third parties.

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Risk Group

CIB's Risk Group supports the Bank in delivering its strategic objectives by applying the Enterprise Risk Management (ERM) Framework and the Three Lines Model, strengthening oversight, control, and governance across the organisation. The Bank maintains a comprehensive Risk Management and Control Framework that enables risks to be identified, assessed, monitored, and managed effectively. This Framework supports sound decision-making and continuous performance oversight through a strong risk infrastructure, qualified professionals, reliable and consistent data, advanced systems, sound methodologies, and comprehensive policies.

I supporting both strategic execution and day-to-day operations, the Risk Group focuses on several core priorities, including preserving portfolio quality, enabling sustainable business growth, maintaining regulatory compliance, and integrating ESG risk considerations across the organisation. The Group also plays an important role in promoting a strong risk culture across functions and supporting the Bank's digital transformation, thereby strengthening efficiency, optimising resources, and enhancing the customer experience.

The policies below form the comprehensive Framework for managing material risk types across the Bank, while a set of other risk policies and procedures covering all business activities and risk exposures is in place within the Risk Group to support more granular risk management:

Risk Management Policy

CIB's Risk Management Policy establishes the framework for all risk-related policies across the Bank, ensuring risks are managed consistently, prudently, and responsibly. The policy sets out the core principles and key components of the Bank's Enterprise Risk Management (ERM) Framework, supporting the achievement of strategic, operational, financial, and compliance objectives, while safeguarding the Bank's assets, reputation, and stakeholders.

Stress Testing Policy

Stress testing represents a fundamental component of the Bank's risk management framework. It is designed to evaluate the resilience of the Bank and its portfolios under severe, yet plausible, adverse scenarios arising from a broad spectrum of risks. The stress testing framework serves multiple objectives:

- Providing forward-looking assessments of risk exposures under various stressed conditions.
- Evaluating the Bank's capacity to absorb potential losses across portfolios and positions.
- Supporting capital adequacy and liquidity planning processes.
- Enhancing the Bank's understanding of its overall risk profile and strengthening ongoing risk monitoring.
- Quantifying potential additional requirements for provisions and/or capital.
- Informing contingency planning and recommending corrective actions to ensure business continuity under adverse conditions.

All policies are aligned with applicable local and international regulations, including the requirements of the Central Bank of Egypt (CBE), the Bank for International Settlements (BIS), and the European Banking Authority (EBA).

Strengthening Systemic Resilience

In 2025, the Bank advanced several key initiatives to enhance its resilience and align with evolving regulatory frameworks. By leveraging advanced statistical methodologies and integrated reporting tools, the Risk Group has further matured its approach to identifying and managing complex mechanisms of risk transmission.

Integrated Stress Testing Framework

The Bank developed a comprehensive Integrated Stress Testing Report in alignment with the Central Bank of Egypt (CBE) stress testing circular issued in March 2024. This initiative included the design and implementation of an advanced stress-testing tool developed in collaboration with an external consultant. The Framework incorporates interactions across risk types and provides a holistic assessment of the impact on capital adequacy, asset quality, profitability, and liquidity. This integrated approach enhances the Bank's ability to meet regulatory requirements while strengthening internal risk assessment and decision-making processes.

Dynamic Statistical Modelling for Risk Scenarios

To enhance the robustness and objectivity of stress testing practices, the Bank developed a dynamic statistical model for generating stress scenarios. This model leverages profitability distributions across varying confidence levels and utilises historical data of key macroeconomic indicators.

By capturing correlations and interdependencies among economic variables, the model enables more data-driven, forward-looking estimates of stress shocks. This approach represents a shift from subjective assumptions to statistically grounded methodologies, in line with the expectations of the Board Risk Committee (BRC). It also strengthens the credibility and precision of stress testing outcomes.

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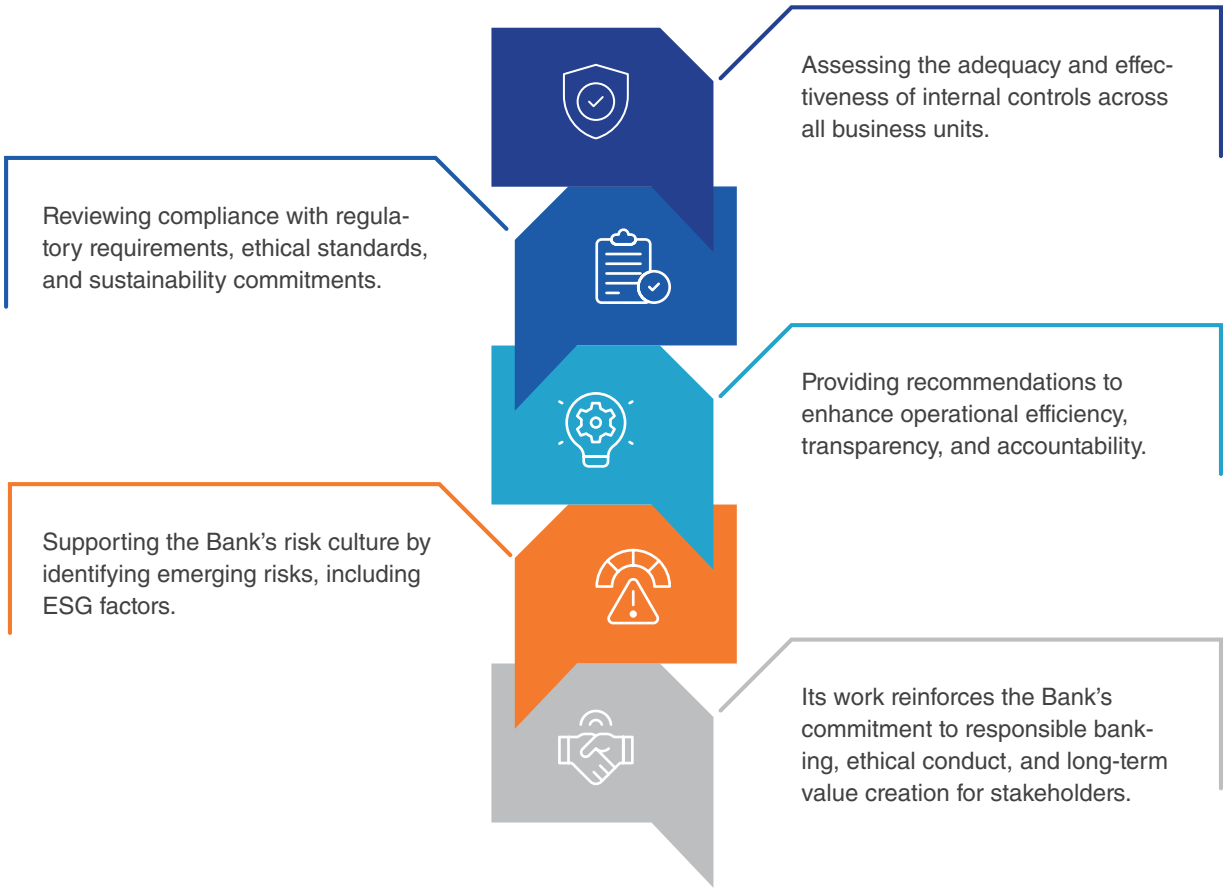
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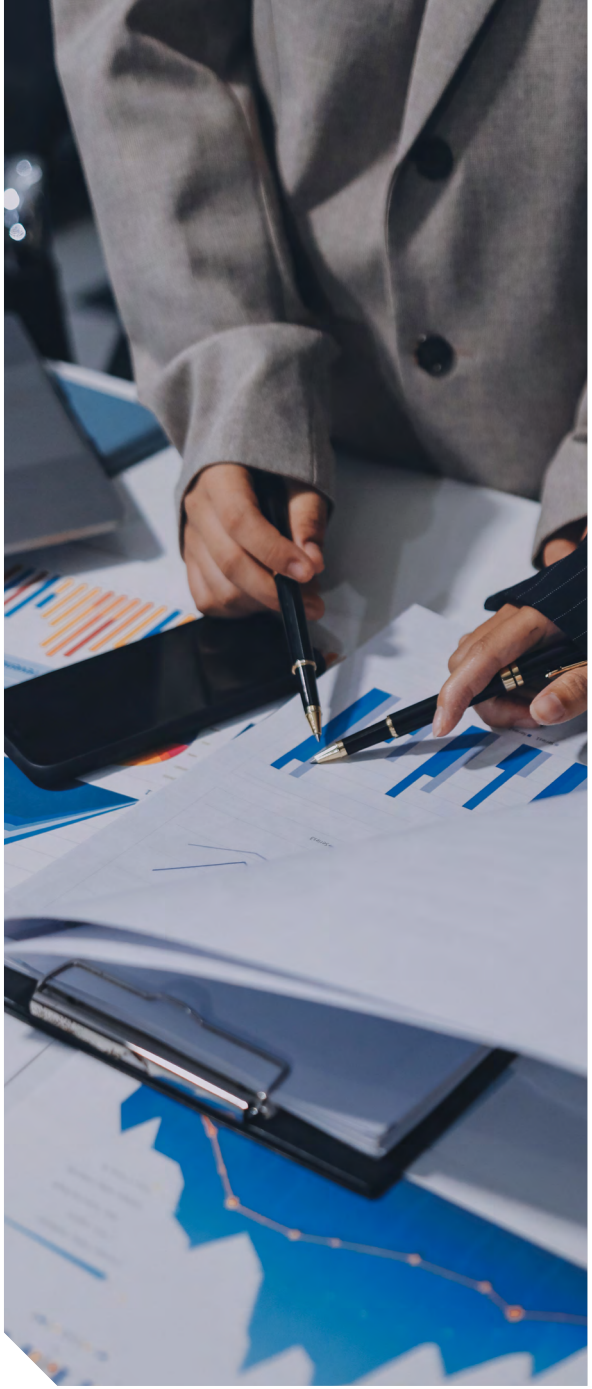
Internal Audit

CIB's Internal Audit Group is an independent assurance function within the Bank, mandated to evaluate and improve the effectiveness of governance, risk management, and internal control processes. It also provides objective insights that support the Bank's long-term resilience and sustainable growth.

The Internal Audit Group reports functionally to the Board Audit Committee and administratively to the Chief Executive Officer. This dual reporting structure ensures independence, impartiality, and alignment with the Bank's strategic objectives.

Internal Audit Group's responsibilities include the following:





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Legal Group

CIB's Legal Group ensures the Bank operates within the legal and regulatory framework, safeguards its rights, and manages legal risk. The department is structured into four teams: Litigation, Execution, Seizures, and Heritage; Contracts, Legal Opinions, and Research; Asset Protection; and Paralegal Support. These teams handle court representation, legal advisory, contractual documentation, enforcement of judgments, and maintenance of valid and enforceable agreements for corporate and mid-cap clients.

In 2025, the Legal Group continued modernising its operations, notably by digitalising the Litigation division with the launch of a digital legal system. Key achievements include successful settlements with delinquent customers and ongoing efforts to support the Bank's strategic objectives. The department maintained high operational standards, with ISO 9001:2015 certification renewed for the Legal Department, ISO 9001:2015 certification for the Asset Protection team, and recognition through awards from the Federation of Egyptian Banks and Law Magazine, including General Counsel of the Year, Best In-House Legal Team – Egypt, and a Diversity and Inclusion award.

Stakeholder engagement remains a priority, with daily coordination with regulators, ongoing support to internal departments, and quarterly collaboration with external legal partners. Training programs, including the Banking Lawyer Certificate from EBI and role-specific courses via Taleo, continued to enhance legal and compliance knowledge across staff. No confirmed legal or compliance breaches, fraud cases, or non-compliance incidents were reported during 2025, while some ongoing legal cases remain confidential.

Business Continuity and Control Environment

CIB's internal control environment is built around the Three Lines Model, which clearly defines accountability for risk ownership, oversight, and independent assurance across the Bank. This structure supports effective risk management, regulatory compliance, and operational resilience. To strengthen business continuity, the Bank has enhanced its preparedness through disaster recovery capabilities, alternate site arrangements, and flexible working arrangements designed to maintain service continuity and operational stability during periods of disruption.

Employee Complaints and Grievance

CIB provides formal channels for employees to raise workplace concerns in a fair, structured, and secure manner. The Staff Issues and Ethics Committee serves as the main grievance mechanism for both permanent employees and outsourced staff, reviewing matters related to potential breaches of the Code of Conduct and disputes linked to performance management. Before escalating a concern to the Committee, employees are expected to follow the Bank's internal escalation process by first raising the matter with their respective Group Heads. Where a review indicates a possible case of harassment, the matter is referred to the Legal Group for further investigation and appropriate action.

Alongside this process, CIB also offers an anonymous whistleblowing channel through a dedicated reporting email managed by the Whistleblowing Team. This enables employees to report suspected unethical, improper, or unlawful conduct confidentially, further strengthening the Bank's culture of integrity and accountability. Together, these mechanisms help ensure that all employees, regardless of employment type, have access to trusted channels for voicing concerns without fear of retaliation.



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Financial Resilience and Value Creation

CIB's Commitment

CIB's approach to financial resilience and value creation is grounded in the belief that long-term profitability, prudent risk management, strong governance, and sustainable finance are mutually reinforcing. The Bank is committed to maintaining a robust capital base and disciplined balance-sheet growth, ensuring it can deliver sustained value to shareholders, customers, employees, and the wider economy. As of March 31, 2025, CIB's Total equity and net profit for the year without Non-Controlling Interest reached approximately EGP 231.5 billion, up from EGP 152.6 billion at the end of 2024, reflecting this commitment in measurable terms.

CIB integrates sustainability across its operations through a Bank-wide Sustainable Finance Policy, Board-level oversight, and governance frameworks that guide ESG integration, climate risk management, and responsible financing. The Bank also recognises that resilience extends beyond financial metrics: it includes strengthening institutional adaptability, supporting Egypt's development priorities, widening access to finance, and reinforcing internal systems to navigate evolving regulatory, environmental, and market expectations. By aligning financial strength with sustainable and socially responsible practices, CIB positions itself to create long-term value for all stakeholders.

CIB's Progress

In 2025, CIB delivered another year of strong financial performance and balance-sheet expansion. Full-year consolidated net income reached EGP 82.2 billion, while revenues rose to EGP 117 billion. Return on average equity stood at 48.3%, and the total capital adequacy ratio was 27.3%.

This performance was accompanied by continued support for real economy. Funding to businesses and individuals reached EGP 581 billion by year-end, while deposits grew to EGP 1.11 trillion. CIB also continued to deepen its customer reach, serving 2.5 million customers by the end of 2025. Together, these results reflect CIB's ability to grow responsibly, preserve capital strength, and create value at scale while supporting broader economic activity in Egypt.

Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Total Assets	EGP trillion	1.2	1.4	+17%
Total Liabilities	EGP trillion	1.06	1.21	+14%
Return on Average Equity (ROAE)	%	49.50%	48.3%	-2%
Cost-to-Income Ratio	%	14%	15%	+7%

Read more

CIB Annual Report 2025

CIB's Investor Relations Website

2025 Awards and Recognition

Best FX Bank in Egypt 2025 by Global Finance

Best Bank in Sustainable Finance Across the African Continent for 2025

2025 Best Private Bank

Key Policies

Code of Corporate Governance

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Direct Economic Value Generated and Distributed

In 2025, CIB generated substantial direct economic value through its core banking activities. Full-year consolidated revenues reached EGP 117 billion, profit before income tax reached EGP 111.6 billion, and net income for the year amounted to EGP 82.2 billion. These results underline the Bank's ability to generate sustained earnings while maintaining operational efficiency and a strong capital position.

EGP 117 Bn
Total Revenue

EGP 111.6 Bn
Total Profit Before Income Tax

EGP 82.2 Bn
Net Income for the Year

Financial Implications and Other Risks and Opportunities Due to Climate Change

CIB increasingly approaches climate change as both a source of financial risk and a strategic business opportunity. In 2025, the Bank continued to strengthen its climate governance and risk management architecture through the Board Sustainability Committee, Board Risk Committee and the Sustainable Finance Steering Committee, and a climate change management governance structure established in alignment with the TCFD since 2021. This was supported by the continued development of the Bank's environmental and social management systems and by the expansion of sustainable finance activity across the portfolio. By year-end, CIB's direct credit exposure to environmental and social projects reached EGP 88.6 billion, representing 19.8% of the Bank's total direct lending portfolio. In parallel, the Bank continued to advance transition finance and client decarbonisation support through its sustainable finance programs and partnerships.

EGP 88.6 Bn
Direct Credit Exposure to Environmental and Social Projects

19.8%
Share of ESG Lending in Total Direct Portfolio

CIB is in the process of further assessing the financial impact of climate change on its business and portfolio. As an initial step in 2025, the Bank conducted a preliminary estimate of revenue at risk to support its evolving understanding of climate-related financial exposure and inform future scenario analysis, risk integration, and strategic decision-making. This reflects CIB's broader effort to progressively strengthen the quantification of climate-related financial implications as its systems, methodologies, and internal data maturity continue to develop.

Defined Benefit Plan Obligations and Other Retirement Plans

CIB's staff benefit from a Social Insurance Fund established under Law No. 64 of 1984 regarding alternative social insurance systems. The Ministry of Social Insurance supervises the fund, and the Bank is obliged to pay the required monthly contributions, including both the employer's share and the insured employee's share, in accordance with the provisions of the fund. In 2025, social insurance expense amounted to EGP 294 million and was recognised within staff costs.

EGP 294 Mn
Total Social Insurance Expenses

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Environmental Pillar

In 2025, CIB advanced its management of environmental and climate risks by integrating robust assessment tools into its risk framework. The Bank continued to enhance the quantitative and quantitative tools used to evaluate the the impact of physical and transition climate risks on the traditional risk categories.

These improvements strengthen CIB's ability to anticipate and manage environmental risks while supporting Egypt's transition to a low-carbon economy. By embedding environmental considerations into decision-making and operations, the Bank continues to safeguard its assets, maintain long-term stability, and create positive impacts for the communities it serves.

Material Topics

- Environmental, Social, and Climate Risks
- Sustainable Finance
- Environmental Footprint

[1]Total Loan Amounts

2025 Performance Snapshot

49%
Decrease in Scope 1 and 2 Emissions per Employee from 2018 Base Year

6,612,922 tCO_2e
Annual CO_2 Reduction through Climate Financing

EGP 79.60 Bn
Green Finance through CIB's Direct/Own Funds

17%
Decrease in Scope 1 and 2 Emissions from 2018 Base Year

19.80%
E&S Credit Exposure of the Direct Lending Portfolio

EGP 1,434* Mn
Projects Funded under the Egyptian Pollution Abatement Program (EPAP)**

1,784
Employees Trained in Sustainable Finance-Related Topics

EGP 88.6 Bn
Sustainable Finance - Environmental Related Projects

EGP 12 Bn
Utilised through Green Bonds[1]

4,787
Employees Trained in ESRM

EGP 256.91 Mn
Projects Funded under the Agriculture Development Program (ADP)**

*This figure represents total outstanding exposure (in million) (EGP 86.2 and EUR 24).

**The figures are amended to be reported in (Total Outstanding Amounts) to comply with CBE reporting criteria.

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Environmental, Social, and Climate Risks

CIB's Commitment

CIB has continued to strengthen its leadership in ESG and Climate risk management. In 2025, the Bank enhanced its climate risk governance and ESG integration across core risk frameworks, supported by updates to its Risk Management and Stress Testing Policies and Procedures. CIB further advanced financing and operational greenhouse gas emissions assessments, particularly for the Power Generation and Real Estate sectors, and refined portfolio decarbonisation and resilience plans using the assessment outcomes from its risk management process.

CIB continues to play a proactive role in championing the financial sector's contribution to addressing climate change. Through active participation in international platforms and ongoing collaboration with regional stakeholders, the Bank advocates collective action and shared accountability to drive impactful change. While recognising that a structured and credible transition pathway is often constrained by data availability and technical capacity, CIB remains committed to overcoming these challenges. The Bank is actively investing in strengthening its internal expertise, enhancing data capabilities, and fostering strategic partnerships to bridge existing gaps. With a clear understanding that effective climate action is a long-term endeavour, CIB will persist in advancing its efforts with resilience and purpose, anchored in collaboration, continuous improvement, and sustained investment to deliver meaningful, lasting impact.

CIB tracks the leading practices in the identification and management of broader environmental risks, including nature-related risks such as biodiversity loss and ecosystem degradation. Early nature-related risk work included internal research, a preliminary gap analysis, and team capacity-building plans aligned with the emerging TNFD expectations. The Bank is taking a structured, and forward-looking approach to gradually expanding its scope as methodologies, data, and industry practices continue to mature. These efforts enable the Bank to maintain alignment with international standards, enhance its sustainability management system, and respond effectively to evolving national and global sustainability regulations.



Read more

2025 Annual Report discusses how CIB manages climate risk (page 129)

2025 Awards and Recognition

Global Finance: Best Bank for Sustainability Transparency

MEED: Best ESG Strategy

Key Policies

Sustainable Finance Policy

Environment and Climate Change Policy Statement

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CIB's Progress

In 2025, CIB continued strengthening its Environmental Risk Management approach by further embedding environmental considerations across its lending processes and risk practices through its ESRMS, which remains aligned with IFC Performance Standards, the Equator Principles, and EBRD requirements. The Bank also enhanced its climate risk management, improving the assessment of physical and transition risks, supporting deeper integration of climate-related drivers into core risk frameworks and processes and reinforcing its broader decarbonisation and climate finance strategy.

As part of this structured approach, clients identified as carrying elevated environmental and social risks are required to adopt targeted, time-bound mitigation measures, which are incorporated into their financing agreements. In 2025, CIB developed 15 action plans for Category A projects informed by the outcomes of independent environmental and social assessments.

The Bank maintained its primary focus on advancing climate risk management practices, while further embedding ESG-related risks within its core risk management processes. During the year, CIB enhanced its qualitative and quantitative assessment tools to identify and assess transition and physical climate risk drivers and their potential transmission into traditional risk categories, in line with international best practice, while recognising the evolving nature of climate science, data availability and modelling techniques. This work is supported by the Bank's climate risk governance structure and strategy integration, aligned with national climate goals, CIB's key decarbonisation drivers and plans.

Furthermore, in addressing broader ESG risks, the Bank has internally developed an ESG risk scoring framework to support assessing ESG risks at the client level within the corporate lending portfolio, including climate-related risks. The scoring framework is being implemented using a phased approach and is intended to be progressively considered in the Bank's credit assessment process.

In parallel, CIB advanced its **financed emissions reporting**, progressing from its inaugural 2021 assessment to the 2024 reporting cycle, which achieved **full coverage** across **seven carbon-intensive sectors**. At the same time, the Bank continued to play a proactive role in supporting clients' transition and decarbonization journeys through targeted engagement and sustainable finance initiatives.

This included delivering capacity-building workshops, tailored advisory engagements, and expert-led forums covering key topics such as decarbonisation pathways, adoption of clean technologies, implementation of energy management systems, and carbon accounting practices. These initiatives are designed to enhance client awareness while equipping them with practical tools to navigate and remain competitive in an increasingly low-carbon economy.



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Alongside risk management, CIB expanded its sustainable finance and client transition support through financing and technical assistance initiatives. Under GEFF Egypt II, the Bank financed four projects involving energy-efficient machinery, biomass solutions, and solar PV systems, contributing to an estimated potential GHG reduction of **2,028 tCO_2/year**. It also advanced green building support through 21 EDGE-evaluated sub-projects across multiple sectors and introduced a **2.8% cashback incentive** under its Green Bond Program to reward certified green assets. In parallel, CIB deepened its decarbonisation partnership with IFC through sector workshops, transition pathway studies, client engagement in hard-to-abate sectors, and early groundwork on biodiversity and nature-related risks.

CIB has further strengthened its Transition Finance agenda through a strategic partnership with the International Finance Corporation (IFC), aimed at aligning its financing activities with global climate objectives while supporting clients in their shift toward low-carbon operations. Through this collaboration, the Bank is developing a structured sectoral decarbonisation study that outlines sector-specific pathways and eligibility criteria, enabling financing for clients across various stages of transition, including those in carbon-intensive sectors. IFC also provides technical advisory support to enhance CIB's capabilities in climate risk assessment and identification of credible decarbonisation opportunities.



Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Percentage of Corporate Credit Portfolio Exposed to Elevated[2] Transition Risk	% of Portfolio	27.40%	28.16%	+3%
Percentage of Corporate Credit Portfolio Exposed to Elevated Physical Risk	% of Portfolio	3.90%	3.19%	-2%
Number of High Environmental and Social Risk Firms (Category A)	% of Portfolio	5.4%	3.8%	-30%
Employees Trained in ESRM	Number of Employees	1,400	4,787	+242%
Employees Trained in Sustainable Finance-Related Topics	Number of Employees	7,012	1,784	-75%
Employees Trained in Climate-Related Risk and Opportunity Management	Number of Employees	41	38	-7%

[2] Elevated risks refer to exposures classified as "Very High" and "High" sensitivity/vulnerability, based on the Bank's internal materiality assessment framework. For transition risks, this is based on the sensitivity of the exposures to transition risk drivers. For physical risks, this is based on the vulnerability of the exposures' geolocations to climate hazards, considering acute physical risks.

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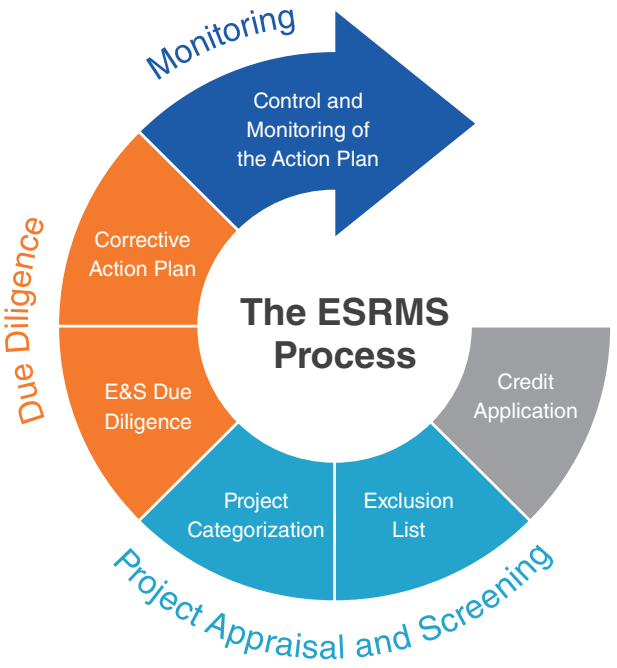
Environmental and Social Risk Management System (ESRMS)

CIB maintains a strong Environmental and Social Risk Management System (ESRMS) that integrates Environmental and Social (E&S) considerations into its credit analysis and lending process, including corporate, commercial and business banking financing activities. This structured framework enables the Bank to identify, assess, and mitigate E&S risks throughout the lending cycle, from client onboarding and due diligence to approval and post-financing monitoring. The ESRMS supports ensuring regulatory compliance, strengthens alignment with international standards, enhances the Bank's reputation, and facilitates access to development finance.

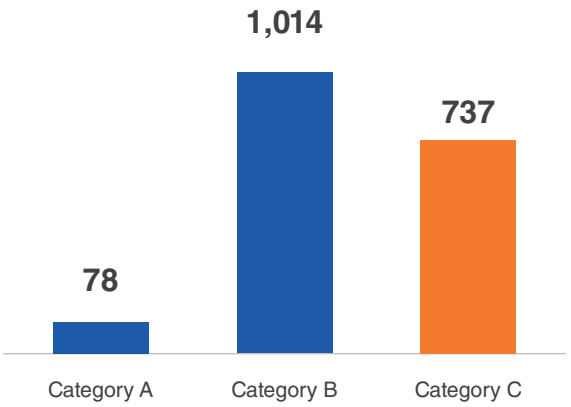
Embedded within CIB's broader Enterprise Risk Management (ERM) Framework and credit policies, the ESRMS is supported by a detailed governance structure and strategy integration process across relevant business lines and risk functions. CIB's Risk Group plays a central role in this approach by supporting sustainable performance aligned with the Bank's objectives through the identification, prioritisation, management, monitoring, and reporting of risks across the organisation.

In parallel, social risk considerations, including social aspects, continue to be addressed through CIB's Environmental and Social Risk Management (ESRM) Framework, where human rights-related issues are assessed within the E&S due diligence as part of broader social risk screening and assessment. Building on this foundation, the Bank is progressively exploring a more structured approach to social due diligence, aligned with the UN Guiding Principles on Business and Human Rights (Social Risk).

15
Action Plans Set and Implemented for Category A Projects



E&S Assessments by Project Category, 2025



Positioning for TNFD: Biodiversity and Nature Risk Integration

As the nature-related disclosure landscape continues to evolve and mature, including global frameworks such as TNFD, the Bank remains attentive to these developments and will continue to refine its strategy and risk approach accordingly. At present, CIB is gradually broadening its perspective to incorporate nature-related risk considerations into its overall Risk Management Framework, recognising that methodologies, data availability, and supervisory expectations are still developing. Initial internal research is already underway to better understand the Bank's exposure to nature-related risks and to identify priority areas for further development. In parallel, targeted capacity-building and engagement plan efforts are being advanced across relevant business lines. Addressing nature-related risks is also included in the Bank's 5-year strategy, and CIB will continue to evolve its approach as guided by international best practices, leveraging its established climate risk management while aligning with emerging expectations over time.

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Climate Risk Management

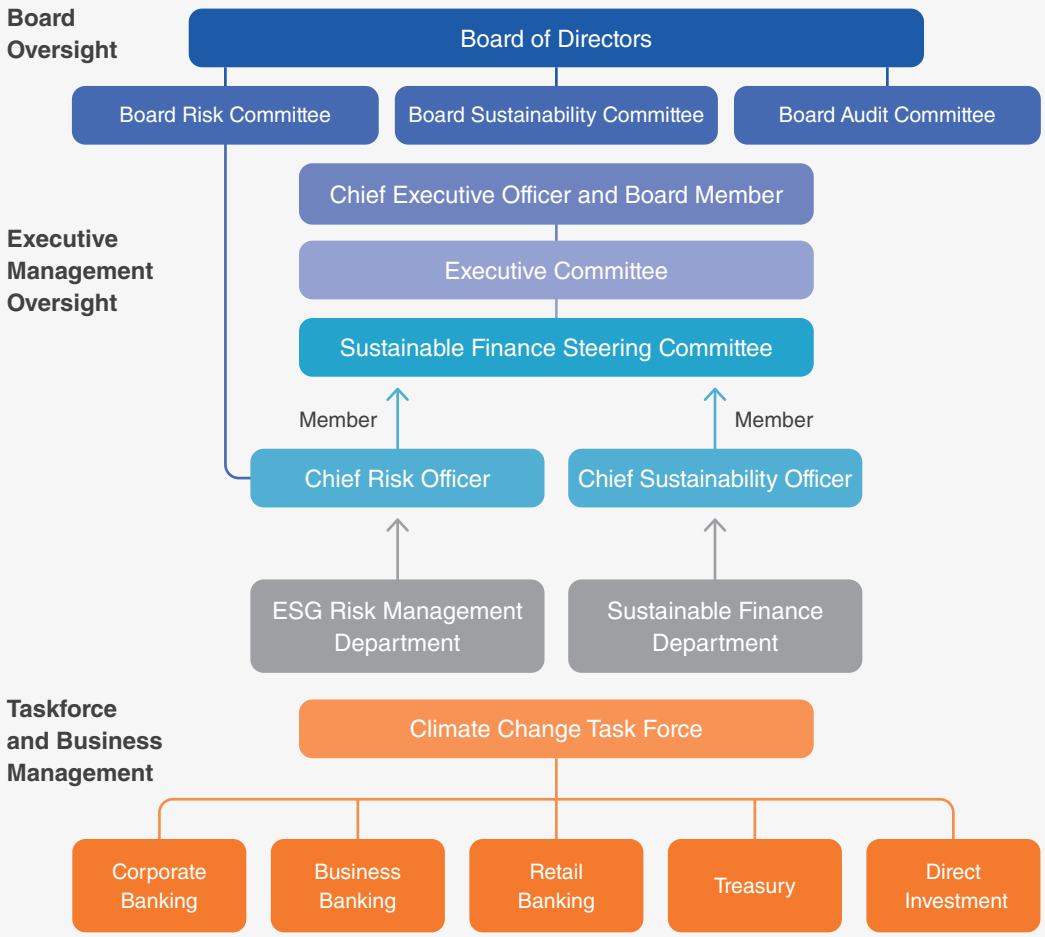
Climate Governance Structure

The Board oversees climate-related risks as part of its broader responsibility for managing environmental, social, and governance (ESG) risks and opportunities. It also provides oversight of the Bank's strategic approach to climate change and reviews related economic, social, and environmental sustainability matters, including climate mitigation and adaptation initiatives. Oversight starts at the highest level, with the Board of Directors responsible for approving climate strategies and sustainable finance policies, while the Board Sustainability Committee (BSC) and Board Risk Committee (BRC) guide policy direction and monitor and review climate-related risk exposures. In addition, regular climate risk management dashboards are reported to both committees quarterly.

At the executive level, implementation of the Bank's Climate Strategy is driven through the Sustainable Finance Steering Committee, chaired by the Deputy Chief Executive Officer (CEO) and supported by senior leadership, including the Chief Risk Officer (CRO) and Chief Sustainability Officer (CSO). Together, they oversee the integration of climate-related risks and opportunities into the Bank's ERM Framework and broader business strategy.

Two specialised functions support execution. The ESG Risk Management Department, under the CRO, leads climate risk identification, assessment and its integration into the Bank's risk management framework. In contrast, the Sustainable Finance Department, under the CSO, leads transition finance and product development and oversees the Environmental and Social Risk Management System (ESRMS). In addition, the Bank's established Three Lines Model, which underpins its overall risk management approach, continues to be strengthened to incorporate climate-related risks. As part of this effort, climate considerations are being embedded more systematically across business lines to ensure they are governed with the same level of oversight, accountability, and structure applied to other material risks within the Bank.

Climate Change Governance Structure



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Climate Risk Management Framework

The Bank's approach to climate risk is anchored in the core pillars of risk management: identification, measurement, mitigation, monitoring, and reporting. CIB's Climate Risk Management Framework supports a holistic, evolving approach to assessing and managing climate-related risks, while recognising the challenges posed by data limitations and modelling complexity. In response, the Bank continues to develop its Climate Risk Management Framework through a phased approach that allows for ongoing enhancement and refinement in line with regulatory expectations, emerging methodologies, and international best practice.

In 2025, the ESG Risk Management department maintained its primary focus on advancing climate risk management practices. During the year, CIB strengthened its qualitative and quantitative assessment tools to identify and assess transition and physical risk drivers and their potential transmission into traditional risk categories. The outcomes of these assessments are being used to establish a climate risk indicators framework and to support the integration of climate-related financial risks into existing risk management policies, frameworks, and processes, ensuring proper identification and measurement.

CIB categorises climate-related risks into two main types: transition risks, which refer to direct or indirect financial impact that could result from the process of shifting toward a low-carbon economy, and physical risks, which refer to the impacts arising from climate change, including more frequent extreme weather events "acute risks" and gradual change in chronic climate events "chronic risks". The Bank's assessment framework covers both categories and recognises their different transmission channels and potential financial implications. The Bank continues to apply a combination of qualitative and quantitative tools to assess the potential impacts of climate-related financial risks, in line with evolving industry best practices.

Assessment outcomes are used to prioritise engagement with clients in the most affected sectors to enhance understanding of their transition and adaptation plans, while also informing the Sustainable Finance Department's efforts to support green and climate finance solutions.



Climate-Related Risks Transmission Channels

Climate risk is treated as a cross-cutting risk that can affect existing risk types. The Bank considers climate-related risks as drivers of traditional financial and non-financial risks, adopting a holistic, and systemic approach to assessing transmission channels. While the primary focus has been on climate-driven credit risk, the Bank has also advanced its assessment of the transmission channels across other risk categories in line with the evolving global developments in this area and recognising that methodologies remain relatively underdeveloped.

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Impacts of Climate-Related Risks on Traditional Risk Categories

	Transition Risk	Physical Risk
Credit Risk	The materialisation of one or more transition risk drivers (such as policy, technology, or market changes) may adversely impact clients'/ counterparties' financial positions, including increased costs or reduced revenues, thereby weakening their debt repayment capacity.	Physical hazards may disrupt operations, damage physical assets, reduce collateral values, or interrupt supply chains, adversely affecting clients'/ counterparties' financial positions and repayment capacity.
Market Risk	Changes in climate-related policy, technology or shifts in supply and demand may cause repricing of financial assets and increase market volatility.	Uncertainty regarding the frequency, severity and timing of physical climate events may lead to asset repricing and higher volatility in financial markets.
Liquidity Risk	Transition risk drivers may cause deposit runoff, drawdowns of credit lines, or pressure on liquidity buffers. Such drivers may affect the Bank's access to stable funding sources due to changing market conditions.	Physical hazards may increase the Bank's clients' liquidity needs, potentially resulting in deposit withdrawals or drawdowns of credit lines.
Operational Risk	Operational risk may arise if the Bank's internal processes and procedures do not adequately account for climate-related risks.	Physical hazards may directly impact the Bank's operations through damage to premises, disruptions to the transportation network, data centres, or critical infrastructure, potentially disrupting business-as-usual operations.
Reputational Risk	Reputational risk may arise from changing customer or community perceptions regarding the Bank's contribution to, or association with, carbon-intensive activities, inadequate management of climate-related risks, or insufficient climate-related disclosures.	Reputational risk may arise from inadequate preparedness for, or management of, the impact of physical climate hazards on the Bank's operations.



Identification and Assessment

CIB identifies and assesses climate-related risks using a combination of qualitative and quantitative tools applied across different time horizons and risk categories. At this stage, assessments are conducted at the client exposure level, while indirect supply-chain impacts are acknowledged but not yet assessed. Although methodologies for quantifying climate risks continue to evolve, CIB is progressively refining its internal models and analytical capabilities to support a deeper and more decision-useful understanding of climate-related financial risk.

The Bank continues to assess sensitivity and vulnerability to transition and physical risk drivers across relevant time horizons, taking into consideration their relative materiality to CIB, with current quantitative methodologies focused on horizons more relevant to business planning and risk management. By assessing these risks, the Bank is enhancing its overall Risk Management Framework, including its risk appetite, to better address climate-related considerations.

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Materiality Assessment

The Bank considers Materiality Assessment as a core component of its climate risk identification process. It enables the initial identification of climate-related risks, their relevance and materiality. It also supports the development of appropriate risk appetite metrics and the monitoring of exposure to the identified material risks.

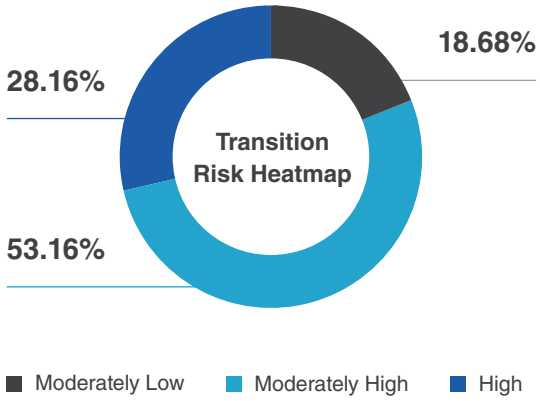
The Bank conducts regular materiality assessments to identify material risks for further review. In this context, the Bank identifies the climate change risk drivers most relevant to the business environment in which it operates. To support this process, CIB uses climate risk heatmap analysis and follows a proportionate approach to identify and prioritise transition risk sensitivities and physical risk vulnerabilities across economic sectors and geographic locations where the Bank is exposed, over the short, medium, and long terms.

The heatmap analysis is conducted with the best available data. As part of the Bank's ongoing commitment to align with industry best practices, the materiality assessments are subject to continuous enhancements to better reflect and account for evolving transition/physical risks and drivers. These refinements provide a more comprehensive view of CIB's climate risk exposure and ensure a more dynamic, holistic and forward-looking risk approach.

Transition Risk 01

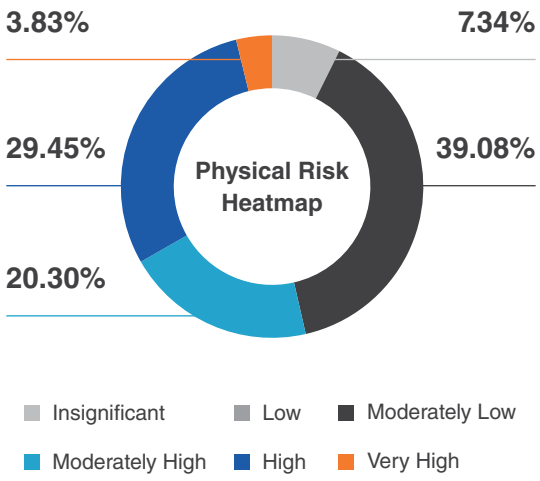
Under the transition risk assessment, the key drivers considered include policy and legal factors, technology changes, consumer sentiment/market disruptions, and reputation risk.

The analysis supports the Bank in understanding which parts of the portfolio may be more sensitive to the shift to a low-carbon economy and provides an important input into exposure monitoring and risk prioritisation. The sectors with elevated transition risks over the short-term horizon include oil and gas, power generation, and manufacturing, covering cement, fertiliser, iron and steel, and aluminium.



Physical Risk 02

CIB recognises that assessing physical climate risk is an evolving field, and the Bank continues to strengthen its approach in line with advancing methodologies. The Bank's heatmap analysis assesses counterparty exposure and vulnerability to acute and chronic climate hazards in specific geographic locations, utilising scientific climate pathway scenarios adopted by the Intergovernmental Panel on Climate Change (IPCC). The analysis currently considers selected climate hazards relevant to Egypt, including coastal and river floods, drought, and heatwaves. CIB is also continuing to enhance its physical risk framework and related data requirements, particularly regarding the geographic locations of clients' main asset operations, as well as vulnerability-related information, such as facility-level preparedness.



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Climate Risk Scenario Analysis and Stress Testing

CIB continues to use scenario analysis and stress testing as key tools for assessing the potential financial impacts of climate-related risks, in line with globally recognised practices. The Bank regularly conducts climate risk scenario analysis and stress testing, particularly for material sectors and exposures that are considered to have high transition and physical risk sensitivity and vulnerability. Furthermore, the Bank is progressively integrating climate risk into traditional risk categories, recognising that climate risk methodologies remain an evolving discipline.

In conducting climate scenario analysis, multiple scenarios are utilised to enable the Bank to explore and understand how climate-related transition and physical risks might impact its financial performance. CIB leverages globally accepted climate reference scenario frameworks, in particular the scenarios framework developed by the Network for Greening the Financial System (NGFS). These scenarios, along with others developed by international bodies, are regularly updated to reflect evolving data availability, advances in modelling techniques, and the dynamic climate policy landscape. The scenarios provide a common starting point for plausible future pathways to support the analysis of climate risks to the economy and financial system.

The NGFS Long-Term Scenarios Framework is centred around the following dimensions:

Orderly

Assumes that climate policies are introduced early and gradually tightened, paving the way for a predictable transition towards a low-carbon economy. Both physical and transition risks are relatively subdued.



Hot House World

Assumes that some climate policies are implemented in some jurisdictions, but global efforts are insufficient to halt significant global warming. This scenario poses severe physical risks, including irreversible impacts.

Disorderly

Assumes no additional climate policies are implemented until 2030. Strong policies are then needed to limit warming to below 2 °C, which will increase transition risks.

Too-little-too-late

Assumes delayed and divergent climate policy ambition globally, leading to elevated transition and physical risks.

In addition, the Bank has referenced the NGFS Short-Term Scenarios Framework to inform its assessment of climate-related risks over relevant planning horizons. This reflects the increasing focus by policymakers, regulators, and financial institutions on analysing and assessing the potential impacts within Banks' business and capital planning horizons.

The scenario analysis process considers current national and global developments as well as market practices in the context of climate change. The Bank will continue to refine its Scenario Analysis Framework by reviewing developments in that area, recognising that the results are subject to uncertainty due to evolving climate data, modelling assumptions, and scenario pathways.

The Bank also uses the Scenario Analysis Framework in climate risk stress testing exercises. The climate risk stress testing is embedded and integrated into the Bank's broader Stress Testing Framework, policies, and procedures. The Bank recognises that climate stress-testing methodologies continue to face challenges, including limitations in existing financial models in capturing forward-looking, long-term impacts and a lack of climate-related granular data.

Based on the Materiality Assessment and Scenario Analysis Frameworks, the Bank conducts short-term stress testing for climate transition risk and acute physical risk to assess the potential impact of climate-related risks on the Bank's credit risk exposures under static balance sheet assumptions. These assumptions are progressively considered as part of the Bank's ICAAP.

In addition, the Bank has conducted climate-driven liquidity stress testing scenarios by incorporating climate risk drivers into relevant liquidity risk metrics, in line with global best practices. Climate-driven stress testing for other risks is under exploration as current methodologies are relatively nascent.

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Use of Assessment Outcomes

CIB employs the outcomes of its qualitative and quantitative climate risk assessments in various ways. These include establishing a Climate Risk Indicators Framework for exposure monitoring, integrating climate-related financial risks into existing risk management policies, frameworks, and processes, including stress testing and capital adequacy, and supporting prioritised engagement with clients in the most affected sectors to better understand their transition and adaptation plans. Assessment outcomes also provide insights to the Sustainable Finance Department to help identify opportunities for green and climate finance and support the Bank's broader transition finance agenda.

Risk Monitoring and Reporting

The Bank continues to advance its approach to climate risk management by progressively integrating adequate climate-related risk indicators into its Risk Appetite Framework. This is supported by ongoing enhancements in data and assessment methodologies, enabling more effective monitoring of climate-related risk exposures. Informed by the insights from the climate risk qualitative and quantitative assessment tools, the Bank is continuously revising its risk appetite statement by embedding climate-related risk indicators to strengthen monitoring and management of transition and physical risks. The indicators are also regularly reported to the Board and senior management in order to monitor and oversee exposure to climate-related risks, in line with the Bank's monitoring and escalation processes.

In addition, in terms of climate-related risk reporting, regular dashboards are provided quarterly to the Board Risk Committee (BRC) and the Board Sustainability Committee (BSC), reinforcing ongoing oversight and accountability.

Climate Risk Data Challenges

Data limitations, in terms of availability and quality, remain a major challenge for climate risk management. This necessitates that assessment approaches be subject to a wide array of assumptions and proxies. CIB continues to strengthen data input, including ongoing plans to increase client engagement and explore third-party data providers to improve our capacity to report more granular data.

To enhance the availability and quality of climate-related data, the Bank initiated a dedicated approach to increase client engagement through a dedicated questionnaire. This includes targeted climate-related questions designed to assess clients' sensitivity and vulnerability to both transition and physical risks. The questionnaire is being prioritised and progressively rolled out, focusing on larger clients in emission-intensive sectors and clients with assets located in hazard-prone areas.



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Financed Emissions

CIB recognises that aligning its financing portfolio with both national and global climate goals is not only a responsibility but also a strategic opportunity. As a founding signatory and member of multiple global sustainability alliances and frameworks, and as the first Egyptian bank to support the TCFD in 2020, the Bank has established itself as a leader in climate action within the financial sector. These commitments reflect CIB's contribution to a sustainable, low-carbon economy and have strengthened its role in advancing climate accountability and sustainable finance practices. This forward-looking position enhances the Bank's credibility with global investors and regulators, while also helping it prepare for evolving climate-related disclosure and risk management expectations in Egypt and beyond. In this context, CIB continues to advance its financed emissions agenda through portfolio emissions assessments and reporting on progress in the identified hard-to-abate sectors. The Bank is also further developing its portfolio decarbonisation action plan, while evaluating and describing financing opportunities that support climate adaptation and resilience, reinforcing the alignment of its portfolio with transition needs and broader climate objectives.

Aligning with the National Context and Strategy

Egypt's national climate strategy outlines ambitious goals to reduce emissions and expand renewable energy, including increasing the share of renewables in electricity generation to 42% by 2035. CIB's climate strategy remains closely aligned with these national priorities. Through its decarbonization efforts, the Bank supports Egypt's Vision 2030 and updated Nationally Determined Contributions (NDCs) by financing clean energy and energy efficiency projects that advance renewable energy growth and emissions-reduction targets. By focusing on sectors central to Egypt's climate agenda, CIB helps ensure its portfolio development aligns with broader national sustainable development priorities. This alignment not only reinforces government climate objectives but also strengthens trust among stakeholders by demonstrating CIB's role in supporting Egypt's transition to a more resilient, low-carbon economy.

2024 Financed Emissions Assessment

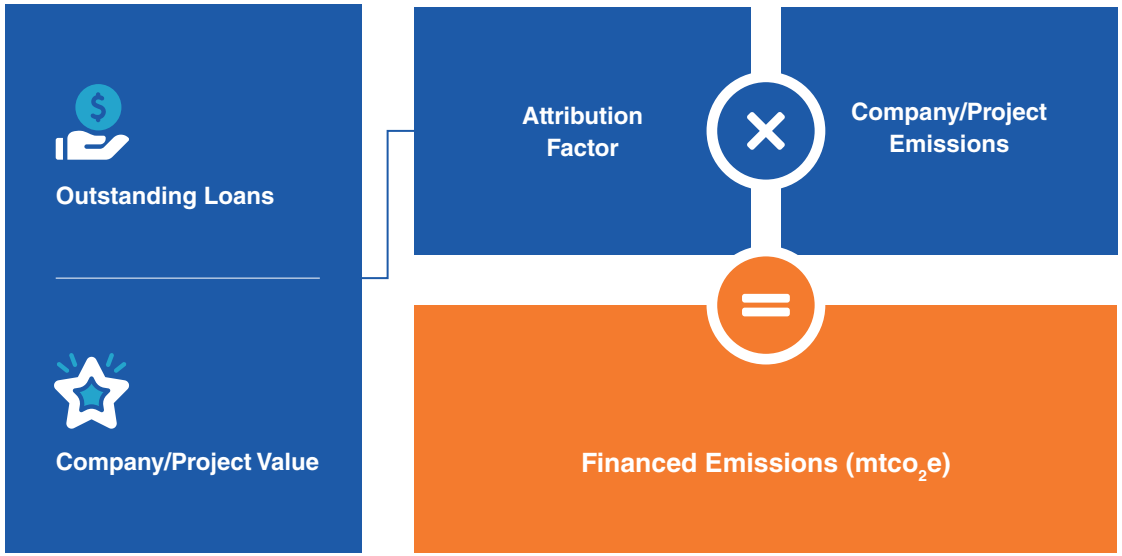
For the third year, CIB has assessed the financed emissions within its large corporate lending portfolio. This journey began in 2021 with a narrow focus on the top ten clients across only two carbon-intensive sectors. By 2023, the Bank worked on enhancing its data collection systems and methodologies, laying the groundwork for full portfolio transparency.

The 2024 assessment represented a major milestone, marking the first year CIB achieved total coverage of all carbon-intensive exposures within its large corporate loans. Furthermore, this assessment aligns with the latest PCAF standards, published in 2025, and incorporates new reporting metrics for both Financed Avoided Emissions and Expected Avoided Emissions.

Methodology and Standards

Financed emissions are calculated in accordance with the Partnership for Carbon Accounting Financials (PCAF), which provides a global standard for financial institutions to account for Scope 3, Category 15 (Investments) emissions. Fully aligned with the GHG Protocol, the PCAF framework ensures transparency and consistency in climate reporting.

The fundamental equation used to determine the emissions is:



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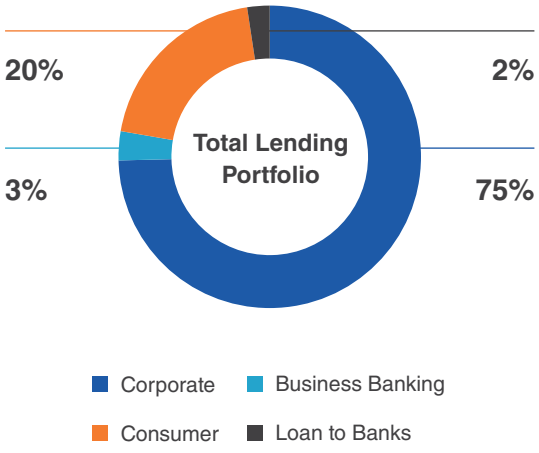
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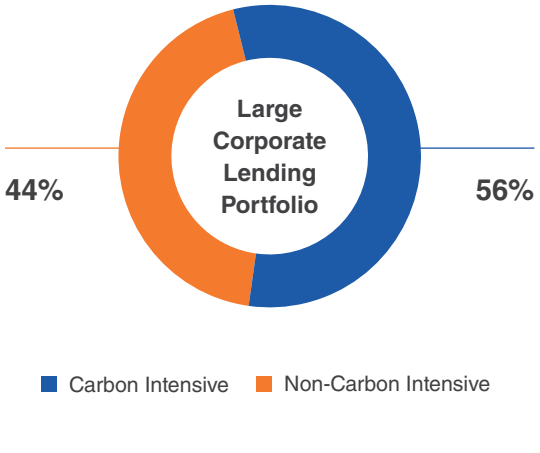
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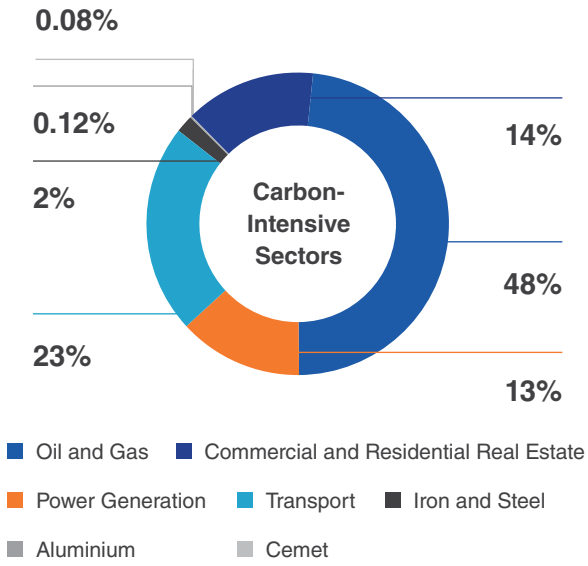


This assessment focuses specifically on **Large Corporate Loans**, which constitute approximately 75% of the Bank's total lending portfolio. This segment was prioritised because it accounts for the vast majority of CIB's exposure to carbon-intensive sectors.

Portfolio Coverage







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The following summary outlines CIB's evolution in financed emissions reporting, tracking our progress from the inaugural 2021 report to the **2024 assessment**, which achieved full coverage across **seven carbon-intensive sectors**.

2021

Top 10 Clients in Two Carbon-Intensive Sectors

- Power Generation
- Real Estate

2023

2024

All Carbon-Intensive Sectors within the Large Corporate Lending Portfolio

- Power Generation
- Oil and Gas
- Real Estate
- Cement
- Aluminum
- Iron and Steel
- Transportation

To determine the scope for each sector, CIB relied on **UNEP FI guidelines** to identify the specific value chain phases that are most carbon intensive. This targeted approach ensures that the Bank's reporting focuses on the areas of highest environmental impact.

CIB is currently developing robust management procedures to engage directly with clients. This collaborative effort aims to support clients in their **climate transition** and help them calculate their emissions more accurately. These initiatives are expected to significantly enhance the data quality of the Bank's financed emissions reporting.

Once the Bank achieves a reliable data quality score (**a score of 3 or 2 as defined by PCAF**), it will transition to the next phase: establishing **sectoral targets** and defining formal **decarbonisation pathways**.

Transition Pathways

Aligning Transition Planning with Evolving Climate Disclosure Standards

Transition planning is increasingly shaped by converging expectations for transition planning and climate-related disclosure. The **TCFD** architecture, now embedded in the IFRS Sustainability Disclosure Framework, structures climate reporting around governance, strategy, risk management, and metrics and targets. **IFRS S2** requires climate-related risk and opportunity disclosures, including information on transition plans when an entity has one. The **TPT Disclosure Framework** provides practical guidance for communicating credible transition plans, while **GFANZ** provides financial institution-specific guidance for net-zero transition planning. Finally, the **CDP** complements these frameworks by translating transition-plan credibility into disclosure indicators used by investors, lenders, and market participants.

Within this evolving external landscape, CIB's transition planning approach is anchored in its Climate and Sustainable Finance Strategy and supporting policies and is operationalised through governance, portfolio tools, and structured client engagement. The Bank is also strengthening internal capability through training and knowledge sharing, refining assessment methodologies for client transition readiness, and advancing baseline assessment work, including establishing a financed emissions baseline to support disciplined monitoring over time. In a market context where corporate sustainability disclosures and standardised data ecosystems continue to develop, the Bank's emphasis is on methodological clarity, credible engagement, and progressively stronger monitoring foundations.

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Aligning Transition Frameworks with CIB's Current Practices

Across IFRS S2, TPT, GFANZ, and CDP, the main areas of convergence are governance, strategy, implementation planning, risk management, metrics and targets, and engagement. These components form the foundation of CIB's assessment methodology when evaluating its own transition readiness and when engaging clients on credible transition plans.

Component	Description	CIB Current Practice/Status
Governance	Board-level oversight; Executive accountability; clear ownership of climate strategy; links to risk management and performance monitoring.	CIB has embedded sustainability oversight at the Board and Executive levels, supported by sustainable finance and ESG risk management structures. The transition agenda is being strengthened through clearer accountability, reporting lines, and committee-level monitoring.
Strategy and Business Model Alignment	Narrative describing how the organisation will align its business model with a lower-carbon and climate-resilient economy, including scenario analysis and financial planning.	CIB's Climate and Sustainable Finance Strategy underpins its IFC decarbonisation program, TCFD-aligned reporting, climate risk integration, and sustainable finance product development.
Risk Management	Identification, assessment, prioritisation, and management of physical and transition risks within enterprise risk frameworks and credit processes.	Climate risk assessment is being integrated into risk management frameworks and bushiness processes.
Metrics and Targets	Disclosure of Scope 1, 2, and relevant Scope 3 emissions; financed emissions; sector KPIs; near-, medium-, and long-term targets; progress monitoring.	CIB has initiated operational footprint measurement and financed baseline work on emissions to support disciplined monitoring and is progressively developing sector-level reduction targets.
Implementation Strategy and Resources	Actions, milestones, CAPEX and OPEX needs, financing resources, dependencies, and enabling conditions required to deliver the plan.	CIB is translating strategy into execution through sector studies, client-readiness assessments, guidance on eligible technologies, internal capacity building, and sustainable finance solutions.
Engagement Strategy	Client, value chain, policy, and stakeholder engagement to support decarbonisation and remove implementation barriers.	Client engagement is delivered through advisory services, technical assistance, relationship manager engagement, and the IFC partnership program.
Disclosure Quality and Assurance	Consistent, comparable, and decision-useful reporting, with assumptions, dependencies, and verification where feasible.	CIB is strengthening data pipelines, disclosure practices, and market-facing transparency through TCFD-aligned reports, PRB reporting, green bond impact reporting, and client disclosure engagement.

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Climate Transition Planning and Decarbonisation Approach

For CIB, transition planning refers to financing and advisory support that enable clients to move from higher-emission or resource-intensive operating models towards credible, lower-carbon, and more resilient pathways. It is, therefore, broader than financing green assets. Its emphasis is on real-economy change, particularly in hard-to-abate and trade-exposed sectors where decarbonisation must be staged, technically credible, and commercially realistic.

In emerging markets such as Egypt, transition planning extends beyond the funding of inherently green activities. It encompasses the deliberate and measurable reorientation of capital towards decarbonisation pathways across high-emitting and hard-to-abate sectors, alongside the development of client engagement, data, and market practices that enable credible transitions. This approach recognises that feasible abatement options, investment cycles, and data maturity can vary materially by sector and client, and that credible outcomes depend on the ability to evidence progress over time.

The context of Egypt's economic transition reinforces the relevance of this approach. The national energy system continues to rely heavily on fossil fuels, while the industrial base includes energy-intensive subsectors such as oil and gas, cement, steel, petrochemicals, aluminium, transportation, real estate, and power generation. At the same time, agriculture, water resources, coastal zones, and urban infrastructure face acute physical climate risks. CIB's transition planning positioning, therefore, reflects both a fiduciary responsibility to manage climate-related financial risk and a market opportunity to support clients as they improve competitiveness, resilience, and access to capital.

CIB's Transition Finance Approach

How Strategy, Risk, Client Engagement, and Capital Mobilisation Come Together

01 Define and Align

Climate strategy, policy priorities, and alignment with national and international commitments.

02 Govern and Baseline

Governance, accountability, internal emissions and financed-emissions methodology development.

03 Prioritise Sectors

Hard-to-abate sectors, CBAM-relevant exposures, and sector-specific decarbonisation pathways.

04 Engage Clients

Advisory services, technical assistance, sector dialogue, and capacity building for clients.

05 Finance Transition

Blended finance, sustainable finance products, and mitigation + adaptation solutions.

06 Monitor and Disclose

TCFD/ESGDD reporting, and ongoing risk integration.

2025 Focus

Hard-to-abate and trade-exposed sectors, especially oil and gas, and CBAM-relevant exposures; transition is approached through both mitigation and adaptation lenses.

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CIB's transition approach addresses two interlinked dimensions of transition planning: mitigation and adaptation. Climate change mitigation finance is capital directed towards activities that reduce or avoid GHG emissions, including renewable energy, energy efficiency, electrification, methane abatement, alternative fuels, clean transport, process optimisation, and sustainable industrial processes. Climate change adaptation finance is funding allocated to strengthen the resilience of physical assets, communities, and economic systems against the current and anticipated impacts of climate change, particularly given Egypt's exposure to water stress, heat, and coastal vulnerability.

CIB System and Strategy Transition Planning Approach

Climate Strategy and Policy

CIB's Climate and Sustainable Finance Strategy reflects an enterprise-wide commitment to embedding sustainability across operations, client relationships, and long-term growth. The Bank's Sustainable Finance Policy, introduced in 2021 and periodically updated, provides the overarching framework for integrating ESG considerations into decision-making, aligned with evolving regulatory requirements and national priorities.

This is operationalised through a strategy focused on sustainable finance growth, climate and ESG risk management, operational footprint reduction, and stakeholder engagement, positioning transition planning as both a risk management tool and a driver of long-term value.

CIB's climate journey is anchored in key milestones, including the issuance of Egypt's first private-sector green bond (USD 100 million), which laid the foundation for financing climate-smart projects and for strengthening impact tracking and reporting.

The Bank continues to align its approach with leading frameworks and national commitments, including Egypt Vision 2030, the National Climate Change Strategy 2050, the Paris Agreement, PRB, NZBA, and TCFD/ISSB disclosures, supporting both Egypt's transition to a low-carbon economy and CIB's long-term resilience.

CIB's Climate Strategy is structured around three core priorities:





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CIB's Transition Infrastructure and Key Milestones

Delivering credible transition planning outcomes requires enabling infrastructure and disciplined execution. As a result, CIB's transition infrastructure is being developed through governance structures, accountability mechanisms, defined milestones, internal capacity building, structured client engagement, and advisory and technical assistance capabilities. These elements are especially important in an emerging-market context where transition pathways must be tailored to sector realities and where data availability, disclosure maturity, and implementation constraints can affect how quickly progress can be evidenced and scaled.

Aspect	Current Infrastructure/Milestone
Governance and Accountability	Board and Executive oversight, sustainable finance governance, ESG risk management, and cross-functional implementation structures.
Internal Capacity Building	Training, knowledge-sharing, and relationship manager guidance on transition planning, climate risks, client dialogue, and sustainable finance products.
Client Engagement Strategy	Structured dialogue with clients, sector workshops, questionnaires, one-on-one assessments, and advisory support.
Sector Methodology Development	Oil and gas sector study, cement client assessments, readiness scoring, pathway alignment, and eligible technology guidance.
Portfolio Tools and Baselines	Operational emission assessments, a financed emission baseline, CBAM-related portfolio view, climate-risk management.
Milestones and Monitoring	Annual milestones for client engagement, product development, data quality, target-setting, KPI monitoring, and progress reporting.



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Assessment Challenges and CIB Contextual Response

Assessment Stage	Core Challenge	CIB Contextual Response
Methodology Development	Multiple international frameworks exist for assessing transition plans, but no single universally accepted methodology is tailored to Egyptian banking portfolios or all priority sectors.	CIB is building a tailored assessment methodology through its IFC partnership, drawing on global best practices while accounting for the maturity levels and transition realities of Egyptian corporates.
Data Collection	No standardised data ecosystem exists for transition-plan assessment. Data must be integrated from clients, third parties, regulators, and public sources, each with differing reliability and coverage.	CIB addresses data gaps through direct client engagement, questionnaires, capacity-building, and the progressive enhancement of disclosure requirements.
Client Assessment and Classification	Third-party data is often insufficient for a comprehensive assessment of client transition plans, while relationship managers need clear guidance for transition-focused dialogue.	CIB is developing structured tools, training, and sector guidance to equip frontline teams to identify risks, opportunities, and financing needs.
Progress Monitoring	Clients may not yet track and disclose the actions linked to decarbonisation commitments. Emission impacts can take time to materialise after investment and implementation.	CIB recognises the need to support clients in building measurement, reporting, and verification capabilities as a prerequisite for credible transition monitoring.

Baseline Assessment and High-Level Decarbonisation Plan

Baseline Assessment

CIB's baseline assessment work covers both the Bank's operational footprint and the financed emissions associated with lending and investment activities. For operational emissions, the Bank continues to measure and monitor Scope 1 and Scope 2 emissions, alongside relevant Scope 3 categories where data availability and calculation methodologies support reliable assessment. This work contributes to strengthening the Bank's understanding of its carbon and ecological footprint across operational activities.

For financed emissions, CIB continues to develop baseline assessments across selected carbon-intensive and hard-to-abate sectors within its portfolio, including oil and gas, power and utilities, construction and real estate, transportation, heavy industry, chemicals, and cement-related activities. The objective of this work is to strengthen portfolio-level understanding of transition exposure, sector-specific emissions profiles, and climate-related financing considerations across relevant business activities.

The baseline assessment process also supports the identification and monitoring of avoided and potentially avoided emissions associated with sustainable finance activities, including renewable energy, energy efficiency, cleaner mobility, and transition-related financing initiatives. These assessments contribute to a broader understanding of how financing activities may support emissions reduction and lower-carbon transition pathways across relevant sectors and client activities.

Rather than focusing solely on disclosure outputs, the baseline assessment framework is intended to strengthen governance, methodology development, portfolio steering, client engagement, and sustainability-related decision-making capabilities across the Bank.

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Transition Finance and Portfolio Decarbonisation Plan

As part of its climate strategy, CIB uses sustainable finance as a key enabler of the transition to a low-carbon, climate-resilient economy. Recognising the important role of the financial sector in directing capital toward climate action, the Bank continues to support transformation in high-emitting sectors and climate-vulnerable geographies. Through tailored transition planning, CIB works with clients to help reduce direct and indirect CO_2 emissions, strengthen resilience, and access the technical support needed to advance decarbonisation efforts. To support this shift, the Bank has developed an expanding suite of sustainable finance instruments, programmes, and solutions. These efforts are anchored in CIB's Sustainable Finance Framework, which sets out a structured approach for integrating ESG considerations into financing decisions, designing green products, defining eligibility criteria, and tracking progress against environmental and climate objectives.

Driving Sectoral Transition through IFC's Ongoing Partnership

In 2025, CIB strengthened its collaboration with the IFC to support client transition in carbon-intensive sectors, particularly oil and gas and cement. This partnership combines sector analysis, client engagement, and technical support to enhance transition readiness and identify financeable low-carbon opportunities.

In the oil and gas sector, CIB and IFC engaged key industry stakeholders through a dedicated workshop and a tailored sector study covering 21 focus companies, benchmarked against a global sample. The analysis highlighted practical decarbonisation opportunities, such as reducing flaring and improving energy efficiency, while identifying gaps in disclosure and opportunities to strengthen access to sustainable finance.

In parallel, engagement with cement sector clients focused on targeted technical assessments and one-on-one discussions to identify priority decarbonisation measures and financing pathways. This work, including emissions assessments and client-level analysis, is ongoing and expected to be finalised in 2026.



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Strategic Partnership With IFC

As part of its transition planning agenda, CIB continued to advance its strategic partnership with IFC during 2025 to support reduced emissions and increased green energy financing across carbon-intensive sectors in Egypt. The partnership is designed to help clients reduce carbon emissions, strengthen competitiveness, and support Egypt's lower-carbon development pathway, while also contributing to resilience, adaptation, and green economy opportunities.

The partnership also reflects a broader vision: Strengthening resilience and adaptation across Egypt's economy, optimising the use of limited natural resources, and unlocking opportunities for green jobs and sustainable growth. Priority sectors include oil and gas, transportation, real estate, power generation, aluminium, iron and steel, cement, and other high-emitting or climate-exposed segments, where transition planning can help clients improve competitiveness in local and global markets.

Advancing Oil and Gas Sector Engagement

In 2025, CIB and IFC convened a high-level workshop in Cairo with key stakeholders from Egypt's oil and gas sector. Discussions focused on walkthrough audits, priority-reduction targets, and practical low-capital measures, such as reducing flaring, venting, and fugitive emissions.

Assessing Client Readiness for Transition

As part of the oil and gas study, 21 CIB focus companies were benchmarked against a global sample of 100 companies to evaluate alignment with sector-specific transition pathways in the Egyptian context.

Post-Period Sector Dialogue

On January 18, 2026, CIB convened a sector-focused workshop under its Decarbonisation Program to present the findings of the Oil and Gas Decarbonisation Study to 21 oil and gas companies in CIB's portfolio, alongside representatives from the Ministry of Petroleum and Mineral Resources. Discussions covered decarbonisation pathways, sustainable finance instruments, emerging technologies, and CIB's role in enabling clients to navigate the energy transition.

Progressing Sector Studies and Technical Guidance

A sector study for oil and gas advanced during the year, providing a structured view of sector performance, transition readiness, emission-reduction pathways, and financing approaches. In parallel, a booklet of eligible decarbonisation technologies reached the final design stage to support client adoption and transition-aligned financing.

Supporting Decarbonisation in Carbon-Intensive Sectors

CIB and IFC work with clients across oil and gas, transportation, and real estate to support emission-reduction efforts and identify transition planning opportunities.

Providing Tailored Support to Cement Clients

For the cement sector, CIB and IFC adopted a customised approach through one-on-one client engagements, operational assessments, energy assessments, tailored questionnaires, Scope 1 and Scope 2 emission calculations, and identification of technical and financial needs.

Supporting Portfolio Decarbonisation Planning

The partnership supports CIB's broader portfolio decarbonisation efforts through client engagement, sector studies, readiness assessment, sector guidance, and the development of future transition planning solutions.

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Oil and Gas Sector Methodology: Pathway Alignment and Transition Readiness

The oil and gas sector stands at the forefront of Egypt's climate transition. Through its IFC partnership, **CIB has developed a sector-specific analytical framework that blends international benchmarks with regional realities**. The methodology is designed not only to measure alignment with global climate transition pathways but also to reflect the unique operating dynamics of the Egyptian market, ensuring that insights are globally comparable and locally relevant.

The methodology integrates two complementary dimensions: **pathway alignment analysis and transition readiness assessment**. Pathway alignment analysis assesses the degree to which a company's strategies, investments, and operational actions align with recognised transition pathways. The transition readiness assessment provides a quantitative evaluation of a company's maturity in implementing decarbonisation measures and in disclosing progress.

Methodology Element	Description of CIB's Implementation	Relevance and Importance
Data Sources	Public disclosures, sustainability reports, annual filings, strategy documents, formal communications, and client engagement inputs were available.	Ensures comparability while recognising that disclosure depth varies by client and by market.
Benchmarking Universe	21 CIB focus companies were assessed against a global sample of 100 companies.	Places the Egyptian market performance in an international peer context.
Assessment Pillars	25 core pillars covering strategic ambition and emission targets; governance and accountability; CAPEX alignment; decarbonisation technology deployment; operational initiatives; financing strategies; disclosure and monitoring.	Provides a structured, repeatable lens for assessing transition maturity.
Scoring Approach	Each pillar is scored on a 0-10 normalised scale. Pillar scores are aggregated into composite metrics and an overall Transition Readiness score expressed as a percentage.	Supports client segmentation, engagement prioritisation, and progress monitoring over time.
Maturity Classification	Companies are classified into five maturity levels: Lagging, Early, Moderate, Advanced, and Leading.	Provides a clear snapshot of preparedness to deliver measurable decarbonisation outcomes.
Pathway Mapping	Companies are mapped to transition pathway archetypes that reflect the alignment between disclosed strategy, investment patterns, and operational actions.	Helps identify suitable financing structures, technology priorities, and engagement needs.
Disclosure Limitation	The depth and quality of public disclosures influence results. In emerging markets, limited reporting may understate transition capabilities where actions are not formally documented.	Reinforces the importance of direct client engagement, capacity building, and disclosure improvement.

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Cement Sector Methodology and Client Engagement

For the cement sector, CIB and IFC adopted a more customised, client-specific approach. Rather than relying solely on public disclosures, the engagement model includes one-on-one client discussions, operational and energy assessments, questionnaires, Scope 1 and Scope 2 emission calculations, and identification of decarbonisation projects and financing needs. The cement sector study was ongoing in 2025 and is expected to be finalised in 2026.

The cement approach focuses on practical decarbonisation opportunities tailored to each client's operational context and transition readiness. This includes measures such as improving energy efficiency, increasing the use of alternative and renewable fuels, optimising production processes, and adopting lower-carbon materials and technologies. By taking a client-specific approach, CIB helps identify both near-term improvement opportunities and longer-term transition pathways, recognising that some advanced solutions may require further technological development, supportive policies, and innovative financing mechanisms to enable wider adoption.



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Portfolio Sectoral Decarbonisation Plan

CIB continues to advance its high-level Portfolio Decarbonisation Plan, first launched in 2023, with a focus on the power generation and real estate sectors, two important areas of the Bank's lending portfolio from a climate perspective.

These sectors are closely linked to Egypt's climate priorities and long-term economic development. Through this plan, CIB aims to reduce financed emissions, track and report progress against targets for these sectors, and further develop its portfolio decarbonisation pathway while also identifying financing opportunities that support adaptation and resilience.

Aligned with global frameworks, the plan reflects the Bank's continued leadership in sustainable finance and climate risk management. Its implementation is further supported through partnerships with Development Finance Institutions, including IFC, which provide technical expertise, advisory support, and financing insights to help accelerate transition efforts in priority sectors.



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Decarbonisation in the Power Generation Sector

CIB's decarbonisation plan continues to place strong emphasis on the power generation sector by supporting cleaner energy and efficiency improvements.

Key focus areas in this sector include:

Expanding Clean Energy Financing

- Expanding financing for solar, wind, and hybrid renewable energy projects to support the growth of clean power generation.
- Supporting distributed generation solutions, including rooftop solar and off-grid systems, to improve energy access and strengthen resilience.

Driving Energy Efficiency through Smart Technologies

- Enabling investments in grid infrastructure and energy storage technologies to improve renewable energy integration and system reliability.
- Supporting upgrades and retrofits that improve the operational efficiency of existing power generation assets and help reduce fuel use and emissions.
- Promoting financing solutions for energy audits and performance-based efficiency improvements across relevant power-related assets and operations.



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Decarbonisation in the Real Estate Sector

The real estate and construction sector remains a key priority within CIB's climate strategy, given its significant carbon footprint from construction materials, building processes, and operational energy use. CIB's approach in this sector focuses on advancing green building practices, improving asset efficiency, and supporting lower-carbon, more resource-efficient developments.

Key actions include:

Client Screening and Project Eligibility Enhancements

- Integrating ESG and environmental performance considerations into due diligence and credit assessment processes for real estate clients and projects.
- Prioritising projects that demonstrate stronger environmental performance and readiness for green building certification.
- Using technical assessments and EDGE demos to improve project readiness and identify opportunities to enhance certification eligibility and environmental outcomes.

Supporting Green Building Certification

- Providing tailored EDGE technical assistance and capacity-building support to clients to encourage wider adoption of green building certification.
- Supporting projects through detailed walkthroughs of the EDGE platform and project-specific demos to demonstrate initial certification eligibility.
- Promoting the green building concept across the market through a sector-agnostic approach that spans real estate, industrial facilities, commercial buildings, healthcare, and other segments.
- Reinforcing the business case for certification through financial incentives, including a 2.8% cashback incentive under the Green Bond Program in partnership with IFC and IFC-Senior Loan, linked to verified green building certification outcomes.

Facilitating Energy Efficiency Upgrades

- Encouraging investments in buildings that reduce energy use, water consumption, and embodied carbon, thereby improving long-term asset efficiency and environmental performance.
- Supporting clients through technical assessments that help identify practical design and operational improvements to strengthen building efficiency.
- Advancing a pipeline of projects across multiple segments through EDGE demos, helping accelerate certification pathways and sustainability-focused investment decisions.
- Supporting measurable reductions in utility consumption and operating costs through more efficient building design and performance improvements.

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Sustainable Finance

CIB's Commitment

CIB views sustainable finance as a fundamental pillar of its transition toward a low-carbon and inclusive economy. The Bank continues to play a leading role in expanding green, climate, and transition finance across multiple sectors. Its Sustainable Finance is aligned with Egypt Vision 2030, the National Climate Change Strategy 2050, and the objectives of the Paris Agreement. Through innovative financing solutions, targeted technical support, and structured transition planning, CIB aims to channel capital toward low-carbon technologies, support sector-level decarbonisation, and contribute to long-term sustainable economic growth. The Bank also remains focused on building the capacities needed for adaptation and on advancing the development of new sustainable finance products and services through collaboration across its business lines. CIB recognises that achieving this ambition will also depend on strong climate policies, particularly in the most climate-vulnerable geographies and carbon-intensive sectors.

CIB's Progress

CIB continued to strengthen its sustainable finance agenda in 2025 by advancing green, climate, and transition finance across a wider range of sectors and client segments. Through its sustainable finance architecture, the Bank supported clients at different stages of maturity, from energy and resource efficiency improvements to broader decarbonisation and transition planning. This progress was further reinforced through the Bank's portfolio decarbonisation efforts, engagement with hard-to-abate sectors, and strategic partnership with the IFC to advance climate finance solutions and transition support.

In 2025, CIB's Sustainable Finance Portfolio reached EGP 88.6 billion, compared to EGP 36.7 billion in 2024, reflecting the continued scaling of sustainable lending and investment activities across the Bank. As a result, environmental and social (E&S) credit exposure represented 19.8% of the direct lending portfolio, up from 17.24% in 2024. Green finance supported through CIB's direct and own funds also increased significantly, reaching EGP 79.6 billion in 2025, up from EGP 39.19 billion in the previous year, demonstrating the Bank's growing role in financing climate-aligned and sustainability-focused projects through its core balance sheet.



Read more

2021 CIB Green Bond Framework, which sets the governing guidelines and principles for issuing green bonds at CIB.

CIB Advancing the Transition to Net-Zero Report (2023), which details CIB's Net-Zero strategy for both the Bank's direct operations and financed emissions.

2025 Awards and Recognition

Best Bank in Sustainable Finance Award in Africa for 2025

Best Sustainable Finance Initiative at the 2025 MEED Awards

Global Finance: Best Bank for Sustainable Financing in Emerging Markets

EUROMONEY: Egypt's Best Bank for Sustainable Finance

Key Policies and Frameworks

Sustainable Finance Policy

Sustainable Finance Framework

Green Bond Updated Framework

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CIB's sustainable finance offering continued to include a range of products and programs, such as green loans, climate-focused financing solutions, and green building-linked incentives. The Bank also expanded sustainable and inclusive finance through partnerships with international financial institutions, alongside its own initiatives, including the Sustaining Sectors program. Capacity building remained an important enabler of this agenda, both internally and through external knowledge partnerships.

CIB also continued to strengthen its support for clients pursuing green building certification through a comprehensive suite of advisory and technical services. These services included guided walkthroughs of the EDGE platform, structured support on EDGE assessments, pre-assessment reviews, and ongoing technical assistance throughout the certification process, including support with submissions and clarifications through the EDGE portal. To further encourage the adoption of green building standards, clients achieving final EDGE certification became eligible for a cashback incentive of up to 2.8% of the certified project value financed by CIB, enhancing the financial attractiveness of certified green developments.

At the SME level, CIB continued to advance sustainable finance through targeted green finance programs. Through GEFF Egypt II, implemented in partnership with the EBRD, the Bank supported SMEs in accessing financing and technical assistance for renewable energy, energy efficiency, and other sustainable investments. In parallel, CIB progressed its Sustaining SMEs program, combining financing, capacity building, and advisory support to help SMEs improve sustainability performance and strengthen long-term resilience.

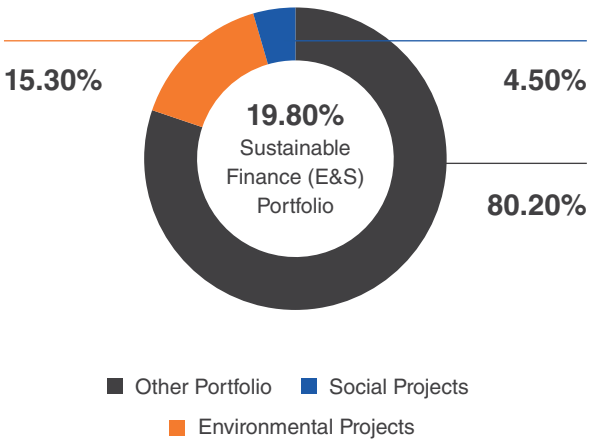
Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
E&S Credit Exposure of the Direct Lending Portfolio According to the CBE's Categorisation	% of Portfolio	17.24%	19.80%	+15%
Sustainable Finance[3]	EGP billion	36.715	88.6	+141%
Green Bond Portfolio	EGP Billion	11.67	12.034	+3%
Green Finance through CIB's Direct/Own Funds	EGP billion	39.19	79.60	+103%
Annual CO_2 Reduction through Climate Financing	tCO_2e	6,271	6,612,922	+105,352%
Annual Energy Savings through Climate Financing	kWh/year	15,670,201.65	253,515,287	+1,518%

Supporting Environmental and Social Progress through Sustainable Finance

CIB continued to strengthen its focus on green and climate finance in 2025 as part of its broader commitment to sustainable development and climate action. The Bank's sustainable finance portfolio represented **19.80%** of total direct lending, reflecting continued progress in embedding environmental and social considerations into its core business activities. The portfolio covers a broad range of projects across renewable energy, energy efficiency, sustainable infrastructure, climate adaptation and mitigation, and social development, in line with the Central Bank of Egypt's sustainable finance definitions and relevant international best practices. Based on the CBE's classifications and definitions, CIB's direct credit exposure to environmental and social projects reached **19.80%** from 17.24% in 2024 of the total direct lending portfolio as of 31 December 2025, of which **15.3%** was directed to environmental projects and **4.5%** to social impact projects.

Sustainable Finance Portfolio



[3] Covers environmental and social outstanding exposure - related projects, representing green bond, EPAP, EBRD – GEFF II ADP, IFC-Senior Loan, PROPARCO (the exposure covers Corporate, SME, and MFI).

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Sustainable Finance Offerings and Programs

To convert strategy into transactions, CIB has built a defined product architecture covering mitigation, adaptation, resource efficiency, circularity, sustainable infrastructure, and sector transition. This offering suite matters because it gives the Bank a practical origination toolkit: the strategy can be translated into financeable use cases rather than remaining at the level of principles.

The offering suite converts strategic intent into financeable use cases. It provides CIB with practical product architecture for corporate, business, and consumer banking engagements.



Programs and Capital Mobilisation Platforms

The strategy is further supported through implementation platforms that combine capital mobilisation, technical expertise, and targeted product development. Partnerships with Development Finance Institutions (DFIs) play an important role not only in providing funding but also in strengthening due diligence practices, supporting knowledge transfer, and enhancing the Bank's approach to system development, implementation, and reporting.

CIB has continued to develop proprietary delivery programs, such as Sustaining SMEs, Sustaining Sectors, and the Decarbonisation Program, while also advancing new consumer-banking and financial-empowerment solutions through GIZ/IPC- and PROPARCO-supported technical assistance. The result is a multi-channel sustainable finance proposition that reaches clients through different segments, financing structures, and advisory pathways.

Platform	Purpose and 2025 Relevance	Strategic Contribution
IFC Green Bond Program (USD 100 million)	Egypt's first corporate green bond, issued in 2021, served as a foundational platform for the Bank's sustainable finance build and helped catalyse system transformation.	Established credibility and accelerated the development of the ESRMS, sustainable finance programs, and capacity building.
IFC Green Senior Loan (USD 100 million)	Initiated in 2023, with notable progress in green building finance and EDGE-related sub-projects moving through technical assessment.	Deepens green-building capability and expands the revenue engine for climate-aligned lending.
EBRD GEFF (USD 50 million)	Supports green-eligible projects for SME clients in line with EBRD Green Economy Financing Facility criteria.	Expands green SME origination and links sustainable finance to business-banking growth.
EBRD Women in Business (USD 10 million)	Serves eligible business-banking clients and enhances the Bank's social-finance portfolio.	Strengthens inclusive growth and widens the commercial relevance of social finance.
PROPARCO Climate Finance (EUR 70 million) + EUR 2 million TA	Launched in 2025 with a strong emphasis on climate adaptation, adaptation finance, and technical assistance.	Supports transition planning, climate resilience, and capacity building while expanding blended finance capacity.
UNIDO – Energy Efficiency Measures (USD 1 million) revolving fund	Launched in 2025 with a focus on system optimisation and motor efficiency measures to support climate transition.	Support climate transition and energy efficiency measures.

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Client Support – Non-Financial Services

As part of its broader sustainable finance approach, CIB continued providing non-financial support services to clients aimed at strengthening sustainability awareness, transition readiness, operational resilience, and ESG integration across key sectors.

Type of Non-Financial Service	2025 Targeted Sectors
Sustainability and ESG Advisory Support - Sectoral studies with specific case studies for energy efficiency and decarbonisation - Energy Walkthrough Audits - Demos for green building Certifications (EDGE) and energy management systems - Decarbonisation Plans for CBAM/Hard to abate Sectors - Environmental and Social Risk Assessment - Access to DFIs' technical assistance by hiring international expertise for + climate finance innovation solutions - Technical Awareness Sessions and Capacity Building	Sustainable Tourism Cement Oil and Gas Real Estate Food and Beverage Plastic

Through these initiatives, CIB continues to complement financing solutions with practical advisory and capacity-building support tailored to sector-specific sustainability challenges and transition priorities. This approach strengthens client engagement, supports implementation readiness, and reinforces the Bank's broader role in enabling sustainable economic development across key sectors.

Client Technical Assistance and Advisory Model

CIB's advisory and technical assistance model positions the Bank as both financier and transition partner, combining client relationships with external technical expertise and DFI partnerships.



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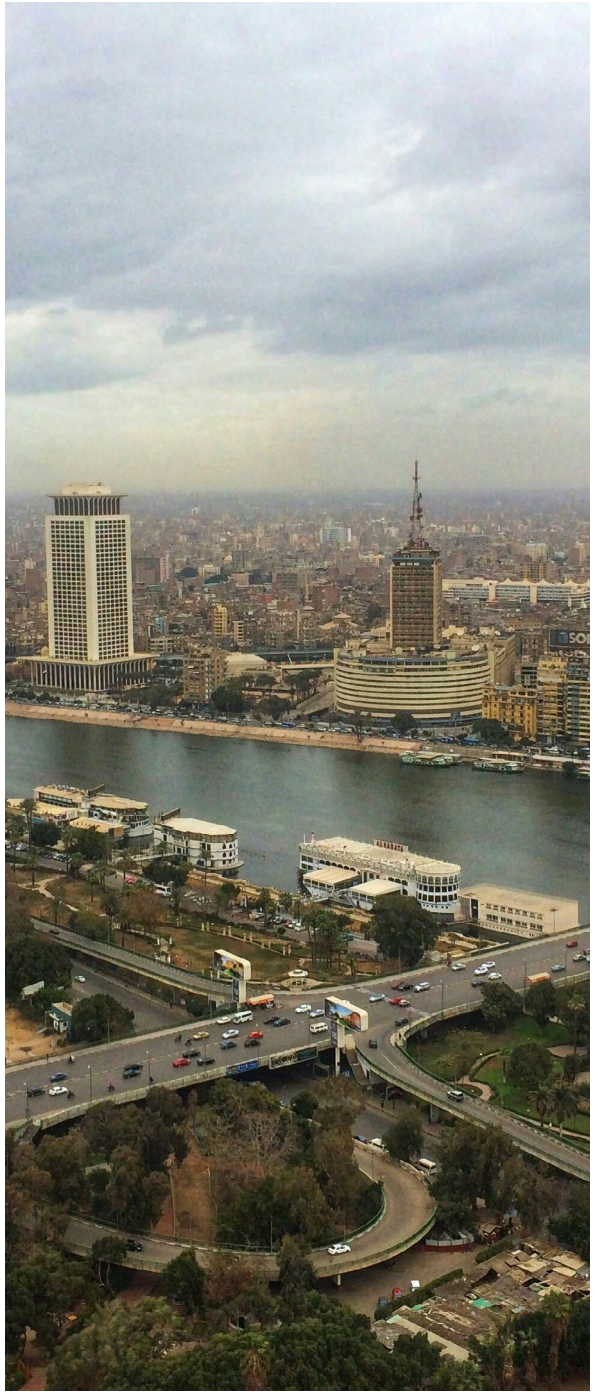
Sustainable Finance Portfolio Composition

As of year-end 2025, CIB's **sustainable finance portfolio** included financing provided to 123 clients and/or projects and accounted for **19.80%** of the Bank's total direct lending portfolio. The portfolio continued to be supported by a diversified funding structure that combined dedicated external sustainable finance facilities with CIB's own resources.

Of the total outstanding sustainable finance portfolio, 6.87% was financed through Green Bond proceeds, 1.6% through the Egyptian Pollution Abatement Project (EPAP), 0.8% through the IFC Senior Loan, 0.4% through the EBRD-GEFF II programme, 0.3% through the Agriculture Development Programme (ADP), 0.2% through PROPARCO, and 0.01% through the ECO programme, while the remaining 89.82% was financed through CIB's internal resources.

CIB's Sustainable Finance Portfolio –
19.80% of Total Direct Lending Portfolio, of which:

89.82% CIB's Internal Resources	**0.4%** EBRD-GEFF II Programme
6.87% Green Bond Proceeds	**0.3%** Agriculture Development Programme (ADP)
1.6% Egyptian Pollution Abatement Project (EPAP)	**0.2%** PROPARCO
0.8% IFC Senior Loan	**0.01** ECO Programme



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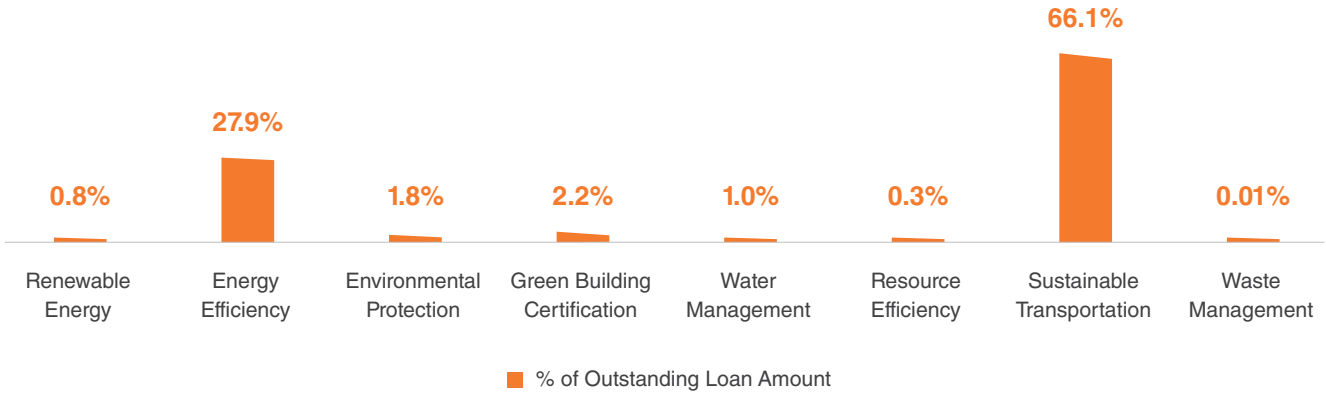
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Green Finance Portfolio and Exposure

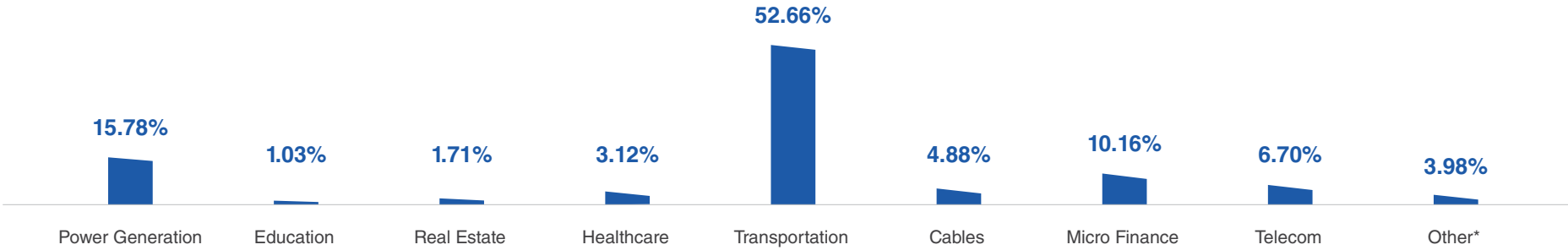
By the end of 2025, CIB's sustainable green finance portfolio accounted for 15.3% of total direct lending, supported by a mix of external green finance lines and internal resources.

The green portfolio remains highly concentrated in sustainable transportation (66.1%) and energy efficiency (27.9%), with smaller allocations across green buildings, environmental protection, water management, renewable energy, resource efficiency, and waste management. CIB continues to focus on environmentally sustainable activities, prioritising sectors that deliver measurable climate and environmental benefits while supporting Egypt's priorities and transition toward a low-carbon, resource-efficient economy.

Green Portfolio Exposure % by Category, 2025



Sustainable Finance Exposure % by Sector, 2025



*Other includes the following sectors: Food and Beverage, Textiles, Water Treatment and Wastewater, Plastics, Paper, Chemicals, Packaging, Building Materials, Renewable Energy, Tourism, Agribusiness, Dairy, and Poultry

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Turning Client Decarbonisation Needs into a Financeable Pipeline

CIB's Sustaining Sectors Program – Audits and Sectoral Decarbonisation

As part of CIB's client engagement and green finance approach, the Bank continued to combine technical advisory with financing readiness support for clients seeking practical decarbonisation opportunities. In 2025, CIB's Sustainable Finance team conducted ten (10) energy walkthrough audits for nine (9) clients across sectors including Plastics, Healthcare, F&B, Tourism, Chemical, and Metal Industries, helping identify energy-saving measures, cost-reduction opportunities, and potential emissions reductions.

A representative example includes supporting a walkthrough energy audit for one of the F&B Clients under CIB's Sustainability and Energy Efficiency Support Program. The assessment, conducted in line with ISO 50001:2014, reviewed utility data, equipment performance, and site conditions to identify practical efficiency opportunities and translate them into a structured action plan.

Recommended measures identified across the implemented walkthrough audits included compressed air optimisation, equipment upgrades, LED retrofits, solar PV integration, and equipment replacement. Collectively, the assessed opportunities were estimated to deliver annual savings of approximately 29,493 MWh, around EGP 52.2 million in cost savings, and nearly 12,349 tCO_2e in avoided emissions, while providing clients with a clearer basis for prioritising future efficiency and decarbonisation investments.

By pairing client diagnostics with implementation pathways, the Bank helps convert sustainability ambition into investment-ready projects that can strengthen operational efficiency, improve resilience, and expand the pipeline for future green financing.

9
Total Clients

29,492 MWh
Total Annual Savings

EGP 52.2 million
Total Cost Savings

12,349 tCO_2e
Total Avoided Emissions

Mobilising Finance for Sustainable and Inclusive Growth

CIB offers its clients specialised, tailored financial services to support sustainable growth. Leveraging on its strong relationship with Multilateral Development Banks as well as development organisations, CIB has entered into in bilateral borrowing arrangements that underpin its ability to incentivise and support their clients in their green and climate risk activities as well as risk sharing agreements to enable it to expand its lending activities to women, youth and SMEs, while accessing technical assistance support for expanding its targeted product offering as well as providing technical assistance to the targeted group of clients. . Building on more than 25 years of experience as an Agent Bank managing developmental and concessional funds, CIB entered into a new agency agreement in 2025 to support the agricultural sector in addressing water scarcity and climate-related challenges through an IFAD-funded program, as well as a co-financing initiative with UNIDO supporting energy-efficient industrial enterprises. The Bank, building on its successful issuance of Egypt's first corporate green bond with IFC, continues to establish mechanisms to support a just transition and climate change mitigation and adaptation measures.

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Partnership for Sustainable Finance

Green Economy Financing Fund "GEFF" program with EBRD, which provides USD 50 million financing for CIB to on-lend to eligible clients who would then benefit from a 10-15% cash back component after project completion.

Women in business programme with the EBRD, amounting to USD 10 million, to on-lend to eligible women entrepreneurs, and offers technical assistance to eligible clients under this programme.

Grant element up to USD 4.2 million from IFC for Green buildings projects as part of bilateral loan agreements between CIB and IFC for financing green buildings projects with EDGE certifications for up to USD 150 million.

- **USD 70 million Concessional financing from PROPARCO** to on-lend to eligible climate adaptation and mitigation projects.
- **Risk-Sharing Facility from EBRD guaranteeing** up to USD 25 million of CIB's SME lending portfolio.
- **Risk-Sharing Facility from FMO guaranteeing** up to USD 25 million of CIB's SME lending portfolio.
- **Risk-Sharing Facility from DFC guaranteeing** up to USD 47.5 million of CIB's SME lending portfolio.

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CIB has also continued to support sustainable and inclusive growth by providing agency services, acting as the Agent Bank – managing and structuring credit facilities, overseeing disbursement and repayment processes, marketing, and investing unutilised funds. In addition to its role as a Participating Bank – providing CIB clients with access to concessional finance, and advising lines of business on the most suitable development finance opportunities aligned with clients' needs, it provides access to the following:

Agricultural Development Program (ADP)

For over 25 years, CIB has partnered with the Ministry of Agriculture and Land Reclamation as the Agent Bank of the Agricultural Development Program (ADP), reinforcing its role as a trusted banking partner. Through this programme, the Bank manages developmental funds that mobilise finance for agribusinesses across priority segments, supporting Egypt's agricultural value chain and advancing sustainable, climate-resilient growth. Twelve participating banks are currently contracted to the programme. The total outstanding amount under the CIB-ADP Programme reached EGP 256.91 million by the end of 2025, and the total outstanding amount of participating banks, excluding CIB exposure, was EGP 1,202.81 million.

Environmental Pollution Abatement Program (EPAP III)

CIB participates in the Environmental Pollution Abatement Program (EPAPIII) by supporting large corporates and SMEs in financing pollution control and environmental improvement projects, including wastewater treatment, air pollution reduction, resource efficiency, and cleaner production technologies. The programme provides loans of up to EUR 15 million per project, covering up to 90% of eligible investment costs, with a grant element of 10% to 21.8% alongside technical assistance. The total outstanding amount under EPAP III has reached EGP 1,434 million by the end of 2025.

ECO Programme

Under the ECO Programme, supported by the Danish government and implemented in collaboration with the Government of Egypt, CIB finances machinery, equipment, construction, and industrial designs that promote environmental protection and energy efficiency. The programme enhances clients' access to green finance for investments in more resource-efficient, environmentally responsible operations, complementing CIB's broader Sustainable Finance Strategy.

Industrial Motor Efficiency Program

During the year, CIB expanded its green finance platform by signing an Agency Contract with UNIDO, in cooperation with Egypt's Ministry of Industry, to manage the Industrial Motor Efficiency Programme - a USD 1 million revolving fund under GEF, jointly financed by UNIDO and CIB. The programme provides preferential financing for industrial projects that adopt highly energy-efficient motor systems, supporting reduced emissions and greater resource efficiency.

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Advancing Sustainable Finance through the PROPARCO Partnership

In 2025, CIB advanced its partnership with PROPARCO through two strategic loan facilities aimed at financing projects that support energy efficiency, renewable energy, and climate adaptation and mitigation across Egypt. These facilities represent an important step toward aligning the Bank's portfolio with national and international sustainability priorities, while supporting clients in their transition toward lower-carbon, more resilient business models.

Progress under the facilities as of year-end 2025 included:

EUR 25 Million Facility

Two projects were signed and approved, representing **94%** of the facility. These included a railway rehabilitation project classified under energy efficiency, accounting for **60%** of the facility, and an electric bus manufacturing project, accounting for **34%**.

EUR 45 Million Facility

18 projects were under assessment, representing **66%** of the facility. Of these, **5 projects** were classified as adaptation projects, accounting for **25%** of the facility, while **13 projects** were classified as mitigation projects, representing **42%**.

Through this partnership, CIB continues to expand its climate finance capacity, diversify its sustainable finance portfolio, and strengthen support for clients seeking to invest in projects that advance energy transition, resilience, and long-term sustainable growth.



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Progressing Climate Finance through the PROPARCO Pipeline

The financing supported the rehabilitation of railway lines, contributing to improved energy efficiency through infrastructure modernisation, reduced emissions, and lower operational costs, as well as the manufacturing of electric buses, supporting cleaner transportation, reduced GHG emissions, and improved air quality.

Number of Projects by:

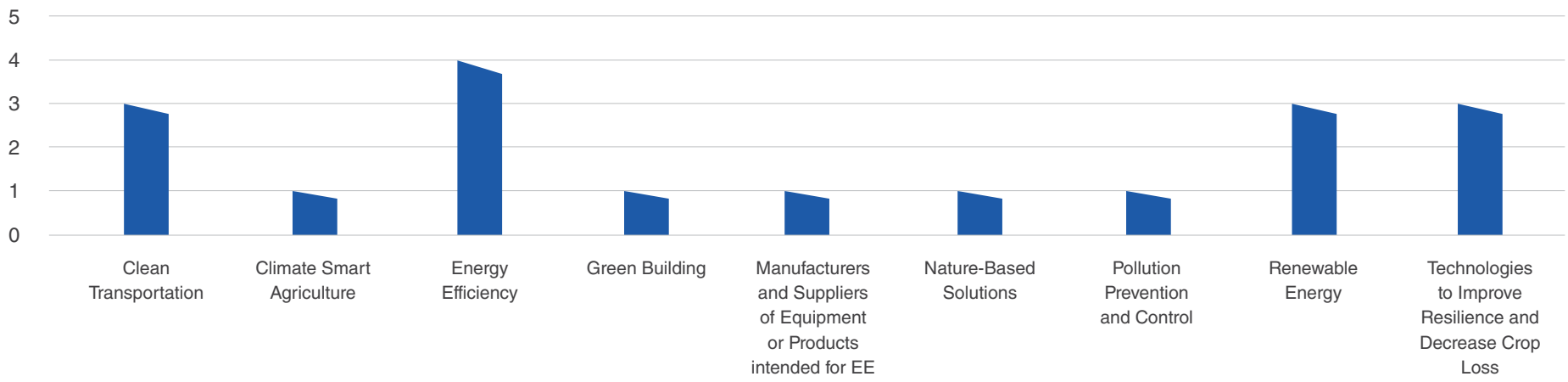
Adaptation vs Mitigation

13 Mitigation

5 Adaptation



Eligibility Criteria



Through this partnership, CIB continues to strengthen its climate finance capacity, diversify its sustainable finance portfolio, and enhance support for clients investing in projects that contribute to the energy transition, climate resilience, and long-term sustainable development.

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Green Bond

CIB continued to demonstrate leadership in sustainable finance through Egypt's first private-sector green bond. This USD 100 million revolving facility supports eligible projects across areas such as energy efficiency, renewable energy, green building certification, water management, and energy management systems. Projects financed under the Green Bond programme continue to be endorsed by IFC and overseen through CIB's internal Green Bond governance structure, reflecting the Bank's disciplined approach to deploying green capital in line with its sustainable finance objectives.

In 2025, the Bank further strengthened the green building component of its Green Bond programme by delivering tailored EDGE technical assistance and capacity-building sessions to clients across multiple sectors. Through this effort, 22 sub-projects were evaluated through EDGE demos across real estate, education, warehousing, residential, and industrial segments, helping improve project readiness and accelerate certification pathways. The initiative also supported clients in achieving meaningful reductions in utility consumption and operating costs through EDGE-certified buildings, reinforcing long-term asset efficiency and environmental performance. To further strengthen the value proposition of green building certification, CIB introduced a 2.8% cashback incentive under its Green Bond Programme, in partnership with IFC and IFC-Senior Loan, directly linking financial benefits to verified certification outcomes.

6,264 $mtCO_2e$
GHG Emissions Reduced per Year

15.66 million kWh
In Energy Savings per Year (primary energy consumption reduced)

111,977 m^3
Water Savings per Year

144,308 m^2
of Floor Space Achieving Green Building Certification Standards

GEFF - EBRD Green Economy Financing Facility

In 2025, CIB continued to strengthen its green lending activities through the GEFF Egypt II facility in partnership with the European Bank for Reconstruction and Development (EBRD). Supported through a total facility amount of USD 50 million, the programme provides financing and technical support to SMEs* investing in climate mitigation and adaptation projects across areas including renewable energy, energy efficiency, green buildings, sustainable transportation, water and wastewater treatment, sustainable land management, and resource efficiency and circular economy solutions.

Under GEFF Egypt II, SME participation is guided by defined client and sub-project eligibility criteria, with eligible SMEs identified as businesses employing fewer than 250 socially insured employees. Financing eligibility is assessed through a technical evaluation process at the sub-project level to ensure alignment with the programme's environmental and technical requirements.

Technical assistance remained a key enabler of implementation through the Green Technology Selector, which provides access to pre-approved technologies and indicative savings, alongside tailored technical assessments for more complex projects. This support helps clients assess project feasibility, identify suitable technologies, and strengthen readiness for sustainable finance investments.

CIB also continued to expand capacity-building efforts under the programme in 2025 through targeted virtual training sessions delivered to Business Banking relationship managers and branch teams across multiple regions in Egypt. The sessions covered GEFF Egypt II eligibility and technical assessment requirements, ESG fundamentals, and CIB's sustainable finance offerings, supporting broader awareness and implementation across the Bank's network.

As of December 2025, 17 projects had been technically assessed and approved under the facility, representing approximately 52% of the total facility amount. Of these, 11 sub-projects had signed loan agreements, accounting for around 17% of the facility, while 8 sub-projects had been partially disbursed, representing approximately 6% of the total facility amount. In parallel, 5 additional projects remained under technical assessment, representing an expected equivalent of approximately 34% of the facility amount.

* GEFF Egypt II is tailored for the SMEs segment according to the (EU) definition.

17 Projects
Technically Assessed and Approved

8 Sub-Projects
Partially Disbursed

11 Sub-Projects
Signed Laon Agreements

United Nations Industrial Development Organisation Partnership

CIB also complemented this effort through additional partnerships supporting industrial efficiency and climate finance. In 2025, the Bank signed an agreement with UNIDO to operate a USD 1 million revolving fund, equally funded by UNIDO and CIB, to support the market uptake of highly energy-efficient motor systems in the industrial sector. The programme offers preferential financing for projects focused on efficient motors, pumps, compressors, fans, and variable-speed drive installations.

USD 50 Million
Total Facility Amount

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Sustaining SMEs Programme

In 2025, CIB continued to advance its Sustaining SMEs programme through targeted financing, technical support, and capacity-building initiatives to help SMEs adopt more sustainable, resource-efficient business practices. Through its sustainable finance programmes, the Bank supported SME projects across areas such as energy efficiency, renewable energy, waste management, and circular economy solutions, helping clients improve operational efficiency while advancing climate and environmental objectives.

During the year, **5** SME* sub-projects were financed following technical assessment and approval processes, supporting projects across healthcare, manufacturing, renewable energy, and waste management activities. Collectively, the financed projects contributed to estimated annual electricity savings of approximately **700 MWh**, primary energy savings exceeding **2,380 MWh**, renewable electricity generation of around **94 MWh** annually, and nearly **54,600 tCO_2e** in avoided emissions. The supported interventions included energy-efficient production equipment, solar photovoltaic systems, and waste-to-energy-related technologies, demonstrating the programme's role in enabling operational efficiency improvements and climate-related benefits across SME clients.

CIB also continued to strengthen SME engagement and awareness through targeted capacity-building initiatives delivered to Business Banking relationship managers and branch teams across multiple regions in Egypt. The sessions focused on ESG fundamentals, sustainable finance opportunities, and technical eligibility requirements, helping expand internal awareness and support broader programme implementation across the Bank's network.

Building on this progress, CIB continued developing its SME engagement approach for 2026, with a focus on supporting SME decarbonisation and sustainability integration through enhanced technical assistance, sector-specific guidance, tailored sustainable finance solutions, and knowledge-sharing initiatives, alongside targeted support for female-led SMEs.

5 SME Sub-Projects
Financed following Technical Assessment and Approval

700 MWh/Year
Potential Annual Electricity Savings

94 MWh/year
Potential annual renewable energy generation

2,380 MWh/Year
Potential Annual Primary Energy Savings

54,600 tCO_2e/Year
Potential Annual GHG Emission Reductions





* The five financed projects are classified as per the CBE definition.

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Institutional Banking

Financing Egypt's Strategic Growth Sectors

CIB's Institutional Banking continued to play an important role in supporting Egypt's strategic growth sectors in 2025 through landmark financing transactions and sector-focused investments. During the year, the Bank participated in a banking consortium financing a USD 135 million bioethanol project in Damietta, which is expected to produce 100,000 tons annually of low-emission biofuel and generate an estimated USD 100 million in annual added value. This investment supports greener industrial development, strengthens domestic manufacturing capacity, and contributes to Egypt's broader sustainable growth agenda.

EGP 395.97 Billion
(+46% YoY)
Institutional Loan Portfolio

CIB Participated in a Banking Consortium Financing a **USD 135 Million** Bioethanol Project in Damietta



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Ecological Footprint

CIB's Commitment

CIB views environmental stewardship as essential to building a thriving, resilient future. The Bank is committed to a systems-based approach that goes beyond emissions, recognising that its ecological footprint also includes land use and water consumption. CIB actively manages all three of its operations to minimise environmental impact and support a more sustainable economy. Each year, CIB measures and discloses its performance through this Report and its Environmental Data Pack.

CIB's Progress

In 2025, CIB achieved significant milestones in minimising its operational ecological footprint, driven by strategic investments in energy efficiency, resource optimisation, and digital transformation. Notably, the Bank reduced its carbon intensity to **2.80 mtCO_2e** per employee, a 49% reduction from its 2018 baseline. This drop was supported by the expansion of on-site solar installations, comprehensive HVAC upgrades, and the deployment of smart energy management systems, which helped contain absolute Scope 1 emissions to **4,841 mtCO_2e** and Scope 2 emissions to **24,340 mtCO_2e** for the year.

CIB's commitment to resource efficiency has extended across all operations. The Bank maintained stable land use through optimised space utilisation and continued progress toward green building certification. Additionally, targeted water-saving measures ensured that per-employee consumption remained consistent year over year. CIB also significantly reduced operational waste by scaling digital initiatives, such as e-statements and paperless internal workflows. These structural improvements were reinforced by the Bank's workforce's active participation in the "Green Office Challenge," which helped embed sustainability into its daily corporate culture.



Read more

2025 ESGDD Data Pack, which contains the full ecological footprint data for 2025 and calculation methodology

To learn more about how CIB manages its ecological footprint, refer to the: **2018-2021 Ecological Footprint Reports**, which detail the Bank's historical ecological footprint.

Key Policies

Environment and Climate Change Policy Statement

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Robust data governance remains foundational to CIB's Environmental Strategy, and 2025 saw extensive data enhancement initiatives. To improve the accuracy of the Bank's value chain reporting, it held targeted engagements with data owners and key stakeholders to capture Scope 3 emissions (**37,889 mtCO_2e** in 2025) at a highly disaggregated level. Notably, for the first time, CIB collected data related to Category 2 (Capital Goods), expanding its reporting to cover all relevant Scope 3 activities. Furthermore, the Bank adopted a newly developed electricity emission factor aligned with the International Energy Agency (IEA) methodology for country-specific calculations. To ensure year-over-year consistency and accuracy, CIB proactively recalculated all relevant electricity consumption metrics for prior reporting periods.

Looking ahead, CIB remains dedicated to accelerating our environmental progress through deeper integration of renewable energy, expanded resource tracking capabilities, and sustained employee engagement.



Strategic Impact and Performance Metrics

KPI	Unit	2018 Baseline	2024	2025	% Change (2025 compared to baseline)
Scope 1 Emissions	mtCO_2e	10,085	4,577	4,841	-52%
Scope 2 Emissions*	mtCO_2e	24,985	25,755	24,340	-3%
Total Scope 1+2+3	mtCO_2e	8,170	39,515	37,889	+364%
Total Emissions	mtCO_2e	43,213	69,846	67,070	+55%
Emissions Intensity (scope 1+2) per Employee	mtCO_2e/FTE	5.58	3.02	2.80	-50%

* Purchased Electricity, transmission and distribution losses, and WTT emissions from 2018 to 2024 were recalculated in 2025 to incorporate a more accurate emission factor.

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Greenhouse Gas (GHG) Emissions

Between 2018 and 2025, CIB achieved a **49%** reduction in Scope 1 and Scope 2 emission intensity, from **5.58** to **2.80 $mtCO_2e$** per employee, demonstrating the effectiveness of its long-term energy-efficiency initiatives, including solar installations, HVAC upgrades, and the deployment of smart energy management systems.

Over this period, absolute Scope 1 emissions declined significantly from 10,058 $mtCO_2e$ in 2018 to 4,841 $mtCO_2e$ in 2025. **The slight uptick in Scope 1 emissions from the previous year (4,577 $mtCO_2e$ in 2024) was primarily driven by routine fluctuations in refrigerant recharges and associated leakage emissions, which naturally vary from year to year**.

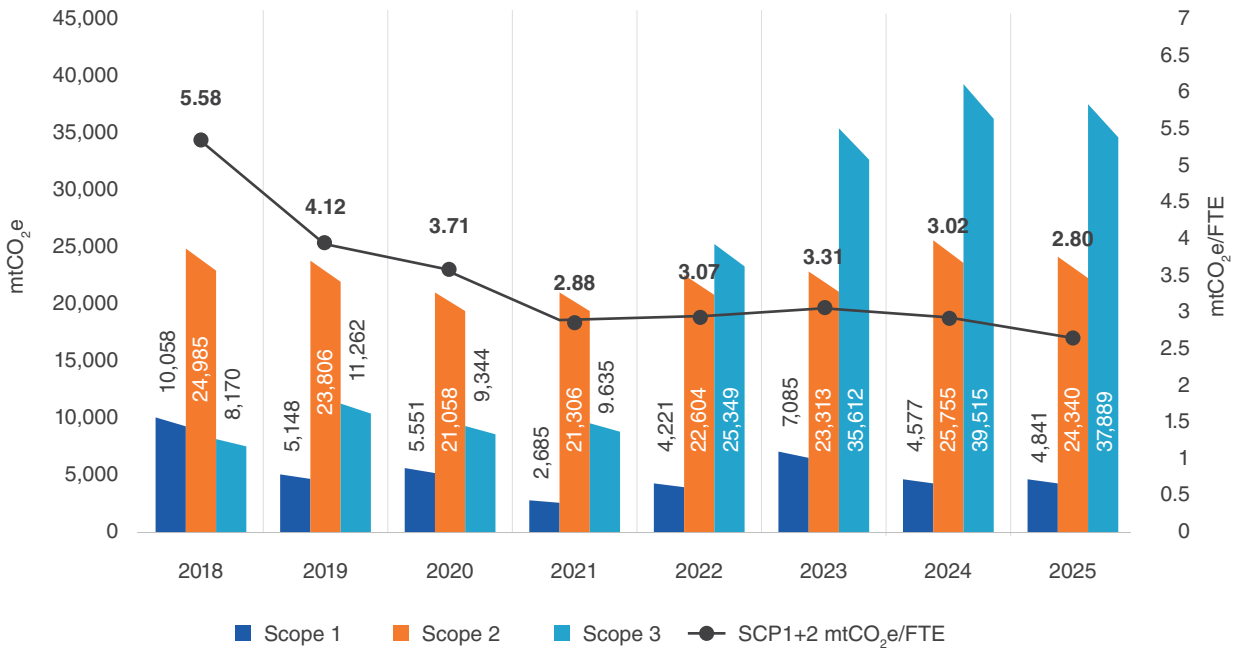
Scope 2 emissions also recorded a net decrease, falling from **24,985 $mtCO_2e$** to **24,340 $mtCO_2e$**, despite the Bank's expansion of its branch network and workforce, highlighting the success of ongoing efforts to optimise electricity consumption and improve operational efficiency.

To ensure the highest standards of reporting consistency and accuracy, 2025 saw comprehensive data enhancement efforts. CIB introduced a new electricity emission factor developed in line with the International Energy Agency (IEA) methodology for country-specific calculations. Consequently, recalculations were retroactively applied to all relevant electricity consumption data across historical reporting years, ensuring a precise and comparable baseline.

In 2025, Scope 3 emissions totalled **37,889 $mtCO_2e$**, reflecting a reduction in absolute emissions from the **39,515 $mtCO_2e$** reported in 2024.

29,181 $mtCO_2e$
Scope 1& 2 GHG Emissions in 2025

GHG Emissions ($mtCO_2e$) and Emission Intensity ($mtCO_2e$/FTE) Year over Year (2018 - 2025)



It is important to contextualise that the significant historical jump in reported Scope 3 emissions observed in prior years was driven by the progressive expansion of CIB's reporting boundary to cover new activity categories, rather than a decline in operational performance.

The recent 2025 reduction was achieved alongside significant improvements in value chain data collection. The Bank engaged closely with data owners and key stakeholders to capture data at a highly disaggregated level. Notably, for the first time, CIB successfully integrated data related to Category 2 (Capital Goods), expanding its reporting to cover all relevant Scope 3 activities. Currently, CIB tracks Scope 3 footprint that encompasses purchased goods and services, capital goods, fuel- and energy-related activities, upstream transportation and distribution, waste from operations, business travel, and employee commuting. As the Bank continues to refine its data collection methodologies and expand its scope of activity, CIB anticipates that absolute Scope 3 figures may adjust to reflect a more comprehensive view of its value chain.

Looking forward, the Bank continues to reduce its overall operational footprint through a combination of clean energy adoption, rigorous energy monitoring, sustainable procurement, digital tools, green building design, and alternative transport options, all underpinned by robust internal systems and governance.

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CIB's Ongoing Operational Decarbonisation Programme



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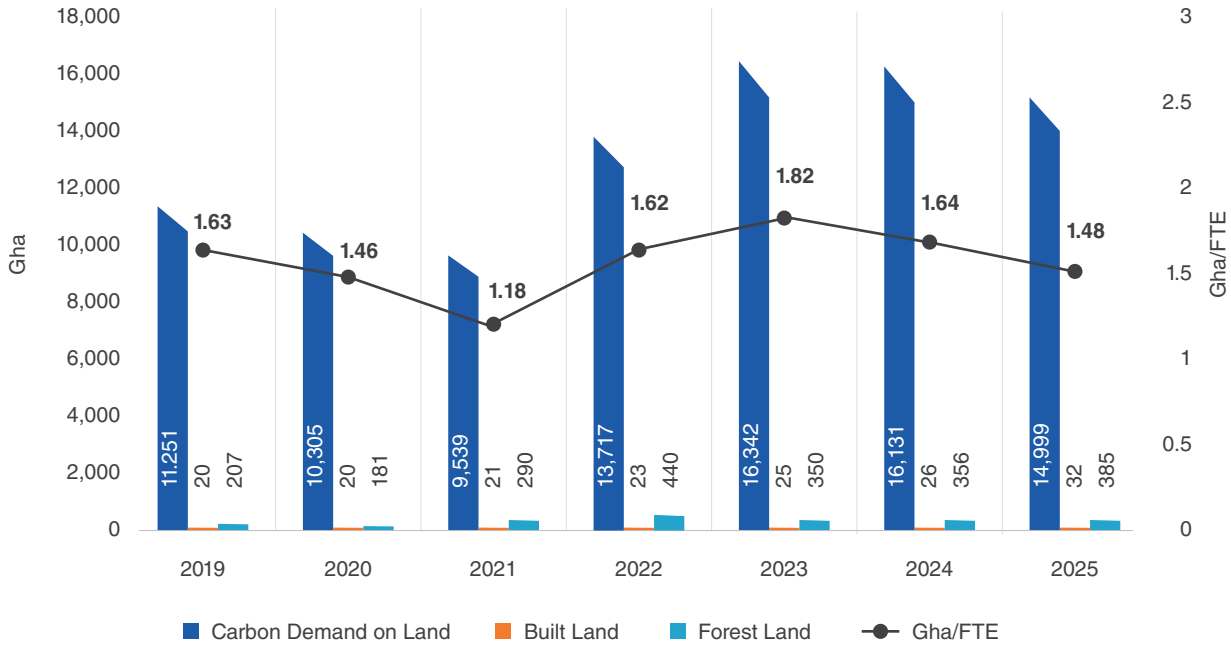
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Land Use

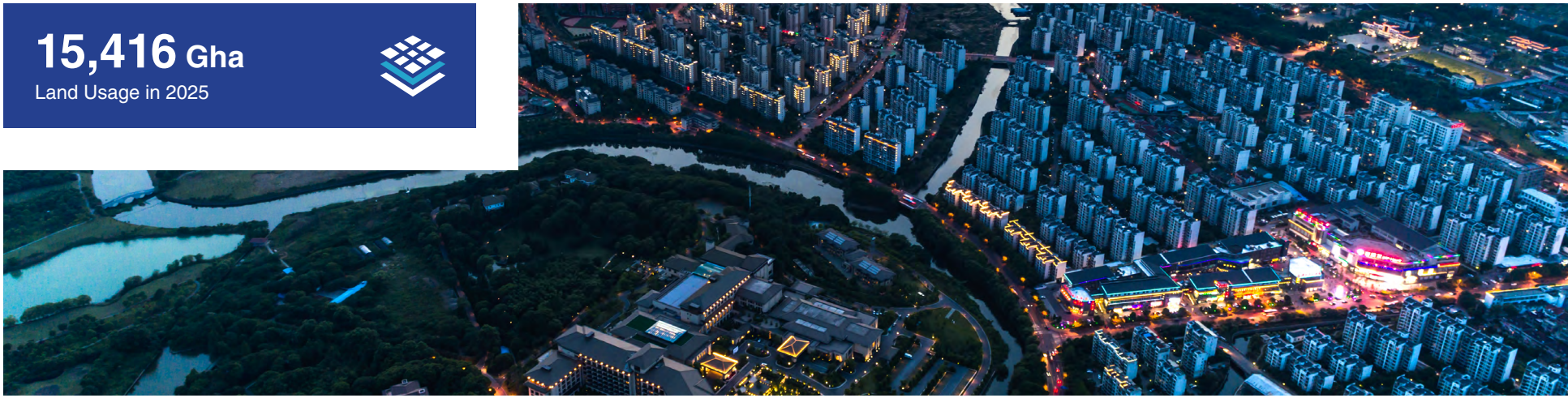
Although CIB's operations do not involve direct resource extraction, the Bank recognises that land use remains a relevant indicator of its environmental footprint. Land use reflects the physical space CIB's activities occupy and the broader impact this may have on ecosystems and biodiversity. With almost half of global GDP moderately or highly dependent on nature and its services, CIB must monitor and manage its interactions with natural systems. By tracking land use alongside emissions and water consumption, CIB aims to understand its environmental impact better and support more sustainable spatial planning and development.

Between 2019 and 2025, CIB's total land footprint, measured in global hectares (Gha), rose from 11,478 Gha to 15,416 Gha, primarily driven by increased carbon demand on land. On the other hand, built land and forest land components remained relatively stable. Despite this growth, land footprint intensity (Gha per FTE) decreased slightly from 1.63 in 2019 to 1.48 in 2025, with some fluctuations in between. This indicates that the Bank's operations have expanded without a significant increase in land use, largely due to the more efficient use of space and a limited need for new buildings or facilities.

Land Footprint (Gha) and Land Footprint Intensity (Gha/FTE) Year over Year (2019 - 2025)



15,416 Gha
Land Usage in 2025



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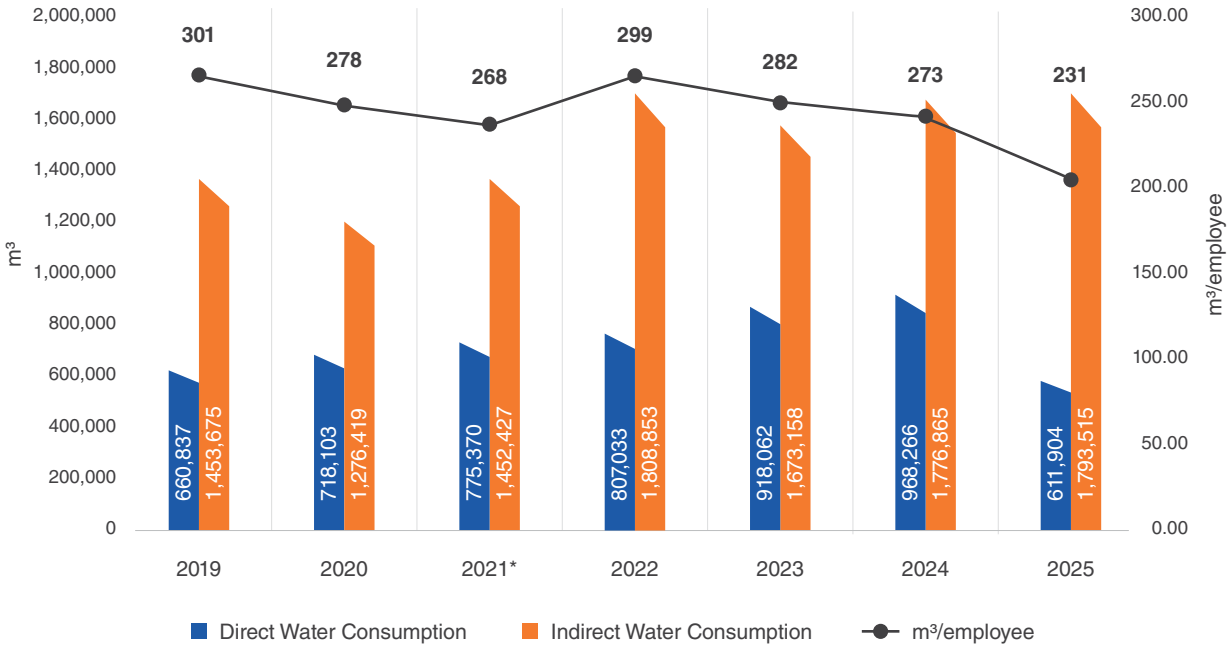
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Water

Water is a critical resource, and managing it efficiently is essential to long-term sustainability. In Egypt, water scarcity is a well-recognised national challenge and a strategic priority under Egypt Vision 2030. At CIB, the Bank has monitored its water consumption since 2019 and continues to improve efficiency as its operations expand. Over the past 2 years, water-saving fixtures have been installed at headquarters and major branches, helping stabilise total consumption despite increased activity. While CIB's overall footprint remains relatively small, it views water as a core part of the Bank's ecological footprint. CIB is committed to reducing usage wherever possible through smart infrastructure and operational improvements.

2,405,420 m³
Water Usage in 2025

Water Footprint (m³) and Water Footprint Intensity (m³/FTE) Year over Year (2019 - 2025)



Enhancements in Water Consumption Tracking

As part of its broader commitment to rigorous sustainability reporting, CIB has significantly enhanced the data collection processes this year across several key environmental metrics, including direct water consumption. Because this updated methodology captures the Bank's operational water footprint with unprecedented accuracy and granularity, conducting a direct comparison between this year's data and previous reporting cycles would not yield a meaningful performance evaluation. While CIB anticipates implementing further refinements to its water data collection processes in the coming years as part of the Bank's continuous improvement strategy, all future performance evaluations and consumption targets will be measured against a newly established, robust baseline.



* Upgrades to CIB's data collection processes have yielded its most accurate water consumption figures to date.

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External Validation of CIB's ESG Performance - Disclosure Insight Action (CDP) Corporate Scorecard

CIB has been on a dedicated, multi-year journey to enhance its climate disclosures and environmental stewardship. Tracking the Bank's CDP performance since 2018 has revealed a trajectory of steadfast commitment, evolving from foundational disclosure to active, strategic climate management.

While CIB's 2024 score of C (Awareness Band) provided a moment of recalibration, the Bank embraced it as a powerful catalyst to accelerate its sustainability journey. Over the current reporting cycle, the Bank focused extensively on elevating its institutional climate maturity. Moving beyond foundational awareness, CIB significantly refined its approach to identifying, assessing, and managing climate-related risks and opportunities. By enhancing the Bank's internal climate capabilities, strengthening its alignment with evolving global disclosure frameworks, and embedding these critical topics more deeply into CIB's core strategic planning, the Bank ensured that climate resilience is actively managed at all levels of the Bank.

As a direct result of this strategic evolution, CIB is proud to announce its highest score to date: an upgraded 2025 CDP score of B, successfully advancing to the Management Band. This enhanced evaluation benchmarks CIB comprehensively against top-performing global and regional peers. It also serves as external validation of the Bank's mature, proactive climate strategy and underscores CIB's resilience, transparency, and unwavering commitment to long-term sustainable value creation.

B

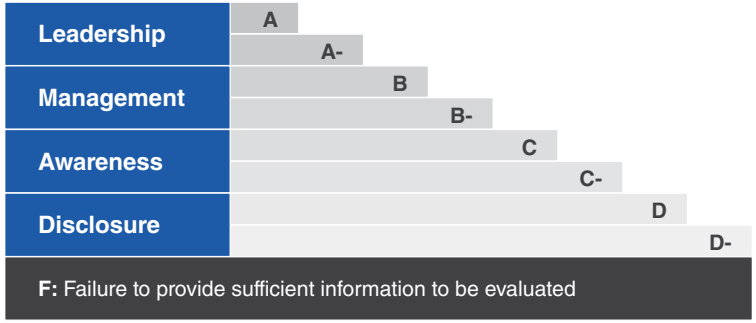
CDP

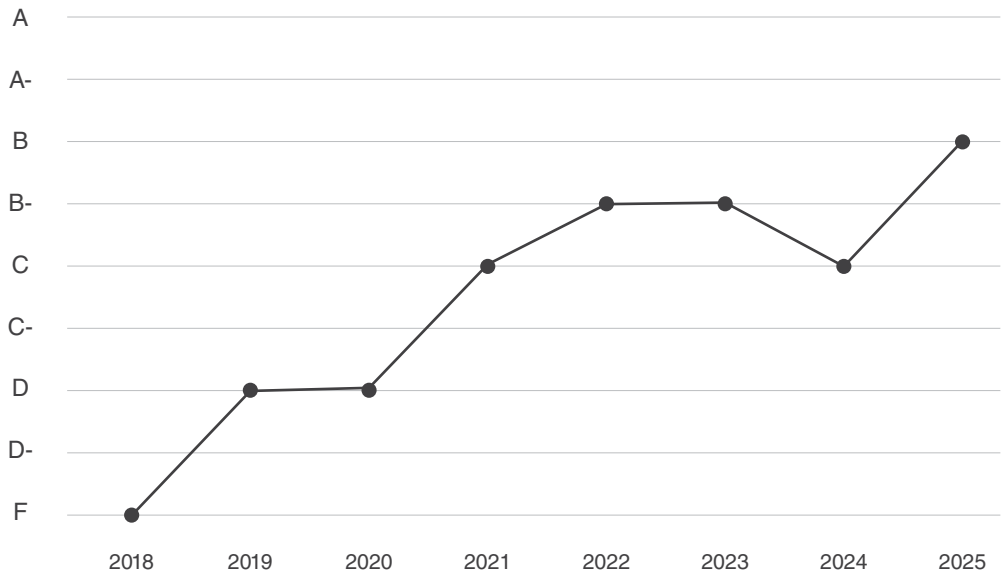
CIB Received a **(B)**, placing it within the **Management** Band

CIB CDP Scores History

CDP SCORE LEVELS

Reporting organisations must meet the minimum score for each level to be eligible to be scored on the next level. For example, organisations must meet the minimum requirements at the Disclosure level before they are eligible for a score at the Awareness level.





Source: CDP

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Sustainable Procurement and Third-Party Risk Management

CIB maintains a structured, risk-informed, and ethical approach to procurement, guided by its Procurement Policy and Third-Party Procedures Guide. These frameworks ensure that sourcing activities align with the Bank's strategic objectives, regulatory requirements, and high standards of integrity, transparency, and accountability, while embedding ESG considerations into supplier selection and management processes.

In 2025, the Bank further strengthened its procurement and third-party risk management (TPRM) practices by enhancing commercial discipline and operational efficiency. This included the systematic use of competitive bidding to ensure fair pricing, along with strengthened negotiation practices and effective purchase order management to optimise contractual terms. CIB also advanced value engineering approaches, working closely with internal stakeholders and suppliers to identify cost-saving opportunities without compromising quality or functionality. In parallel, the Bank continued to build strategic partnerships with key suppliers, fostering long-term collaboration, reliability, and mutual value creation, supported by ongoing spend analysis to identify efficiencies and opportunities for consolidation. In 2025, over 90% of procurement spending was directed toward local suppliers, supporting the Bank's contribution to the local economy while maintaining responsible supply chain practices.

Over 90%
of Procurement Spend was on Local Suppliers

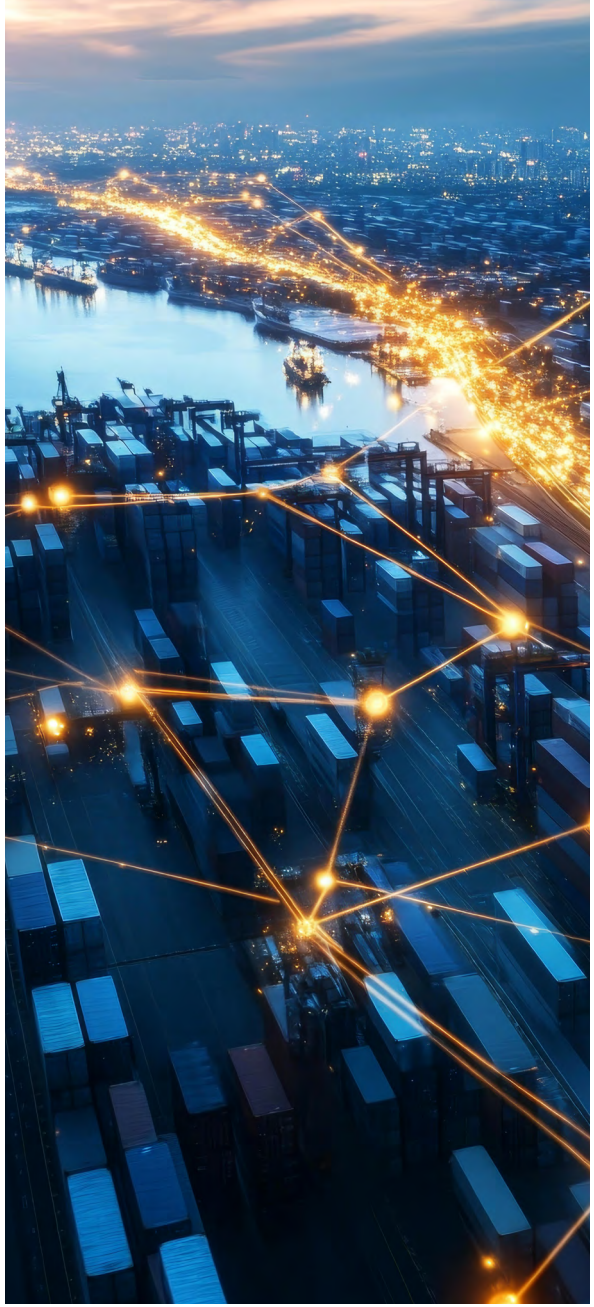
Strengthening ESG Integration in Procurement

As part of its Third-Party Management (TPM) framework, CIB has formally integrated ESG considerations into its Third-Party Registration Process in line with internal SOPs. This includes implementing a structured supplier checklist incorporating an ESG questionnaire, required for both new third-party registrations and annual renewals.

Through this approach, ESG factors are systematically embedded across the third-party lifecycle, enhancing the Bank's ability to identify and manage environmental and social risks while reinforcing responsible sourcing practices and alignment with its broader sustainability commitments.

Looking ahead, CIB aims to further strengthen supply chain resilience by diversifying its third-party base, reducing reliance on single-source suppliers, and mitigating concentration risks. The Bank will also continue to advance ESG integration into procurement practices by enhancing ESG risk assessments across the supply chain, improving visibility into potential risks, and supporting more informed decision-making.

ESG questionnaire **integrated** into **100%** of third-party onboarding and annual renewal processes.



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Social Pillar

At CIB, inclusive growth remains at the heart of the Bank's strategy, reflecting its belief that economic progress should create value for individuals, businesses, and communities alike. In a country where small businesses remain central to the economy and financial inclusion remains a national priority, CIB is committed to making banking accessible, responsible, and customer-centric. This commitment extends beyond the Bank's clients to its own people, who remain the foundation of CIB's ongoing success. By fostering an environment where employees are supported, customers feel valued, and communities are engaged, CIB creates shared value and advances responsible, sustainable growth.

CIB's Social pillar brings together two core priorities: fostering inclusive economic growth and empowering people. In 2025, CIB strengthened this commitment by further expanding access through customer-focused propositions, digital service enhancements, and solutions designed to support convenience, inclusion, and accessibility. The Bank also remained focused on broadening financial access for underserved and emerging segments, enhancing service delivery, and investing in employee development and well-being. Together, these efforts reflect CIB's belief that inclusive finance, empowered individuals, and resilient communities are essential to sustainable banking and long-term prosperity.

Material Topics

- Healthy Economy and Financial Empowerment
- Customer First
- Social and Community Investment
- Employee Well-Being, Diversity, Engagement, and Development

2025 Performance Snapshot

+2.5
Million Clients

759,465
Hours of Staff Training in 2025

26%
Female Customers (Consumer/Individuals)

EGP 831.4 Mn
Project Funding allocated for New CIB Foundation Projects in 2025

19%
Increase in Employees with Disabilities

91%
Cases Closure Rate

742k
Children Supported through the CIB Foundation

5,679
Mental Health Support Services Sessions to Employees

57.8
Overall Net Promoter Score (NPS) (Up from 44.7 in 2024)

12,000
Interns Engaged as part of CIB's 2025 Summer Internship

EGP 3 Bn
Unsecured Funding provided to Women-led SMEs

EGP 45 Mn
Total CSR Investment 2025

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Healthy Economy and Financial Empowerment

CIB's Commitment

As Egypt's leading private-sector bank, CIB continues to view financial empowerment as a catalyst for broad-based economic resilience and inclusive growth. The Bank's approach goes beyond expanding access to finance; it is centred on enabling households, entrepreneurs, and underserved communities to participate more fully in the economy through relevant products, different channels, and targeted support. Across consumer and business banking, CIB seeks to strengthen financial inclusion, support enterprise development, and direct capital toward activities that generate tangible social and economic value. This includes widening access for women, youth, low-income individuals, persons with disabilities, freelancers, farmers, and MSMEs, while helping clients build financial capability, improve resilience, and unlock long-term opportunity.

CIB's Progress

In 2025, CIB continued to advance its social finance and financial inclusion agenda across consumer banking. The Bank expanded access to tailored financial products and services to include a wider range of segments, including women, youth, low-income individuals, and people with disabilities, while strengthening digital and cashless solutions that make banking more accessible and relevant to everyday needs. These efforts supported broader participation in the formal financial system and reinforced CIB's commitment to financial health and inclusion.

At the same time, CIB deepened its support for SMEs and entrepreneurs through partnerships and capacity-building initiatives designed to strengthen business resilience and unlock growth opportunities. The Bank also supported innovative financing solutions, including landmark social finance activity, helping channel capital toward underserved and high-impact segments of the economy. Through these efforts, CIB continued to promote inclusive growth, strengthen economic participation, and contribute to a healthier and more resilient economy.



Read more

2025 Annual Report (pages 72-102)

CIB Growing Together Academy

UNEP FI Summary Report: Commitment to Financial Health and Inclusion (refer to pages 20-21)

2025 Awards and Recognition

EUROMONEY: Egypt's Best Digital Bank

Global Finance: Best Bank for Sustainable Financing in Emerging Markets

Key Policies

Business Banking Credit Policy

Consumer Banking: New Service and Products Guidelines

Financial Inclusion Execution Procedures

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Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Growth Rate of the Microfinance Loan Portfolio	% Growth	13.23%	22.38%	+69%
Total Disbursed Amount since the initiative of MFIs in CIB	EGP billion	30.89	43.13	+40%
Total End Customers[4]	#	1.7M	2M	+18%
Youth MFI Microentrepreneurs (Under 30 Years)	% of Total End Customers	27.29%	27.69%	+1%
Women MFI Microentrepreneurs	% of Total End Customers	52.53%	50.86%	-3%
MFI Microentrepreneurs in Rural Areas	% of Total End Customers	91.34%	91.76%	+0.4%
Total funding provided to SMEs under the Sustainable Finance Loan (utilised amounts)	EGP million	6.5	4.7	-28%
Unsecured Funding provided to Women-Led SMEs	EGP billion	2.49	3.0	+21%
Percentage of Women-Led SMEs with Lending Facilities (Secured and Unsecured) from SMEs Borrowers' Portfolio	%	14.7%	15.5	+5%
Percentage of Revenue from Lending to Small Business from the SMEs Portfolio (of Total Assets)	%	89%	78%	-12%
SMEs Customer Base Growth	# of New Customers	11,671	13,840	+19%
Personal Loans	EGP billion	53.7	61.2	+14%
Female Customer (Consumer)	%	22.6%	26%	+15%
New-to-Bank Customers (consumer banking)[5]	#	360,202	294,000	-18%
Percentage of active CIB customers out of CIB total customer base	%	76%	78%	+3%
Branches with Mobility Accessibility Features	#	33	60	+82%
Staff Trained in Inclusion Practices	#	2,200	3,630	+65%
Partnerships for Financial Inclusion	#	5	3	-40%
Number of Participants in Financial Literacy Initiatives for Unbanked, Underbanked, or Underserved Customers	#	18,903	12,653	-33%

[4] Total cumulative customers reached (microfinance) through MFIs since its inception in CIB.
[5] 2025 figure included only the net increase in the customer base.

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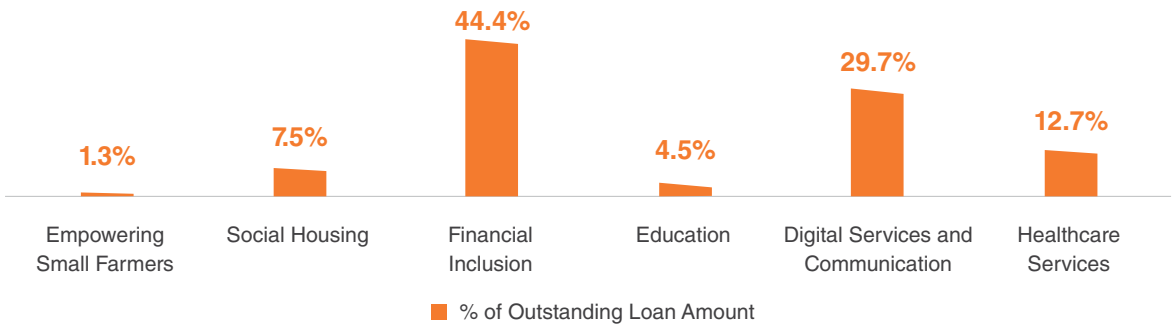
Social Finance Portfolio and Exposure

Based on the CBE's classifications and definitions, 4.5% of CIB's total direct lending portfolio in 2025 was allocated to projects with a primary social impact, representing a broader 19.8% exposure to environmental and social financing. These investments reflect CIB's continued commitment to inclusive growth and community development.

CIB's social portfolio is primarily concentrated in financial inclusion (44.4%) and digital services and communication (29.7%), highlighting the Bank's focus on expanding access to financial services and enabling digital connectivity. Additional allocations include healthcare services (12.7%), social housing (7.5%), education (4.5%), and empowering small farmers (1.3%).

Read more about CIB's Sustainable Finance progress in the section "Sustainable Finance".

Social Portfolio % Exposure by Category, 2025



Expanding Impact through Microfinance Institutions and Inclusive Finance Channels

CIB played an important role in supporting Egypt's broader microfinance and inclusive finance ecosystem through both direct and structured financing solutions. The most prominent example in 2025 was the Tasaheel socially sustainable sukuk, whose proceeds are dedicated to financing receivables portfolios tied to microfinance and SME lending for underserved groups. Structured as a Mudarabah sukuk with a fully prefunded and revolving structure, the transaction supports expansion in line with pre-defined social eligibility criteria and KPIs, helping channel capital more efficiently toward clients who have historically faced barriers to finance. This reflects CIB's growing role not only as a lender but also as a market maker for innovative instruments that advance inclusive and sustainable economic development.

The NBFI Division advanced CIB's sustainability strategy through its microfinance initiatives, channelling 55% of funding to female entrepreneurs in collaboration with the Development Finance Division. This focus not only strengthened gender equity but also amplified the Bank's role in driving inclusive growth. In FY 2025, the Microfinance segment achieved a 27% increase in extended credit limits and a 23% rise in utilisation, reflecting CIB's dedication to expanding opportunities for underserved communities. By forging strategic partnerships with leading MFI institutions, the Bank empowered vulnerable groups, mitigated sector risks, and unlocked new avenues for sustainable development.

Advancing Inclusive Finance through Africa's First Non-Sovereign Social Sustainable Sukuk

In February 2025, CIB closed Tasaheel's EGP 7 billion social sustainable sukuk, the first non-sovereign social sukuk in Africa, the largest on the continent, and the first in Egypt aligned with AAOIFI standards. The transaction underscores CIB's role in advancing innovative sustainable finance and supporting financial inclusion.

CIB acted as financial advisor, lead arranger, manager, promoter, payment agent, and underwriter. The Mudaraba sukuk featured a fully prefunded, two-year revolving mechanism with a dedicated escrow account, enabling phased deployment of proceeds against eligible receivables portfolios.

The sukuk earned an A credit rating from MERIS and an excellent SQS1 sustainability score from Moody's Ratings. Proceeds fund Tasaheel's microfinance and SME lending for underserved groups, including unbanked clients, women heads of households, farmers, and young entrepreneurs. Oversubscribed 1.2 times, the issuance demonstrates strong investor confidence and highlights CIB's leadership in capital markets solutions delivering financial and social impact.

EGP 7.0 Bn
Tasaheel Social Sukuk Closure

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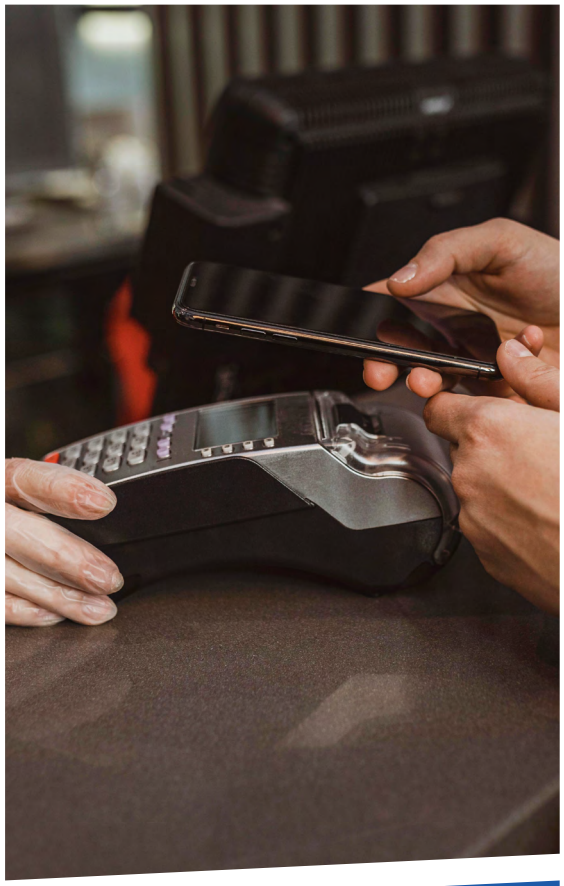
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Consumer Banking: Empowering Households and Expanding Everyday Access

CIB's Consumer Banking segment represents a central pillar of the Bank's inclusive growth strategy, focused on delivering accessible, customer-centric financial solutions that support households, individuals, and emerging customer segments across Egypt. Through its Consumer Products and Segments function, the Bank drives retail growth and engagement across a comprehensive suite of offerings, including consumer lending, cards, mortgages, insurance, deposits, investments, payroll services, and partnership-led propositions. This integrated model enables CIB to respond to evolving customer needs while strengthening financial inclusion, enhancing everyday banking convenience, and supporting long-term financial resilience.

At its core, the segment is designed to provide differentiated value across diverse customer groups, from Private and Wealth clients to youth, underserved populations, and new-to-bank customers, through tailored propositions, digital-first services, and lifestyle-integrated offerings. Consumer Banking also plays a role in advancing national financial inclusion priorities by expanding access through simplified onboarding, payroll solutions, rural outreach, and targeted products such as Bedaya accounts and Gen Z-focused banking. This is supported by a strong digital ecosystem, including mobile and internet banking platforms, AI-powered customer interaction tools, and an expanding self-service and ATM network, enabling seamless and accessible banking experiences at scale.

By the end of 2025, CIB's Consumer Banking segment had expanded its reach to over 2.4 million customers, driven by a net increase of more than 294 thousand customers (+14% YoY), maintaining strong momentum in customer acquisition and market penetration. This growth was accompanied by tangible progress in financial inclusion, with women representing 26% of the customer base and 28% of the Bank's consumer portfolio.



2,414,000
Total Consumer Banking Customers, of which 26% are Female (up from 22.6% in 2024)

294,000
Net Increase in Customer Base in 2025 (+14% YoY)

Expanding Youth and Lifestyle Banking: Key Product Launches

myCIB

CIB launched myCIB, Egypt's first Gen Z-focused banking segment, offering transparent card products, lifestyle-driven benefits, and instant digital onboarding. The segment opened a new youth acquisition funnel, reduced the Bank's average customer age, and supported low-cost deposit growth.

To know more: visit CIB's website

Talabat Co-Branded Credit Card

CIB introduced the Talabat co-branded credit card, a first-of-its-kind embedded finance partnership in the region, integrating rewards within a leading digital platform to drive card usage and attract new-to-bank customers.

To know more: visit CIB's website



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Expanding Access to Sustainable Consumer Financial Solutions

In 2025, CIB continued to evolve its product offering to better align with emerging customer needs, combining financial inclusion with sustainability-oriented solutions and a stronger push toward a cashless ecosystem.

Supporting the Transition to Cleaner Mobility

As part of its auto lending portfolio, CIB introduced financing solutions for electric vehicles, offering tailored packages designed to encourage the adoption of cleaner mobility alternatives. Targeting a range of customer segments, from mass retail to high-net-worth clients, the portfolio recorded early traction during the year, financing seven (7) electric vehicles valued at EGP 8.7 million. While still at an early stage, this reflects growing customer interest in sustainable transport solutions and marks an important step in expanding green retail financing.

Enabling Household-Level Renewable Energy Adoption

CIB also launched solar financing solutions to support the adoption of renewable energy technologies at the household level, including solar PV systems, solar water heaters, and EV charging infrastructure. Targeted primarily at the Plus and Wealth segments, the product lays the foundation for future growth in decentralised clean energy financing. While no loans were disbursed by year-end, efforts during 2025 focused on building market awareness, strengthening partnerships, and developing a strong pipeline to support future uptake.



Driving the Next Phase of Consumer Banking Growth

Looking ahead to 2026, CIB's Consumer Banking segment will focus on scaling digital innovation, ecosystem integration, and inclusive growth. Key initiatives include the nationwide rollout of digital onboarding through integration with Egypt's National Digital Identity (Hawiya), enabling fully paperless customer acquisition and expanded reach to unbanked segments, alongside the introduction of Android tokenisation to support secure mobile payments for over **60%** of its customer base. The launch of **the CIB Explore travel ecosystem**, covering more than 600 airlines and 200,000 hotels, will further enhance engagement with high-value customers and increase share of wallet. These efforts will be supported by continued investments in digital platforms and self-service channels, deeper customer segmentation targeting youth, underserved, and emerging affluent segments, and expanded partnerships across lifestyle and commerce ecosystems.

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Advancing Inclusive Banking for All

CIB continued to deepen its inclusive banking agenda in 2025 by combining targeted products, segment-specific outreach, and more accessible banking infrastructure. The Bank's strategy covers digital inclusion, affordable and tailored products, accessible physical infrastructure, and partnerships with fintechs, accelerators, and community organisations to reach underserved groups more effectively. This approach was further supported through outreach across universities, national events, and community initiatives to raise awareness, promote financial literacy, and onboard new customers from youth and underserved segments.

CIB also continued to strengthen the measurement of inclusion across priority groups. As of 2025, customers with disabilities accounted for 3,449 customers; the total youth customer base reached 1,425,617, of which 39,971 customers were served through tailored youth-focused products designed to meet their specific needs. The Bank's total number of women customers stood at 778,040, and Bedaya's business accounts for microenterprises reached 3,069. These indicators provide a clearer picture of adoption across underserved groups and help the Bank refine product development, outreach, and accessibility efforts over time.

In 2025, CIB continued to support all segments through accessible and digitally enabled banking solutions. Key financial inclusion products, including Bedaya savings and Bedaya business accounts, Meeza prepaid cards, and the CIB Smart Wallet, helped reduce barriers to formal banking. During the year, these products reached 954.5 thousand customers, with 257.5 thousand new accounts opened for unbanked and underbanked clients.

3,449
Total Customers with Disabilities

778,040
Total Women Customers

1.4 Mn
Total Youth Customers

3,069
Business Accounts for Microenterprises under Bedaya

954,500
Total Customers Reached

257,500
Total New Products Opened

Financial Inclusion and Equality

CIB sees financial inclusion as essential for economic resilience and equitable participation in the formal economy. In 2025, the Bank expanded access to affordable, digitally enabled financial solutions for youth, women, and micro, small, and emerging businesses. Key initiatives included the myCIB accounts for Gen Z, a women's remittance pilot with the CBE, and outreach through universities, community activities, and national inclusion events. Services supporting these efforts included transaction banking, payroll, digital payments, remittance-linked offerings, and SME banking solutions.

CIB strengthened performance tracking through regular reporting to the Central Bank of Egypt, including gender-disaggregated insights, to inform product development and strategy. These efforts enhance access, quality, and long-term value for underserved customers, contributing to financial stability and participation in the formal economy.

Looking ahead, CIB aims to grow its customer base to 4.8 million by 2030, expand youth engagement and payroll portfolios, improve inclusive banking infrastructure, and reach 100,000 citizens through financial literacy initiatives, aligning with national priorities while ensuring commercial sustainability and positioning CIB as a catalyst for inclusive prosperity.

4.8 Mn
Customer Base Expansion Target 2030

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Advancing Women's Financial Empowerment

In 2025, CIB continued to strengthen women's financial inclusion across both consumer and business banking. On the retail side, women remained a priority group in the Bank's inclusion strategy through tailored products, dedicated campaigns, and the Financial Inclusion Pilot – Digitising Remittance inflows. This pilot initiative, conducted in collaboration with the Central Bank of Egypt (CBE), focused on digitising remittance inflows to improve the accessibility and relevance of financial services. The programme supported comprehensive research, customer engagement, and product design, with a particular emphasis on ensuring that financial solutions are more inclusive and tailored to the needs of women.

In business banking, women's economic empowerment remained a key focus. Female-led SMEs represented around 12,000 clients, or 13% of the total SME customer base. Total utilised lending to women-led SMEs reached EGP 3 billion, with 637 women-led SMEs holding lending facilities.

CIB also continued to support women entrepreneurs through its Women Empowerment Programme under the EBRD Framework, which combined financing with non-financial support, including financial literacy, leadership, and business development training. The 2025 programme reached twenty (20) participants, all of whom were women.

In parallel, CIB continued to enhance its retail offering for women through Heya Credit Cards, a dedicated product designed to better reflect women's lifestyles and financial needs. The cards offer a curated mix of benefits, including rewards and discounts across health, wellness, education, retail, and everyday spending categories. In 2025, 7,208 new Heya cards were issued, reflecting growing demand for more inclusive and relevant financial solutions.

12,000
Total Female-Led SMEs
(13% of the total SMEs customer base)

637
Total Women-Led SMEs holding Unsecured Lending Facilities

EGP 3 Bn
Unsecured Funding provided to Women-Led SMEs

20
Participants in the Women Empowerment Programme

Creating Pathways for Youth Inclusion

In 2025, CIB continued to expand access to banking services for younger generations through tailored, digital-first offerings designed to make financial services more accessible, relevant, and engaging. These solutions focused on simplified fee structures, flexible savings options, and lifestyle-oriented features that support early financial participation and encourage the development of long-term financial habits.

Beyond product innovation, the Bank reinforced its efforts through financial awareness and inclusion initiatives. During the year, CIB's total youth customer base reached 1,425,617, including 39,971 customers who benefited from dedicated youth-focused products tailored to their specific needs. In addition, 1,342 participants were engaged through the Central Bank of Egypt's annual youth financial inclusion initiative, 53% of whom were female. Together, these efforts reflect CIB's commitment to equipping young people with the tools, confidence, and knowledge needed to participate more actively in the formal economy.

39,971
Total Youth Customers with Dedicated Products

1,342 (53% Women)
Youth Financial Inclusion Reach

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Making Banking Accessible for People with Disabilities

CIB further strengthened accessibility for customers with disabilities by monitoring practical indicators related to both physical access and service delivery. In 2025, the Bank reported 962 wheelchair-accessible and visual-impairment-friendly ATMs, alongside branches supported by sign-language-literate employees who have access to internal sign language learning videos. These measures complement the Bank's broader focus on adaptive tools, accessible infrastructure, and digital support, helping more customers access financial services with greater dignity and independence.

60
Number of Accessible Branches for PwDs

962
Number of ATMs Accessible to PwDs

As of 2025, customers with disabilities accounted for 3,449 customers within the tracked base. CIB uses these data points to identify barriers, guide infrastructure upgrades, and inform future product and service development for more inclusive banking access.

Promoting Financial Literacy Across Communities

CIB prioritised financial literacy in 2025 as a core enabler of financial inclusion. During the year, the Bank reached 12,653 participants through financial literacy and awareness initiatives, with women accounting for 46% of total participants. Of these, 8,196 participants were reached through Hayah Karima and 4,457 through CBE initiatives. The Bank also participated in the Saving Game financial literacy initiative, supported by the Central Bank of Egypt and the German Sparkasse Stiftung, targeting mainly youth and women, with results expected to be reported in 2026.

12,653
Total Participants through Financial Literacy Sessions (of which 46% are Women)

8,196
Total Participants Reached through Hayah Karima

4,457
Total Participants Reached through CBE Initiatives

175
Total Participants Reached through Women's Initiatives

More targeted campaigns were also delivered across priority groups. In 2025, CIB reached 175 participants through the Women Initiative, all of whom were women; 1,342 participants through the Youth Initiative, 53% of whom were women; 670 participants through the Farmer's Initiative, 49% of whom were women; and 830 participants through the initiative dedicated to people with disabilities, 45% of whom were women. These programmes reflect the Bank's continued effort to tailor awareness and capability-building to the needs of different communities.

1,342 (53% Women)
Total Participants reached through Youth Initiatives

670 (49% Women)
Total Participants Reached through Farmer Initiatives

830 (45% Women)
Total Participants Reached through the Initiative Dedicated to People with Disabilities

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Expanding Access for Low-Income and Underserved Segments

CIB continued in 2025 to widen access to formal finance for low-income and underserved groups through affordable, easy-to-use products and more accessible channels. Bedaya accounts, Meeza prepaid cards, Smart Wallet solutions, and digital-first onboarding remained central to this effort, helping customers enter the formal financial system through products designed around practical day-to-day needs rather than complex banking requirements. The Bank's approach combined affordability, usability, and targeted outreach to support more meaningful and sustained participation in the financial system.

Growing Affordable Housing Access

CIB continues to support the CBE's mortgage initiative to improve access to affordable housing. In 2025, the Bank supported approximately 6,500 under these initiatives, up from 4,400 in 2024, bringing the cumulative number of beneficiaries to around 37,000 customers, reflecting steady progress in enabling home ownership and supporting community stability.

37,000
Cumulative Number of CIB Beneficiaries to Date from CBE's Mortgage Initiative

SME and Commercial Banking: Strengthening Egypt's Economic Backbone

In 2025, CIB expanded its business banking platform by introducing Commercial Banking under the Business Banking umbrella for both borrowing and non-borrowing segments, broadening its ability to serve growing enterprises through a more structured client coverage model. As a result, the total SME and Commercial Banking client base reached 91,844, while the total assets ENR for the SME borrowers' portfolio reached EGP 15.8 billion, and the total aggregate contingent liabilities reached EGP 74.7 billion. The Bank also recorded 13,840 new SME customers during the year, reflecting continued momentum in broadening access to finance for smaller businesses. Comparability with prior years should be viewed in light of the introduction of the Commercial Banking segment in 2025.

91,844
Total SMEs and Commercial Banking Clients

EGP 74.7 Bn
Aggregate Contingent Exposure across SMEs and Commercial Banking Clients

EGP 15.8 Bn
SME Borrowers' Assets Portfolio

13,840
New SME Customers in 2025

CIB complemented financing with a wider ecosystem of financial and non-financial solutions designed to help SMEs grow with confidence. During the year, the Bank advanced partnerships and programmes that supported business development, export readiness, and operational resilience. These included cooperation with INVIA to help SMEs better manage cash flow, monitor performance, and plan growth; a strategic partnership with the Food Export Council, under which CIB became its official banking partner until the end of 2027 and supported an integrated digital platform for exporters; and continued collaboration with organisations such as Lantern Ventures, BBA Consulting, and the Chamber of Food Industries to strengthen entrepreneurship, business capability, and market access.

Furthermore, the Bank has signed a strategic protocol agreement with MSMEDA to support SMEs. This partnership complements the government's plan to boost the economy and increase exports. This partnership highlights dedication to nurturing entrepreneurship and driving economic growth. By offering crucial support to SMEs, this partnership aims to enhance their contribution to the country's GDP and improve competitiveness in both domestic and international markets. In addition, CIB signed two credit guarantee agreements with multinational DFIs, namely "DFC and EBRD", enabling the Bank to extend credit facilities to a broader range of clients and expand into new SME's market segments. CIB also continued to expand its sustainable finance offering for SMEs and introduced additional convenience-led solutions such as Apple Pay for SMEs.

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Customer First

CIB's Commitment

CIB is committed to building lasting customer relationships through trust, accessibility, and service excellence. The Bank seeks to provide seamless, high-quality banking experiences across both digital and physical channels, while tailoring its products, services, and interactions to the needs of different customer segments. This commitment includes listening carefully to customer feedback, addressing concerns fairly and transparently, and continuously improving the customer journey to keep pace with changing expectations. CIB also places strong emphasis on clear communication and responsible marketing, helping customers make informed financial decisions with confidence. Guided by advanced analytics, segmentation, and customer insights, the Bank works to design more relevant solutions and encourage more convenient, sustainable banking behaviours. In 2025, this customer-first approach was reflected in more tailored segment propositions, broader self-service capabilities, and enhanced omnichannel access.

CIB's Progress

In 2025, CIB further advanced its customer experience agenda through new segment-led offerings, expanded digital functionality, and more connected service channels. The Bank introduced myCIB, Egypt's first Gen Z-focused banking segment, and launched the CIB talabat Mastercard credit card, broadening its reach to younger and digitally engaged customers. At the same time, CIB enhanced its digital banking ecosystem through new self-service features on mobile banking, including card activation, PIN reset, freeze and unfreeze functionality, and wealth management tools. These upgrades helped reduce call centre pressure and branch visits while improving customer satisfaction.

Beyond product and channel innovation, CIB strengthened convenience and accessibility across the customer journey. The Bank expanded its ATM and self-service network, introduced online branch booking, and advanced preparations for smart cash deposit machines. These efforts were supported by a stronger internal knowledge base for frontline teams, helping deliver more consistent service and quicker issue resolution. Together, these actions reflect CIB's focus on making banking more intuitive, responsive, and inclusive for a wider customer base.



Read more

2025 Annual Report

CIB's Customer Service Charter

2025 Awards and Recognition

MEED: Best SME Bank – Egypt

Global Finance: 2025 Best Private Bank

Key Policies

New Service and Product Guidelines (NSPG)

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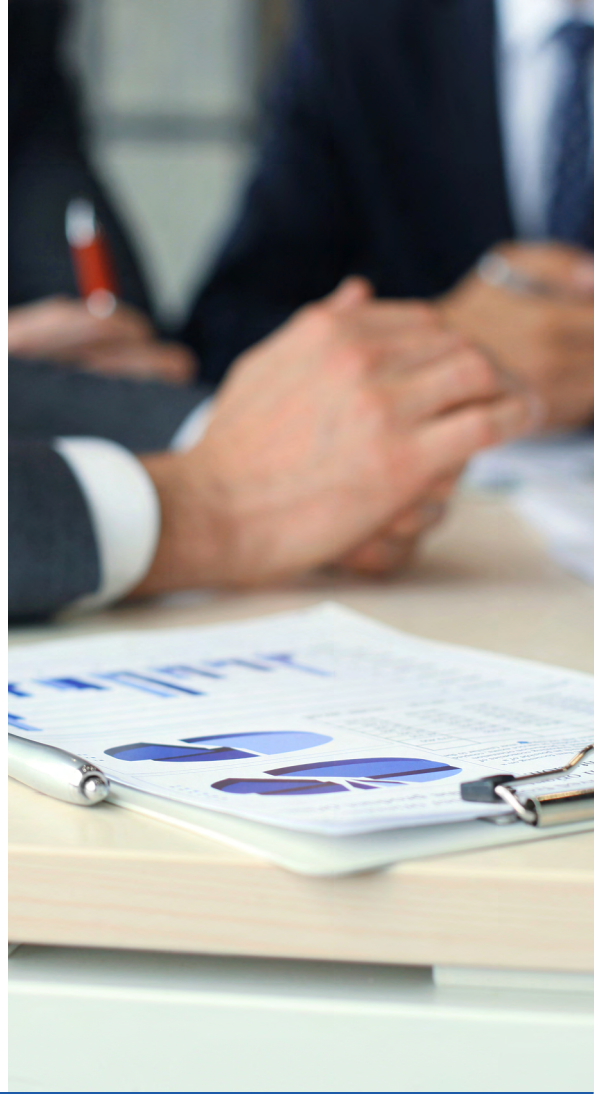
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Strategic Impact and Performance Metrics

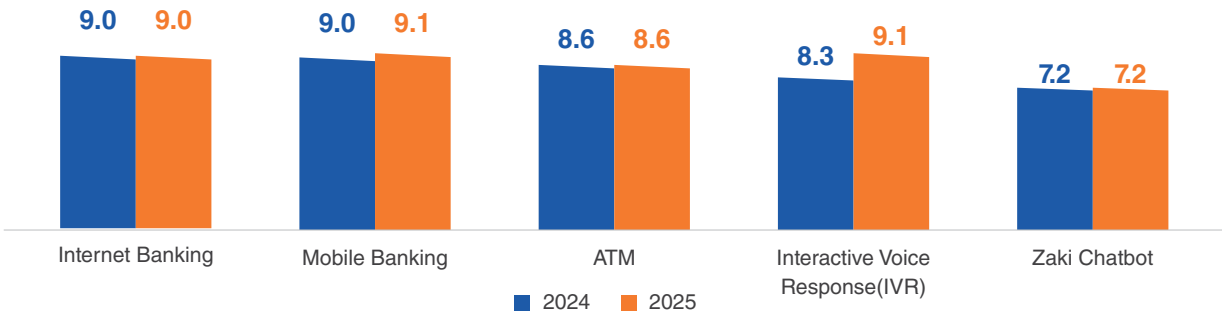
KPI	Unit	2024	2025	Change (YoY)
Number of ATMs	No.	1,387	1,434	+3%
Number of Branches	No.	212	214	+1%
Customer Satisfaction	NPS Score	44.7	57.8	+29%
Complaints Closure Rate	%	91%	91%	-
Number of Complaints Resolved	No.	50,709	84,678	+67%

Elevating Customer Experience

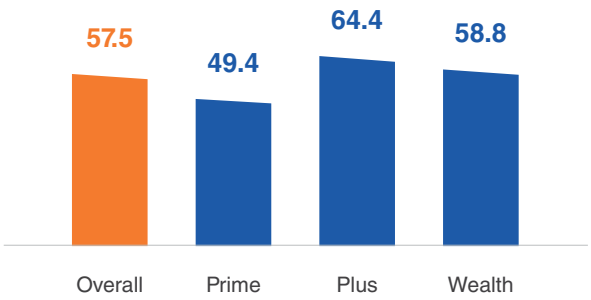
CIB's Customer Experience function remains a key enabler of the Bank's customer-centric culture, helping translate customer needs and service expectations into practical improvements across channels. In 2025, the Bank further strengthened its use of service indicators, journey analytics, and customer feedback to support faster decision-making, targeted corrective action, and more consistent service delivery.



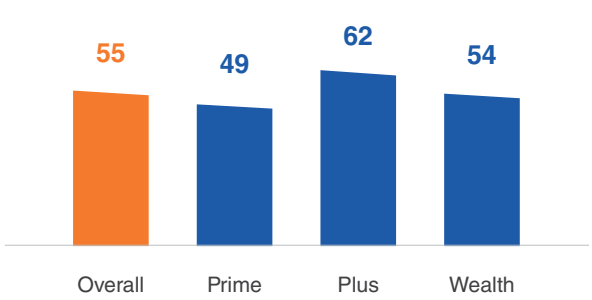
Digital Banking CSAT Scores per Channel



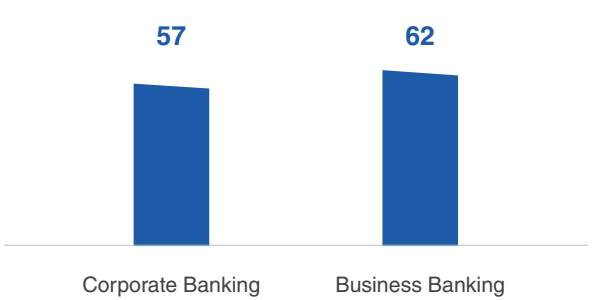
NPS Score per Business Segment - Retail, 2025



NPS Score per Business Segment - Overseas, 2025



NPS per Segment, 2025



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Embedding Customer-Centricity through Induction Training

CIB continues to strengthen its customer-first culture by embedding customer experience principles early in the employee lifecycle through structured induction programs. In 2025, the Customer Experience Induction Program was delivered across twenty (20) sessions, providing newly hired employees with foundational knowledge on customer experience, key service indicators, and expected service standards. The program reached 300 employees, achieving a 100% completion rate, reflecting strong engagement and consistent onboarding. By equipping employees from the outset with a clear understanding of customer expectations and service excellence, CIB maintains a unified, organisation-wide approach to delivering high-quality customer experiences.

300
Employee New Hires Completed the Customer Experience Induction Program with a 100% Completion Rate

20
Customer Experience Induction Sessions Delivered

Customer Complaints Handling

CIB remains committed to handling customer complaints in a timely, transparent, and structured manner, in line with regulatory expectations and the Bank's customer protection principles. Customers can raise concerns through multiple accessible channels, including branches, the contact centre, and digital channels. Oversight of the complaints process remains embedded within the Bank's broader customer rights and conduct risk framework, helping ensure that customer concerns are consistently addressed to support continuous enhancement of the customer experience.

Protecting and Empowering Customers

In 2025, CIB took additional steps to strengthen customer protection, simplify customer journeys, and improve service accessibility. The Consumer Banking function updated policies and operating procedures in line with new regulatory developments, including revised KYC-related processes that allow customers to continue accessing essential banking services without disruption while updates are pending. The Bank also streamlined international card-use procedures following changes in regulatory requirements, adapted processes to support mobile and community banking access, and digitised parts of income verification through the Misr Digital Gateway. These measures helped reduce documentation burdens, improve convenience, and strengthen operational resilience.

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Scaling Service Excellence through Digital Reach and Accessibility

These efforts translated into continued momentum in digital adoption, customer reach, and service accessibility. By the end of 2025, CIB reported 1,434 ATMs and 1.97 million online banking subscribers. At the broader Bank level, online banking platforms served more than 2.0 million users by year-end. At the same time, CIB attracted more than 294 thousand new-to-bank customers, contributing to a customer base of approximately 2.5 million, reflecting the growing scale of CIB's digital and customer engagement ecosystem.

214
Branches

1,434
ATMs

1.97 Mn
Online Banking Subscribers

CIB's progress was also recognised externally in 2025 through several market awards, including Euromoney's Egypt's Best Digital Bank and Finnovex's Excellence in Digital Banking in North Africa, underscoring the Bank's continued leadership in customer-focused digital banking.

Listening and Responding in Real Time

In 2025, CIB strengthened its ability to capture and respond to customer feedback by developing the Customer First tool, which gathers and measures customer insights through dynamic pulse surveys on demand, supporting evolving business requirements and service improvement efforts.

These enhancements enabled faster translation of customer feedback into actionable improvements, more effectively embedded customer insights into decision-making, and reinforced CIB's Customer First approach.

Putting Customers at the Centre:

Driving Continuous Improvement

In 2025, CIB strengthened its customer-first approach by turning feedback into a direct driver of improvement. The launch of the Customer Advisory Board (CAB) created a dedicated platform where customers across segments shared their expectations and experiences through structured, moderated discussions. These insights were directly incorporated into product and service enhancements, ensuring that customer perspectives shape the Bank's evolution.

Additionally, the Customer Experience Forum continued to translate these insights into action at the management level, using service performance data, customer satisfaction results, and NPS to identify priorities and track improvements. Together, these mechanisms reflect a continuous loop of listening, learning, and improving, embedding customer voices at the heart of decision-making and delivering a more responsive banking experience.



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Social and Community Investment

CIB's Commitment

CIB seeks to generate lasting social value by directing resources to communities facing the greatest barriers to opportunity and essential services. Through the CIB Foundation and the Bank's wider CSR platform, CIB combines financial support, partnership-based implementation, and impact follow-up to expand access to healthcare, strengthen community well-being, and contribute to more inclusive development across Egypt.

In 2025, this commitment continued to centre on underserved children and vulnerable groups, while also broadening the Bank's community contribution through initiatives in education, culture, sport, financial inclusion, and social welfare.

CIB's Progress

In 2025, CIB scaled up its community investment through the CIB Foundation, which launched twenty-five (25) new projects with total allocations of EGP 831.4 million and supported 742,311 children during the year. Health and wellness remained the core focus, with EGP 605.6 million directed to related initiatives and 440,209 beneficiaries reached through health and community development programs. Foundation-supported interventions ranged from paediatric treatment and hospital equipment to nationwide medical outreach, including the L'MISR initiative, which continued to expand access to inclusive medical services for children. At the same time, CIB's broader CSR agenda widened its social footprint through partnerships that support autism awareness, sports access, arts and culture, animal welfare, and financial inclusion. Employee participation also contributed to this momentum, with thirty (30) volunteers contributing 136 volunteering hours across three community initiatives.

Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Net Profits allocated to CSR	%	1.5%	1.5%	-
Total Corporate Social Responsibility (CSR) investments	EGP Million	111	45	-60%
Total Volunteered Hours by Employees	No.	88	136	+55%
New CIB Foundation CSR Projects	No.	19	25	+32%
Allocations for new CIB Foundation Projects	EGP Million	431.5	831.4	+93%

Read more

Learn more about CIB's community investment initiatives in its 2025 annual report (pages 67-69), and on the CIB Foundation website

CIB Foundation 2025 Annual Activity Report

2025 Awards and Recognition

MEED – Best ESG Strategy

Global Finance – Best Bank for Sustainable Financing in Emerging Markets

Key Policies and Frameworks

Better Together Framework

Profit Allocation for Community Development

Strategic Healthcare Specialization

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Corporate Social Responsibility Initiatives

CIB advances community impact through two complementary channels. The first is the Bank's Corporate Social Responsibility (CSR) platform, which leads community initiatives, sponsorships, awareness campaigns, employee engagement, and partnerships across inclusion, culture, sports, social welfare, and financial literacy. The second is the CIB Foundation, which operates with a more focused development mandate centred on improving access to healthcare for underprivileged children in Egypt. Presenting these two tracks separately is important, as each serves a distinct purpose, follows a different implementation model, and creates value in different ways.

In 2025, CIB broadened its CSR portfolio by supporting initiatives that strengthened social inclusion, encouraged community participation, promoted arts and culture, expanded access to sports, and reinforced social welfare outreach. The Bank also continued to participate in national financial inclusion campaigns through Central Bank of Egypt initiatives across multiple occasions and governorates, using its Smart Wallet program to support wider access to financial services.

Expanding Access to Cardiac Care with Magdi Yacoub Heart Foundation

As part of its ongoing CSR partnerships, CIB continued funding the Adult Outpatient Department at the Magdi Yacoub Global Heart Centre. This partnership, which began in 2021, reflects the Bank's sustained support for improving access to specialised cardiac care and helping meet rising demand for treatment in Egypt. The expansion of the Magdi Yacoub Global Heart Centre in Cairo is expected to build on the legacy of the Aswan Heart Centre while significantly increasing reach and treatment capacity.

Promoting Inclusion through Autism Acceptance Month

CIB continued its longstanding partnership with the ADVANCE Society to support Autism Acceptance Month. The campaign has grown into a broader national platform for awareness and inclusion, bringing together more than sixty-five (65) NGOs from different governorates that work with children with autism and their families. Through this initiative, CIB contributes to reducing stigma, encouraging acceptance, and supporting more inclusive community engagement.

65+
NGOs Engaged in Autism Support across Egypt



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Community Education and Social Awareness

In 2025, the Bank expanded its partnership with Share A Smile Society through a new phase of the community project, delivered through a creative puppet show at El Sawy Culture Wheel. Designed to engage children in an accessible and inspiring way, the program focused on promoting positive values and social responsibility. This initiative reflects CIB's broader CSR approach, which combines awareness, creativity, and community participation to generate meaningful social outcomes.

Social Welfare and Animal Care

CIB also continued its support for the Egyptian Society for Mercy to Animals (ESMA), reinforcing its broader commitment to community welfare. Through this partnership, the Bank supported efforts to improve conditions for vulnerable street animals, particularly injured, abused, or neglected dogs and cats. ESMA's work includes shelter, food, rehabilitation, and basic medical care, alongside adoption support and broader advocacy for animal welfare in Egypt.

Arts, Culture, and Creative Empowerment

CIB's 2025 CSR agenda also extended to cultural preservation and creative empowerment. Through its partnership with the World Art for Development Foundation (WAFDF) and in collaboration with UNESCO, the Bank supported the initiative "From Green Papyrus to Timeless Art". The initiative aimed to empower young Egyptian artists and women, while highlighting the historical and cultural significance of paper and linking Egypt's heritage with sustainable contemporary artistic practices.

In parallel, CIB supported the initiative "Reviving Egypt's Cultural Excellence", which celebrated the country's artistic legacy through four major performances in 2025. Positioned as more than a tribute to local art, the initiative sought to strengthen cultural pride, bring audiences closer to high-quality artistic experiences, and contribute to tourism and national identity through iconic performances celebrating figures such as Um Kulthum, Omar Khairat, Dalida, and Fatma Said.

Supporting Squash: Best Bank – Best Players

Sports remained a visible part of CIB's CSR platform in 2025, with squash continuing to serve as a flagship area of support. The Bank expanded its sports sponsorships to create opportunities for a wider athletic community and to help Egyptian players maintain and improve their international standing. As of December 2025, CIB had tailored sponsorship support for 14 talented players, while also continuing its partnership with Wadi Degla Clubs to develop emerging squash talent and enhance international rankings.

In addition, CIB continued sponsoring major tournaments, including the El Gouna Squash Open and the CIB Egyptian Squash Open at the Pyramids, reinforcing its role in promoting Egypt's leadership in the sport.

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Sponsorship Support for Talented Players



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Employee Volunteering and Community Participation

CIB's community impact model is strengthened by employee participation, which helps translate institutional commitment into direct engagement. In 2025, employee volunteering remained an important part of the Bank's social agenda, contributing to team cohesion, morale, and a stronger culture of service. The Bank reported 136 hours of employee volunteering and thirty (30) volunteers during the year. In parallel, the CIB Foundation launched three volunteering events, engaging more than twenty (20) employees and reinforcing a culture of active community participation across the Bank.

This employee participation dimension remains important to CIB's broader social and community investment approach, as it extends impact beyond funding alone and helps connect staff to the communities and causes the Bank supports. Financial literacy and outreach-oriented volunteering can be positioned here as part of the Bank's wider culture of engagement, provided the final report wishes to retain continuity with the previous year's narrative.

136
Employee Volunteering Hours

3
Total Volunteering Events Launched

30
Total Volunteers

+20
Total Volunteering Employees



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Supporting the Health of the Next Generation through the CIB Foundation

مؤسسة البنك التجاري الدولي
COMMERCIAL INTERNATIONAL BANK FOUNDATION

Distinct from CIB's CSR arm, the CIB Foundation serves as the Bank's targeted social investment vehicle, focusing on social and community investment by supporting entities that provide medical services to underprivileged children in Egypt. Its approach aligns with Egypt Vision 2030 and the UN Sustainable Development Goals and is implemented through project-level monitoring and partnerships with specialised institutions to ensure measurable impact.

In 2025, the Foundation launched twenty-five (25) new projects, allocating EGP 831.4 million to support 742,311 children, and reported 136 employee volunteering hours, with thirty (30) volunteers engaged in social and community initiatives. Partnerships enabled scalable healthcare interventions, including inclusive medical convoys, paediatric surgeries, specialised equipment for units, and support for children with chronic and complex conditions.

25
New Projects Launched

742,311
Total Children Supported

390,000
Children Reached through L'Misr Initative

Key initiatives included L'Misr, reaching 390,000 children through convoys; Strong hearts … Stronger future, funding 300 paediatric open-heart surgeries and catheterisations; Superstars are born from scars, outfitting PICU and NICU units serving 1,575 children annually; Sweet children … Sweet life, providing non-invasive glucose monitors for 975 children with type 1 diabetes; Dar w Salama in Sohag in addition to L'Misr Initiative, funding 710 medical convoys that reached over 400,000 children; operation of five (5) paediatric units in Ain Shams University Hospitals, serving 10,000 children; and additional initiatives focused on cerebral palsy, eye surgeries, wheelchairs, and specialised clinic equipment. Through this partnership-driven, high-impact model, the CIB Foundation advances sustainable social value by addressing critical healthcare gaps, generating measurable outcomes, and reinforcing CIB's commitment to inclusive and equitable development.

300
Total Paediatric Open-Heart Surgeries and Catheterisations Funded

1,575
Children Served

710
Total Medical Convoys

406,250
Children Reached through Medical Convoys

5
Total Paediatric Units

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Employee Well-Being, Diversity, Engagement, and Development

CIB's Commitment

CIB recognises that its long-term value creation and institutional resilience are fundamentally linked to the well-being, development, and engagement of its employees. As such, the Bank adopts a comprehensive human capital management approach that integrates talent development, employee well-being, diversity and inclusion, and performance management into its broader strategic and operational framework. Human capital management at CIB is led by the Human Resources function, which operates as a strategic partner to the business by aligning workforce planning, organisational design, and talent strategies with the Bank's overall objectives. HR plays a central role in shaping employee experience, ensuring that policies, systems, and practices support both individual growth and organisational performance.

This approach is underpinned by a unified HR Policy Framework that governs key areas, including recruitment, performance management, career development, compensation, internal mobility, and employee relations. These policies are designed to ensure fairness, transparency, and equal opportunity.

CIB's Progress

In 2025, CIB continued to strengthen its employee experience through a combination of capability-building, internal engagement, awareness campaigns, and workplace safety measures. The Bank advanced learning through a mix of technical, leadership, business, and digital programmes, while internal communication channels helped reinforce transparency, connection, and a shared sense of purpose across the organisation. At the same time, CIB maintained a structured approach to occupational health and safety, with regular medical checkups, inspections, safety training, and ongoing follow-up on workplace issues.

Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Total New Hires Employees	Count	949	977	+3%
Employee Turnover	%	6.97%	6.95%	-0.3%
Gender Diversity	Male (%)	6,568 (65%)	6,663 (64%)	+1%
	Female (%)	3,486 (35%)	3,769 (36%)	+8%
Age Diversity	Under 30 (%)	3,852 (38.3%)	4,055 (39%)	+5%
	30-50 (%)	5,668 (56.4%)	5,911 (57%)	+4%
	Above 50 (%)	534 (5.3%)	466 (4.5%)	-13%
Employees with Disabilities	%	162 (1.9%)	193 (2.2%)	+19%
Training Hours per Employee	Male (hours)	81	91	+12%
	Female (hours)	88	86	-2%
Total Training Hours (all employees)	Hours	688,548	759,465	+10%

Read more

CIB 2025 Annual Report (pages 112-116)

2025 Awards and Recognition

MEED: CEO of the Year

Key Policies and Certifications

Employees' Benefits and End-of-Service Policy

Staff Committees Policy

Workplace Anti-Harassment Policy

Recruitment and Workforce Planning

ISO 29993:2017 – Learning Services Outside Formal Education – Service Requirements

ACCA Approved Employer – Professional Development

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Talent Development and Capacity Building

CIB continues to invest in building a future-ready workforce by embedding continuous learning, structured career development, and talent management practices across the organisation. In 2025, training and development initiatives reached nearly 95% of employees, reflecting the Bank's commitment to enhancing capabilities and supporting evolving business and operational needs.

The Bank's learning and development framework is designed to strengthen employees' technical, leadership, and behavioural competencies through structured programmes, clear learning pathways, and a culture that promotes continuous growth and performance improvement. This approach is complemented by strategic partnerships with academic institutions, which support the development of future talent pipelines and ensure alignment with market and industry requirements.

To support long-term organisational resilience and leadership continuity, CIB maintains structured talent management and succession planning processes. These frameworks enable the identification and development of high-potential employees, ensuring that critical roles are supported by a strong internal pipeline of capable and prepared talent.

Career progression at CIB is further strengthened through transparent and inclusive people practices. Internal mobility frameworks provide employees with opportunities to gain cross-functional exposure and develop diverse skillsets, supporting their career growth while enhancing organisational agility. Promotion and grade adjustment processes are governed by clear, merit-based criteria, ensuring fairness, equal opportunity, and progression based solely on performance and capability, without discrimination of any kind.

Together, these efforts reflect CIB's integrated approach to talent development, combining capability building, career progression, and inclusive practices to support employee growth and strengthen institutional capacity.

Embedding a Culture of Integrity and Compliance

CIB maintains a strong ethical standard through a comprehensive training schedule and targeted awareness initiatives. In 2025, the Bank strengthened its defence against internal threats through the Internal Fraud Awareness Campaign, which was completed by 1,000 members of the branch network staff during Fraud Awareness Month. To ensure full compliance with the CBE regulations, CIB deployed seven (7) mandatory e-learning modules across its operations, focusing on the critical domains of governance, security, and financial crime.

High staff engagement levels across all key modules demonstrate the impact of these programmes. Both the Corporate Ethics Essentials and Compliance Refresher modules achieved 82% coverage, while training focused specifically on Financial Crime reached 81% of the workforce. In the areas of risk and digital safety, the Information Security module achieved 79% coverage, followed by Third-Party Risk Management at 77%. Furthermore, Corporate Governance initiatives, including the Responsible Online Presence module, achieved a 78% completion rate, ensuring that staff are equipped with the knowledge to maintain the Bank's integrity in a digital environment.

7
Mandatory E-Learning Modules Deployed

82% Completion
Corporate Ethics and Compliance Refresher

81% Completion
Financial Crime Training

79% Completion
Information Security

78% Completion
Corporate Governance and Digital Conduct

77% Completion
Third-Party Risk Management

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Enhancing Digital Skills through CIB's IT Pioneer School

Reinforcing a culture of continuous learning and responsible digital practices, more than 100 employees applied to the "IT-Pioneer School", a joint learning initiative designed to equip participants across the organisation with essential IT capabilities through a structured curriculum. The programme supports the development of digital fluency and strengthens secure, efficient operations, contributing to overall resilience and risk awareness.

100+
Staff Participated in IT Pioneer

Strengthening Board Oversight of Emerging Risks

In 2025, two in-person training sessions were delivered to Board members covering Compliance and Anti-Money Laundering (AML) and Cybersecurity Awareness. The sessions enhanced the Board's understanding of emerging regulatory and digital risks, strengthened governance oversight, and supported more informed strategic decision-making in an evolving risk landscape.

Two
Total CIBEG Board Training Sessions



Advancing Risk Excellence through Specialised Training

To ensure the Bank maintains a forward-looking risk culture, CIB delivered several specialised training programs in 2025 focused on technical expertise and regulatory alignment. Foundational training included Introduction to Risk Management and Enterprise Risk Management, each comprising two (2) sessions and totalling eight (8) training hours per employee, to provide a strong grounding in contextual risk frameworks.

The Bank also prioritised operational integrity and regulatory proficiency through programs such as Operational, Third Party and Fraud Risk Management, Financial Risk Management, and Base Accords I, II, III, and IV, all of which delivered sixteen (16) training hours per employee across two (2) sessions. Additionally, a dedicated course on Emerging Risks in the Banking Sector provided sixteen (16) training hours over two (2) sessions, equipping staff to identify and mitigate unexpected financial and non-financial hazards. Through these initiatives, CIB continues to build the necessary skills to manage a dynamic risk landscape and ensure consistent regulatory compliance.

In addition, the Bank sponsors the globally recognised qualification for risk management experts, the "Financial Risk Manager (FRM)" certification, further strengthening internal expertise, enhancing decision-making capabilities, and reinforcing the Bank's alignment with international best practices.

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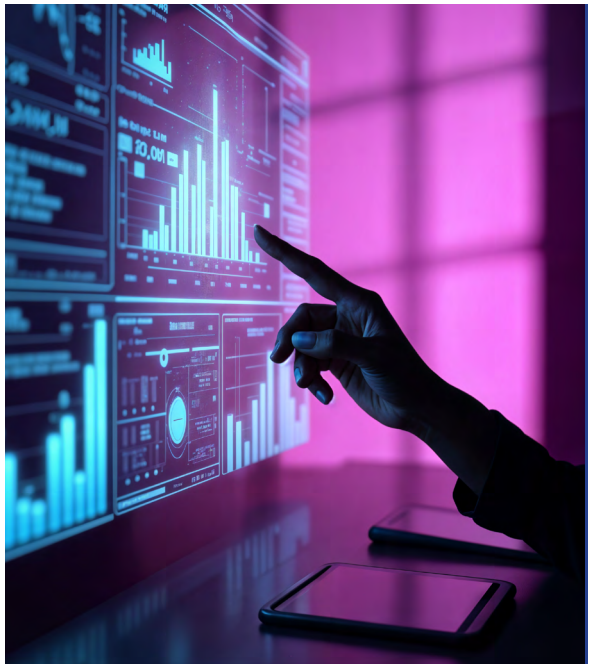
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Investing in Skills through Continuous Learning

Learning pathways continued to span in-house training, induction and basic banking certification, specialised local and international programmes, digital learning, postgraduate and executive education, and internship-based development. Average training hours reached 88 hours per employee in 2025. During the year, CIB also expanded targeted capability building in areas linked to future-ready banking, including sustainable finance, climate risk, ESG, and innovation. Programmes included the CIB Basic Banking Certificate, Sustainable Finance School sessions, sustainability and climate leadership modules, climate risk preparation, and sustainable finance product development training.

88
Average Training Hours per Employee in 2025



Advancing Digital and AI Literacy

The AI Development Campaign was launched to elevate digital awareness and promote data-driven decision-making. The program reached more than 260 professionals across the Risk, Corporate Banking, and Global Corporate Relations (GCR) departments. Additionally, specialised live sessions titled "AI in Practice" and "AI for Strategic Impact" were delivered to twenty-eight (28) first-line and middle managers to tailor AI applications to leadership roles.

Building on this progress, seventy (70) senior leaders participated in a dedicated "Meet the Expert" session on "AI and Strategic Outlook", delivered by global expert Glenn Hopper. The session provided strategic insights into the application of emerging technologies within the banking sector, supporting leadership awareness of evolving trends and their implications for long-term value creation and transformation.

In parallel, the Meet the Expert series also featured a session titled "A New Way to Think About the Future of Banking", delivered by international speaker Woody Wade, an author in the field of strategic foresight. The session was attended by more than 130 CIB staff at first-line and middle-management levels, strengthening exposure to future-focused thinking and emerging trends shaping the banking landscape.

Building on the success of the initial campaign, a Bank-wide digital enablement initiative is planned for 2026. This next phase will expand coverage across all functions, ensuring employees are equipped to effectively engage with advanced digital tools and evolving workflows, further strengthening digital readiness and organisational adaptability.

260+
Employees across the GRC, Risk, and Corporate Banking Departments Reached

28
First-Line and Middle Managers Trained on AI Applications

70
CIB Seniors Participated in AI for Strategic Impact

130+
CIB Seniors Participated in A New Way to Think

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Strengthening Capabilities through Global Exposure

In 2025, CIB invested in enhancing its Consumer Banking capabilities through international exposure and knowledge exchange. As part of this effort, Retail Products, Segments, and Distribution teams participated in a Mastercard-organised study tour in India, engaging in four days of intensive workshops and field insights. The programme brought together twenty-three (23) employees (100% completion rate) and offered first-hand exposure to advanced fintech ecosystems, financial inclusion models, and innovative payment solutions. These insights are being leveraged to inform product innovation and accelerate the Bank's digital and customer-centric transformation.

20
Employees Participated in the Mastercard-Organised Study Tour in India

Four
Days of Workshops and Field Insights

CIB's Retail Academy: Building Future Retail Leaders

Complementing this, CIB continued to strengthen internal talent development through its Retail Academy, a structured programme designed to build the next generation of Consumer Banking leaders. At multiple levels, the academy equips employees with both technical and strategic capabilities, covering consumer behaviour, data analytics, marketing, and market trends. By combining foundational knowledge with advanced, strategy-focused modules, the programme enhances employees' ability to design customer-centric products, respond to evolving market dynamics, and drive sustained growth across the Consumer Banking segment.



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Building Internal Capabilities for Inclusive Banking

In 2025, CIB strengthened its internal capabilities to better deliver financial inclusion products and services, with a particular focus on enhancing frontline readiness and product knowledge. Through a series of targeted training and awareness initiatives, the Bank equipped employees with the tools needed to serve underserved segments and promote inclusive financial solutions effectively.

The SME Academy supported relationship managers in understanding evolving fintech models and market trends, enabling them to better identify and serve emerging business segments, reaching twenty-five (25) employees with full completion. In parallel, the Bank rolled out a Financial Inclusion Quiz Pop-Up, engaging over 2,263 employees in an interactive awareness campaign on the Bedaya Saving Account, ensuring widespread familiarity with product features and customer benefits.

Further efforts included Bedaya Awareness Zoom sessions, which reached approximately 2,000 employees across frontline and contact centre teams, enhancing readiness to communicate financial inclusion offerings, alongside a Prime Segment Orientation session that trained seventy-four (74) employees.

2,263
Employees Engaged through **Financial Inclusion Quiz** (100% completion rate)

~2,000
Employees Trained through **Bedaya Awareness sessions**

74
Employees Trained through **Prime Segment Orientation**

Digital Learning Recognition and Strategic Foresight Engagement

In recognition of the Bank's footprint in digital learning, Udemy Business published a case study featuring CIB as the first bank in Egypt to be acknowledged for its transformative approach to staff learning and development, highlighting the successful integration of the Udemy learning ecosystem and achieving a 98.5% adoption rate across more than 400 courses.

400+
Total Courses Accessed (Udemy Ecosystem)

Recognising Talent and Inspiring Development

Over the year, CIB continued to strengthen employee engagement and motivation through knowledge-sharing platforms, increased internal visibility, and recognition of achievement driven by communication. The Bank's internal communications function played a central role in this effort, leveraging the staff portal, bank-wide email communications, and the weekly CIB Roundup newsletter to connect employees with internal developments and accomplishments across the organisation.

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Developing Future Talent and Youth Empowerment

CIB continued to invest in early-career development and youth pipelines in 2025 through internship and practical learning channels embedded within its wider L&D model. Summer and winter internship programmes remained part of the Bank's formal development architecture, while specific initiatives provided hands-on exposure to banking functions, business skills, and innovation. In 2025, the AUC rotational internship programme delivered twenty-five (25) sessions and thirty (30) training hours per intern, reaching eight (8) interns with full completion. Additional youth- and entrepreneurship-oriented learning included AUC Startups sessions that reached thirty (30) participants and provided targeted exposure to fintech and business model development. These programmes reflect CIB's continued role in developing future talent and expanding pathways into banking and related sectors.

25
Total Sessions Delivered
(AUC Rotational Internship)

30
Total Participants Reached through the AUC Acceleration Programme

Developing Future Leaders through the CIB Talent Programme

In 2025, CIB launched the second cycle of its Talent Programme, reinforcing its commitment to developing high-potential employees and building a strong internal leadership pipeline. The programme is designed to accelerate professional growth by equipping participants with advanced skills, cross-functional exposure, and opportunities to contribute to strategic initiatives.

By fostering innovation, leadership capabilities, and continuous learning, the Talent Programme supports the Bank's long-term workforce development priorities. It also strengthens internal succession planning and enhances organisational resilience by preparing future leaders to drive impact across the Bank.

325
Employees Participated in the 2nd Cycle of the Programme





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Strengthening Employee and Manager Capability through CIB's orange and blue books

CIB developed two internally tailored learning series through its Learning and Development (L&D) Department: CIB's Orange Books for employees and CIB's Blue Books for managers. Designed as practical guidance materials, these books aim to help employees and managers navigate work-related topics more effectively and strengthen role-relevant capabilities across technical, managerial, and soft skills.

The initiative was developed to provide colleagues with concise, accessible and easy-to-use reference materials that can be applied in day-to-day work. The Orange Books were created to support employees with practical guidance on workplace effectiveness and professional development. At the same time, the Blue Books were designed to provide managers with additional support on leadership and people management topics. Across the series, topics include effective meetings, presentations, performance, motivation, performance management, and stress-related guidance.

Summer Internship 2025

CIB Future Vest: The Green Leap

In 2025, CIB launched its Summer Internship Programme under the theme "CIB Future Vest: The Green Leap", reinforcing the Bank's commitment to developing future-ready talent and advancing sustainability awareness among youth. Delivered in collaboration with a consortium of international partners and industry experts, the programme provided students with practical exposure to sustainable finance, ESG, climate risk, digital transformation, artificial intelligence, cybersecurity, and responsible banking practices.

The programme combined technical learning, interactive sessions, and real-world banking applications to help participants better understand the evolving role of financial institutions in supporting sustainable development and innovation. Through engagements with CIB experts, interns gained exposure to emerging sustainability trends, sustainable finance instruments, and future banking skills, supporting CIB's broader efforts to build the next generation of banking and sustainability leaders.



12,000
Interns Engaged through CIB's 2025 Summer Internship Program

Embedding Sustainability in Workplace Culture and Building Capacities

In 2025, CIB continued to strengthen the integration of sustainability into its workplace culture through targeted awareness, knowledge-sharing, and employee engagement initiatives. Internal campaigns aligned with global observances such as World Water Day, Earth Day, and World Environment Day helped connect employees to the Bank's environmental priorities, supporting awareness of resource efficiency and operational footprint.

These efforts were complemented by structured capacity-building initiatives led by the Sustainable Finance function. The launch of the Future Finance newsletter and the Sustainable Finance Library on C-Hub provided employees with accessible resources to enhance their understanding of ESG topics and promote knowledge sharing and alignment with the Bank's sustainability agenda.

CIB further promoted this culture by communicating key milestones and strategic engagements through internal and external channels. Notable highlights included the signing of a Memorandum of Understanding with IPC under GIZ's Global Programme, the launch of the decarbonisation program with IFC through an Oil and Gas workshop, and participation in the Global Finance Roundtable, where CIB reaffirmed its leadership in sustainable finance. The Bank also marked five years of commitment to the UNEP FI Principles for Responsible Banking by showcasing its case study in the Banking on Sustainability: From Principles to Practice series. These engagements helped translate strategic partnerships into internal awareness and learning opportunities, strengthening employee connection to the Bank's sustainability journey.

Employee engagement extended to providing locally sourced giveaways to staff, such as summer kits, supporting local production and vendors while enhancing workplace engagement.

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Building Internal ESG Capabilities through the Sustainable Finance School

In 2025, CIB continued to strengthen internal ESG capabilities through the Sustainable Finance School, a structured programme designed to build capacity, advocacy, awareness, and engagement across the organisation. The initiative initially enrolled 298 employees, with 236 completing the foundational stage and over 180 participants advancing through the Advanced Bootcamp phase.

The programme equipped employees across business lines and support functions with practical knowledge on ESG principles, climate and sustainability risks, and the development and positioning of sustainable finance products. By extending ESG education beyond specialised teams, the initiative enabled broader organisational readiness, supporting the integration of sustainability considerations into decision-making processes and reinforcing CIB's ability to deliver sustainable finance solutions and long-term value.

236
Employees Completed the Sustainable Finance School foundational stage

180+
Employees Completed the Sustainable Finance School Advanced Bootcamp



Sustainable Finance Workstreams Conclusion

In 2025, CIB marked the conclusion of its Sustainable Finance Workstreams, reflecting a key milestone in embedding sustainability into core business functions and operational processes. The closing ceremony and workshop highlighted progress in integrating ESG considerations across the Bank, while emphasising the shift from framework development to practical implementation. The event also celebrated employees who contributed to advancing sustainable finance initiatives, highlighting the Bank's commitment to translating sustainability into tangible business value and long-term impact.



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Enhancing Talent Development in CIB Kenya

Building Customer-Centric Sales Capabilities

Two in-person training rounds were delivered to over thirty (30) CIB Kenya frontline employees, focusing on strengthening sales capabilities through a service-oriented approach, with an emphasis on enhancing customer experience and relationship management.

30+
Employees Trained in Sales Capabilities

Employee Reflection and Development Sessions

A series of monthly sessions was conducted for CIB Kenya employees, featuring three (3) talks on communication, empathy, and self-awareness, reinforcing the importance of interpersonal skills and workplace effectiveness.

Three
Total Sessions Conducted



Inclusive Learning through Ramadan Awareness Programme

An e-learning initiative was launched featuring modules on Unconscious Bias and Sustainable Finance, aligned with the Bank's strategic priorities while supporting both personal growth and professional development.

Building a Culture of Collaboration and Belonging

In CIB Kenya, the fourth team-building programme, themed "United We Stand", brought together more than 140 employees. The initiative aimed to strengthen team cohesion, foster a sense of belonging, and enhance collaboration to support overall business performance.

140+
Employees Trained in Team Building



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Enhancing Board Capability in CIB Kenya

In 2025, CIB Kenya completed a tailored Board development programme comprising four (4) virtual training sessions covering leadership and management, digital transformation, risk management, and strategic foresight. The programme provided practical frameworks and industry best practices to enhance strategic decision-making, strengthen stakeholder engagement, and reinforce effective Board oversight and governance responsibilities.

4
Virtual Board Training Sessions Conducted

Strengthening Regional Credit and Banking Capabilities in Kenya

In 2025, CIB strengthened its role in regional banking capability development through a partnership with the Kenya Bankers Association (KBA) to launch the East Africa Credit Analyst Program (EACC3*). The initiative attracted more than 180 applicants during the selection phase, reflecting strong regional demand for advanced credit and analytical skills development.

During the year, CIB also celebrated the graduation of twenty-two (22) participants from the programme in a high-level ceremony attended by senior representatives from CIB Egypt and Kenya, the Kenya Bankers Association, and the Central Bank of Kenya, reinforcing the Bank's contribution to developing banking talent and strengthening financial sector capabilities across East Africa.

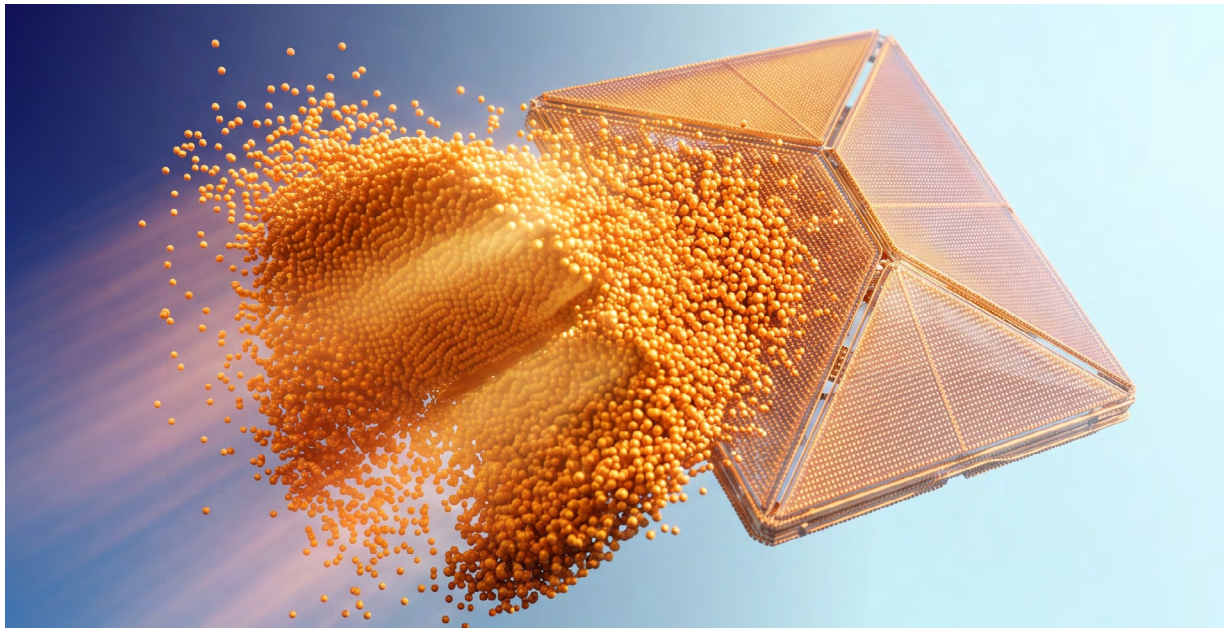


180+
Total Applicants

Strengthening Compliance and Risk Awareness in CIB Kenya

To support alignment with regulatory requirements and strengthen institutional compliance practices across its regional operations, CIB implemented seven mandatory e-learning modules in CIB Kenya during 2025. The training covered key areas related to governance, cybersecurity, compliance, and financial crime prevention, helping reinforce employee awareness, support regulatory compliance, and strengthen the Bank's risk and control culture across its Kenyan operations.

7 Mandatory E-Learning Modules
Implemented across CIB Kenya Operations to Strengthen Compliance, Governance, and Financial Crime Awareness



* The CIB East Africa Credit Analyst Course Cohort 3 (EACC3) is an intensive, fully sponsored training programme designed for fresh university graduates and early-career professionals in Kenya. Offered by CIB Kenya Limited in partnership with the Kenya Bankers Association (KBA), this programme aims to train a new generation of professionals in financial systems and credit analysis to strengthen the regional financial sector.

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Performance, Rewards, and Continuous Improvement

CIB adopts a structured performance management approach that aligns individual objectives with the Bank's strategic priorities through goal setting, continuous feedback, and regular performance evaluations. This framework is supported by transparent, performance-based reward mechanisms, including competitive compensation, incentives, and long-term benefits, ensuring that employee contributions are recognised fairly and consistently.

At the same time, CIB continuously monitors and evaluates its human capital practices through integrated systems and performance management tools, enabling data-driven decision-making and ongoing enhancement of employee-related programs. Insights derived from employee feedback, engagement outcomes, and performance data are used to refine policies and initiatives, ensuring they remain responsive to evolving workforce needs.

Advancing Gender Equity and Inclusion

CIB promotes an inclusive workplace where diversity is valued, and equal opportunity is embedded across all employment practices. The Bank maintains a gender-neutral approach to recruitment, compensation, promotion, and career development, supported by policies that prohibit discrimination based on gender, age, religion, or disability. This is complemented by targeted efforts to enhance representation, particularly in leadership and technical roles, contributing to a more balanced and diverse workforce.

In 2025, CIB continued to advance gender inclusion through integrated learning, awareness, and culture-building initiatives. Employee development programmes increasingly reflected diversity considerations in career pathways, supported by Bank-wide campaigns promoting fairness and respect. Mandatory training, including anti-harassment and unconscious bias modules, further strengthened inclusive behaviours and helped embed these principles in everyday practices.

CIB also marked International Women's Week through an internal awareness campaign celebrating the contributions of female employees. By amplifying employee voices and experiences, the initiative strengthened a culture of inclusion, recognition, and belonging, reinforcing the Bank's commitment to making diversity and inclusion a core part of its organisational culture.

CIB's Women in Tech Program

In 2025, CIB launched the fifth cycle of its Women in Tech programme to address gender disparities in technology-related roles. Originally introduced in 2019, the programme provides structured pathways for female graduates to enter technical functions across the Bank, including Information Technology, Security and Resilience, and Global Transaction and Digital Banking. Reflecting evolving business needs, the 2025 cycle introduced a dedicated Data Analytics track, expanding opportunities in emerging digital skill areas. The programme enrolled sixteen (16) female participants, of whom thirteen (13) were directly hired upon completion. The initiative continues to serve as a targeted talent pipeline, supporting both workforce diversity and the development of future-ready skills within the Bank.

5th Cycle
of the Programme since its Launch in 2019

16
Female Participants Enrolled in the 2025 Cycle

13
Hires Secured Post-Programme



Watch CIB's Women in Tech participants share their experiences and insights from the programme here.

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FEMpower Summit Engagement

In 2025, CIB participated in the FEMpower Summit, a regional platform focused on advancing gender diversity and supporting women's participation in traditionally underrepresented sectors. Through its participation, the Bank engaged in discussions on inclusive talent development, workforce readiness, and the evolving role of women in fields such as technology, engineering, and commercial industries.

This engagement reflects CIB's broader approach to diversity and inclusion, extending beyond internal initiatives to include knowledge exchange, external collaboration, and alignment with market-wide efforts to bridge gender gaps and promote equal opportunities.



Return-to-Work Support ("She is Back")

CIB continued to support female employees returning from maternity or extended leave through its She is Back programme, which facilitates a smoother reintegration into the workplace. The initiative provides returning employees with structured updates on organisational changes, role-specific developments, and broader business priorities while they are away.

In 2025, the programme supported more than nineteen (19) returning mothers and included dedicated parenting and well-being sessions delivered in collaboration with O7 Therapy. This approach helps ease the transition back to work, supports employee well-being, and contributes to retaining female talent across different career stages.

19+
Returning Mothers Supported

1 Yearly Session
Well-Being and Parenting Sessions Delivered in Collaboration with O7 Therapy



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Cultivating an Inclusive and Respectful Workplace

In 2025, CIB continued to strengthen its inclusive workplace culture through targeted awareness initiatives and learning programmes. The Bank expanded its focus on bias awareness and accessibility by delivering anti-harassment and unconscious bias training at scale, while also extending inclusion-related learning to customer-facing teams.

A total of 3,630 employees were trained on inclusion practices through a combination of virtual sessions, in-person workshops, and awareness campaigns. To further promote a respectful work environment, CIB implemented a dedicated Anti-Harassment E-Learning programme, reaching 5,354 employees and achieving a 65% coverage rate, strengthening understanding of workplace conduct and ethical responsibilities.

Complementing these efforts, the Bank's Ramadan awareness campaign incorporated modules on Unconscious Bias, Sustainability, and Climate Leadership, engaging over 4,500 employees and achieving a 60% completion rate, all intended to foster a workplace culture grounded in respect, inclusion, and awareness.

3,630
Employees Trained in Inclusion Practices

5,354
Employees reached through the Anti-Harassment Programme (65% coverage)

4,500+
Employees Engaged in the Ramadan E-Learning Campaign



ACCA Reaccreditation
Advancing Professional Excellence

In 2025, CIB was officially re-accredited as an ACCA Approved Employer, reaffirming its position as the only bank in Egypt recognised by one of the world's leading professional accounting bodies, reflecting CIB's commitment to professional development and internationally recognised talent standards.


ACCA

approved employer.

This is to certify that

Commercial International Bank

has received the award of

ACCA Approved Employer – Professional Development

in recognition of the continuing professional development opportunities provided to ACCA members.

Reference number: 27447135
Approval valid from: 5 February 2019
Approval valid until: 31 December 2028

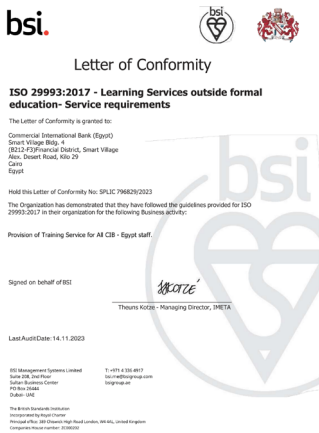
Ann Lamb
ACCA Director – Professional Qualifications

ACCA (THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS)
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THINK AHEAD accaglobal.com

ISO 29993 Compliance
Maintaining Learning Quality Standards

CIB also maintained ISO 29993 compliance for the third consecutive year, covering learning services outside formal education. The certification followed a technical review and verification of applied policies and procedures, supporting the Bank's focus on delivering high-quality learning and development practices aligned with international standards.


bsi.

Letter of Conformity

ISO 29993:2017 - Learning Services outside formal education- Service requirements

The Letter of Conformity is granted to:

Commercial International Bank (Egypt)
Smart Village Bldg. 4
(B212-F3)Financial District, Smart Village
Alex. Desert Road, Km 29
Cairo
Egypt

Hold this Letter of Conformity No: SPLIC 796829/2023

The Organization has demonstrated that they have followed the guidelines provided for ISO 29993:2017 in their organization for the following Business activity:

Provision of Training Service for All CIB - Egypt staff.

Signed on behalf of BSI

Theuns Kotze - Managing Director, IMETA

Last Audit Date: 14.11.2023

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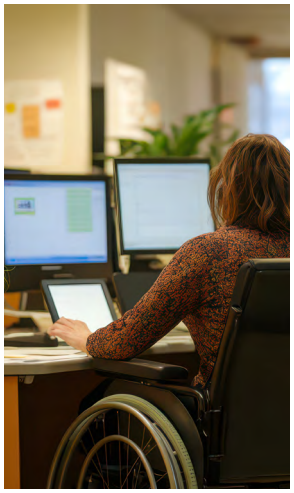
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Grow and Glow Workshop

Over 200 employees who had completed their first year at the Bank participated in a dedicated workshop designed to support career progression, strengthen engagement, and equip participants with practical tools to navigate the next stages of their professional development confidently.



Advancing Inclusive Skills and Accessible Service



CIB continued to strengthen inclusive customer service capabilities through targeted frontline training and accessibility-focused learning initiatives. Through the Shared Humanity Programme and related practical workshops, more than 360 frontline employees were engaged across multiple sessions focused on serving customers with disabilities, reducing bias, and reinforcing respectful and inclusive customer interactions.

To further support accessible communication, the Bank also developed an internal Sign Language Dictionary comprising eight (8) learning videos covering commonly used phrases and branch-related customer inquiries. The initiative was designed to strengthen communication with customers with disabilities and support more inclusive service delivery in line with the Bank's inclusion objectives and regulatory expectations.

360+ Frontline Employees
Participated in Inclusive Service and Accessibility-Focused Training Programmes in 2025

8
Total Sign Language Learning Videos

Developing Future Talent in Sustainable Finance

The Bank advanced its commitment to developing future talent through its partnership with Nile University under the SME Sustainable Financing Track.

The programme resulted in the graduation of forty-five (45) participants in 2024 and early 2025, equipping them with specialised knowledge in sustainable SME financing. More than twelve (12) graduates are currently in the employment pipeline, supporting the development of a skilled future workforce in this area.



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Employee Well-Being and Engagement

CIB adopts a holistic approach to employee well-being, recognising its role in enhancing productivity, engagement, and retention. The Bank promotes a supportive and inclusive work environment through a combination of flexible work arrangements, mental and physical well-being initiatives, and programmes that strengthen work–life balance and psychological resilience.

Employee engagement is further encouraged through internal communication, learning initiatives, and culture-building activities that create a sense of belonging and shared purpose across the organisation.

Managing Occupational Health and Safety (OHS) at the Workplace

In 2025, CIB maintained a structured, compliance-based approach to occupational health and safety in line with Egyptian labour law, supported by regular training, inspections, medical checkups, and formal workplace standards. The Bank conducted primary medical checkups for 1,702 employees, delivered OHS training to 65 committee staff, and closed eleven (11) OHS authority inspections on its premises with no concerns. The OHS team carried out random inspections across fifty-five (55) branches and followed up with employees, regulators, and suppliers to address safety issues and strengthen compliance. Standards cover hot work, electrical safety, safe driving, and warehouse safety, complemented by structured training in OHS, first aid, firefighting, and specialist safety roles.

Health and safety performance in 2025 reflected this preventive focus: 100% of employees and controlled workers were covered by the formally implemented OHS system, 247 employees received first-aid and cardiac resuscitation training, and 280 employees received firefighting training. No employee fatalities, work injuries, occupational diseases, or major accidents causing death or work stoppage were reported. These outcomes demonstrate CIB's ongoing commitment to a safe working environment and to embedding safety awareness across all locations and operations.





1,702
Employees Underwent Primary Medical Checkups

65
Total Employees OHS Trained

11
Closed OHS Authority Inspections

100%
Employees covered under the Formally Implemented OHS System

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Advancing Holistic Employee Well-Being

In 2025, CIB continued to promote both mental and physical Well-Being as core elements of the employee experience. Through counselling services, awareness initiatives, and programs supporting fitness, nutrition, and healthy routines, the Bank fosters a supportive work environment that enhances resilience, encourages work–life balance, and supports sustained employee performance.

Enhancing Mental Well-Being through the Employee Wellness Programme

In 2025, CIB continued to strengthen its Employee Wellness Programme, providing employees with access to workplace counselling services to support mental health, stress management, and overall well-being. To complement these services, CIB delivered a series of targeted mental health webinars addressing key topics such as positive psychology, psychological safety, adaptability, and purpose-driven work. The Bank also introduced engagement-driven initiatives, including the "21 Days of Well-Being Challenge" during Ramadan and the "7 Days of Well-Being: Fantasy Wellness League", offering practical guidance on nutrition, sleep, stress management, ergonomics, and physical activity. These initiatives collectively enhance employee engagement, awareness of well-being, and overall productivity.

5,679
Counselling Sessions Delivered

6
Mental Health Webinars Conducted



Supporting Physical Health and Wellness

CIB expanded its physical well-being offerings by providing employees with complimentary access to the El Coach application for one month as a pilot, enabling personalised fitness and nutrition planning. This initiative supports employees in adopting healthier lifestyles by integrating physical well-being into their daily routines. By promoting accessible, technology-enabled health solutions, CIB continues to encourage proactive well-being management among employees. The initiative contributes to improved overall health, energy levels, and productivity, reinforcing the Bank's holistic approach to employee well-being.

Free access to the
El Coach Application

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Data and Digitisation Pillar

In 2025, CIB continued to deepen its digital transformation by expanding self-service banking, enhancing customer journeys across digital and assisted channels, and strengthening the infrastructure to support secure, scalable growth. As customer expectations evolve and digital engagement becomes increasingly central to banking relationships, the Bank's approach to data and digitisation is becoming more strategic, connecting service innovation, operational agility, financial inclusion, and trust. During the year, CIB introduced new digital features across mobile and internet banking, conversational channels, and self-service touchpoints, while also reinforcing its cybersecurity and resilience framework to help ensure that digital growth remains secure, reliable, and customer-centric. Performance in 2025 reflected this momentum, with 1,968,545 subscribed online banking customers, 20.06 million mobile banking retail transactions, 1.8 million total internet transactions volume, 54.50% of customers digitally active, and zero actual data breaches reported during the year.

Material Topics

- Digital Leadership and Digitisation
- Data Privacy and Security

2025 Performance Snapshot

1.97 Mn
Subscribed Online Banking Customers (Online and Internet Banking)

1.8 Mn
Total Transactions Volume (Internet Banking - Retail Banking)

20.06 Mn
Total Transactions Volume (Mobile Banking - Retail Banking)

Zero
Number of Data Breaches

7,228
Staff Trained in Organisational Resilience

7,288
Staff Trained in Cybersecurity

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Digital Leadership and Digitisation

CIB's Commitment

CIB's digital banking agenda is anchored in the ambition to make banking simpler, more accessible, and more relevant to customers' everyday needs, while also improving speed, efficiency, and service consistency across the Bank. In 2025, this remained closely linked to the Bank's broader commitment to inclusive growth, customer experience, and long-term competitiveness. Digitalisation is not treated as a standalone technology track, but as a core enabler of how CIB serves customers, expands access, improves internal responsiveness, and builds a more future-ready operating model. This is especially important in 2025, as customer demand continues to shift toward faster, more seamless, and increasingly self-directed banking experiences.



CIB's Progress

In 2025, CIB's digital progress focused on integrating digital journeys across customer touchpoints rather than single-platform upgrades. The Bank introduced multiple releases, enhancements, and new features across mobile banking, online banking, conversational platforms, and self-service channels to improve service quality and reduce friction.

Key developments included the full launch of MyCIB via online banking, enhancements to custody and liability services, improved booking functionality, CD and TD redemption capabilities, revamped retail chatbot journeys on WhatsApp, Facebook Messenger, and the website, and the launch of a centralised knowledge hub in July 2025. These initiatives created a more connected digital ecosystem where customers can complete more activities independently, and staff are better supported through centralised tools and knowledge systems.

The year also saw stronger integration of intelligence and automation into the customer experience. Consumer Banking reported mobile and internet banking enhancements, AI-powered chatbot upgrades, AI sentiment monitoring to transform customer feedback into insights, and an AI-driven internal knowledge base to improve frontline consistency. These developments enhanced responsiveness, decision support, and interaction quality across channels.

From a performance perspective, CIB recorded 1,968,545 subscribed internet banking and mobile banking customers, 1.8 million internet banking retail transactions, and 20.06 million mobile banking retail transactions. Digital transaction penetration remained high, with 99.63% digital share for card settlements, 98.72% for internal transfers, and 95.79% for external transfers. Digitally active customers represented 54.50% of the customer base, confirming that digital channels are central to customer engagement.

Read more

CIB 2025 Annual Report

2025 Awards and Recognition

FINNOVEX: Excellence in Digital Banking North Africa 2025

EUROMONEY: Egypt's Best Digital Bank

Key Policies

New Service and Product Guidelines (NSPG)

Mobile and Online Banking SOP Updates

Income Proof Verification Policy

Mobile Branches Policy

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Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Subscribed Online Banking Customers as % of Total Customers	%	78%	82%	+5%
Subscribed Online Banking Customers	No.	1,672,812	1,968,545	+18%
Total Transactions Volume (Internet Banking) – Retail Banking	No./Million	2.3	1.8*	-22%
Total Transactions Volume (Mobile Banking) – Retail Banking	No./Million	14	20.06*	+43%

Mobile Banking

Mobile banking remained one of the clearest expressions of CIB's digital strategy in 2025. As customer expectations increasingly favour always-available, self-directed banking, mobile has become not only a transaction channel but also a service, engagement, and relationship platform. During the year, CIB introduced DXP Mobile Banking Enhancements under Release 4, adding self-service features such as card activation, PIN reset, and freeze/unfreeze controls, along with wealth management tools. According to Consumer Banking, these enhancements helped reduce contact centre load and branch visits while improving customer satisfaction.

Mobile and internet banking expansion also included new services such as instant card issuance, deposit redemption, mutual fund transactions, and modernised interfaces. This indicates that the Bank is moving beyond basic digital servicing toward fuller digital fulfilment of customer needs. The scale of mobile engagement in 2025 reinforces this trajectory, with 1,968,545 online banking subscribers and 20.06 million mobile banking retail transactions recorded during the year (from Q2 to the end of the year). In the context of banking digitisation, this level of usage suggests that mobile banking is becoming one of CIB's primary delivery channels for day-to-day customer interaction.



1,968,545
Total Subscribed Customers (Online Banking)

20.06 million
Total Mobile Banking Retail Transactions

Looking forward, CIB's roadmap indicates that future mobile releases will continue to focus on improving customer satisfaction and reducing reliance on physical branches. This suggests that mobile banking will remain a key platform for the Bank to drive convenience, efficiency, and customer retention.

To learn more about CIB's mobile banking app, visit its website.

* Figures for internet banking and mobile banking transactions in 2025 are reported from Q2 through year-end, due to issues affecting the availability and reliability of Q1 2025 data.

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Smart Wallet and Financial Inclusion

Financial inclusion remains a key reason why digital banking matters for CIB. In a market where access, affordability, convenience, and usability all shape financial participation, digital channels can help the Bank reach customer groups that traditional banking models may underserve. CIB's 2025 materials show that this connection between digitisation and inclusion remains important, particularly through youth-focused propositions, self-service expansion, accessibility improvements, and the role of digital channels in broadening reach.

By December 2025, the Bank made a strategic decision to decommission its Smart Wallet product, reflecting a deliberate shift from a standalone, product-led approach toward a more integrated, digital strategy. While the Smart Wallet previously played a key role in expanding access to basic financial services and supporting early-stage financial inclusion, the Bank has since shifted its focus to a broader digital inclusion strategy that emphasises scalability, interoperability, and customer-centricity. This transition enables the delivery of more comprehensive financial solutions based on financial inclusion accounts, which span payments, lending, savings, and value-added services embedded across diverse digital channels. Ultimately, the decommissioning represents a natural progression in the Bank's digital journey, moving from wallet expansion to a more holistic model of financial inclusion driven by partnerships, advanced infrastructure, and data-led insights.

ATM Network

CIB's ATM network remained an important part of its digital service architecture in 2025, particularly as the Bank works to integrate physical and digital channels more effectively. In a digitally maturing banking model, ATMs are no longer just cash-dispensing points; they also serve as self-service access points that can reduce branch dependency, improve convenience, and extend service availability across locations. This becomes more relevant as customer expectations rise and the Bank seeks to handle more activity through distributed, technology-enabled channels.

In 2025, CIB expanded its ATM network with contactless technology, drive-thru ATMs, and foreign exchange diversification, while also preparing for digital kiosks and smart cash deposit machines. The Digital Banking response further notes that contactless ATM adoption reached 44% for CIB cards. These developments indicate that the Bank is using its ATM infrastructure to support faster, more flexible, and more modern self-service experiences.

44%
Contactless ATM Adoption Reached for CIB Cards

Looking ahead, the Bank's stated ATM strategy is particularly significant. It aims to evolve the network from cash-centric services into a business-generating channel, using AI to optimise locations, generate leads, and improve profitability. This signals a strategic shift in how CIB views physical infrastructure, from a support utility to a smarter, data-informed component of the broader customer engagement model.



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Automation and Internal Efficiency

In 2025, digitisation continued to matter not only because it improved external customer experience, but also because it supported internal efficiency, scalability, and service consistency. As digital adoption grows, operational models must evolve to absorb higher transaction volumes, faster turnaround expectations, and more complex customer journeys. CIB's 2025 progress reflects this shift, particularly through the introduction of automated journeys, centralised support tools, and initiatives designed to reduce manual handling and paper usage.

A key development during the year was the launch of a centralised knowledge hub, complemented by an AI-driven internal knowledge base highlighted in the Consumer Banking response. These tools are important because they strengthen frontline consistency, reduce dependency on fragmented knowledge sources, and help support faster, more accurate service delivery. In parallel, digital self-service transformation covered online branch booking, Q-Matic-related improvements, and preparations for digital kiosks and smart cash deposit machines. Together, these initiatives suggest a broader redesign of the operating model, aiming to shift routine activities away from manual intervention and toward more standardised, technology-enabled workflows.

This 2025 direction also builds on the internal efficiency gains already highlighted in 2024, including paperless audit workflows, automated document approvals, and digital HR workflows. The change in 2025 is that automation is moving from isolated internal tools toward broader integration with customer journeys, support functions, and channel transformation.



Operational Efficiency and Digital Transformation at CIB Kenya

In 2025, CIB Kenya leveraged digital transformation to improve operational efficiency and reduce the bank's environmental footprint. Key initiatives included the introduction of QR Code business cards and the deployment of an Electronic Document Management System (EDMS), both implemented to reduce paper consumption and achieve cost savings. These measures represent initial steps toward a broader objective of modernising internal processes.

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Data Privacy and Security



CIB's Commitment

CIB is committed to protecting customer information and maintaining secure, resilient, and trusted digital banking services. As digital adoption grows, the Bank continues to strengthen its cybersecurity, privacy, and resilience framework to safeguard the confidentiality, integrity, and availability of data, support continuity of critical operations, and ensure that innovation is delivered within a secure and well-governed environment.

CIB's Progress

In 2025, CIB further positioned cybersecurity and resilience as key enablers of secure digital growth. Security and Resilience Management continued to oversee strategies, controls, and response plans for cyber threats and business disruption, while coordinating with relevant teams to support continuity of critical operations. The Bank also strengthened its framework through updated policies and certifications, including the IT and Cyber Security Policy, Business Continuity Management Policy, ISO 22301, ISO 27001, and PCI DSS.

Performance remained strong, with zero actual data breaches, zero actual high cyberattacks, 124 attempted attacks blocked, and 99% customer MFA adoption. Together, these measures reflect CIB's continued focus on protecting customer data, maintaining trust, and reinforcing readiness as digital services expand.

Strategic Impact and Performance Metrics

KPI	Unit	2024	2025	Change (YoY)
Number of Data Breaches	Count	Zero	Zero	-
Actual High Cyberattacks	Count	0	0	-
Customer MFA Adoption	% of Digital Users	99%	99%	-
Staff Cybersecurity Training	No. of Staff Trained	4,311	7,288	+69%
Staff Organisational Resilience Training	No. of Staff Trained	5,241	7,228	+38%

Read more

CIB 2025 Annual Report

2025 Awards and Recognition

FINNOVEX – Excellence in Digital Banking North Africa 2025

EUROMONEY – Egypt's Best Digital Bank

Key Policies and Certifications

Corporate Security Policy

IT and Cyber Security Policy

ISO 27001

PCI-DSS

Data Privacy Policy

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Protecting Customers and Enabling Responsible Digital Growth

As digital banking becomes increasingly central to customer interactions, data privacy and cybersecurity are not only operational necessities but also core foundations of trust. In 2025, this topic gained added importance as CIB expanded its digital footprint, introduced self-service functionality, and broadened its digital channel adoption. Protecting customer information, maintaining service continuity, and ensuring the resilience of the technology ecosystem remained key to responsible digital growth.

24/7 Security Operations Centre

CIB maintained a round-the-clock Security Operations Centre (SOC) to monitor, detect, and respond to cyber threats in real time. The Bank enhanced this capability through greater automation and orchestration, improving the speed and consistency of incident handling while strengthening overall threat visibility and intelligence sharing. Dedicated resources focused on threat hunting and continuous enhancement of the monitoring environment, helping the Bank remain prepared against increasingly complex cyber risks.

To further strengthen monitoring, **24/7 threat monitoring and mobile application shielding** were implemented to guard against malware, tampering, and other threats targeting customer-facing digital channels.

Employee Awareness and Phishing Readiness

CIB recognises that cybersecurity resilience depends not only on technology but also on employee awareness and behaviour. During 2025, mandatory cybersecurity training and phishing simulation exercises were conducted for employees to strengthen awareness of emerging threats and reinforce safe digital practices.

These efforts, complemented by Bank-wide security and business continuity training, supported a culture of vigilance and helped reduce exposure to social engineering risks.

Digital Transformation with Secure Infrastructure

As digital channels and payment services expanded, CIB continued to embed security into technology transformation initiatives. Mobile banking capabilities, tokenised payment features, and supporting infrastructure were designed to deliver a secure, seamless customer experience. Improvements in back-end stability and simplification of the technology environment further ensured reliable service delivery while maintaining strong security controls.

Compliance and International Certification

The Bank's practices remained aligned with internationally recognised standards, including ISO 27001, ISO 22301, and PCI DSS. During 2025, these certifications were maintained, and the information security governance and Business Continuity Management (BCM) Framework were reinforced.



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Strengthening Payment Security through PCI DSS 4.0.1

The Payment Card Industry Data Security Standard (PCI DSS) is a globally recognised security framework designed to protect cardholder data and secure payment environments against fraud, breaches, and cyber threats. For CIB, PCI DSS remains particularly relevant in 2025 as digital payments continue to expand, customer expectations around secure banking channels increase, and new services such as tokenised payments and digital wallets become more widely adopted. In this context, alignment with the latest version of the standard is important not only for compliance but also for maintaining trust, resilience, and operational readiness in a rapidly evolving payments landscape.

In 2025, CIB successfully upgraded its PCI DSS certification to the latest Version 4.0.1, marking its ninth consecutive recertification since 2017. This milestone reflects the Bank's sustained commitment to maintaining a secure payment environment and protecting cardholder data in line with evolving global security requirements.

The upgrade is particularly significant as PCI DSS 4.0.1 introduces more advanced controls, stronger validation procedures, and a greater emphasis on security as an ongoing process rather than a point-in-time exercise. By aligning with the latest standard, CIB strengthened its ability to address emerging payment security risks while supporting new digital payment services such as Apple Pay and card tokenisation within a robust control framework.

Beyond compliance, the certification reinforces customer trust, supports resilience in digital payments, and helps reduce the risk of financial and reputational loss. It also demonstrates how internationally recognised standards such as PCI DSS can drive continuous improvement in cybersecurity and data protection across the banking sector.

Information Governance and Access Controls

CIB's information security governance framework focused on protecting data flows, access rights, and sensitive information throughout its lifecycle. Classification-based controls, role-based access management, and data leakage prevention measures were embedded across operations.

These measures contributed to zero data privacy breaches in 2025, marking continued effectiveness of the Bank's information security framework and reinforcing its position as a trusted banking partner.

ZERO | Data Privacy Breaches Recorded

Governance Oversight and Risk Management

Cybersecurity remained a strategic priority under the oversight of relevant governance bodies, including the Operations and Technology Committee. Regular reviews of security audits, mitigation actions, and key cyber risks validated the effectiveness of controls, reinforced accountability, and supported continuous improvement in CIB's cybersecurity governance and risk management.

Security Tools and Automation

The Bank expanded its use of advanced cybersecurity tools to strengthen visibility across the technology environment and enable more automated incident detection and response. These investments improved efficiency and responsiveness while supporting a more intelligence-led approach to cyber defence, reflecting a shift toward adaptive and predictive security capabilities.

Crisis Preparedness and Business Continuity

CIB's crisis management and business continuity functions remained integral to operational resilience. Cross-functional drills, simulations, alternate operating arrangements, and coordinated disaster recovery activities ensured preparedness across critical functions. Awareness initiatives for employees and customers embedded resilience into day-to-day operations, supporting continuity in the event of disruptions.

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ESGDD Scorecard Methodology (SFIP Impact Indicators)

GRI Content Index

SASB Content Index

TCFD Content Index

UNEP-FI PRB Self-Assessment Summary 2025

PRB Commitment to Financial Health and Inclusion (CFHI)

Equator Principles Summary

IFRS S1 and S2 Disclosures Index

TNFD Index

Limited Assurance Statement

Independent Assurance Statement

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ESG Performance Data Tables

Explore CIB's comprehensive ESG performance data on its website, including detailed tables presenting the Bank's 2025 ESG metrics. These data provide a transparent overview of CIB's progress across environmental stewardship, social impact, governance practices, and sustainable finance. We invite you to explore the metrics that inform our decision-making and reflect our continued commitment to accountability, transparency, and sustainable value creation.

2025 ESGDD Data Pack

Glossary

AUM	Assets Under Management
BSC	Board sustainability committee
CIB	Commercial International Bank
EBRD	European Bank for Reconstruction and Development
EDGE	Excellence in Design for Greater Efficiencies
ESG	Environmental, Social and Governance
ESGDD	ESG and Data and Digitisation
ESRM	Environmental and Social Risk Management
FMO	FMO is the Dutch entrepreneurial development bank
GEFF	Green Economy Financing Facility
GRI	Global Reporting Initiative
IFC	International Finance Corporation
KPI	Key performance Indicator
KYC	Know Your Customer
MSME	Micro, Small and Medium Enterprises
NPS	Net Promoter Score
NZBA	Net-Zero Banking Alliance
RPA	Robotic Process Automation
SASB	Sustainability Accounting Standards Board
SME	Small and medium enterprise
SOC	Security Operations Center
TCFD	Taskforce on Climate-related Financial Disclosures
TNFD	Taskforce on Nature-related Financial Disclosures

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ESGDD Scorecard Methodology (SFIP Impact Indicators)

Board ESG Oversight Maturity

SUSTAINABILITY GOVERNANCE · STRATEGIC INDICATOR

Direct Financial Risk

Insufficient Board ESG Oversight Maturity weaken the strategic oversight of sustainability-related risk, reducing effectiveness of governance over ESG risk management, which could lead to delay strategic responses to emerging sustainability challenges, and drive impact on the Bank's financial position.

Financial Opportunity

Robust Board ESG Oversight Maturity enhances investor confidence. It also drives the establishment of Sustainable Finance Program and Products, and strengthens the Bank's long-term capital position and valuation multiples.

ESG Impact

Negative

Environmental: Immature Board oversight delays the identification and mitigation of environmental risks, such as climate transition and increasing exposure to adverse physical and transition impacts. Social: Ineffective Board governance allows social risks, such as human rights violations or community impacts within lending portfolios, to go unaddressed, harming stakeholders. Governance: Weak Board ESG oversight leads to poor internal controls, a lack of accountability for sustainability performance, and potential regulatory non-compliance, eroding trust.

Positive

Environmental: Mature Board oversight enables proactive identification of climate-related risks and opportunities, supporting a more sustainable environmental impact from operations and lending. Social: Strong Board governance ensures stakeholder concerns, including labour practices and community engagement, are integrated into strategic decisions and risk management. Governance: Robust Board ESG oversight fosters a culture of accountability and transparency, enhancing compliance and long-term value creation through integrated sustainability leadership.

Financial Impact Logic

REVENUE and GROWTH

Enhancing Board ESG Oversight Maturity will significantly accelerate CIB's origination of sustainability-linked loans and bonds, attracting new corporate clients seeking robust ESG-aligned financing solutions. This strategic leadership enables the Bank to develop innovative green and social financial products, capturing growing market demand and expanding advisory fee income across new sustainable-economy sectors.

COST and EFFICIENCY

Maturing CIB's Board ESG Oversight stream aligns ESG data integration with core decision-making processes, driving greater operational efficiency through robust data governance and automated reporting. This reduces manual effort, lowers the Bank's cost of funding by signalling strong sustainability performance to capital markets.

FUNDING ACCESS

Robust Board ESG Oversight Maturity will deepen CIB's relationships with development finance institutions such as IFC, EBRD, EIB, AFD, PROPARCO, and FMO, unlocking greater access to concessional funding and blended finance facilities. This strengthens investor confidence in the Bank's green and social bond issuances, ensuring competitive pricing and oversubscription for its sustainable funding instruments.

RISK and RESILIENCE

Elevated Board ESG Oversight Maturity enhances the Bank's resilience by ensuring effective oversight of sustainability-related risks and opportunities, including the integration of sustainability considerations into governance, risk management and business strategy. This strategic foresight ensures regulatory readiness aligned with CBE and EU directives, safeguarding against unforeseen credit losses and enhancing overall portfolio resilience against transition and physical risks.

WHAT TO MONITOR

Strategic Integration, Governance Effectiveness, Regulatory Readiness, Performance Accountability, Stakeholder Perception, and Transition Risk Oversight

FRAMEWORKS

TCFD, NZBA, PRB, SASB, and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Four Linked KPIs

- Frequency of ESG Matters Discussed by the Board
- ESG Governance Structure Established
- Does a Sustainability Committee exist at the Board level?
- Are ESG KPIs included in the company's strategy?
- ESG Issues Reviewed at Board Level
- % of Employees who Completed ESG Awareness Training

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Sustainable Finance Steering Committee

SUSTAINABILITY GOVERNANCE · STRATEGIC INDICATOR

Direct Financial Risk

Without a dedicated Sustainable Finance Steering Committee (SFSC) with clear decision authority, the Bank faces elevated reputational and regulatory exposure due to uncoordinated ESG strategies. This fragmentation can lead to ineffective consideration of sustainability risk in the business processes, which could drive sub-optimal capital allocations and adverse financial implications.

Financial Opportunity

A well-governed Sustainable Finance Steering Committee (SFSC), with a formal charter and decision authority, enhances the Bank's long term value creation by accelerating the rollout of green loans and bonds. This centralised steering optimises capital allocation toward low-transition-risk assets, improving the cost of risk and strengthening the Bank's competitive position in sustainable finance markets.

ESG Impact

Negative

Environmental: Without a dedicated governance body, the Bank risks misaligning capital allocation with environmental goals, potentially prolonging financing for high-carbon activities. Social: A lack of centralised oversight can lead to inconsistent and inequitable approaches to social impact, creating reputational and stakeholder trust issues. Governance: Absence of a formal committee leads to fragmented decision-making, increasing legal and regulatory compliance risks for sustainable finance disclosures.

Positive

Environmental: A formal committee ensures that environmental considerations are integrated into all financial strategies, accelerating the transition to a low-carbon economy. Social: Centralised leadership promotes consistent standards for social impact across all products and services, fostering inclusive growth and community development. Governance: A dedicated steering committee provides robust oversight, strengthening accountability and transparency in the Bank's sustainable finance commitments.

Financial Impact Logic

REVENUE and GROWTH

A robust Sustainable Finance Steering Committee (SFSC) accelerates the development and rollout of tailored green and social financial products, capturing new market segments and deepening client relationships. This centralised governance enhances CIB's capacity to originate high-demand sustainability-linked loans and bonds, supporting fee income growth and expanding the Bank's sustainable finance portfolio. It ensures consistent messaging, driving greater client adoption and cross-selling opportunities across business lines.

COST and EFFICIENCY

An effective SFSC streamlines decision-making around sustainable finance initiatives, leading to more efficient capital allocation and reduced operational friction from uncoordinated efforts. By standardising ESG data governance and reporting, it minimises compliance burdens and fosters a "do it right the first time" culture, avoiding rework and optimising resource deployment. This integrated governance will contribute to CIB's overall cost management and enhance capital efficiency.

FUNDING ACCESS

A well-governed SFSC signals CIB's credible commitment to sustainable finance, strengthening our appeal to DFIs such as IFC, EBRD, EIB, AFD, PROPARCO, and FMO, and facilitating access to concessional funding and blended finance facilities. This oversight also enhances investor confidence in the Bank's green and social bond issuances, attracting demand for CIB's sustainable debt instruments and lowering its overall funding costs. It also positions CIB as a preferred partner for international sustainable finance initiatives.

RISK and RESILIENCE

A high-functioning SFSC is crucial for embedding sustainability risks and opportunities across CIB's portfolios. This robust oversight ensures close alignment with evolving regulations from the CBE and EU directives, building a strong regulatory-readiness buffer and protecting against reputational exposures. It enhances the Bank's portfolio's resilience against future economic and environmental shifts, safeguarding asset quality.

WHAT TO MONITOR

CSO Appointment and Continuity, Sustainability Governance Effectiveness and Executive Oversight, Sustainable Finance Objectives Progress, and ESG Integration

FRAMEWORKS

TCFD, PRB,NZBA, and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices and Assessment Platforms.

Six Linked KPIs

- Escalated ESG Matters Resolved
- Sustainability and Sustainable Finance Activities Monitored and Reviewed
- Policies/Frameworks Reviewed
- Published and Approved Sustainability-Related Policies
- Does a Sustainability Committee exist at the Board level?
- Are ESG KPIs included in the company's strategy?

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CSO Heading the Sustainable Finance Department

SUSTAINABILITY GOVERNANCE · STRATEGIC INDICATOR

Direct Financial Risk

A lack of clear ownership and accountability for sustainable finance initiatives at a senior level can lead to inconsistent integration and implementation of sustainability considerations, while strengthening coordination across the Bank, and missed mitigation opportunities. This increases reputational and regulatory exposure, potentially escalating the cost of risk due to underdeveloped sustainability infrastructure (products, programs, systems, processes).

Financial Opportunity

A dedicated CSO leading the Sustainable Finance Department enhances strategic clarity and accelerates the development of innovative green products and services. This focused leadership can drive diversified fee income, attract sustainability-linked funding at potentially lower costs, and support the integration of ESG considerations into business and financing decisions.

ESG Impact

Negative

Environmental: A CSO lacking expertise in sustainable finance could lead to inadequate integration of environmental considerations in financial products. Social: Without a strong CSO leading sustainable finance, social equity considerations in lending decisions might be overlooked. Governance: The absence of a dedicated CSO overseeing the sustainable finance department could signal weak commitment to ESG integration.

Positive

Environmental: A CSO leading sustainable finance can drive integration of sustainability considerations into business strategies. Social: This leadership ensures social impacts are central to sustainable finance product development and community engagement. Governance: Such a CSO strengthens oversight and accountability, embedding sustainability at the highest levels of the Bank's operations.

Financial Impact Logic

REVENUE and GROWTH

A dedicated CSO leading the Sustainable Finance Department provides clear strategic direction to accelerate the pipeline of green and social lending products. This leadership drives the expansion of our sustainable finance portfolio, attracting new client segments seeking ESG-aligned solutions and creating opportunities for diversified fee income through sustainability-linked advisory services.

COST and EFFICIENCY

Clear leadership from a CSO in Sustainable Finance streamlines the integration of ESG data and processes, driving operational efficiencies across the Bank. This executive oversight promotes the automation of ESG reporting and internal sustainable practices, reducing administrative overhead and potentially lowering our cost of funding through improved sustainability performance.

FUNDING ACCESS

The appointment of a CSO to head Sustainable Finance signals strong institutional commitment, bolstering CIB's appeal to DFI partners like IFC, EBRD, EIB, and FMO. This enhanced governance structure facilitates access to concessional funding and blended finance facilities and strengthens investor confidence, positioning us favourably for green bond issuances.

RISK and RESILIENCE

A CSO at the helm of the Sustainable Finance Department strengthens the integration of sustainability considerations into business and financing decisions, while strengthening coordination across the Bank, enhancing regulatory alignment with the CBE and international standards, and safeguarding against reputational damage.

WHAT TO MONITOR

Sustainability Strategy, Policies, Disclosures and ESG Ratings.

FRAMEWORKS

TCFD, PRB,NZBA, and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Seven Linked KPIs

- A Dedicated CSO Appointed
- Establishment of Sustainable Finance Department
- CSO Participation in Executive Committees
- Strategic Objectives Achieved (%)
- Cross-Functional Engagement Rate (%)
- Raising the Organisation's ESG Maturity
- Is the Environmental Policy Aligned with National or Global Frameworks (e.g., Egypt Vision 2030, SDGs)?

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Regulatory Compliance and Alignment

SUSTAINABILITY GOVERNANCE · STRATEGIC INDICATOR

Direct Financial Risk

Failure to maintain alignment with evolving sustainability-related regulations, supervisory expectations, disclosure requirements, and sustainable finance guidelines can expose the Bank to regulatory sanctions, financial penalties, increased compliance costs, remediation expenses, reputational damage, and restrictions on access to sustainable finance opportunities. Weak regulatory alignment may also impact investor confidence, ESG ratings performance, and the Bank's ability to participate in emerging sustainable finance markets.

Financial Opportunity

Strong regulatory compliance and proactive alignment with sustainability-related requirements position the Bank as a market leader in responsible banking. Effective compliance enhances stakeholder confidence, improves access to green and sustainable funding mechanisms, strengthens ESG ratings performance, supports sustainable business growth, and creates competitive advantages through early adoption of emerging regulatory expectations and sustainable finance practices.

ESG Impact

Negative

Persistent compliance gaps indicate weak governance structures, ineffective controls, inadequate oversight mechanisms, and insufficient accountability for sustainability performance. Regulatory non-compliance may result in insufficient ESG and climate risk, inadequate climate-related disclosures, and weak integration of environmental considerations within financing decisions. Failure to comply with sustainability regulations can undermine stakeholder trust, weaken responsible banking commitments, and negatively affect customer and community confidence.

Positive

Robust compliance frameworks improve accountability, Board oversight, transparency, risk management effectiveness, and overall ESG governance maturity. Strong regulatory alignment promotes effective ESG and Climate Risk Management. Transparent compliance strengthens stakeholder confidence, supports responsible banking practices, and reinforces sustainable development objectives.

Financial Impact Logic

REVENUE and GROWTH

Strong regulatory alignment enables the development and scaling of compliant, sustainable finance products and services, supports market expansion opportunities, enhances client confidence, and improves the Bank's competitive positioning in sustainable finance markets.

COST and EFFICIENCY

Proactive compliance reduces regulatory remediation costs, minimises penalties and sanctions, streamlines reporting processes, improves operational efficiency, and enhances ESG data management capabilities.

FUNDING ACCESS

Demonstrated compliance with national and international sustainability requirements enhances eligibility for green funding facilities, sustainability-linked financing, blended finance structures, DFI funding lines, and sustainable capital market instruments.

RISK and RESILIENCE

A mature regulatory compliance framework strengthens resilience against regulatory changes, mitigates legal and reputational risks, enhances climate and ESG risk management, and supports long-term business sustainability.

WHAT TO MONITOR

CBE Sustainable Finance Principles and Guideline Compliance, FRA Sustainability-Related Regulations, and Disclosure Compliance.

FRAMEWORKS

CBE Sustainable Finance Guiding Principles, FRA ESG Disclosure Requirements, Egypt Vision 2030, GRI, and TCFD

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Four Linked KPIs

- ESG Regulatory Compliance
- Regulatory ESG Requirements Implemented
- Regulator Reporting Requirements Submitted
- Incorporation of ESG National Regulations Guidelines

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Sustainability Strategic Network

SUSTAINABILITY GOVERNANCE · STRATEGIC INDICATOR

Direct Financial Risk

A weak Sustainability Strategic Network may lead to fragmented implementation of sustainability initiatives across business lines, and limiting collaboration. This may leads to greater reputational and regulatory exposure due to fragmented sustainability efforts and inconsistent integration across business units.

Financial Opportunity

A strong Sustainability Strategic Network enhances value creation by enabling early identification and development of sustainable finance opportunities. by promoting knowledge sharing and consistent implementation of sustainability initiatives, the network helps to accelerate product development, strengthen client engagement, and support the growth of sustainable finance initiatives.

ESG Impact

Negative

Environmental: A weak network misses opportunities to finance environmental solutions and screen out environmentally damaging activities. Social: It hinders the effective integration of social risk considerations in lending and community engagement. Governance: A fragmented network results in inconsistent policy application and a lack of integrated oversight of sustainability efforts across the Bank.

Positive

Environmental: A strong network supports the proactive identification and financing of green initiatives and environmental risk mitigation. Social: It ensures that consistent ethical standards and social equity considerations are embedded across operations and client interactions. Governance: A robust network establishes clear accountability and fosters integrated decision-making for sustainability throughout the organisation.

Financial Impact Logic

REVENUE and GROWTH

A robust Sustainability Strategic Network is crucial for CIB to proactively identify and seize new sustainable finance opportunities, expanding its green and social lending portfolio. This cross-functional alignment enables the Bank to develop innovative sustainability-linked products and advisory services, attracting new client segments and driving significant fee income growth. By embedding sustainability champions across business units, CIB ensures early detection of market needs, fostering business growth and product origination aligned with its strategic objectives.

COST and EFFICIENCY

Optimising CIB's Sustainability Strategic Network enhances operational efficiency by fostering integrated data governance and streamlining sustainability reporting processes. This cross-departmental collaboration drives the adoption of digital solutions, reducing manual effort and compliance costs associated with ESG disclosures. A well-coordinated network also underpins CIB's ability to achieve operational savings by identifying emission-reduction opportunities and embedding resource efficiency within its own operations.

FUNDING ACCESS

A strong Sustainability Strategic Network signals to DFI partners such as IFC, EBRD, EIB, AFD, PROPARCO, and FMO that CIB has deeply embedded sustainability governance. This enhanced transparency and operational integration are critical for securing preferential terms on concessional funding, blended finance, and syndicated facilities, bolstering investor confidence in the Bank's green and social bond issuances. It demonstrates CIB's commitment to robust ESG practices, which translate into improved access to capital for its strategic sustainable finance initiatives.

RISK and RESILIENCE

Embedding a strong Sustainability Strategic Network significantly enhances CIB's capacity for integrated ESG risk management, protecting the Bank's credit quality and strengthening portfolio resilience. The network ensures cross-functional efforts that strengthen Bank-wide coordination in identifying, assessing and responding to substitutability-related risks and opportunities. This integrated approach ensures regulatory readiness and strong alignment with evolving CBE and EU frameworks, safeguarding CIB against unexpected losses.

WHAT TO MONITOR

Number of Cross-Functional Champions; Coverage %

FRAMEWORKS

PRB, TCFD, and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices and Assessment Platforms.

Nine Linked KPIs

- Departments Represented in Sustainability Network
- Sustainability Network Meetings Held
- Sustainability Network Participation Rate
- Awareness Sessions Conducted
- ESG Champions Trained
- Cross-Functional Projects Supported
- Network Effectiveness Score
- % of Employees who Completed ESG Awareness Training
- Employees Trained in Sustainable Finance-Related Topics

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ESG Rating Performance

SF FRAMEWORKS AND RATING AGENCIES · STRATEGIC INDICATOR

Direct Financial Risk

Deteriorating ESG Rating Performance signals systemic weaknesses in the bank's sustainability governance and ESG risk management, that may potentially affect the cost of funding and limit the access to capital markets. This leads to increased reputational exposure, and potential tightening of regulatory scrutiny due to perceived higher risk.

Financial Opportunity

Strong and improving ESG Rating Performance enhances the Bank's market perception and investor confidence, enabling lower funding costs and improved access to diverse capital. This bolsters fee income from ESG mandates, stabilises risk-weighted assets, and strengthens the Bank's competitive position for sustainable finance opportunities, ultimately boosting profitability and resilience.

ESG Impact

Negative

Environmental: Poor ESG Rating Performance can signify insufficient attention to climate impact and environmental stewardship in operations and financing activities. Social: It may reflect systemic issues in addressing social equity, human capital management, or community engagement, undermining stakeholder trust. Governance: Low ratings indicate weaknesses in oversight structures and accountability regarding ESG risks and opportunities.

Positive

Environmental: Strong ESG Rating Performance validates the Bank's commitment to mitigating environmental risks and fostering sustainable practices in its portfolios. Social: High ratings affirm robust efforts to promote social well-being, responsible labour practices, and equitable access to financial services. Governance: Excellent performance signals effective governance structures that embed ESG considerations into strategic decision-making and risk management.

Financial Impact Logic

REVENUE and GROWTH

Sustained strong ESG Rating Performance directly fuels CIB's strategic expansion in green and social lending, attracting new client segments seeking sustainability-linked financing. This enhances the Bank's capacity to cross-sell ESG advisory services and originate innovative sustainability-linked products, ultimately driving diversified revenue streams and market leadership in sustainable finance. CIB's enhanced reputation solidifies client trust and preference, translating into increased business volumes and fee income from a growing portfolio of impactful sustainable projects.

COST and EFFICIENCY

Optimising CIB's ESG Rating Performance compels continuous advancements in data governance and the digitisation of ESG reporting, thereby streamlining operational processes. This commitment translates into tangible efficiencies by reducing funding costs through tighter spreads and, indirectly, by promoting internal operational improvements that lower Scope 1 and 2 emission expenditure. The discipline required for top ratings drives a leaner, technologically advanced operational framework.

FUNDING ACCESS

Consistent improvements in CIB's ESG Rating Performance unlock unparalleled access to crucial concessional funding and blended finance facilities from key DFI partners, including IFC, EBRD, EIB, AFD, PROPARCO, and FMO. This enhanced standing significantly boosts investor confidence, creating robust demand for CIB's green and social bonds and ensuring preferred terms in the capital markets. A strong ESG profile is indispensable for securing diversified, lower-cost funding essential to scaling the Bank's sustainable finance ambitions.

RISK and RESILIENCE

Superior ESG rating performance across leading rating agencies reflects CIB's robust achievements and continued progress in advancing its ESG and climate agenda, while bolstering the Bank's risk mitigation strategies and fortifying portfolio resilience against evolving transition and physical climate risks. This proactively safeguards credit quality, significantly attenuates reputational exposure, and ensures robust regulatory readiness for new CBE and EU environmental and social directives. A strong ESG profile acts as a critical buffer, signalling effective management of non-financial risks to all stakeholders.

WHAT TO MONITOR

MSCI, Sustainalytics, CDP, S&P Scores; YoY Trajectory

FRAMEWORKS

TCFD, SASB, PRB and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Nine Linked KPIs

- YoY ESG Rating Improvement
- EGX ESG Index (EGX30 ESG)
- Are the Company's Sustainability Disclosures Aligned with GRI Standards?
- Are the Company's Sustainability Disclosures Aligned with ISSB Standards?
- Does the Company Obtain Independent External Assurance for its ESG or Sustainability Report?
- Sustainalytics Risk Rating
- CDP Ranking
- MSCI Rating
- FTSE4Good

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ESG SOP Implementation Rate

SUSTAINABILITY SYSTEMS (SOPS, CAPACITY BUILDING, DATA, AUDIT, AND ASSURANCE) · STRATEGIC INDICATOR

Direct Financial Risk

Low ESG SOP implementation increases operational risk. Inconsistent ESG integration weaken the standardisation of ESG risk assessments and reduce the effectiveness of sustainability risk integration across financing and investment activities.

Financial Opportunity

High ESG SOP implementation enhances operational efficiency by standardising processes, reducing cost-to-serve, and reducing operational errors. This systematic approach strengthens governance, reduces regulatory exposure, and can lead to lower funding costs.

ESG Impact

Negative

Environmental: Inconsistent application of ESG SOPs can lead to unchecked environmental risks in financing decisions. Social: Disparate ESG SOPs may lead to inconsistent social impact assessments and stakeholder engagement across business units. Governance: A low ESG SOP implementation rate suggests fragmented internal controls and a lack of systematic oversight of sustainability objectives.

Positive

Environmental: High ESG SOP implementation ensures consistent integration of environmental risk and opportunity considerations into all business processes. Social: Standardised ESG SOPs promote equitable social impact assessments and responsible client interactions across the Bank. Governance: Robust ESG SOPs demonstrate strong governance by embedding accountability and systematic management into sustainability efforts.

Financial Impact Logic

REVENUE and GROWTH

Robust ESG SOP implementation standardises CIB's approach to green and social lending, accelerating the origination of sustainability-linked products and expanding the Bank's reach into new client segments. This systematic integration enables CIB to grow its sustainable finance portfolio efficiently, enhancing advisory capacity and revenue streams.

COST and EFFICIENCY

Standardised ESG SOPs streamline internal processes, driving operational efficiency by reducing manual errors and improving data governance for ESG reporting. This systematic approach lowers our cost-to-serve for sustainable finance activities and supports favourable funding costs through enhanced ESG ratings.

FUNDING ACCESS

High ESG SOP implementation strengthens CIB's credibility with DFIs such as IFC, EBRD, and FMO, easing access to concessional funding and blended finance facilities. It signals strong governance and operational integrity to green and social bond investors, ensuring competitive terms and diversified funding sources.

RISK and RESILIENCE

Consistent ESG SOP implementation fortifies CIB's portfolio by integrating robust environmental and social risk assessments into relevant bushiness processes. This proactive stance ensures regulatory readiness, mitigates reputational exposure, and aligns with evolving CBE and EU sustainability directives.

WHAT TO MONITOR

% Business Lines with Documented ESG SOPs

FRAMEWORKS

GRI, TCFD, PRB, EP, and IFC PS

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Nine Linked KPIs

- SOP Implementation Coverage
- SOP Process Adherence Rate
- Training Completion for SOPs
- Environmental Policy Aligned with National or Global Frameworks
- Does the Company Obtain Independent External Assurance for its ESG or Sustainability Report?
- Does the Company Assess ESG Risks (e.g., Labour, Environment, Compliance) across its Egyptian Supply Chain?
- % of Employees who Completed ESG Awareness Training
- Number of Eligible Projects Subject to the Equator Principles Due Diligence Process
- Sustainability Policy Alignment

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ESG ANNEXES

Sustainability Assurance Coverage

SUSTAINABILITY SYSTEMS (SOPS, CAPACITY BUILDING, DATA, AUDIT, AND ASSURANCE) · STRATEGIC INDICATOR

Direct Financial Risk

Insufficient Sustainability Assurance Coverage increases reputational and regulatory exposure, heightening greenwashing risk. This translates to increased cost of risk due to potential regulatory fines and litigation and could negatively impact funding costs and the Bank's ability to generate fee income from sustainable products.

Financial Opportunity

Robust Sustainability Assurance Coverage enhances the credibility of ESG disclosures, strengthening investor trust and regulatory confidence. This can lead to lower funding costs, reducing credit risk assigned to sustainable portfolios, and greater opportunities for fee income from trusted green finance products.

ESG Impact

Negative

Environmental: Inadequate assurance coverage of environmental disclosures can undermine trust in reported progress on ecological impacts. Social: A lack of independent validation for social metrics can erode stakeholder confidence in the Bank's commitment to social responsibility. Governance: Poor assurance coverage signals weak oversight of sustainability reporting, making the Bank vulnerable to reputational damage.

Positive

Environmental: Robust assurance coverage of environmental data enhances the Bank's credibility in its ecological stewardship. Social: Comprehensive assurance of social disclosures strengthens public trust in the Bank's commitments to its communities and workforce. Governance: Strong assurance practices demonstrate a commitment to transparent and reliable sustainability reporting, reinforcing responsible governance.

Financial Impact Logic

REVENUE and GROWTH

Robust sustainability assurance coverage directly enhances the credibility of CIB's sustainable finance products, driving increased client adoption and fee income. This validates the integrity of the Bank's green and social lending offerings, enabling further expansion into new client segments and greater origination of sustainability-linked products. Investor and client confidence in CIB's reported ESG performance will naturally translate into stronger demand for these trusted solutions, boosting its market share in sustainable finance.

COST and EFFICIENCY

Implementing robust sustainability assurance processes streamlines CIB's data governance and internal reporting, contributing to long-term cost optimisation by reducing future re-auditing and manual data reconciliation. Improved reporting reliability can also contribute to lower funding costs, as the Bank's credible sustainability performance reduces perceived risk for LPs and investors. This helps CIB allocate resources more efficiently by minimising the need for extensive clarification or validation during external reviews.

FUNDING ACCESS

Elevated sustainability assurance coverage is pivotal for strengthening CIB's appeal to DFIs and international investors, facilitating greater access to concessional funding and blended finance facilities. By providing independently validated ESG disclosures, CIB reinforces trust with partners like IFC, EBRD, EIB, and FMO, ensuring its continued eligibility for strategic partnerships and increasing demand for the Bank's green and social bond issuances. This robust assurance signals CIB's commitment to transparent and reliable sustainable finance, which is critical for securing favourable funding terms.

RISK and RESILIENCE

Strong sustainability assurance coverage significantly mitigates greenwashing risks and enhances CIB's regulatory readiness, protecting its reputation and portfolio quality. This practice provides a crucial buffer against potential regulatory fines and litigation, reinforcing alignment with evolving CBE and EU sustainability directives. Ensuring the integrity of the Bank's ESG data bolsters stakeholder confidence and safeguards the overall resilience of CIB's credit portfolio against sustainability-related risks.

WHAT TO MONITOR

% ESG Disclosures Externally Assured

FRAMEWORKS

TCFD, SASB, PRB and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Eight Linked KPIs

- Material Topics Assured
- Reports Assured Against Credible Standards
- Data Points Assured
- KPIs Externally Assured
- Limited Assurance Coverage
- Are the Company's Sustainability Disclosures Aligned with GRI Standards?
- Are the Company's Sustainability Disclosures Aligned with ISSB Standards?
- Does the Company Obtain Independent External Assurance for its ESG or Sustainability Report?

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Client Engagement Rate

COMMUNICATION AND STAKEHOLDER ENGAGEMENT · STRATEGIC INDICATOR

Direct Financial Risk

A low Client Sustainability Engagement Rate limits the Bank's understanding of clients' exposure to sustainability risks and transition preparedness. This may weaken the ESG risk assessment, increase credit risk profile, and reduce the Bank's ability to mitigate ESG risks. It also increases regulatory and reputational exposure due to inadequate oversight of client-level ESG performance, potentially affecting investor perceptions.

Financial Opportunity

A high Client Sustainability Engagement Rate enables premium pricing for sustainable finance offerings and boosts fee income from advisory services. contributing to portfolio resilience and long term business growth.

ESG Impact

Negative

Environmental: Low engagement may delay clients' adoption of sustainable practices, contributing to broader environmental degradation. Social: Unengaged clients may neglect social responsibilities, potentially harming communities and supply chains linked to the Bank's portfolio. Governance: Poor engagement signals the Bank's inadequate oversight of the holistic sustainability risks in its portfolio, undermining its governance standing and repute.

Positive

Environmental: High engagement encourages clients to transition to greener operations, accelerating collective progress on climate and nature goals. Social: Active engagement helps clients strengthen their social impact, fostering fair labour practices and positive community relationships. Governance: Strong engagement demonstrates the Bank's commitment to responsible portfolio management, enhancing its governance framework and influencing better client decision-making.

Financial Impact Logic

REVENUE and GROWTH

A robust Client Sustainability Engagement Rate fuels CIB's sustainable-finance advisory services, expanding fee income and deepening client relationships for greater wallet share. This proactive engagement unlocks new opportunities to originate sustainability-linked products and expand the Bank's green and social lending portfolio, driving business growth across key client segments. By actively supporting clients' transition plans, CIB is positioned as the preferred partner for their sustainable transformation journeys.

COST and EFFICIENCY

By actively engaging clients on their sustainability pathways, CIB streamlined data collection and enhanced the quality of ESG reporting, leading to greater operational efficiency and reduced compliance costs. This proactive approach improves the Bank's portfolio's overall sustainability profile, which can translate into a lower cost of funding from capital markets. It also allows for a more efficient allocation of resources by focusing CIB's efforts on areas that yield the strongest sustainability and financial returns.

FUNDING ACCESS

A high Client Sustainability Engagement Rate reinforces CIB's reputation among Development Finance Institutions (DFIs) such as IFC, EBRD, EIB, AFD, PROPARCO, and FMO, facilitating access to critical blended finance and concessional funding. This strong engagement signals to investors the Bank's proactive management of portfolio sustainability, enhancing demand for its green and social bonds and lowering its cost of capital. It also demonstrates CIB's commitment to global sustainability frameworks, attracting further investor confidence and partnership opportunities.

RISK and RESILIENCE

CIB's strong Client Sustainability Engagement Rate significantly enhances portfolio resilience by proactively addressing transition and physical risks embedded in its loan books. Through collaborative development of client transition plans, the Bank mitigates potential credit risk. This forward-looking approach ensures CIB remains aligned with evolving regulatory expectations from the CBE and European directives, strengthening the Bank's overall risk posture and avoiding potential penalties.

WHAT TO MONITOR

% Top Clients with Transition Plans
ESG Advisory Interactions

FRAMEWORKS

NZBA, PRB, TCFD, and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices and Assessment Platforms.

Six Linked KPIs

- Sustaining Sectors Program – Client Outreach and ESG Awareness Events
- Sustainable Finance Opportunities Identified
- Clients Engaged on ESG Topics
- Corporate Clients Assessed for ESG Readiness
- Number of Walkthroughs and Energy Audits
- Employees Trained in Sustainable Finance-Related Topics

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ESG Risk Integration Score

SUSTAINABILITY STRATEGY (ESG RISK, AND REVENUE GENERATION) · STRATEGIC INDICATOR

Direct Financial Risk

A low ESG Risk Integration Score may indicate weaknesses in the integration of ESG risks across the Bank's risk management and business processes. This may increase credit, market, liquidity, operational, and compliance risks, which could impact the Bank's financial position, while potentiality elevating regulatory and reputational exposures.

Financial Opportunity

A high ESG Risk Integration Score strengthen the ESG risk considerations across business and risk management processes, supporting more informed decision making, and enhanced portfolio resilience. It also optimizes capital allocation, enhance market perception and supporting sustainable finance growth by generating new fee income opportunities.

ESG Impact

Negative

Environmental: Poor integration of ESG risks can lead to financing projects that result in significant environmental degradation, contributing to pollution and resource depletion. Social: Insufficient ESG risk integration can result in supporting ventures that harm communities or neglect human rights, diminishing social well-being. Governance: Weak ESG risk assessment may result in financing clients with poor corporate governance, inadequate board oversight, or ineffective compliance practices, exposing the Bank to higher credit risk and reputational damage.

Positive

Environmental: Strong ESG risk integration steers capital toward environmentally sound projects, fostering sustainability and mitigating ecological harm. Social: Effective ESG risk integration promotes financing that benefits communities and upholds ethical labour practices, enhancing social equity and resilience. Governance: Robust ESG risk integration promotes financing of clients with robust corporate governance, strengthen portfolio quality and long term resilience.

Financial Impact Logic

REVENUE and GROWTH

A high ESG Risk Integration Score is central to expanding CIB's green and social lending portfolio and attracting new client segments seeking sustainable finance solutions. This robust integration allows the Bank to originate tailored sustainability-linked products and advisory services, unlocking new fee income and boosting business growth. It also reinforces CIB's leadership in sustainable finance, driving market share and financial returns.

COST and EFFICIENCY

Optimising CIB's ESG Risk Integration streamlines credit assessment processes by enabling greater data integration and analytical rigour, fostering operational efficiencies. This maturity in ESG data governance aligns with the Bank's digital transformation, potentially reducing future audit and reporting burdens.

FUNDING ACCESS

Elevated ESG Risk Integration significantly enhances CIB's appeal to DFI partners such as IFC, EBRD, EIB, AFD, PROPARCO, and FMO, securing access to crucial concessional funding and blended finance facilities. Strong performance here assures institutional investors, strengthening demand for the Bank's green and social bonds and lowering the overall cost of funding. It also signals CIB's commitment to responsible growth and attracts capital aligned with its sustainable strategy.

RISK and RESILIENCE

A high ESG Risk Integration Score is fundamental to fortifying CIB's credit and investment portfolios, directly mitigating risks from environmental, social, and governance factors. This proactive approach ensures regulatory alignment with CBE and evolving global standards, including those from the EU. It reinforces the Bank's resilience against transition and physical risks, protecting its balance sheet and enhancing the long-term quality of CIB's portfolio.

WHAT TO MONITOR

% Credit Decisions Incorporating ESG; ICAAP Integration

FRAMEWORKS

TCFD, EP, and IFC PS

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs

Seven Linked KPIs

- Percentage of Corporate Credit Portfolio Exposed to Elevated Transition Risk
- Percentage of Corporate Credit Portfolio Exposed to Elevated Physical Risk
- Share of Loans with High E&S Risk in Total Loan Portfolio (Category A)
- E&S Assessments by Project Category (Category A)
- E&S Assessments by Project Category (Category B)
- E&S Credit Exposure of the Direct Lending Portfolio According to the CBE's Categorisation
- Number of Eligible Projects Subject to the Equator Principles Due Diligence Process

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ESG Data Digitisation

SUSTAINABILITY INNOVATION · STRATEGIC INDICATOR

Direct Financial Risk

Poor ESG data digitisation, characterised by manual processes and delayed availability, inflates operational costs, leading to reduced process efficiency and weaker data quality. This may weaken the ESG risk analytics, portfolio monitoring, and risk modelling capabilities.

Financial Opportunity

Robust ESG data digitisation, with high automation and real-time availability, significantly reduces operational expenses, through innovative ESG-linked products and reduces funding costs by satisfying investor demand for transparent ESG performance.

ESG Impact

Negative

Environmental: Poor ESG data digitisation hinders accurate measurement of financed emissions, obscuring climate-related risks and opportunities. Social: Incomplete or delayed social data makes it difficult to assess community impact and human rights issues, potentially leading to misinformed decisions. Governance: A lack of digitised ESG data weakens oversight and accountability, increasing reputational risk and making regulatory compliance more challenging.

Positive

Environmental: Robust ESG data digitisation enables precise tracking of environmental performance, facilitating targeted efforts to reduce CIB's ecological footprint. Social: Digitised social data enables better stakeholder engagement and improved insights into employee well-being and diversity, fostering a more inclusive environment. Governance: Enhanced ESG data digitisation strengthens transparency and internal controls, ensuring more credible and consistent reporting for all stakeholders.

Financial Impact Logic

REVENUE and GROWTH

Robust ESG data digitisation is essential for developing and scaling innovative green and social lending products, thereby directly expanding CIB's sustainable finance portfolio. This enables the Bank to capture new market segments and enhance advisory services, driving incremental fee income. Real-time insights enable proactive origination of sustainability-linked solutions, strengthening client relationships and driving business growth.

COST and EFFICIENCY

Automating ESG data processes through digitisation significantly reduces manual effort and reporting timelines, directly lowering operational expenses within CIB's sustainability and data teams. This efficiency gain streamlines the Bank's compliance and data governance efforts, contributing to overall cost optimisation. Furthermore, improved ESG performance visibility can lead to lower funding costs, enhancing CIB's financial efficiency.

FUNDING ACCESS

Advanced ESG data digitisation strengthens CIB's credentials for attracting critical concessional funding and DFI facilities from partners such as IFC, EBRD, and EIB. The Bank's ability to provide transparent, real-time ESG performance data enhances investor confidence, facilitates access to green/social bond markets, and improves terms for blended finance initiatives. This strategic advantage ensures continued support for CIB's sustainable development goals.

RISK and RESILIENCE

Digitising ESG data is crucial for bolstering CIB's credit risk assessment and portfolio resilience against evolving climate and social risks. It provides granular insights for proactive identification and management of transition and physical risks across the Bank's portfolios, aligning with Basel frameworks and CBE/EU regulatory expectations. This foresight also safeguards CIB's reputation and improves its structural resilience against future shocks.

WHAT TO MONITOR

% ESG Data Automated; Real-Time Availability

FRAMEWORKS

PCAF, TCFD, SASB, and GRI

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, Assessment Platforms, DFIs and MDBs.

Six Linked KPIs

- Automated Data Collection Coverage
- ESG KPIs Digitised
- Integration with the Organisation's Existing Systems
- Digitised ESG Processes
- ESS Modules Developed, Launched, and Operated
- Number of ESG Indicators Integrated into Centralised Data Management Systems

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Sustainability Disclosure Evolution

SUSTAINABILITY INNOVATION · STRATEGIC INDICATOR

Direct Financial Risk

Failing to evolve sustainability disclosures in line with the evolving regulatory and stakeholder expectations may increase regulatory, legal and reputational risks. It may also results in reduced investor confidence and weaker transparency regarding the Bank's sustainability-related risks and opportunities.

Financial Opportunity

Proactive evolution of sustainability disclosures enhances transparency, comparability, verifiability, timeline understandability, and decision useful information for investors and other relevant stakeholders. It also bolsters reputational standing, attracts lower-cost ESG funding.

ESG Impact

Negative

Environmental: Insufficient disclosure evolution hinders the accurate identification and management of climate and nature-related risks in financing, obscuring the Bank's true environmental footprint. Social: Poor disclosure evolution can lead to a lack of transparency regarding the social impacts of financed activities, weakening accountability to affected communities and stakeholders. Governance: Failure to evolve disclosures erodes stakeholder trust in the Bank's commitment to responsible business practices and exposes the institution to increased regulatory scrutiny and reputational damage.

Positive

Environmental: Proactive disclosure evolution enables precise identification and transparent reporting of environmental risks and opportunities across the Bank's portfolio, enhancing stewardship of natural capital. Social: Advanced disclosure evolution fosters greater transparency regarding the social implications of Bank activities, reinforcing trust and accountability to diverse stakeholders. Governance: Strong disclosure evolution demonstrates robust oversight and a forward-looking approach to sustainability, strengthening investor confidence and regulatory standing.

Financial Impact Logic

REVENUE and GROWTH

Progressive adoption of evolving sustainability disclosure standards clarifies the quality of CIB's ESG portfolio, attracting new clients seeking green/social financing solutions and expanding its market share in sustainable lending. This enhanced transparency also fuels cross-selling opportunities for ESG-related advisory services, driving fee income growth and enabling the origination of innovative sustainability-linked products. By staying ahead of disclosure trends, it positions CIB as a leader in sustainable finance, capturing underserved segments and accelerating business expansion. This proactive stance supports the continuous growth of the Bank's green and social loan books.

COST and EFFICIENCY

Advancing CIB's sustainability disclosures drives internal operational efficiency by standardising data collection and reporting processes, resulting in streamlined ESG reporting and reduced manual effort. This mature data governance enhances decision-making, optimises resource allocation, and potentially lowers the cost of funding through improved sustainability performance. Embracing new disclosure frameworks fosters a more efficient and integrated approach to managing sustainability data across the Bank.

FUNDING ACCESS

Proactive evolution of CIB's sustainability disclosures enhances CIB's credibility with international Development Finance Institutions (DFIs) such as IFC, EBRD, EIB, AFD, PROPARCO, and FMO, facilitating access to preferential blended-finance facilities and concessional funding lines. Transparent and comprehensive reporting, aligned with global standards, reinforces investor confidence and increases demand for the Bank's green and social bonds on more favourable terms. This strong disclosure record underpins CIB's ability to secure vital partnerships and attract capital necessary to scale its sustainable finance initiatives.

RISK and RESILIENCE

Evolving the Bank's sustainability disclosures proactively fortifies CIB's risk resilience by enhancing transparency around climate and other ESG-related exposures within its portfolios. This forward-looking approach ensures regulatory readiness, mitigating potential fines and remediation costs while aligning with key regulatory directions from the CBE and the EU. By clearly articulating CIB's ESG risk profiles, the Bank strengthens investor confidence and reinforces CIB's robust governance and long-term stability.

WHAT TO MONITOR

New Standards Adopted, Readiness Score

FRAMEWORKS

TCFD,GRI and SASB

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, and Assessment Platforms

Nine Linked KPIs

- Frameworks Aligned
- Disclosure Coverage Score
- New Disclosures Introduced
- Reporting Gaps Closed
- Mandatory Disclosures Compliance
- Voluntary Disclosures Adopted
- Stakeholder Satisfaction With Disclosures
- Are the Company's Sustainability Disclosures Aligned with GRI Standards?
- Are the Company's Sustainability Disclosures Aligned with ISSB Standards?

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Sustainable Finance Lending

SUSTAINABLE FINANCE PRODUCT AND PROGRAM DEVELOPMENT · STRATEGIC INDICATOR

Direct Financial Risk

Poor performance in sustainable finance lending could lead to increased reputational and regulatory exposure, risking fines and heightened supervision. It could also erode market share, impacting future related income and potentially increasing funding costs as investor sentiment shifts away from less sustainable portfolios.

Financial Opportunity

Strong growth in sustainable finance lending offers opportunities to expand market share and diversify the loan book, driving related income streams and potentially improving the quality of assets and enhancing the reputational standing, supporting capital-raising efforts and reducing the cost of funding.

ESG Impact

Negative

Environmental: Inadequate due diligence in sustainable finance lending could inadvertently fund projects with negative environmental consequences. Social: Poorly defined social criteria in sustainable finance lending may lead to supporting initiatives that do not genuinely benefit communities or exacerbate inequalities. Governance: Weak oversight and transparency in sustainable finance lending practices could erode stakeholder trust and invite regulatory scrutiny.

Positive

Environmental: Robust sustainable finance lending effectively directs capital towards projects that significantly reduce ecological footprints and support conservation. Social: Well-structured sustainable finance lending can advance social equity and community well-being through inclusive financing. Governance: Transparent, accountable, sustainable finance lending demonstrates strong corporate responsibility and enhances the Bank's reputation among investors and regulators.

Financial Impact Logic

REVENUE and GROWTH

Expanding CIB's sustainable finance lending directly fuels business growth by capturing new market share and diversifying its loan book. This enables the Bank to originate innovative sustainability-linked products, attract new corporate clients seeking green solutions, and generate significant related advisory income from increasingly complex transition finance deals.

COST and EFFICIENCY

Strong performance in sustainable finance lending encourages process optimisation, particularly through enhanced data governance and the automation of ESG reporting, which drives operational efficiency. By improving CIB's sustainability credentials, the Bank anticipates lower funding costs, further contributing to overall cost optimisation across the Bank's activities.

FUNDING ACCESS

Robust growth in sustainable finance lending is paramount to deepening CIB's partnerships with DFIs such as IFC, EBRD, EIB, AFD, PROPARCO, and FMO and unlocking critical concessional funding. This strong portfolio also enhances the Bank's appeal to green and social bond investors, ensuring favourable terms for capital raising and improving overall investor confidence in CIB's strategic direction.

RISK and RESILIENCE

Increasing CIB's sustainable finance lending directly strengthens the Bank's portfolio resilience by redirecting capital towards future-proof sectors and mitigating transition and physical risks. This proactive approach ensures regulatory readiness, aligning the Bank's portfolio with evolving CBE and EU directives while significantly reducing reputational exposure to climate-related controversies.

WHAT TO MONITOR

Sustainable Finance Volume versus Total Lending/Portfolio

FRAMEWORKS

NZBA, TCFD, PCAF, and EBRD

STAKEHOLDERS

Regulators, ESG Rating Agencies, Indices, and Assessment Platforms

Sixteen Linked KPIs

- Sustainable Finance Portfolio (Lending)
- Sustainable Finance Portfolio Growth
- Gross Loan Portfolio
- Percentage of Corporate Credit Portfolio Exposed to Elevated Transition Risk
- Percentage of Corporate Credit Portfolio Exposed to Elevated Physical Risk
- Employees Trained in Sustainable Finance-Related Topics
- Share of Loans with High E&S Risk in Total Loan Portfolio (Category A)
- E&S Credit Exposure of the Direct Lending Portfolio According to the CBE's Categorisation
- Sustainable Finance
- Green Finance through CIB's Direct/Own Funds
- Green Bond Portfolio
- Share of Real Estate Loans to Certified Green Buildings
- Annual CO_2e Reduction through Climate Financing
- Annual Energy Savings through Climate Financing (Kwh/Year)

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GRI Content Index

Statement of use	CIB Egypt has reported in accordance with the GRI Standards for the period from January 1st, 2025, to December 31st, 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	No applicable sector standard has been published to date.

GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021						
GRI 2: General Disclosures 2021	**The organization and its reporting practices**					
	2-1 Organizational details	CIB Impact Dimensions Sustainability Disclosures 2025 Annual Report				
	2-2 Entities included in the organization's sustainability reporting	Preface				
	2-3 Reporting period, frequency and contact point	Preface				
	2-4 Restatement of information	No restatements from previous period				
	2-5 External assurance	Assurance Statement(s)				
	Activities and workers					
	2-6 Activities, value chain and other business relationships	CIB Impact Dimensions Sustainability Disclosures Value Creation Model 2025 Annual Report				
	2-7 Employees	2025 ESGDD Data Pack Employee Wellbeing, Diversity, Engagement and Development				
	2-8 Workers who are not employees	2025 ESGDD Data Pack (Social - People – CIB Egypt) 1,620 Outsourced Employees.				

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	**Governance**					
	2-9 Governance structure and composition	Governance 2025 Annual Report				
	2-10 Nomination and selection of the highest governance body	Governance 2025 Annual Report				
	2-11 Chair of the highest governance body	Governance 2025 Annual Report				
	2-12 Role of the highest governance body in overseeing the management of impacts	Governance 2025 Annual Report				
	2-13 Delegation of responsibility for managing impacts	Governance 2025 Annual Report				
	2-14 Role of the highest governance body in sustainability reporting	Governance 2025 Annual Report				
	2-15 Conflicts of interest	Governance 2025 Annual Report				
	2-16 Communication of critical concerns	Business Ethics and Integrity				
	2-17 Collective knowledge of the highest governance body	Governance 2025 Annual Report				
	2-18 Evaluation of the performance of the highest governance body	Governance 2025 Annual Report				
	2-19 Remuneration policies	2025 Annual Report	a (i, ii, iii, iv, v), b	Confidentiality constraints	CIB considers this information to be confidential.	
	2-20 Process to determine remuneration	2025 Annual Report	b	Confidentiality constraints	CIB considers this information to be confidential.	16.7
	2-21 Annual total compensation ratio	Not Disclosed	N/A	Confidentiality constraints	CIB considers this information to be confidential.	

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	**Strategy, Policy, and Practices**					
	2-22 Statement on sustainable development strategy	Management Letters				
	2-23 Policy commitments	Business Ethics and Integrity Contained throughout report in relevant sections. See “Read More” headings.				16.3
	2-24 Embedding policy commitments	A Decade of Sustainability Disclosures Business Ethics and Integrity (Policies and Internal Controls)				
	2-25 Processes to remediate negative impacts	Business Ethics and Integrity				
	2-26 Mechanisms for seeking advice and raising concerns	Business Ethics and Integrity				16.3
	2-27 Compliance with laws and regulations	Business Ethics and Integrity 2025 Annual Report				
	2-28 Membership associations	CIB Impact Dimensions Sustainability Disclosures				
	Stakeholder Engagement					
	2-29 Approach to stakeholder engagement	Stakeholder Insights and Impact Integration				
	2-30 Collective bargaining agreements	Collective bargaining agreements are not applicable, as CIB employees are not represented under collective bargaining arrangements.	a, b	Not Applicable	Not Applicable	8.8
GRI 3: Material Topics 2021						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Double Materiality				
	3-2 List of material topics	Double Materiality				

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
Financial Performance						
GRI 3: Material Topics 2021	3-3 Management of material topic	CIB Impact Dimensions Sustainability Disclosures 2025 Annual Report				
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	CIB Impact Dimensions Sustainability Disclosures 2025 Annual Report				8.1, 8.2, 9.1, 9.4, 9.5,
	201-2 Financial implications and other risks and opportunities due to climate change	Climate Transition Planning and Decarbonization Approach Sustainable Finance Environmental, Social, and Climate Risks				13.1
	201-3 Defined benefit plan obligations and other retirement plans	Employee Wellbeing, Diversity, Engagement and Development	a, b, c, d, e	Information incomplete (Partial Disclosure)	Qualitative description included. Quantitative metrics not disclosed	
	201-4 Financial assistance received from government	None				
Healthy Economy						
GRI 3: Material Topics 2021	3-3 Management of material topic	Healthy Economy and Financial Empowerment				
Financial Inclusion and Equality						
GRI 3: Material Topics 2021	3-3 Management of material topic	Healthy Economy and Financial Empowerment (Financial Inclusion and Equality)				
Sustainable Finance						
GRI 3: Material Topics 2021	3-3 Management of material topic	Sustainable Finance				

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 203: Indirect Economic Performance	203-1 Infrastructure investments and services supported	Sustainable Finance				
	203-2 Significant indirect economic impacts	Sustainable Finance				
Business Ethics and Integrity						
GRI 3: Material Topics 2021	3-3 Management of material topic	Business Ethics and Integrity 2025 Annual Report				
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Business Ethics and Integrity				16.5
	205-2 Communication and training about anti-corruption policies and procedures	Business Ethics and Integrity 2025 ESGDD Data Pack (Governance)				16.5
	205-3 Confirmed incidents of corruption and actions taken	Confidential, not disclosed	a, b, c, d	Confidentiality constraints	CIB considers this information to be confidential.	16.5
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, antitrust, and monopoly practices	Confidential, not disclosed	a, b	Confidentiality constraints	CIB considers this information to be confidential.	16.3
Environmental and Climate Risks						
GRI 3: Material Topics 2021	3-3 Management of material topic	Environmental, Social, and Climate Risks				
Ecological Footprint						
GRI 3: Material Topics 2021	3-3 Management of material topic	Ecological Footprint				
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Ecological Footprint				8.4, 12.2
	301-2 Recycled input materials used	2025 ESGDD Data Pack (Environment - Operational Performance)				8.4, 12.2, 12.5
	301-3 Reclaimed products and their packaging materials	2025 ESGDD Data Pack (Environment - Operational Performance)				8.4, 12.2, 12.5

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	2025 ESGDD Data Pack (Environment - Operational Performance)				7.2, 7.3, 8.4, 12.2, 13.1
	302-3 Energy intensity	2025 ESGDD Data Pack (Environment - Operational Performance)				7.3, 8.4, 12.2, 13.1
	302-4 Reduction of energy consumption	2025 ESGDD Data Pack (Environment - Operational Performance)				7.3, 8.4, 12.2, 13.1
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Ecological Footprint				6.3, 6.4, 6.A, 6.B, 12.4
	303-2 Management of water discharge-related impacts	Ecological Footprint				6.3
	303-3 Water withdrawal	Ecological Footprint 2025 ESGDD Data Pack (Environment - Operational Performance)				6.4
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Ecological Footprint 2025 ESGDD Data Pack (Environment - Operational Performance)				3.9, 12.4, 13.1, 14.3, 15.2
	305-2 Energy indirect (Scope 2) GHG emissions	Ecological Footprint 2025 ESGDD Data Pack (Environment - Operational Performance)				3.9, 12.4, 13.1, 14.3, 15.2
	305-3 Other indirect (Scope 3) GHG emissions	Ecological Footprint 2025 ESGDD Data Pack (Environment - Operational Performance)				3.9, 12.4, 13.1, 14.3, 15.2
	305-4 GHG emissions intensity	Ecological Footprint 2025 ESGDD Data Pack (Environment - Operational Performance)				13.1, 14.3, 15.2
	305-5 Reduction of GHG emissions	Ecological Footprint 2025 ESGDD Data Pack (Environment - Operational Performance)				13.1, 14.3, 15.2

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts					3.9, 6.3, 6.6, 11.6, 12.4, 12.5
	306-2 Management of significant waste-related impacts					3.9, 6.3, 8.4, 11.6, 12.4, 12.5
	306-3 Waste generated					3.9, 6.6, 11.6, 12.5, 12.4, 15.1
	306-4 Waste diverted from disposal					3.9, 11.6, 12.4, 12.5
	306-5 Waste directed to disposal					3.9, 6.6, 11.6, 12.4, 12.5, 15.1
Governance						
GRI 3: Material Topics 2021	3-3 Management of material topic	Governance				
Employee Wellbeing, Engagement and Development						
GRI 3: Material Topics 2021	3-3 Management of material topic	Employee Wellbeing, Diversity, Engagement and Development				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Employee Wellbeing, Diversity, Engagement and Development 2025 ESGDD Data Pack (Social - People – CIB Egypt)				5.1, 8.5, 8.6, 10.3
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee Wellbeing, Diversity, Engagement and Development				3.2, 5.4, 8.5
	401-3 Parental leave	2025 ESGDD Data Pack (Social - People – CIB Egypt)				5.1, 5.4, 8.5
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Employee Wellbeing, Diversity, Engagement and Development				3.3, 3.4, 3.9, 8.8, 16.1
	403-2 Hazard identification, risk assessment, and incident investigation	Employee Wellbeing, Diversity, Engagement and Development				8.8

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 403: Occupational Health and Safety 2018	403-3 Occupational health services	Employee Wellbeing, Diversity, Engagement and Development				8.8
	403-4 Worker participation, consultation, and communication on occupational health and safety	Employee Wellbeing, Diversity, Engagement and Development				8.8, 16.7
	403-5 Worker training on occupational health and safety	Employee Wellbeing, Diversity, Engagement and Development				8.8
	403-6 Promotion of worker health	Employee Wellbeing, Diversity, Engagement and Development				3.3, 3.5, 3.7, 3.8
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Employee Wellbeing, Diversity, Engagement and Development				8.8
	403-8 Workers covered by an occupational health and safety management system	Employee Wellbeing, Diversity, Engagement and Development				8.8
	403-9 Work-related injuries	2025 ESGDD Data Pack (Social - People – CIB Egypt)				3.6, 3.9, 8.8, 16.1
	403-10 Work-related ill health	2025 ESGDD Data Pack (Social - People – CIB Egypt)				3.3, 3.4, 3.9, 8.8, 16.1
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Employee Wellbeing, Diversity, Engagement and Development 2025 ESGDD Data Pack (Social - People – CIB Egypt)				4.3, 4.4, 4.5, 5.1, 8.2, 8.5, 10.3
	404-2 Programs for upgrading employee skills and transition assistance programs	Employee Wellbeing, Diversity, Engagement and Development				8.2, 8.5
	404-3 Percentage of employees receiving regular performance and career development reviews	2025 ESGDD Data Pack (Social - People – CIB Egypt)		Confidentiality Constraints	CIB considers this information to be confidential.	5.1, 8.5, 10.3
Employee Diversity, Equality and Inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topic	Employee Wellbeing, Diversity, Engagement and Development				

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GRI Standard	Disclosure	Direct Response/ Section in this Report (pg. #)	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Governance				5.1, 5.5, 8.5
	405-2 Ratio of basic salary and remuneration of women to men	Not disclosed		Confidentiality Constraints	CIB considers this information to be confidential.	5.1, 8.5, 10.3
Social and Community Investment						
GRI 3: Material Topics 2021	3-3 Management of material topic	Social and Community Investment				
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Social and Community Investment				
Digital Leadership						
GRI 3: Material Topics 2021	3-3 Management of material topic	Digital Leadership and Digitisation				
Customer First						
GRI 3: Material Topics 2021	3-3 Management of material topic	Customer First				
Data Privacy and Security						
GRI 3: Material Topics 2021	3-3 Management of material topic	Data Privacy and Security				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Privacy and Security				16.3, 16.10

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SASB Content Index

SASB STANDARD – COMMERCIAL BANKS				
Accounting Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Data Security				
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Quantitative	Number, %	FN-CB-230a.1	Data Privacy and Security Zero data breaches in 2025
Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	Data Privacy and Security
Financial Inclusion and Capacity Building				
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	EGP	FN-CB-240a.1	2025 ESGDD Data Pack (Social - Financial Inclusion)
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Quantitative	EGP	FN-CB-240a.2	
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	FN-CB-240a.3	
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	FN-CB-410a.2	Environmental, Social, and Climate Risks

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SASB STANDARD – COMMERCIAL BANKS				
Accounting Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Financed Emissions				
Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Quantitative	Metric tons (t) CO_2-e	FN-CB-410b.1	Environmental, Social, and Climate Risks
Gross exposure for each industry by asset class	Quantitative	EGP	FN-CB-410b.2	
Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage %	FN-CB-410b.3	
Description of the methodology used to calculate financed emissions	Discussion and Analysis	n/a	FN-CB-410b.4	
Business Ethics				
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	EGP	FN-CB-510a.1	Not disclosed - confidential
Description of whistleblower policies and procedures	Discussion and Analysis	n/a	FN-CB-510a.2	Business Ethics and Integrity
Systemic Risk Management				
Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	CIB is a Domestically Systemic Important Bank (D-SIB). According to the recent instructions received from the Central Bank of Egypt (CBE), the bank is required to hold additional capital of 0.25% above the 12.5% regulatory minimum.

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SASB STANDARD – COMMERCIAL BANKS				
Accounting Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	n/a	FN-CB-550a.2	Business Ethics and Integrity CIB's stress testing program remains a core part of capital and liquidity planning, integrated across ICAAP, ILAAP, and the Bank's Recovery Plan. It uses scenario and sensitivity analysis based on Basel standards to assess the impact of adverse market conditions on capital adequacy and liquidity. As of December 2025, CIB's available capital base reached EGP 221bn, which consists mostly of Common Equity Tier 1 capital that represents 84.33% of the total available capital base, Pillar I CAR recorded 27.26% with excess capital buffer of EGP 117.68 bn (14.51%) over minimum regulatory requirement of 12.75% (including conservation and DSIB buffers). On the liquidity side, CIB has an ample level of High-Quality Liquid Assets (HQLA), which is positively reflected on the Bank's liquidity ratios that maintain a large buffer above regulatory ratio. As of end of Q4 2025, the LCY liquidity ratio recorded 54.66%against CBE limit of 20%, while the FCY liquidity ratio reached 51.33%, against CBE limit of 25%. The Net Stable Funding Ratio (NSFR) was 186% for local currency and 186% for foreign currency. The Liquidity Coverage Ratio (LCR) was 549% for local currency and 567% for foreign currency, all above the 100% Basel III requirement. The results of the ILAAP stress testing show no deviation in the Bank's liquidity ratios. The ICAAP stress scenarios were simulated for the CBE liquidity ratios, LCR and NSFR reflecting the budget projections from 2026 to 2028, where the ratios indicated no deviations even in the extreme scenarios except for the gross loans to deposits ratio.
Activity Metrics				
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	EGP	FN-CB-000.A	2025 ESGDD Data Pack (Customers)
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	EGP	FN-CB-000.B	

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TCFD Content Index

TCFD Recommendation	Report Section(s) (or direct answer)
Governance	
a. Describe the board's oversight of climate-related risks and opportunities.	Governance Environmental, Social, and Climate Risks
b. Describe management's role in assessing and managing climate-related risks and opportunities.	
Strategy	
a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Climate Transition Planning and Decarbonization Approach Environmental, Social, and Climate Risks
b. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	
c. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	
Risk Management	
a. Describe the organization's processes for identifying and assessing climate-related risks.	Environmental, Social, and Climate Risks
b. Describe the organization's processes for managing climate-related risks.	
c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	
Metrics and Targets	
a. Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Environmental, Social, and Climate Risks Ecological Footprint
b. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	
c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	

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UNEP-FI PRB Self-Assessment 2025

Principle 1

Alignment

As Egypt's leading private-sector bank, with total assets exceeding EGP 1.4 trillion, CIB plays a significant role in supporting sustainable economic development through its financing activities and broader contribution to the national economy. The Bank serves a diversified customer base through its key business segments, including Corporate Banking, Commercial Banking, Business Banking, and Retail Banking. While its primary operations are concentrated in Egypt through a network of 214 branches, the Bank continues to expand its regional presence through its wholly owned subsidiary, CIB Kenya Limited, and representative offices in Dubai and Ethiopia.

CIB's business strategy is closely aligned with Egypt's sustainable development priorities, including Egypt Vision 2030 and the National Climate Change Strategy 2050, while supporting inclusive economic growth, climate resilience, and sustainable finance. Sustainability considerations are integrated across the Bank's strategy, governance, risk management, financing activities, and day-to-day operations through its Sustainable Finance Framework and related policies.

The Bank's sustainability approach is guided by leading international and national frameworks, including the UNEP FI PRB, the NZBA, the UN SDGs, the Paris Agreement, and the CBE's Sustainable Finance Guiding Principles.

During 2025, CIB continued strengthening the integration of sustainability across its business by advancing climate risk management, financed emissions assessment, portfolio decarbonization, sustainable finance, financial inclusion, and responsible lending practices. The Bank also enhanced its governance and disclosure practices in line with evolving sustainability and climate-related reporting requirements, ensuring that sustainability remains embedded in strategic decision-making and long-term value creation.

Links and References

- Impact Urges Alignment with Egypt's National Context
- CIB Impact Dimensions Sustainability Disclosures
- CIB Impact Dimensions Sustainability Disclosures
- The Sustainable Finance Institutional Pillars
- 2025 ESGDD Data Pack



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Principle 2

Impact and Target Setting

CIB continued to apply the UNEP FI PRB's Impact Analysis methodology to identify, assess, and prioritize the environmental and social impacts most relevant to its business model, portfolio, and operating context. The assessment, informed by the Bank's sustainable finance strategy, climate commitments, stakeholder engagement outcomes, and double materiality assessment, reaffirmed Climate Change and Financial Inclusion (Healthy Economy and Financial Empowerment) as CIB's two most significant impact areas.

Impact Area 1: Climate Change

As a founding signatory of the Net-Zero Banking Alliance (NZBA), CIB continues to prioritize climate change as one of its most significant impact areas, focusing on climate risk management, portfolio decarbonization, and the expansion of sustainable and transition finance.

A key milestone in 2025 was the completion of CIB's third financed emissions assessment. Building on a journey that began in 2021 with a limited assessment covering selected carbon-intensive sectors, the 2024 assessment achieved full coverage of all carbon-intensive exposures within the Bank's large corporate lending portfolio, representing approximately 75% of CIB's total lending portfolio. The assessment was conducted in accordance with the latest PCAF Standard, fully aligned with the GHG Protocol, and introduced reporting on Financed Avoided Emissions and Expected Avoided Emissions. To further strengthen data quality and transparency, CIB continues to enhance client engagement and emissions data collection processes, laying the foundation for future sector-specific decarbonization targets and pathways as data quality improves.

Alongside its financed emissions work, CIB continued implementing its portfolio decarbonization strategy through sustainable finance, transition finance, and client engagement initiatives. In 2025, the Bank expanded support for renewable energy, energy efficiency, green buildings, climate adaptation, and transition projects through strategic partnerships with IFC, EBRD-GEFF II, PROPARCO, and other development finance institutions. Consequently, CIB's environmental and social financing portfolio reached EGP 88.6 billion, representing 19.8% of its direct lending portfolio, up from 17.0% in 2024. Climate finance activities supported an estimated 6,612,922 tCO_2e in annual emissions reductions and generated more than 253 million kWh of annual energy savings.

CIB also continued strengthening the integration of climate considerations into its Enterprise Risk Management framework. By year-end 2025, the share of the corporate credit portfolio exposed to elevated transition risk slightly increased to 28.16%, while exposure to elevated physical climate risk decreased to 3.19%. Through these efforts, CIB continues to enhance portfolio resilience, support client transition, and contribute to Egypt's climate and sustainable development ambitions.

Impact Area 2: Financial Inclusion

CIB recognises financial inclusion as a key driver of economic resilience and inclusive growth. As one of the Bank's priority impact areas, CIB continues to expand access to affordable and digitally enabled financial services for underserved segments, including youth, women, people with disabilities, and microenterprises. In 2025, the Bank's financial inclusion products reached approximately 954.5 thousand customers, with 257.5 thousand new accounts and products opened for unbanked and underbanked individuals. The Bank's inclusion footprint encompassed 1.43 million youth customers, 778 thousand women customers, 3,449 customers with disabilities, and more than 3,000 microenterprise business accounts.

Women's economic empowerment remained a key focus, with approximately 12,000 women-led SMEs served and EGP 3.0 billion in financing provided to women-led businesses. CIB also continued promoting financial capability through awareness and financial literacy programs, reaching 12,653 participants during the year. To further enhance accessibility, the Bank expanded its inclusive banking infrastructure to 60 accessible branches and 962 accessible ATMs, while continuing to support affordable housing initiatives that have benefited approximately 37,000 customers cumulatively to date.

Looking ahead, CIB aims to expand its customer base to 4.8 million customers by 2030, while continuing to strengthen financial inclusion, accessibility, and economic empowerment across underserved communities in Egypt.

Links and References

- CIB Impact Dimensions Sustainability Disclosures
- Environmental, Social, and Climate Risks
- Healthy Economy and Financial Empowerment
- 2025 ESGDD Data Pack

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Principle 3

Clients and Customers

We continue to strengthen our approach to working with clients and customers by embedding sustainability considerations into our products, services, and engagement strategies. Across corporate, SME, and retail segments, we offer tailored support to help clients adopt more sustainable business practices, including training, technical assistance, and environmental certifications. We expanded efforts to promote inclusive finance, support women-led enterprises, and increase access to banking for underserved groups. Our financial inclusion efforts expanded significantly, with our specialized "Bedaya" accounts serving microenterprises and our youth programs reaching 1.4 million customers. Specialized live sessions, financial literacy campaigns, and ecosystem partnerships helped boost capability and accessibility for people with disabilities, supported by 962 accessible ATMs and 60 accessible branches of PWDs. By aligning our offerings with client needs and impact goals, such as expanding agribusiness lending through the EGP 1.4 billion ADP program and providing unsecured facilities to female-led SMEs, we are supporting a just transition and encouraging responsible economic activity throughout our portfolio.

Links and References

- Healthy Economy and Financial Empowerment
- Customer First
- 2025 ESGDD Data Pack

Principle 4

Stakeholders

CIB actively engages a broad range of stakeholders, including customers, employees, investors, regulators, development finance institutions, civil society organizations, suppliers, and local communities, to better understand sustainability impacts, risks, opportunities, and stakeholder expectations. Stakeholder insights inform the Bank's materiality assessment, sustainability strategy, target-setting process, product development, and disclosure practices.

During 2025, CIB continued collaborating with ministries, multilateral development banks (MDBs), development finance institutions (DFIs), development partners, and key organizations including UNEP FI, IFC, EBRD, PROPARCO, and the Central Bank of Egypt to advance sustainable finance, climate action, financial inclusion, and ESG integration. The Bank also participated in industry roundtables and regional sustainable finance dialogues, while contributing to global initiatives through its engagement with the Net-Zero Banking Alliance (NZBA) and the Principles for Responsible Banking (PRB).

Domestically, CIB supported inclusive finance and talent development through partnerships with universities, career-focused initiatives, and programs that promote greater participation and leadership opportunities.These engagements help shape the Bank's sustainability priorities and impact strategies while contributing to national and global sustainable development objectives.



Links and References

- CIB Impact Dimensions Sustainability Disclosures
- Stakeholder Insights and Impact Integration
- The Sustainable Finance Institutional Pillars
- 2025 ESGDD Data Pack

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Principle 5

Governance and Culture

CIB maintains a robust governance framework to oversee the implementation of its sustainability commitments and responsible banking objectives. Sustainability oversight is embedded at both Board and executive management levels through dedicated governance structures responsible for monitoring sustainability performance, climate-related risks and opportunities, sustainable finance activities, and progress against strategic commitments.

During 2025, the Bank continued strengthening the integration of environmental, social, and climate considerations into risk management, lending processes, and strategic decision-making. Responsible banking is further supported through internal policies, performance monitoring mechanisms, and employee awareness and capacity-building initiatives. The Bank continued delivering targeted sustainability, climate risk, and sustainable finance training programs to employees across business functions, helping embed a culture of responsible banking and accountability throughout the organization. Our governance structures and culture-building initiatives, reinforced by strict adherence to our Code of Conduct and ISO 37000:2021 organizational governance frameworks, ensure responsible banking principles are embedded across all levels of the bank.

Links and References

- The Sustainable Finance Institutional Pillars
- Governance
- Business Ethics and Integrity
- 2025 ESGDD Data Pack

Principle 6

Transparency and Accountability

CIB remains committed to transparent and balanced disclosure of its sustainability performance, impacts, risks, opportunities, and progress against commitments. The Bank publishes annual sustainability disclosures aligned with leading international frameworks and standards, including the UNEP FI Principles for Responsible Banking, GRI Standards, SASB Standards, the TCFD and TNFD recommendations, the ISSB IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2), the Integrated Reporting Framework, and other applicable sustainability reporting requirements.

To enhance accountability and stakeholder confidence, CIB continues to strengthen the quality, completeness, and transparency of its sustainability disclosures, including reporting on climate-related risks, financed emissions, sustainable finance, financial inclusion, and governance practices. The Bank's sustainability information is subject to independent external assurance, supporting the reliability and credibility of reported information and progress.

Links and References

- Preface
- About the Report
- 2025 ESGDD Data Pack



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PRB Commitment to Financial Health and Inclusion (CFHI)

Financial Inclusion KPIs (UNEP-FI)	Indicator Description	2024	2025
The number of products and services provided by CIB in the portfolio with a focus on financial inclusion.	Based on internal data: Measures how many of the products and services in the portfolio have a financial inclusion focus. We deem a product or service to have this focus when its design facilitates access and use by the prioritized customer. These products and services include, for example, no-fee savings account, low interest microloan, offline access, or sim-based banking apps, etc.	5	4
Count of front liners and call centre staff who received training on financial inclusion products*	Measures the number of front line employees and call center staff who have successfully completed training programs on financial inclusion products, reflecting the organization's commitment to capacity building and ensuring that customer facing teams are equipped with the knowledge and skills to promote, explain, and support these offerings. It also demonstrates effective customer engagement, as trained staff can communicate product benefits to diverse segments, while reinforcing regulatory alignment by meeting CBE and other financial literacy requirements.	-**	3,630
The number of partnerships active to achieve financial inclusion targets	Based on internal data: Measures the number of currently active partnerships that aim to achieve and fulfil financial health and inclusion targets. Active here means currently undergoing actions and generating results. We suggest disclosing the results of the partnerships in the commentary section of the reports.	5	3
The Percentage of active CIB customers out of CIB total customer base	Based on transactional data: Measures the percentage of active customers out of the total customer base. 'Active' refers to customers who use banking products or services on an ongoing basis, beyond their initial account setup or first access. This includes regular usage of products such as accounts, credit cards, savings accounts, deposit accounts, among others.	76%	78%

*KPI Amendment Justification: The indicator was refined to focus specifically on front-line staff and call center employees rather than all staff, as these groups are directly responsible for engaging with customers and delivering financial inclusion products. This adjustment strengthens the relevance of the measure by aligning it with the organization's operational priorities, enhances customer engagement through well trained service teams, and supports regulatory alignment by demonstrating that the staff most critical to compliance and outreach are adequately prepared.

**For 2024 figure: Due to the change in the indicator based on the provided justification, the (count) started from 2025 reporting cycle.

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Financial Inclusion KPIs (UNEP-FI)	Indicator Description	2024	2025
The number of subscribed online banking customers over the total number of customers in CIB	Based on internal data: Measures the proportion of customers who have subscribed to CIB's online banking services out of the total customer base. Subscribed customers are those who have successfully enrolled in digital banking platforms such as internet and mobile banking, enabling them to access core banking services online (e.g., account management, fund transfers, bill payments).	78%	82%
The percentage of non-performing loans and advances across the Bank	Based on transactional data: Measures the percentage of customers with past due loans (past due defined by policies at each bank) compared to the total amount of customers with loans in the bank›s lending portfolio.	3.28%	1.71%
% of customers with products connected to long-term saving and investment plans	Customers % = # Consumers have long term products (1y+)/Total Number of Consumers	-*	11.88%
% of customers who use the bank's services to create a financial action plan with the bank	CDs Digital Migration % = Number of CDs deals booked through the application over total number of CD deals booked	-*	91.99%
# of products and services in the portfolio with a focus on financial health	CASA: Everyday Savers WellSavers Term: 17.25 CD	-*	3 Products

*Not applicable for 2024, as this KPI was first measured in the 2025 reporting cycle.

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Equator Principles Summary

The following table outlines CIB's transactions completed for projects that reached financial close under Equator Principles in the period from 1 January 2025 to 31 December 2025.

	Project Finance	Project-related Refinance and Project-related Acquisition for Project Finance	Project-Related Corporate Loans	Project Finance Advisory
By Category				
Category A	2	0	0	0
Category B	0	0	0	0
Category C	0	0	0	0
Total number that reached financial close in the reporting period	**2**	**0**	**0**	**0**
By Sector				
Infrastructure	2	0	0	0
Mining	0	0	0	0
Oil and Gas	0	0	0	0
Power	0	0	0	0
Others	0	0	0	0
By Region				
Americas	0	0	0	0
Asia Pacific	0	0	0	0
Europe, Middle East and Africa	2	0	0	0
By Country Designation				
Designated	0	0	0	0
Non-designated	2	0	0	0
Independent Review				
Yes	2	0	0	0

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Project Finance (PF) and Project-Related Refinance and Project-Related Acquisition Finance for PF	
Total number of transactions that reached financial close.	2
Number of transactions for which project names can be disclosed (for which client consent was received)	0
Number of transactions for which project names could not be disclosed as per the disclosure conditions specified in Annex B of the Principles, detailed below;	0
Number of transactions for which the EPFI did not receive client consent.	0
Number of transactions that could not be disclosed due to applicable local laws and regulations.	2
Number of transactions that could not be disclosed due to increased liability for the EPFI in a certain jurisdiction.	0

Project-Related Corporate Loans (PRCL) and Project-Related Refinance and Project-Related Acquisition Finance for PRCL	
Total number of transactions that reached financial close.	0
Number of transactions for which project names can be disclosed (for which client consent was received)	0
Number of transactions for which project names could not be disclosed as per the disclosure conditions specified in Annex B of the Principles, detailed below;	0
Number of transactions for which the EPFI did not receive client consent.	0
Number of transactions that could not be disclosed due to applicable local laws and regulations.	0
Number of transactions that could not be disclosed due to increased liability for the EPFI in a certain jurisdiction.	0

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IFRS S1 and S2 Disclosures Index

IFRS S1 Disclosures	Response Overview and Reference Section(s)
Governance	
(a) The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of sustainability-related risks and opportunities. Specifically, the entity shall identify that body(s) or individual(s) and disclose information about:	Board oversight is described through the Board of Directors, Board Sustainability Committee, and Board Risk Committee, with regular review of sustainability frameworks, policies, targets, regulatory submissions and ESG/climate risk exposures. **References** Governance; The Sustainable Finance Institutional Pillars
1. How responsibilities for sustainability-related risks and opportunities are reflected in the terms of reference, mandates, role descriptions and other related policies applicable to that body(s) or individual(s)	
2. How the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to sustainability-related risks and opportunities	
3. How and how often the body(s) or individual(s) is informed about sustainability-related risks and opportunities	
4. How the body(s) or individual(s) takes into account sustainability-related risks and opportunities when overseeing the entity's strategy, its decisions on major transactions and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities	
5. How the body(s) or individual(s) oversees the setting of targets related to sustainability-related risks and opportunities, and monitors progress towards those targets, including whether and how related performance metrics are included in remuneration policies.	
(b) Management's role in the governance processes, controls and procedures used to monitor, manage and oversee sustainability-related risks and opportunities, including information about:	Executive oversight is assigned to the Sustainable Finance Steering Committee, supported by the Chief Sustainability Officer, Chief Risk Officer, the Sustainable Finance Department, the ESG Risk Management Department, and the Sustainability Strategic Network. **References** Governance; The Sustainable Finance Institutional Pillars
1. Whether the role is delegated to a specific management-level position or management-level committee and how oversight is exercised over that position or committee	
2. Whether management uses controls and procedures to support the oversight of sustainability-related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions.	

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IFRS S1 Disclosures	Response Overview and Reference Section(s)
Strategy	
(a) The sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects	CIB identifies sustainability-related risks and opportunities through its double materiality assessment process, supported by stakeholder engagement, internal validation, and strategic analysis. The Bank assesses and maps material topics based on their associated impacts, financial risks and opportunities, affected stakeholder groups, and potential implications for financial performance, financial position, and access to capital. **References:** Stakeholder Insights and Impact Integration; Double Materiality
(b) The current and anticipated effects of those sustainability-related risks and opportunities on the entity's business model and value chain	CIB describes key aspects of its business model and value chain through its lending portfolio, sustainable finance activities, financed emissions assessments, and operational footprint. The Bank also considers sustainability-related impacts across selected value-chain stages and material sectors. While these disclosures provide important insights into sustainability-related considerations across the business, further development is ongoing to provide a more comprehensive assessment of how all material sustainability-related risks and opportunities affect the business model and value chain across the short, medium, and long term. **References:** CIB Impact Dimensions Sustainability Disclosures; Value Creation Model; Environmental, Social, and Climate Risks; Ecological Footprint; Double Materiality
(c) The effects of those sustainability-related risks and opportunities on the entity's strategy and decision-making	CIB continues to integrate sustainability considerations into governance processes, performance management, sustainable finance product development, client engagement, risk management, and strategic decision-making. During 2025, the Bank further strengthened the integration of sustainability-related matters across its operations and business activities. While these elements demonstrate increasing incorporation of sustainability into decision-making, the Bank continues to enhance its approach to articulating how all material sustainability-related topics influence strategic planning and resource allocation decisions. **References:** 2025 ESGDD Data Pack; Sustainability Performance Scorecard (SPS); Value Creation Model; The Sustainable Finance Institutional Pillars; Double Materiality

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IFRS S1 Disclosures	Response Overview and Reference Section(s)
(d) The effects of those sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those sustainability-related risks and opportunities have been factored into the entity's financial planning	CIB considers sustainability-related matters within its assessment of financial resilience, portfolio quality, capital allocation, revenue generation, and long-term value creation. During 2025, the Bank advanced its understanding of sustainability-related financial impacts through climate risk assessments, portfolio analysis, and preliminary climate revenue-at-risk estimations. While these efforts provide important insights into potential financial implications, comprehensive quantification of the current and anticipated financial effects of all material sustainability-related risks and opportunities remains an area of ongoing development. **References:** Double Materiality; Value Creation Model; Financial Resilience and Value Creation
(e) The resilience of the entity's strategy and its business model to those sustainability-related risks	Resilience remains a key consideration across CIB's sustainability approach, particularly in relation to climate risk management, sustainable finance, governance, data management, and long-term value creation. The Bank has continued to strengthen its assessment of sustainability-related risks and opportunities and their implications for business resilience. However, the development of a consolidated resilience assessment covering the full range of material sustainability-related risks and opportunities remains an area of ongoing enhancement. **References:** About this Report - Operationalising Impact: Where ESGDD Becomes Measurable Performance; Value Creation Model; Financial Resilience and Value Creation; Environmental, Social, and Climate Risks
Sustainability-related risks and opportunities	
(a) Describe sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects	CIB has established processes for identifying, assessing, and managing sustainability-related risks and opportunities, including materiality assessments, stakeholder engagement, environmental and social risk management, and climate risk assessment processes. These processes are particularly advanced for environmental, social, climate, and sustainable finance-related matters. The Bank continues to strengthen and further integrate these approaches across a broader range of sustainability topics to support a more comprehensive enterprise-wide sustainability risk and opportunity management framework. **References:** Stakeholder Insights and Impact Integration; Double Materiality; Environmental, Social, and Climate Risks
(b) Specify the time horizons—short, medium or long term, over which the effects of each of those sustainability-related risks and opportunities could reasonably be expected to occur	
(c) Explain how the entity defines 'short term', 'medium term' and 'long term' and how these definitions are linked to the planning horizons used by the entity for strategic decision-making.	

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IFRS S1 Disclosures	Response Overview and Reference Section(s)
Business model and value chain	
(a) A description of the current and anticipated effects of sustainability related risks and opportunities on the entity's business model and value chain	CIB considers sustainability-related risks and opportunities across its business model, value chain, and financing activities, recognizing their potential implications for portfolio quality, financial resilience, sustainable finance growth, customer relationships, operational performance, and long-term value creation. During 2025, the Bank further strengthened its assessment of these impacts through its double materiality assessment, climate risk analysis, financed emissions assessments, stakeholder engagement processes, and Environmental and Social Risk Management System (ESRMS). Sustainability-related risks and opportunities are primarily concentrated within the Bank's lending portfolio, particularly in sectors with elevated environmental, social, and climate-related exposures, as well as across its direct operations through resource consumption, operational emissions, human capital, data privacy, and governance-related considerations. The Bank continues to enhance its understanding of how sustainability-related risks and opportunities may affect its business model and value chain over the short, medium, and long term. **References:** Stakeholder Insights and Impact Integration; Double Materiality; Environmental, Social, and Climate Risks; Climate Transition Planning and Decarbonisation Approach; Value Creation Model
(b) A description of where in the entity's business model and value chain sustainability-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets).	
Strategy and decision-making	
(a) How the entity has responded to, and plans to respond to, sustainability-related risks and opportunities in its strategy and decision-making;	CIB integrates sustainability-related risks and opportunities into its strategy and decision-making through its ESGDD architecture, Sustainable Finance Strategy, governance framework, risk management processes, and sustainable finance offerings. During 2025, sustainability considerations continued to inform strategic planning, capital allocation, product development, client engagement, performance management, and long-term value creation. The Bank also reported progress against key sustainability initiatives and commitments through quantitative and qualitative performance disclosures. While these elements demonstrate the increasing integration of sustainability into decision-making, CIB continues to enhance its approach to articulating a consolidated enterprise-wide strategy covering all material sustainability-related risks and opportunities. **References:** Stakeholder Insights and Impact Integration; Double Materiality; Environmental, Social, and Climate Risks; Climate Transition Planning and Decarbonisation Approach
(b) The progress against plans the entity has disclosed in previous reporting periods, including quantitative and qualitative information	
(c) Trade-offs between sustainability-related risks and opportunities that the entity considered (for example, in making a decision on the location of new operations, an entity might have considered the environmental impacts of those operations and the employment opportunities they would create in a community).	

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Financial position, financial performance, and cash flows Strategy and decision-making	
(a) The effects of sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period (current financial effects)	CIB increasingly considers sustainability-related risks and opportunities in relation to financial resilience, portfolio quality, capital allocation, access to capital, revenue generation, and long-term value creation. During 2025, the Bank further advanced its assessment of sustainability-related financial implications through climate risk analysis, financed emissions assessments, portfolio monitoring, and preliminary climate revenue-at-risk estimations. While these efforts provide valuable insights into the potential effects of sustainability-related matters on the Bank's financial position, financial performance, and cash flows, comprehensive quantification of current and anticipated financial impacts across all material sustainability-related topics remains an area of ongoing development. **References:** Double Materiality; Value Creation Model; Financial Resilience and Value Creation; Environmental, Social, and Climate Risks
(b) the anticipated effects of sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how sustainability-related risks and opportunities are included in the entity's financial planning (anticipated financial effects).	
Quantitative and qualitative information	
(a) How sustainability-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period	
(b) The sustainability-related risks and opportunities for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements	
(c) How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage sustainability-related risks and opportunities, taking into consideration:	
1. Its investment and disposal plans (for example, plans for capital expenditure, major acquisitions and divestments, joint ventures, business transformation, innovation, new business areas, and asset retirements), including plans the entity is not contractually committed to	
2. Its planned sources of funding to implement its strategy	
(d) How the entity expects its financial performance and cash flows to change over the short, medium, and long term, given its strategy to manage sustainability-related risks and opportunities.	

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Resilience	
3. An entity shall disclose information that enables users of general-purpose financial reports to understand its capacity to adjust to the uncertainties arising from sustainability-related risks. An entity shall disclose a qualitative and, if applicable, quantitative assessment of the resilience of its strategy and business model in relation to its sustainability-related risks, including information about how the assessment was carried out and its time horizon.	Resilience remains a key consideration across CIB's sustainability approach, particularly in relation to climate risk management, sustainable finance, governance, data management, and long-term value creation. The Bank has continued to strengthen its assessment of sustainability-related risks and opportunities and their implications for business resilience. However, the development of a consolidated resilience assessment covering the full range of material sustainability-related risks and opportunities remains an area of ongoing enhancement. **References:** About this Report - Operationalising Impact: Where ESGDD Becomes Measurable Performance; Value Creation Model; Financial Resilience and Value Creation; Environmental, Social, and Climate Risks
Risk management	
(a) Disclose information about the processes and related policies the entity uses to identify, assess, prioritise and monitor sustainability-related risks, including information about:	CIB has established processes to identify, assess, prioritize, and monitor sustainability-related risks and opportunities through its double materiality assessment, stakeholder engagement activities, ESRM, climate risk assessments, and sustainable finance governance framework. These processes incorporate a range of qualitative and quantitative inputs and are particularly advanced for environmental, social, climate, and sustainable finance-related matters. Sustainability-related risks are integrated into the Bank's broader risk management framework through the ESRMS, climate risk management processes, and ERM framework. During 2025, CIB further strengthened the integration of climate-related risks into risk management processes frameworks, including scenario analysis & stress testing and risk appetite. While the integration of environmental, social, and climate-related risks is well established, the Bank continues to enhance the consistency and breadth of sustainability risk and opportunity management across a wider range of sustainability topics, supporting a more comprehensive enterprise-wide approach. **References:** Stakeholder Insights and Impact Integration; Double Materiality; The Sustainable Finance Institutional Pillars; Governance; Environmental, Social, and Climate Risks
1. The inputs and parameters the entity uses (for example, information about data sources and the scope of operations covered in the processes)	
2. Whether and how the entity uses scenario analysis to inform its identification of sustainability-related risks	
3. How the entity assesses the nature, likelihood, and magnitude of the effects of those risks (for example, whether the entity considers qualitative factors, quantitative thresholds or other criteria)	
4. Whether and how the entity prioritises sustainability-related risks relative to other types of risk	
5. How the entity monitors sustainability-related risks	
6. Whether and how the entity has changed the processes it uses compared with the previous reporting period	
(b) The processes the entity uses to identify, assess, prioritise and monitor sustainability-related opportunities	
(c) The extent to which, and how, the processes for identifying, assessing, prioritising and monitoring sustainability-related risks and opportunities are integrated into and inform the entity's overall risk management process.	

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Metrics and targets	
The objective of sustainability-related financial disclosures on metrics and targets is to enable users of general-purpose financial reports to understand an entity's performance in relation to its sustainability-related risks and opportunities, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation.	CIB has established a comprehensive sustainability performance measurement framework supported by its ESG Data Pack, ESGDD Scorecard, ESG Dashboard, impact indicators, and standards'-aligned disclosures. During 2025, the Bank continued to monitor and report a broad range of sustainability-related metrics covering climate and financed emissions, sustainable finance, environmental performance, customer experience, financial inclusion, human capital, data privacy, and governance topics. These disclosures provide a robust foundation for tracking sustainability performance and monitoring progress against key priorities and commitments. **References:** ESG Data and Digitisation Foundation; 2025 ESGDD Data Pack; Sustainability Performance Scorecard (SPS); ESG Dashboard; Environmental, Social, and Climate Risks; Sustainable Finance; Ecological Footprint; ESGDD Data Pack (Standalone Document)
a) Metrics required by an applicable IFRS Sustainability Disclosure Standard	
(b) Metrics the entity uses to measure and monitor:	
1. That sustainability-related risk or opportunity	
2. Its performance in relation to that sustainability-related risk or opportunity, including progress towards any targets the entity has set, and any targets it is required to meet by law or regulation.	
If an entity discloses a metric taken from a source other than IFRS Sustainability Disclosure Standards, the entity shall identify the source and the metric taken. If a metric has been developed by an entity, the entity shall disclose information about:	
(a) How the metric is defined, including whether it is derived by adjusting a metric taken from a source other than IFRS Sustainability Disclosure Standards and, if so, which source and how the metric disclosed by the entity differs from the metric specified in that source	
(b) whether the metric is an absolute measure, a measure expressed in relation to another metric or a qualitative measure (such as a red, amber, green—or RAG—status);	
(c) whether the metric is validated by a third party and, if so, which party	
(d) the method used to calculate the metric and the inputs to the calculation, including the limitations of the method used and the significant assumptions made	

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An entity shall disclose information about the targets it has set to monitor progress towards achieving its strategic goals, and any targets it is required to meet by law or regulation. For each target, the entity shall disclose:	CIB discloses a range of sustainability-related targets, commitments, and performance indicators across its material topics, including climate action, sustainable finance, financial inclusion, customer growth, and operational performance. The Bank also reports progress against key initiatives and strategic objectives through quantitative and qualitative performance updates. While these disclosures demonstrate ongoing progress across priority sustainability areas, the development of a consolidated, enterprise-wide target architecture covering all material sustainability-related risks and opportunities remains an area for continued enhancement. **References:** Sustainability Performance Scorecard (SPS); Ecological Footprint; Healthy Economy and Financial Empowerment
(a) the metric used to set the target and to monitor progress towards reaching the target	
(b) the specific quantitative or qualitative target the entity has set or is required to meet	
(c) the period over which the target applies	
(d) the base period from which progress is measured	
(e) any milestones and interim targets	
(f) performance against each target and an analysis of trends or changes in the entity's performance	
(g) any revisions to the target and an explanation for those revisions.	



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IFRS S2 Disclosures	Response Overview and Reference Section(s)
Governance	
(a) The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities. Specifically, the entity shall identify that body(s) or individual(s) and disclose information about:	Climate oversight sits with the Board of Directors, supported by the Board Sustainability Committee and Board Risk Committee. Quarterly climate dashboards are reported to both committees. **References** Governance; Environmental, Social, and Climate Risks
1. How responsibilities for climate-related risks and opportunities are reflected in the terms of reference, mandates, role descriptions and other related policies applicable to that body(s) or individual(s)	
2. How the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to climate-related risks and opportunities	
3. How and how often the body(s) or individual(s) is informed about climate-related risks and opportunities	
4. How the body(s) or individual(s) takes into account climate related risks and opportunities when overseeing the entity's strategy, its decisions on major transactions and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities	
5. How the body(s) or individual(s) oversees the setting of targets related to climate-related risks and opportunities, and monitors progress towards those targets including whether and how related performance metrics are included in remuneration policies	
(b) Management's role in the governance processes, controls and procedures used to monitor, manage, and oversee climate-related risks and opportunities, including information about:	Executive oversight is exercised through the Sustainable Finance Steering Committee, chaired by the CEO and supported by the CRO and CSO. The ESG Risk Management Department leads climate-risk integration, while the Sustainable Finance Department leads transition finance and product development. **References** Governance; Environmental, Social, and Climate Risks; The Sustainable Finance Institutional Pillars
1. Whether the role is delegated to a specific management-level position or management-level committee and how oversight is exercised over that position or committee	
2. Whether management uses controls and procedures to support the oversight of climate-related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions.	

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IFRS S2 Disclosures	Response Overview and Reference Section(s)
Strategy	
(a) The climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects	CIB identifies transition risks, physical risks, and climate-related opportunities linked to sustainable finance, adaptation, mitigation, portfolio decarbonisation, renewable energy, resource efficiency and client transition support. **References:** Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks; Sustainable Finance
(b) The current and anticipated effects of those climate-related risks and opportunities on the entity's business model and value chain	CIB identifies climate-related risks and opportunities across its lending portfolio, particularly within carbon-intensive sectors, through financed emissions assessments, sector decarbonization analyses, and climate risk qualitative and quantitative assessment. The Bank also considers climate-related implications across key stages of its value chain, including financed activities and direct operations, and continues to strengthen its understanding of how these factors may influence its business model and long-term value creation. **References:** Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks; Ecological Footprint
(c) The effects of those climate-related risks and opportunities on the entity's strategy and decision-making, including information about its climate-related transition plan	CIB continues to progressively integrate climate-related risks and opportunities into its strategy and decision-making through its Climate and Sustainable Finance Strategy, portfolio decarbonization efforts, sustainable and transition finance offerings, climate risk assessments, and strategic partnerships with institutions such as IFC, EBRD, and PROPARCO. These initiatives support the Bank's transition planning and capital allocation decisions while enhancing resilience to climate-related risks and positioning the portfolio to capture emerging low-carbon opportunities. **References:** Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks; Sustainable Finance
(d) The effects of those climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those climate-related risks and opportunities have been factored into the entity's financial planning	CIB has continued to strengthen its understanding and assessment of climate-related risks and opportunities through climate risk analysis, scenario assessments, and the integration of climate considerations into risk management and strategic planning processes. While the Bank has identified climate-related risks and opportunities across the short, medium, and long term, disclosures on their actual and anticipated effects on financial position, financial performance, and cash flows remain primarily qualitative. CIB continues to enhance its data to support more comprehensive assessment and integration of climate-related financial impacts into financial planning and decision-making.
(e) The climate resilience of the entity's strategy and its business model to climate-related changes, developments and uncertainties, taking into consideration the entity's identified climate-related risks and opportunities	

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Climate-related risks and opportunities	
(a) Describe climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects	CIB identifies and describes the various relevant transition risks, physical risks, and climate-related opportunities linked to sustainable finance, adaptation, mitigation, portfolio decarbonisation, renewable energy, resource efficiency and client transition support. **References:** Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks; Sustainable Finance
(b) Explain, for each climate-related risk the entity has identified, whether the entity considers the risk to be a climate-related physical risk or climate-related transition risk	
(c) Specify, for each climate-related risk and opportunity the entity has identified, over which time horizons—short, medium or long term—the effects of each climate-related risk and opportunity could reasonably be expected to occur	
(d) Explain how the entity defines 'short term', 'medium term' and 'long term' and how these definitions are linked to the planning horizons used by the entity for strategic decision-making	
Business model and value chain	
(a) Description of the current and anticipated effects of climate-related risks and opportunities on the entity's business model and value chain	CIB recognises that climate-related risks and opportunities may influence its business model through their effects on lending activities, portfolio performance, capital allocation, and sustainable finance growth. The Bank continues to assess and manage these implications through climate risk assessments, financed emissions measurement, portfolio decarbonization initiatives, and sustainable finance activities, while supporting clients' transition to a low-carbon economy. Climate-related risks and opportunities are primarily concentrated within the Bank's lending portfolio, particularly in carbon-intensive and climate-sensitive sectors, where financed emissions, transition risks, physical risks, and decarbonization opportunities are most significant. Climate-related considerations are also assessed across the Bank's direct operations through ecological footprint measurement and operational emissions management efforts. **References:** Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks; Sustainable Finance; Ecological Footprint
(b) Description of where in the entity's business model and value chain climate-related risks and opportunities are concentrated	

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Strategy and decision-making	
(a) Information about how the entity has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation. Specifically, the entity shall disclose information about:	CIB progressively integrate climate-related risks and opportunities into its strategy and decision-making through its Climate and Sustainable Finance Strategy, portfolio decarbonization efforts, financed emissions assessments, climate risk management framework, and sustainable finance offerings. To support its climate ambitions, the Bank continues to allocate resources toward climate risk assessment, client transition support, sustainable finance solutions, data enhancement, and capacity-building initiatives. During 2025, CIB advanced the implementation of these plans through the expansion of its sustainable finance portfolio, strengthened climate risk integration within risk management processes, enhanced financed emissions coverage, and continued progress on portfolio decarbonization and client engagement initiatives across priority sectors. **References:** Environmental, Social, and Climate Risks; CIB's Sustainable Finance Institutional Pillars Maturity; Climate Transition Planning and Decarbonization Approach
1. Current and anticipated changes to the entity's business model, including its resource allocation, to address climate-related risks and opportunities	
2. Current and anticipated direct mitigation and adaptation efforts	
3. Current and anticipated indirect mitigation and adaptation efforts	
4. Any climate-related transition plan the entity has, including information about key assumptions used in developing its transition plan, and dependencies on which the entity's transition plan relies	
5. How the entity plans to achieve any climate-related targets, including any greenhouse gas emissions targets	
(b) information about how the entity is resourcing, and plans to resource, the activities disclosed	
(c) Quantitative and qualitative information about the progress of plans disclosed in previous reporting periods	

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Financial position, financial performance, and cash flows	
(a) The effects of climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period (current financial effects)	CIB acknowledges the potential implications of climate-related risks and opportunities on its financial position, financial performance, and cash flows and has continued to strengthen its climate risk management and assessment capabilities. During 2025, the Bank further advanced its understanding of climate-related financial risks through climate risk assessments, scenario analysis, financed emissions measurement, and the integration of climate considerations into risk management processes. However, disclosures remain primarily qualitative in nature, and CIB has not yet provided comprehensive quantitative information on the actual or anticipated financial effects of climate-related risks and opportunities on its financial position, performance, or cash flows. The Bank continues to develop its methodologies, data capabilities, and analytical approaches to support more detailed assessment and disclosure of climate-related financial impacts over time. **References:** Double Materiality; Value Creation Model; Financial Resilience and Value Creation; Environmental, Social, and Climate Risks
(b) The anticipated effects of climate-related risks and opportunities on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how climate-related risks and opportunities are included in the entity's financial planning (anticipated financial effects).	
Quantitative and qualitative information	
(a) How climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period	
(b) the climate-related risks and opportunities for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements	
(c) How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities, taking into consideration:	
1. Its investment and disposal plans (for example, plans for capital expenditure, major acquisitions and divestments, joint ventures, business transformation, innovation, new business areas, and asset retirements), including plans the entity is not contractually committed to	
2. Its planned sources of funding to implement its strategy	
(d) How the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities	

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Climate resilience	
(a) The entity's assessment of its climate resilience as at the reporting date, which shall enable users of general-purpose financial reports to understand:	CIB adopts scenario analysis and stress testing as key tools for assessing climate-related financial impacts, references the NGFS scenario framework, and explains how outcomes support credit risk assessment, ICAAP development, liquidity stress testing and client engagement. **References:** Environmental, Social, and Climate Risks
1. The implications, if any, of the entity's assessment for its strategy and business model, including how the entity would need to respond to the effects identified in the climate-related scenario analysis	
2. The significant areas of uncertainty considered in the entity's assessment of its climate resilience	
3. The entity's capacity to adjust or adapt its strategy and business model to climate change over the short, medium and long term, including. (1) The availability of, and flexibility in, the entity's existing financial resources to respond to the effects identified in the climate-related scenario analysis, including to address climate-related risks and to take advantage of climate-related opportunities (2) The entity's ability to redeploy, repurpose, upgrade or decommission existing assets (3) The effect of the entity's current and planned investments in climate-related mitigation, adaptation and opportunities for climate resilience	

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(b) How and when the climate-related scenario analysis was carried out, including:	
1. Information about the inputs the entity used, including: (1) which climate-related scenarios the entity used for the analysis and the sources of those scenarios; (2) whether the analysis included a diverse range of climate-related scenarios; (3) whether the climate-related scenarios used for the analysis are associated with climate-related transition risks or climate-related physical risks. (4) whether the entity used, among its scenarios, a climate related scenario aligned with the latest international agreement on climate change. (5) why the entity decided that its chosen climate-related scenarios are relevant to assessing its resilience to climate-related changes, developments or uncertainties; (6) the time horizons the entity used in the analysis; and (7) what scope of operations the entity used in the analysis	CIB adopts scenario analysis and stress testing as key tools for assessing climate-related financial impacts, references the NGFS scenario framework, and explains how outcomes support credit risk assessment, ICAAP development, liquidity stress testing and client engagement. **References:** Environmental, Social, and Climate Risks
2. The key assumptions the entity made in the analysis, including assumptions about: (1) climate-related policies in the jurisdictions in which the entity operates. (2) macroeconomic trends. (3) national- or regional-level variables (for example, local weather patterns, demographics, land use, infrastructure and availability of natural resources); (4) energy usage and mix; and (5) developments in technology; and	
3. The reporting period in which the climate-related scenario analysis was carried out	

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Risk management	
(a) the processes and related policies the entity uses to identify, assess, prioritise and monitor climate-related risks, including information about:	The Bank describes a climate risk framework built around identification, measurement, mitigation, monitoring and reporting, supported by materiality assessment, climate heatmaps, sensitivity/vulnerability analysis, scenario analysis, stress testing, indicators, dashboards and client questionnaires. Climate-related opportunities are identified through the Bank's Sustainable Finance Strategy by assessing client transition needs, sector-specific decarbonisation pathways, market demand, and emerging regulatory developments, enabling the development and scaling of sustainable finance products, transition finance solutions, green financing, and financial inclusion programmes. These opportunities are embedded into strategic planning and monitored through governance and risk management processes. **References:** Sustainable Finance; Transition Finance and Portfolio Decarbonisation Plan; Environmental, Social, and Climate Risks
1. The inputs and parameters the entity uses (for example, information about data sources and the scope of operations covered in the processes);	
2. Whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related risks;	
3. How the entity assesses the nature, likelihood and magnitude of the effects of those risks (for example, whether the entity considers qualitative factors, quantitative thresholds or other criteria);	
4. Whether and how the entity prioritises climate-related risks relative to other types of risk;	
5. How the entity monitors climate-related risks;	
6. Whether and how the entity has changed the processes it uses compared with the previous reporting period;	
(b) The processes the entity uses to identify, assess, prioritise and monitor climate-related opportunities, including information about whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related opportunities;	
(c) the extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities are integrated into and inform the entity's overall risk management process.	CIB recognises climate-related risk as a cross-cutting risk that can influence traditional risk categories across its portfolio and operations. During 2025, the Bank continued integrating climate-related financial risks into its overall risk management framework, including risk identification, assessment, monitoring, and reporting processes. Climate considerations are increasingly embedded within existing risk management policies, risk appetite development, stress testing exercises, capital adequacy assessments, and Enterprise Risk Management processes, ensuring that climate-related risks and opportunities progressively inform strategic decision-making and risk oversight across the organization. **References:** Environmental, Social, and Climate Risks; The Sustainable Finance Institutional Pillars

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Metrics and Targets: Climate-related metrics	
(a) greenhouse gases—the entity shall:	CIB assesses and reports its carbon footprint in alignment with the GHG Protocol, covering Scopes 1, 2, and 3 (including portfolio emissions). Standalone reports have been published since 2018, and the Bank continues to evaluate its emissions in accordance with internationally recognised standards and methodologies on an annual basis. **References:** Environmental, Social, and Climate Risks; Ecological Footprint; ESGDD Data Pack (Standalone Document)
1. Disclose its absolute gross greenhouse gas emissions generated during the reporting period, expressed as metric tonnes of CO2 equivalent (see paragraphs B19–B22), classified as: (1) Scope 1 greenhouse gas emissions; (2) Scope 2 greenhouse gas emissions; (3) Scope 3 greenhouse gas emissions;	
2. Measure its greenhouse gas emissions in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004) unless required by a jurisdictional authority or an exchange on which the entity is listed to use a different method for measuring its greenhouse gas emissions	
3. Disclose the approach it uses to measure its greenhouse gas emissions (1) the measurement approach, inputs and assumptions the entity uses to measure its greenhouse gas emissions; (2) the reason why the entity has chosen the measurement approach, inputs and assumptions it uses to measure its greenhouse gas emissions; (3) Any changes the entity made to the measurement approach, inputs and assumptions during the reporting period and the reasons for those changes;	
4. For Scope 1 and Scope 2 greenhouse gas emissions between: (1) the consolidated accounting group (for example, for an entity applying IFRS Accounting Standards, this group would comprise the parent and its consolidated subsidiaries); (2) other investees excluded from paragraph 29(a)(iv) (1) (for example, for an entity applying IFRS Accounting Standards, these investees would include associates, joint ventures and unconsolidated subsidiaries);	

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5. For Scope 2 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(2), disclose its location-based Scope 2 greenhouse gas emissions, and provide information about any contractual instruments that is necessary to inform users' understanding of the entity's Scope 2 greenhouse gas emissions	CIB assesses and reports its carbon footprint in alignment with the GHG Protocol, covering Scopes 1, 2, and 3 (including portfolio emissions). Standalone reports have been published since 2018, and the Bank continues to evaluate its emissions in accordance with internationally recognised standards and methodologies on an annual basis. **References:** Environmental, Social, and Climate Risks; Ecological Footprint; ESGDD Data Pack (Standalone Document)
6. For Scope 3 greenhouse gas emissions disclosed in accordance with paragraph 29(a)(i)(3), and with reference to paragraphs B32–B57, disclose: (1) the categories included within the entity's measure of Scope 3 greenhouse gas emissions, in accordance with the Scope 3 categories described in the Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011)	
(b) Climate-related transition risks—the amount and percentage of assets or business activities vulnerable to climate-related transition risks	CIB assesses climate-related transition risks across its lending portfolio through sector-level transition risk analysis, financed emissions assessments, and portfolio monitoring. During 2025, the Bank further enhanced its understanding of transition risk exposure by identifying sectors with elevated transition risks and strengthening portfolio-level climate risk assessment and monitoring processes. **References:** Environmental, Social, and Climate Risks
(c) climate-related physical risks—the amount and percentage of assets or business activities vulnerable to climate-related physical risks	CIB assesses physical climate risks across its lending portfolio through climate risk mapping and sectoral vulnerability assessments, considering key climate hazards relevant to its operating environment. During 2025, the Bank continued enhancing its understanding of physical risk exposure through the development of physical risk heatmaps and geographic vulnerability assessments. **References:** Environmental, Social, and Climate Risks
(d) climate-related opportunities—the amount and percentage of assets or business activities aligned with climate-related opportunities	CIB continues to capture and finance climate-related opportunities through its sustainable finance products, green financing facilities, climate-focused partnerships, and transition finance solutions. During 2025, the Bank expanded financing directed toward renewable energy, energy efficiency, green buildings, climate adaptation, and resource-efficiency projects, contributing to the growth of its environmental and social financing portfolio and supporting broader climate mitigation and transition objectives. **References:** Sustainable Finance; Environmental, Social, and Climate Risks
(e) capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities	

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(f) internal carbon prices—the entity shall disclose:	There is currently no internal carbon price applied for lending, investment, capital allocation or strategic planning.
1. An explanation of whether and how the entity is applying a carbon price in decision-making (for example, investment decisions, transfer pricing and scenario analysis)	
2. The price for each metric tonne of greenhouse gas emissions the entity uses to assess the costs of its greenhouse gas emissions;	
(g) Remuneration—the entity shall disclose:	CIB has not yet implemented monetary incentives specifically tied to environmental management; as the Bank continues to enhance its sustainability governance and integrate climate-related risk management into its broader operations and strategic frameworks. Given the evolving nature of regulatory frameworks, market dynamics, and climate risk methodologies, CIB is taking a deliberate and informed approach to designing ESG scorecards that align with long-term sustainability goals. This ensures that any future incentive programs are meaningful, performance-based, and supportive of both internal priorities and external stakeholder expectations.
1. Description of whether and how climate-related considerations are factored into executive remuneration	
2. The percentage of executive management remuneration recognised in the current period that is linked to climate related considerations	
Climate-related targets	
(a) The metric used to set the target	CIB discloses a range of climate-related targets, commitments, and progress indicators, portfolio decarbonization initiatives, financed emissions assessments, transition-readiness evaluations, and climate-related programme milestones. The Bank also reports progress against these commitments through quantitative and qualitative performance updates. While these disclosures demonstrate continued advancement of CIB's climate strategy, the development of a consolidated climate target framework covering operational emissions, financed emissions, portfolio decarbonization, and broader transition outcomes in a fully IFRS S2-aligned format remains an area for further enhancement. **References:** Ecological Footprint; Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks CIB 2022 Climate Targets Report – Advancing the Transition to Net Zero
(b) The objective of the target	
(c) The part of the entity to which the target applies	
(d) The period over which the target applies	
(e) The base period from which progress is measured	
(f) Any milestones and interim targets	
(g) If the target is quantitative, whether it is an absolute target or an intensity target	
(h) how the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target	

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Approach to setting and reviewing each target, and how it monitors progress against each target, including:	CIB discloses a range of climate-related targets, commitments, and progress indicators, portfolio decarbonization initiatives, financed emissions assessments, transition-readiness evaluations, and climate-related programme milestones. The Bank also reports progress against these commitments through quantitative and qualitative performance updates. While these disclosures demonstrate continued advancement of CIB's climate strategy, the development of a consolidated climate target framework covering operational emissions, financed emissions, portfolio decarbonization, and broader transition outcomes in a fully IFRS S2-aligned format remains an area for further enhancement. **References:** Ecological Footprint; Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks CIB 2022 Climate Targets Report – Advancing the Transition to Net Zero
(a) Whether the target and the methodology for setting the target has been validated by a third party	
(b) The entity's processes for reviewing the target	
(c) The metrics used to monitor progress towards reaching the target	
(d) Any revisions to the target and an explanation for those revisions	
For each greenhouse gas emissions target	
(a) Which greenhouse gases are covered by the target.	
(b) Whether Scope 1, Scope 2 or Scope 3 greenhouse gas emissions are covered by the target.	
(c) Whether the target is a gross greenhouse gas emissions target or net greenhouse gas emissions target. If the entity discloses a net greenhouse gas emissions target, the entity is also required to separately disclose its associated gross greenhouse gas emissions target	
(d) Whether the target was derived using a sectoral decarbonization approach.	
(e) The entity's planned use of carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target. In explaining its planned use of carbon credits	No carbon credits have been deployed or are currently in the planning phase.
1. The extent to which, and how, achieving any net greenhouse gas emissions target relies on the use of carbon credits.	
2. Which third-party scheme(s) will verify or certify the carbon credits	
3. The type of carbon credit, including whether the underlying offset will be nature-based or based on technological carbon removals, and whether the underlying offset is achieved through carbon reduction or removal.	
4. Any other factors necessary for users of general-purpose financial reports to understand the credibility and integrity of the carbon credits the entity plans to use	

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TNFD Disclosure Recommendations	Report Section(s) (or direct answer)
Governance	
a. Describe the board's oversight of nature-related dependencies, impacts, risks and opportunities.	CIB discloses oversight of sustainability-, ESG-, and climate-related matters through the Board of Directors, the Board Sustainability Committee, and the Board Risk Committee. The Bank's Chief Sustainability Officer (CSO) supports the integration of climate, circular economy, and biodiversity considerations across the Bank's sustainability agenda. During 2025, CIB also initiated internal research on nature-related risks, supporting the gradual incorporation of biodiversity and broader nature-related considerations into its sustainability and risk management approach. References: Governance; Environmental, Social, and Climate Risks; The Sustainable Finance Institutional Pillars
b. Describe management's role in assessing and managing nature-related dependencies, impacts, risks and opportunities.	CIB identifies executive and management responsibilities for sustainability-related matters through the Sustainable Finance Steering Committee, the Chief Sustainability Officer (CSO), the Chief Risk Officer (CRO), the Sustainable Finance Department, and the ESG Risk Management Department. These functions oversee the implementation of the ESRMS, ESG risk assessment processes, including climate risk integration, and the Bank's early work on biodiversity and nature-related considerations. While governance and management responsibilities are well established for ESG and climate-related matters, nature-specific management roles continue to evolve as the Bank advances its approach to nature-related issues. References: Governance; Environmental, Social, and Climate Risks; ESG Data and Digitisation Foundation
c. Describe the organisation's human rights policies and engagement activities, and oversight by the board and management, with respect to Indigenous Peoples, Local Communities, affected and other stakeholders, in the organisation's assessment of, and response to, nature-related dependencies, impacts, risks and opportunities.	CIB incorporates human rights considerations within its Environmental and Social Risk Management (ESRM) Framework, including environmental and social due diligence processes applied to financed activities. The Bank is also progressing toward a more structured social due diligence approach aligned with the UN Guiding Principles on Business and Human Rights, while maintaining broader stakeholder engagement and community investment initiatives. However, governance and oversight mechanisms specifically addressing nature-related human rights considerations, including engagement with Indigenous Peoples and local communities in relation to nature-related issues, have not yet been formally established. References: Environmental, Social, and Climate Risks; Stakeholder Insights and Impact Integration

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TNFD Disclosure Recommendations	Report Section(s) (or direct answer)
Strategy	
a. Describe the nature-related dependencies, impacts, risks and opportunities the organisation has identified over the short, medium and long term.	CIB identifies several nature-related topics as part of its broader sustainability agenda, including biodiversity loss, ecosystem degradation, water scarcity, land use, and wider environmental risks and impacts. Throughout 2025, the Bank continued to strengthen its understanding of these issues by progressively integrating nature-related considerations into its sustainability framework. CIB is also incorporating nature-related risks into the Bank's five-year strategic planning process, supported by ongoing research, internal capacity-building initiatives, and the continued enhancement of expertise and capabilities in addressing nature-related challenges. References: Environmental, Social, and Climate Risks; Ecological Footprint; Double Materiality; Climate Transition Planning and Decarbonization Approach
b. Describe the effect nature-related dependencies, impacts, risks and opportunities have had on the organisation's business model, value chain, strategy and financial planning, as well as any transition plans or analysis in place.	CIB integrates environmental and sustainability considerations into value creation, capital allocation, sustainable finance growth, ecological footprint management, and climate and adaptation financing activities. The Bank also supports financing solutions related to water management, desalination, pollution abatement, green buildings, and climate resilience in water-scarce sectors. However, the implications of nature-related dependencies, impacts, risks, and opportunities on the Bank's business model, value chain, and financial planning have not yet been systematically assessed or disclosed. References: Value Creation Model; Climate Transition Planning and Decarbonization Approach; Environmental, Social, and Climate Risks; Sustainable Finance; CIB Impact Dimensions Sustainability Disclosures
c. Describe the resilience of the organisation's strategy to nature-related risks and opportunities, taking into consideration different scenarios.	CIB has developed a comprehensive approach to climate scenario analysis and stress testing, utilizing NGFS scenarios to assess both transition and physical climate risks. While these assessments support climate resilience and strategic decision-making, equivalent scenario analysis and resilience assessments focused specifically on nature-related risks and opportunities have not yet been undertaken, recognising that methodologies and industry risk practices for these risks remain nascent. References: Environmental, Social, and Climate Risks
d. Disclose the locations of assets and/or activities in the organisation's direct operations and, where possible, upstream and downstream value chain(s) that meet the criteria for priority locations.	CIB discloses its operational footprint across Egypt and Kenya and highlights exposure to physical climate hazards, as well as the strategic importance of water and land resources within its operating context. However, the Bank does not currently provide TNFD-aligned location-specific disclosures identifying priority assets, financed activities, value-chain nodes, biomes, or geographies where nature-related issues may be material. References: CIB Impact Dimensions Sustainability Disclosures; Environmental, Social, and Climate Risks; Ecological Footprint

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TNFD Disclosure Recommendations	Report Section(s) (or direct answer)
Risk and Impact Management	
a. i. Describe the organisation's processes for identifying, assessing and prioritising nature-related dependencies, impacts, risks and opportunities in its direct operations. a. ii. Describe the organisation's processes for identifying, assessing and prioritising nature-related dependencies, impacts, risks and opportunities in its upstream and downstream value chain(s).	CIB has established a structured Environmental and Social Risk Management System (ESRMS) for financed activities, supported by broader ESG and climate risk assessment tools, ecological footprint measurement for direct operations, and ongoing nature-related research and capacity-building initiatives. These efforts provide an initial foundation for addressing nature-related matters. However, a fully developed TNFD-aligned process for identifying and assessing nature-related dependencies, impacts, risks, and opportunities across operations and value chains has not yet been implemented, recognising that methodologies and industry risk practices for these risks remain nascent. References: ESG Data and Digitisation Foundation; Environmental, Social, and Climate Risks; Ecological Footprint
b. Describe the organisation's processes for monitoring nature-related dependencies, impacts, risks and opportunities.	CIB has implemented several management mechanisms relevant to nature-related issues, including environmental and social due diligence, corrective action plans for higher-risk transactions, operational management of land, water, emissions, and waste, support for green buildings, sustainable finance solutions for resource-efficiency projects, and ESG integration within supplier onboarding processes. While these measures contribute to the management of environmental impacts, they are currently framed within broader environmental and climate management systems rather than a dedicated TNFD-aligned approach to nature-related issues. References: Environmental, Social, and Climate Risks; Sustainable Finance; Ecological Footprint
c. Describe how processes for identifying, assessing, prioritising and monitoring nature-related risks are integrated into and inform the organisation's overall risk management processes.	CIB is gradually expanding the consideration of nature-related issues within its broader risk management framework, building on its established climate risk management and ESRMS architecture. The Bank has embedded ESG and climate risk considerations within Enterprise Risk Management processes, supported by committee oversight, risk dashboards, and evolving risk appetite frameworks. However, nature-related risks are still at an early stage of integration and are not yet fully embedded across the Bank's overall risk architecture, recognising that methodologies and industry risk practices for these risks remain nascent. References: Environmental, Social, and Climate Risks; The Sustainable Finance Institutional Pillars; Governance

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TNFD Disclosure Recommendations	Report Section(s) (or direct answer)
Metrics and Targets	
a. Disclose the metrics used by the organisation to assess and manage material nature-related risks and opportunities in line with its strategy and risk management process.	CIB discloses a range of operational environmental performance indicators relevant to nature-related issues, including land use, water consumption, greenhouse gas emissions, and broader ecological footprint metrics. These disclosures provide an important foundation for measuring nature-related performance within direct operations. However, the Bank has not yet established a comprehensive TNFD-aligned suite of metrics covering nature-related dependencies, impacts, risks, and opportunities across both operational and financed activities. References: ESGDD Data Pack (KPIs); ESG Dashboard; Ecological Footprint
b. Disclose the metrics used by the organisation to assess and manage dependencies and impacts on nature.	CIB reports a range of environmental and climate-related risk and opportunity metrics, including exposure to elevated transition and physical climate risks, environmental and social risk assessments, sustainable finance portfolio performance, climate-finance-related emissions reductions, and green finance volumes. While these metrics provide valuable insight into the Bank's sustainability performance, they remain primarily climate-focused and do not yet constitute a dedicated set of nature-related risk and opportunity metrics aligned with TNFD recommendations. References: Environmental, Social, and Climate Risks; Sustainable Finance; ESG Dashboard
c. Describe the targets and goals used by the organisation to manage nature-related dependencies, impacts, risks and opportunities and its performance against these.	CIB discloses progress against several environmental and sustainability targets, including reductions in Scope 1 and Scope 2 emissions intensity relative to its 2018 baseline, growth in sustainable finance activities, support for green buildings, and portfolio decarbonization efforts. However, the Bank has not yet established specific nature-related targets addressing biodiversity, ecosystems, land-use outcomes, water stewardship, or financed nature-positive outcomes in line with TNFD expectations. References: Ecological Footprint; Sustainable Finance; Environmental, Social, and Climate Risks

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Limited Assurance Statement

Introduction and Objectives of the Engagement

Masader Environmental and Energy Services S.A.E. has been engaged by Commercial International Bank Egypt (CIB), (the 'Reporting Organisation') to perform a limited assurance engagement in respect of selected sustainability information included in the CIB 2025 Environmental, Social, Governance, Data and Digitisation (ESGDD) Report (the 'Report') for January 01, 2025 to December 31st, 2025.

Scope, Subject Matter and Limitations

The subject matter of our engagement comprised the selected sustainability information identified by management for inclusion in the Report. This included relevant narrative disclosures, selected data points and related explanations, together with any supporting schedules and records made available to us for the purpose of this engagement. Our work did not extend to information outside that scope, future commitments or targets, forward-looking statements, or content hosted on external websites or in documents not specifically included in the Report. The scope of assurance is limited to a review of the Selected Information listed below:

- CIB's ESG Management
- Stakeholder Engagement
- Materiality Assessment
- Ecological Footprint Assessment

The assurance process was subject to the following limitations and exclusions:

- Verifying the data or information provided by CIB stated in the Introduction.
- Appropriateness of definitions and any internal reporting criteria adopted by CIB for its disclosures.
- Appropriateness of any new commitments and objectives established and communicated by CIB.
- Content of external websites or documents linked from the Report and CIB.

We have not been engaged to:

- Verify any statement indicating the intention, opinion, belief and/or aspiration of CIB.
- Determining which, if any, recommendations should be implemented.

Reporting Criteria

The selected information has been prepared in accordance with the Global Reporting Initiative (GRI) Standards, and the Sustainability Accounting Standards Board (SASB) Standards, in addition to the Integrated Reporting Framework, the Task Force on Climate related Financial Disclosures (TCFD) recommendations, the Task Force on Nature related Financial Disclosures (TNFD), the UNEP FI Principles for Responsible Banking (PRB), the IFRS Sustainability Disclosure Standards S1 and S2, and the Equator Principles.

Intended Users

The intended users of this assurance engagement are the Reporting Organisation and its stakeholders, including but not limited to customers, employees, investors, government, and regulators.

Responsibilities of the Reporting Organisation

Management of CIB is responsible for the preparation and presentation of the selected sustainability information, for maintaining appropriate records and internal processes, for determining the content included within the scope of this engagement, and for providing the information and explanations considered necessary for our work.

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Responsibilities of the Assurance Provider

Our responsibility is to perform the engagement with due care and objectivity and to express a limited assurance conclusion based on the work performed and the evidence obtained.

Methodology

To form our conclusion, we undertook the following procedures:

- Interviewed management and other personnel responsible for the Reporting Organisation's ESG performance to assess the application of the adopted standards and frameworks referenced in the "Reporting Criteria" section in the preparation of the Report;
- Analysed and assessed the key structures, processes, procedures and controls relating to the preparation of the Report;
- Evaluated whether the management approach for the material topics presented in the Report is consistent with the overall sustainability management and performance at CIB;
- Assessed the completeness and accuracy of the selected standards and frameworks content indexes concerning the disclosures and their omissions referred to under the Reporting Criteria section;
- Interviewed management and data owners regarding the process of identification, data collection, consolidation and reporting for the selected KPIs;
- Reviewed and evaluated CIB's GHG Metrics for the selected KPIs against the actual calculations performed to support the figures disclosed in the Report;
- Reviewed the selected KPIs to CIB's internal calculations and supporting documentation;
- Compared the content of the Report against the findings of the outlined procedures.

Level of Assurance and Limitations

A limited assurance engagement is narrower in scope than a more extensive assurance engagement and therefore provides a lower level of assurance. The procedures performed consist primarily of enquiries, review of documents and supporting information, and consideration of the consistency of the information presented. The Assurance Provider and the Reporting Organisation are therefore not engaged in relationships that would be perceived to affect its ability to provide an independent and impartial statement.

Summary of Procedures Performed

In forming our conclusion, we held discussions with relevant personnel; reviewed the CIB 2025 ESGDD Report, and selected supporting records; considered how the selected sustainability information had been compiled and presented; compared selected statements and data to the supporting information made available to us; and read the report as a whole to consider whether the selected sustainability information was presented consistently with the related explanations provided by management.

Conclusion

Based on the procedures we performed and the evidence we obtained, nothing has come to our attention that causes us to believe that the selected sustainability information included in the CIB 2025 ESGDD Report, for the reporting period January 01, 2025 to December 31st, 2025. is materially misstated or materially inconsistent with the related records and explanations provided by CIB within the scope of this engagement.

This letter has been prepared for publication alongside the sustainability reporting of CIB and should be read in the context of the scope, limitations and level of assurance described above.

For and on behalf of Masader Environmental and Energy Services S.A.E.

Dr. Abdelhamid Beshara,

Founder and Chief Executive Officer

Masader, Environmental and Energy Services (S.A.E)

Cairo, June, 2026

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Independent Assurance Statement

To the Board and Stakeholders of Commercial International Bank (CIB)

Environmental Management Centre Pvt Ltd (EMC) was engaged by CIB to provide independent third-party assurance over the CIB's 2025 Environmental Social Governance Data and Digitalization (ESGDD) Report covering the period 01 January 2025 to 31 December 2025.

Assurance Standards Applied

To the best of our ability, this assurance engagement has been conducted to meet the requirements of Accountability's AA1000AS v3 assurance standard, structured to meet the AA1000AS Type 2 (Moderate) requirements. The engagement is based on EMC's in-house developed assurance methodology, supplemented by guidance drawn from other recognized best practices in sustainability assurance, and informed by EMC's more than 30-year experience in sustainability consulting.

Competence

EMC brings in 30 years of global experience in sustainability consulting and is licensed as AA1000 assurance provider under the Accountability. EMC's AA1000AS certified assurance practitioner brings in experience across sustainability reporting and disclosures. The assurance team brings in total team experience of around 34 years across ESG and Sustainability.

Independence, Responsibilities and Limitations

The preparation of the CIB's 2025 ESGDD Report is solely the responsibility of CIB. EMC was not responsible for the preparation of any part of CIB's 2025 ESGDD Report that would compromise our independence. EMC's responsibility in performing its assurance activities is to the Board and Stakeholders of CIB alone and is performed in accordance with the terms of reference agreed within the Engagement Letter. This responsibility encompassed review of data reported to Group/Head Office in Cairo Egypt together with interviews of relevant departmental personnel.

A key limitation of this engagement was its virtual conduct. To mitigate this constraint, evidence reviews were combined with interviews of data owners enabling a thorough understanding of the data management systems and controls in place. It is important to note that the absence of a significant body of established practice for evaluating and measuring non-financial information allows for different, yet acceptable, measurement approaches, which may affect comparability between entities. Our findings are further subject to the appropriateness of definitions and internal reporting criteria adopted by CIB for its disclosures, the appropriateness of any new commitments and objectives established and communicated by CIB, and the content of any external websites or documents referenced or linked within the Report. Additionally, EMC has not been engaged to verify any statements reflecting the intention, opinion, belief, or aspiration of CIB.

Assurance Objectives

The objectives of the assurance process were to:

- Assess the extent to which CIB's 2025 ESGDD Report adheres to Accountability's AA1000AP Assurance Principles Standard principles of Inclusivity, Materiality, Responsiveness and Impact.
- Assess and understand the extent to which CIB has its policies, process and systems in place to collect, collate and report its sustainability related performance.
- Assess the plausibility of selected strategic key performance indicator, defined under the identified material aspects.
- Assess the extent to which the CIB's 2025 ESGDD adheres to reasonable local and international expectations for effective reporting, including GRI, SASB, TCFD, IFRS S1 & S2, Equator Principle and TNFD.

Scope of Work Performed

- Review of documented evidence obtained through the Information Request List to assess the reasonability of selected KPIs, including an evaluation of the quality and reliability of the underlying information presented in the 2025 ESGDD Report.
- Virtual meetings held with key CIB personnel involved in the preparation of the 2025 ESGDD Report to evaluate the organisation's adherence to the AA1000 Accountability Principles of Inclusivity, Materiality, Responsiveness, and Impact.
- Interviews with the personnel responsible for collating and/or writing the 2025 ESGDD Report to ensure sustainability performance assertions could be duly substantiated.
- Review of the reasonability and for any misstatement reported within the 2025 ESGDD Report. Specific attention was paid to and further review was undertaken for selected KPIs under the material topics Governance, Business Ethics and Integrity, Environmental-Social and Climate Risks, Sustainable Finance, Ecological Footprint, Healthy Economy and Financial Empowerment, Customer First, Social and Community Investment, Employee Well-Being, Diversity-Engagement and Development, Digital Leadership and Digitisation, Data Privacy and Security.

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Exclusions

EMC's assurance engagement scope excludes the following and therefore we do not express an opinion/a conclusion on the same:

- Any disclosure other than CIB 2025 ESGDD Report.
- Data and information outside the defined reporting period.
- Data related to CIB's financial performance, strategy and other related linkages expressed.
- The statements that describe expression of opinion, belief, aspiration, expectation, forward looking statements provided by the CIB and assertions related to Intellectual Property Rights and other competitive issues.
- The procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

Findings

Based on our review of CIB 2025 ESGDD Report, we believe CIBs ESGDD data collection, collation and reporting processes have demonstrated improvement during the current reporting period. The following outlines our specific findings relative to the reporting and assurance principles under review.

- As per a review of policies, process, systems in place, assertions made by departmental data owners and the sustainable finance team, CIB has identified its most material stakeholders and engages them throughout its operations, thus meeting the requirements of Inclusivity.
- The content of the CIB 2025 ESGDD Report does not differ in any significant way from our analysis of the material issues discussed with CIB as per the company's double materiality determination process and therefore meets reasonable expectations for Materiality determination, management, and reporting.
- As per a review of policies, stakeholder engagement questionnaire & responses, assertions made by departmental data owners and the sustainable finance team, CIB reasonably addresses stakeholder concerns through ongoing engagement with its key stakeholders, thereby meeting reasonable Responsiveness expectations.
- As per a review of CIB 2025 ESGDD Report, ESG Data Pack, assertions made by departmental data owners and the sustainable finance team, we were able to conclude that CIB addresses its most material impacts on stakeholders. At a moderate level, we believe CIB, meet reasonable Impact expectations.
- As per our review of documented evidence, policies, and interviews with relevant data owners, nothing came to our attention to indicate that CIB's reported selected KPI's under Governance, Environment, Social, and Data & Digitisation Pillars, are materially misstated; the underlying data management systems and controls appear reasonably adequate to support the assertions made at a moderate level of assurance.

Conclusions

Based on the assurance work conducted as described above, and subject to the limitations and scope outlined in this statement, it is EMC's opinion that:

The CIB 2025 ESGDD Report meets the assurance and reporting principles of Inclusivity, Materiality, Responsiveness and Impact, to a Type 2 Moderate level of assurance. Based on the procedures performed, EMC obtained sufficient evidence to assess the plausibility of the selected KPI's under the material topics, and no material misstatements were identified that would alter the overall conclusions drawn from the data as presented. CIB's policies, processes, and systems for the collection, collation, and reporting of ESGDD data are considered sufficiently robust to support credible and consistent sustainability disclosure, in line with the criteria of GRI Standards, SASB, TCFD, IFRS S1 & S2, Equator Principles, and TNFD frameworks referenced within the Report. This statement has been prepared solely for the Board and stakeholders of CIB in accordance with the terms of the engagement, and EMC accepts no liability whatsoever to any third party in respect of this statement.

Dr. Prasad Modak

Managing Director



Environmental Management Centre Pvt. Ltd.

Mumbai, India

13th July 2026

Gaurao Chopade

Associate Certified Sustainability Assurance Practitioner (ACSAP) - A12052502



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