



Sustainability Report 2024-2025

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Introduction

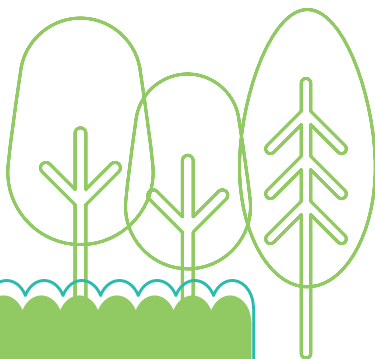
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About This Report

The Egyptian Gulf Bank (EGBank) is honored to share its third annual Sustainability Report covering fiscal years 2024-2025. Building on our reports in 2022 and in 2023, this document details our continued implementation of Environmental, Social, and Governance (ESG) principles and highlights our key initiatives and performance metrics.

Through transparent reporting of our sustainability journey, we demonstrate our growing commitment to responsible banking practices. As our ESG framework matures, we remain dedicated to providing our stakeholders with comprehensive annual updates on our progress and achievements in sustainable development.



Scope and Reporting Period

As part of our ongoing dedication to responsible banking practices, we continue to present EGBank's ESG performance and material topics. The data in this report covers our operations across Egypt from January 1, 2024, to December 31, 2025, unless otherwise specified. As with our previous report, we maintain comprehensive coverage of our banking activities while including relevant disclosures from outside the reporting period where they provide valuable context or demonstrate progress in our sustainability journey.

Reporting Standards and Frameworks

EGBank has reported in accordance with the 2021 GRI Standards, while further strengthening our alignment with key international frameworks. Our reporting maintains adherence to the UN Sustainable Development Goals (UN SDGs), SASB Standards on Commercial Banks, TCFD Recommendations, and UN Global Compact (UNGC) Principles.

Forward Looking Statements

This report may contain forward-looking statements regarding the Bank's operations, identified by terms such as "will," "planned,"

"expected," and "forecasted." These statements reflect our current views on future events and developments, based on our present assumptions and analysis. It is important to note that actual results, performance, decisions, or achievements may differ materially from those expressed or implied in these forward-looking statements due to various factors and uncertainties. The forward-looking perspectives presented here should be evaluated with an understanding of these potential variations between projected and actual outcomes.

Disclaimer

Any errors discovered following the publication of the Report will be corrected and displayed on our website. Our reports are published on our website in downloadable PDF file format.

Assurance

Masader Environmental and Energy Services S.A.E, a corporate sustainability consulting firm, has provided a limited assurance statement on the content of this report.

Please refer to the [Limited Assurance Statement](#).

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CEO Message



Dear Stakeholders,

As EGBANK advances its commitment to responsible and sustainable banking, I am pleased to present our Sustainability Report for 2024 and 2025. This report is, above all, a statement of accountability to our clients, our shareholders, our people, and the communities we serve. At EGBANK, we remain firmly committed to the belief that long-term institutional strength is built not only on financial performance, but on the integrity and purpose with which that performance is pursued.

2025 marked a period of sustained growth and deliberate strategic execution. We recorded a net profit of EGP 4.2 billion in 2025, a 67% increase year on year, with total assets reaching EGP 143 billion, a gross loan portfolio of EGP 67 billion, and a return on average equity of 36.27%. These results are a reflection of the quality of our people, the strength of our client relationships, and the soundness of the strategy we have consistently executed.

NIDAL ASSAR

Chief Executive Officer, EGBANK

It is with great pride and a deep sense of responsibility that I present to you our sustainability report for 2023.

A bank's contribution to national development is most meaningfully measured not by the scale of its balance sheet alone, but by the quality and direction of the capital it mobilises. In 2025, our sustainable finance portfolio reached EGP 2.5 billion, deployed across projects in energy efficiency, social infrastructure, and inclusive economic development. This is capital with a defined purpose, channelled toward the sectors and initiatives that matter most to Egypt's long-term growth trajectory.

Equally central to our strategy is the question of who banking serves. Access to formal financial services remains uneven across Egyptian society, and we regard closing that gap as both a commercial opportunity and an institutional responsibility. Our SME client base surpassed 1,001 clients in 2025, growing 70% year on year, reflecting a sustained and deliberate effort to extend the reach of our services to segments whose participation in the formal economy will define its future.

Across lending, digital transformation, workforce development, and community engagement, EGBANK continued to advance its role as a responsible and active participant in Egypt's development. We remain firmly committed to the principle that sound institutional performance and responsible banking practice are not competing objectives. They are, and have always been, the same goal pursued with the same discipline.

We look forward to building on the foundation this report represents, with the focus and consistency that have defined our journey to date.

Sincerely,

CSO Message



Dear Stakeholders,

As we present EGBANK's 2024 and 2025 Sustainability Report, we reflect on a period of deliberate and accelerating progress in embedding sustainability at the heart of our strategy, our operations, and our culture. The results of this cycle affirm what we have long believed: that responsible banking, financial inclusion, and strong institutional performance are not separate pursuits but fundamentally connected ones.

On governance, ESG considerations are now fully integrated into board and executive-level risk management and strategic planning processes. This integration is reflected in the quality of our oversight structures and the standards we maintain across all functions. Across the reporting period, 100% of employees completed mandatory AML and counter-terrorism financing training, an expression of the compliance culture and institutional integrity that underpin everything we do.

YASMINE ABDEL RAZEK

Chief Strategy and Sustainability Officer
and Chief of Staff

Our people remain the foundation of our institutional capacity. Our workforce reached 2,463 employees in 2025, with women representing 41% of total headcount, supported by development pathways designed to advance equitable career progression at every level. We invested 60,697 training hours across the institution, averaging 24.6 hours per employee, because we recognise that the quality of our people is the quality of our bank.

Our total customer base reached +230K, with a satisfaction rate of 93% and a Net Promoter Score of 37%, reflecting the trust clients place in us and the quality of experience we consistently deliver across every touchpoint.

Financial inclusion and community impact produced some of our most meaningful results this cycle. Through the MINT platform, startups supported by EGBANK attracted USD 4 million in external investment in 2025, generating productive economic activity well beyond our direct operations. Our financial literacy programmes reached +3,000 individuals, and our

financing initiatives for women entrepreneurs in underserved governorates continue to expand, reinforcing our commitment to equitable and inclusive economic participation across Egypt.

As we look ahead, EGBANK will continue to deepen the integration of sustainability across every dimension of its business, combining financial discipline, inclusive growth, and responsible governance to create enduring value for our stakeholders and a stronger, more resilient future for Egypt.

About EGBank



EGBANK began its journey in 1981 with a legacy spanning over 40 years, the bank has built a solid reputation through its unwavering pursuit of excellence and its mission to empower lives financially. At the heart of EGBANK's strategy are data-driven insights and innovation, which have enabled it to stay ahead in an ever-evolving banking environment. As it continues to grow, EGBANK remains devoted to driving progress by offering a comprehensive range of services tailored to the diverse needs of individuals, businesses, and communities across Egypt.

EGBANK's customer-centric philosophy lie at the heart of its ambitious strategy and are key drivers of its continued success.

By staying attuned to shifting customer expectations and evolving market dynamics, the bank is able to adapt its strategic direction to remain competitive-despite pressure from both long-established institutions and emerging players.

EGBANK remains committed to empowering its current clients while also innovating to serve the next generation particularly the youth through modern banking solutions tailored to a broad and diverse customer base.

EGBANK has established itself as a trusted name in the banking sector, driven by strong core values and a strategic network of partnerships, particularly with non-banking financial institutions (NBFIs). Drawing on deep industry insight, the bank pursues sustainable growth with a firm commitment to responsible banking and long-term impact.

In doing so, EGBANK aims to create a brighter future for all its stakeholders, while honoring the trust placed in it by valued customers and partners.

As it continues to grow and adapt, the bank remains dedicated to advancing economic prosperity and making a positive difference in the communities it serves. Through its distinctive value proposition, EGBANK is expanding its reach across Egypt, working toward a better tomorrow for future generations.

Vision

To offer a young and flexible experience that centers youth at the heart of our organization.



Mission:

Youth Comes First: Sparking creativity and innovation, today's young minds make tomorrow brighter. We believe that youth is an infinite source of inspiration that is why we make it our utmost priority to be constantly engaged, providing them with relevant tools and solutions to reach their full potential.

Passionate Team: With a strong passion to delight our customers, we are constantly growing in a manner that is relevant and engaging to move us forward, to the benefit of our customers, investors and team.

Entrepreneurial spirit: Constantly challenging the status quo, we explore new grounds and next level solutions, that is why we are the strongest advocates of the entrepreneurial spirit both internally and externally to foster and empower a culture of creative thinking that is agile, flexible and result driven.

Futuristic Thinking: In a disruptive market, where direct acquisition of clients will become a conventional trend, capturing non-clients indirectly through partners becomes more relevant and crucial.



EGBANK's Values
EGBANK's commitment to sustained growth is rooted in our core values, driving a responsible, customer focused approach as outlined



Ethics and Integrity
This value reflects our commitment to strong moral principles, essential for building trust and sustaining relationships with customers and stakeholders.

Innovation and Creativity
This value drives us to embrace creative thinking and innovative solutions, adapting to evolving customer needs and the dynamic banking landscape.

Customer Focus
By putting customers, both internal and external, at the centre of our actions, we deliver tailored, transparent, and meaningful experiences.

Collaboration
Working seamlessly across teams, we achieve optimal results while fostering a supportive, high performing culture.

Performance Excellence
We strive for excellence in all we do, reinforcing dedication to customer satisfaction, employee engagement, and sustainable growth.

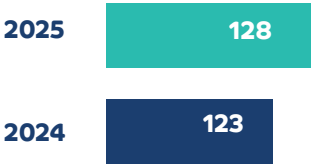
Market Presence

EGBANK maintains a nationwide service network that supports broad and reliable access to banking services across Egypt. In 2024, the Bank operated 62 branches and 123 ATMs, serving approximately 229 thousand customers nationwide. In 2025, the Bank continued to expand its workforce and service capacity, with total employees reaching 2,463, compared to 2,352 in 2024, representing a 4.7% increase. The Bank also recorded zero work-related injuries among employees, reflecting its strong commitment to occupational health and safety.

Total Workforce



Total Number of ATMs



Total Number of Branches



% of Employee Grievances Resolved



About EGBank

Market Presence

Delta Region & Alexandria

11 Branches (18% of Total)

36 ATMs (28% of Total)

Canal

2 Branches (3% of Total)

7 ATMs (5.5% of Total)

Greater Cairo

48 Branches (77% of Total)

74 ATMs (58% of Total)

Upper Egypt

1 Branches (2% of Total)

11 ATMs (8.5% of Total)

Ownership Structure

20.10%
Misr Insurance and Misr Life Insurance

20.40%
Mohamed Mahmoud Group

20.40%
ElSharbatly Group, Bakhsh Group & Shobokshy Group

19.80%
Bukhamseen Group

21.70%
Other Shareholders



Awards and Recognition

In 2024–2025, EGBANK gained widespread recognition for its growth, innovation, and support of Egypt’s business community. In 2024, the Bank won the prestigious MENA EFFIE Grand Prix, securing two Gold Awards for its “The Forsaken Freelancer” campaign, developed with People of the Internet. That year, EGBANK was also listed among Egypt’s Top 50 Public Companies by Forbes Middle East and ranked as a top-performing listed bank, reflecting its strong financial performance and market impact. In 2025, the Bank was named the Fastest Growing Bank at the Global Brand Awards and included among Egypt’s Top 100 listed companies by Amwal Al Ghad. EGBANK’s innovative products and ongoing support for freelancers, startups, and the broader entrepreneurial community further underscore its commitment to growth and excellence.

2024 Awards

Effie Awards Shortlist Recognition – 2024



- 1 Grand Prix 2024 – for the groundbreaking FREELY campaign
- 2 Award in Banking, Financial, and Insurance Services
- 3 Award for Introduction of Innovative Products

2025 Awards

Global Brand Award – Fastest Growing Bank 2025



GLOBAL BRAND AWARDS

EGBANK was recognized as the Fastest Growing Bank in Egypt in 2025 by the Global Brand Awards, highlighting its rapid expansion in products, services, and overall market presence.

2024 EGBank Ranking



Listed among Egypt’s Top 50 Public Companies in 2024 by Forbes Middle East, recognizing strong financial performance and market impact.

2025 EGBank Ranking

Listed among Egypt’s Top 50 Public Companies in 2025 by Forbes Middle East, reflecting continued excellence in corporate performance.

Amwal Al Ghad Awards 2024 – Top 100 Companies in Egypt

EGBANK was recognized in 2024 as one of Egypt’s top-performing companies listed on the Egyptian Exchange (EGX) based on their financial performance, market value, and contributions to the local economy.



Amwal Al Ghad Awards 2025 – Top 100 Companies

EGBANK was recognized for the second consecutive year among the the Top 100 Companies at the 2025 Amwal Al Ghad Awards.

2025 ESG Highlights

Environmental Management



9,905 MWh

Total energy consumed

41 mtCO₂e

Total absolute scope 3 emissions

4,476 mtCO₂e

Total absolute scope 1+2 emissions

Human Capital



41%

Representation of female employees in our workforce

32%

Of our total new hires are under 30 years old

60,697

Total no. of training hours

40%

Female representation in New Hires

25%

Female representation in senior management positions

Customer Excellence



49%

Growth in digital registered users

37%

Bank wide net promoter score

EGP 10.72 Bn

Volume of Internet and Mobile Banking transactions

Social Impact



EGP 2.88 Mn

Total community donations and investments

100%

Of valid complaints were solved and closed

20

Financial literacy sessions conducted

Governance



100%

Of our eligible employees received anti-money laundering (AML)-related training

25%

Independent members representation in the board

16.7%

Female representation in the board

Sustainable Finance



EGP 2.5 Bn

Total environmental and social Lending Portfolio

EGP 0.74 Bn

Total social lending portfolio

EGP 1.8 Bn

Total environmental lending portfolio

Sustainability Strategy & Materiality

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Our Sustainability Strategy

EGBANK's sustainability strategy is embedded within its overall business model and reflects the Bank's commitment to responsible growth and long-term value creation. Building on its established approach to integrating environmental, social, and economic considerations into operations and decision-making, sustainability priorities are incorporated across governance, risk management, financing activities, and stakeholder engagement.

Through this structured approach, EGBANK supports inclusive economic development, enhances institutional resilience, and contributes positively to society and the environment.

EGBANK's sustainability focus areas include improving operational resource efficiency through energy conservation, expanding the use of renewable energy, implementing waste reduction and management practices, strengthening community engagement programmes, and advancing responsible and inclusive financing.

The Bank also prioritises the development of monitoring and reporting systems to track sustainability performance and disclose environmental and social indicators consistently, reinforcing accountability and transparency.

EGBANK's sustainability efforts contribute to the advancement of the United Nations Sustainable Development Goals (SDGs), particularly:



Furthermore, EGBANK aligns its sustainability approach with Egypt's Vision 2030 national agenda, particularly the objectives of inclusive economic growth, social justice and human development, environmental sustainability, and institutional governance. This alignment is reflected in the integration of environmental and social risk considerations within lending and investment activities through the implementation of an Environmental and Social Risk Management (ESRM) framework.

Through this framework, the Bank assesses environmental and social risks in its financing portfolio and promotes the adoption of responsible and sustainable practices across financing activities.



Stakeholder Engagement

EGBANK maintains structured and continuous engagement with its key stakeholder groups to understand expectations, assess impacts, and address material environmental, social, and governance topics. Stakeholder feedback informs strategic priorities, risk management practices, customer offerings, and sustainability initiatives.

Engagement takes place through multiple formal and informal channels across operational, governance, and community interfaces.

Stakeholder Group	Description	Ways We Interact	Related Material Topics
Employees	Employees are central to delivering banking services and implementing the Bank's strategy. Their skills, engagement, and adherence to ethical and operational standards directly influence service quality, innovation, and organizational performance	Internal communications, meetings, training and development programmes, engagement surveys, awareness sessions, performance discussions	Employee diversity & inclusion; Employee training & development; Employee wellbeing & engagement; Governance, transparency & anti-corruption; Women Empowerment, Digitalization & innovation
Shareholders	Shareholders provide capital and strategic direction and monitor financial and governance performance. Their expectations focus on sustainable profitability, risk management, transparency, and long-term value creation	Annual general meetings, Board and committee meetings, Financial reports, Investor relations communication	Financial performance; Governance, transparency & anti-corruption; Environmental & social risk management; Sustainable finance; Digitalization & innovation
Customers	Customers and clients use the Bank's financial products and services across retail, SME, and corporate segments. Their needs shape service quality, digital development, financial inclusion, and responsible financing practices	Branch and relationship management interactions, digital and mobile banking platforms, contact centres, feedback and complaint channels, satisfaction surveys	Customer experience; Financial inclusion; Data privacy & cybersecurity; Digitalization & innovation; Sustainable finance
Communities and NGOs	Communities and civil society organizations are beneficiaries of the Bank's financial inclusion, employment, and community investment initiatives in the areas where it operates. Their well-being is influenced by the Bank's social and environmental impact	Community investment programmes, NGO partnerships, outreach initiatives, social and environmental projects	Community investment & development; Financial inclusion; Environmental management; Climate change & carbon footprint
Suppliers	Suppliers provide goods and services that support operational activities and service delivery. Responsible procurement ensures ethical conduct, environmental compliance, and risk management across the supply chain	Procurement processes, contracts, performance reviews, coordination meetings, supplier assessments	Responsible procurement & supply chain management; Governance, transparency & anti-corruption; Environmental management; Financial performance
Business Partners	Business partners collaborate with the Bank to deliver products, services, and technological solutions that expand market reach, enhance customer offerings, and support innovation	Partnership agreements, joint initiatives, Regular business meetings, strategic planning sessions, performance reviews	Digitalization & innovation; Sustainable finance; Customer experience; Financial performance
Governmental Entities	Governmental and regulatory authorities oversee banking activities and ensure compliance with financial, environmental, and social regulations, contributing to financial stability and responsible banking practices	Regulatory reporting, supervisory engagement, policy consultations, inspections and audits, formal correspondence	Governance, transparency & anti-corruption; Environmental & social risk management; Data privacy & cybersecurity; Sustainable finance; Financial performance; Climate change & carbon footprint

Materiality Assessment

Prioritising EGBANK's Material Topics

Materiality helps EGBANK focus its strategy, governance, and reporting on the environmental, social, governance, and economic topics that matter most to stakeholders and to the Bank's long-term value creation. EGBANK applies a double materiality lens by considering:

- 1 **Impact materiality** (aligned with the GRI standards): EGBANK's actual and potential impacts on the economy, environment, and society; and
- 2 **Financial materiality** (aligned with IFRS Sustainability Disclosure Standards (ISSB)): sustainability related risks and opportunities that may affect financial performance, risk profile, and long term resilience.

In **2023**, EGBANK completed a comprehensive double materiality assessment to identify the ESG issues most significant to the Bank and its stakeholders. For the **2024–2025 reporting period**, EGBANK conducted a focused **refresh in 2025** to confirm that the previously identified material topics remain relevant and to strengthen clarity and comparability of disclosures.

This refresh **did not repeat the full topic identification process**. Instead, it focused on refining the existing material topic set to ensure continued relevance, clarity, and alignment with evolving ESG reporting practices, regulatory expectations, and EGBANK's strategic priorities.

The update included revising topic titles to better reflect scope and terminology, **consolidating closely related governance themes**, and **confirming the continued validity** of previously identified topics. No material topics were added or removed, supporting comparability with prior disclosures.

Stakeholder expectations were considered through EGBANK's ongoing engagement mechanisms described in Section 2.2 (employees, shareholders, customers, communities and NGOs, suppliers, business partners, and governmental/regulatory entities), alongside internal review to ensure alignment with strategy, governance, and risk management priorities.

As a result, EGBANK's priority material topics remain organised under Environmental, Social, and Governance & Economic pillars, ensuring continuity with prior disclosures while strengthening alignment with international sustainability frameworks.

Materiality Assessment

Process for Reviewing Material Topics

Phase 1 Topic Review and Refinement

A review of the 2023 material topics was undertaken to confirm their continued relevance to EGBANK's operations, strategy, and stakeholder expectations.

This phase assessed whether topics required renaming or consolidation to improve clarity and alignment with current ESG terminology and banking sector practices, while maintaining the original scope and intent of each topic.



Phase 2 Evaluation of Relevance and Alignment

Each material topic was evaluated to ensure alignment with:

- EGBANK's sustainability strategy and risk management approach
- International ESG frameworks and disclosure standards
- Banking sector sustainability priorities and regulatory direction
- The Bank's environmental, social, and financing impacts

This evaluation confirmed that previously identified topics remain representative of EGBANK's most significant sustainability impacts, risks, and opportunities.



Phase 3 Validation and Strategic Alignment

The refined material topics were reviewed internally to ensure consistency with EGBANK's strategic priorities, governance framework, and sustainability commitments.

This validation confirmed that the updated topic set maintains continuity with the 2023 double materiality assessment while enhancing clarity, comparability, and reporting alignment for the 2024–2025 reporting period.



Materiality Assessment

Material Topic Changes from the Previous Reporting Period

The 2024–2025 update primarily involved refining topic terminology and structure to improve clarity and alignment with global reporting terminology, while preserving continuity with prior disclosures. Refinements included **renaming** certain topics, **merging** closely related governance themes, and maintaining **unchanged** topics where continued relevance was confirmed.

These refinements enhance clarity, consistency, and alignment with global sustainability reporting terminology, while preserving comparability with prior disclosures and maintaining continuity in EGBANK’s materiality framework.

Mapping of 2023 and 2024–2025 Material Topics

-  Renamed
-  Merged
-  Unchanged

2023 Material Topics	2024–2025 Material Topics	Status
GHG Emissions	Climate Change & Carbon Footprint	
Resources Management	Resources Management	
Customer Experience	Customer Experience	
Financial Inclusion	Financial Inclusion	
CSR	CSR	
Diversity, Inclusion and Equal Opportunities	Diversity, Inclusion and Equal Opportunities	
Training and Talent Management	Training and Talent Management	
Employee Well-being	Employee Well-being & Engagement	
Women Empowerment	Women Empowerment	
Compliance	Governance, Transparency & Anti-Corruption	
Transparency	Governance, Transparency & Anti-Corruption	
Risk Management	Risk Management	
Data Privacy & Cybersecurity	Data Privacy & Cybersecurity	
Digitalization	Digitalization & Innovation	
Sustainable Finance	Sustainable Finance	
Financial Performance	Financial Performance	

Materiality Assessment

EGBANK MATERIALITY MATRIX 2024-2025

Double Materiality Assessment

The matrix reflects the significance of EGBANK's material topics based on a double materiality perspective:

- **Impact Materiality:** EGBANK's actual and potential impacts on the economy, environment, and society
- **Financial Materiality:** Sustainability-related risks and opportunities that may affect financial performance and long-term resilience

Our Material Topics

Environment

Climate Change & Carbon Footprint

Sustainable Finance

Resources Management

Governance and Economy

Risk Management

Governance, Transparency
& Anti-Corruption

Data Privacy & Cybersecurity

Digitalization & Innovation

Financial Performance

Social

Diversity, Inclusion & Equal Opportunities

Employee Well-being & Engagement

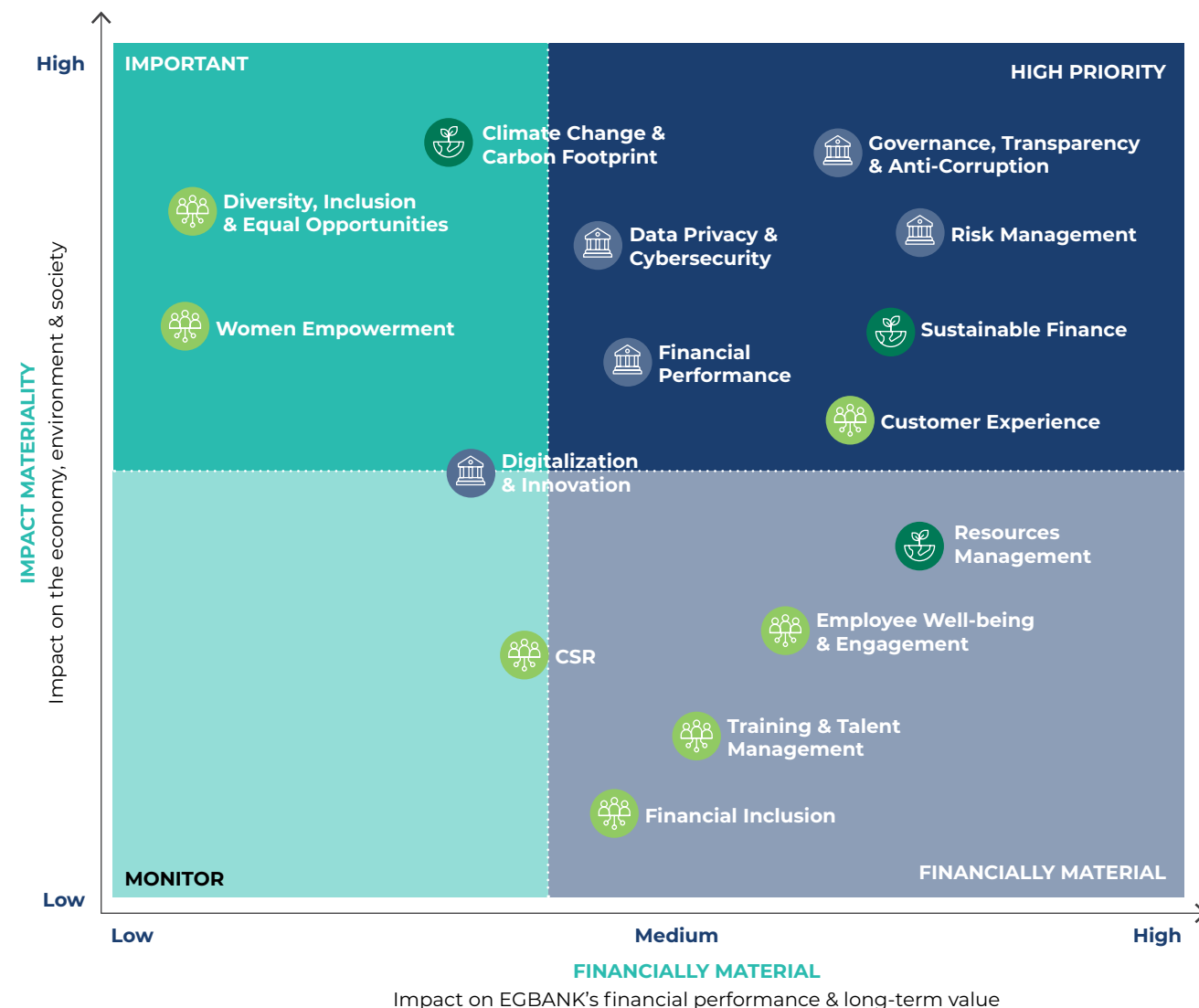
Customer Experience

Training & Talent Management

Women Empowerment

CSR

Financial Inclusion



Materiality Assessment

Assessment of Material Topics’ Impacts, Risks and Opportunities and 2024–2025 Progress

The table presents EGBANK’s material topics for 2024–2025, based on the 2023 double materiality assessment and the 2025 refinement review. The topics reflect the Bank’s most significant environmental, social, and governance impacts as well as sustainability-related risks and opportunities affecting long-term value creation.

Topics are presented in order of relative significance. References are provided to the sections of this report where the Bank’s approach, initiatives, and progress are addressed.

Material topic	Financial impact	ESG impact	Impacts, Risks and Opportunities	Where progress is addressed in this report
Governance, Transparency & Anti-Corruption	High	High	Impact: Strengthens market integrity, ethical conduct, and stakeholder trust through robust governance and compliance practices. Risk: Weak governance or misconduct may result in regulatory penalties, reputational damage, or loss of stakeholder confidence. Opportunity: Strong governance enhances investor confidence, operational effectiveness, and long-term institutional resilience.	3.1–3.2 (p. 25, 30)
Risk Management	High	Medium	Impact: Lending and investment decisions influence environmental and social outcomes across sectors and communities. Risk: Exposure to ESG-related credit, regulatory, or reputational risks if environmental and social factors are not adequately assessed.	3.3 (p. 33)
Data Privacy & Cybersecurity	High	Medium	Impact: Protection of customer data and secure digital banking systems safeguards customer trust and financial stability. Risk: Cyber incidents or data breaches may cause financial loss, operational disruption, and regulatory consequences.	3.4 (p. 39)
Sustainable Finance	High	High	Impact: Financing decisions support or hinder sustainable economic transition and social development. Opportunity: Growth of green, social, and inclusive finance supports new markets and long-term portfolio resilience.	4.2 (p. 50)

Materiality Assessment

Assessment of Material Topics' Impacts, Risks and Opportunities and 2024-2025 Progress

Material topic	Financial impact	ESG impact	Impacts, Risks and Opportunities	Where progress is addressed in this report
Customer Experience	Medium	Medium	Impact: Quality, fairness, and accessibility of banking services affect customer wellbeing and financial inclusion outcomes. Risk: Poor service or customer dissatisfaction may lead to complaints, attrition, and reputational risk. Opportunity: Enhanced customer experience strengthens loyalty, engagement, and competitive positioning.	4.4 (p. 60)
Financial Performance	High	High	Impact: Financial stability supports economic contribution and stakeholder value. Risk: Weak performance may affect resilience and stakeholder confidence. Opportunity: Sustainable financial growth enables long-term investment and value creation.	4.1 (p. 47)
Climate Change & Carbon Footprint	Medium	High	Impact: Operational and financed emissions contribute to climate change and environmental outcomes. Risk: Transition and physical climate risks may affect borrowers, assets, and operations. Opportunity: Climate-aligned finance and low-carbon operations enhance resilience and sustainability positioning.	7.2 (p. 84); 8.2 ESG Metrics (p. 89)
Digitalization & Innovation	High	High	Impact: Digital banking enhances service accessibility and operational efficiency. Risk: Technology transformation introduces operational and cybersecurity risks. Opportunity: Digital innovation improves customer reach, efficiency, and financial inclusion.	3.5 (p. 41)
Resources Management	Low	Medium	Impact: Resource consumption and waste generation influence environmental footprint of operations. Opportunity: Efficiency initiatives reduce costs, emissions, and environmental impacts while strengthening reputation.	7.1 (p. 82); 8.2 ESG Metrics (p. 89)

Materiality Assessment

Assessment of Material Topics' Impacts, Risks and Opportunities and 2024-2025 Progress

Material topic	Financial impact	ESG impact	Impacts, Risks and Opportunities	Where progress is addressed in this report
Employee Well-being & Engagement	Medium	Medium	Impact: Workforce health, safety, and engagement influence employee welfare and organisational culture. Risk: Low engagement or well-being may lead to productivity loss and turnover. Opportunity: Strong well-being practices enhance retention, performance, and service quality.	6.3 (p. 78)
Training and Talent Management	Medium	Medium	Impact: Skills development supports employability and organisational capability. Opportunity: Continuous learning strengthens talent pipeline and organisational resilience.	6.2 (p. 75)
Diversity, Inclusion and Equal Opportunities	Low	High	Impact: Inclusive employment practices support equal opportunity and social equity. Opportunity: Diverse workforce enhances innovation, decision-making, and organisational culture.	6.1 (p. 72)
CSR	Low	Medium	Impact: Community programmes support social development, education, and well-being.	5.1 (p. 66)
Financial Inclusion	Medium	High	Impact: Expands access to financial services for underserved populations and supports economic participation. Opportunity: Inclusion initiatives expand customer base and support national economic development priorities	4.3 (p. 51)
Women Empowerment	Medium	High	Impact: Supports gender equality and economic participation of women. Opportunity: Women-focused initiatives expand inclusion and customer segments.	4.3 (p. 51); 5.1 (p. 66)

Corporate Governance & Risk Management

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EG BANK is committed to strong corporate governance and effective risk management as the foundation for a sustainable, resilient, and well-managed organization.

Corporate Governance

Why it Matters

Strong corporate governance is fundamental to maintaining trust, ensuring regulatory compliance, and supporting the Bank's long-term stability and performance.

An effective governance framework enables clear oversight, balanced decision-making, and accountability at all levels, while safeguarding the interests of shareholders, customers, employees, and other stakeholders. By reinforcing transparency, ethical conduct, and sound risk management, corporate governance plays a critical role in protecting the Bank's reputation, enhancing resilience, and enabling sustainable growth in a highly regulated and evolving banking environment.

Policies

- » Board Charter Policy
- » Corporate Governance Policy
- » Conflict of Interest Policy
- » Transparency & Disclosure Policy

Our Approach and Progress

EG BANK applies a structured Corporate Governance framework that supports effective oversight, accountability, and sound decision-making across the Bank. The framework is regularly reviewed to remain aligned with regulatory requirements and good governance practices, supported by clear policies, defined roles, and comprehensive authority matrices.

The Board of Directors and its committees provide active oversight of strategy, performance, risk management, and internal controls through regular meetings and structured reporting.

At the executive level, management committees support the implementation of Board direction, enable coordinated decision-making, and ensure effective execution of strategic and operational priorities. Through continuous monitoring, periodic reviews, and clear governance documentation, the Bank continues to strengthen transparency, accountability, and alignment with its long-term objectives



UN SDGs



Egypt's Vision 2030



Corporate Governance

Corporate Governance Framework

The Bank implements a Corporate Governance framework designed to strengthen oversight, accountability, and transparency across all levels.

This framework includes an annual action plan to ensure policies are effectively applied, up-to-date terms of reference for Board committees, and a governance library aligned with regulatory requirements.

It ensures the effectiveness of the Board of Directors and executive committees; monitors reports submitted to the Board and maintains a full set of financial and non-financial authority matrices. Regular reviews of Board meeting minutes, internal controls, and compliance with regulatory standards further reinforce a strong governance environment, supporting the Bank's strategic objectives while enhancing the supervisory role of the Board.

Governance, Risk, and Compliance (GRC) Framework

At **EG BANK**, governance is anchored in a GRC framework, which serves as the foundation for decision-making, oversight, and accountability across the Bank.

This framework establishes clear standards, processes, and controls to ensure effective risk management, regulatory compliance, and alignment with corporate governance principles.

The Bank actively promotes GRC awareness through multiple initiatives, including in-person training sessions, e-learning modules via the SAP system, and regular email-based awareness campaigns. In 2025, these programs covered all employees through four in-person sessions reaching selected employees, SAP-based sessions reaching a 38% reach, and a series of pop-up emails delivered to all employees, reinforcing the principles of the four lines of defense and internal governance standards.

99

Employees attended GRC
& CG awareness sessions.

38%

Attendance rate for the
SAP-based GRC & CG session.

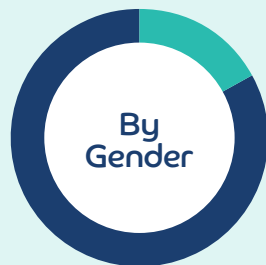
100%

of Employees received Introductory
Awareness Campaign Emails



EG BANK's Board of Directors

Board composition as per December 31, 2025.



Board Members Breakdown

By Independence Status



By Executive Status



Raed Jawad Ahmed Bukhamseen

Chairman, non-executive
Tenure: **1 Years & 9 Months**



Nidal Al-Qasim Mohamed Assar

Deputy Chairman & CEO, Executive
Tenure: **1 Years & 9 Months**



Mohamed Abdelaal Mohamed

Board Member, non-executive
Tenure: **1 Years & 9 Months**



Jassim Hassan Zainal

Board Member, non-executive
Tenure: **1 Years & 9 Months**



Mohamed Mahran Taye¹

Board Member, non-executive
Tenure: **1 Years & 9 Months**



Sherif Mohamed Farouk Sherif

Board Member, non-executive & independent
Tenure: **1 Years & 9 Months**



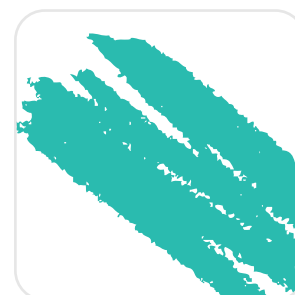
Wael Fouad Jamjoom

Board Member, non-executive
Tenure: **1 Years & 9 Months**



Ahmed Farouk Weshahi

Board Member, non-executive
Tenure: **1 Years & 9 Months**



Board Member, non-executive (TBA)



Hind Muhammad Abu Al-Futouh

Board Member, non-executive & independent
Tenure: **1 Years & 3 Months**



Assem Abdel Hamid Al-Jazzar

Board Member, independent
Tenure: **10 Months**



Amr Mohamed Tawfik bakir

Board Member, non-executive
Tenure: **7 Months**

¹ Mohamed's membership on the Bank's Board of Directors ended on 19 November 2025, and a replacement nominee is pending selection.

Board Leadership

The Board of Directors of Egyptian Gulf Bank brings together experienced executive, non-executive, and independent members, providing strategic guidance and oversight to ensure the Bank is managed effectively and responsibly.

The Board sets the Bank’s strategy, supervises executive management, approves risk policies, and monitors internal controls to safeguard the Bank’s stability and reputation. Roles of the Chairperson and the Chief Executive Officer are fully separated in line with regulatory requirements, and the Board conducts an annual performance assessment to ensure its effectiveness and continuous improvement.

Chairperson’s Role

The Chairperson of the Board leads and supports the Board in fulfilling its responsibilities effectively. This includes promoting active participation from all members, ensuring decisions are well-informed, and overseeing follow-up on their implementation. The Chairperson fosters a culture of accountability, manages potential conflicts of interest, and strengthens the Board’s oversight of senior management.

In addition, the Chairperson ensures that Board members have access to the information, guidance, and development opportunities needed to perform their roles effectively and to support the Bank’s long-term stability and reputation.

Board Secretary’s Role

The Chairperson of the Board leads and supports the Board in fulfilling its responsibilities effectively. This includes promoting active participation from all members, ensuring decisions are well-informed, and overseeing follow-up on their implementation. The Chairperson fosters a culture of accountability, manages potential conflicts of interest, and strengthens the Board’s oversight of senior management.

EGBANK’s Committees

Board Committees*

Board committees as per December 31, 2025.

Audit Committee	Oversees the effectiveness and independence of the Internal Audit and Compliance functions. It reviews their plans, policies, and performance, and ensures that adequate resources and authority are in place to carry out their responsibilities. The Committee also reviews quarterly and annual financial statements prior to Board approval, monitors compliance with CBE regulations, and oversees the implementation of corrective actions related to internal control and regulatory findings. In addition, it supervises the appointment and independence of external auditors, reviews whistleblowing and customer protection matters, and promotes coordination among internal audit, compliance, external auditors, and the Board, thereby strengthening transparency and accountability across the Bank.
Risk Committee	Oversees EGBANK’s risk management framework and ensuring risks are managed within approved limits. The Committee recommends the Bank’s risk appetite and risk management policies, reviews key risk reports, and monitors exposure across credit, market, operational, information, and other risk areas. It also reviews stress testing results, evaluates the adequacy of risk controls, and ensures timely implementation of corrective actions for identified findings. In addition, the Committee oversees the independence and effectiveness of the risk function, reviews the risk organizational structure, and evaluates the performance of the Chief Risk Officer. Through regular reporting to the Board, the Committee helps ensure a proactive and structured approach to risk management aligned with regulatory expectations.
Remuneration and ESOP committee	Oversees the Bank’s compensation and reward framework, ensuring it aligns with EGBANK’s strategic objectives, risk appetite, and long-term performance. The Committee reviews and recommends salaries, allowances, bonuses, ESOP, retirement benefits, and other financial rewards for executive Board members and key employees, while ensuring that internal control functions remain independent. It evaluates market positioning to attract and retain talent, establishes and periodically updates clear policies for compensation, and ensures variable pay reflects both individual performance and the Bank’s risk exposure. The Committee also oversees remuneration for non-executive Board members, sets rules for granting shares or equity-based rewards, and ensures that no bonuses are paid in cases of serious violations or when risk limits are exceeded. Through these responsibilities, the Committee promotes fairness, transparency, and sustainable incentives across the Bank.

* For more information about EGBANK’s Board Committees for FY2024, please refer to the [Governance Report](#).

EGBANK's Committees

Board Committees

Governance and Nomination Committee	Ensures that EGBANK maintains a strong governance framework and adheres to regulatory and best practice standards. The Committee periodically evaluates the Bank's governance framework, recommends policies, and approves the annual governance report for Board submission and CBE notification. It oversees Board effectiveness by reviewing the induction and training programs, monitoring the frequency of Board and committee meetings, and ensuring proper succession planning. The Committee also recommends the nomination, appointment, renewal, or removal of Board members, with a focus on independence, skills, and experience, while avoiding conflicts of interest. Additionally, it reviews governance-related policies, regulatory audit findings, and the terms of reference for Board committees to promote transparency, accountability, and strong oversight across the Bank.
Legal Committee	Ensures that EGBANK operates in full compliance with applicable laws and regulatory frameworks. It oversees the review of internal policies, major contracts, and agreements to ensure sound legal practices, assesses the impact of new legislation, and monitors ongoing legal disputes. The Committee evaluates the performance, qualifications, and training of the Legal Division, oversees internal investigations, and recommends actions related to the appointment or dismissal of the Head of the Legal Division. It also coordinates with the Audit Committee to address legal findings from internal and external audits, assess provisions, and evaluate legal proceedings that could affect the Bank's financial position. By providing regular updates and recommendations to the Board, the Committee promotes proactive legal risk management and strengthens the Bank's governance framework.

Executive Management Committees

The Executive Management Committee at EGBANK comprises specialized committees of senior executives tasked with supporting the CEO in managing the Bank's operations and strategic priorities.

These committees cover a wide range of functions, including risk management, credit policy, asset and liability management, operational efficiency, digital and IT projects, retail and corporate banking activities, and sustainability initiatives. They also oversee employee welfare, occupational health and safety, grievance handling, and compliance with regulatory and Sharia standards.

By facilitating focused decision-making and cross-functional collaboration, these committees enable effective management, operational resilience, and the implementation of the Bank's strategic objectives.

Ethics, Transparency & Anti-Corruption

Why it Matters

Ethical conduct, transparency, and zero tolerance for corruption are essential to maintaining trust with clients, regulators, shareholders, and the wider community.

For a financial institution, strong ethical standards help safeguard market integrity, protect stakeholder interests, and reduce legal, financial, and reputational risks. By embedding integrity into decision-making and daily operations, the Bank reinforces accountability, supports sustainable growth, and ensures compliance with regulatory and international expectations.

Policies

» [Whistleblowing Policy](#)

Our Approach and Progress

EGBANK has established a comprehensive ethical and integrity framework that governs conduct across all levels of the Bank. This framework is anchored in a Code of Ethics, conflict of interest controls, whistleblowing mechanisms, and strict rules governing insider trading and related-party transactions. Clear policies, transparent processes, and defined reporting channels ensure that ethical risks are identified, managed, and addressed in a timely and consistent manner.

The Bank's zero-tolerance approach to corruption is reinforced through preventive and detective controls, aligned with applicable laws and best international practices. In parallel, a structured AML/CFT framework supports the prevention and detection of financial crimes through ongoing monitoring, investigation, and regulatory reporting. Regular reviews, disclosures, and mandatory employee training further strengthen awareness, accountability, and compliance, contributing to a strong culture of integrity and transparency across the Bank.

2024-2025 Highlights

100%

Of eligible employees received
AML/CTF training

zero

Reported Whistleblowing Cases



Code of Ethics

EGBANK upholds the highest standards of ethical conduct across all activities, ensuring integrity, fairness, and transparency in every aspect of its operations. Employees, management, and stakeholders are guided by clear principles that foster responsible decision-making, trust, and accountability.

The Code of Ethics serves as a cornerstone for cultivating a culture of professionalism and ethical behavior throughout the Bank.

Conflict of Interest

EGBANK actively identifies, manages, and mitigates any potential conflicts of interest to safeguard impartiality and protect the interests of clients, shareholders, and stakeholders. Transparent processes are in place to ensure that personal, financial, or external relationships do not influence business decisions. All activities are conducted in line with governance standards, promoting fairness and accountability across the Bank.

Whistleblowing Policy

EGBANK maintains a Whistleblowing Policy to ensure the safe and confidential reporting of any suspected misconduct or breaches of internal policies.

All reported cases are thoroughly examined and investigated, and appropriate measures are taken while protecting the identity of the whistleblower. This mechanism reinforces transparency, accountability, and ethical conduct across the Bank.

zero

Reported Whistleblowing Cases

Reporting Channels

Whistleblowing@eg-bank.com

Grievance-committee@eg-bank.com

Insider Trading and Related-Party Transactions

EGBANK strictly regulates transactions involving insiders and related parties to maintain fairness and transparency.

Employees, Board members, and major shareholders are prohibited from trading the Bank's securities during restricted periods around the disclosure of material information.

All related-party transactions are fully disclosed in the Bank's financial statements presented to the General Assembly, ensuring compliance with regulatory requirements and safeguarding market integrity.



Anti-Corruption

EGBANK maintains a zero-tolerance approach to corruption and bribery reinforcing its commitment to lawful and ethical conduct. Policies and procedures are implemented to prevent, detect, and address any acts of corruption, ensuring compliance with national regulations and best international practices.

The Bank fosters a culture of integrity, requiring all staff to uphold ethical standards and report any suspected misconduct.

100%



Employees received AML/anti-corruption
Training in 2024 and 2025

Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF)

EGBANK maintains an Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) framework to prevent, detect, and report financial crimes in line with national regulations and international best practices.

The framework is supported by comprehensive policies, structured monitoring processes, and clear reporting mechanisms that safeguard the integrity of the Bank's operations and protect the financial system. Key activities include managing AML/CTF policies and procedures, reviewing and investigating suspicious activities and transactions, maintaining investigation records, and submitting regulatory and periodic reports to senior management, the Audit Committee, and the Board of Directors.

EGBANK ensures full compliance with the updated AML Law executive regulations and the CBE's AML/CTF regulations issued in December 2023. Annual training is provided to all employees, with specialized programs and certifications for compliance professionals and branch cash heads, strengthening awareness and reinforcing a strong control environment.

Know Your Customer (KYC)

EGBANK implements a KYC framework to verify customer identities, assess risk, and prevent money laundering, fraud, and terrorist financing.

Customer and beneficial owner screening is conducted through Siron-KYC, while transactional filtering uses Siron-Embargo, applying international and local sanctions lists.

KYC records are reviewed and updated regularly, with templates revised at least every five years. Transaction behavior is continuously monitored to ensure alignment with customer profiles, and any suspicious activity is reported to the Financial Intelligence Unit (FIU).

The Bank also responds to regulatory requests, provides guidance on KYC processes, and ensures compliance with evolving regulations, in addition all employees receive annual awareness training, supplemented by specialized programs for relevant roles.



Regulatory Compliance & Integrated Risk Management

Why it Matters

Effective regulatory compliance and integrated risk management are critical to maintaining financial stability, protecting stakeholders, and ensuring the Bank's long-term resilience.

As the regulatory landscape evolves and risk profiles become more complex, a strong compliance and risk framework enables the Bank to anticipate challenges, manage uncertainties, and uphold trust with regulators, clients, and shareholders. Integrating risk management across operations supports sound decision-making, safeguards the Bank's reputation, and ensures sustainable growth aligned with strategic objectives.

Our Approach and Progress

EGBANK applies an integrated approach to compliance and risk management, embedding regulatory adherence, internal controls, and risk oversight into daily operations and strategic planning.

Continuous monitoring, updated policies, automated reporting, and regular reviews ensure alignment with local and international regulatory requirements, while structured reporting to senior management, the Audit Committee, and the Board strengthens transparency and accountability.

Risk management is guided by a governance framework, including the Four Lines of Defense, enabling clear ownership, effective oversight, and independent assurance.

Ongoing enhancements focus on strengthening operational resilience, business continuity, and incident analysis, alongside the integration of Enterprise Risk Management into strategy and budgeting processes.

Environmental and social risks are systematically assessed through the ESRM framework, ensuring responsible lending decisions and alignment with ESG expectations.

Together, these efforts reinforce a proactive risk culture, enhance operational effectiveness, and support the Bank's ability to operate safely, responsibly, and sustainably



Compliance and Regulatory Adherence

EGBANK is committed to maintaining the highest standards of compliance and regulatory adherence across all its operations.

The Bank continuously monitors and updates its policies, procedures, and controls to manage regulatory, anti-money laundering (AML), and counter-terrorism financing (CTF) risks. All activities, including client onboarding, transactions, products, and services, are reviewed to ensure alignment with local and international regulations.

Ongoing monitoring, automated reporting systems, and regular inspections support timely identification and mitigation of compliance risks.

The Bank also fosters a culture of compliance through regular training for employees, senior management, and the Board of Directors, alongside mechanisms to report irregular practices confidentially.

Continuous oversight and reporting to the Board and Audit Committee ensure transparency, accountability, and adherence to regulatory requirements.

Internal Control System

EGBANK's internal control system provides a structured and independent framework to ensure sound governance, effective risk mitigation, and compliance with applicable laws and regulations. It supports the achievement of strategic objectives by promoting accountability, transparency, and the consistent application of approved policies and controls across all activities.

Internal Audit

provides independent and objective assurance to the Board of Directors and the Audit Committee on the effectiveness of internal controls, risk management practices, and governance arrangements.

Its risk-based approach covers all activities, systems, subsidiaries, products, and outsourced arrangements.

In addition to evaluating control effectiveness and the application of the GRC framework, Internal Audit identifies improvement opportunities and issues periodic and ad hoc reports to support informed oversight and continuous enhancement of the control environment.

External Audit

provides an independent review of the Bank's financial reporting and governance practices in accordance with applicable laws and the instructions of the CBE.

External auditors are appointed and overseen through a defined governance process, operate with full independence, and are subject to rotation requirements.

The external auditor also issues an assurance report on the Bank's corporate governance disclosures, which is presented to the General Assembly of shareholders.

Our Approach to Risk Management

Risk management is a core pillar of EGBANK's governance framework, ensuring the Bank operates in a safe, resilient, and sustainable manner. It plays a proactive role in identifying, assessing, and managing all risks the Bank may face, including credit, operational, market, liquidity, information, and emerging risks such as cybersecurity and regulatory changes. By aligning risk management with the Bank's risk appetite and strategic objectives, the Bank ensures informed decision-making, safeguards stakeholders, and supports long-term organizational sustainability.

Corporate Governance and GRC at EGBANK prioritize strong oversight, strategic alignment, and accountability across all risk-taking activities.

Current initiatives focus on integrating the Enterprise Risk Management (ERM) framework into strategy and budgeting, enhancing Board oversight of critical risks, formalizing ESG risk reporting structures, and strengthening data governance and cybersecurity controls.



Stress Testing and Scenario Analysis

Stress testing forms a core element of the Bank's risk management approach, supporting resilience under adverse economic, financial, and operational conditions.

The Bank applies structured stress testing mechanisms to assess the potential impact of severe but plausible scenarios on its risk profile, capital adequacy, and liquidity position.

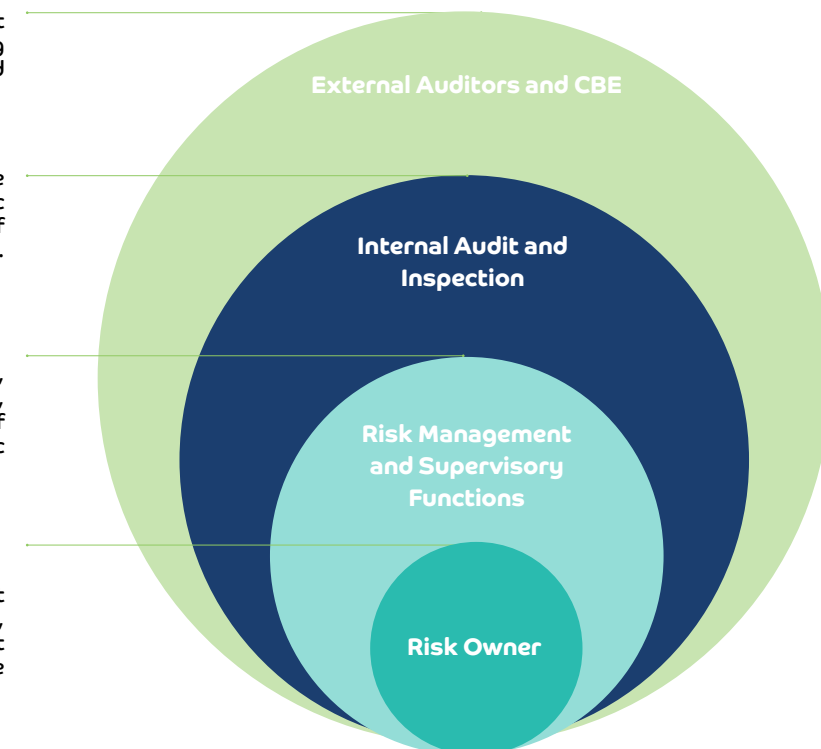
These exercises cover key risk categories and are used to compare projected outcomes against actual risk exposure, enabling timely identification of vulnerabilities and emerging pressures. The results of stress testing inform management actions, policy adjustments, and forward-looking risk mitigation measures, while also supporting strategic planning and decision-making at senior management and Board level.

Four Lines of Defense

The Bank implements a Four Lines of Defense framework to strengthen oversight, accountability, and risk control across all activities. This framework defines clear roles and responsibilities for risk ownership, monitoring, and independent assurance, ensuring that risks are managed effectively at all levels.

FOUR LINES OF DEFENSE

- 4th Forth Line of Defense**
External Auditors provide an independent review of the Bank's operations, ensuring compliance with all applicable legal and regulatory requirements.
- 3rd Third Line of Defense**
Internal Audit and Inspection serve as the third line, performing periodic evaluations to verify the effectiveness of risk management and control processes.
- 2nd Second Line of Defense**
Areas such as Risk, Compliance, Legal, Human Resources, Finance, Operations, and IT constitute the second line of defense, providing ongoing or periodic oversight based on the level of risk.
- 1st First Line of Defense**
Activities involving direct client interactions form the first line of defense, with continuous monitoring conducted at the process level to identify and mitigate risks as they arise.



Operational Risk Mitigation

EGBANK continuously strengthens operational risk management and branch support to ensure operational excellence, regulatory compliance, and a customer-focused approach.

The Bank drives efficiency, enhances preventive controls, and improves staff capabilities through targeted training, system improvements, and business continuity planning.

Branch Operating Model Enhancement

Reduced transaction times, streamlined workflows, and improved customer journey.

Business Continuity Planning (BCP)

Regular updates and tests to ensure operational readiness.

Customer Complaint Analysis & Resolution

Improved response times and strengthened customer satisfaction.

Learning LAB Enhancement

Updated training content and achieved full participation of staff in skill-building programs

Operational Risk Strengthening & Incident Analysis

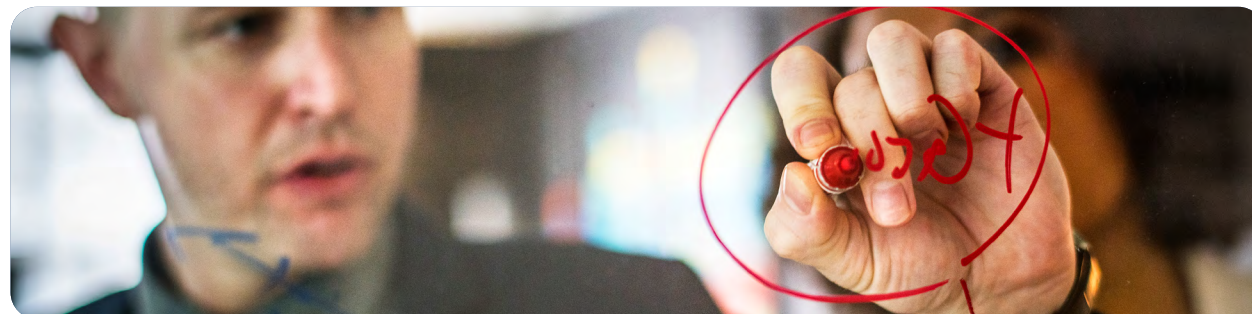
Completed root-cause analysis and applied preventive measures across operations.

System Enhancements & IT Requirements

Implemented prioritized upgrades, UAT testing, and reduced system downtime.

Staff Mapping & Reallocation

Optimized employee allocation to maintain consistent service delivery



Environmental and Social Risk Management (ESRM)

EGBANK applies an Environmental and Social Risk Management (ESRM) Framework to identify, assess, and manage environmental and social risks associated with its lending activities, in line with ESG indicators, regulatory requirements, and international best practices.

The framework supports responsible financing, strengthens credit quality, and promotes long-term portfolio sustainability, covering both the Large Corporate portfolio and SMEs as an integral part of the Bank's overall risk management approach.

The ESRM Framework is built on a structured process that includes the definition of environmental and social commitments through dedicated policies, systematic risk identification and assessment, and the implementation of mitigation measures to avoid or reduce potential impacts.

The approach is complemented by stakeholder engagement where relevant, as well as continuous monitoring and reporting to enhance performance and ensure effective management of E&S risks across the lending lifecycle.



Sustainability and Sustainable Finance Policy

EGBANK's Sustainability and Sustainable Finance Policy defines the Bank's commitment to integrating ESG principles across its operations, products, and services, in line with the CBE's guiding principles and sustainable finance regulations.

The policy promotes responsible lending, efficient resource use, social inclusion, workforce health and safety, and environmental protection, while supporting national development priorities and the UN SDGs.

The policy is implemented through an integrated Environmental and Social Management System (ESMS) embedded within credit and risk evaluation processes. E&S risks are assessed and categorized at industry and entity levels, verified within the credit approval workflow, and monitored through periodic portfolio reporting. When required, qualified environmental consultants support enhanced due diligence. Through close cooperation with stakeholders and the systematic integration of ESG criteria, EGBANK advances sustainable growth, strengthens risk management, and creates long-term value for society and the environment.



The ESRM Model

The ESRM Model integrates E&S risk assessment into existing credit and risk processes. It supports compliance with environmental and social standards and enables early identification and management of higher-risk activities through due diligence and ongoing supervision.

Screening and categorization are conducted across two levels:

Industry Classification based on IFC standards (High, Medium, and Low risk).

Entity and Industry Profiling using ESG ratings and international benchmarks to assess overall ESG performance.

ESRM MODEL PHASES

1

PRE-ASSESSMENT

Negative screening and initial industry classification.

2

ASSESSMENT

Completion and verification of environmental and social risk templates and categorization.

3

POST-ASSESSMENT

Monitoring, reporting, and implementation of mitigation plans where required.

ESRM Methodology and Assessment Process

Step 1 – Industry Classification



Projects are classified based on IFC Performance Standards according to environmental and social risk levels, establishing the scope of assessment and supervision required.

Step 2 – Entity and ESG Profiling



Entities are assessed using ESG ratings and tailored ESG questionnaires covering environmental, social, governance, and general aspects. Scores determine risk levels ranging from high to low risk and highlight areas requiring attention.

Step 3 – Portfolio Categorization



Combined industry and entity scores determine whether a facility proceeds under business-as-usual conditions or requires a mitigation plan and enhanced monitoring.

Data Privacy & Cybersecurity

Why it Matters

Protecting customer data and ensuring the security of digital and physical banking channels are essential to maintaining trust, regulatory compliance, and operational resilience.

As digital banking adoption increases and cyber threats continue to evolve, strong data privacy and cybersecurity practices are critical to safeguarding sensitive information, preventing fraud, and ensuring uninterrupted access to services. A strong privacy and security framework also reinforces customer confidence and supports the Bank's reputation as a trusted financial institution.

Policies

» [Privacy and Security Policy](#)

Our Approach and Progress

EGBANK applies a comprehensive approach to data privacy and cybersecurity, integrating regulatory requirements, industry best practices, and advanced security controls across all channels.

The Bank has implemented layered cybersecurity measures, including encryption, access controls, intrusion prevention, and continuous monitoring, to protect customer and operational data.

Data collection and usage are governed by clear policies that emphasize minimization, transparency, and responsible handling of personal information.

Ongoing efforts focus on strengthening digital and ATM security, enhancing fraud prevention controls, and maintaining full compliance with CBE cybersecurity standards.

Regular system updates, monitoring of incidents, and preventive controls help ensure service continuity and protect sensitive financial data.

In parallel, cybersecurity awareness initiatives and customer education campaigns reinforce safe digital behavior, while continuous platform enhancements contribute to improved user experience, higher satisfaction levels, and reduced security-related incidents.

Together, these actions demonstrate the Bank's commitment to protecting data, mitigating cyber risks, and enabling secure digital banking.



Privacy and Security Policy

EGBANK is committed to safeguarding the privacy and security of its customers' personal and financial information across all digital and physical banking channels. The Bank has implemented strong cybersecurity measures, including data encryption, firewalls, intrusion prevention systems, and multi-factor authentication, to protect against unauthorized access and ensure secure online transactions.

In line with regulatory requirements and best practices, EGBANK collects only the information necessary to provide services, manage risks, and enhance customer experience, while maintaining transparency on how data is used and shared. Customers are informed of their rights and the security measures in place, including the use of cookies, IP tracking, and device-level monitoring, to ensure secure access to Internet banking services.

ATM Security & Fraud Prevention

EGBANK ensures the security of its ATM network and customer data through strict adherence to CBE cybersecurity standards.

Measures include anti-skimming controls, secure transaction monitoring, CCTV coverage, and regular software updates.

These actions safeguard customer information, prevent fraud, and maintain continuous service reliability across the ATM network. All ATMs are regularly assessed to ensure full compliance with CBE cybersecurity and anti-fraud requirements, while incident monitoring aims to preserve high service uptime and protect sensitive financial data.

Cybersecurity Awareness and Platform Security

EGBANK continuously enhances the security of its digital channels while ensuring a safe and seamless customer experience.

Security awareness campaigns are conducted regularly to educate customers on safe online practices, protect their accounts, and prevent unauthorized access or fraud.

Feedback from users regarding potential security concerns is addressed proactively through system updates and feature improvements, reinforcing platform integrity.

These measures, combined with simplified navigation and usability enhancements, have contributed to higher user satisfaction and a reduction in support inquiries, with quarterly monitoring showing measurable improvements in satisfaction scores and a clear decline in security-related support calls.



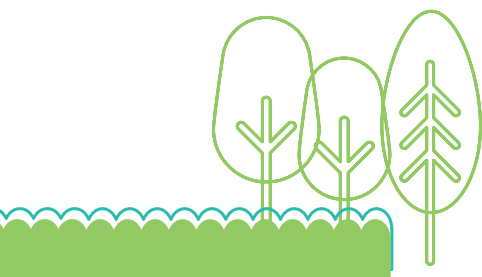
Digital Transformation & Innovation

Why it Matters

Digital transformation enables EGBANK to deliver faster, more secure, and convenient banking services while improving operational efficiency and customer experience.

As customer expectations evolve and digital channels become central to daily financial activity, investing in innovative solutions, automation, and analytics ensures the Bank remains competitive, resilient, and capable of meeting both corporate and retail customer needs.

A strong digital foundation also supports financial inclusion, environmental sustainability, and risk mitigation across all operations.



Our Approach and Progress

EGBANK drives digital transformation by integrating operational efficiency, customer-centric innovation, and advanced technology solutions.

Key initiatives include expanding Internet and Mobile, modernizing ATMs with cash-recycling features, and embedding digital registration for new accounts. These efforts streamline workflows, reduce reliance on physical channels, and enhance service delivery while supporting financial inclusion and sustainability objectives.

The Bank also focuses on digital payments and corporate solutions, automating cash-management processes, introducing API-based services, and standardizing collections to improve efficiency and client experience.

Advanced digital tools for financial crime prevention, targeted employee training, further reinforce secure, accessible, and engaging digital experiences. Collectively, these initiatives enhance customer convenience, strengthen operational resilience, and promote broader adoption of digital banking across all segments.

2024-2025 Highlights

90%

New-to-bank accounts registered on Internet Banking

450

Employee participated in Digital Awareness Training

38,343

Internet and Mobile Banking Customers



Operational Excellence

EGBANK continues to advance its digital transformation agenda to enhance operational efficiency, reduce reliance on physical channels, and support sustainable service delivery.

Through the expansion of Internet and Mobile Banking platforms, the Bank is steadily migrating routine transactions from branches to digital channels, reducing processing time, operational costs, and environmental impact associated with customer travel and paper-based services.

The digital migration strategy is supported by continuous service enhancement, system upgrades, and structured user acquisition and engagement programs. Key initiatives focus on increasing digital adoption, expanding transaction volumes, and introducing new features that strengthen functionality, security, and system reliability.

These efforts contribute to streamlined workflows, improved cost efficiency, and a lower carbon footprint, while reinforcing the Bank's long-term operational resilience.



Digital Feature Rollout and Platform Enhancements

The Bank continues to introduce new features and platform upgrades to expand functionality, strengthen security, and increase transaction volumes through digital channels.

These enhancements reduce reliance on cash and branch services while improving system stability and operational efficiency.

Mandated Internet Banking Registration for New Accounts

To enhance operational efficiency and streamline workflows, Internet Banking registration was embedded within the new account opening process.

This integration ensured early digital activation for new customers, successfully shifting routine transactions to digital channels, reducing branch congestion, and lowering operational costs. As a result, 90% of new-to-bank accounts were registered on Internet Banking, demonstrating strong adoption and effective operational impact.

ATM Modernization

EGBANK continues to advance its digital transformation by modernizing the ATM network and adopting innovative features that enhance operational efficiency and customer experience.

Advanced ATMs now include functionalities such as cash recycling, and improved analytics dashboards to optimize ATM placement, usage, and profitability.

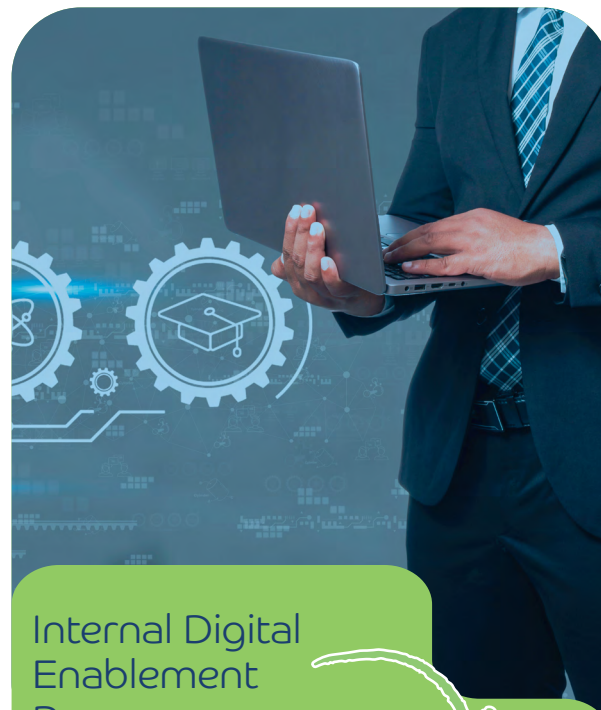
These initiatives support operational excellence, reduce reliance on manual processes, and contribute to financial inclusion by expanding access to banking services in underserved areas.

Through these efforts, EGBANK aims to expand energy-efficient and cash-recycling ATMs across its network and introduce advanced service features that increase transaction automation and efficiency.

Digital Payments and Cash-Management Transformation

As part of its digital transformation agenda, EGBANK continues to enhance its corporate payment and collection solutions to improve operational efficiency, strengthen liquidity management, and expand digital adoption across corporate banking.

The Bank focuses on automating cash-management processes, introducing digital channels, and standardizing end-to-end collections to support faster transactions, and improved reporting.



Internal Digital Enablement Program

Comprehensive training programs were delivered to strengthen product knowledge and accelerate digital adoption across corporate banking activities.

More than 400 employees were trained, achieving a 96% training completion rate, improving cross-selling effectiveness and internal digital readiness.

Digital Solutions for Financial Crime Prevention

As part of its digital transformation agenda, EGBANK leverages advanced automated systems to strengthen financial crime prevention and enhance operational efficiency. The Bank applies automated sanctions screening through the Siron-KYC and Siron-Embargo platforms, enabling real-time screening of customers, beneficial owners, and transactions against international and local watchlists.

Automated transaction monitoring is conducted through the AML system, allowing continuous analysis of transaction patterns and early detection of unusual activities. These digital solutions support faster decision-making, improve monitoring accuracy, reduce manual intervention, and reinforce the Bank's ability to manage compliance risks in a scalable and technology-driven manner.

Digital Awareness and Training

EGBANK conducted regular Digital Awareness and Feature Update training sessions to equip employees with in-depth knowledge of the Bank's digital platforms and services. These sessions focused on enabling staff to guide customers effectively, drive adoption of Internet and mobile banking, and advocate for digital-first interactions. By strengthening internal digital literacy, the Bank ensures consistent and high-quality customer experience across all touchpoints. Total of 450 employees participated in these trainings annually, achieving a completion rate of 50%, reflecting the ongoing commitment to upskilling staff and fostering a culture of digital innovation.



Digital Champions Program

EGBANK launched the **Digital Champions Program**, an internal advocacy initiative designed to empower employees to actively promote the Bank's digital channels to customers.

The program fostered a **digital-first culture**, encouraging employees to act as ambassadors for Internet and mobile banking, driving adoption from the branch level while enhancing customer convenience and engagement. By aligning staff behavior with the Bank's digital transformation goals, the initiative contributed to **higher digital activation rates**, improved customer experience, and strengthened operational efficiency across all service channels.

Customer-Centric Digital Experience

EGBANK places customer convenience and accessibility at the center of its digital strategy by delivering secure, intuitive, and always-available banking services.

Digital platforms enable customers to access banking services 24/7, complete transactions remotely, and benefit from faster delivery service with reduced branch visits. Customer feedback shapes platform development.

Enhancements to navigation, user interface, and feature availability are continuously introduced in response to evolving customer needs. Educational tools, service guides, and awareness campaigns further support digital inclusion and improve customer confidence in using digital channels.

Internet and Mobile Banking

EGBANK's internet and mobile banking services enable customers to securely and conveniently manage their financial transactions anytime and from anywhere, reducing the need for branch visits and contributing to improved operational efficiency and sustainability. Together, these digital platforms offer a comprehensive range of services, including account and loan inquiries, transfers, bill payments, and personal information updates. Daily transfer limits are designed to accommodate both routine and high-value transactions while promoting secure digital usage. By encouraging the adoption of internet and mobile banking, EGBANK enhances customer convenience, reduces travel-related emissions, and supports its broader commitment to environmentally responsible, digitally enabled banking services.

141,502

Number of Transactions of
Internet and Mobile Banking

38,343

Internet and Mobile Banking
Customers

EGP 10.72 Bn

Transactions Volume of Internet and
Mobile Banking

Corporate Digital Services Promotion

EGBANK launched a Corporate Digital Services page on its website, providing a centralized and comprehensive view of its corporate Internet banking offerings. This initiative not only increased the visibility and accessibility of digital services for corporate clients but also streamlined the user experience, enabling faster adoption of online solutions.

Transaction Limit Expansion for Prime Customers

Daily transfer limits for individual prime customers were increased to encourage higher digital usage and support large-value transactions through secure digital channels. This initiative strengthened transaction volumes and reinforced digital banking as a primary service channel.



Mobile Banking Service Guide Videos

Step-by-step instructional videos were introduced to guide customers through key Mobile Banking services, including account requests, transfers, and card services. This initiative improved customer confidence, reduced inquiry volumes, and supported self-service adoption.

Responsible Banking & Economic Impact

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Economic Performance

Responsible banking at EGBANK is defined by the integration of economic growth with positive environmental and social contributions.

As a leading corporate and retail lender, we recognize that our financial decisions are powerful drivers of national development.

Our approach balances robust **Economic Performance** with a steadfast commitment to **Sustainable Finance, Financial Inclusion,** and an exceptional **Customer Experience**.

By focusing on underserved segments—including youth, women, and MSMEs—and directing capital toward resource-efficient projects, EGBANK creates stable, long-term value for our stakeholders and the Egyptian economy.

Why it Matters

EGBANK's economic performance reflects its capacity to sustain responsible growth while financing businesses, infrastructure, and households across Egypt.

Strong profitability and portfolio expansion enable the Bank to support productive economic sectors, expand access to credit, and maintain financial resilience in a dynamic economic environment.

Sustained financial performance also strengthens the Bank's ability to invest in innovation, customer solutions, and inclusive financial services that contribute to national economic development.

Our Approach and Progress

EGBANK manages economic performance through balanced portfolio growth, diversified lending across corporate and retail segments, and prudent risk and capital management. The Bank prioritizes expansion in productive sectors while maintaining asset quality and sustainable profitability.

During 2024–2025, EGBANK recorded solid growth across key financial indicators, including assets, lending portfolios, deposits, and profitability. Retail lending expanded significantly alongside continued growth in corporate financing, strengthening the Bank's contribution to business activity, consumer finance, and broader economic participation across Egypt.

Policies

- » Personal Loans Policy
- » Credit Card Policy
- » Auto Loans Policy
- » Account Policy

UN SDGs



Egypt's Vision 2030



2024-2025

Economic Performance

Net Profit (EGP Bn)

EGP 2.6 Bn **in 2024**

EGP 4.2 Bn **in 2025**

Return on Average Assets (%)

2.16% **in 2024**

2.99% **in 2025**

Return on Average Equity (%)

29.79% **in 2024**

36.27% **in 2025**

Total Assets (EGP Bn)

EGP 137 Bn **in 2024**

EGP 143 Bn **in 2025**

Total Liabilities (EGP Bn)

EGP 127.6 Bn **in 2024**

EGP 129 Bn **in 2025**

Net Operating Income (EGP Bn)

EGP 7.8 Bn **in 2024**

EGP 10.6 Bn **in 2025**

Gross Loans (EGP Bn)

EGP 48.8 Bn **in 2024**

EGP 67 Bn **in 2025**

Corporate Loans Portfolio (EGP Bn)

EGP 32 Bn **in 2024**

EGP 31 Bn **in 2025**

Retail Loans Portfolio (EGP Bn)

EGP 16 Bn **in 2024**

EGP 34 Bn **in 2025**

Total Deposits (EGP Bn)

EGP 111.6 Bn **in 2024**

EGP 106.4 Bn **in 2025**

Corporate Deposits Portfolio (EGP Bn)

EGP 87 Bn **in 2024**

EGP 80 Bn **in 2025**

Retail Deposits Portfolio (EGP Bn)

EGP 24.6 Bn **in 2024**

EGP 26.4 Bn **in 2025**

Retail Banking

Retail Portfolio Growth and Product Diversification

EGBANK’s retail banking portfolio expanded significantly over 2024–2025, reflecting the Bank’s continued focus on broadening access to consumer finance and strengthening its retail product offering.

The total retail lending portfolio increased EGP 8.96 billion in 2023 to EGP 16.05 billion in 2024, and further to EGP 33.58 billion in 2025, representing growth of approximately 126.4% in 2024 and 109.2% in 2025.

Auto finance remained the main growth driver, increasing from EGP 4,560 million in 2024 to EGP 12,060 million in 2025 (+164% YoY). Credit card purchases rose from EGP 273 million to EGP 441 million (+61.5% YoY). Mortgage lending also recorded steady growth, reaching EGP 682 million in 2025, compared to EGP 516 million in 2024 (+32.2% YoY).

Retail Loans Portfolio

EGP 16.05 Bn in 2024
(126.4% YoY)

EGP 33.58 Bn in 2025
(109.2% YoY)

Personal Loans

EGP 13.04 Bn in 2024
(69.4% YoY)

EGP 25.10 Bn in 2025
(92.5 YoY)

Auto Loans

EGP 4.56 Bn in 2024
(183% YoY)

EGP 12.06 Bn in 2025
(164% YoY)

Credit Card Usage

EGP 273 Mn in 2024
(53.1% YoY)

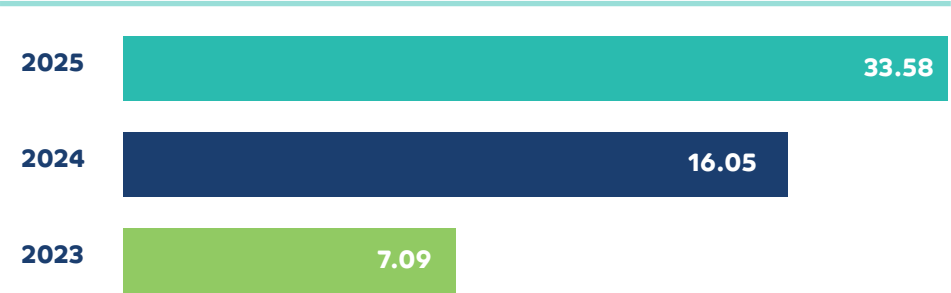
EGP 441 Mn in 2025
(61.5%YoY)

Mortgage

EGP 516 Mn in 2024
(30.3% YoY)

EGP 682 Mn in 2025
(32.2% YoY)

EGBANK RETAIL PORTFOLIO (EGP Billion)



Inclusive Retail Banking

New-to-Bank Youth Customers in 2025

+32%



YoY Growth

Women Customers in 2025

28.4%



Of Retail lending Customers

Customers with Disabilities in 2025

10.6%



YoY Growth

Youth Customers

EGBANK continued to expand access to banking services for young customers, supporting early financial inclusion and participation in the formal financial system. The number of New-to-bank (NTB) youth retail customers increased from 13,241 in 2024 to 17,435 in 2025 representing growth of 32% YoY, reflecting the Bank's outreach to younger segments through accessible accounts and retail banking services.

Women Customers

EGBANK maintains engagement with women customers across its retail portfolio, supporting financial inclusion and access to banking services. Women represented 28.4% of retail lending customers in 2025 (2024: 29.5%), corresponding to 65,873 women customers served through retail lending products.

Customers with Disabilities

EGBANK continued to extend retail banking services to customers with disabilities, supporting inclusive access to financial services. The percentage of customers with disabilities increased approximately with 10.6% YoY, reflecting ongoing efforts to broaden access across diverse customer groups.



Corporate Banking

Corporate banking remains a core driver of EGBANK's financing activities, supporting large enterprises across key sectors of the Egyptian economy.

Through structured lending, syndications, and sector-focused financing solutions, the Bank enables business expansion, industrial development, and infrastructure investment while contributing to economic growth and job creation.

In 2024, the corporate loans portfolio reached EGP 32 billion, representing the largest share of total lending. The portfolio remained diversified across priority sectors, including oil and energy, real estate, industry, and services, reflecting the Bank's approach to maintaining balanced sector exposure and managing concentration risk. In 2025, the corporate loans portfolio stood at EGP 31 billion, in line with the Bank's continued focus on lending growth and sector diversification. Part of the increase in the retail portfolio was attributable to the offloading of non-bank financial institution (NBFI) portfolios, which remained under the management of the Corporate Banking team.

Corporate Portfolio Diversification and Economic Contribution

EGBANK's corporate financing supports productive sectors that contribute directly to national economic activity and value creation. Lending to energy, industrial, and infrastructure-related sectors enables capital investment, production capacity expansion, and trade development across the economy. The Bank maintains a diversified sector mix to enhance portfolio resilience and support sustainable economic development.

Corporate Loans Portfolio

EGP **32** Bn in 2024
(23.2% YoY)

EGP **31** Bn in 2025

Corporate Portfolio Resilience and Sustainability

EGBANK maintains a diversified corporate portfolio aligned with priority economic sectors and long-term growth areas.

This balanced portfolio composition supports stable asset quality and reduces concentration risk while enabling sustained lending across economic cycles.

In 2025, the corporate portfolio continued to expand within established risk parameters, reinforcing lending sustainability and long-term portfolio resilience.

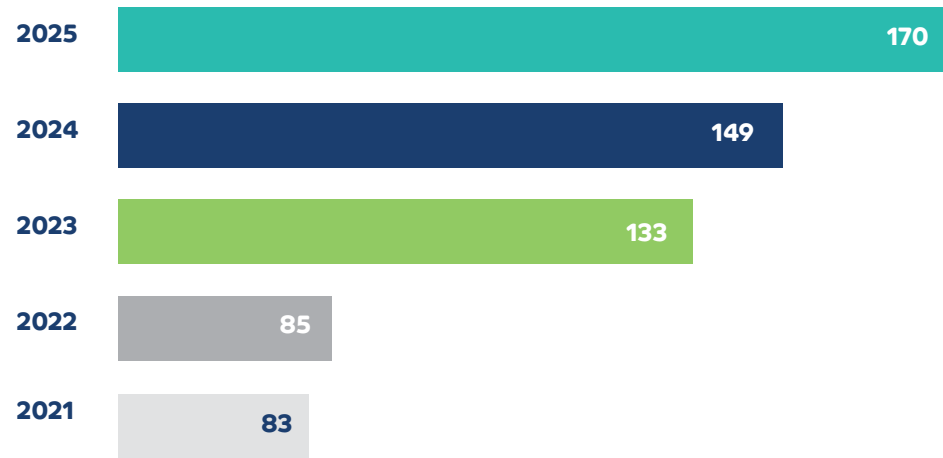
oil	23%
Energy	16%
Real Estate	7%
NBFI	7%
Construction	7%
Steel	4%
Fertilizers	3%
Pharmaceutical	3%
Power	4%
Consumer	2%
Trading	4%
Others	20%



oil	23%
Steel	5%
Real Estate	8%
NBFI	16%
Construction	7%
Consumer	5%
Fertilizers	4%
Pharmaceutical	4%
Power	3%
Trading	6%
Others	20%



Corporate Clients



Sustainable Finance

Why it Matters

Sustainable finance enables EGBANK to support environmentally and socially responsible economic activities while managing long-term credit and transition risks. By financing projects that improve resource efficiency, environmental performance, and community infrastructure, the Bank contributes to Egypt’s transition toward a more sustainable and inclusive economy. Sustainable finance also strengthens portfolio resilience by aligning lending with emerging regulatory and market expectations.

Our Approach and Progress

EGBANK integrates defined sustainability eligibility criteria into its corporate lending activities to identify and finance projects with clear environmental or social benefits. Sustainable finance is primarily delivered through project-based lending across priority sectors including energy efficiency, environmental protection, renewable energy, infrastructure, and community development. Portfolio allocation and utilisation levels are monitored to ensure effective deployment and balanced distribution between environmental and social investments, while maintaining sound credit quality and financial performance.

2024-2025 Highlights

2024 Total EGBank Corporate Lending Portfolio

EGP 32 Bn

2024 Environmental and Social Lending Portfolio

EGP 2.3 Bn

(7.2 % of the Total Corporate Loans)

2024 Environmental Lending

EGP 1.77 Bn

2024 Social Lending

EGP 0.55 Bn

2025 Total EGBank Corporate Lending Portfolio

EGP 31 Bn

2025 Environmental and Social Lending Portfolio

EGP 2.5 Bn

(8.2 % of the Total Corporate Loans)

2025 Environmental Lending

EGP 1.8 Bn

2025 Social Lending

EGP 0.74 Bn

EGBANK Sustainable Finance Portfolio

In 2024, EGBANK deployed approximately EGP 2.3 billion across its sustainable finance portfolio, representing 7.2% of the corporate lending portfolio (EGP 32 billion).

Environmental financing accounted for approximately EGP 1.77 billion which represents 76.4% of total sustainable finance portfolio, while EGP 546 million supported social projects which represents 23.6% of total sustainable finance portfolio.

In 2025, sustainable finance deployment reached approximately EGP 2.5 billion, equivalent to 8.2% of the total corporate lending portfolio (EGP 31 billion). Environmental investments represented around EGP 1.8 billion which represents 71% of total sustainable finance, while social financing totalled approximately EGP 735 million represents 29% of total sustainable finance portfolio.

This consistent allocation demonstrates continued prioritisation of environmentally focused financing alongside social investment.

Environmental & Social Lending Portfolio

Environmental Lending

EGP 1.77 Bn

in 2024

Social Lending

EGP 546 Mn

in 2024

2024 Environmental Lending Portfolio

8 Projects EGP 1.77 Bn In Funding

Renewable Energy

3 Projects
EGP 19 Mn

Water

1 Projects
EGP 8.4 Mn

Sustainable Transport

1 Projects
EGP 20.5 Mn

Environmental Protection

1 Projects
EGP 1.3 Bn

Energy Efficiency

2 Projects
EGP 393Mn

2024 Social Lending Portfolio

EGP 546 Mn In Funding

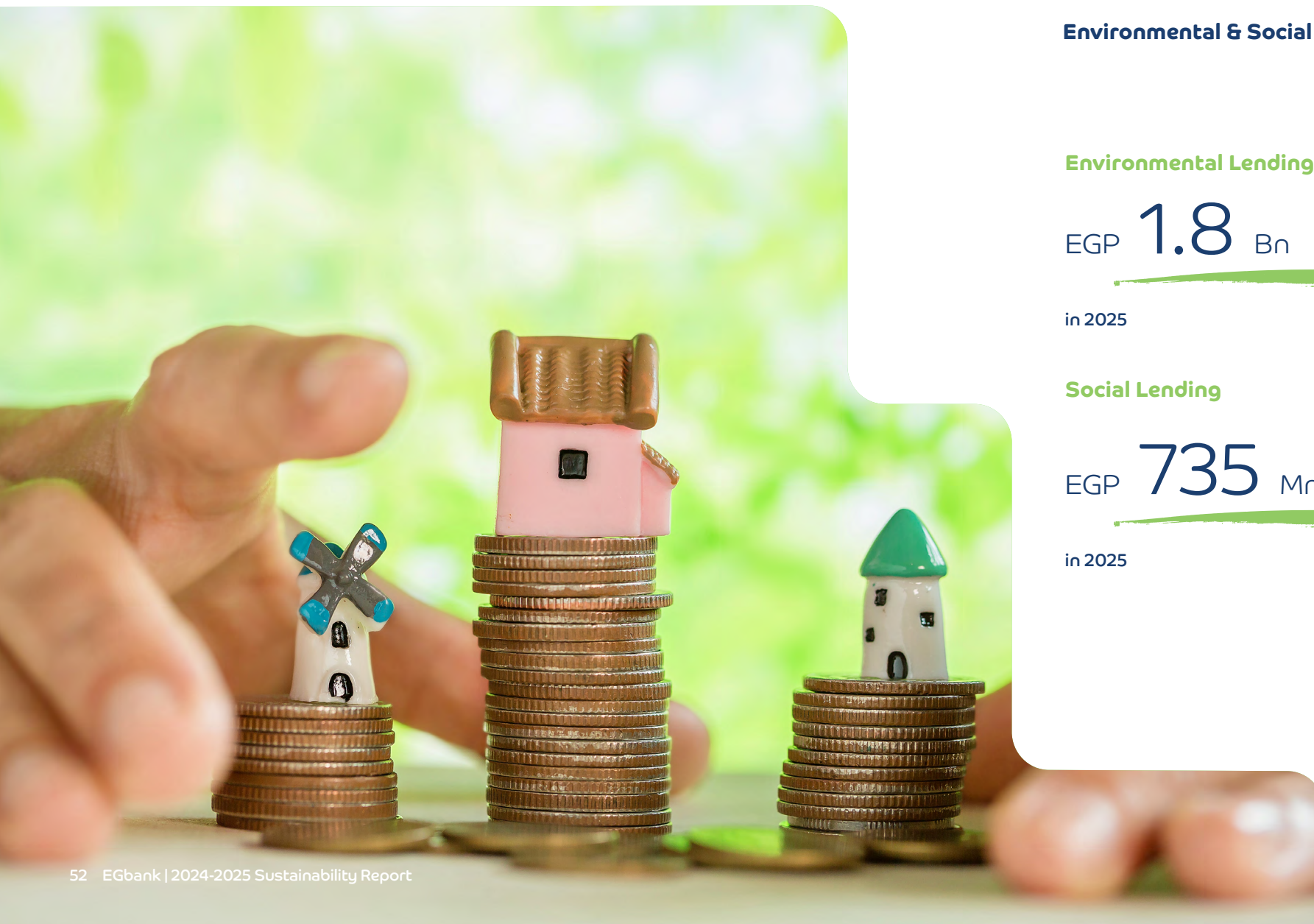
Infrastructure

EGP 427 Mn

Other Social Related Projects

EGP 119 Mn





Environmental & Social Lending Portfolio

Environmental Lending

EGP 1.8 Bn

in 2025

Social Lending

EGP 735 Mn

in 2025

2025 Environmental Lending Portfolio

7 Projects EGP 1.8 Bn In Funding

Renewable Energy
2 Projects
EGP 3.8 Mn

Water
1 Projects
EGP 6.9 Mn

Sustainable Transport
1 Projects
EGP 13.9 Mn

Environmental Protection
1 Projects
EGP 1.4 Bn

Energy Efficiency
2 Projects
EGP 399 Mn

2025 Social Lending Portfolio

EGP 735 Mn In Funding

Infrastructure
EGP 372 Mn

Other Social Related Projects
EGP 363 Mn

Financial Inclusion & SME Support

Why it Matters

Financial inclusion is a core commitment for EGBANK, focused on expanding access to banking services and supporting inclusive economic participation across Egypt. By providing affordable, digitally enabled financial solutions and strengthening financial literacy for underserved individuals, youth, women, and micro, small, and medium enterprises (MSMEs), the Bank helps address limitations in access to formal finance and enhance financial stability. This approach empowers communities, supports entrepreneurship and income generation, and fosters long term, sustainable growth for both society and the Bank.

Our Approach and Progress

EGBANK’s financial inclusion strategy focuses on delivering accessible banking solutions tailored to the needs of underserved individuals, youth, women, and small businesses. This is achieved through a combination of financial education, digital and physical banking services, and targeted initiatives that strengthen engagement with the formal financial system. The Bank customizes services to specific customer segments, while partnerships with key stakeholders expand reach and impact. By combining practical access, capability building, and innovative digital tools, EGBANK promotes sustainable economic participation and enhances financial inclusion across Egypt.

2024-2025 Highlights

Financial Literacy Sessions in 2024

+25

Financial Literacy Participants in 2024

+1500



Women’s participation in financial literacy sessions in 2024

75%



Financial Literacy Sessions in 2025

20

Financial Literacy Participants in 2025

+30000



Women’s participation in financial literacy sessions in 2025

80%



Financial Inclusion and Literacy

Financial inclusion and literacy are central to EGBANK's commitment to expanding equitable access to financial services and empowering individuals to participate confidently in the formal financial system. The Bank focuses on removing barriers that limit access to banking for underserved communities by combining financial education, inclusive products, and accessible delivery channels.

Through targeted initiatives addressing knowledge gaps, affordability, and usability, EGBANK supports individuals in developing the skills and confidence needed to manage their finances responsibly and make informed economic decisions programs across.

Financial Literacy Sessions

EGBANK actively promotes financial literacy as a key pillar of its financial inclusion strategy.

In 2024, the Bank delivered over 25 financial literacy sessions, reaching more than 1,500 previously unbanked individuals, including youth, women, and MSMEs. While in 2025 the bank delivered 20 financial literacy sessions, reaching more than 3,000 individuals.

These sessions covered topics such as budgeting, savings, responsible account usage, and entrepreneurship fundamentals, equipping participants with essential skills to make informed financial decisions and engage confidently with the formal banking system.

By integrating measurable financial education into its inclusion efforts, EGBANK strengthens community capacity, supports economic participation, and fosters long term sustainable growth.

EGBANK Financial Inclusion Initiatives

EGBANK's financial inclusion efforts in 2024–2025 focused on key segments, offering targeted products, services, and programs designed to meet the unique needs of underserved individuals, youth, women, and MSMEs.

Women's Economic Empowerment and Inclusion

8

Number of women Supported

Women's Economic Empowerment (Tanmeyah El Osra El Masrya)

EGBANK continued its partnership with the **Tanmeyah El Osra El Masrya** national initiative to foster sustainable income generation. The Bank funded **8 women** in Assuit, providing them with the capital required to launch small businesses. By combining financial and social support, EGBANK strengthened inclusion, well-being, and sustainable economic participation for women.



Community Health & Well-being (Haya Karima)

150

Women Health Check

Beyond financial support, EGBANK reinforced its commitment to social well-being under the **Haya Karima** initiative. The Bank organized medical caravans that provided comprehensive **health checks to over 150 women** in underserved villages. This initiative highlights the Bank's holistic approach, addressing both the economic and physical health of the communities it serves.



Zahra Women Entrepreneurship Program

Through its collaboration with the Misr El Kheir Foundation, EGBANK launched the Zahra Women Entrepreneurship Program to support women from rural and urban governorates in launching and growing their small projects.

The program provided participants with equipment and resources turn their ideas into sustainable income generating activities, empowering women's economic participation and sustainability.

By combining financial inclusion with hands on support, EGBANK strengthened its contribution to socioeconomic development and expanded opportunities for women to engage meaningfully in local economies.

Empowering **Youth** and SMEs for Inclusive Growth

Youth Financial Literacy Program

In 2024, EGBANK advanced financial inclusion for young people by delivering targeted financial literacy sessions that reached over 500 participants, along with Entrepreneurship 101 workshops across several governorates.

These programs equipped participants with essential financial knowledge and skills to understand banking services and pursue entrepreneurial opportunities. In parallel, the Bank enabled youth to open accounts with zero fees and no minimum deposit requirements, removing barriers to formal financial participation. By combining education with hands on access to financial tools, EGBANK strengthened youth engagement with the formal financial system and fostered early financial confidence and economic participation.



101

Total Number of Entrepreneurship Workshops

+500

Number of Youth Participants



Egypt Career Summit Initiative

In 2024, EGBANK participated in the Egypt Career Summit at the British University in Egypt, strengthening its commitment to youth development and financial inclusion by engaging students, graduates, and young professionals.

The Bank's presence at this two-day summit provided attendees with access to financial knowledge, career guidance, and opportunities to connect with industry professionals, closing the gap between academic learning and workforce preparedness. By supporting this platform for career and skills development, EGBANK contributed to expanding youth capacity, enhancing employability, and encouraging participation in the formal financial system and broader economy.

Freelancer Engagement Campaign

In 2024, EGBANK focused on the freelancer segment, launching its first dedicated roadshow in Sahel to build communities and boost engagement. The campaign featured digital activations with tailored freelancer content, influencer collaborations, celebrity support, and innovative initiatives such as the first card game for freelancers.

Strategic partnerships with youth focused platforms, including the Entrepreneurial Excellence Awards (EEA) and Red Bull gaming events, expanded the Bank's reach to audiences with limited engagement with financial institutions. These initiatives strengthened EGBANK's positioning as the "bank of youth" and helped the Bank regain a top 10 ranking in brand awareness, demonstrating measurable impact in connecting with this emerging, underserved segment.



Accessibility and Product Enhancement



Inclusive Banking Services Initiative

EGBANK continued to enhance accessibility for customers with disabilities by strengthening its in-branch and digital service infrastructure.

Key implementations included assistive ATM technologies with voice guidance for visually impaired customers, the introduction of home visit services for elderly and disabled clients, and a "Single Desk" policy to facilitate easier transactions.

Complementing these technical upgrades, branch staff received specialized training in Braille communication and disability etiquette through the Egyptian Banking Institute (EBI). These initiatives demonstrate EGBANK's holistic commitment to inclusive banking, ensuring respectful, high-quality, and equal access for all customers.

ATM Expansion and Financial Inclusion Program

To expand financial access across Egypt, EGBANK deployed ATMs in underserved and strategic areas where the bank has no branches, directly aligning with national financial inclusion guidelines.

The expansion prioritized sustainability through the installation of energy-efficient and cash-recycling units, which improve operational efficiency while reducing the bank's GHG emissions.

Beyond geographic reach, the network reinforced equal access by ensuring ATMs are equipped with accessibility software and Braille keypads for visually impaired clients. By meeting national security standards and enhancing service availability, EGBANK continues to bridge the gap between underserved communities and formal financial services.



Digital Outreach Campaign

During 2024, EGBANK expanded its use of digital channels to enhance outreach and engagement with underserved customer groups through a more structured and data informed approach.

The Bank delivered multiple of targeted campaigns across social media, online search platforms, and emerging online spaces to raise awareness of banking services, drive engagement, and promote accessible financial solutions. A total of 47 campaigns were executed on Meta platforms, alongside 12 on TikTok, 9 on Google, and 3 on LinkedIn.

These campaigns supported product promotion with performance indicators exceeding planned objectives by an average of 200% to support product promotion.

MINT Platform: Expanding Financial Inclusion Beyond Banking

EGBANK continues to advance financial inclusion through MINT, the Bank's integrated youth and entrepreneurship platform that combines access to banking products with capacity building, skills development, and entrepreneurship support.

MINT is designed to support young individuals, students, freelancers, women, and early-stage entrepreneurs by facilitating their transition into the formal financial system while strengthening financial literacy, employability, and economic participation.

For more information on the platform and its programs is available on the MINT website at <https://mint.eg-bank.com>.

Through its beyond banking programs and entrepreneurship services, MINT complements EGBANK's core banking offerings by addressing non-financial barriers to inclusion, including access to skills, knowledge, mentorship, and innovation ecosystems.

Building on progress achieved in prior years, the platform continued to expand its outreach, deepen engagement with underserved segments, and convert program participation into sustained access to financial services during the 2024–2025 reporting period.

Beyond Banking Outreach and Account Conversion

During 2024, MINT platform reached a broad range of underserved and emerging segments, including university students, school students, female freelancers, and fresh graduates, through structured programs, events, and partnerships. These activities resulted in the opening of 4,918 accounts, including more than 912 referral accounts, with an overall conversion rate of 81 percent from program participation to banking product usage. This strong conversion performance reflects the effectiveness of MINT's approach in translating engagement and financial literacy initiatives into tangible access to financial services.

In 2025, MINT sustained its outreach and conversion outcomes despite a lower volume of events, opening 5,808 accounts, including more than 160 referral accounts, and achieving a conversion rate of 78 percent. While the absolute number of accounts declined compared to 2024, conversion levels remained consistently high across both years, indicating continued effectiveness in integrating financial inclusion programming with access to banking products.

4,918

Opened Accounts in 2024

5,808

Opened Accounts in 2025

81%

2024 Program-to-Account Conversion Rate

78%

2025 Program-to-Account Conversion Rate

1,500

Young Women Supported FEMpower Program



Women's Skills Development and Empowerment Program

At the FEMpower Summit, MINT by EGBANK advanced its commitment to women's economic empowerment and financial inclusion. The initiative targeted 1,500 young women across Egypt, providing coaching, skills development, and guidance on work life balance to strengthen their professional capabilities. Participants gained practical tools and knowledge to pursue employment, entrepreneurship, or freelance opportunities, supporting early financial independence. By combining skills training with financial inclusion, the program enabled sustainable economic participation, boosted confidence, and contributed to long term social and economic development for women in underserved communities.



Female Entrepreneurship Support Initiative

As part of its ongoing support for women's economic participation, EGBANK celebrated Mother's Day by highlighting a female led startup supported through its MINT incubator, which engaged 50 women entrepreneurs in remote areas.

Recognizing women's professional and community contributions, the Bank sourced gifts from this MINT alumni business to honour women across its network. This initiative underscores EGBANK's commitment to uplifting women entrepreneurs and integrating support for women led enterprises into its broader financial inclusion and socioeconomic development strategy.

50

Women Entrepreneurs Supported



Empowering SMEs Through the Entlaq Partnership

Entrepreneurship support represents a central pillar of MINT's contribution to inclusive economic growth. In 2024, EGBANK expanded its efforts to strengthen Egypt's entrepreneurship ecosystem through a strategic partnership with Entlaq Holding. Through this collaboration, early-stage startups received training, mentorship, and ongoing guidance to support business development and scaling. During the year, 12 startups, including two fintech startups, were supported through the MINT Incubator, while three MINT Alumni Loyalty events featured 16 startups and contributed to investment raised amounting to USD 3.8 million.

12+

Startups Supported in 2024

565

MINT Talk Participants in 2024

In 2025, the scale of this partnership increased, with 18 startups supported through the MINT Incubator, including four fintech startups. Two Alumni Loyalty events featured 15 startups, and investment raised increased to USD 4 million, demonstrating the growing reach and impact of MINT's entrepreneurship support.

In parallel, EGBANK delivered the MINT Fintech Hackathon, which hosted 12 teams in 2024 and

300

MINT Talk Participants in 2025

18+

Startups Supported in 2025

USD 4 Mn

Investment Raised in 2025

11 teams in 2025, with three winning teams in each year and selected startups progressing into advanced support pathways, including incubation. Knowledge sharing was further supported through MINT Talks, which attracted 565 participants in 2024 and 300 participants in 2025, strengthening mentorship, peer learning, and ecosystem engagement for early-stage entrepreneurs.

Contribution to Inclusive and Sustainable Growth

Across the reporting period, MINT continued to operate as a catalyst for financial inclusion by linking access to banking products with education, entrepreneurship, and innovation.

Through its targeted engagement with youth, women, freelancers, and startups, EGBANK reinforced its contribution to expanding financial literacy, promoting formal financial access, and supporting sustainable livelihoods, in line with its broader commitment to inclusive and sustainable economic development.

USD 3.8 Mn

Investment Raised in 2024

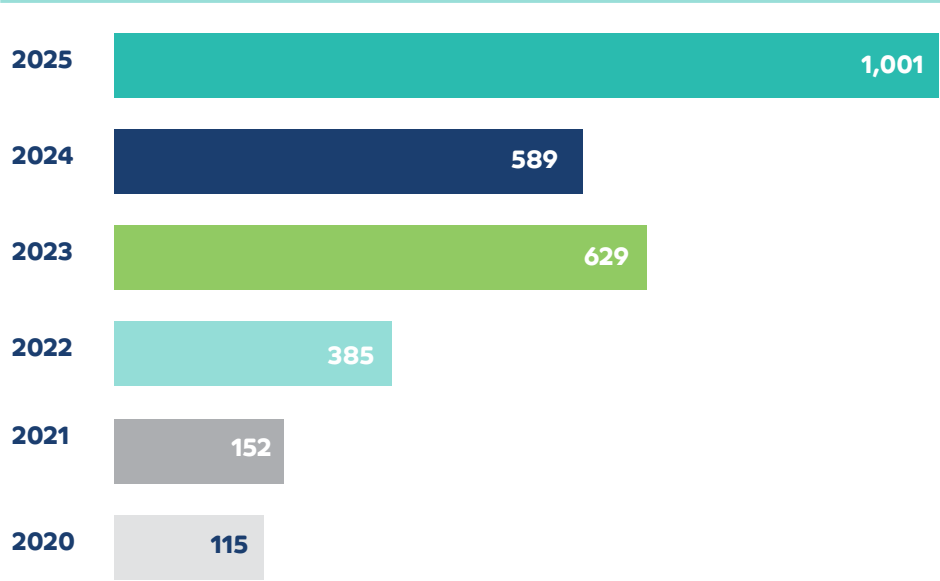
Small , Medium Enterprises (SMEs)

SME Loan Portfolio

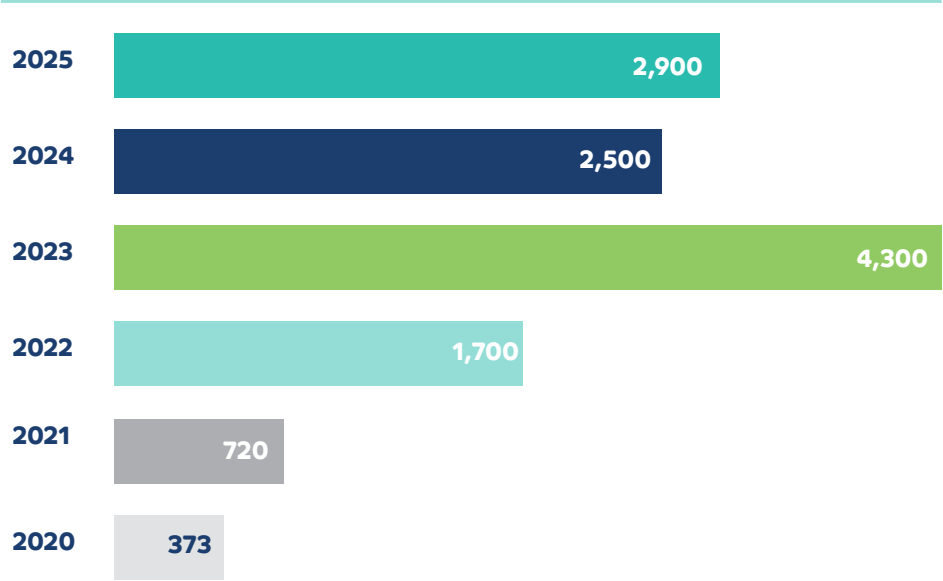
EGBANK’s SME loan portfolio recorded **EGP 2.5 billion** in 2024 and **EGP 2.9 billion** in 2025. Despite the adjustment in loan volume, the Bank achieved a significant milestone in financial inclusion, with the client base growing by 70% year-on-year, rising from **589 clients** in 2024 to **1,001 clients** in 2025.



Growing SME Client Base



SME Loan Portfolio (EGP million)



Collaborative Initiatives supporting **SME** Development in 2024-2025

In 2024–2025, EGBANK strengthened its commitment to SME growth through three strategic partnerships addressing key sector needs.

Collaborations with White Corp, Entlaq, and the Simplified KYC initiative provide tailored financing, mentorship, and enhanced access to financial services, helping SMEs formalize operations, improve efficiency, and achieve sustainable growth.

Strengthening SME Access Through AHLAN Accounts

In 2024, EGBANK improved access to banking services for underprivileged and unbanked segments through enhancements to its Simplified KYC (AHLAN) accounts.



Account limits were increased for greater flexibility, while beneficiaries continued receiving free debit cards and renewals.

To encourage digital usage, the Bank promoted the use of POS terminals and online channels, enabling convenient electronic payments and bill settlement. These measures strengthened financial inclusion by providing practical banking access and digital payment tools.

White Corp Collaboration Empowering SMEs

In 2024, EGBANK strengthened its support for small and medium enterprises through a strategic partnership with White Corp, an industrial consulting enterprise providing sustainable business and management solutions.



The collaboration focused on enhancing the operational capabilities and competitiveness of SMEs by streamlining processes, reducing costs, and improving efficiency.

By combining specialized consulting expertise with its SME support framework, EGBANK enhanced its commitment to empowering SMEs, enhancing stability, and enabling sustainable participation in Egypt's formal business and financial ecosystem.

Customer Experience & Satisfaction

Why it Matters

For EGBANK, customer experience and satisfaction are central to responsible banking and sustainable value creation.

As a retail focused institution serving individuals and SMEs, the quality, speed, and reliability of service directly influence customer trust, loyalty, and long term customer retention. Ensuring that customers can access products easily, receive timely support, and have their concerns addressed efficiently is therefore critical to maintaining confidence in the Bank and supporting inclusive financial participation.

Recognizing this, Customer Experience is identified as a material social topic across multiple operational and business functions, reflecting the Bank's commitment to delivering consistent, transparent, and customer centric services throughout the customer journey.

Our Approach and Progress

EGBANK embeds customer experience considerations across operations, product design, and service oversight to help ensure that service quality is consistently strengthened at every point of interaction.

Customer related performance is not managed through a single function; rather, it is embedded across retail product development, branch operations control, and structured service excellence practices that collectively support more reliable, responsive, and convenient banking services.

During 2024–2025, EGBANK implemented targeted operational and service excellence initiatives, including field visit optimizations, staff awareness programs, structured service enhancement programs, and improvements to the Branch Operating Model.

Accordingly, the Bank's approach focuses on **three** key aspects



Operational efficiency
and reliability



Accessible and convenient
products and services



Structured service excellence
and feedback mechanisms

2024-2025 Highlights

31%

Customer Net Promoter
Score (NPS) in 2024

37%

Customer Net Promoter Score
(NPS) in 2025

100%

Of Complaints were Resolved
in 2025

91%

Customer Satisfaction in 2024

93%

Customer Satisfaction in 2025

Operational efficiency and reliability

EGBANK continuously enhances processes and systems across its branch network to provide consistent and customer centric service. The Bank focuses on improving operational workflows to reduce turnaround times (TAT), minimize human interventions, and standardize procedures, with an updated Branch Operating Model designed to streamline processes and improve the overall customer journey.

EGBANK provides customers with clear and accessible channels to submit complaints, including branch complaint boxes using the official complaint form, the Customer Protection Unit email, the Bank's website, the call center, and direct contact with the Customer Rights Protection Unit after referral by call center agents. Customers receive a complaint reference number within two working days, and complaints are investigated with a response provided within up to fifteen working days, except for cases involving external parties that may require additional time. If the customer does not accept the response, they may submit a written objection within fifteen working days, after which the Bank reinvestigates the complaint and provides a final response within another fifteen working days.

Customer requests and operational workflows are managed through standardized manuals and structured processes, enabling faster handling of cases, improved coordination, and more timely responses to inquiries and escalations. System and process enhancements support smoother day-to-day operations, reduce service delays, and contribute to fewer operational errors.

Through process improvements, staff awareness initiatives, and effective staffing allocation, EGBANK strengthens reliability and consistency across customer touchpoints. Operational Field Visit Optimization and the Service Excellence Enhancement Program enabled the Bank to identify recurring service gaps, streamline response processes, and support timely resolution of customer inquiries, contributing to improved service quality and customer satisfaction.



Accessible and convenient products and services

EGBANK continued to strengthen access to consumer financing through targeted product development and policy enhancements across personal lending, auto finance, and credit card solutions.

During 2025, the Bank expanded eligibility criteria, streamlined approval processes, and introduced segment-specific offerings to improve accessibility, responsiveness, and customer experience across retail lending products.

Personal Lending Expansion and Policy Optimization

During 2025, EGBANK revised and enhanced several policies within the Personal Loans division to improve approval efficiency and expand eligibility across customer segments. These improvements supported increased access to personal financing and contributed to personal loan sales of approximately EGP 800 million during the year, reflecting strong growth compared to previous periods.

The Bank also expanded its retail lending focus to include freelancers as a dedicated customer segment. Tailored lending solutions were introduced to address the specific income structures and financing needs of self-employed customers, enabling broader financial inclusion and diversification of the retail customer base.

Auto Financing Solutions

Auto lending remained a key driver of retail portfolio growth. In 2025, EGBANK introduced the "Drive Now" instant-approval auto loan programme, designed to accelerate financing approval and enhance customer convenience. The programme facilitated more than EGP 7.5 billion in vehicle purchases during the year, supporting wider access to automotive financing across eligible customer segments.

Additional auto loan offerings targeting residential property owners and higher-income customers further expanded product accessibility and strengthened cross-selling across the retail portfolio. Auto financing solutions launched during the year include instant-approval products such as Auto Loan Drive Now, along with specialized programs for residential property owners and high-net-worth customers. Streamlined processes help reduce TAT and enhance the overall customer experience.



EGBank Lending Solutions

- 1 Personal Loan Cross-sell Program to Credit Cards
- 2 Personal Loan Cross-sell to Auto Loan
- 3 Personal Loan Program – Used Car Ownership
- 4 Personal Loans for Freelancers
- 5 Residential Property Ownership – Personal Loan
- 6 Auto Loan Drive Now
- 7 Auto Loan for Residential Property Owners
- 8 High Net Worth Program for Auto Loans

EGBank Credit Cards Products and Services

- 1 World Elite Credit Cards
- 2 International Schools Program for Credit Cards
- 3 Cards Cross-Selling Program against Car Ownership
- 4 Card Activation/Deactivation and PIN Setup via SMS

Credit Cards and Payment Convenience

EGBANK continued to enhance its card portfolio and payment services in 2025 through tailored programs aimed at improving convenience, security, and accessibility. New card offerings target specific customer segments, including high-net-worth individuals, employees of international schools, and customers with alternative income sources such as vehicle ownership, supporting broader access to card-based financial services while following responsible lending practices.

Digital service features such as card activation, deactivation, and PIN setup via SMS simplify customer interactions, reduce reliance on branch visits, and enable customers to manage their accounts more efficiently. These enhancements support self-service and improve overall convenience, contributing to a more seamless and responsive customer experience.

EGBank Accounts and Saving Solutions

- 1 Super Saving Account
- 2 Zaha Account

Accounts and Savings Solutions

To support savings growth and financial inclusion, EGBANK launched a range of deposit products in 2025 designed to meet the needs of both affluent customers and underserved segments. The Super Saving Account targets customers with higher balances by offering competitive returns, encouraging long-term savings and financial planning.

The Zaha Account reinforces the Bank's financial inclusion strategy by offering preferential terms to underserved segments.

By providing differentiated savings solutions, EGBANK enhances customer choice and promotes responsible savings behaviour and long-term financial resilience.

Islamic Banking and Shari'a Compliant Solutions

EGBANK expanded its Shari'a-compliant product portfolio in 2025 to meet growing demand for Islamic banking solutions.

These offerings provide ethical, faith-based financing and investment alternatives while adhering to Islamic finance principles.

Products include Goods Murabaha and Auto Murabaha for customer purchases, Ijarah Al Khadamat for service-based financing, and the Diamond CD – 3 Years for long-term Shari'a-compliant savings.

These solutions enable customers to access financing and investment opportunities aligned with their values, supported by the Bank's established governance and risk management practices.

EGBank Islamic Banking Solutions

- 1 Goods Murabaha
Financing for ethical asset acquisition.
- 2 Auto Murabaha
Sharia-compliant car ownership solutions.
- 3 Ijarah Al Khadamat
Flexible service leasing arrangements.
- 4 Diamond CD – 3 Years
Long-term, secure investment growth.

SME Customer Experience and Service Quality

In parallel with retail banking, EGBANK places strong emphasis on enhancing customer experience for SME clients by improving service consistency, responsiveness, and reliability across branch and operational touchpoints.

During 2024–2025, customer experience for SME clients was supported through enhancements

to the Branch Operating Model, improved coordination between branches and centralized operations, and streamlined operational workflows designed to reduce TATs and improve service predictability.

Service quality for SME customers was further strengthened through operational risk analysis, incident management, and structured complaint analysis, enabling faster identification of recurring service issues and more effective corrective actions. Improvements in incident reporting, root-cause analysis, and complaint resolution processes contributed to reduced resolution TAT and a more transparent and consistent service experience for SME customers.

In addition, targeted staff awareness initiatives and enhancements to the Learning LAB supported frontline readiness in serving SME customers, improving alignment with updated procedures and systems. These efforts helped reduce operational errors, improve service consistency across branches, and reinforce customer trust and satisfaction among SME clients.

Structured service excellence and feedback mechanisms

EGBANK continuously enhances service quality through structured service excellence practices, formal standards, and systematic monitoring across its branch network.

Customer requests and feedback are managed through standardized processes that enable faster handling of inquiries, improved coordination, and more timely resolution of complaints.

During 2024–2025, customer complaint volumes increased from 3,747 complaints in 2024 to an estimated 4,300 complaints in 2025, reflecting broader customer engagement and service usage. At the same time, validated complaints remained well controlled, increasing from 775 validated complaints in 2024 to an estimated 850 in 2025.

Customer experience indicators showed positive progress, with Net Promoter Score improving from 31% in 2024 to 37% in 2025, and overall customer satisfaction increasing from 91% to 93% over the same period.

These results reflect continuous improvement in service quality, consistency, and customer perception across the Bank's retail operations.



**Social Impact & Community Engagement**

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EG BANK recognizes that long-term economic growth and financial sector sustainability are closely linked to social development and community well-being.

As a financial institution operating across diverse communities in Egypt, the Bank contributes to social progress through community investment initiatives and responsible business practices that extend beyond its core banking activities.

Community programmes and partnerships enable EGBANK to support education, entrepreneurship, healthcare, and social inclusion, while responsible procurement practices strengthen local economic participation and supply chain sustainability. Through these efforts, the Bank contributes to improving quality of life, expanding opportunities for underserved groups, and supporting inclusive development across the communities it serves.

Community Investment & Development

Why it Matters

Investment in community development supports social stability and enables individuals to participate more effectively in economic and social life. EGBANK's CSR initiatives address key challenges such as youth employability, access to skills development, financial literacy, healthcare support, and assistance for vulnerable and differently abled individuals.

The Bank delivers these initiatives through cooperation with partner organizations and institutions involved in community and social development, helping ensure that programs respond to identified community needs and provide direct support to beneficiaries.

Our Approach and Progress

EGBANK follows a focused approach to CSR that is centred on three main pillars: youth empowerment, entrepreneurship, and community well-being. CSR initiatives are delivered through partnerships with relevant organizations and institutions supporting social and community development.

Program selection reflects collaboration with relevant partners and focuses on supporting vulnerable groups. The Bank reports on its CSR activities by disclosing the scale of initiatives and the number of beneficiaries reached, as reflected in its community investment disclosures. Through continued partnerships and targeted programs, EGBANK continues to expand the reach of its CSR activities.



- 1 community well-being
- 2 Entrepreneurship
- 3 Youth Empowerment

UN SDGs



Egypt's Vision 2030



Youth Empowerment

EGBANK cooperates with Cairo University:

Egyptian Gulf Bank (EGBANK) participates in a range of educational initiatives aimed at supporting students and enhancing learning opportunities.

In cooperation with the Faculty of Economics at Cairo University, the Bank contributed to several initiatives focused on academic development including providing financial assistance for the transfer of 10 students from the Arabic department to the English department.

This support enabled participating students to continue their studies in an academic setting aligned with inclusive educational and professional requirements.



Entrepreneurship

EGBANK Supports EEA Awards

EGBANK has continued its partnership with the Entrepreneurship Awards in Egypt (EEA) platform for the fourth consecutive year and renewed its sponsorship for the fifth edition in 2025, reaffirming its commitment to developing young talent and promoting entrepreneurship as a strategic contributor to Egypt's Vision 2030.

The EEA platform recognizes and celebrates notable and successful entrepreneurs whose projects serve as role models across more than 15 sectors, encouraging innovation and economic growth in Egypt.

Through its sponsorship, EGBANK empowers young entrepreneurs by supporting their projects, providing guidance and recognition, and contributing to a dynamic entrepreneurial ecosystem that benefits the Egyptian economy and society.

The Bank actively engages with participants and stakeholders to ensure its support has a meaningful impact, reinforcing its leading role in fostering community development and inspiring sustainable economic progress across Egypt.

Community Well-being Initiatives

EGBANK's partnership with Misr Children Foundation

EGBANK has partnered with the Misr Children Foundation to support a digital education initiative for 1,000 students aged 8 to 18 years across 10 governorates. The program provided both theoretical and practical training in digital technology and programming over three consecutive months, organized into three stages tailored to the age group of the participants. To follow up on the initiative, EGBANK attended several graduation ceremonies to celebrate the students' achievements and conducted feedback surveys for each class to assess the learning experience. Through these efforts, the students gained hands on digital skills and opportunities to develop their knowledge. The Bank also engaged directly with beneficiaries to ensure the program's impact was meaningful and effective.

EGBANK's support for the Magdy Yaqoub Hospital expansion:

EGBANK supported the development of the Global Heart Centre in Cairo, that was set to open in August 2025. This new facility, building on the Aswan Heart Centre, will triple its capacity, offering 300 beds, 148 intensive care units, and the ability to perform thousands of complex heart procedures each year.

The centre will combine advanced medical treatment, research, and professional training, using cutting-edge simulators and AI technology to equip healthcare professionals from Egypt and abroad. Continuing the foundation's mission, all patients will receive free treatment.

Through this initiative, EGBANK reinforces its commitment to community well-being and improved access to specialized healthcare for patients each year.

EGBANK's participation in the Central Bank of Egypt (CBE) initiative:

EGBANK actively participated in the Central Bank of Egypt's (CBE) "New Beginning for Human Development" initiative, a 100-day program designed to advance corporate social responsibility (CSR) across the country.

The initiative focuses on improving citizens welfare through projects in health and education, implemented by the CBE with funding from participating banks.

Through its participation, EGBANK contributed to several key projects, including efforts to eliminate surgical waiting lists in governmental hospitals, support the development and upgrading of university hospitals, and establish the first National Liver Transplant Centre in Egypt.

The Bank also supported initiatives providing scholarships to students and upgrading technical schools, in addition to health campaigns such as early detection and treatment programs for critical conditions.

These initiatives directly benefited individuals, providing access to essential health and educational services. EGBANK's involvement highlights its commitment to community well-being, demonstrating how the Bank's CSR efforts create meaningful, measurable impacts for society.

EGBANK's Partnership with Tahya Misr:

EGBANK partnered with Tahya Misr to provide 600 cartons of food supplies to families during Ramadan. This initiative aimed to support households in need by ensuring access to essential food items during the holy month.

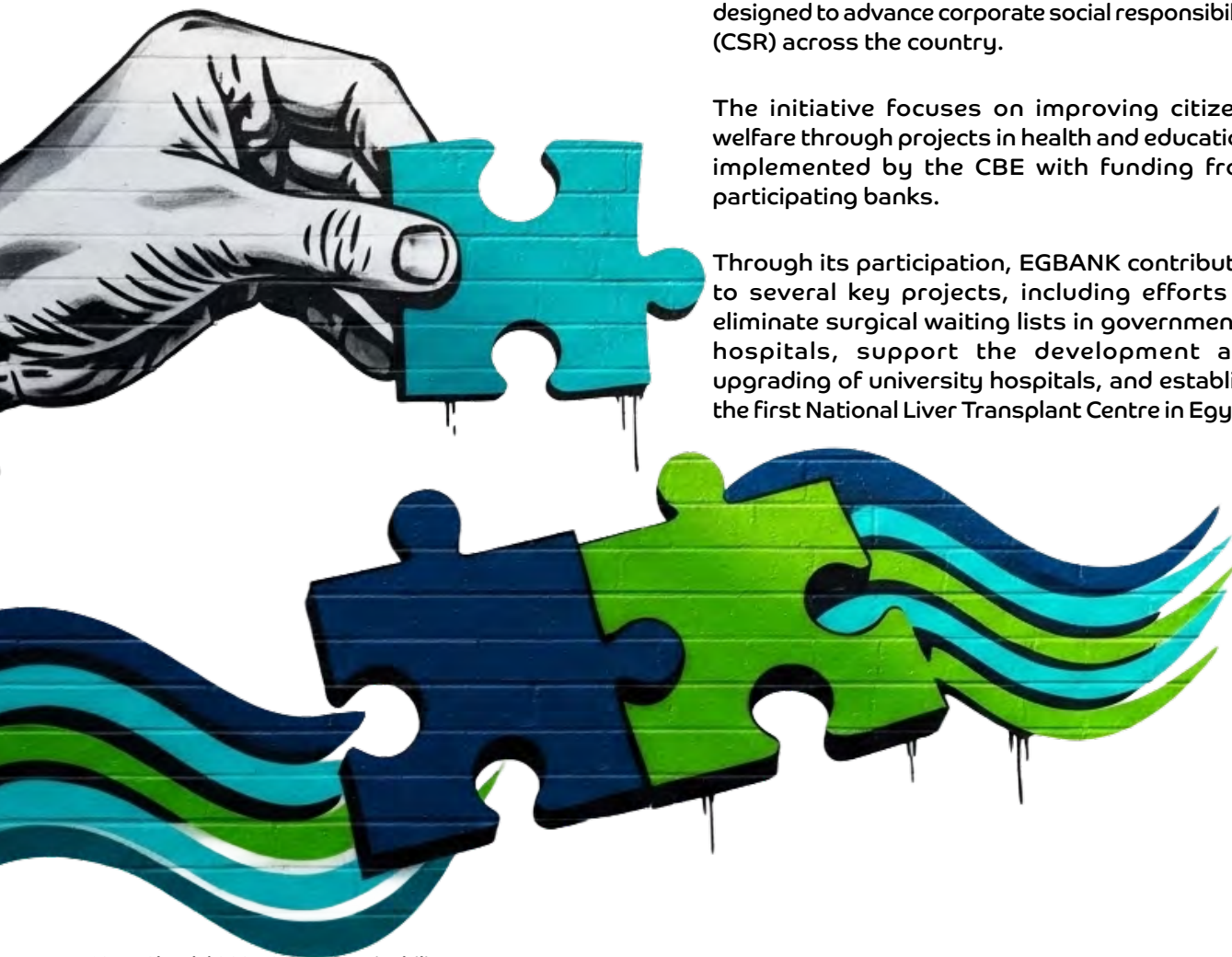
This initiative helped to ease daily challenges and strengthen community well-being. By supporting families during a time of increased need, EGBANK demonstrates its commitment to social responsibility and empowering communities across the country.

EGBANK's Partnership with Orman NGO:

EGBANK collaborated with Orman NGO to provide 1,612 cartons of food supplies for distribution during Ramadan. The initiative focused on assisting families who rely on charitable support, ensuring they had access to essential food items throughout the holy month.

The Bank's involvement helped organize the distribution process and reach families in multiple areas, highlighting EGBANK's role in supporting community welfare.

Families were directly supported through this contribution, reflecting the Bank's ongoing commitment to social responsibility and efforts to support vulnerable members of society during times of increased need.



Responsible Procurement & Supply Chain Management

Why it Matters

Responsible procurement enables EGBANK to manage operational and reputational risks, ensure ethical business conduct across its supply chain, and support local economic development.

By promoting transparent sourcing, fair supplier relationships, and local supplier participation, the Bank contributes to sustainable value creation beyond its direct operations while strengthening governance and accountability in procurement practices.

Our Approach and Progress

EGBANK adopts a structured procurement framework built on clear procedures, standardized documentation, and strong internal controls to ensure transparency, compliance, and efficiency. During 2024–2025, the Bank continued enhancing its sourcing practices, increasing engagement with local suppliers and allocating 99% of total spending to local vendors. Continuous updates to policies and contractual frameworks, alongside regular follow-ups on internal and regulatory findings, further strengthened governance and accountability across procurement activities.

2024-2025
Highlights

99%

of Total Spending on Local Suppliers

Policies and Procedures

- » Procedures & Forms Manual
- » Operations Efficiency & Process Support Manual



Responsible Procurement Governance

EGBANK continues to strengthen its procurement framework and internal processes to ensure efficiency, regulatory compliance, and enhanced service delivery.

During 2024–2025, the Bank focused on refining procedures, standardizing documentation, improving internal controls, and enhancing employee awareness to support sustainable and well-governed operations.

Capacity Building and Employee Awareness



Recognizing that effective procurement and operational excellence depend on strong implementation, EGBANK prioritizes continuous employee awareness and capacity building. Employees are regularly informed of updated procedures related to products and services to ensure consistent application and high service quality standards.

Frequent internal assessments and knowledge tests are conducted to strengthen understanding of process cycles, documentation requirements, and control mechanisms. Simplified process guides have been developed to ensure clarity and accessibility across the Bank.

Through continuous process improvement, reengineering of workflows, and enhanced employee awareness, EGBANK ensures best-practice process cycles while embedding strong internal controls into daily operations.

Local Supplier engagement

Local sourcing remains a core component of EGBANK’s responsible procurement approach, reflecting the Bank’s commitment to supporting domestic economic activity and strengthening supply chain sustainability.

By prioritizing local vendors where feasible and maintaining structured engagement with suppliers, EGBANK contributes to national economic participation while enhancing supply chain reliability and responsiveness.

During 2024–2025, 99% of suppliers represented local vendors, corresponding to EGP 212 million in procurement spending, reinforcing the Bank’s contribution to the local economy.

Engagement with local suppliers also supports operational continuity by strengthening supplier relationships and improving service responsiveness across procurement activities. Through these practices, EGBANK promotes responsible sourcing that balances efficiency, risk management, and economic value creation.

99%

Percentage of Local Suppliers



Our People

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EGBANK recognizes that its employees are the foundation of sustainable performance and long-term value creation.

The Bank is committed to fostering an inclusive, skilled, and engaged workforce that supports responsible banking, innovation, and high-quality customer service. Through structured talent development, diversity and inclusion initiatives, and comprehensive well-being programs, EGBANK strengthens human capital resilience while supporting employees' professional and personal growth.

These efforts contribute to organizational stability, employee satisfaction, and the Bank's ability to deliver sustainable financial and social impact.

Diversity, Equity & Inclusion

Why it Matters

EGBANK is committed to building a diverse and inclusive workplace that reflects equal opportunity, fairness, and respect for all employees.

The Bank promotes gender equality, youth empowerment, and inclusion of persons with disabilities through policies, recruitment practices, and employee support programs aligned with Egyptian labor regulations and international standards.

By strengthening workforce diversity and equitable access to opportunities, EGBANK enhances collaboration, innovation, and organizational resilience.

Our Approach and Progress

EGBANK actively implements policies and initiatives that promote gender inclusion, age diversity, and talent development, aligned with national regulations and international best practices. In 2025, women comprised 41% of the workforce, while young employees under 30 maintained a strong presence at 32%, reflecting steady growth in representation. The Bank welcomed 444 new hires, with 40% women and 64% youth, demonstrating a deliberate focus on fresh perspectives and equitable opportunities. Complementing these efforts, EGBANK strengthened its employee value proposition through competitive compensation, a new pension scheme, and staff loan programs, fostering financial security, recognition, and retention. Collectively, these actions highlight a comprehensive approach to building a sustainable, engaged, and future-ready workforce.

Policies and Procedures

- » HR Policy
- » Recruitment & Manpower Planning Policy
- » Internal Mobility Policy
- » Grade adjustments Policy
- » Reward Policy
- » Benefits Policy

2024-2025 Highlights

Total Workforce

2,352 in 2024
2,463 in 2025

Total New Hires

424 in 2024
444 in 2025

UN SDGs



Egypt's Vision 2030



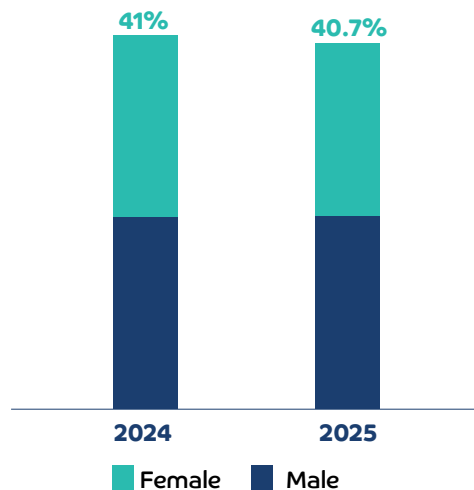
Gender Diversity across EGBANK

EGBANK remains committed to fostering an inclusive and empowering workplace, recognizing that gender diversity strengthens innovation, collaboration, and sustainable performance, supported by a policy framework aligned with national regulations and international best practices. In 2025, the Bank updated its HR Policy in accordance with the new Egyptian Labor Law (Law No. 14 of 2025), reinforcing employee protections and strengthening inclusion standards. In 2024, women made up 41% of the Bank's total workforce, highlighting EGBANK's dedication to meaningful female representation across all levels.

By 2025, the workforce grew to 2,463 employees, with female participation rising to 1,002, reflecting a year-on-year growth of 3.7%, alongside overall

workforce expansion. This continued growth underscores EGBANK's proactive approach to attracting, retaining, and developing women talent, nurturing a culture where every employee can contribute fully to the Bank's long-term success.

Gender Diversity across Workforce



Fostering Inclusion for Persons with Disabilities (PWDs)



EGBANK is committed to building a truly inclusive workplace where all employees, including persons with disabilities (PWDs), can thrive and contribute to the Bank's success.

By actively supporting employees with diverse abilities, EGBANK ensures that workplace opportunities are equitable, accessible, and empowering. This approach not only enriches the Bank's talent pool but also reinforces a culture of respect, dignity, and meaningful contribution for all, highlighting the Bank's commitment to social responsibility and sustainable human capital development.

Embracing Age Diversity

EGBANK recognizes the value of young talent in driving innovation, agility, and the future growth of the Bank.

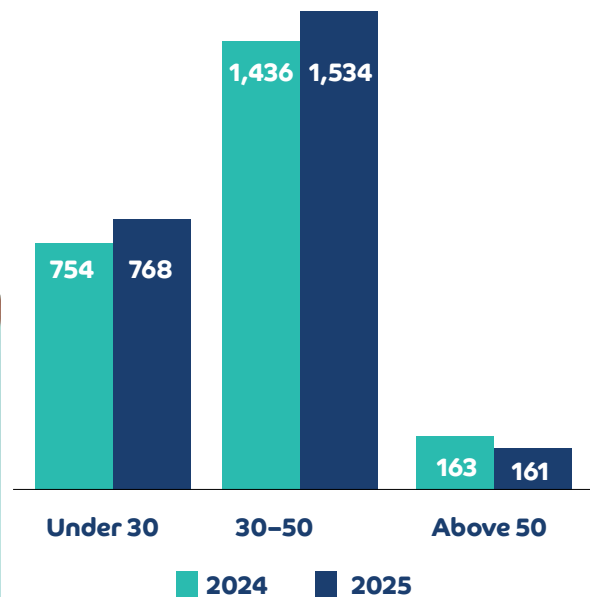
In 2024, employees under 30 accounted for 754 individuals, representing 32% of the total workforce, and this number increased to 768 in 2025, maintaining a similar proportion.

This vibrant youth presence brings fresh ideas, digital fluency, and a dynamic approach to problem-solving, complementing the experience of colleagues across other age groups.



By investing in and empowering its younger employees, EGBANK fosters an environment where innovation and collaboration thrive, ensuring a sustainable and future-ready workforce.

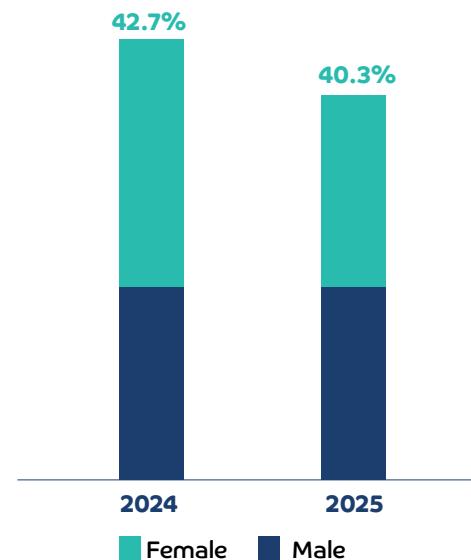
Age Diversity across Workforce



Attracting new Talents

EGBANK continues to prioritize attracting a diverse and dynamic talent pool, with particular focus on women and youth as key drivers of innovation and growth.

Gender Diversity across New Hires



In 2025, the Bank welcomed 444 new employees, with women accounting for 40.3% of the intake and youth under 30 representing 64.4% of new hires, demonstrating a strong commitment to gender inclusion and youth empowerment.

This reflects a continued effort to balance experience with fresh perspectives, complementing the Bank's existing workforce. In 2024, 424 new hires joined EGBANK, including 181 women, highlighting the Bank's consistent focus on creating equitable opportunities for women and young professionals. By nurturing a culture that supports both emerging talent and gender diversity, EGBANK ensures a sustainable pipeline of skilled professionals ready to contribute to the Bank's long-term success.

64.4%

New Hires below Age 30

Employee Benefits and Compensation

EGBANK maintains a structured and competitive compensation and benefits framework designed to attract, motivate, and retain high-performing talent while ensuring regulatory compliance and financial sustainability.

The Bank applies systematic job evaluation and salary benchmarking practices to ensure internal equity and external competitiveness, reinforcing a pay-for-performance culture aligned with strategic objectives. Compensation structures include base pay, performance-based incentives, and a comprehensive range of benefits that support employees' financial, physical, and overall well-being.

During the reporting period, the Bank continued to strengthen its employee value proposition by enhancing benefit offerings and fostering a culture of recognition. Included the introduction of a New Pension Scheme and Staff Loan programs, both designed to support long-term financial security and improve retention outcomes. These initiatives contribute to higher retention rates and lower turnover levels, serving as strategic tools to sustain workforce stability. EGBANK continuously reviews benefit utilization and employee feedback to ensure that its offerings remain relevant, competitive, and responsive to evolving employee needs.

Parental Leave

EGBANK remains committed to supporting employees through important life milestones by providing parental leave benefits that promote work-life balance and gender equity. In 2025, a total of 85 employees took maternity or parental leave, including 52 female employees.

Following the end of their leave, 84 employees returned to work, demonstrating the Bank's supportive environment and structured reintegration approach.

While in 2024, a total of 105 employees benefited from parental leave, including 55 female employees, and 76 employees successfully returned to work after their leave ended, reflecting the Bank's continued efforts to facilitate a smooth and supportive transition back into the workplace.

Talent Development & Training

Why it Matters

Continuous learning and capability development are central to EGBANK's human capital strategy. The Bank invests in structured training, leadership development, and professional learning pathways to ensure employees possess the skills required to support business growth, innovation, and responsible banking practices.

Through technical, leadership, and sustainability-focused programs, EGBANK strengthens workforce competence while fostering a culture of lifelong learning and performance excellence.

Our Approach and Progress

EGBANK offers a comprehensive and structured learning framework, combining technical, leadership, and soft skills training with specialized induction programs and role-specific development tracks. In 2024, the Bank delivered 68,142 training hours to employees, averaging 28.9 hours per person, with 4,250 participants benefiting from programs ranging from technical training and professional certifications to leadership and soft skills courses. Sustainability and ESG-focused training further reinforced awareness of compliance, risk management, and responsible business practices, reaching nearly 3,000 participants in 2025. By continuously assessing training needs, updating course offerings, and embedding targeted learning pathways, EGBANK ensures employees are empowered to grow professionally, contribute meaningfully to the Bank's goals, and support a culture of continuous learning and sustainable performance.

Policies and Procedures

- » Learning and Talent Development Policy



2024-2025 Highlights

Total Training Hours

68,142 Hours in 2024
60,697 Hours in 2025

Total ESG Training Hours

297 Hours in 2024
440 Hours in 2025

Learning and Development

EGBANK is committed to providing equal and structured development opportunities that enable employees to grow and perform effectively in their roles.

To ensure alignment between individual capabilities and organizational needs, the Bank conducts an annual training needs analysis to identify required technical courses and professional certifications. In parallel, an annual Course Catalogue offers a wide range of soft skills programs, allowing employees and managers to select learning pathways that support their individual development plans.

Leadership capability is further strengthened through a mandatory leadership program for all First Line Managers, ensuring consistent management standards across the Bank.

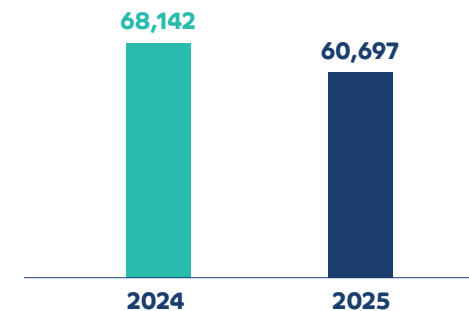
In addition, specialized learning tracks are designed for employees in specific roles to support career progression and deepen functional expertise. New hires, particularly fresh graduates, benefit from a structured induction program that facilitates smooth onboarding and integration into the Bank's culture.

Planned learning tracks across the Branch Network also ensure that employees at different job levels receive tailored development aligned with operational needs.

In 2024, EGBANK delivered a total of 68,142 training hours, with an average of 28.9 training hours per employee, reflecting the Bank's strong investment in building capabilities and fostering a culture of continuous learning and professional growth.

In 2025, EGBANK recorded a total of 60,697 training hours across the workforce, reflecting the Bank's continued focus on employee development, capability building, and supporting continuous learning across different functions and job levels.

Training Hours across Workforce



Performance Improvement Process (PIP)



To reinforce a culture of accountability and continuous development, EGBANK introduced a structured Performance Improvement Process (PIP).

This initiative is designed to provide targeted coaching and structured support to employees experiencing performance challenges, ensuring they receive the guidance necessary to enhance their capabilities.

Although recently initiated and with results yet to fully materialize, the PIP framework strengthens the Bank's commitment to maintaining high performance standards while fostering professional growth and long-term employee development.

Driving Impact and Delivering Value

Reimbursement Policy

EGBANK's Reimbursement Policy encourages employees to pursue external learning opportunities within regulatory guidelines. By supporting certifications and self-directed learning, the initiative motivates employees to enhance their competencies while contributing to the organization's collective expertise.

LinkedIn Learning

EGBANK provides employees with access to LinkedIn Learning, offering a wide range of up-to-date courses on demand. This initiative promotes a culture of continuous learning, encouraging employees to engage with new knowledge and develop their skills while supporting the organization's overall growth.

AI Academy

The AI Academy is designed to equip senior management with future-focused knowledge and skills, including practical graduation projects. By strengthening leadership capabilities and fostering top-down learning, this initiative helps future-proof the organization and prepare it for emerging technological trends.

Internal Trainers Academy

The Internal Trainers Academy builds internal capacity to deliver relevant learning across the Bank. By developing internal trainers and facilitating knowledge sharing, this initiative ensures skills and expertise are effectively transferred, strengthening a culture of continuous development and cost-efficient learning.

Development Centre

The Development Centre assesses employees' capabilities through various methods to create tailored development plans based on competency analysis. This initiative enhances self-awareness, encourages coaching and feedback, and moves learning beyond traditional methods toward personalized growth pathways for employees.

Sustainability- Related Trainings



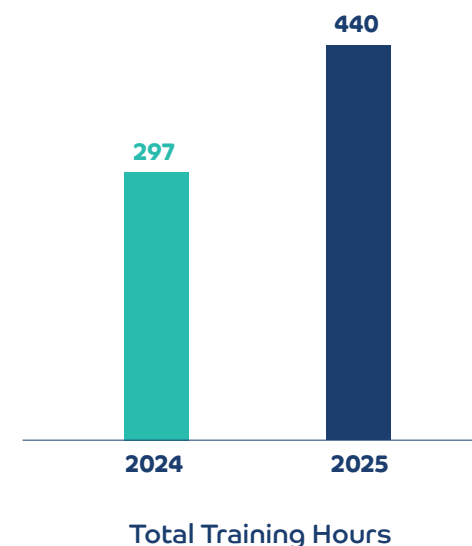
EGBANK continues to strengthen its commitment to sustainability, governance, and risk management by providing employees with comprehensive training programs focused on environmental, social, and governance (ESG) principles.

These programs, covering compliance, governance, risk, and safety, equip employees with the knowledge and skills needed to uphold regulatory standards, manage operational and financial risks, and support sustainable practices across the organization.

The Bank's ESG-focused training portfolio includes mandatory regulatory training, anti-money laundering, physical safety, information security, occupational health and safety, environmental and social risk management, sustainable finance frameworks, and specialized programs such as auditing AI and machine learning, fraud investigation, and risk-based audits.

In 2024, a total of 297 training hours were delivered, reaching 4,438 participants. In 2025, the same training programs were provided, totalling 440 training hours and engaging approximately 500 participants. These initiatives strengthened employee awareness and capabilities, reinforced a culture of compliance and responsible business conduct, and embedded sustainability principles across EGBANK's operations.

ESG Training Hours



Employee Wellbeing & Engagement

Why it Matters

EGBANK prioritizes employee wellbeing and engagement as essential drivers of productivity, retention, and organizational performance.

The Bank fosters a supportive work environment through open communication, recognition programs, and comprehensive health and wellness initiatives that address employees' physical, emotional, and professional needs. By strengthening engagement and workplace satisfaction, EGBANK sustains a motivated workforce capable of delivering high-quality service and long-term value creation.

Our Approach and Progress

EGBANK's approach to employee engagement is centered on building an open, inclusive, and supportive workplace where employees are informed, heard, and empowered to contribute. The Bank promotes regular communication, feedback, recognition, and well-being support as key enablers of employee satisfaction and organizational performance.

This approach is supported by structured channels for employee dialogue, internal communication, and HR-related awareness, helping strengthen transparency, trust, and alignment across the workforce. EGBANK also continues to embed employee well-being into its people practices, supporting a workplace culture that encourages motivation, inclusion, and long-term engagement.

- » Employment & Contracts Policy End of Service Policy
- » Organizational Design
- » Recruitment and Manpower Planning
- » Learning and Talent Development
- » Internal Mobility Promotions
- » Performance Management and Reward Benefits



Employee Engagement

EGBANK consider employee engagement a cornerstone of organizational excellence and long-term success.

By cultivating a culture that emphasizes motivation, recognition, continuous development, and open communication, the bank ensures that employees feel valued, empowered, and connected to its mission.

Engaged employees are better equipped to contribute their skills and creativity, drive innovation, and uphold the bank's values, creating a collaborative and high-performing work environment that benefits both individuals and the Bank as a whole.

Fostering a Positive Work Culture

EGBANK fosters a culture of motivation and engagement through structured feedback and recognition initiatives. The Bank conducts its Employee Opinion Survey every three years, with the latest survey carried out in 2023, achieving an 89% response rate. The next survey is planned for 2026. In the meantime, the Bank continues to build on the survey findings through follow-up actions, including general and divisional focus groups to address areas where feedback was below market benchmarks or prior results.

The Be Your Best recognition program, launched in 2024, highlights and rewards behaviours that reflect EGBANK's core values, performance excellence, and leadership qualities. In 2024, the program has already recognized 377 employees, reinforcing the bank's commitment to appreciation and engagement.

EGBANK maintains accessible suggestion channels, including digital platforms, to encourage employees to share ideas, feedback, and concerns. These mechanisms provide a continuous and structured approach to capturing employee insights, supporting responsive management practices and contributing to higher engagement and overall employee satisfaction.

Employee Engagement Initiatives

HR Town Hall

EGBANK conducted HR Town Hall sessions to enhance transparency and strengthen communication across the Bank. These sessions serve as an open platform to communicate, clarify policies, and address employee questions directly. As a result, awareness level has improved, facilitating smoother policy implementation and contributing to higher levels of employee understanding and satisfaction.

Employee Focus Groups

To further strengthen employee voice and participation, EGBANK organized structured focus groups to gather feedback. These sessions enabled constructive dialogue and led to the development of targeted action plans addressing areas for improvement. By actively incorporating employee feedback into decision-making processes, the Bank reinforces a culture of inclusion, engagement, and continuous enhancement of the workplace experience.

Quarterly Leadership Engagement Forum

As part of EGBANK's commitment to employee engagement, the quarterly "Breakfast with the CEO" initiative provides employees with a structured platform for open dialogue with senior leadership. The initiative reinforces an inclusive workplace culture by promoting transparent communication, strengthening trust across organizational levels, and enhancing leadership accessibility.

Prioritizing Health and Well-being



EGBANK recognizes that the physical and emotional well-being of its employees is essential to their performance and engagement.

To support this, the bank provides comprehensive medical insurance plans, including benefits such as dental and ophthalmologic coverage, which are reviewed annually to ensure competitiveness and alignment with market standards.

Throughout 2024, EGBANK implemented a series of health checkups and awareness initiatives in partnership with leading medical institutions, all aimed at safeguarding employee well-being.

The Bank organized nine health campaigns in 2024, including the Seasonal Influenza Shots Campaign, the Vitamin D Awareness Campaign, and the Human Papillomavirus (HPV) Awareness Campaign.

Medical and Life Insurance Administration

EGBANK provides comprehensive medical and life insurance benefits, including dental and ophthalmologic coverage. Annual reviews ensure the benefits remain competitive and aligned with employee needs, enhancing confidence and satisfaction.

Employee Well-being Program

EGBANK implements a wide-ranging well-being program that includes seasonal influenza vaccination campaigns, on-site medical clinics, therapeutic nutrition seminars, body-fat assessments, and wellness gifts. These initiatives improve employee health indicators, reduce illness-related absenteeism, and foster a supportive, health-conscious.



Environmental Responsibility

Environmental Management 84

Climate Action 87

EGBANK is committed to managing the environmental impact of its operations and financing activities through responsible resource use, climate action, and continuous environmental performance improvement.

The Bank integrates environmental considerations into operational management, infrastructure, and product innovation to support efficient use of energy, water, and materials while reducing emissions and waste across its footprint.

Through structured environmental monitoring and targeted efficiency initiatives, EGBANK advances sustainable operational practices that align with national environmental priorities and global climate objectives. These efforts contribute to improving resource efficiency, reducing environmental impact, and supporting Egypt's transition toward a low-carbon and resource-efficient economy.

Environmental Management

Why it Matters

Environmental management is an integral part of EGBANK's approach to maintaining operational efficiency, regulatory alignment, and long-term resilience.

By optimising the use of electricity, water, and other resources, the Bank improves operational performance while reducing emissions, waste generation, and its overall environmental footprint across its facilities and service channels. These efforts reflect stakeholder expectations for responsible business practices and contribute to the wellbeing of the communities in which the Bank operates. Through ongoing improvements in resource efficiency, waste reduction, and the adoption of more efficient technologies and processes, EGBANK integrates environmental considerations into its day-to-day operations while continuing to deliver reliable banking services.

Our Approach and Progress

EGBANK works to minimise the environmental impact of its activities by promoting responsible use of energy, water, and materials across its operations. Resource performance is monitored to support more informed decision making, alongside the adoption of efficient technologies and day-to-day practices that encourage reduced consumption. These efforts help lower resource use, improve environmental performance, and align the Bank's operations with broader sustainability objectives, including Egypt's national environmental priorities. Resource efficiency is further promoted through sustainable practices and environmentally friendly technologies, including more efficient use of energy and paper, while the Bank is categorizing sustainable activities to establish targets informed by an extensive review of its operations and portfolio.

EGBANK continued to improve its environmental performance during the year by focusing on efficient energy use, responsible management of water resources, and waste reduction practices. Together, these efforts help lower the Bank's operational footprint and reflect its ongoing commitment to responsible environmental management and long-term sustainability.

2025 Environmental Metrics

9,905 MWh

Total Energy Consumption

285,466 m³

Total Water Consumption

483 Tonnes

Total Waste Generated

UN SDGs



Egypt's Vision 2030



Energy Management

Energy consumption is a key component of EGBANK's operations, primarily sourced from the electricity grid.

The Bank is committed to optimizing energy use, improving efficiency, and reducing its environmental footprint.

By monitoring total consumption, which in 2025 amounted to 9,905 MWh, EGBANK supports ongoing improvements in operational performance, emission reduction, and overall sustainability.

Breakdown of Energy Consumption, 2025 (MWh)

Purchased Electricity	9,156
Diesel for Owned Vehicles	126
Diesel for Generators	24
Petrol	599

Transition Towards Cleaner Energy Sources

EGBANK has started integrating solar water heaters across its facilities as part of its approach to energy management. By utilizing renewable energy for water heating, the Bank is gradually reducing its reliance on grid electricity while exploring more sustainable alternatives to conventional energy sources.

Sustainable ATM Network

EGBANK is actively enhancing the sustainability of its ATM network by deploying energy efficient models that consume less power while maintaining high service reliability.

Several reduced power units are already operational, contributing to a lower operational energy footprint across the network. These initiatives demonstrate the Bank's commitment to integrating environmental considerations into its technology and operations, supporting both operational efficiency and long-term sustainability goals.



Water Management

EGBANK's branches and headquarters in Egypt source water from local public networks to meet drinking, sanitation, and cleaning needs. Monthly water consumption is monitored to assess environmental impact and track sustainability progress. Wastewater generated, which accounts for most of the water used, is directed to the city's treatment system and properly processed before safe discharge, in accordance with the Egyptian Code for Water and Wastewater. In 2025, the Bank's total water consumption reached 285,466 cubic metres.

285,466 m³ 

Water Consumption in 2025

Waste Management

EGBANK manages operational waste through practices that prioritise resource efficiency and environmental responsibility. Paper, plastics, and other materials are minimised and, where possible, separated for recycling, while general waste is safely handled through licensed disposal services. During 2025, the total waste generated across the Bank's operations amounted to 483 tonnes, supporting ongoing monitoring and improvements in waste reduction. These efforts reflect the Bank's ongoing commitment to sustainable practices and continuous improvement, ensuring that waste management aligns with broader environmental stewardship objectives and contributes to reducing the Bank's overall environmental impact.

483 Tonnes 

Waste Generated in 2025

Climate Action

Why it Matters

Climate change poses significant environmental and operational challenges, making it essential for EGBANK to actively manage its carbon footprint and resource use. By reducing greenhouse gas emissions and promoting efficient consumption of energy, water, and materials, the Bank not only lowers its environmental impact but also enhances operational efficiency and resilience.

Taking deliberate climate action aligns with stakeholder expectations for sustainable practices and reinforces EGBANK's commitment to supporting a low-carbon, environmentally responsible future.

Our Approach and Progress

EGBANK is committed to measuring, managing, and reducing its carbon footprint while supporting climate change mitigation initiatives in collaboration with customers. Sustainability considerations are being integrated across business activities, with the Bank reviewing its portfolio to identify and categorize sustainable initiatives and establish targets.

Early actions include monitoring resource use and energy consumption, providing a foundation for measurable progress and embedding climate action into both operations and strategic decision-making. These efforts demonstrate a structured and proactive approach to advancing a low-carbon, environmentally responsible future.

Carbon Footprint Overview

EGBANK continues to actively monitor its greenhouse gas (GHG) emissions to guide ongoing improvements in environmental performance.

Sustainability considerations are embedded in operational and strategic decision making, with the Bank assessing both direct and indirect emissions across its operations. In 2024–2025, the Bank maintained a focus on understanding its carbon footprint, measuring emissions intensity per area and per employee, and aligning its initiatives with Egypt’s National Strategy 2050.

This approach supports both operational efficiency and the integration of climate action into financial and business planning, including sustainable finance and financial inclusion initiatives.

2025 Environmental Metrics

10,602 (mtCO₂e)

Total Scope 1+2+3 Emissions

4,476 (mtCO₂e)

Total Scope 1+2 Emissions

0.09 (mtCO₂e/ m²)

Scope 1+2 Emissions Intensity per area

1.82 (mtCO₂/ employee)

Scope 1+2 Emissions Intensity per employee

Operational Scope and Reporting Boundaries

EGBANK applies the operational control approach to define the boundaries of its emissions inventory. The assessment covers all branches, headquarters, and warehouses where the Bank has direct operational authority.

This structured methodology ensures consistent measurement, supports alignment with internationally recognized standards such as the GHG Protocol, and provides a foundation for ongoing monitoring and targeted reduction strategies.

68
Branches and Facilities

48,692 m²
Total Area

2,463
Full-Time Employees

To provide clarity on the types of emissions captured, EGBANK categorizes its operational activities into three distinct scopes, detailing which emissions are included in each category. The following table outlines these scopes and the associated activities within the Bank’s operational boundary:

Scope 1	Includes direct emissions generated directly from assets and equipment that EGBANK owns or operates, such as on-site fuel use and refrigerant release.
Scope 2	Represents emissions associated with energy acquired from external sources, including electricity, heating, or steam, which the Bank does not directly control.
Scope 3	Covers other indirect emissions outside Scopes 1 and 2, including those linked to purchased materials, business travel, and waste management activities.

Decarbonisation Plan

2024–2025 Emissions Assessment and Results

During 2024–2025, EGBANK continued its systematic quantification of operational emissions, achieving a total of 14,890 mtCO₂e over the period. This total includes Scope 1, 2, and 3 emissions for 2025, and Scope 1 and 2 emissions for 2024.

Scope 1 emissions accounted for 1,488 mtCO₂e, Scope 2 for 7,276 mtCO₂e, and Scope 3 for 6,127 mtCO₂e, with electricity consumption remaining the largest source of emissions across both years.

The year 2025 has been designated as the base year (BY) for future reporting and performance comparisons, as it represents the most comprehensive dataset aligned with EGBANK's organizational boundaries.

In parallel, the Bank monitored resource use, including energy and water consumption, to support the identification and implementation of mitigation measures. These results establish a baseline for measurable reductions and reflect EGBANK's commitment to transparency, continuous improvement, and the integration of climate action across its operations and business activities.

EGBANK Egypt is committed to advancing a low-carbon future through the development of a comprehensive decarbonisation plan.

This plan will support the Bank's long term emissions reduction goals while ensuring alignment with evolving regulatory requirements and global climate priorities. Key focus areas include improving energy efficiency, expanding the use of renewable energy, enhancing emissions monitoring, and addressing indirect impacts across the value chain.

These initiatives demonstrate EGBANK's ongoing dedication to responsible environmental management and sustainable business performance.

Resource Efficiency & Pollution Control

EGBANK continued its efforts to reduce environmental impact by introducing innovative solutions such as biodegradable payment cards through its MINT program.

These fully recyclable cards provide an environmentally responsible alternative to conventional plastic cards, helping to minimize long-term plastic waste.

This initiative reflects the Bank's commitment to sustainable operations, supporting resource efficiency and eco-friendly banking practices that reduce pollution and safeguard natural resources.



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Abbreviations & Acronyms

AML	Anti-Money Laundering
API	Application Programming Interface
ATM	Automated Teller Machine
BCP	Business Continuity Planning
CBE	Central Bank of Egypt
CEO	Chief Executive Officer
CFT / CTF	Counter-Terrorist Financing / Counter-Terrorism Financing
EGP	Egyptian Pound
E&S	Environmental and Social
ERM	Enterprise Risk Management
ESG	Environmental, Social, and Governance
ESMS	Environmental and Social Management System
ESOP	Employee Stock Ownership Plan
ESRM	Environmental and Social Risk Management

FEB	Federation of Egyptian Banks
FRA	Financial Regulatory Authority
FX	Foreign Exchange
FY	Financial Year
GDP	Gross Domestic Product
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
HC	Human Capital
HR	Human Resources
ICAAP	Internal Capital Adequacy Assessment Process
ICT	Information and Communication Technology
IFRS	International Financial Reporting Standards
IIA	Institute of Internal Auditors
IPN	Instant Payment Network

ISSB	International Sustainability Standards Board
IT	Information Technology
KPI	Key Performance Indicator
KYC	Know Your Customer
MENA	Middle East & North Africa
Mn	Million
MW	Megawatt
MYGHC	Magdi Yacoub Global Heart Centre
NCCS	National Climate Change Strategy
OTP	One Time Passcode
PCI DSS	Payment Card Industry Data Security Standard
PRB	Principles for Responsible Banking
PwD	People with Disabilities
SASB	Sustainability Accounting Standards Board

SDG	Sustainable Development Goal
SLA	Service-Level Agreement
SME	Small and Medium-Sized Enterprise
TAT	Turnaround Time
TCFD	Task Force on Climate-Related Financial Disclosures
UN	United Nations
UNGC	United Nations Global Compact
USD	United States dollar
YOY	Year-on-Year

ESG Metrics

Environmental

Energy, Water, Materials, and Waste

		Unit	2024	2025
Energy Consumption	Purchased electricity	MWh	8,771	9,156
	Diesel	MWh	109	150
	Petrol	MWh	655	599
	Total	MWh	9,534	9,905
	Energy Intensity	kWh/m ²	196	203
Water	Municipal water intake	m ³	-	285,466
Materials	Consumables	Monetary	-	Confidential
	Cards	Cards	-	84,032
Waste	Non-hazardous waste generated	Total (tons)	-	483

GHG Emissions

		Unit	2024	2025
Scope 1 (Direct)	Total	mtCO ₂ e	728	760
Scope 2 (Indirect)	Total (location-based)	mtCO ₂ e	3,560	3,716
Scope 1+2	Total	mtCO₂e	4,288	4,476
Scope 3 (Other Indirect)	Total	mtCO₂e	-	6,127
	Purchased goods and services	mtCO ₂ e	-	1,281
	Fuel and energy-related activities (not included in scope 1 and 2)	mtCO ₂ e	-	934
	Waste generated in operations	mtCO ₂ e	-	382
	Employee commuting	mtCO ₂ e	-	3,530
Scope (1+2+3)	Total	mtCO₂e	4,288¹	10,602
Carbon Intensity	Scope 1+2 per employee	mtCO ₂ e /employee	1.64	1.82
	Scope 1+2 per unit area	mtCO ₂ e /m ²	0.09	0.09

¹ The reported value excludes Scope 3 emission categories that were not calculated in 2024.

Social²

Employees Profile

		2024	2025
Employees	Total Employees ³	2,353	2,463
	Male	1,387	1,461
	Female	966	1,002
	Full-time	2,353	2,463
	Male	1,387	1,461
	Female	966	1,002
	Part-time	0	0
	Male	0	0
	Female	0	0
	Permanent	2,353	2,463
	Male	1,387	1,461
	Female	966	1,002
	Temporary	0	0
	Male	0	0
	Female	0	0

² All figures below are as of 31st December 2025

³ All EGBank employees are based in Egypt and are employed on a full-time basis.

Employees Profile

		2024	2025
Breakdown by Age	Age under 30	754	768
	Age 30-50	1,436	1,534
	Age above 50	163	161
Breakdown by Employee Category	Executive Management	2%	2%
	Male	66%	69%
	Female	34%	31%
	Senior Management	10%	11%
	Male	75.9%	75%
	Female	24.1%	25%
	Middle Management	14%	13%
	Male	66.7%	64%
	Female	33.3%	36%
	Clerical Level	36%	38%
	Male	59.2%	59%
	Female	40.8%	41%
	Entry Level	32%	30%
	Male	44.1%	46%
	Female	55.9%	54%

Employees Profile

		2024	2025
Breakdown by Employee Category	Secretarial Level	1%	1%
	Male	0%	0%
	Female	100%	100%
	Sub Clerical Level	3%	3%
	Male	92.3%	94%
	Female	7.7%	6%
	Non-Clerical Level	3%	3%
	Male	100%	100%
	Female	0%	0%
Employees with Disability	Total	14	13
	Male	13	12
	Female	1	1
Percentage of the employees within the employee's category belong to minority or vulnerable groups		0.6% for disabilities	0.5% for disabilities

Women Representation

		2024	2025
Breakdown by Business Units	Total	966	1,002
	Percentage of total workforce	41.1%	41%
Breakdown by Position / Category (% of total)	Executive management	34%	31%
	Senior management	24.1%	25%
	Middle management	33.3%	36%
	Clerical level	40.8%	41%
	Entry level	55.9%	54%
	Secretarial level	100%	100%
	Sub Clerical level	7.7%	6%
	Non-Clerical level	0%	0%
Breakdown by Age	Age under 30	344	440
	Age 30-50	505	522
	Age above 50	42	40
Women in STEM Positions	Total	16%	17
	Percentage from total	35%	30%

New Hires

		Headcount	Percentage from total	Headcount	Percentage from total
		2024		2025	
By Gender	Total New Hires	424	100%	444	100%
	Male	243	57%	265	60%
	Female	181	43%	179	40%
By Age Group	Under 30	288	68%	286	64%
	30-50	132	31%	158	36%
	Above 50	4	1%	0	0

Parental Leave

	2024	2025
Total number of employees who took maternity/ parental leave during the reporting period	105	85
Male	50	33
Female	55	52
Total no. of employees who returned to work after their maternity/ parental leave ended during the reporting period	76	74
Male	50	33
Female	26	51

Employee Turnover

		Headcount	Turnover Rate (%) ⁴	Headcount	Turnover Rate (%) ⁵
		2024		2025	
Total Turnover		283	12.03%	380	15.43%
By Gender	Male	166	7.3%	217	15.2%
	Female	117	5.2%	163	16.6%
By Age Group	Under 30	-	-	158	22.9%
	30-50	-	-	197	12.8%
	Above 50	-	-	25	14.3%

⁴ Turnover rate is calculated as the % of leavers per category divided by the total number of employees in that specific category as of the end of year.

⁵ Turnover rate is calculated as the % of leavers per category divided by the total number of employees in that specific category as of the end of year.

⁶ Equals to the total training hours divided by the total number of employees in that category.

Training Hours

	Total Hours		Average Hours per employee ⁶	
	2024	2025	2024	2025
Total training hours	68,142	60,697	28.9	24.6

Training and Development

		2024	2025
Total training costs (EGP)		Confidential	Confidential
Leadership Development Program	Total trainees	345	218
	Male	234	156
	Female	123	62

Occupational Health & Safety

Unit		2024	2025
Health and Safety Training	Total Training Sessions	15	16
	Total Number of Trainees	705	1,108
Work-related Injuries (Bank Employees)	Total Injuries	0	0
	Main types of injuries	N A	N A
	Total Hours Worked	N A	N A
	Lost-time injury frequency rate (LTIFR)	N A	N A
	Lost-time injury severity rate (LTISR)	N A	N A
Work-related Injuries (Contractors and workers who are not employees)	Total Injuries	0	0
	Main types of injuries	N A	N A
	Total Hours Worked	N A	N A
	Lost-time injury frequency rate (LTIFR)	N A	N A
	Lost-time injury severity rate (LTISR)	N A	N A

Occupational Health & Safety

Unit		2024	2025
Work-related ill health	Employees	NA	NA
	Contractors	NA	NA
	Employees	0	0
	Main types of work-related ill-health (employees)	NA	NA
	Contractors	NA	NA
Work-related Hazards	Main types of work-related ill-health (contractors)	NA	NA
	No. of hazards reported (Employees)	0	0
	No. of hazards reported (Contractors)	NA	NA
	Main Types of Hazards Reported	NA	NA

Governance

Board Composition

		2024	2025
Board of Directors by Gender	Total	9	12
	Male	8	10
	Female	1	2 ⁷
Board of Directors by Type	Non Executive Members	8	10
	Executive Members	1	1
	Independent	3	3

⁷ One Board member’s appointment remains subject to the approval of the Central Bank of Egypt (CBE).

Ethics and Compliance

		2024	2025
Corporate Governance Policy Awareness and Implementation	Employee attendance rate at trainings related to anti-corruption, compliance, and code of conduct	100%	100%
Ethical Conduct	Number of breaches of human rights and code of ethics	0	0
Whistleblower Cases	Number of complaints received by the Whistleblower Committee	0	0
	Number of cases qualified as whistleblowing cases	0	0
	Number of cases resolved	NA	NA
	Number of cases currently under investigation	NA	NA



GRI Content Index

Statement of use	the Egyptian Gulf Bank (EGBank) has reported in accordance with the GRI Standards for the period from January 1 st , 2024, to December 31 st , 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	None

GRI Standards	Disclosure	Direct Response/ Section in this Report	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	About EGBANK				PRB 1.1
	2-2 Entities included in the organization’s sustainability reporting	About this Report				
	2-3 Reporting period, frequency, and contact point	About this Report				
	2-4 Restatement of information	About this Report				
	2-5 External assurance	External Assurance Statement				

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	Activities and Workers					
	2-6 Activities, value chain, and other business relationships	About EGBANK				PRB 1.1
	2-7 Employees	Social Metrics				SDG 8.5, 10.3 PRB 1.1
	2-8 Workers who are not employees	Social Metrics				SDG 8.5
	Governance					
	2-9 Governance structure and composition	Corporate Governance				SDG 5.5, 16.7 PRB 5.1
	2-10 Nomination and selection of the highest governance body	Corporate Governance				SDG 5.5, 16.7
	2-11 Chair of the highest governance body	Board Leadership				SDG 16.6
	2-12 Role of the highest governance body in overseeing the management of impacts	Board Leadership				SDG 16.7
	2-13 Delegation of responsibility for managing impacts	Board Leadership				PRB 5.1
	2-14 Role of the highest governance body in sustainability reporting	Board Leadership				
	2-15 Conflicts of interest	Code of Ethics				SDG 16.6
	2-16 Communication of critical concerns	Code of Ethics				
	2-17 Collective knowledge of the highest governance body	EGBank Board of Directors				
	2-18 Evaluation of the performance of the highest governance body	Board Leadership				
	2-19 Remuneration policies	EGBank Committees				

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-20 Process to determine remuneration	EGBank Committees				SDG 16.7
	2-21 Annual total compensation ratio		a, b, c	Confidentially Constraint	EGBANK considers this information confidential	
	Strategy, Policy, and Practices					
	2-22 Statement on sustainable development strategy	Message from the CEO				PRB 1.2
	2-23 Policy commitments	Corporate Governance				SDG 16.3 PRB 5.2 UNGC 7, 10
	2-24 Embedding policy commitments	Corporate Governance				
	2-25 Processes to remediate negative impacts	Code of Ethics				
	2-26 Mechanisms for seeking advice and raising concerns	Code of Ethics				SDG 16.3
	2-27 Compliance with laws and regulations	Code of Ethics				
	2-28 Membership associations	EGBank is a member Federation of Egyptian Banks				
	Stakeholder Engagement					
	2-29 Approach to stakeholder engagement	Stakeholder Engagement				PRB 4.1
	2-30 Collective bargaining agreements	EGBANK does not have any collective bargaining agreements. However, employees can communicate grievances or feedback through EGBANK's open-door policy and the systematic feedback cycle between managers and employees.				SDG 8.8 PRB 4.1

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 3: Material Topics 2021						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Materiality Assessment				
	3-2 List of material topics	Materiality Assessment				
Governance, Transparency & Anti-Corruption						
GRI 3: Material Topics 2021	3-3 Management of material topics	Corporate Governance & Risk Management				
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Ethics, Transparency & Anti-Corruption				SDG 16.5
	205-2 Communication and training about anti-corruption policies and procedures	Ethics, Transparency & Anti-Corruption				SDG 16.5
	205-3 Confirmed incidents of corruption and actions taken	Anti-Corruption				SDG 16.5
Risk Management						
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental and Social Risk Management (ESRM)				
Customer Experience						
GRI 3: Material Topics 2021	3-3 Management of material topics	Customer Experience and Satisfaction				
Financial Inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topics	Financial Inclusion & SME Support				

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
Financial Performance						
GRI 3: Material Topics 2021	3-3 Management of material topics	Economic Performance				
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Economic Performance				SDG 8.1, 8.2, 9.1, 9.4, 9.5,
	201-2 Financial implications and other risks and opportunities due to climate change		a	Information unavailable/incomplete	These requirements shall be integrated into the Bank’s ESG management system and considered in upcoming reports.	SDG 13.1
	201-3 Defined benefit plan obligations and other retirement plans		c, d, e,	Information unavailable/incomplete	These requirements shall be integrated into the Bank’s ESG management system and considered in upcoming reports.	
Sustainable Finance						
GRI 3: Material Topics 2021	3-3 Management of material topics	Sustainable Finance				
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Sustainable Finance				SDG 5.4, 9.1, 9.4, 11.2
	203-2 Significant indirect economic impacts	Sustainable Finance				SDG 1.2, 1.4, 3.8, 8.2, 8.3, 8.5
Digitalization and Innovation						
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital Transformation and Innovation				

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
Data Privacy & Cybersecurity						
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital Privacy and Cybersecurity				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Governance Metrics				SDG 16.3, 16.10
Employee Well-being & Engagement						
GRI 3: Material Topics 2021	3-3 Management of material topics	Employee Wellbeing & Engagement				
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Prioritizing Health and Wellbeing				SDG 3.3, 3.4, 3.9, 8.8, 16.1
	403-2 Hazard identification, risk assessment, and incident investigation	Prioritizing Health and Wellbeing				SDG 8.8
	403-3 Occupational health services	Prioritizing Health and Wellbeing				SDG 8.8
	403-4 Worker participation, consultation, and communication on occupational health and safety	Prioritizing Health and Wellbeing				SDG 8.8, 16.7
	403-5 Worker training on occupational health and safety	Prioritizing Health and Wellbeing				SDG 8.8
	403-6 Promotion of worker health	Prioritizing Health and Wellbeing				SDG 3.3, 3.5, 3.7, 3.8
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Prioritizing Health and Wellbeing				SDG 8.8
	403-8 Workers covered by an occupational health and safety management system	Prioritizing Health and Wellbeing				SDG 8.8

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 403: Occupational Health and Safety 2018	403-9 Work-related injuries	Social Metrics				SDG 3.6, 3.9, 8.8, 16.1
	403-10 Work-related ill health	Social Metrics				SDG 3.3, 3.4, 3.9, 8.8, 16.1
Training and Talent Management						
GRI 3: Material Topics 2021	3-3 Management of material topics	Talent Development & Training				
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Social Metrics				SDG 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	Learning & Development				SDG 8.2, 8.5
	404-3 Percentage of employees receiving regular performance and career development reviews	All EGBank employees are subject to a regular performance and career development on annual basis.				SDG 5.1, 8.5, 10.3
Diversity, Inclusion and Equal Opportunities						
GRI 3: Material Topics 2021	3-3 Management of material topics	Our People				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Diversity, Equity and Inclusion				SDG 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	EGbank does not have part-time or temporary employees.				SDG 3.2, 5.4, 8.5
	401-3 Parental leave	Employee Benefits and Compensation				SDG 5.1, 5.4, 8.5

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Social Metrics				SDG 5.1, 5.5, 8.5
	405-2 Ratio of basic salary and remuneration of women to men		a,b	Confidentiality constraints	The bank deems this information as confidential	SDG 5.1, 8.5, 10.3
CSR						
GRI 3: Material Topics 2021	3-3 Management of material topics	Community Investment & Development				
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Community Investment & Development				
GRI 415: Public Policy 2016	413-2 Operations with significant actual and potential negative impacts on local communities		413-2	Not Applicable	There are no operations that have significant actual and potential negative impacts on local communities.	SDG 1.4, 2.3
	415-1 Political contributions		415-1	Not Applicable	No political contributions have been made directly or indirectly by the Bank.	SDG 16.5
Women Empowerment						
GRI 3: Material Topics 2021	3-3 Management of material topics	MINT Platform: Expanding Financial Inclusion Beyond Banking				
Resources Management						
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Management				

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Environmental Metrics				SDG 8.4, 12.2
	301-2 Recycled input materials used	Environmental Metrics				SDG 8.4, 12.2, 12.5
	301-3 Reclaimed products and their packaging materials			Not Applicable	The Bank is primarily a service provider and does not produce any physical products of reclamation value.	SDG 8.4, 12.2, 12.5
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Energy Management				SDG 7.2, 7.3, 8.4, 12.2, 13.1
	302-2 Energy consumption outside of the organization	Energy Management				SDG 7.2, 7.3, 8.4, 12.2, 13.1
	302-3 Energy intensity	Energy Management				SDG 7.3, 8.4, 12.2, 13.1
	302-4 Reduction of energy consumption	Energy Management				SDG 7.3, 8.4, 12.2, 13.1
	302-5 Reductions in energy requirements of products and services		a, b, c, d	Not Applicable	The Bank does not sell products or services with applicable energy reduction requirements	SDG 7.3, 8.4, 12.2, 13.1
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource		a, b, c, d	Not Applicable	Due to the nature of its operations, the Bank does not have significant water discharge related impacts.	SDG 6.3, 6.4, 6.A, 6.B, 12.4
	303-2 Management of water discharge-related impacts		a	Not Applicable	Due to the nature of its operations, The Bank does not have significant water discharge related impacts.	SDG 6.3
	303-3 Water withdrawal	Water Management				SDG 6.4

GRI Standards	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Waste Management				SDG 3.9, 6.3, 6.6, 11.6, 12.4, 12.5
	306-2 Management of significant waste-related impacts	Waste Management				SDG 3.9, 6.3, 8.4, 11.6, 12.4, 12.5
	306-3 Waste generated	Waste Management				SDG 3.9, 6.6, 11.6, 12.5, 12.4, 15.1
	306-4 Waste diverted from disposal	Waste Management				SDG 3.9, 11.6, 12.4, 12.5
	306-5 Waste directed to disposal	Waste Management				SDG 3.9, 6.6, 11.6, 12.4, 12.5, 15.1
Climate Change & Carbon Footprint						
GRI 3: Material Topics 2021	3-3 Management of material topics	Climate Action				
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Carbon Footprint Overview				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-2 Energy indirect (Scope 2) GHG emissions	Carbon Footprint Overview				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-3 Other indirect (Scope 3) GHG emissions	Carbon Footprint Overview				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-4 GHG emissions intensity	Carbon Footprint Overview				SDG 13.1, 14.3, 15.2
	305-5 Reduction of GHG emissions	Carbon Footprint Overview				SDG 13.1, 14.3, 15.2

SASB Index – Commercial Banks

SASB topic	Accounting metric	Category	Unit of measure	2024	2025
Commercial Banks	Number of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	Count	Information Unavailable	Information Unavailable
	Amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	EGP Mn	Information Unavailable	Information Unavailable
	Number of past due and non-accrual loans qualified to programs designed to promote small business and community development	Quantitative	Count	Information Unavailable	Information Unavailable
	Amount of past due and non-accrual loans qualified to programs designed to promote small business and community development	Quantitative	EGP Mn	Information Unavailable	Information Unavailable
	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 Mn	Information Unavailable	Information Unavailable
	Commercial and industrial credit exposure, by industry	Quantitative	EGP Mn	Information Unavailable	Information Unavailable
	Number of no-cost retail checking accounts provided to previously Unbanked or Underbanked customers	Quantitative	Count	Information Unavailable	Information Unavailable
	Number of participants in financial literacy initiatives	Quantitative	Count ('000)	+1,500	+2,000
	Number of checking & savings accounts by segment: (a) personal and (b) small business	Quantitative	Count	296,791	306,501
	Value of checking & savings accounts by segment - (a) personal and (b) small business	Quantitative	EGP Mn	(a) 57,762 (b) Information Unavailable	(a) 56,380 (b) Information Unavailable
	Number of loans by segment - (a) personal and (b) small business	Quantitative	Count	(a) 24,516 (b) Information Unavailable	(a) 31,340 (b) Information Unavailable
	Value of loans by segment: (a) personal and (b) small business	Quantitative	EGP Mn	(a) 16,050 (b) 2,500	(a) 33,580 (b) 2,900

UNGC Content Index

Principle	Description	Report Section(s) or Direct Response
Climate Change & Carbon Footprint		
Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights.	Responsible Procurement & Supply Chain
Principle 2	Businesses should make sure they are not complicit in human rights abuses.	Responsible Procurement & Supply Chain
Labor		
Principle 3	Businesses should uphold the freedom of association and effectively recognize the right to collective bargaining.	EGBank has no collective bargaining agreements
Principle 4	Businesses should uphold the elimination of all forms of forced and compulsory labor	Responsible Procurement & Supply Chain
Principle 5	Businesses should uphold the effective abolition of child labor.	Responsible Procurement & Supply Chain
Principle 6	Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Diversity, Equity & Inclusion Employee Wellbeing & Engagement
Environment		
Principle 7	Businesses should support a precautionary approach to environmental challenges.	Climate Action
Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility.	Climate Action
Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies.	Sustainable Finance
Anti-corruption		
Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.	Anti-Corruption

TCFD Content Index

TCFD Recommendation	Report Section(s) (or direct answer)
Governance	
a. Describe the board's oversight of climate-related risks and opportunities.	Regulatory Compliance & Integrated Risk Management
b. Describe management's role in assessing and managing climate-related risks and opportunities.	Environmental and Social Risk Management
Strategy	
a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Regulatory Compliance & Integrated Risk Management
b. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Environmental and Social Risk Management
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.	
b. Describe the organization's processes for managing climate-related risks.	Environmental and Social Risk Management
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.	
b. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.	Climate Action Environmental Metrics
c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	

CBE Sustainable Finance Reporting Guidelines

Principles of Sustainable Finance		Report Section(s)
Principle 1	Capacity-Building and Necessary Knowledge	Learning and Development
Principle 2	Enhancing Sustainable Finance	Sustainable Finance
Principle 3	Involvement of the Stakeholders	Stakeholder Engagement
Principle 4	Managing Climate Change Risks	Environmental and Social Risk Management
Principle 5	Applying the Principles of Sustainability to the Bank's Internal Activities and Operations	EGBank Sustainability Strategy
Principle 6	Reporting	About this Report

Definitions of CBE Environmental and Social Financing Framework

CBE Social Pillars	
Pillar	Definition
Health	This pillar encompasses financing directed specifically to healthcare sector establishments and their direct service providers. Eligible entities include hospitals, medical clinics (excluding cosmetic procedures), diagnostic facilities (laboratories, radiology and analysis centers), and manufacturers of medical devices, equipment, and prosthetics. The Bank may also include suppliers who exclusively provide healthcare-specific products such as medical devices, equipment, pharmaceuticals, and medical supplies. However, general suppliers who serve multiple sectors (such as those providing general construction or adaptations) are excluded from this pillar, even when their services are rendered to healthcare institutions.
Education	The Bank shall only include in this pillar projects that support the education system and increase its efficiency, such as schools, universities, institutes, teacher development institutions, and institutions that serve this sector, such as companies that supply school supplies and school tools. In the case of financing contractors, only those who do direct work, such as developing a school, are included.
Digital Services & Communications	The Bank shall only include in this pillar the technological projects and applications that support the goals of sustainable development and financial inclusion, such as electronic wallets and digital agriculture applications that rely on information and communication technology and ecosystem data to support farmers’ activities and projects to expand communication networks to remote and rural areas. This pillar does not include commercial activities, the manufacture of electronic devices, or the development of electronic applications that do not generate environmental or social impacts.
Infrastructure Projects	The Bank shall include in this pillar the projects for the development of roads, water, electricity, and sanitation networks, especially in rural areas, and the development of roads, utilities, and facilities to suit the needs of people of determination.
Handicraft	The Bank shall include in this pillar handicraft projects such as embroidery, glass products, stone crafts, pottery and ceramics, woodwork, carpets and hand rug kilims, jewelry industries, candle making, etc.

CBE Environmental Pillars

Pillar	Definition
Clean and renewable energy	The Bank shall include in the pillar of clean and renewable energy the renewable energy sector projects financed by the Bank, such as solar and wind power plants, clean energy projects, such as green hydrogen production, or projects for the manufacture of tools used in extracting this type of energy. In addition to financing projects of other sectors related to this type of energy. For example, financing the installation of solar panels on roofs or relying on renewable energy sources in the financed production lines. This dimension also includes financing projects supporting the sector, such as manufacturing equipment for solar panels or wind turbines or manufacturing products powered by renewable or clean energy, such as chargers, control and lighting devices, and others.
Energy efficiency	The Bank shall include within the pillar of energy efficiency the projects that aim to reduce energy consumption and improve its efficiency, such as projects aiming at improving the efficiency of electrical networks, reducing losses, and implementing cogeneration projects (the generation of combined heat and power, which is a technology depending on the simultaneous generation of electricity and heat, to be distributed to the surrounding factories or homes. It is one of the means of preserving the environment as it exploits a greater amount of generated energy compared to traditional plants that use electricity only). This is in addition to financing projects for the development of smart networks that use communication technologies to collect information from the perspective of consumption, generation, and transmission of electricity and then modify the development of the network based on this information. The energy efficiency pillar also includes financing production lines that aim to reduce energy and electricity consumption, as well as financing production lines for manufacturing high-efficiency electrical appliances labeled with energy efficiency or financing the manufacture or purchase of energy-saving lighting.
Sustainable infrastructure	The Bank must only include in the pillar of sustainable infrastructure the projects of infrastructure projects with an environmental dimension, such as the construction of environmentally friendly road networks (by relying on sustainable building materials or clean energy in the machines used, etc.) or developing them to be less environmentally harmful (energy saving, water waste reduction, etc.) It does not include infrastructure projects in general, which are included in social projects. Sustainable infrastructure projects include, for example, the establishment of sewage plants and sewage treatment to prevent pollution and the development of efficient road lighting networks by relying on renewable energy or energy-saving lighting. This is in addition to extending the life of existing assets by improving their maintenance and renovation and taking into account the future climatic conditions when building roads, bridges, industrial facilities, and developing the environmentally affected urban areas.
Sustainable construction	The pillar of sustainable construction includes projects that construct buildings that are designed to reduce the consumption of energy, materials, and resources while reducing the impact of construction and use on the environment. Those projects are based on using clean building materials and also include modifying existing buildings to be environmentally friendly, as well as green buildings approved by one of the international certification frameworks such as LEED and EDGE, as well as sustainable tourism projects.

CBE Environmental Pillars

Pillar	Definition
Waste management (reuse and recycling)	The pillar of waste management includes reuse and recycling projects, financing machines used in recycling operations, production lines that manage their waste, and waste treatment and reuse projects such as processing and treating non-metallic waste and converting it to primary raw materials, processing plastic of all kinds to produce secondary raw material. This is in addition to processing plastic and rubber waste to be converted into granules, crushing, cleaning, classifying glass, and manufacturing intermediate goods whose input consists of waste. This pillar also includes companies whose activity is based on waste recycling.
Water	The Bank shall include only in the pillar of water the water projects with an environmental dimension aiming at preserving and treating water, removing chemical and biological pollutants, and protecting freshwater ecosystems. This pillar does not include providing water for public use. Environmental water projects include, for example, improving water efficiency and quality, treating wastewater and sewer networks, desalinating seawater or groundwater to produce fresh water, collecting and purifying water, and purifying waterways.
Sustainable Transportation	The sustainable transportation dimension includes financing transportation projects that depend partially or completely on clean energy and reduce dependence on fossil fuels, such as metro/ electric trains, electric cars, and hybrid transportation (hybrid transportation combines a conventional fuel engine with an electric motor, which leads to burning less fuel).
Green products and materials	The Bank shall include in the pillar green products and materials the projects that manufacture green products and materials that are less harmful to the environment than other products that serve the same purpose and products whose manufacture, disposal, and other steps in their life cycle are less harmful to the environment. This is in addition to projects that use these products as raw materials and sustainable packaging lines. Green products and materials include, for example, organic products, eco-labeled products, and biodegradable products.
Adaptation	The adaptation pillar includes projects to adapt to climate change and mitigate or avoid its damages, such as projects to build sea walls to prevent damage from sea level rise, projects to confront coastal erosion, projects to raise the efficiency of infrastructure to withstand potential climate changes, and projects aimed at reducing water use and recycling it due to drought. It also includes financing companies that work to shift from traditional practices that cause emissions to more sustainable ones.
Climate-smart agriculture (CSA)	The Bank shall only include in this pillar the projects that rely on climate-smart agriculture methods and mechanisms aiming to reduce agricultural sector emissions and waste of resources by changing the sector's conventional practices to include reliance on ecosystem services to support production, adaptation, and climate change mitigation and rationalize resource consumption other than the agriculture projects in general. The CSA pillar includes adaptive crop cultivation projects, those that rely on modern sustainable irrigation methods reducing water waste such as sprinkler or drip irrigation. These methods will lead to improved pest, water, and nutrient management, degraded land rehabilitation projects, and improved use of water and nitrogen fertilizer and fertilization management.
Environment Protection	The Bank shall include in this pillar the projects aimed at reducing pollution, protecting natural areas, and modifying the operations of companies and factories to reduce their emissions, such as projects to reduce and eliminate the causes of pollution in industrial sites and facilities, projects that rely on the use of chemical and mechanical means to remove pollution from soil and groundwater, projects to protect beaches and seas, and projects to clean oil slicks or other causes of pollution generated on land and in seawater.

External Assurance Statement

Introduction and Objectives of the Engagement

Masader Environmental & Energy Services S.A.E. has been engaged by The Egyptian Gulf Bank (EGBank), (the 'Reporting Organization') to perform a limited assurance engagement in respect of selected sustainability information included in EGBank's 2024-2025 ESG Report (the 'Report') for January 01, 2024 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:

- EGBANK's ESG Management
- Stakeholder Engagement
- Materiality Assessment

The assurance process was subject to the following limitations and exclusions:

- Verifying the data or information provided by EGBank stated in the Introduction section.
- Appropriateness of definitions and any internal reporting criteria adopted by EGBank for its disclosures.
- Appropriateness of any new commitments and objectives established and communicated by EGBank.
- Content of external websites or documents linked from the Report and EGBank.

We have not been engaged to:

- Verify any statement indicating the intention, opinion, belief and/or aspiration of EGBank.
- Determining which, if any, recommendations should be implemented.

Intended Users

The intended users of this assurance engagement are the Reporting Organization and its stakeholders, including but not limited to customers, employees, investors, government, and regulators.

Responsibilities of the Reporting Organization

Management of EGBank 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.

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 persons responsible for the Reporting Organization's ESG performance to assess the application of the GRI 2021 Universal Standards in the preparation of the Report
- Analyzed 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 EGBank
- 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 below
- Interviewed management and data owners regarding the process of identification, data collection, consolidation and reporting for the selected KPIs;

- Reviewed and evaluated EGBank's GHG Metrics for the selected KPIs against the actual calculation performed to support the figures disclosed in the Report;
- Reviewed the selected KPIs to EGBank's internal calculations and supporting documentation
- Compared the content of the Report against the findings of the outlined procedures.

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 Task Force on Climate related Financial Disclosures (TCFD) recommendations, and the UN Global Compact (UNGC) Principles.

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

Organization 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 EGBank's 2024-2025 ESG 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 EGBank's 2024-2025 ESG 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 EGBank within the scope of this engagement.

This letter has been prepared for publication alongside the sustainability reporting of EGBank and should be read in the context of the scope, limitations and level of assurance described above.

For and on behalf of **Masader Environmental & 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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