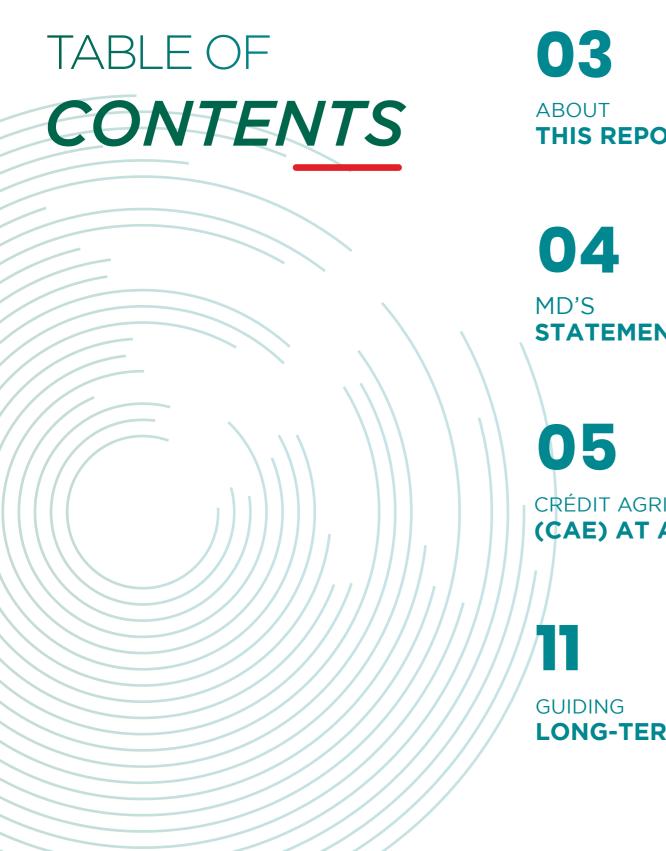
BEYOND THE

HORIZON

SHIFTING TIDES WITH PURPOSE

CRÉDIT AGRICOLE EGYPT INTEGRATED REPORT 2024

WORKING EVERY DAY IN YOUR INTEREST AND FOR SOCIETY



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ABOUT THE REPORT

SCOPE OF THE REPORT

This report ("The Report") published 2025, is the fourth Integrated Sustainability Report for Crédit Agricole Egypt (CAE), an Egyptian Joint Stock Company (SAE). It provides stakeholders with comprehensive information about Bank's financial performance and sustainability-related activities.

THIRD PARTY ASSURANCE

Credit Agricole Egypt (CAE) and CAE's Board of Directors are dedicated to maintaining the accuracy, reliability, and integrity of the information presented in our Integrated Report. To achieve this, we collaborate with an independent, qualified third party to provide external assurance on the reported data.

The choice to obtain assurance is approved by our highest governance body with senior management actively participating in defining the scope of assurance and reviewing the findings. This process helps us continuously enhance our reporting practices

REPORTING GUIDELINES

The Report follows the guidelines set by the IIRC's International Integrated Reporting Framework and adheres to the Global Reporting Initiative's (GRI) Sustainability Reporting Standards for 2021.



REPORTING PERIOD

The Report covers the period from January 2024 to December 2024 and showcases CAE's sustainability practices and performance. It also includes efforts undertaken beyond this timeframe that are relevant to the sections in the Report. The reporting cycle of this Report is annual to comply with the Central Bank of Egypt's (CBE) regulations and follows the same reporting cycle as CAE's Annual Report.

FORWARD-LOOKING STATEMENTS

CAE's 2024 Integrated Report incorporates forward-looking statements that apply to future developments. These statements are based on the Bank's current estimates and forecasts. However, it is important to note that the actual outcomes, developments, and future performance may be significantly different due to predictable and unpredictable risks and challenges.

Throughout the Report, the terms "CAE", "the Bank", "our", and "we" refer to Crédit Agricole Egypt, while "CA Group" refer to Crédit Agricole SA.

For further inquiries please reach us out via:

Email: kholoud.mohammed@ca-egypt.com

A MESSAGE FROM OUR MANAGING DIRECTOR:

NAVIGATING WITH PURPOSE



Reaffirming our commitment to purpose-driven growth, Crédit Agricole Egypt is pleased to present its 4th Integrated Sustainability Report 2024. This report marks another milestone in our journey toward responsible and inclusive transition, driving sustainable growth and shared value for all stakeholders

Guided by our principles - working every day in your interest and for the society - we look beyond the horizon, navigating challenges and opportunities with resilience, responsibility, and vision. "Shifting Tides with Purpose" is not just our theme; it reflects the essence of how we adapt, lead, and act — staying committed to our role as a catalyst for positive change across the economy, environment, and community.

WORKING EVERY DAY IN YOUR INTEREST AND FOR SOCIETY

Building on the solid foundations of our previous achievements and aligned with the Group's long-term strategic vision, our 2024 milestones reflect a decisive acceleration across key areas. We have advanced our contribution to the energy transition, deepened investments in human capital, and expanded value for all our stakeholders.

Our achievements are underpinned by a strong governance structure. This includes the Board of Directors (BoD), who oversee the implementation of Environmental, Social, and Governance (ESG) initiatives through the Executive Management, and with the support from the Sustainable Development Committee. A key milestone in our governance journey was the introduction of the Environmental and Social Risk Management System (ESRMS), which serves as a fundamental pillar underpinning our responsible banking approach. This ensures that our growth is not only financial, but also environmentally sound and socially equitable.

In 2024, our Bank achieved record results, showcasing strong commercial performance across business lines and effective cost control, while maintaining good quality of assets driven by robust risk management. This success highlights our clients' continued trust and our dedication to providing high-quality banking services through strategic focus on digital transformation, customer excellence, and sustainable development.

With customer centricity at the core of CAE's approach, we have made significant strides in expanding our sustainable finance offerings to serve our wide client base.

Notably, we partnered with EBRD to finance green projects for SMEs and Midcaps, launched a new Electric Vehicle Loan Program to promote cleaner mobility, and strengthened our solar loan program through strategic partnerships with trusted solar energy providers.

To further accelerate our impact and align with CA Group's overarching decarbonization goals, we launched CAE's net-zero strategy for the most emitting sectors. Thus, we are actively translating this commitment into action across Egypt in collaboration with the Group.

Promoting financial inclusion remained an important pillar of our mission in 2024. We ensure access to inclusive financial products and literacy programs targeting underserved groups, including youth, and persons with disabilities, empowering them with the tools necessary for financial independence and workforce readiness. To better serve customers with disabilities, we continued to offer the "SAWA" bundle, a suite of accessible banking products and services. Additionally, we enhanced our youth-focused offer "My First" Account.

Leading the way in digital solutions, we provide a comprehensive suite of tailored digital solutions designed to serve both retail and corporate clients seamlessly. This includes banki Mobile, which continues to provide convenient, secure, and user-friendly access to a full range of banking services. A notable growth in usage, with logins increased from 9M in 2023 to 12M (33% increase), and the digital transactions, to more than 12.6M compared to 4M in 2023.

Our commitment to a sustainable future extends beyond the business to how we operate responsibly. We achieved measurable reductions in our carbon footprint through resources efficiency. Furthermore, we took a key step towards a greener infrastructure by having 3 branches granted the LEED certification. This achievement underscores our commitment to sustainable operations and setting a new benchmark for eco-efficient banking spaces.

Our progress in 2024 was underpinned by the investment in our people. Demonstrated through our comprehensive employee development programs, engagement initiatives that fostered a culture of learning and active contribution, and topic focused trainings to equip our workforce with the sustainability competencies for the evolving demands of tomorrow.

As you delve into CAE's 2024 Integrated Sustainability Report, you will explore our strategic journey, illustrating how our core commitments to innovation, sustainable growth and customer centricity continue to evolve.

JEAN-PIERRE TRINELLE MANAGING DIRECTOR, CRÉDIT AGRICOLE EGYPT



CRÉDIT AGRICOLE EGYPT AT A GLANCE

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GLIMPSE OF CRÉDIT AGRICOLE EGYPT

CRÉDIT AGRICOLE GROUP

Crédit Agricole (CA) Group is a cornerstone of the French economy and one of the largest Banking groups in the European Union. With cooperative and mutual values, the Group employs 157,000 people and operates 8,250 retail Bank branches worldwide.

It operates in 46 countries, serves 54M customers, and includes 12.1M mutual shareholders, reflecting its inclusive reach. CA Group provides technical support for CAE where each function has its ally in the group where they exchange knowledge, seek technical advice and staff travel and they visit to cover the up to date technologies and solutions. For further details about CA group, please visit CA Group website.



CRÉDIT AGRICOLE EGYPT

CAE is a subsidiary of the Credit Agricole Group. Established in 2006, CAE has become an active player in Egypt's financial industry, serving around 500,000 individual, SME, and corporate clients. The Bank offers a comprehensive range of banking products and services, as well as state-of-the-art digital banking solutions.

As the leading European Bank in Egypt, CAE is committed to sustainable performance and customer-centric innovation. It continues to advance its position as an innovation-driven Bank, striving to become a Sustainable Bank in Egypt, in alignment with the broader objectives of CA Group. CAE's commitment to responsible Banking practices remains steadfast and focuses on delivering long-term value to its stakeholders and contributing to the sustainable development of the Egyptian economy.

CAE fully owns Egyptian Housing Finance Company "EHFC" that offers mortgage and home-finance products in Egypt.



Vision

Be useful and create a long-term positive impact on the Egyptian economy and community.



Mission

Set new standards in banking in Egypt by capitalizing on Innovation and Sustainability, aiming at offering excellence in customer relationship and create value for all our stakeholders,



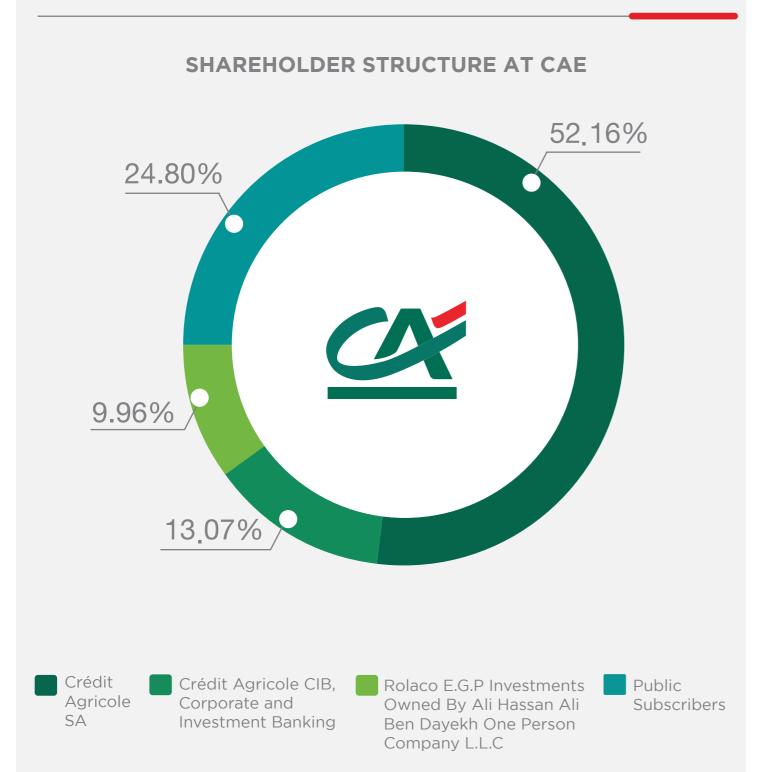
Ambition

To be the Bank of choice for our customers



SECTION 2

OUR SHAREHOLDER STRUCTURE





A SNAPSHOT OF OUR PERFORMANCE

FINANCIAL CAPITAL HIGHLIGHTS









EGP 8B
Net Profit



By the end of 2024, 36% of

CAE's customers registered

instant payment application,

their CAE accounts to the

constituting 44% annual

growth in registeration.

Regarding our corporate-

of domestic transfers of all

companies, regardless of

level customers, around 46%

their size, were progressively

carried out via digital means.

annual digital transactions by

Corporates increased their

26%, recording:

A total of

190,000

MANUFACTURED CAPITAL HIGHLIGHTS



A total of

29 branches
accessible branches are
specifically designed
to accommodate
customers physical

requirements and our

People with Disabilities.

A network of **754 ATMs**



INTELLECTUAL CAPITAL HIGHLIGHTS



CAE's digital Banking performance was reflected in the annual growing number of logins to digital channels (banki mobile and banki online) by 33% From 9 to more than 12M.



E-governmental payments increasingly shifted towards digital channels, where the digitally processed payments almost doubled reaching 15% compared to 8% in 2023.

representing an annual growth of 26%, with 48% of these firms adopting at least one of CAE's cash-management digital services.



Our retail customers conducted more than 12.6 M digital transactions, compared to 4 M in 2023.



This year marked a noteworthy surge in our retail digital financial inclusion with 46% of our active customers engaging digitally.

HUMAN CAPITAL HIGHLIGHTS



1.2 B EGP Employment Expenses



A total of

95,817

training hours for all employees.



In 2024, the Bank welcomed 272 new employees on board while maintaining gender diversity and backing young talents. The new recruitment cycle nearly reached gender parity, with 43% of new hires being females compared to 57% for males.

SOCIAL AND RELATIONSHIP CAPITAL HIGHLIGHTS



Diversity Month: In November 2024, CAE's employees took part in the first inclusive football and goal ball tournament, "Unity Cup," with people with sight disability.



In 2024, CAE established a **Sustainable** Finance Policy developed with internal stakeholders, embedding ESG integration into its lending and corporate banking processes to guide responsible finance.



My First Accounts were opened in CBE financial inclusion events



is allocated to Investment in community development



In 2024, CAE began implementing sustainability assessments for local suppliers through the EcoVadis platform. This initiative strengthens our commitment to sustainable procurement practices and fosters our environmentally responsible partnerships with vendors

¹The LEED Certificate refers to certification under the LEED (Leadership in Energy and Environmental Design) program, which is a globally recognized green building certification system developed by the U.S. Green Building Council (USGBC).



NATURAL CAPITAL HIGHLIGHTS



Achieved a 20.3% reduction in GHG emissions in 2024 compared to 2023.

- Natural gas consumption reduced by 32.7%.
- Scope 2 emissions from electricity reduced by 2.65%.



Water consumption decreased from 45,718 m³ to 45,282 m³, driven by:

- Water treatment station at Head Office for internal irrigation.
- Infrared taps installed in 20% of branches and exists in HQ.



Sustainable buildings progress:

- 1LEED BD+C1 Platinum: Head Office
- LEED ID+C Silver: Madinaty Open Air Mall Branch
- LEED ID+C Gold: Crédit Agricole Shoubra Branch (new certification in 2024)



MEMBERSHIPS AND ASSOCIATIONS

In line with CA Group, CAE actively engages with various economic and business associations, such as the United Nations Global Compact (UNGC) and the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking through membership of CA Group, in addition to the following local associations:

- Conseillers du Commerce Extérieur de la France
- Federation of Egyptian Banks Committees
- French Chamber of Industry and Commerce in Egypt
- American Chamber of Commerce in Egypt.



HONORS AND RECOGNITION

In 2024, CAE's performance and commitment to excellence in Banking, sustainability, and innovation have been consistently recognized through various national and international awards and distinctions. In 2024, the Bank's efforts were recognized with the following awards:



Global Business Outlook (GBO) awarded CAE as the 'Most Customer-Centric Banking Products in Egypt 2024'



World Business Outlook honored CAE with its most prestigious "Digital Banking Provider of the Year" award.



For the second consecutive year, International Business Magazine presented CAE with the prestigious "Best Digital Transformation Program" award in Egypt.



banki Mobile, CAE's mobile Banking app, retained its title as the "Most Innovative Retail Banking App" from the Global Banking and Finance Review for the fourth consecutive year.



02

GUIDING LONG-TERM VALUE

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	Report					

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Our Value-Creation Model
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 Materiality Assessment

















GUIDING PRINCIPLES FOR INTEGRATED REPORTING AT CAE

CAE follows the Six Guiding Principles of Integrated Reporting to present a holistic view of how it creates value over time. CAE's integrated report is guided by key principles that ensure strategic relevance, the connectivity of financial and non-financial information, and responsiveness to stakeholder needs.

CAE focuses on material issues that impact its long-term performance, presented in a concise, consistent, and reliable manner. Through strategic alignment, stakeholder engagement, and transparent communication, CAE reinforces its commitment to sustainable growth and value creation for all stakeholders.



FINANCIAL CAPITAL

The pool of funds available to an organization for use in its business—whether obtained through debt, equity, grants or generated via operations and investments—used to produce goods or provide services.

SECTION 3



MANUFACTURED CAPITAL

Physical, human-made items used in production, such as buildings, machinery, equipment and infrastructure like roads or ports, which may be owned or acquired by the organization.



INTELLECTUAL CAPITAL

Organizational knowledge-based intangibles, including intellectual property (e.g. patents, copyrights, software), systems, procedures and brand or reputation.



HUMAN CAPITAL

The competencies, capabilities, experience and motivations of employees, including alignment with governance, risk management, ethical values, and their ability to drive strategy, innovation and collaboration.



SOCIAL & RELATIONSHIP CAPITAL

Institutions and relationships within and between communities and stakeholders that support trust, shared norms and social licence to operate; includes stakeholder relations like customers and suppliers.



NATURAL CAPITAL

All renewable and non-renewable environmental resources and ecological systems that support an organization's prosperity, such as water, land, minerals, air, forests, biodiversity and ecosystem health.



SECTION 2

THE VALUE WE CREATE

By embedding sustainability into our core strategy, CAE creates long-term value through stronger risk management, new growth opportunities, and enhanced stakeholder trust. Aligned with the CA Group's Medium-Term Plan (MTP), CAE translates strategic goals into local actions that highlight sustainability's role in value creation across all functions.

The Sustainability Department supports other units in seizing sustainable finance opportunities, driving carbon-reduction efforts (including portfolio emissions), promoting responsible operations, and advancing financial and disability inclusion. It also ensures effective communication of outcomes and acts as a key link between internal teams, internal stakeholders, civil society organization and the society as a whole In the context of CAE's 2025 MTP, the Bank's sustainability strategy is built on three core pillars

These pillars guide the Bank's initiatives and are supported by KPIs to ensure a measurable impact and alignment with local and global sustainability goals . CAE is finalizing its current Medium-Term Plan and preparing to launch a new strategic Medium-Term Plan 2026-2028 To ensure operational effectiveness, CAE has finalized internal procedures defining the structure, functions, and governance of the Sustainability Department.

This is supported by the implementation of the Sustainable Finance Policy that extends beyond reporting to encompass the Bank's core financing activities. These policies were developed collaboratively with all relevant stakeholders and validated by CAE's internal governance bodies.



CAE'S MTP 2025 PILLARS:



GROWTH ENGINE:

Fostering sustainable growth through enhanced customer engagement and expanded service offerings.



DIGITAL STRATEGY:

Leveraging technology to provide innovative and efficient Banking solutions.



SOCIETAL PROJECT:

Promoting environmental stewardship and social inclusion in CAE's operations and communities.



SECTION 2



"With these efforts, CAE ensures that sustainability is not a standalone function, but a value-creating driver embedded in its core strategy, governance, operations, and culture, through collaboration and active involvement of all Bank departments." Sustainability is embedded in the CAE through:



STRATEGIC INTEGRATION

Sustainability is featured in CAE's annual Commercial Action Plan and governed through the MTP's societal project KPIs.



GOVERNANCE AND REPORTING

Regular monitoring is conducted via the Sustainable Development Committee and Validation Committee, ensuring alignment and accountability across departments. Any regulatory reporting is also subject to audit committee and board validations.



TRAINING AND AWARENESS

Sustainability is a core component of staff training and awareness programs. CAE offers regular mandatory capacity-building sessions on sustainability, climate change and environmental risks, awareness campaigns, and engagement initiatives such as mandatory contests and events. Sustainability trainings are tailored for the business functions and needs to each department exclusively.



OPERATIONAL ROLLOUT

Suppliers complete ESG questionnaire and Customers are progressively addressed through CAE's Environmental and Social Management System (ESRMS).



PERFORMANCE MONITORING

CAE assesses its own emissions and waste performance, proposes recommendations, and tracks departments progress on sustainability KPIs.



STAKEHOLDER ENGAGEMENT

CAE works closely with civil society and strategic partners to raise awareness of ESG principles. Through its Sustainability Ambassadors program, CAE also empowers employees to champion sustainability within the organization. Each stakeholder group is engaged through a tailored ESG approach designed to address their specific priorities and needs.

OUR BUSINESS MODEL IN ACTION

CORPORATE BANKING

Corporate Banking is one of the main pillars of CAE business, contributing significantly to overall performance and profitability.

Our Corporate Banking strategy is to strengthen our relationship with Multinational customers and better serve our Local corporates. We offer comprehensive financial solutions tailored to client needs, including conventional financing services, project and sustainable finance, syndicated loans, and capital market products.

This strategy strengthens CAE's market presence and contributes to broader economic development by offering tailored end-to-end financial solutions that promote sustainable growth for both customers and the wider economy. With a strong focus on sustainable finance, CAE supports its corporate customers, particularly in their energy transition journeys, by delivering solutions that align with long-term environmental and economic goals.

MULTINATIONALS:

Covers all Multinationals customers

LARGE CORPORATE:

Manages local corporates with turnover of **EGP 3B** and above

MID CAPS:

Manages local corporates with turnover between **EGP 200M and EGP 3B**



SYNDICATION

- Identifies and structures project finance opportunities in coordination with CA Group, with a focus on green project finance, Export Credit Agency (ECA) finance, and pre-export finance.
- Leads the origination and participation in primary syndicated loans.
- Provides support to CA Group in exploring and evaluating potential opportunities.



SUSTAINABLE FINANCE

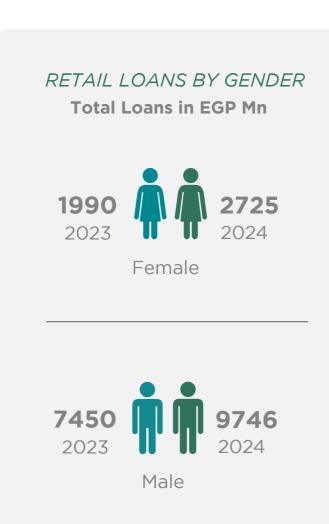
- Handling CAE's sustainable finance activities
- Developing and promoting sustainable finance products
- Responsible for the Net Zero trajectory in coordination with CA Group





RETAIL BANKING

Through excellence in our retail banking service quality and customer relationships. we reaffirm our commitment to improving customer satisfaction. Our strategy focuses on growing our active customer base, improving the digital experience, and enhancing products and channels — especially for students and families. CAE offers a diverse array of products and services that cater to the evolving needs of its customers. Special packages have been created to align with our clients' requirements and lifestyle changes. The Fidèle Club provides distinguished customers with an exclusive banking experience, offering optimized solutions for individuals with active lifestyles and providing ease in managing their diverse commitments and ambitions. Additionally, we provide attractive terms to encourage customers to transition toward being more environmentally responsible equipment. Additionally, CAE incorporates impact and risk assessments into its product- and service-development processes. This is guided by the Retail Risk Policy to ensure responsible and informed decision-making.







Region

CAE's retail loans are tailored to the economic needs of geographical locations, as represented in the table below.

ALEXANDRIA 1,276













2024 Total Loan Value in EGP M



SECTION 2

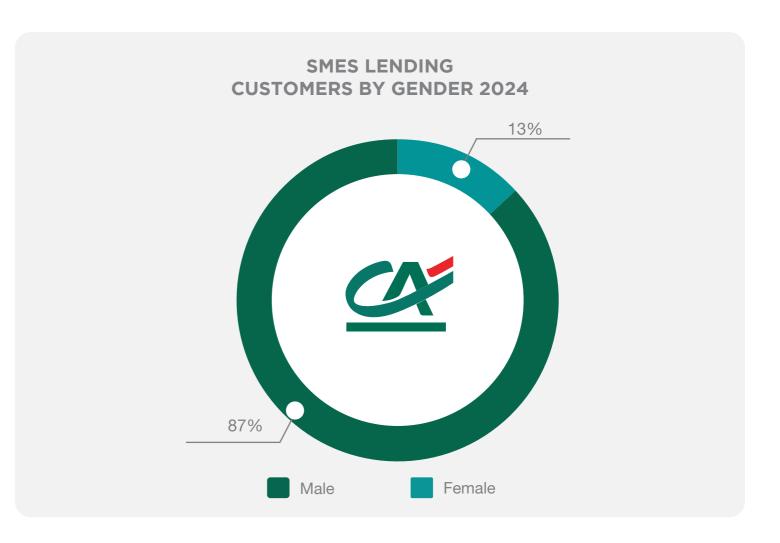
MICRO, SMALL, AND MEDIUM-SIZED ENTERPRISES (MSMES)

As of December 2024, CAE continued its momentum in SME lending, achieving a 14% increase in customer acquisition. The Bank actively supports small and medium-sized enterprises through a diversified suite of financial solutions, targeting customers with an annual sales turnover up to EGP 200M, as well as medical professionals.

In the fourth quarter of 2024, CAE also launched its agri finance business line, capitalizing on the CA Group's extensive global expertise in the agricultural sector.



Segmentation includes Customers with and without an Outstanding Balance

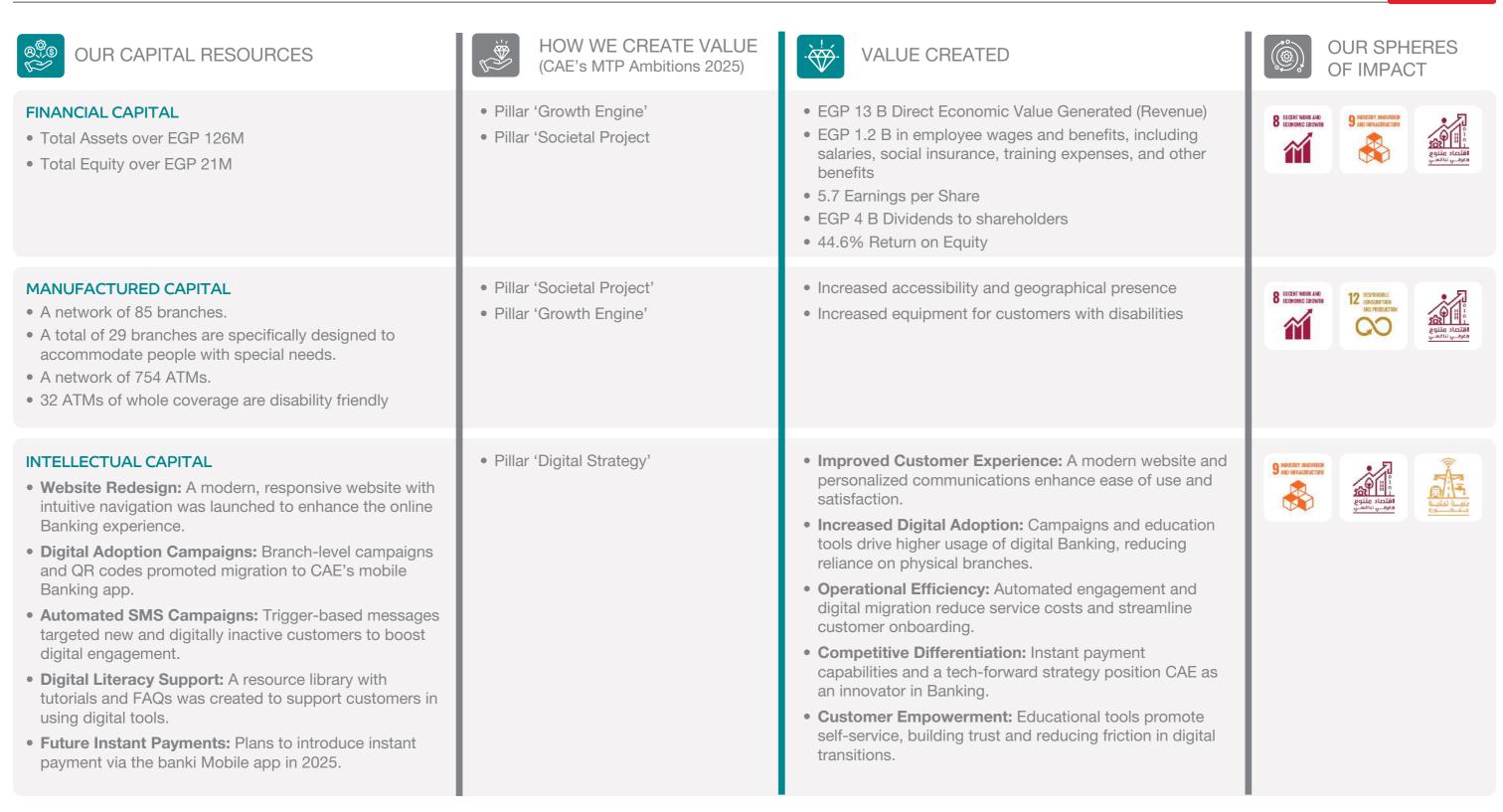


FINANCIAL INSTITUTIONS

The Financial Institutions Department manages a diversified portfolio of over 150 clients across various sectors. It offers a comprehensive package of f inancial services, including investment solutions, cash management, capital markets and custody. These services are essential for managing day-to-day clients' liquidity. Its client base includes Investment Banks, private equity firms, insurance companies and other Non-Banks Financial Institutions (NBFIs) such as leasing, mortgage, and consumer finance, as well as governmental entities. Besides that, the Department is responsible for structuring and granting credit facilities to NBFIs clients, ensuring the portfolio aligns with CAE's risk strategy. Additionally, the Department plays an instrumental role in supporting other business lines' growth within the Bank through developing strong relationship and partnership with both local and international institutions and authorities.

SECTION 2

OUR VALUE-CREATION MODEL







HOW WE CREATE VALUE (CAE's MTP Ambitions 2025)





HUMAN CAPITAL

- EGP 1.2B employee wages and benefits, including salaries social insurance, training expenses, and other benefits
- In recognition of employees' need of healthy balance between their professional and personal lives, all female and male employees are entitled to parental leave with a total of 97 of our employees utilized their parental leaves during the reporting period, including 60 male and 37 female employees
- A total of 95,817 training hours for all employees.
- Female employees were equipped with 37,946 training hours, and male workers received 57,871 training hours

• Pillar 'Societal Project'

SECTION 2

- 2024 witnessed a significant reduction in turnover rate to 9.6%.
- In 2024, the Bank welcomed 272 new employees on board while retaining gender diversity and backing young talents. The new recruitment cycle nearly reached gender parity, with 43% of new hires being females compared to 57% for males.
- In 2024, the IMR accountability index was equivalent to 81.







SOCIAL & RELATIONSHIP CAPITAL

- EGP 30M of Community Investment.
- CAE uphold its commitment to supporting local suppliers and the national economic development with 89.6 % of suppliers chain are based in Egypt, corresponding to around 91% of the procurement budget
- Sustainable finance and financial inclusion products

• Pillar 'Societal Project'

- Healthy Orphans Initiative Investment of EGP 5.49M.
- With a total investment of EGP 1M, Ebhar Misr program continues to play a role in nurturing exceptional youth talent in the fields of arts, science, and technology. Building on its progress in previous years, we celebrated the graduation of Ebhar Misr Program Class of 2024. We are currently having 160 students who are active participants in the program.
- In 2024, CAE launched a vocational training center dedicated to empowering autistic youth aged 15 and above. The center provides tailored skills-based trainingdesigned to enhance employability and enable participants of generate sustainable income.
- In 2024, we increased the amount invested in Solar Solutions for Smarter Agriculture from EGP 7.4M in 2023 to EGP 7.5M.
- Procurement: Strengthened local economy by supporting local businesses and suppliers & improved operational efficiency and transparency in the procurement process.
- Maintained Customer relationship excellence and promoted financial inclusion





















NATURAL CAPITAL

- Enhanced the solar panel capacity at the Head Office.
- Implemented solar panel systems at the 10th of Ramadan and Hurghada branches.
- Initiated the execution of electro-mechanical operations scheduling at the Head Office
- In the process of revamping air conditioning systems across various branches.



HOW WE CREATE VALUE (CAE's MTP Ambitions 2025)

• Pillar 'Societal Project'



VALUE CREATED

- Achieved a 20.3% reduction in GHG emissions in 2024 compared to 2023.
- Natural gas consumption reduced by 32.7%.
- Scope 2 emissions from electricity reduced by 2.65%.
- Water consumption decreased from 45,718 m³ to 45,282 m³, driven by:
- Water treatment station at Head Office for internal irrigation.
- Infrared taps installed in 20% of branches.
- Sustainable buildings progress:
 - LEED BD+C Platinum: Head Office
- LEED ID+C Silver: Madinaty Open Air Mall
- LEED ID+C Gold: Crédit Agricole Shoubra Branch (new certification in 2024)



OUR SPHERES OF IMPACT









STAKEHOLDER ENGAGEMENT AND MATERIALITY ASSESSMENT



Engaging with stakeholders is fundamental to CAE's approach to sustainability and value creation. By actively involving diverse groups, such as employees, customers, suppliers, and community members, CAE gains a comprehensive understanding of their perspectives, needs, and expectations.

This inclusive approach enables the integration of varied insights, facilitating decisions that are both well-informed and socially responsible and enabling us achieve our community betterment commitments.

CAE has established a structured approach to stakeholder engagement in the decision-making process, primarily through its Sustainable Development Committee. This committee is chaired by the Managing Director and comprises senior management representatives from various departments of the organization and convenes quarterly to deliberate on sustainability-related topics and best practices for implementation.

In addition to these strategic meetings, relevant business and support functions are actively involved whenever a business or operational opportunity arises, which ensures cross-functional collaboration and alignment. To extend communication beyond internal stakeholders, the Bank uses specific communication channels, including:

- CBE CSR Departments Meet ups
- Federation of Egyptian Banks Sustainability Committee
- The French Companies Sustainability Club.

These platforms are used to share updates, exchange knowledge, and encourage greater involvement in sustainability initiatives across the broader stakeholder landscape.



STAKEHOLDER ENGAGEMENT

In 2024, CAE achieved a pivotal milestone in its sustainability journey by launching a comprehensive stakeholder engagement initiative that extended beyond internal boundaries to encompass key external partners.

This step laid the groundwork for a full-scale materiality assessment., aligning with global best practices in responsible business conduct. Internally, the initiative garnered remarkable participation, with a 92% response rate—1,833 out of 1,989 eligible employees—demonstrating a strong commitment to organizational development.

Feedback highlighted diversity and inclusion, as well as career development, as top priorities. underscoring the workforce's desire for growth and equity. Externally, CAE proactively engaged suppliers and NGOs through tailored surveys. Suppliers emphasized the importance of waste management, labor rights, fair wages, and anti-corruption measures, reflecting a commitment to ethical sourcing. NGOs and civil society organizations prioritized youth empowerment, health, and education, aligning with broader social impact goals.

This collaborative engagement process allowed CAE to revisit and refine its materiality assessment, ensuring that its sustainability agenda remains aligned with stakeholder values and evolving expectations. It reaffirmed the company's commitment to transparency and accountability, reinforcing trust and strengthening relationships across its ecosystem.

By continuously updating its understanding of stakeholder priorities, CAE not only validates that it is heading in the right strategic direction but also ensures integration of the most current and relevant sustainability solutions. This dynamic approach empowers CAE's diverse business functions to accelerate their ESG progress, creating momentum and driving meaningful impact throughout the organization. Moreover, stakeholder engagement aids in risk mitigation by identifying potential challenges early, allowing for proactive responses. It also drives innovation because diverse perspectives can lead to creative solutions that might not emerge within a homogeneous group.

ENGAGEMENT MECHANISM

SECTION 2

CAE has established diverse information, consulting, dialogue, and participation channels to cultivate engagement with stakeholders based on their needs.



INFORMATION

- Financial and sustainability reports
- Leaflets, posters, and screens in branches
- Social media newsletter



CONSULTATION

- Customer and employee surveys
- Complaint systems



DIALOGUE

- Call center
- Website and social media
- Customer service
- Emails
- Conferences and workshops
- Face-to-face meetings
- Roundtable discussions with internal and external stakeholders
- Internal communication platforms in coordination with the Internal Communications Team
- Internal awareness campaigns and events



PARTICIPATION

- Conferences and events
- Training and workshops
- Volunteering programs and campaigns
- Sponsorships, donations, events, and initiatives (corporate social responsibility activities)
- French Companies Sustainability Club









EXTERNAL STAKEHOLDERS

	CENTRAL BANK OF EGYPT	FINANCIAL REGULATORS (EGX & FRA)	CUSTOMERS	SHAREHOLDERS AND INVESTORS	SUPPLIERS AND BUSINESS PARTNERS	COMMUNITIES & NGOS	7 ESG RATING AGENCIES
Level of Importance	Primary	Primary	Primary	Primary	Primary	Secondary	Primary
How we engage	Information and Dialogue: Emails, calls, portal, letters, meetings	Information and Dialogue: Emails, calls, portal, letters, meetings	Information and Dialogue: Branches, mobile apps, internet Banking, surveys, call centers and global outlook event	Information and Dialogue: Meetings, financial reports, updates, assemblies	Information and Dialogue: Calls, emails, meetings, handbooks	CSR activities, youth empowerment, education, health, volunteering programs, social media, meetings, calls	Information and Dialogue: Reports, updates, meetings
Frequency of Engagement	Daily, weekly, monthly, quarterly, annually, biannually, ad hoc	Daily, weekly, monthly, quarterly, biannually, annually, ad hoc	Daily, weekly, monthly, quarterly, annually, biannually, ad hoc.	Weekly, monthly, annually, ad hoc	Daily, weekly, monthly, quarterly, annually, ad hoc	Weekly, quarterly, biannually, annually, ad hoc	Quarterly, annually
Priorities	Sustainable finance, financial inclusion, digital Banking, compliance, reporting, regulation adherence	Compliance, reporting, adherence to regulations	Accessibility, data security, product innovation, sustainable finance, digital Banking, customer service	Transparency, financial performance and profitability, governance, risk management	Balanced relationships, fair payment terms, inclusive purchasing	Social development, community investments, environmental impact	Financial performance, governance, risk management
Our Stakeholder Management Approach	Sustainable finance products, financial inclusion activities, digital Banking, regulatory audits, initiative compliance and compliance reports	Compliance reports, regulatory audits, initiative compliance	Data privacy measures, complaint management, product innovation, digital Banking initiatives	Financial reports, strategy updates, governance	Ethical procurement, waste management, labor Rights and fair wages, anti-corruption measures, payment on time, relationship steering	CSR initiatives, community investments, sponsorships	Regular financial reporting, governance adherence, strategic updates



MATERIALITY ASSESSMENT

In 2024, CAE's materiality determination was built upon a primary stakeholder engagement exercise, applying a robust double materiality assessment. This comprehensive approach evaluates both:

- Impact materiality the effects of CAE's operations on society and the environment
- Financial materiality how external ESG factors influence CAE's financial risks and opportunities

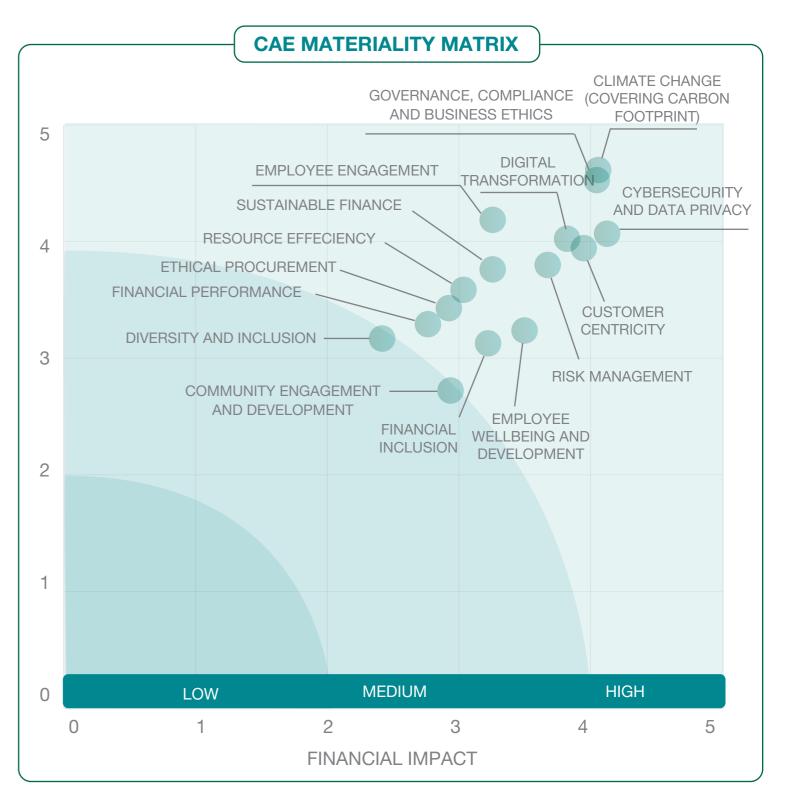


Contextualizing CAE's operating environment, we systematically classified and prioritized the most consequential sustainability topics by evaluating their significance to both our internal operations and external stakeholders. These assessments informed the final identification of 15 material topics, which were mapped to the six Capitals in alignment with integrated reporting principles.

This aligns with European Sustainability Reporting Standards (ESRS), IFRS S1 &S2 requirements and the outward-focused lens of GRI 3: Material Topics Our process began with broad primary engagement reaching beyond internal teams such as our employees to include suppliers and NGOs garnering invaluable insights to shape our materiality framework. This foundational stage, guided by stakeholder engagement best practices, sets the stage for a robust, full-scale materiality assessment. Building on these insights, ten internal departments then convened to systematically refine and prioritize each topic. They evaluated every issue according to:

- Impact materiality, measured across scope, severity, and irremediability
- Financial materiality, evaluated by likelihood, timing, and significance

Carbon footprint was merged with climate change, and social and green finance were merged as one material topic. Financial performance is added as a material topic, while human rights were excluded as it is not applicable.



IMPACTS, RISKS AND OPPORTUNITIES (IRO)

CAE's management approach for each material topic is detailed throughout the report and briefly summarized in the table below.

SECTION 2



MATERIAL TOPIC



IMPACT MATERIALITY

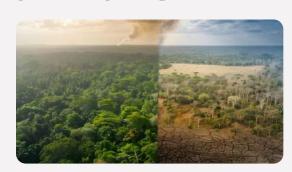


FINANCIAL MATERIALITY



MANAGEMENT APPROACH

CLIMATE CHANGE



Positive Impact:

Developing green products /services, and cost savings through energy efficiency

• Negative Impact:

Physical and transition risks

Risks

This topic has an impact on Credit Risk, Liquidity risk, market risk, operational risk and legal risk

Opportunities

Positioning and strategic branding Responsible business and operations, new business opportunities through more green financing, and positive reputational impact.

 CAE has initiated a net-zero strategy as part of the CA Group's broader commitment to decarbonizing its financing and investment portfolios.

GOVERNANCE, COMPLIANCE AND BUSINESS ETHICS



• Positive Impact:

Strong corporate governance, enhanced reputation

Negative Impact:

Non-compliance with regulations, ethical misconduct

Risks

This topic has an impact on operational and legal risks.

Opportunities

Positioning, improved brand perception, investor trust, and business opportunities

• Upholding high standards of governance, compliance, and business ethics to ensure transparency, accountability, and ethical conduct in all business practices

CYBERSECURITY AND DATA PRIVACY



• Positive Impact:

Enhanced data protection, increased customer trust

Negative Impact:

Data breaches, regulatory fines

Risks

This topic has an impact on operational, legal and market risks.

Opportunities

Positioning, building trust, and customer satisfaction

• Implementing robust cybersecurity measures to protect customer data and ensure data privacy compliance





MATERIAL TOPIC



IMPACT MATERIALITY

SECTION 2



FINANCIAL MATERIALITY



MANAGEMENT APPROACH

CUSTOMER CENTRICITY



• Positive Impact:

Customer loyalty, market differentiation

• Negative Impact:

Poor customer satisfaction, increased competition

• Risks

Customer loyalty and increased market share

Opportunities

Customer loyalty and increased market share

• Prioritizing customer needs and feedback to enhance products and services, ensuring a customer-centric approach.

DIGITAL TRANSFORMATION



• Positive Impact:

Improved efficiency, enhanced customer experience

Negative Impact:

Cybersecurity threats, resistance to technological change

• Risks

This topic has an impact on market and operational risks

Opportunities

Accessibility and access to more clients, Reducing environmental emissions - increasing efficiency and decreasing real-time optimisation and resources efficiency

• Embracing digital transformation to enhance operational efficiency, customer experience, and innovation.

RISK MANAGEMENT



• Positive Impact:

Proactive risk mitigation, improved decision making

Negative Impact:

Inadequate risk identification, compliance failures

Risks

This topic has an impact on operational and legal risks.

Opportunities

Positive brand perception/ sustainable and scalable operations and business growth

• Implementing comprehensive risk management strategies to identify, assess, and mitigate risks across all business operations.





MATERIAL TOPIC



IMPACT MATERIALITY

SECTION 2



• Risks

legal risks.

FINANCIAL MATERIALITY



MANAGEMENT APPROACH

• Implementing Energy and water efficiency This topic has an impact on market, operational and measures

RESOURCE EFFICIENCY



• Positive Impact:

Innovation in resource management, reduced operational expenses

Negative Impact:

Supply chain disruptions and increased resource costs

Opportunities

Increased Effeciency and Cost Savings

EMPLOYEE WELLBEING AND DEVELOPMENT



Positive Impact:

Enhanced employee satisfaction and talent retention

Negative Impact:

Lack of employee development opportunities, health and safety incidents

Risks

This topic has an impact on operational and legal risks.

Opportunities

Talent retention, loyalty, efficiency and capacity building, leading to positive business results and customer satisfaction

• Career development programs, benefits, competitive salaries, parental leave and recognitions

EMPLOYEE ENGAGEMENT



• Positive Impact:

Increased productivity, innovation through diverse perspectives

• Negative Impact:

Low employee morale, high turnover rates

• Risks

This topic has an impact on operational and legal risks.

Opportunities

Promotes employees loyalty, trust and support brand positive perception and improve productivity.

 Fostering employee engagement through inclusive practices, communication, and opportunities for feedback and development





IMPACT MATERIALITY

SECTION 2



FINANCIAL MATERIALITY

MANAGEMENT APPROACH

SUSTAINABLE FINANCE



• Positive Impact:

Growth in sustainable finance, attracting environmentally conscious customers

• Negative Impact:

Market volatility in green investments, regulatory uncertainties

Risks

This topic has an impact on credit, liquidity, market operational and legal risks.

Opportunities

Conveys the Bank strong positioning and value proposition

 Supporting social initiatives and community development through financial accessibility and tailored offerings for underserved segments

FINANCIAL INCLUSION



• Positive Impact:

Access to new markets, increased customer loyalty

Negative Impact:

Regulatory changes impacting financial services, economic instability

• Risks

This topic has an impact on market risk and compliance risk

Opportunities

- Expand market outreach.
- Support of national objective for economical growth.
- Align with UN Goals and showcase sustainable business practices.
- Convey Trust, reliability and social development focus

• Designing specialized financial services to promote financial inclusion

ETHICAL PROCUREMENT



Positive Impact:

Sustainable sourcing practices, positive supplier relationships

Negative Impact:

Supplier misconduct and supply chain disruptions

• Risks

This topic has an impact on market, operational, liquidity and legal risks.

Opportunities

Positive perception, reputation and positioning.

 Implementing ethical procurement practices to ensure suppliers adhere to ethical standards and principles





COMMUNITY ENGAGEMENT AND DEVELOPMENT



IMPACT MATERIALITY

SECTION 2

• Positive Impact:

Long-term community partnerships and brand reputation

• Negative Impact:

Lack of community trust



FINANCIAL MATERIALITY

Risks

This topic has an impact on market and legal risks.

Opportunities

Positive perception, reputation and positioning.



MANAGEMENT APPROACH

• Engaging with communities through initiatives that contribute to their development and wellbeing

FINANCIAL PERFORMANCE



Positive Impact:

Strong monetary resources serve as the backbone for driving initiatives across various fronts including human, social, intellectual and natural capitals, fostering their growth and development.

• Negative Impact:

Shareholders and investors who focused on financial returns may pressure companies to deprioritize ESG investments, perceiving them as non-essential or financially burdensome.

Risks

This topic has an impact on market, liquidity, credit, operational and legal risks.

Opportunities

Attracting funds and investors and accessibility to

 Achieving growth in total assets and equity, while revenues rose by 46.5%, reinforcing our commitment to sustainable value creation.

DIVERSITY AND INCLUSION



Positive Impact:

Enhanced creativity and innovation, better understanding of diverse customer needs

Negative Impact:

Discrimination and complaints

Risks

This topic has an impact on market, operational and legal risks.

Opportunities

Positive perception, talent retention, and employee satisfaction.

• Promoting diversity and inclusion within the workforce through recruitment practices, training, and creating an inclusive work environment





03

ETHICAL GOVERNANCE

&ACCOUNTABLE LEADERSHIP

	Sustainability-Driven Corporate Governance	JI
•	Ethical Business Conduct and a Culture of Integrity	35
•	Compliance	36
•	Risk Management Through ESG Lenses	37
•	Human Rights Protection	38







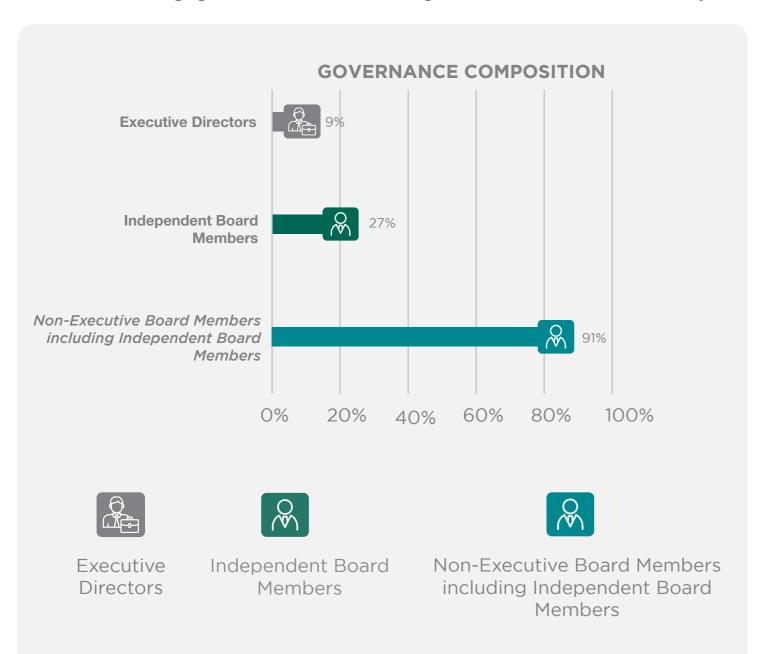




SUSTAINABILITY-DRIVEN CORPORATE GOVERNANCE

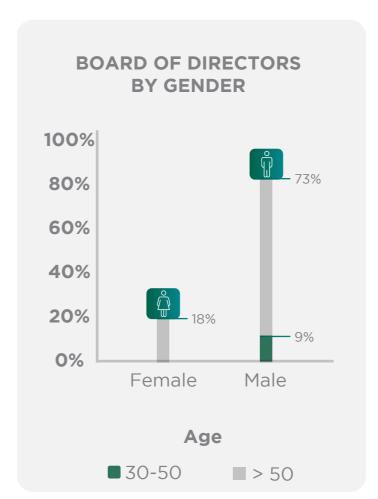
OUR GOVERNANCE COMPOSITION

At CAE, the governance structure complies with both CBE and FRA regulations as well as the CA Group International practices. In line with effective governance practices The roles of the chairman and managing director are distinct, ensuring a balanced distribution of authority.



CAE's governance is represented by 11 members, 1 Executive Board Member and 10 are non-Executive board members of whom 3 are Independent Directors, representing 27% of the entire Board.

INCLUSIVITY AT THE BOARD LEVEL





In terms of gender representation, the Board aligns with the CBE/FRA regulations by including 2 female board members. We are progressively looking forward to reach 40% of the female presentation. Board inclusivity extends beyond the gender diversity to include 9% of the members representing the public subscribers.



BOARD NOMINATION AND SELECTION

CAE's Fit and Proper Procedure is considered a guideline for nominating and selecting members of the BoD. The elections are conducted every three years through a cumulative voting process following the FRA regulations and CAE bylaws.

Board members serve a standard tenure of three years, which may be extended to six years for non-executive directors subject to CBE approval

The nomination is based on:

- Analysis of the identity and conflicts of interest of the nominees by the Corporate Secretary, Managing Director, Compliance and the CA Group as relevant.
- Satisfaction of local and Group compliance approvals.
- Evaluation and assessment of the nominees qualifications to ensure that all required competencies are present in the Board.
- Eligibility scrutiny and interviews conducted by the CA Group/CA Managing Director and Chairman, lastly by CBE to review the qualifications and background of the nominee
- Pertinent surveillance conducted by the Administration Control and Security Authorities
- Final approval by the Central Bank of Egypt.



EXPERT-LED GOVERNANCE

The existing diversified knowledge, expertise and skills of CAE's BoD members cover but are not limited to corporate governance, strategic management, economics, risk management, compliance, retail and corporate banking, accounting, audit, financing, insurance, information technology, and digital banking, CAE provides induction to board members regarding the CAE Board Charter/Bylaws/Compliance and Board members liabilities. Other inductions are provided during the year 2024 namely; Financial and Risks KPIs, Recovery plan, ICAAP and COSO. CAE also provided through the "Institute de Formation du Crédit Agricole Mutuel'(IFCAM) training from the university of CA Group regarding ESG; Climate Change and Sustainable Finance.

Furthermore, an internal workshop on materiality assessment was designed specifically with a second party consultant and delivered by the sustainability team to extend the capacity of the board while voting on the Bank's annual material topics. In addition, Board members attend the annual Group training regarding Crédit Agricole's universal banking model; regulatory framework for the function of director, Sustainability issues Corporate Sustainability Reporting Directive (CSRD), Civil liability coverage for corporate officers, Compliance issues, The Supervisor's Expectations in regards to Boards of Directors, and emerging governance challenges.



BOARD COMMITTEES

To ensure the effective execution of its responsibilities, the BoD has formed several specialized committees, each of which is assigned distinct oversight roles in line with both Egyptian regulations and international standards adopted by CA Group.

CAE's board committees' members, detailed responsibilities, and operations are presented in the integrated report for 2023. CAE's board committees include:



AUDIT COMMITTEE

The Committee members are appointed by the Board of Directors in accordance with the Central Bank of Egypt and Financial Regulatory Authority regulations.

The Committee is composed of three non-executive, independent Board members who possess diversified experience and in-depth knowledge in finance, audit, accounting, compliance, and information technology. The Committee Chairman is a non-executive, independent member. Every Audit Committee member holds an equal vote. Additionally, an external audit expert is appointed to the Committee to provide specialized insight.



GOVERNANCE, NOMINATION AND REMUNERATION COMMITTEE

This Committee is appointed by the Board of Directors and comprises three non-executive Board members (including one independent board member). It oversees governance standards, board nominations, and compensation policies.



RISK COMMITTEE

The Committee is appointed by the Board in compliance with CBE governance regulations. Its membership includes two non-executive Board members, one executive Board member, and one risk expert. The composition ensures a balanced perspective for overseeing risk governance.

PRESERVING SHAREHOLDERS' RIGHTS

CAE is ensuring fair and equal treatment for all shareholders and preserving their rights. In compliance with regulatory requirements, the Bank makes sure that all shareholders are notified at least 30 days in advance of the Annual General Meeting.

This commitment to fairness and equity is further reflected in CAE's shareholder voting structure, which follows a one-share, one-vote principle. This approach guarantees that all shareholders have equal influence in decision-making processes during meetings.

SUSTAINABILITY-DRIVEN OVERSIGHT



To ensure the effective management of ESG impacts, the Sustainable Development Committee meets quarterly to review and discuss sustainability projects, such as the ESG stakeholder engagement and relevant initiative, monitor progress in financial inclusion, and evaluate the progress of sustainable and green finance retail banking products against the Medium-Term Plan. In addition to the Sustainability and Executive Committees, the Audit Committee ensure compliance with CA Group standards, commitments, and regulations.

CAE's Sustainable Development Committee, chaired by the Managing Director (MD), also conducts quarterly meetings to evaluate ESG impacts at the Board level.

The Board of Directors' performance in managing ESG impacts is evaluated through regular engagements with CA Group and CBE. Additionally, the Sustainable Development, Audit, and Risk Committees contribute to the oversight, validation, and continuous improvement of ESG-related decision-making. Accordingly, the evaluation did not identify any issues requiring adjustments to the Board's membership or changes in CAE's practices.



COLLECTIVE BOARD INSIGHT INTO SUSTAINABILITY

Building on the advanced collective knowledge and experience of the BoD regarding sustainability matters, CAE has developed a tailored approach to Board engagement in sustainable development. This approach reflects both the time sensitivity and capacity of the BoD while ensuring the depth and relevance of their knowledge and experience. A comprehensive plan has already been implemented, with a second phase currently underway. To maintain continuous monitoring, the BoD is engaged at least two to three times a year with updates on CAE's sustainability performance, which reinforces its strategic oversight and informed decision-making on ESG-related priorities.



INTERNAL AUDIT WITH ENVIRONMENTAL, SOCIAL, AND GOVERNANCE INTEGRATION

CAE's internal audit is now assigned to the role of improving and evaluating the effectiveness of the governance process, risk management, and control across CAE, EHFC, and CA foundations. This oversight is provided by the Audit Committee, which is composed of three non-executive BoD members, including an independent Committee Chairman.

CAE conducts a risk assessment to identify potential audit areas. It evaluates the significance of identified risk areas based on their likelihood of occurrence, their impact on the Bank, the effectiveness of existing controls, and CAE's risk exposure. For further details on the internal audit process and responsibilities, refer to the integrated report for 2023.

CAE has also integrated ESG factors into its internal audit process by mapping ESG risks, ensuring compliance with regulations and CA Group requirements, applying a risk-based approach to include ESG-related processes, reviewing ESG policy integration, and verifying data accuracy. Lastly, formulating recommendations for improvement to embed ESG aspects thoroughly in CAE auditing. Consequently, ESG recommendations are being monitored and validated through "MY AUDIT" system, which tracks and verifies the implementation of all Bankwide audit recommendations, including ESG recommendations.

Furthermore, CAE assesses ESG-related risks during audit planning and execution based on the following criteria:

- NON-COMPLIANCE RISK: The risk of non-compliance with sustainable finance regulations and CA Group's climate-related commitments.
- **REGULATORY RISK:** The risk of non-compliance with local CBE regulations regarding ESG implementation.
- INEFFECTIVE MANAGEMENT OF CLIMATE RISKS: The risk that CA Group and its entities may fail to fully implement or monitor the climate commitments laid out in the Climate Strategy and the 2025 MTP.

ETHICAL BUSINESS CONDUCT AND A CULTURE OF INTEGRITY

The approval and dissemination of policy commitments are integral to CAE's governance framework. All policies undergo a thorough validation process, ensuring alignment with the Bank's objectives and regulatory requirements through the Validation Committee and are subsequently approved by the Board of Directors. Policies are shared across the Bank via CAE's internal portal, ensuring transparency and consistent adherence to established guidelines.

CAE's Code of Ethics reflects the Bank's strong commitment to integrity and ethical conduct in all areas of operation. It embodies the core values and principles of CAE, which are rooted in dedication to customers, responsibility, and solidarity. Our Human Resources and Compliance departments enforce our business ethics and ensure that the behavior of all our employees is aligned with our ethical standards and that they act in the customers' best interest.

The Code addresses a comprehensive range of critical topics, including business ethics, conflict of interest, accurate bookkeeping, confidentiality, fair employee treatment, Customer privacy, anti-corruption, anti-money laundering, fair competition, and compliance reporting. Any identified critical concern is reported directly to the BoD or through the Audit, Nomination, Legal, and Risk Committees. Serving as a practical guide for employees, the Code defines specific terms, such as "bribery," "corruption," and "conflict of interest."



CONFLICT OF INTEREST

A situation in which the decisions or judgment of a person, company, or organization may be influenced or altered, concerning its independence or integrity, by personal considerations or by pressure from a third party.



CORRUPTION

The act whereby an individual in a specific public or private office solicits/offers, accepts/passes on a gift, an offer, or a promise for performing, delaying, or refraining from performing an act that is directly or indirectly within the sphere of their duties.



BRIBERY

The act of promising, giving, receiving, or agreeing to receive money or some other item of value with the corrupt aim of influencing a public official in the discharge of his official duties.

CONTROLLING CONFLICTS OF INTEREST AT THE BOARD LEVEL

CAE enforces strict measures to prevent the occurrence of conflict of interest by prohibiting the provision of loans to Board Members or their related parties. Furthermore, the Board members undergo a thorough approval process during which they declare any other Board memberships, current positions, and cross-shareholding.

These declarations are analyzed by the Nomination Committee through the fit and proper procedure to ensure compliance with regulations. This ensures that no personal or financial interests compromise their independent judgment. Additionally, Board Members are not permitted to hold positions in any other credit institutions. The Insider Trading Policy also applies to board members, who are prohibited from engaging in insider trading.

CAE'S CONFLICT OF INTEREST POLICY

CAE's conflict of interest policy is designed to define conflict of interest situations in addition to providing measures and procedures for preventing and combating corruption in the Bank's operations. The policy is reviewed from two to three years depending on the situations. The management of conflicts of interest varies depending on their nature.

The conflict of interest could be vis-à-vis a customer and arise from transactions initiated by CAE, or it could occur between the personal situation of senior managers or employees and their professional duties at CAE. The policy capitalizes on independence and avoidance of conflicts of interest across managerial levels and among employees.

At the managerial levels, the directors and top managers must abide by CAE rules to avoid the occurrence of any conflict of interest. This includes a requirement to notify the BoD of any significant interest or special relationship, be it business, familial, or others, that could influence their judgment.

The prevention principles and measures outlined in the Conflict-of-Interest Policy include compliance with corporate governance standards, margin policy, and supplier policy. The Bank also ensures transparency by disclosing information, and related party transactions publicly in its annual report.



COMPLIANCE

CAE champions compliance and maintains top standards throughout its operations. Accordingly, all employees are equipped with the required tools and training to abide by local and international standards and regulations. CAE has implemented operational alert processes. These include Fircosoft File Filter (FFF), Fircosoft Message Filter (FMF), and Dynamic Detective Filter DDF alerts.

These tools support the Compliance Department in effectively identifying and mitigating risks related to international and local sanctions, money laundering, and the financing of terrorism. In 2024, CAE did not record any instances of non-compliance with laws, regulations, or internal policies.

WHISTLEBLOWING AND FIGHTING MONEY LAUNDERING

CAE's whistleblowing procedures allow employees and stakeholders, including suppliers and vendors, to report any breaches and unethical or illegal actions. It is the mechanism through which CAE can prevent corruption risk. By this way, CAE protects its stakeholder, and create a protected environment where all parties are encouraged to report In this regard, whistleblowing procedures are communicated to all employees. CAE applies confidentiality measures to protect its whistleblowers against retaliation, threats, or discrimination and ensure the confidentiality of the information provided through the Compliance Control Units.

These Units conduct second-degree controls on alert processing and whistleblower protection measures, alongside a periodic assessment of the effectiveness of the control mechanism by the Internal Audit Department. For further details about our whistleblowing procedures and the responsibility of our Whistleblowing Management Committee, refer to our integrated report for 2023.

CAE provides multiple channels for its whistleblowers to report confidentially any illegal incidents. These channels include:

- Internal reporting to the line manager and the Human Resources, Compliance, or Governance Departments
- The Business Keeper Management System, which is accessible 24/7 via the internet
- The CAE whistleblowing tool is available on the Bank's intranet and website.

ANTI-MONEY LAUNDERING EFFORTS

CAE complies with Egyptian laws and regulations relating to combating money laundering. In this regard, anti-money laundering procedures are embedded in the Bank's Know Your Customer (KYC) File and AML policies. CAE provides mandatory internal training sessions for all staff, in addition to external AML sessions for management and compliance staff. This year, an Anti-money laundering training session was presented by the Egyptian Banking Institute, complementing 38 compliance sessions held in 2024.

we conduct ongoing awareness campaigns on anti-corruption and anti-money laundering across both online and offline channels, including SMS messages and in-branch communication. We have also launched customer rights awareness campaigns through our social media platforms. CAE follows CA Group and the CBE's Egyptian Money Laundering and Terrorist Financing Combating Unit process in identifying and reporting suspicious activities. Furthermore, CAE uses digital solutions to detect suspicious activities, such as a financial crime detection and monitoring system. Further details about CAE's AML digital mechanisms are provided in the https://ca-egypt.lc.cx/mo-kVd"2023 Integrated Report.

FIGHTING CORRUPTION

CAE established a robust anti-corruption framework that includes policies such as the Anti-Corruption Measures Policy, Countering Corruption Policy, Code of Conduct, and whistleblowing mechanisms. These collectively set clear procedures for identifying, reporting, and addressing corruption. Our Compliance programs are aligned with international best practices, supporting prevention and detection efforts. Corruption incidents are recorded via internal systems, including Business Keeper monitoring system (BKMS), and disciplinary actions are taken following legal review and committee decisions.

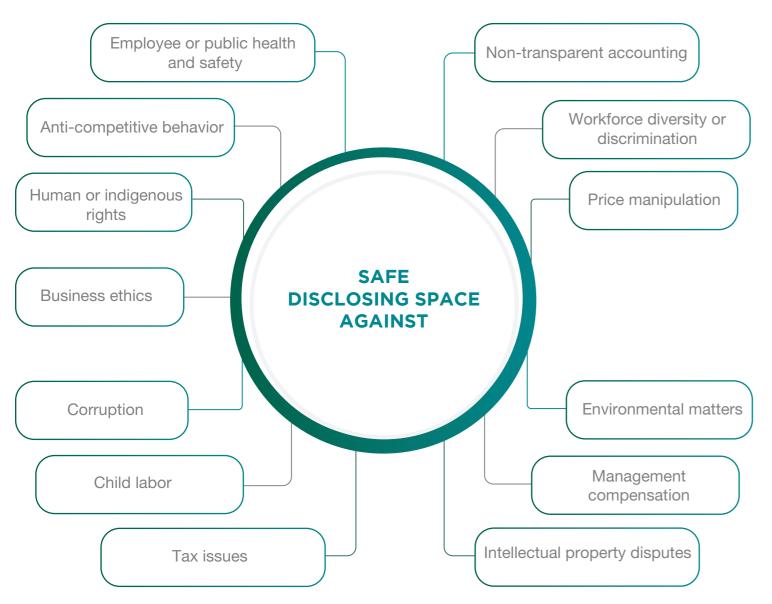
Additionally, to guarantee strong internal controls across operations, CAE assesses Misuse of Power. As a result, two corruption-related risks were identified. Accordingly, Misuse of power Risks are addressed during the annual risk-mapping whether active or passive incidents. To prevent facilitation payments, the Bank adheres to its established policies and procedures, in line with its limits matrix and maker-checker controls. CAE did not record any corruption incidents during the reporting period.



SECTION 2

DETECTING AND HANDLING ILLEGAL ACTIVITIES:

At CAE, we conduct a thorough Know Your Customer Assessment (KYC) before starting any relationships with our customers. High-risk customers' due diligence is reviewed every two years and annually for very high-risk customers. In case of identifying any breaches or illegal activities, an investigation is conducted by the Fraud and Anti-Corruption team and legal representatives as needed. Thus, through CAE's policies and efforts to protect its stakeholders, the Bank created a safe environment, where all internal and external stakeholders are encouraged to disclose and report on any breaches or illegal actions.



RISK MANAGEMENT THROUGH ESG LENSES

RISK MANAGEMENT FRAMEWORK

In accordance with CBE regulations, CAE's risk management framework is based on Basel III guidelines, which set comprehensive standards for capital adequacy, stress testing, and market liquidity risk.

CAE incorporates its risk management framework into its strategic and operational activities through a multi-layered approach that includes defining risk appetite, conducting stress testing, maintaining governance structures, and managing operational threats.

RISK OVERSIGHT AT THE BOARD LEVEL

CAE has a multi-layered governance system for managing risks effectively. The structure includes:

- BoD: Defines risk appetite, approves risk policies and strategies, reviews quarterly and annual risk reports, and ensures regulatory compliance.
- Board-level Risk Committee: Advises the BoD on the risk strategy, reviews policies, oversees risk culture, and monitors exposures and capital adequacy.
- Chief Risk Officer: Leads risk management, monitors credit, market, operational, liquidity risks and environmental risks. The Officer also ensures control effectiveness, provides independent risk opinions and reports critical issues.

RISK IDENTIFICATION AND ASSESSMENT

The risk identification process is conducted annually to update the major risks and capture emerging threats. CAE identifies and monitors risks in various categories, such as credit risks, market risks, operational risks, liquidity risks, compliance and regulatory risks, reputational risks, environmental and social risks, and external providers, and cyber risks. The management and mitigation of these risks are detailed in the <u>2023 Integrated Report</u>.



RISK MITIGATION AND CONTROLS

In addition to the risk-mitigation techniques mentioned in the last integrated report of 2023, CAE applies targeted strategies across risk categories. Our management of the risk categories are represented in the following:

- **Credit risk:** Addressed through loan diversification, collateral requirements, and creditworthiness assessments.
- **Market risk:** Managed using tools such as the value-at-risk model, stress testing, and annually reviewed limits on currency positions, notional exposures, durations, and tenors, in coordination with CA Group.
- **Operational risk**: Reduced through preventive and detected controls, such as those related to fraud. In 2024 we issued seven operational risk alerts; three were local, and four were escalated to the Group level.

CAE ESRM POLICY

A dedicated Environmental Risks function was created during 2024. Part of CAE commitments to comply with both local & CA Group requirements, CAE developed Environmental Social Risk Management (ESRM) new policy as a foundation to enhance internal cycle to systematically address environmental, climate and social risks through identification, ESG due diligence, assessment, monitoring ESG & climate change risk and developing business opportunities. The ESRM policy aims to integrate ESG analysis into the credit decision-making process using an ESG questionnaire and rating mechanism. Additionally, monitoring the customers/counterparties' environmental and social performance & reporting E&S performance of the portfolio.



HUMAN RIGHTS PROTECTION

CAE reaffirms its commitment to human rights through alignment with the UNGC, upholding its 10 principles covering human rights, labor, the environment, and the fight against corruption. The Bank supports internationally recognized human rights standards, avoids any complicity in human rights abuses, and fosters a rights-respecting culture.

It also assesses potential human rights risks across its operations and supply chain through ongoing stakeholder engagement. Accordingly, CAE is not involved in any legal actions related to disputes over human and indigenous rights.





FINANCIAL CAPITAL:

RESILIENT AND RESPONSIBLE GROWTH

• Financial Performance Snapshot 40







FINANCIAL PERFORMANCE SNAPSHOT

CAE achieved record results in 2024 contributed by a strong commercial performance across business lines with good control on costs while maintaining good quality of assets driven by robust risk management. The Bank continues to offer high-quality banking services and diversified products to its wide clients base, powered by its strategic focus on digital transformation, customer excellence, sustainable development and stakeholder expectations.

The key metric as of December 2024 are as follows:



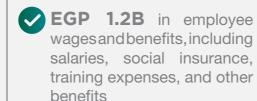
EGP 13B
Direct
Economic Value
Generated
(Revenue)



Over **EGP**21B
Equity
(Including dividends)



EGP 2.7B Operating costs







EGP 8BNet Profit



Over **EGP 126B** Total Assets



44.6% Return on Equity



19.8% Cost Income Ratio



5.7 Earning per Share





EGP 30M
contribution to
community
development
through CAE
Foundation



EGP 4B dividends





05

SOCIAL AND RELATIONSHIP CAPITAL:

CREATING SHARED VALUE

• Sustainable Finance

Customer Centricity

• Financial Inclusion for a Broader Impact 52

Responsible Procurement

• Community Development















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SUSTAINABLE FINANCE

In 2024, CAE advanced its responsible practices by establishing its Sustainable Finance Policy in collaboration with various internal stakeholders.

This policy defines the Bank's approach and methodologies for implementing sustainable finance and integrating ESG considerations across its lending process. CAE also developed a Sustainable Finance policy within the Corporate Banking to outline and highlight its sustainable finance functions and commitments.

SUSTAINABLE SMALL AND MEDIUM-SIZED ENTERPRISE BANKING

In July 2024, CAE took a step towards sustainability and sustainable finance by signing a loan agreement with the European Bank for Reconstruction and Development (EBRD) under the Green Economy Financing Facility program, with a total amount of USD 20 M. it is mainly dedicated to SMEs and mid-cap customers to support their energy transition plans through green MTL loans and cash-back incentives. The program serves as a mitigation tool by reducing conventional energy consumption, mitigating carbon emissions, and promoting renewable energy consumption. In addition, it fosters a circular economy in terms of resource efficiency and generated waste and promotes waste-recycling and smart agriculture measures.

Eligibility for financing under this program requires that the funds be disbursed to eligible customers undertaking projects that qualify as climate-change mitigation or adaptation measures. The maximum loan amount is capped at USD 5 M per customer. Additional eligibility criteria include a maximum annual turnover of EUR 50 M and a workforce of fewer than 250 insured employees, in line with the European Union's definition of SMEs. CAE ensures the program's effectiveness by closely tracking loan approvals and disbursements, while also measuring the carbon footprint reduction achieved by customers per dollar financed.



NET ZERO SECTORAL COMMITMENT

CAE has initiated a net-zero strategy as part of the CA Group's broader commitment to decarbonizing its financing and investment portfolios. The strategy focuses on supporting the transition to carbon neutrality by the most emitting sectors within our portfolio.



RESPONSIBLE CORPORATE BANKING



COOPERATION WITH EXTERNAL ADVISORS

CAE selected environmental experts accredited by the Ministry of Environment to conduct environmental and social due diligence for large-scale projects.

This process applies to the finance and refinance of medium- and long-term (Capex/ equipment) transactions exceeding EGP 200M.



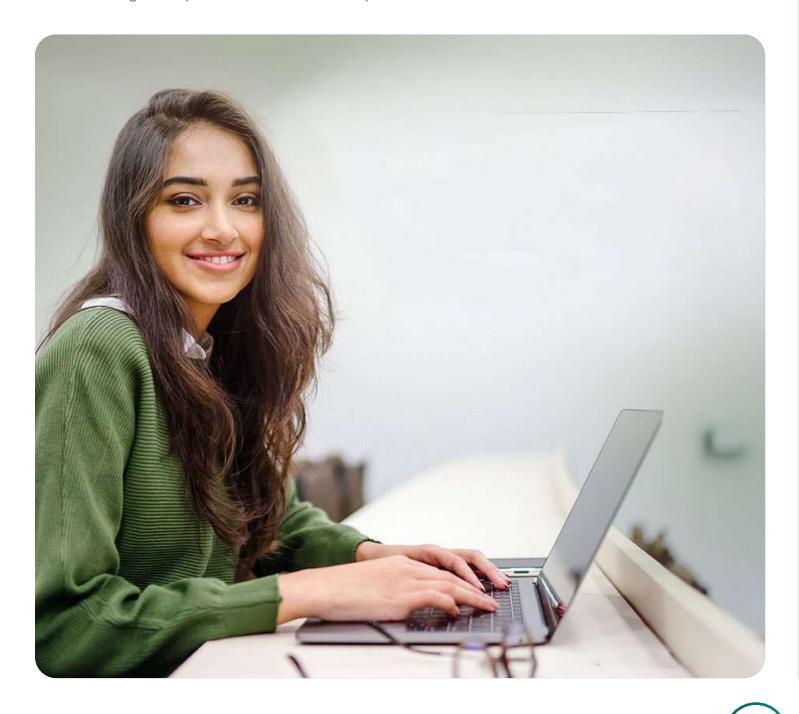
TRAINING AND UPSCALING OUR TEAM

CAE is committed to providing training to its staff on ESG principles, concepts, and sustainable finance practices to ensure informed decision-making. In 2024, CAE trained 100% of its staff on sustainability, as well as arranged training for Corporate and SME departments for sustainable finance concepts with the support of EBRD.



SUSTAINABLE INDIVIDUAL BANKING

CAE continued its efforts to promote and provide diversified green and social finance products for its individual customers, thus encouraging them to switch their habits, decision making towards more responsible consumption. The Bank ensures the effectiveness of its sustainable products by reviewing annually the loan terms to reaffirm their alignment with customers' needs. The following retail products reflect CAE's priorities for social needs:





RETAIL SOCIAL LOANS



PROFESSION-SPECIFIC LOANS

CAE designed profession-specific loans for doctors, university professors, engineers, and teachers. Each loan is designed based on the specific financial needs of these professions.



EDUCATION LOANS

Through this loan, CAE ensures equal opportunities by supporting parents investing in their children's education, as well as individuals seeking to enhance their knowledge and advance their professional development. The loan provides financing for tuition fees at all levels of education, from primary schooling to postgraduate studies.



HOUSING LOANS

Aligned with the CBE housing initiative, CAE offered: housing loans to low and medium income households.



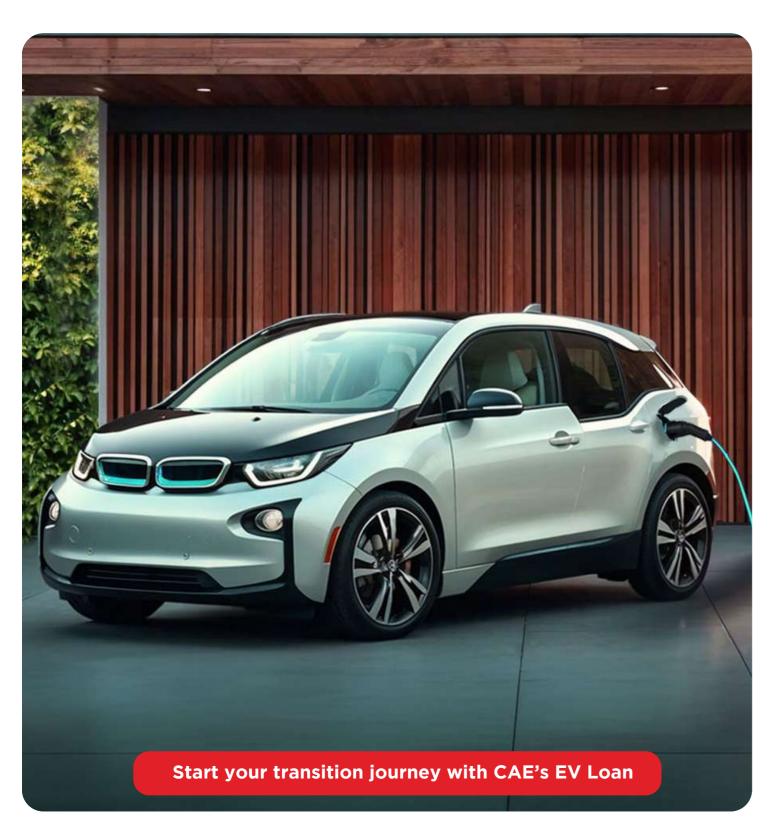
ACCESS TO SPORTS AND WELLNESS

CAE offers a Club Membership Loan designed to help customers access their preferred sports clubs and wellness facilities. The program provides financing of up to EGP 1M, with flexible repayment terms of up to 7 years, covering both primary and supplementary club memberships.



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The following represent our green loan offerings:

SOLAR LOAN PROGRAM

In October 2023, CAE launched its first green product, namely, the solar loan program. To ensure the program's long-term success, CAE adopted an engagement and partnership-based approach. Accordingly, in 2024, we partnered with leading service providers in the solar energy sector.

These collaborations enabled CAE to refer customers to trusted, high-quality solar energy providers while also allowing its partners to direct their customers to CAE's tailored loan offering for the purchase of solar energy devices. The program accordingly reaffirms the Bank's commitment to advancing energy efficiency and accelerating low-carbon transition.

ELECTRIC VEHICLE PROGRAM

In November 2024, CAE launched its second Green Finance loan program, the electric vehicle loan program that supports CAE's energy-transition goals.

Through this program, CAE plays a vital role in promoting clean transportation, which contributes to the reduction of customers' GHG emissions.

CAE is looking forward to measuring the success of its newly issued green products to ensure it delivers tangible environmental impact while also aligning with customer needs.

In parallel, CAE implemented awareness initiatives through targeted SMS campaigns and push notifications via the banki mobile application, which aimed to highlight the benefits and importance of transitioning to renewable energy sources. Furthermore, CAE launched commercialization campaigns and advertisements across all its platforms to increase the visibility of the Solar Loan Program.



CUSTOMER CENTRICITY

In 2024, CAE prioritized customer relationship excellence and customer protection through the rigorous implementation of customer feedback, structured procedures, and robust monitoring mechanisms. These efforts reflect CAE's ambition to maintain the highest levels of service quality, confidentiality and customer trust. CAE strictly adheres to CBE quidelines and CA Group standards.

WORKING EVERYDAY IN YOUR INTEREST & FOR SOCIETY

RELATIONSHIP EXCELLENCE AND CUSTOMER EXPERIENCE

Guided by the conviction that human is at the heart of its project, CAE has placed relational excellence as a key differentiating factor in the way it serves and communicates with its customers.

OUR CUSTOMER EXCELLENCE GROUP APPROACH

CAE's approach to customer experience encompasses three strategic pillars:

RELATIONSHIP EXCELLENCE

Nurturing deep and enduring customer relationships, which are grounded in trust, empathy, and mutual value creation with all customers.



PROACTIVE PAIN-POINT RESOLUTION

Identifying and resolving at least five key customer pain points each year, promoting sustained and customerfocused enhancement.



OPERATIONAL EXCELLENCE

Continuous refinement of operational processes to ensure seamless and personalized customer interactions

OUR 2025 AMBITION

To be ranked among the top Banks in Net Promoter Score (NPS) in the Egyptian market, compared to CAE's direct competitors.

This goal underpins the Bank's relentless pursuit of relationship excellence and drives its focused initiatives:

- 16 critical customer pain points addressed in 2023 and 2024.
- Over 35,000 surveys conducted using NPS, customer satisfaction (CSAT), and customer effort score (CES) methodologies to capture comprehensive customer feedback.
- Enhanced direct feedback loops, with follow-up actions led by relationship managers to ensure responsiveness and accountability.
- Launch of a robust internal change program emphasizing training, service standards, and performance-linked.





MEASURABLE IMPACT

These efforts have led to a significant year-on-year improvement in customer satisfaction, including a reduction of over 25% in complaints related to staff behavior.

This is a clear testament to the success of CAE's human-first, excellence-driven approach.

LISTENING TO OUR CUSTOMERS

CAE has implemented a comprehensive, customer-centric strategy for enhancing service quality and deepening Customer relationships. This approach is structured around three pillars: dynamic customer listening, proactive pain-point resolution, and a culture of service excellence.

1 DYNAMIC CUSTOMER LISTENING

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CAE prioritizes continuous engagement with its customers through diverse feedback mechanisms that allow it to listen, learn, and act. CAE takes advantage of a diversified array of tools to gather customer feedback, including:

- **Complaints:** Analyzing customer complaints to identify and address the underlying causes, aiming to prevent similar issues from occurring in the future.
- Branches: Actively seeking feedback from customers during their visits to CAE's branches.
- Call center: Tracking call recordings and analyzing customer interactions.
- Website: Monitoring online interactions and feedback forms.
- Social media: Actively monitoring social media platforms for customer feedback and engagement.
- Feedback management: Developing a dedicated system for efficiently capturing and analyzing customer feedback after completing specific Banking transactions
- NPS surveys: Employing Net Promoter Score (NPS) periodic surveys to measure overall customer satisfaction and compare CAE's performance to that of other Banks in the market.

- Internal customer surveys: Developed to assess potential areas for improving internal processes and service touch points.
- Focus groups: Organized focus groups to engage in thorough discussions with customers and gain insight into customers' preferences and expectations.
- **Front-line workshops:** Conducted regular sessions with customer-facing staff to gather actionable insights.
- CAE staff and management: Encouraging direct feedback from its staff who are in regular contact with customers.



2 SYSTEMATIC PAIN-POINT \ RESOLUTION

CAE employs a data-driven and structured approach to identifying, analyzing, and eliminating obstacles in the customer journey:

• Pain-point detection:

Leveraging feedback data to identify recurring challenges.

• Root-cause analysis:

Deep-dive assessments to uncover the underlying causes.

• Collaborative action planning:

Setting clear responsibilities, timelines, and targets with relevant stakeholders.

• Continuous monitoring:

Regular tracking of progress to ensure accountability.

• Periodic reviews:

Revisiting pain points to assess resolution effectiveness and make the necessary adjustments.



Powered by the relationship model, CAE's internal culture transformation aims to embed service excellence at every level of the organization through:

• An internal communication plan:

Disseminating success stories, updates, and best practices.

• Enhanced training programs:

Comprehensive materials and structured courses tailored to build empathy, agility, and responsiveness.

Practical tips and guides:

Everyday tools for empowering teams to deliver an exceptional service.

 Incentives tied to service quality and customer satisfaction.

• Engagement events:

Celebrations and recognition to reinforce positive behaviors and team morale.

Personalization and actionable insights:

CAE personalizes survey content to identify customer needs, enabling tailored solutions and prompt immediate action and contact by relationship managers To ensure oversight, coordination, and strategic alignment, CAE leverages three governance structures:

• Monthly Operational Pain-Point Committee:

Tracks action plan execution and resolves roadblocks

Quarterly Business and Development Committee:

Reviews performance and identifies improvement opportunities.

Monthly conference calls with CA Headquarters:

Facilitates ongoing collaboration and alignment with group-wide initiatives.

CAE adopts a comprehensive approach to transforming customer feedback into action, embracing its commitment to

- Building a strong customer feedback loop: CAE has conducted over 35,000 surveys since the beginning of 2024, utilizing various metrics such as Net Promoter Score (NPS), Customer Satisfaction Score (CSAT), and Customer Effort Score (CES).
- **Personalization and actionable insights:** CAE personalizes survey content to examine customers' specific needs and concerns allowing tailored solutions and facilitating immediate action and contact by relationship managers.
- Acting on feedback: Feedback data is not just a collection of statistics; it provides valuable
 insights that drive positive changes. In 2023 and 2024, CAE identified and addressed 16 key
 customer pain points, which directly impacted their satisfaction and engagement resulting
 in:
 - -Improved quality of service
 - -Increased customer engagement
 - Commitment to customer satisfaction (reflected in an annual decline of more than 25% in customer complaints related to staff behavior)
 - Improved business profitability





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FAIR AND EQUAL TREATMENT OF CUSTOMERS

CAE upholds the fair and non-discriminatory treatment of all customers across product and service lifecycles.

The Customer Rights Protection (CRP) framework ensures the clarity of all terms, obligations, and disclosures, with a particular focus on accessibility for vulnerable or underserved customer segments.

Operational departments and service providers are required to adhere to this framework through formal training and internal communication.

TRANSPARENCY AND DISCLOSURE

The Bank applies a formal Disclosure and Transparency Policy in line with CBE Instruction No. 402019 (Ref. #123).

Customers receive clear, timely, and accurate information about service terms, rates, and applicable conditions via both physical and digital channels. Changes to fees or interest rates are communicated transparently and, where relevant, require prior approval.



DATA PRIVACY AND CYBER SECURITY

CAE recognizes information as a vital corporate asset necessitating the same level of protection and safeguarding as tangible assets. Consequently, CAE has adopted a comprehensive and robust Information Security Policy to maintain the confidentiality, integrity, and availability of its information systems and customer data.

CAE has a data retention policy in place that covers the data retention period of digital data on the system and states the guidelines regarding old data retention in CAE Core Banking Systems, other applications and interfaces; to ensure being able to access historical Bank data whenever required from live data, archive, or backup system.

All financial data retention is defined based on business identification that covers CBE and AML Regulations.

Moreover, CAE undergoes cybersecurity assessments and audits on a regular basis. In this regard, the Bank holds data privacy certifications such as SWIFT's Customer Security Programme (CSP) attestation and adherence to the COSO internal control framework, among others.

A) DATA PROTECTION AND PRIVACY

CAE enforces strict data-protection standards to ensure customer confidentiality:

- Limited data collection: Only essential customer data is collected.
- Transparent processing: Data is processed lawfully and transparently.
- Access control: Only authorized personnel can access sensitive data.
- Third-party handling: Customer data is not shared with external parties without explicit written consent. Outsourced providers are contractually bound to adhere to CAE's compliance standards.



²CAE cybersecurity policy statement can be easily accessed through https://www.ca-egypt.com/app/uploads/2025/03/Cyber-Security.pdf

B) AWARENESS AND COMMUNICATION

An overview of the Banks' overall security setup along with existing security measures and action plan are regularly reviewed with the board of directors. In addition, the Bank conducts regular mandatory cybersecurity trainings covering different information security topics, ranging from basic concepts to advanced subjects that address contemporary threats.

Additionally, CAE HR Training and Development team collaborated with InfoSec to regularly provide the employees with a solidified awareness program on topics related to privacy risks, regulatory requirements, and security protocols. The program includes classroom training, online CBT courses, email tips, integrated sessions for newly onboarding employees, specialized awareness sessions for specific teams handling sensitive data, like payment cards data, reinforcing secure data management practices, and other initiatives.

These continuous capacity-building opportunities empower our staff to effectively handle modern cyber threats, ensure that they stay informed about data security and privacy best practices, and enable them to safeguard sensitive information effectively. It is worth mentioning that CAE regularly shares security tips with customers









Social media platforms

The Bank's website

Bank statements

ATM displays

C DATA LOSS PREVENTION AND EMAIL SECURITY

The Fraud Prevention Unit conducts monthly reviews of data-loss prevention (DLP) tools and email security systems to ensure compliance and mitigate risks such as:

- Data leakage.
- Unauthorized access.
- Information breaches.

Key practices include:

- Monitoring the use of Bank email, data retention, and data transfers
- Restricting data movement via emails, USB, CDs, cloud storage, and other digital/physical mediums
- Investigating DLP alerts by involving relevant managers and requiring proper justification
- Escalating confirmed incidents to the Sanctions Committee for appropriate action.

D CYBER SECURITY GOVERNANCE

Information Security at CAE is governed through a multi-tiered structure:

Cyber Security Committee (CyberSec Com)

- Meets quarterly, chaired by the Chief Operating Officer and permanent control responsible (RCPR).
- Reviews and approves information security policies, plans, and progress.

Senior Management

- Must ensure implementation and compliance with security standards.
- Authorize process-specific policies and request exceptions when justified.

Branch Managers and Functional Heads

- Ensure communication and compliance across departments.
- Own Customer data in their business areas.

Chief Information Security Officer (CISO)

- Leads the release and updates of security policies.
- Investigates incidents and maintains a log of all IT security breaches.
- Collaborates with internal audit and operations for risk mitigation and future prevention.

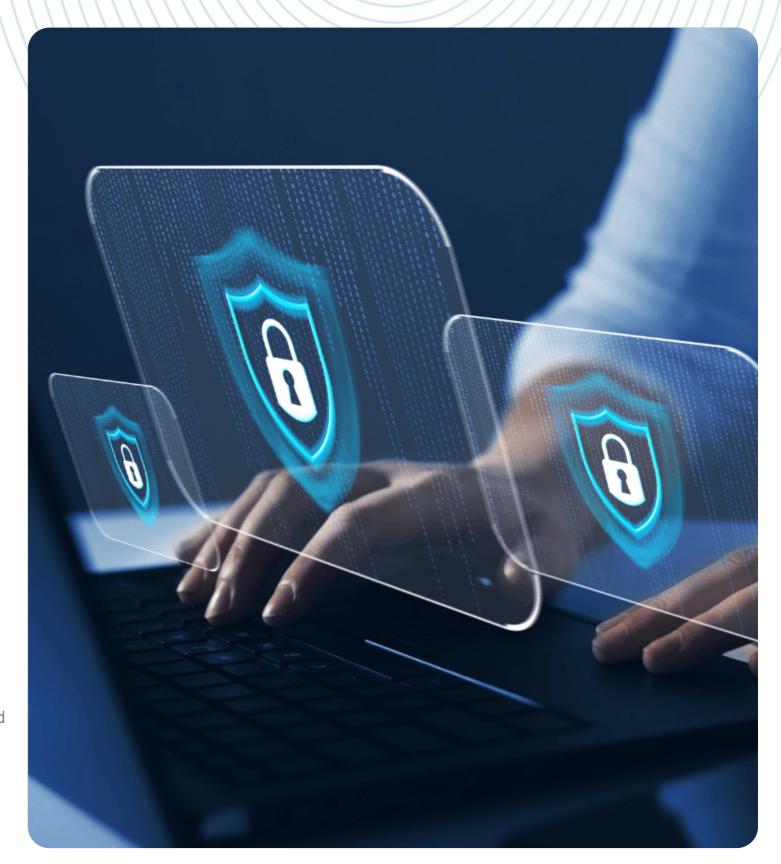
E) INCIDENT MANAGEMENT AND REPORTING

CAE employs a formal incident-reporting process with a main objective to identify the root cause of the major incident received and provide a detailed remediation plan to make sure that this incident will not be repeated.

F SECURITY POLICY FRAMEWORK

The General Information Systems Security Policy fulfills the following functions:

- Defines the Bank's obligations and commitments in compliance with legal and regulatory standards
- Establishes clear responsibilities for all participants
- Sets out minimum mandatory security requirements.





SECTION 5

PRIVACY INCIDENTS AND CRISIS RESPONSE

No substantiated complaints related to data breaches were recorded in 2024. In the event of any suspected incident, CAE activates its Cyber Crisis Management Plan.

This cross-functional protocol defines the roles of IT, fraud monitoring, and compliance in containing, investigating, and resolving the issue while safeguarding customers' interests.CAE's integrated approach to customer privacy, service quality, and relationship excellence reflects its strategic focus on building long-term trust. These efforts are embedded in the Bank's broader governance framework and are consistent with the priorities set out in the 2023 Integrated Report.





COMPLAINT MANAGEMENT AND OVERSIGHT

CAE maintains a centralized Complaint Management System, ensuring that customers concerns are logged, monitored, and resolved in a timely and compliant manner. Resolution efforts were led by the CRP unit and supported by all business lines. Complaint handling is governed by defined service level agreements and monitored against CBE standards.

Cases that require escalation due to regulatory, legal, or reputational considerations are referred to the appropriate oversight units. Periodic reports are submitted to senior management and the Executive Committee to monitor trends and drive service improvement.



CUSTOMER AWARENESS AND EMPOWERMENT

CAE actively promotes customer integrated awareness through communication campaigns. financial Information covering products, privacy rights, and fraud protection is made available via the Bank's website, ATMs, SMS messages, social media channels, and printed materials at branches. Internal training programs further equip staff to support informed and responsible customer engagement.



RESPONSIBLE COMMUNICATION

At CAE, a customer-centric mindset lies at the heart of all communication efforts. The Bank is firmly committed to transparent and open dialogue with its customers, ensuring they are fully informed about their rights, responsibilities, and the available products and services.

Guided by a coherent marketing and communication approach, the Bank enhanced customer engagement, brand visibility and awareness through dynamic campaigns, strategic partnerships.

CAE leverages a harmonized mix of internal and external marketing and communication means to resonate with the diverse needs of different customer segments and communities, ensuring clarity, relevance, and impact in every communication.

Our responsible and ethical communication efforts seek to showcase the operational resilience of CAE as a digitally forward Bank that champions sustainable finance, fosters financial inclusion, and contributes to the well-being of communities and our people.



FINANCIAL INCLUSION FOR A BROADER IMPACT

In accordance with CAE's vision, human-centric project, community interests, and the strategic financial inclusion direction of the CBE, we strive to embed inclusivity in our conventional Banking operations. The Bank's approach to deepening financial inclusion is supported by a solid strategy with structured pillars, a forward-looking plan, and SMART targets. CAE contributes to addressing financing gaps in underserved communities, while focusing on youth, through customized financial solutions and financial literacy programs to support accessibility and outreach.

CAE DRIVES FINANCIAL ACCESS FOR ALL



Igniting Student-led Innovative Solutions

 The Financial Inclusion and Innovation Departments took part in FinYology, a joint initiative by the CBE and the Egyptian Banking Institute, to empower creativity and innovativeness by supporting student projects from Egyptian universities.



MSME initiatives

 CAE organized Christmas and Spring Bazaars that predominantly hosted micro-enterprise exhibitors from the MSME and handicrafts sectors.



Fostering a Culture of Financial Inclusion through Financial Education Programs

- CAE successfully reached a total of 380 youth beneficiaries from university and school students through external financial inclusion and literacy sessions.
- Around 2,321 of CAE employees undertook internal training in financial inclusion.



2024 ON-GROUND FINANCIAL LITERACY ACTIVATIONS

- 3 financial literacy sessions for 188 students of the Higher Institute King Mariout Alexandria
- 2 financial literacy sessions at CAE's Head Office for 151 students of the Summer Internship Program
- Financial literacy session for 21 students of the French University in Egypt Closed communities
- Financial literacy session for 20 students of Lycée Français du Caire School Closed communities



CBE FINANCIAL INCLUSION EVENTS

- As per its annual commitment, CAE was actively involved in the CBE's financial inclusion events, in which it participated with Egyptian universities and schools to engage in on-ground activations and deliver financial inclusion and literacy sessions to university and students.
- The sessions aimed at delivering general knowledge and raising awareness about financial inclusion, savings, finances, insurance, and payment solutions.
- The inclusive events serve as a channel for the Financial Inclusion Department to promote segment-specific solutions, like My First Package for youth.

2,885

My First Accounts were opened in CBE financial inclusion events



CAE'S FINANCIAL INCLUSION PRODUCTS AND SERVICES



CAE offers a SAWA bundle of products and services that accommodate our Customers with disabilities.



My First account used to serve young customers aged 16 to 26 years, however, the minimum age was adjusted to 15 years in November 2024 to comply with the CBE Governor's Circular No. 778. This account strengthens the youth's financial independence with a wide array of associated benefits, including free account opening, free issuance and renewal of a Visa classic debit card, discounted annual fees, special interest rates on savings accounts, Happy Points Program, digital Banking convenience for tracking transactions, managing accounts, and paying bills with the banki Mobile app, and a fast track to the CAE Summer Internship Program.

Additional financial solutions are provided upon reaching the age of 21, such as a 50% discount on administration fees for cash and car loans and the issuance of premium credit cards.



SIMPLIFIED KYC ACCOUNTS:

The accounts are tailored for individuals who are unable to provide business or income documentation typically required under standard KYC procedures.

- Natural Individual-simplified KYC is designated for individuals such as the unemployed, housewives, and students, with no requirement to provide income verification.
- Economic Micro-Activities Plus targets self-employed individuals and microenterprises with a permanent work location.
- Economic Micro-Activities is intended for self-employed individuals, craftsmen, and micro-enterprises with an economic micro-activity but lacking a permanent work location.





SECTION 2

SECTION 5

CAE MEANINGFUL MOMENTS AND GETTING CLOSER TO OUR COMMUNITIES

Building on our efforts to strengthen our presence in closed communities, CAE took further steps in 2024 by successfully activating 14 engagement activities, including green initiatives, sports activation, and tournaments. Through these activities, we created memorable experiences that foster closer and stronger relationships with our customers.



- Summer activation including: El Rehab Sporting Club, Madinaty Sporting Club and Egyptian Shooting club
- Sports Summit event at Madinaty sporting Club
- Sports Summit event at Al Rehab Sporting Club
- Alexandria Region Squash Championship at ASC
- ASC open Squash Championship



KEY UNIVERSITIES AND SCHOOL ACTIVATIONS HIGHLIGHTS

- Lycée Français du Caire participated at CAE Spring Bazaar
- CAE joined Journée des boursiers at the French Institute
- E just university Orientation Day
- Bike to light Cycling game Lycée Français du Caire participated at CAE Christmas Bazaar.
- CAE participated at Career Summit "BIM ATTACK 2" organized by the French University in Egypt
- CAE participated at Lycée Français du Caire Careers Forum



RESPONSIBLE PROCUREMENT

CAE has an established strategic sourcing process designed to fulfill all organizational requirements while ensuring value, quality, and compliance.

Special attention is given to supplier selection, with a focus on supporting local suppliers to foster economic growth and community development. Procurement is structured into three main categories to address the Bank's diverse operational needs:

TECHNOLOGY CATEGORY: Supports the Bank's digital transformation journey, covering IT infrastructure, cybersecurity, and innovation-driven solutions.

BANKING PROFESSIONAL SERVICES:

Ensures seamless operational support, including legal, consulting, risk management, and financial services.

MEDIA & HUMAN RESOURCES

CATEGORY: Facilitates HR needs, marketing, and corporate communication services.

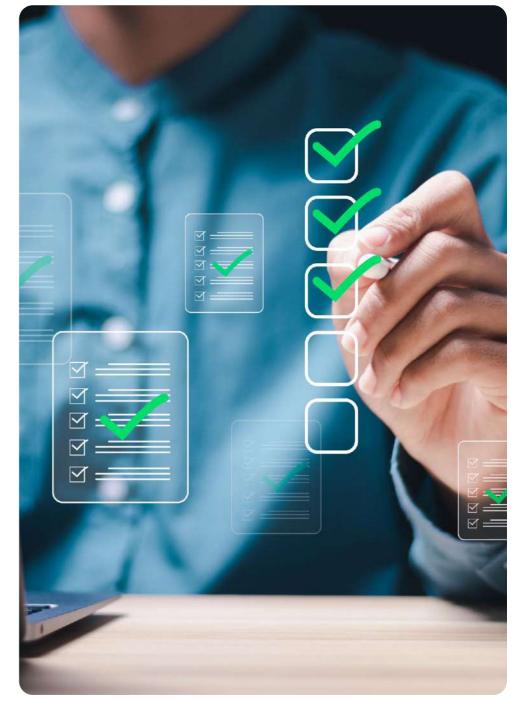
In 2024, the Bank dealt with 207 local and foreign suppliers serving 23 Lines of Business LOB / Department across the Bank, optimizing costs while maintaining high standards in supplier partnerships and service delivery.

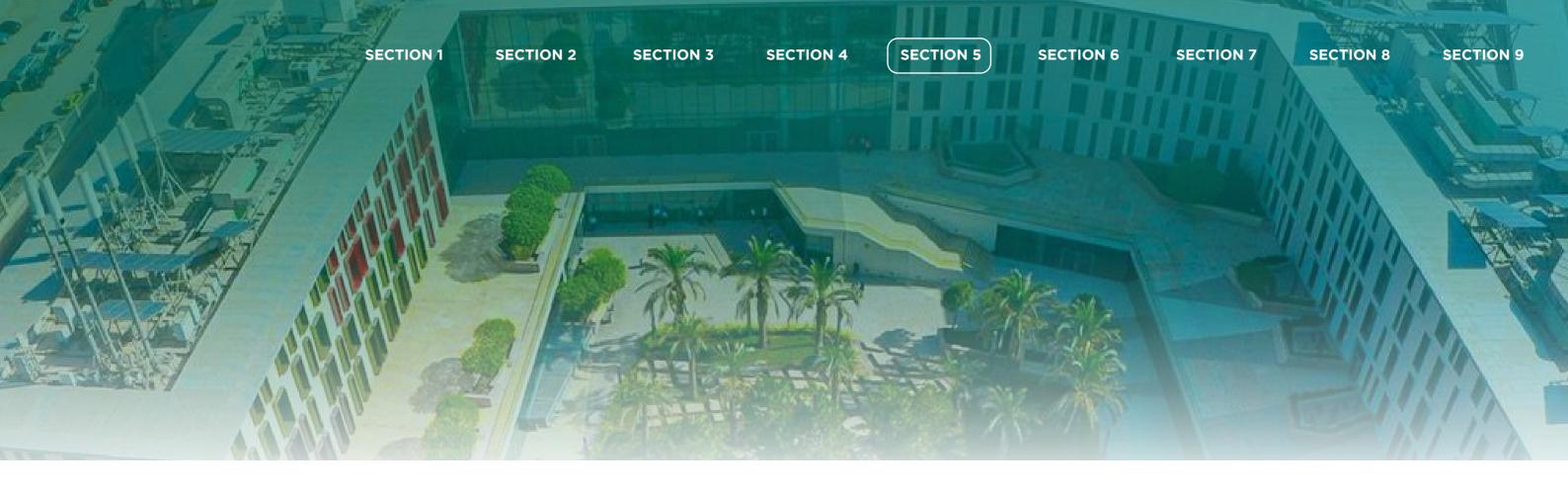


Nourishing a Resilient Local Supply Chain Network

CAE upholds its commitment to supporting local suppliers and the national economic development. Our procurement process favors qualified local partners who meet our standards for quality, ethics, and efficiency. In 2024 92% of total spent was awarded to local suppliers representing 90% of 2024 suppliers.







SOCIAL AND ENVIRONMENTAL SCREENING OF CAE'S SUPPLIERS

CAE's procurement procedures seamlessly outline control and guidelines that govern the procurement end-to-end process within the Bank. It explicitly ensures the suppliers' adherence to our Code of Conduct and national labor laws, forbidding all acts that infringe on human rights and involve any form of compulsory, forced, or child labor in their operations. The Bank is committed to monitoring and evaluating both its current, direct and indirect, supply chain and new suppliers to confirm their conformity with mandatory national and international ethical, social, and environmental standards and regulations.

The procurement guidelines incorporate corporate social responsibility into the preferential criteria for suppliers' registration requirements. Prior to registration, a comprehensive survey is conducted before registration to evaluate suppliers' environmental and social practices and assign an overall rating for each. During the tendering process, all invited suppliers are subjected to filling in a know your supplier (KYS) and ESG form that embodies social and environmental pre-screening. In case of contract renewal, suppliers undergo the same social and environmental evaluation process. To uphold CAE's zero-tolerance approach to breaching social sustainability, periodic reminders on social compliance are communicated with the Bank's suppliers and service providers through their registration cycles, contract renewals, and tenders.

SCREENING SUPPLIERS' SOCIAL IMPACT

- Following our rigorous procurement guidance, the social impact of all suppliers is assessed upon a set of criteria that cover aspects related to women's empowerment, food security, child labor, the handicapped, and fair wages.
- This year, the social assessment of 168 suppliers revealed insignificant actual and potential negative social impacts

SCREENING SUPPLIERS' ENVIRONMENTAL IMPACT

- The environmental screening and evaluation of all suppliers considers their carbon footprint and status regarding the application of a waste management strategy.
- In 2024, CAE began implementing sustainability assessments for local suppliers through the EcoVadis platform. This initiative strengthens our commitment to sustainable procurement practices and fosters our environmentally responsible partnerships with vendors.



SECTION 6

INVESTMENT IN COMMUNITY DEVELOPMENT THROUGH CAE FOUNDATION

We are committed to acting in the best interests of our customers and society, with a focus on creating a long-term positive impact beyond the generation of profit. Accordingly, our CAE Foundation's strategy aims to scale up existing initiatives to reach broader beneficiary segments and vulnerable geographic areas.

Our efforts are not limited to supporting our communities through programs; we also aim to raise their environmental and social awareness, and, more importantly, empower them to take ownership of their impact and actively work toward reducing their environmental and social footprints.

At CAE, our social responsibility efforts are guided by a strong emphasis on equality and accessibility, with a particular focus on empowering underprivileged and underserved communities.

The Foundation team monitors projects through both documentation and on-site visits, collaborates with partners to review official records, and reports outcomes to the Board. Board meeting reports are subsequently submitted quarterly to the Ministry of Social Solidarity.

To boost project effectiveness and efficiency, we partner with corporations and foundations known for their expertise and lasting impact in the relevant domains. In collaboration with Corporate Communications and HR, we also identify employee engagement opportunities to foster a culture of shared purpose and alignment with CAE's CSR values.

This is supported by strong internal collaboration, ensuring unified efforts toward meaningful, long-term impact. The CAE Foundation allocates funding based on community need, expected impact and budget availability, expected impact, after review and validation by the board or trustees







HEALTH

HEALTHY ORPHANS INITIATIVE

The project conducts medical convoys through a dedicated CAE Foundation medical vehicle, which travels across all governorates of Egypt to provide healthcare services to children living in orphanages. The initiative aims to offer medical treatment, deliver health awareness sessions, and implement preventive measures against common diseases. In addition, the project includes psychiatric intervention for critical cases requiring mental health support. To increase our long-term impact, CAE increased the invested amount from 5.22M in 2023 to 5.49M in 2024. Between 2020 and 2024, the project successfully reached and served over 15,000 children.





ENVIRONMENT & COMMUNITY DEVELOPMENT

SOLAR SOLUTIONS FOR SUSTAINABLE AGRICULTURE

CAE's Foundation, in collaboration with Schneider Electric, continues to advance its efforts to improve agricultural sustainable practices in Egypt's Delta region. In 2024, we increased the amount invested in this initiative from 7.4M in 2023 by adding another EGP 7.5MM to scale the projects in Delta region. The initiative directly benefits 1000 to 2000 individuals at each of the 4 served villages. The shift to solar-powered irrigation and waste management solutions to agriculture remains a key drive to the environmental impact sought, particularly in reducing carbon emissions and promoting cleaner, more efficient farming methods.





EDUCATION

FROM TALENT TO PROFESSION: ADVANCING EGYPT'S YOUTH THROUGH EBHAR MISR PROGRAM

With a total donation of EGP 7M, Ebhar Misr program continues to play a role in nurturing youth with remarkable talents in the fields of arts, science, and technology. Building on its progress in previous years, we celebrated the graduation of Ebhar Misr Program Class of 2024, which is the sixth class in the program. We are currently having 160 students who are active participants in the program. Notably, many projects developed by students specializing in science and technology address environmental challenges. Most of these projects require external sponsorship to be refined and implemented at on a professional level.

COOPERATING WITH THE FRENCH UNIVERSITY IN EGYPT (UFE)

CAE and the French University in Egypt (UFE) signed a cooperation protocol to support the students' educational advancement and accelerate financial inclusion through offering Banking solutions to the university staff, students and their families



UNLOCKING POTENTIAL: SUPPORTING AUTISTIC YOUTH

In 2024, CAE launched a vocational training center dedicated to empowering autistic youth aged 15 and above. The center provides 7 skill-based workshops designed to enhance craftsmanship and computer skills to enable participants to generate sustainable income.



SOCIAL ENTREPRENEURSHIP

FROM STRUGGLE TO POWER: WOMEN ENTREPRENEURS OF AL-ASSMARAT TOWN

As part of our ongoing commitment to supporting underserved communities, our Foundation has launched a family economic empowerment program in the rural area of Al-Assmarat in Old Cairo. The program serves women who are the sole financial providers for their families and need financial support.

For 4 years 200/year women enroll in the program, receiving business and technical training along with a seed fund, so each of them establishes her own micro-project. To date, 800 women have been enrolled in the program—translating into approximately 4,000 direct beneficiaries across their families.



The initiative has mobilized EGP 13M in support. Each of the 800 participants has successfully launched her micro-project and is managing a revenue-generating business that is fully owned and operated by her empowering her long-term economic stability and growth to her and her family members.



EMPLOYEES' COMMUNITY ENGAGEMENT



SUPPORTING INCLUSIVE COMMERCE THROUGH SEASONAL BAZAARS

In 2024, CAE hosted two seasonal bazaars, one in Spring and another during the Christmas season, in collaboration with the CBE, the Ministry of Social Solidarity, and the National Council for Women. Through this event, CAE leveraged its internal capabilities to create a meaningful social impact by empowering local vendors, including women entrepreneurs, individual sellers, and talented youth from CAE Foundation Autism Center as well as Foundation entrepreneurs of the Torath Initiative in Aswan and Suhag.

Our complimentary bazaar serves as a dynamic platform enabling governmental stakeholders to engage directly with vendors. This opportunity not only enhances their visibility and facilitates their access to the markets but also strengthens their economic inclusion.

Additionally, the contribution of our employees is highlighted in aligning with CAE's digital strategy, where all their transactions at these events were conducted using cashless payment solutions.



EXPANDING THE IMPACT OF DONATION CAMPAIGNS: CLOTHING, TOYS, AND MEDICINE

Throughout the year, CAE strengthened its partnership with the Clothing Bank by engaging employees during Holy celebrations such as Ramadan and the Feast. Staff were encouraged to donate their preloved used clothing, contributing to the dignity and well-being of underserved individuals. In 2024, the initiative expanded to include the collection of toys and damaged textiles , which were either recycled or upcycled, promoting a culture of reuse and environmental responsibility among employees.

Additionally, the Bank collaborated with the Cure Bank to collect surplus and scarce medications. Employees contributed significantly by donating unused, valid medications, which were sorted and redistributed to patients, ensuring alignment with appropriate medical prescriptions. This initiative reflects the Bank's commitment to healthcare accessibility and resource optimization. Furthering our healthcare support efforts, CAE conducted three Blood Drives in collaboration with Ahl Misr Burns Hospital, encouraging employee participation to help meet the hospital's ongoing needs. These drives underscored our employees' sense of social responsibility and directly contributed to saving lives.





06

MANUFACTURED CAPITAL: STRENGTHENING OUR FOOTPRINT

Expanding Our Reach and Accessibility















EXPANDING OUR REACH AND ACCESSIBILITY

BRANCH NETWORK

CAE continues to strengthen its commitment to inclusive, accessible, and equitable banking through its extensive national branch coverage. The Bank has defined a selective, coherent location choice aligned with its overall multi-channel transformation strategy. CAE's branch network extends to the industrial zones of Greater Cairo and the Delta, as well as to populations in rural areas, such as Upper Egypt. CAE's physical branch network includes 85 branches, 21 of which are banki Store. These branches are symbols of CAE's digital transformation, aimed at improving digital access to banking services. This reflects CAE's commitment to becoming a leader in the sustainable and innovation-driven banking sector.

CAE has equipped 33% of its branch network to be accessible to its customers with disabilities or temporary disabilities, exceeding CBE's mandatory 10% threshold and affirming its inclusive approach to Banking. As of the end of the reporting year, a total of 29 branches are specifically designed to accommodate people with disabilities. The special accessible branches are identified with distinguishable signs, and their locations are publicly available on the Bank's official website. These branches boast supportive features, such as ramps, widened doorways, quick path of service queues, special lounges to conveniently handle all customer requests, screens with reader systems, and readable fonts for visually impaired customers. Other supportive features include the availability of terms and conditions for the Bank products in braille, personal assistance from Bank staff upon request, and home visits by Bank representatives for customers facing mobility challenges to our branches.

85 Branches

















49

GREATER CAIRO BRANCHES 11 ALEXANDRIA

BRANCHES

CANAL AND DELTA BRANCHES

3 SINAI

BRANCHES

5

UPPER EGYPT BRANCHES



ATM NETWORK

In pursuit of its financial inclusion pledge, CAE actively encourages its customers to resort to self-service options, including ATMs, to offload the conventional transactions from branches and optimize their cash management. CAE's ATM geographical dispersion is guided by the Bank's strategic view to seamlessly:

- Serve an expanding Customer base with varied spatial distributions
- Promote customer-friendly and convenient services
- Prioritize service delivery in marginalized zones
- Align with the CBE's financial inclusion directives.

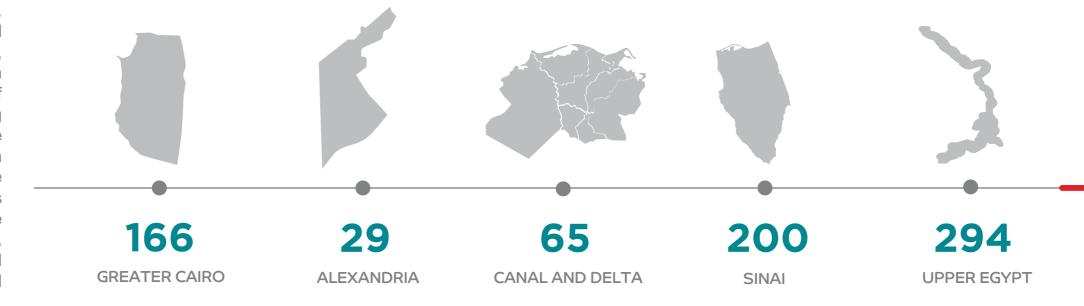
In 2024, the Bank managed to avail more ATMs and recorded an annual expansion of its network by 9%, reaching a total of 754 ATMs. The concentration of ATM coverage is still most prominent in South Sinai, the Red Sea, Cairo, and Giza. The strategic collaboration with Euronet supports the extension of ATM services to tourist sites, facilitating international transactions throughout the network. To empower individuals with disabilities, 32 ATMs of whole coverage are disability friendly, compared to 25 ATMs in 2023. These specialized ATMs include assistive elements, such as a Braille keypad, special lighting, illuminated signage, and sound guidance services for visually impaired individuals.

754 ATMS











NTELLECTUAL CAPITAL:

DIGITAL ADVANCEMENT

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 Transformation Risk Management
- 2024 Progress in Empowering 72
 Digitally Enabled Customers













DIGITALIZATION AND INNOVATION

As part of its 2023-2025 Medium-Term Plan, CAE has embarked on a rigorous and accelerated digital transformation to strengthen a fully integrated omni-channel approach.

Offering an agile and seamless experience, the Bank aims to give its customers the freedom to choose their interaction methods, in line with CAE's vision: a 100% human and 100% digital banking model.

Strategically, and with a particular focus on sustainability, our road-map has been designed to empower customers and strengthen their loyalty, in full alignment with national priorities for financial inclusion.

At the same time, our primary strategic objective is to consolidate CAE's digital market positioning, supported by accelerated investments in the digital transformation of all Bank functions.

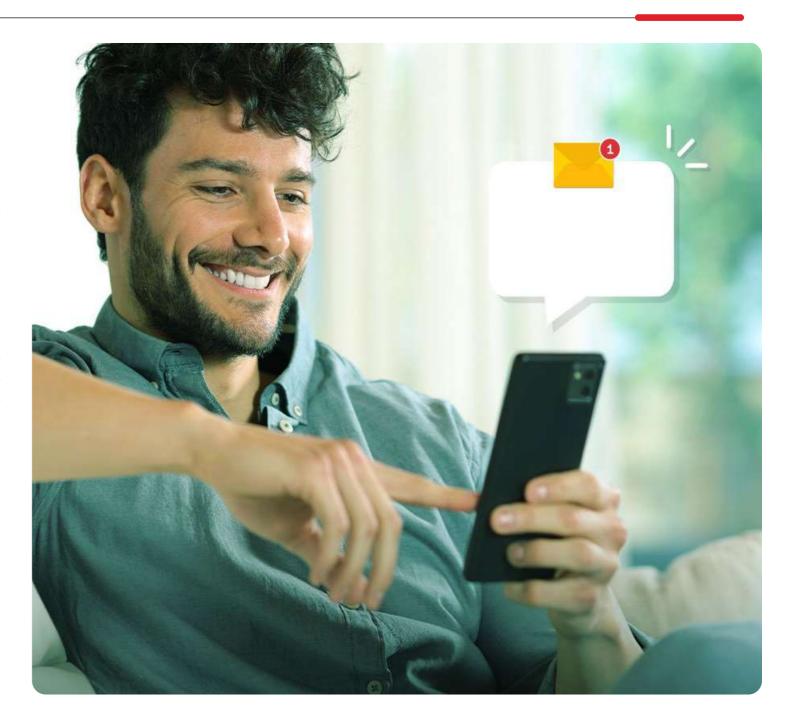
CAE continuously invests in the digital transformation of both its product offerings and internal operation processes, reinforcing its commitment to agility, efficiency, and proactive service delivery in an increasingly digital economy.

By leveraging emerging technological and digital innovation, we enrich and enlarge the scope of digital products and services, while reinforcing the level of security.

The Bank's digital transition is supported by effective strategic directions, reliable methodologies, and a holistic process for evaluating and assessing the effectiveness of ongoing digital innovation initiatives and projects.

All projects are subject to business opportunity detailed assessments and post-implementation reviews to monitor their value added in terms of enhancing customer experience, driving business growth, or delivering additional benefits.

Assessments rely on measurable KPIs, customer-focused metrics, baseline figures for the target audience, return on investment, and organizational indicators.

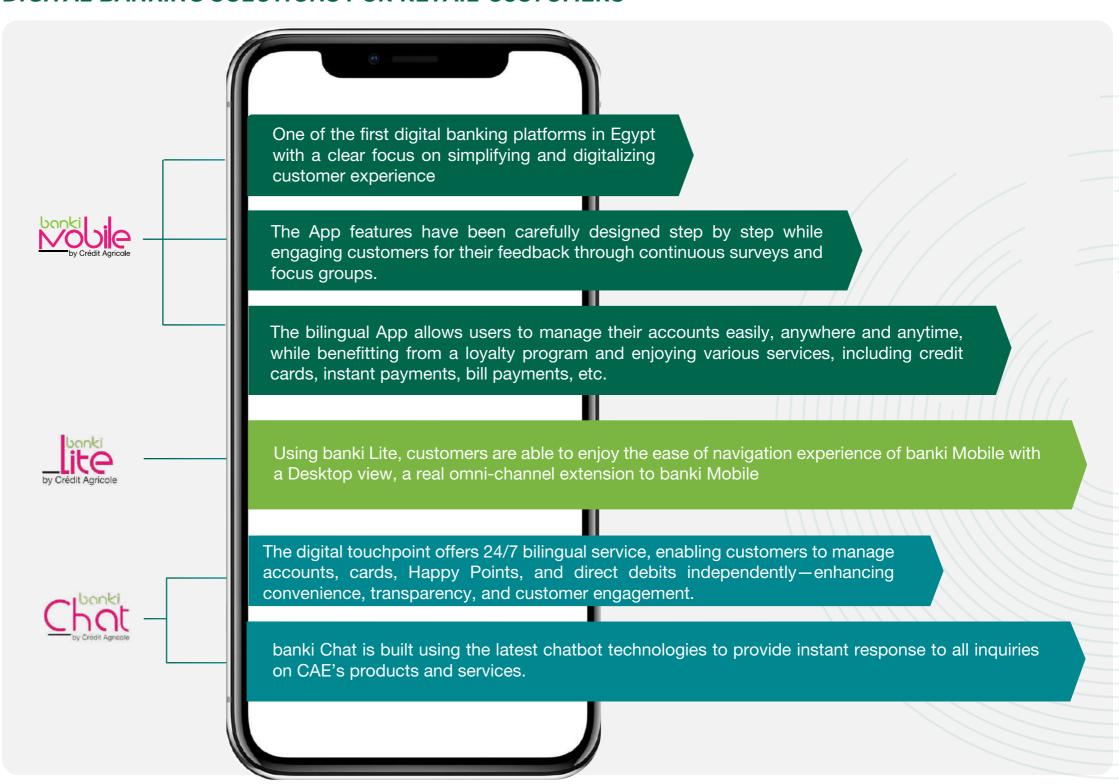


CAE DIGITAL PRODUCTS

CAE supports its customers in embracing the ongoing digital evolution and transition toward a cashless society by redefining their banking experience. Through cutting-edge, secure, and user-centric digital platforms, we deliver a cohesive suite of digital products configured to serve the dynamic needs of individuals and businesses alike.



DIGITAL BANKING SOLUTIONS FOR RETAIL CUSTOMERS



SECTION 5

DIGITAL BANKING SOLUTIONS FOR CORPORATE AND SME CUSTOMERS



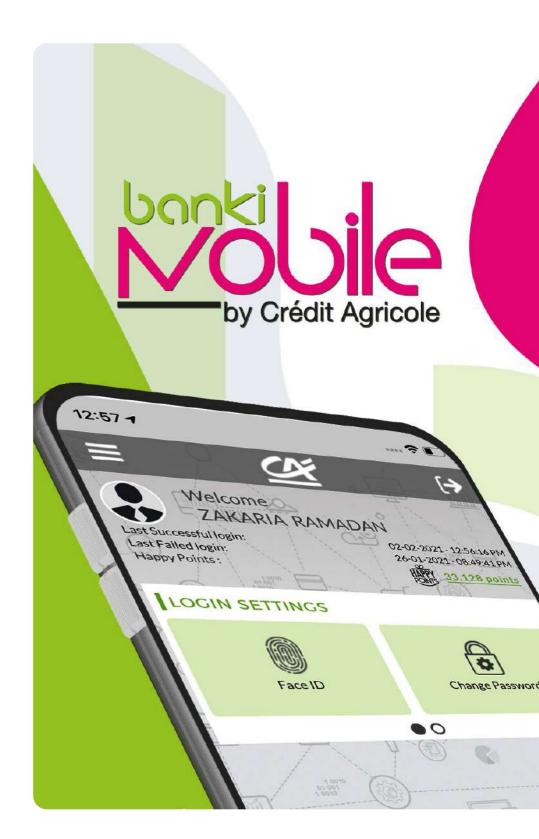
- A single, powerful and userfriendly portal tailored for all business day to day banking needs.
- This cash management portal allows companies to benefit from advanced features, like bulk payment file processing and a dedicated cards module for efficient company card management, manage accounts, monitor their cash flows in real time, and initiate domestic/cross-border payments, including cheques, term deposits as well as Trade Finance transactions through a user-friendly online interface.



- The e-payment acceptance platform provides businesses with a secure and efficient online payment gateway.
- The end-to-end digital platform streamlines the payment acceptance process for businesses, enabling them to receive customer payments directly through their websites or mobile applications.
- banki Commerce offers fast and seamless integration tailored to merchants' operational needs, consolidating businesses' financial transactions within a seamless digital ecosystem



- banki Payroll payments complements our digital offering by enabling our corporate customers to efficiently manage salary disbursements to automatically process their employees' salaries in a secured and digital way. The platform includes advanced features such as mass transactions, multi-view reporting and a dynamic dashboard to monitor all payroll transactions.
- The purpose of the Payroll product is to offer a service to both employer and employees of our corporate client:
- -On Employer side, the corporate company benefits from a personalized offering and a dedicated digital platform designed to process the payroll.
- On Employee side, the staff can be rapidly on-boarded as a new client of CAE with some specific advantages and benefits.

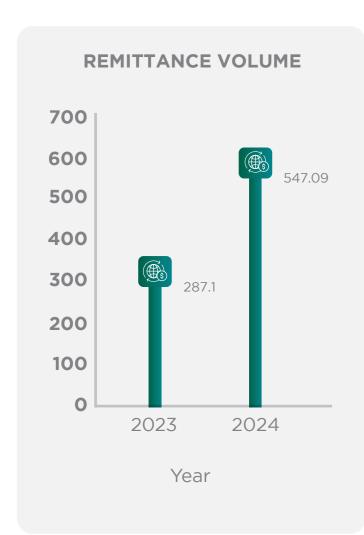




SEAMLESS REMITTANCE TRANSACTIONS

In 2024, CAE recorded a substantial increase in remittance volumes, which achieved 90.5% growth compared to 2023. Total remittances reached EGP 547 B, with a Customer base of 24,637 individuals.

In 2023, 8 % of CAE's remittance customers used our cross-border remittance services, representing 0.83 % of the Bank's total Customer base. In 2024, the share of remittance Customers increased to 11 %, accounting for 0.65 % of all Customers.

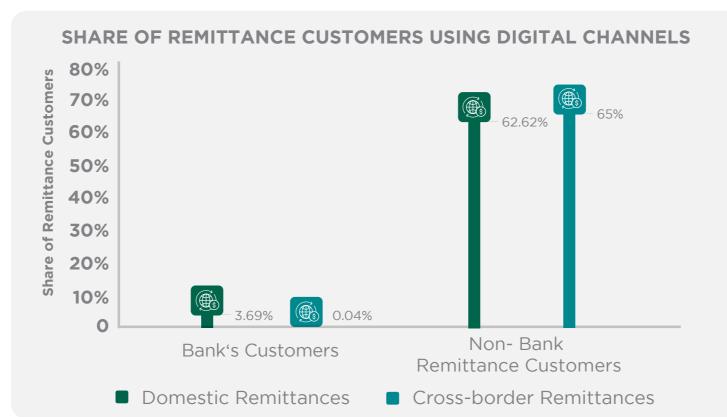


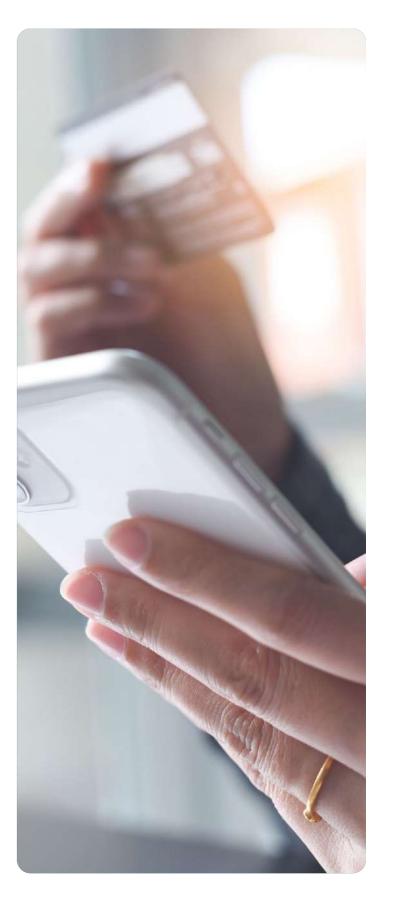
DIGITALIZED REMITTANCE TRANSACTIONS

SECTION 3

CAE's digital channels for remittance transactions are strategically designed to meet the needs of its different customer segments. For individual and corporate customers, CAE offers mobile Banking and online Banking as efficient digital solutions for seamless transactions. Additionally, corporate customers benefit from advanced Technology platforms such as B2B and SWIFTNet, which are designed to support high-volume and secure remittance processing. The share of CAE's remittance customers using digital channels highlights the critical role of digital platforms in facilitating remittance transactions. It points to a clear customer preference for digital solutions over traditional channels. Furthermore, it explains the decline in the share of remittance customers for domestic transfers, as many opted to use Instapay.

CAE pursues the enhancement of its digital remittance services by improving its suite of digital channels for both individual and corporate transfers, aiming at optimizing customer experience. In addition, CAE launched awareness campaigns to encourage customers to reduce their reliance on cash transactions and adopt remittance services as a secure and efficient alternative. As concerns the Bank's customers, 3.69% used digital channels for domestic remittances and a negligible 0.04% for cross-border remittances. Digital adoption among remittance customers is significantly higher at 62.62% for domestic and 65% for international transfers. This indicates that remittance customers are far more engaged with digital platforms, suggesting a strong preference for convenience and accessibility.







A STRATEGIC FOUNDATION FOR CAE'S DIGITAL TRANSFORMATION

STRATEGY AND ROADMAP FOR CUSTOMER SUPPORT DIGITALIZATION

CAE has a medium-term strategy that specifies a roadmap toward digitalization. The strategy steers the integration of cutting-edge technologies into the Bank's digital Banking platforms to streamline a tech-enabled experience for both individuals and corporates, a key milestone in CAE's broader transformation plan. The roadmap embraces a wide array of objectives to be implemented in 2025.

KEY OBJECTIVES OF THE DIGITALIZATION ROADMAP:



Accelerating the digital onboarding process for new customers

Achieving a fully digital product suite and a streamlined onboarding process through innovative solutions



Improving user experience by actively incorporating customer feedback



Enhancing digital sales through CAE's digital Banking channels for existing as soon as the regulation customers through rich selfcare appliaction features that are consolidated via robotics technologies.



Moving to 100% digital customer on-boarding approval is granted



Studying a new offer for Supply-Chain Finance, a fully digital solution for improving cash flow and business efficiency that allows buyers to extend payment terms and suppliers to access invoice financing.

Integrating banki Business, the cash managemengt

portal, within the Instant Payment Network gateway, facilitating payment and allowing 24/7 instant transfers to accounts, cards, or mobile numbers

Cooperating with e-finance to introduce governmental payments on banki Business, our digital platform for SME and Corporate

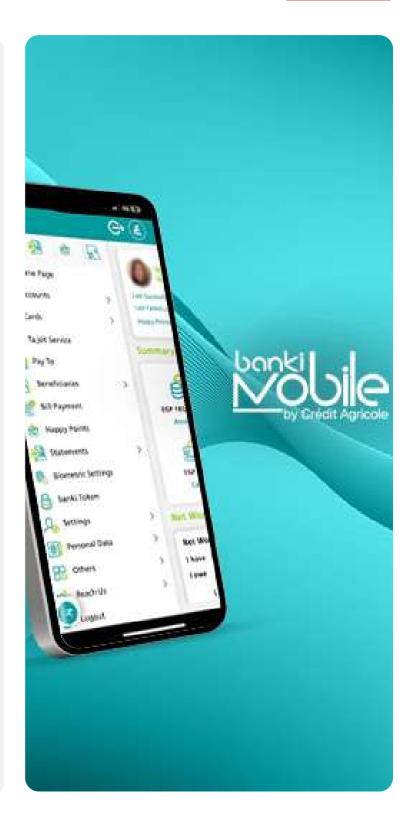
8

Adapting digital platforms to support Arabic and English languages, ensuring seamless access and usability for multinational and large corporate clients. These adaptations are featured in CAE's upcoming new platform)



Empowering customers to tokenize their cards directly on banki Mobile, CAE mobile banking App

After dedicated preparation in 2024, CAE recorded notable progress against its established strategic direction and roadmap by transitioning to an agile digital squad in 2025. The digital-drive shift aims to showcase the Bank's faster time-to-market, refined customer satisfaction, advanced conformity with its customer-centric vision and firm stance as a market leader in delivering innovative solutions.





STRATEGY AND ROADMAP FOR CAE'S TRANSFORMATION AND OPERATIONAL EXCELLENCE

CAE has defined a comprehensive transformation roadmap aligned with its Medium-Term Plan priorities, reflecting the Bank's commitment to driving operational excellence central to accelerating organizational agility. The roadmap steers the Bank toward driving impactful changes by streamlining processes, reducing inefficiencies, and improving time-to-yes across key customer journeys.

Our digital transformation is guided by flagship initiatives and projects designed to deliver quick wins and long-term value. Digital-focused initiatives and projects span across business lines, enabling a transversal approach that fosters collaboration, integration, and consistency in service delivery and empowers business units through re-engineered processes and targeted change management efforts. All transformation projects are governed by rigorous implementation and performance tracking anchored in KPIs, such as turnaround time, operational efficiency, customer satisfaction, and business contribution. Notably, operational excellence is achieved by embedding continuous improvement, automation, and lean methodologies into day-to-day practices.

MAJOR DELIVERED PROJECTS INCLUDE:

- Individual account opening automation
- SME Template Lending Program (TLP) automated workflow
- Customer risk rating classification automation
- Compliance workflows for AML & Fraud Monitoring
- Complaint-management system workflow
- Mortgage workflow

A SET OF ADDITIONAL PROJECTS HAVE BEEN ESTABLISHED TO BE FINALIZED BY THE END OF 2025 RELATED TO AREAS LIKE:

- Automation of bulk payroll account opening
- New workflows for SMEs and corporate KYC processes
- Corporate Credit Facility workflow
- New Customers Packages
- Retail Scorecards

KEY OBJECTIVES OF THE TRANSFORMATION ROADMAP:



Streamlining end-to-end processes across retail and corporate banking to reduce time-to-yes for key products.

Supporting business lines with tailor-made process re-engineering to improve

customer acquisition and

retention.

Leading flagship projects to centralize and automate high-impact operations, improving turnaround time and service quality.



Measuring success through operational KPIs, business enablement metrics, and customer impact indicators. Driving cultural and behavioral changes to adopt a continuous

improvement mindset

across teams.

Enhancing organizational agility by embedding change management practices across all transformation initiatives.



OPERATIONAL EXCELLENCE

It is the global concept of monitoring day to day operational pain points that need to be analyzed for better functioning through process tweaks, automation, or using digital solutions.

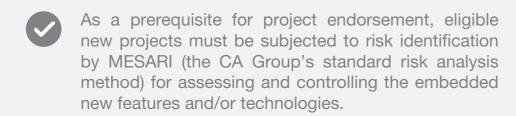
For instance, "Cards Hub" which focuses mainly on resolving daily card-related issues swiftly, enhancing customer experience and improving responsiveness and cross-functional coordination.

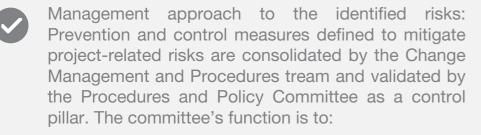


CAE'S APPROACH TO DIGITAL TRANSFORMATION RISK MANAGEMENT

In pursuit of a sustainable digitalization shift, CAE acknowledges the potential risks associated with the implementation and integration of new technologies. All new projects are subjected to the following processes.

RISK IDENTIFICATION

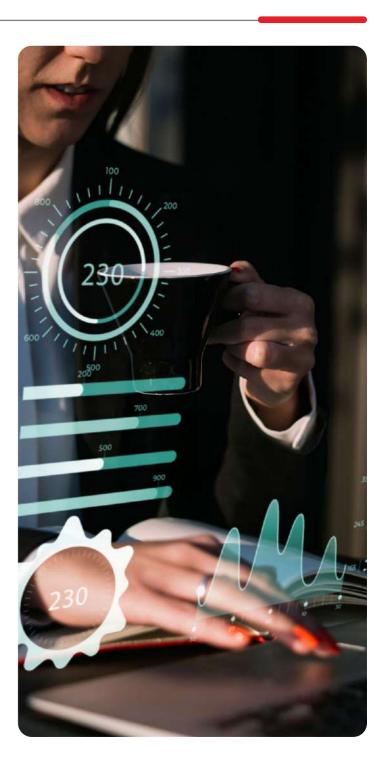




- Approve changes in procedures before the publication of post-transformation projects across the Bank
- Validate any change in existing processes before implementation occurring due to transformation projects.

VULNERABILITY SCANNING

- All new projects involving hardware or software must be scanned for vulnerability by IT before User Acceptance Testing UAT and production.
- Vulnerabilities detected with a severity of 4 and 5 must be communicated to the business/data owner and InfoSec.
- The proposed remediation of the identified vulnerabilities is also presented to them by Project Manager and EM.
- The business then decides to either proceed with the mitigation recommendation or accept the risk.
- MESARI must be updated for the identified vulnerabilities in case the business agrees to solve the project's challenges.



2024 PROGRESS IN EMPOWERING DIGITALLY ENABLED CUSTOMERS

SECTION 2

CAE's digital banking performance was reflected in the annual growth of logins to digital channels (banki Mobile and banki Online), which increased by 33%-from over 9 million to 12 million logins. Around 99% of all domestic transactions were processed digitally. This year also marked a noteworthy surge in retail digital financial inclusion, with 46% of digitally active customers now using our digital platforms. Retail customers conducted more than 12.6 million digital transactions in 2024, compared to 4 million in 2023. The Bank's integration with the innovative instant payment platform, Instapay, in 2023 has played a key role in accelerating digital migration. By the end of 2024, 36% of CAE's customers had registered their accounts on the application, leading to processed transactions worth EGP 34 billion.

In parallel, our corporate customers demonstrated strong digital adoption. Approximately 46% of all domestic transfers by companies—regardless of their size—were conducted via digital channels. This reflects our continued focus on delivering efficient, secure, and user-friendly digital solutions for businesses, empowering them to manage their financial operations more effectively and reduce dependency on traditional channels.

Driven by our enhanced Cash Management offering, SME and Corporate customers are increasingly engaging with our digital channels, with 48% adopting at least one of CAE's cash-management digital services.

Notably, 46% of domestic transfers—across companies of all sizes—were conducted digitally. This digital shift extends to E-governmental payments as well, with the share of digitally processed transactions nearly doubling to 15% in 2024, compared to 8% in 2023.



2024 DIGITAL TRANSFORMATION INITIATIVES

- CAE launched a redesigned website with a modernized interface, intuitive navigation, and seamless responsiveness. The new website offers a personalized and enhanced experience, underscoring the Bank's efforts to innovate and digitize its customer experience.
- CAE continued to boost its customers' digital migration through tactical campaigns encouraging them to activate their app and transact digitally. Delivered in multiple waves, the campaigns are designed to onboard customers to means of digital transaction. Tactical campaigns are coupled with bold in-branch activation and awareness through digital signage videos, scannable QR codes, reflecting CAE's momentum in driving self-service empowerment, and a seamless digital banking experience.
- Over the past three years, CAE proactively supported its customers' transition to digital Banking via the development of an educational library featuring video tutorials, FAQs, and user guides to assist customers in navigating the Bank's digital products, along with their associated features. CAE ensured easy access to FAQs as well as the frequent resolution of troubleshooting via simple and interactive guides and tutorials.



08

HUMAN CAPITAL: GROWING TOGETHER

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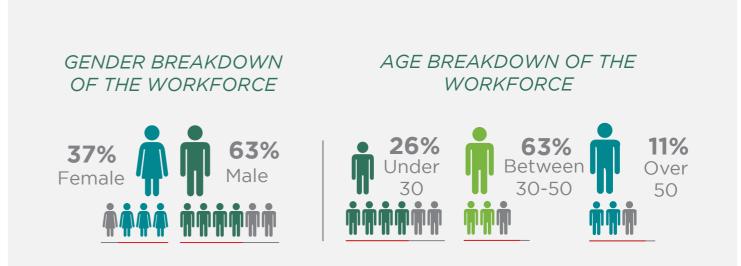


DIVERSE AND INCLUSIVE WORKPLACE

CAE attributes its persistent progress to the enduring dedication of a resilient and diverse workforce. Guided by the Crédit Agricole s.a. diversity policy³, we are committed to cultivating an agile working environment where all employees are valued, recognized, and supported irrespective of their gender, age, disabilities, and positions. Our approach to human capital management is grounded in the belief that an inclusive working culture stimulates a sense of belonging and sharing where employees can thrive and meaningfully innovate. Throughout the reporting cycle, CAE employed a total of 2,166 persons including staff with disabilities, including 795 female and 1371 male worker, which represents 37% and 63% males respectively. Notably, 17% of CAE's workforce are temporary outsourced staff mainly responsible for functions such as direct sales, call-center operations, and blue-collar jobs (e.g., drivers and messengers). Furthermore, it is worth mentioning that 94% of our senior management are hired from the local community.

The age demographics of the gender-segregated workforce show that 26% of the Bank's employee base is under the age of 30, of which women and men represent 51% and 49%, respectively. The distribution of the youngest age cohort showcases CAE's active engagement in youth employment and support for gender equality of early-career professionals. Nonetheless, CAE's human capital is mainly made up of mid-career individuals. The 30–50 age group comprises 63% of the total workforce, with women accounting for 33% and men for 67%. Employees above 50 years old amount to 11% of total workers, with a significant male representation of 74% in later professional stages.





BREAKDOWN OF THE WORKFORCE BY GENDER AND AGE



³The policy statement can be accessed through: https://www.ca-egypt.com/app/uploads/2025/05/Diversity-Policy-2023_EN.pdf?bank_segment=personal-banking



MANAGERIAL TIERS

Gender segmentation across managerial levels reveals age-related diversity. In 2024, 23% of female and 33% of male employees occupied managerial positions. CAE conducted a mentorship and learning program to broaden the senior employees' knowledge about the Group, its culture, codes, governance and operating methods. The program strengthens employee capabilities through experience sharing and personalized coaching on their career journey.



CHAMPIONING WOMEN IN CAE'S LEADERSHIP AND EXECUTIVE MANAGEMENT

30%

WOMEN IN (5% ANNUAL INCREASE)

20%

OF CAE BRANCHES ARE LED BY WOMEN

FEMALE LEADERSHIP PROGRAMS:

Leadership Program, EVE Program, Young Female Talent, Self-Marketing Program, Women Pioneer Program MANAGERIAL AND NON-MANAGERIAL DISTRIBUTION BY GENDER







NEW HIRES

CAE steadily grows its talent pool by continuously recruiting new hires. In 2024, the Bank welcomed 272 new employees while maintaining gender diversity and support young talents. The new recruitment cycle nearly reached gender parity, with 43% of new hires being women and 57% being men. The gender balance was most prominent among the youngest age bracket (below 30), signaling a promising stride in promoting equal opportunities for the younger generation. The Bank's support for youth employability and nurturing early-career opportunities was reinforced by the fact that youth made up 75% of the total new recruits.

BREAKDOWN OF NEW HIRES BY GENDER AND AGE 51% Female Under 30 Between 30-50 BREAKDOWN OF NEW HIRES BY GENDER AND AGE 0% Female Over 50

CAE'S COMMITMENT TO RECRUITING DIVERSE TALENT WITH EQUAL OPPORTUNITY

BRIDGING ABILITY GAPS IN HIRING

ABILITY-INCLUSIVE HIRING APPROACH:

Recognizing that an inclusive environment embraces individuals of all physical and cognitive abilities, CAE seeks to broaden the representation of employees with disabilities in a wide range of job functions and departments. CAE sustains its contact with the Labor Office for referrals and partnership agreements with specialized people with disabilities headhunters for sourcing enabled, and qualified calibers.

ADAPTABLE JOB ROLES FOR ACCESSIBILITY:

Considerable modifications are introduced in job descriptions to align with the abilities of the employee by:

- Breaking down roles into smaller, clear, and manageable tasks
- Promoting remote and adaptable work arrangements, such as flexible working hours systems to accommodate the nature of disability
- Ensuring flexibility in the selection to overcome the disability barrier

ACCESSIBLE AND ACCOMODATING WORK ENVIRONMENT:

The head office premises and 29 branches are designed to specifically accommodate and serve persons with disabilities in terms of internal mobility and accessibility from external parameters.

ADVANCING FEMALE RECRUITMENT

Since 2017, CAE's Pioneer Program economically empowers young women from governmental public universities through intensive vocational and soft skills trainings to enhance their skill matching with ongoing market demand. The program trained 131 female graduates and resulted in the hiring of 26 women in different Banking departments.





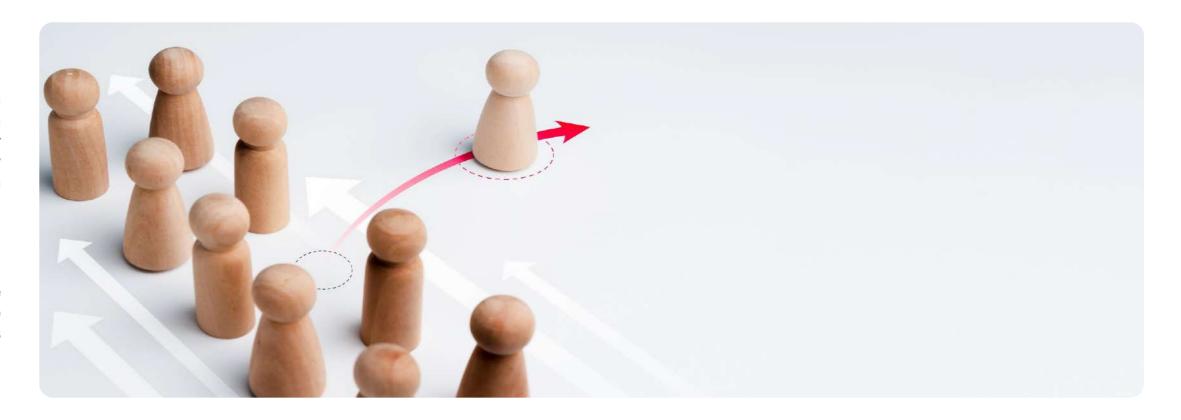
SECTION 8

SECTION 9

EMPLOYEE TURNOVER AND RETENTION

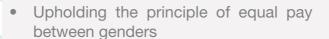
CAE adopted a proactive retention plan to retain its employees by keeping them engaged, valued, and motivated. Regular exit interviews are also conducted to identify key main challenges and staff dissatisfaction based on the feedback of resigned employees. CAE's retention policy encompasses:

A testament to CAE's retention approach, the full-time employee voluntary turnover rate in 2024 was 9.6%. The Bank managed to reduce the turnover rate among employees aged 30–50 and above 50 by 14% and 25%, respectively.





COMPENSATION AND BENEFITS POLICY



- Linking employee performance to financial rewards
- Regular monitoring of industry salary benchmark and trends to ensure competitiveness
- Committment to exceeding minimum wage standards



PROMOTION OF WORK-LIFE BALANCE

- Flexible working hours
- Remote working modalities and flexible childcare
- Financial incentives such as bonuses and salary adjustments.
- funds and staff loans



SAFEGUARDING EMPLOYEE AND SATISFACTION

- Monitoring employees' satisfaction levels through Employee satisfaction survey, by focus groups discussion to develop related action plans with employees
- Ensuring that all internal policies are communicated to employees effectively
- Arranging different staff engagement activities and events.



CARING BEYOND THE WORKPLACE

CAE firmly believes that a supportive workplace extends beyond mere functionalities to also embrace contentment and wellness.

The Bank strives to improve its employees' financial resilience amid unexpected economic adversities by offering them a comprehensive set of benefits, such as life and accident insurance, death grants, emergency salary advances, staff funds, daily transportation facilities, and special hotel discount rates for staff and their families during summer.

Aligned with CAE's equal opportunity approach, the Bank supports employees below managerial level by partially contributing to their hotel expenses and offering convenient long-term installment plans to alleviate financial burdens.

Our benefits additionally feature working from home options, with exceptional flexibility extended to employees with family members who have disabilities or serious health conditions. CAE acknowledges the importance of its workers' mental health for their productivity and professional satisfaction. A suite of virtual sessions was successfully organized for employees to improve their wellbeing in areas related to anger management, healthy diet, and weight management, among others. A sense of mutual gain and investment is effectively strengthened through stock ownership.

CAE'S WELL-BEING BENEFITS



HEALTH BENEFITS

 CAE is in active partnership with a sound medical insurance provider to ensure having a medical converage for all staff and their families. The medical coverage entails access to a vast network of hospitals, laboratories, scan centers, and pharmacies.



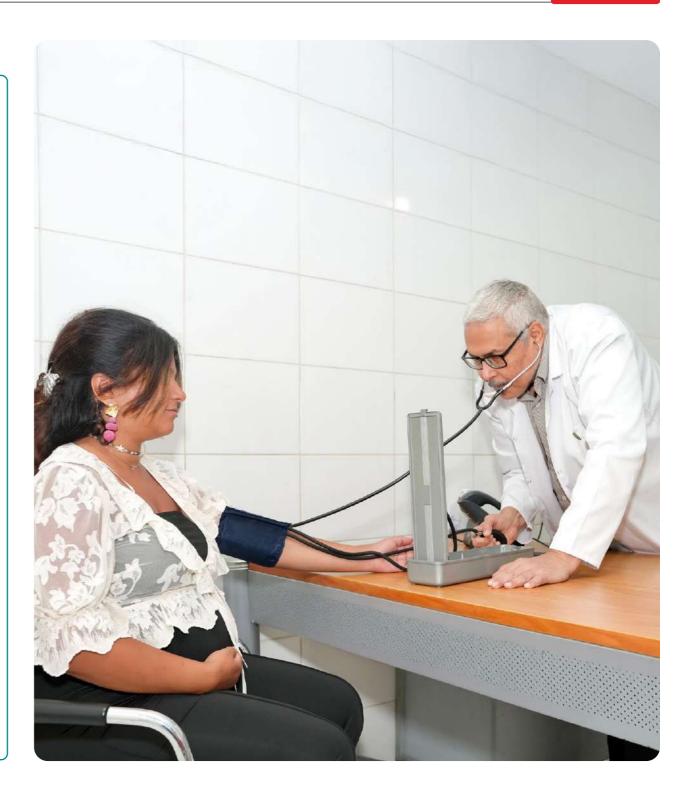
FINANCIAL BENEFITS

 CAE employees have secured access to staff loans and premium cards. They are also eligible to an exclusive 2% interest rate on their payroll accounts and fee waivers.



FAIR LEAVE FOR EVERY CAREGIVER

- In recognition of employees' need for a healthy balance between their professional and personal lives, all female and male employees are entitled to parental leave.
- Maternity Leave: CAE was the first Bank who granted a maternity leave of 4 months paid leave.
- Paternity leave: CAE is a market leader in granting 28 calendar days for 1 child and 35 days in case of twins
- A total of 97 employees utilized their parental leave during the reporting period, including 60 male and 37 female employees.





A SAFE AND HEALTHY WORKPLACE

CAE places the well-being of its employees at the core of its operations, recognizing that a safe workplace is the groundwork of trust and productivity.

With an unwavering commitment, we strive to safeguard the health and safety of its employees by minimizing operational risks and ensuring a secure and compliant work environment. The Bank has a robust occupational health and safety management system spanning all operational areas: the Head Office, branches, and all CAE-related premises and it covers 100% of employees.

The system strictly aligns with the guidelines of the CBE, the Civil Defense Authority, the Ministry of Health, and the CA Group's internal policies, which are mapped against international health and safety standards.

Moreover, the system is proactively implemented based on a set of recognized risk-management system standards for consistency with the industry's best practices. CAE's health and safety policies are subjected to periodic reviews and refining to maintain alignment with evolving regulatory requirements.

CAE takes pride in reporting zero work-related ill-health and injury cases directly connected to its operational scope.





TRAINING FOR A SAFE CULTURE

- CAE provides its workers with occupational health and safety, firefighting, first aid, and civil defense trainings.
- All health and safety rules are thoroughly explained during the induction program for newly hired employees.





As a responsible employer, CAE is committed to supporting its employees' career progression and upskilling their technical and leadership capabilities. CAE follows a detailed process to regularly evaluate and review the performance of all employees and outline their career development plan accordingly.

By the end of each year, managers assess the KPIs of each employee to set individualized career development, talent development, and succession plans based on measurable results. During the reporting period, 100% of female and male employees received regular performance and career development reviews.

Annual training plans are formulated to address the employees' skills gap based on their professional needs. A specific learning theme is introduced monthly to deepen employees' knowledge and expertise in selected subject areas.

In 2024, CAE delivered a total of 95,817 training hours to all employees, covering topics related to development, leadership and management as well as mandatory training programs and technical certificates related to their jobs.

The continuous support of employees' learning and development ensures equitable access to training channels for all employees.

Over the year, a total of 95,817 training hours were delivered, of which 37,946 hours were received by female employees and 57,871 hours by male employees.

On average, each female employee received 38.75 hours of training, while each male employee received an average of 35.94 hours.

Following its integral values to operate based on the highest ethical standards, CAE enhances its workforce's knowledge on aspects related to compliance and transparency. In 2024, the Bank provided 1825 employees with training programs on the fight against corruption and money laundering provided as classroom training as well as e-learning.



EMPOWERING OUR SUSTAINABILITY CHAMPIONS

CAE delivers a comprehensive suite of ESG training programs designed to empower its clients from boardrooms to operational teams with the tools and knowledge needed to lead in sustainability. CAE begins at the top, conducting IFCAM Board Training on climate change and sustainable finance, followed by workshops led by a second-party consultant alongside its own Sustainability Department.

These sessions are dedicated to material topics and materiality assessment, aligning with global best practices such as the double materiality approach required under the EU's CSRD/ESRS frameworks At the team level, CAE's own Sustainability function has completed GRI Standards training in collaboration with FEB, equipping staff to implement globally recognized ESG reporting frameworks and reinforcing this learning through a retreat in Somabay that brought together sustainability peers, partner organizations, and companies for focused stakeholder engagement.

To extend capacity throughout the organization, CAE certified 40 sustainability ambassadors via GRI training, with plans for tailored functional certification exams next year an initiative modeled after the GRI Academy's structured Professional Certification Program Complementing

this hands-on approach, CAE mandates multiple e learning modules for all employees covering fundamentals of sustainability/ESG, sustainable finance, financial inclusion, and the core objectives of its societal projects ensuring broad-based awareness and engagement (with participant onboarding pending perine's roster). CAE further enhances internal learning through active participation in CSR Egypt Forum, where employees from Sustainable Finance, Property & Procurement, Risk, Legal, Sustainability, and Corporate Banking engaged in workshops and sessions as part of its sponsorship as a green partner. Finally, CAE hosts interactive, optional sessions led by a prominent green influencer to energize staff around everyday sustainability and highlight key findings from its 2023 sustainability report.





LINKEDIN LEARNING INITIATIVE

As part of a global initiative led by the CA Group, CAE has established a strategic partnership with LinkedIn to launch a learning platform accessible to all employees.

This initiative supports the Group's human-centric vision, emphasizing the importance of ongoing personal and professional development to enhance the service we provide to clients worldwide.

The platform presents an opportunity for all CAE employees to take ownership of their development and career growth. It offers a wide range of learning resources, including technical and soft skills, leadership training, and specialized courses tailored to the banking industry.







THE PEOPLE BEHIND PROGRESS

At CAE, accountable employment embraces feasible accessibility to structured channels for free expression and the resolution of wrongdoings. The Bank has a formal grievance mechanism that allows its workers to raise their concerns and file complaints regarding unfair treatment, discrimination, and bullying incidents or misconduct affecting fundamental rights. To enable confidential and open feedback, CAE secures an anonymous grievance reporting and handling process by allowing its employees to digitally report their cases via the Bank's whistleblowing Tool "Business Keeper Monitoring System" (BKMS).

All grievance cases received in 2024 were thoroughly reviewed and handled in a timely manner (less than 90 days). Any identified violations are fairly investigated and submitted to the Sanctions Committee and Whistleblowing Committee to be addressed with an adequate remediation plan, reinforcing CAE's responsive and transparent culture. Furthermore, CAE acknowledges that employees have the right to collective bargaining.

Each year, all employees are invited to complete the anonymous Indice de Mise en Responsabilité (IMR) survey to voice out their views on workplace satisfaction. In 2024, the IMR accountability index reached a score of 81. All results are assessed for updating decision-making and developing action plans to enhance employee retention and experience. Enhancing open communication, all employees are notified of a maximum of 45 working days before the implementation of operational changes, such as internal mobility, that could substantially affect them.



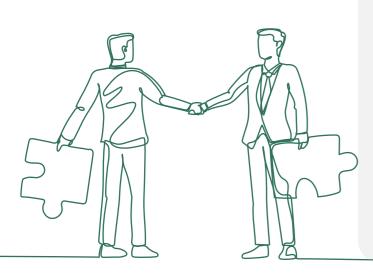
Honoring our Employees

Crédit Agricole Stars Recognition program aims to reward employees' innovative ideas contributing to the Bank's strategy, with a focus on customer excellence, innovation, and sustainability.

EMPLOYEE ENGAGEMENT

CAE is resolutely dedicated to developing and supporting an engaging internal environment where every individual feels valued, entrusted, and uplifted. At the heart of this commitment lies a strategic focus on crafting a relationship model of a healthier workspace between all staff and managers and activating CA Group's Human-Centric Project pillars of inclusivity and diversity.

CAE ensures that its employees are actively involved in community development contributions. The Human Resources Department has partnered with CAE Foundation, the Sustainability and Communication Department, and diversity dimensions set by the Group, to set an annual plan for societal and charitable activities involving employees. Throughout the reporting period, CAE employees took part in:



INTERNAL CULTURE-BUILDING ACTIVITIES TO PROMOTE CAE'S CORE VALUES



BREAKFAST WITH MD INITIATIVE

On a monthly basis, random employees from different functions and seniority levels were selected to have breakfast with MD. The initiative aimed to:

- Enhance staff engagement across the Bank from different functions and business lines
- Foster direct communication between MD and the staff with a friendly exposure
- Encourage two-way open communication between MD and recently hired staff.



COFFEE WITH EXCOS

On Quarterly basis randomly selected employees from various functions and seniority levels were invited to informal coffee sessions with different EXCO members. The initiative aimed to:

- Encourage open dialogue and cross-managerial engagement
- Provide employees with a platform for directly sharing their insights and actionable recommendations with executive members.



IMR FOCUS GROUP

As IMR survey provided CAE with valuable insights about staff concerns, and expectations. HR conducted focus groups to discuss the survey results in more details and to come up with a detailed action plan with accountability and time frame.





THE PYRAMIDS HALF MARATHON

As part of CAE's engagement activities for its staff's wellbeing and health, 200 employees took part in the Pyramids Half Marathon on the newly renovated pathways of the Giza Plateau, around the Pyramids and back.



CULTURE REINFORCEMENT ACTIVITIES

- In line with CAE's relationship model engagement activites, and cultural spirit, CAE's staff was involved in a fun, Egyptian culture—themed riddle during Ramadan (the Holy Month).
- Some riddles were designed to engage employees while assessing their knowledge of sustainability and raising awareness about the Bank's relationship model practices.



APPRECIATION BEYOND THE WORKPLACE: THOUGHTFUL STAFF GIVEAWAYS

- Our staff giveaways throughout the year were more than gestures of appreciation, they reflected the Bank's commitment to recognizing employees as cherishing members of our shared culture.
- Over the year, employees received ecofriendly gifts, a thoughtful gesture of appreciation, particularly honoring our female employees and resonating with their personal journeys. These initiatives were complemented by moments of recognition for top achievers, reflecting the Bank's ongoing commitment to celebrating dedication, performance, and individuality.



SUSTAINABILITY EMPLOYEES TRAINING AFTER PUBLISHING SR 2023

- We were keen on involving our employees in the outcomes of CAE 2023 sustainability report in the decision making of the gaps and areas of development/themes for upcoming years.
- CAE collaborated with a sustainability influencer to host an interactive in-house session, creatively showcasing the Bank's key achievements to all employees through engaging activities and games.
- The session managed to relate the sustainability-related outcomes to our employees' daily lives and habits and guide them on the pros of greening their lifestyles in terms of healthier benefits and cost savings



EXCOS CLUBS AT THE CA GROUP

• We actively participate in group level clubs such as the EXCos Club, which serve as a powerful asset for our employee branding. It benefits our employees by enabling them to travel, expand their knowledge, and access support from an international assistance body



LIVE MY LIFE INITIATIVE

In June 2024, CAE launched the "Live My Life" initiative, enabling employees to temporarily swap roles to gain firsthand insight into their colleagues' responsibilities. This immersive experience was designed to strengthen communication and collaboration across departments, reinforce empathy within the Bank's relational model, boost motivation and mutual recognition, and promote internal mobility.

By the end of the program, it had fosteredacultureofcontinuouslearning and innovative behaviors, improved interdepartmental relationships and workflow, and inspired staff-driven ideas for enhancing teamwork and embedding more empathetic, effective practices within the organization.

DIVERSITY MONTH ACTIVITIES



DIVERSITY WEEK

- In March 2024, the staff paid a visit to an autistic center sponsored by the CAE Foundation.
- The Bank organize a team building activities and sessions for senior managers advocating for the recruitment of talent with different disabilities while sharing a set of ethical objevtices for hiring guidelines and handling People with Disabilities (PWDs).
- As part of 2025 Diversity week activities, CAE attended international women summit





DIVERSITY MONTH

- In November 2024, CAE's employees took part in the first inclusive football and goal ball tournament, "Unity Cup," with people with sight disability.
- The senior managers were trained by the CA Group on tools for inclusive management.
- Both female and male employees were invited to attend "Back from Maternity" session by a certified new born care specialist. The session tackled wellness on stages of burnout and stress relievers during and post maternity.
- CAE organized an internal communication campaign to showcase diversity policy and values.



HANDY LADIES CONTEST

- This contest challenged gender stereotypes and celebrated the capabilities of CAE's female staff in line with the main diversity pillar of equal opportunity.
- Participants competed in a "handy" task, demonstrating their skills and their equal capabilities relative to men in traditionally male-dominated fields.



- In line with Diversity policy & Human project, CAE participated in Task Force of Diversity Committee that was held every 2 months at Goup level.
- The committee specifically focused on on integrating the principles and objectives of diversity and inclusion at each stage of human resources management for fair, inclusive and sustainable working environment.





CULTURE TRANSFORMATION/DEVELOPMENT RIDDLES

Focusing on different diversity pillars, CAE diversity riddles aimed at raising awareness of different aspects of diversity, including openness and curiosity, equal opportunity, solidarity, representativeness, and responsibility.

09

PRESERVING
A HEALTHY
PLANET

- Our Approach to Carbon Management 87
- Resource Efficiency and Environmental 88 Awareness













OUR APPROACH TO CARBON MANAGEMENT

In 2024, CAE capitalizes on its ongoing efforts in minimizing its carbon footprint by 21.86 %, surpassing the reduction trajectory set in our GHG plan. This performance reflects the Bank's strong progress in cutting emissions ahead of schedule. This reduction was primarily driven by a 32.7% decrease in natural gas consumption and a 2.65% reduction in electricity usage. To ensure comparability and enhance the tracking of our GHG emissions over time, we have restated our GHG emissions' figures in line with the updated data presented in our 2023 Carbon Footprint Report.1



CARBON FOOTPRINT RESULTS FOR 2024

CAE HEAD OFFICE SCOPE 1 AND 2 AS OF 2024

	2023	2024	YOY % CHANGE (23-24)
SCOPE 1	1,892.75	1,170.09	38.18%
SCOPE 2	1,533.43	1,507.04	1.72%
TOTAL	3,426.18	2,677.12	21.86%



RESOURCE EFFICIENCY AND ENVIRONMENTAL AWARENESS

The reduction in CAE's emissions is supported by its resource optimization efforts, reflected in a 15.23% decrease in energy consumption in 2024 compared to 2023 and achieved through the following initiatives:

- Enhancing the solar panel capacity at the Head Office
- Initiating the execution of electro-mechanical operations scheduling at the Head Office
- Revamping air conditioning systems across various branches (ongoing)

In addition to improvements in energy efficiency, water consumption has decreased from 45,718 m³ to 45,282 m³. This reduction reflects the effectiveness of CAE's water management initiatives, including the water treatment station at the Head Office for the internal irrigation network and the installation of infrared taps in 20% of CAE branches.

GREEN BUILDINGS

In 2024, CAE witnessed significant progress in adopting internationally recognized green building standards across CAE facilities. In addition to the Head Office and Madinaty Open Air Mall, which were awarded LEED BD+C Platinum and LEED ID+C Silver certifications, respectively, *THE SHOUBRA BRANCH ACHIEVED LEED ID+C GOLD* certification this year. These accomplishments underscore CAE's ongoing efforts to minimize its environmental impact, improve resource efficiency, and foster healthier, more sustainable working environments.

















We help business gain value by operating in much cleverer, sustainable ways

Independent Assurance Statement to Crédit Agricole Egypt

FBRH Consultants Ltd (FBRH Consultants) was engaged by Crédit Agricole Egypt to provide independent limited assurance over the presentation of information in its 2024 Integrated Report (the Report), covering the period from 1st January 2024 to 31st December 2024.

FBRH Consultants is an independent provider of sustainability assurance services and has not carried out any other work for Crédit Agricole Egypt during the reporting period that could affect our independence or objectivity.

Engagement Summary

• Scope of the engagement:

To assess whether the Report is presented in accordance with the GRI Sustainability Reporting Standards (GRI Standards), specifically ensuring that the disclosures and information listed in Appendix I have been appropriately presented.

- · Reporting criteria:
- The GRI Sustainability Reporting Standards (2021 update)
- · Assurance standard:
- International Standard on Assurance Engagements (ISAE) 3000 (Revised)
- Assurance level:
- Limited assurance
- · Responsibilities:

Crédit Agricole Egypt is responsible for the preparation of the Report and the collection and presentation of the information within it. FBRH Consultants' responsibility is to express a limited assurance conclusion based on the scope of work described above.

Based on the procedures performed and the evidence obtained, nothing has come to our attention to suggest that the information and disclosures, as defined in the scope of our engagement, have not been presented in accordance with the GRI Standards.

Our assurance work was conducted in accordance with ISAE 3000 (Revised) and involved the following activities:

- · Review of the final version of the Report to confirm that the required disclosures, as per the GRI Standards, have been presented
- · Evaluation of the structure and content of the Report for consistency with GRI requirements;
- Examination of the GRI content index and cross-checking of selected disclosures to ensure that references are correctly aligned;

We did not verify the accuracy of data or perform data sampling or site visits. Our work did not include assurance of performance metrics or quantitative data.

This assurance engagement was limited to a review of the presentation of information in accordance with the GRI Standards and did not include verification of underlying data or assessment of the effectiveness of management systems or internal controls. The inherent limitations of assurance engagements and the use of sampling and selective review methods mean that absolute assurance cannot be provided.

GRI Nominated Trainer, ISEP Traine GRI Certified Sustainability Professiona FBRH Consultants Ltd, London, UK













We help business gain value by operating in much cleverer, sustainable ways

Appendix I: Scope of our assurance engagement

isclosure #	Disclosure Title	GRI 304-2	Significant impacts of activities, products and services on biodiversity
2-1	Organizational details	GRI 304-3	Habitats protected or restored
2-2	Entities included in the organization's sustainability reporting	GRI 304-4	IUCN Red List species and national conservation list species with habitats in area
2-3	Reporting period, frequency and contact point		affected by operations
2-4	Restatements of information	GRI 305-1	Direct (Scope 1) GHG emissions
2-5	External assurance	GRI 305-2	Energy indirect (Scope 2) GHG emissions
2-6	Activities, value chain and other business relationships	GRI 305-3	Other indirect (Scope 3) GHG emissions
2-7	Employees	GRI 305-4	GHG emissions intensity
2-8	Workers who are not employees	GRI 305-5	Reduction of GHG emissions
2-9	Governance structure and composition	GRI 306-1	Waste generation and significant waste-related impacts
2-10	Nomination and selection of the highest governance body	GRI 306-2	Management of significant waste-related impacts
2-11	Chair of the highest governance body	GRI 306-3	Waste generated
2-12	Role of the highest governance body in overseeing the management of impacts	GRI 306-4	Waste diverted from disposal
2-13	Delegation of responsibility for managing impacts	GRI 306-5	Waste directed to disposal
2-14	Role of the highest governance body in sustainability reporting	GRI 401-1	New employee hires and employee turnover
2-15	Conflicts of interest	GRI 401-2	Benefits provided to full-time employees that are not provided to temporary
2-16	Communication of critical concerns	G.II. 10 . Z	or part-time employees
2-17	Collective knowledge of the highest governance body	GRI 401-3	Parental leave
2-18	Evaluation of the performance of the highest governance body	GRI 402-1	Minimum notice periods regarding operational changes
2-19	Remuneration policies	GRI 403-1	Occupational health and safety management system
2-20	Process to determine remuneration	GRI 403-2	Hazard identification, risk assessment, and incident investigation
2-21	Annual total compensation ratio	GRI 403-3	Occupational health services
2-22	Statement on sustainable development strategy	GRI 403-4	Worker participation, consultation, and communication on occupational health
2-23	Policy commitments	GIII 105 1	safety
2-24	Embedding policy commitments	GRI 403-5	Worker training on occupational health and safety
2-25	Processes to remediate negative impacts	GRI 403-6	Promotion of worker health
2-25	Mechanisms for seeking advice and raising concerns	GRI 403-7	Prevention and mitigation of occupational health and safety impacts directly lin
2-27	Compliance with laws and regulations	diti 103 7	by business relationships
2-28	Membership associations	GRI 403-8	Workers covered by an occupational health and safety management system
2-20	Approach to stakeholder engagement	GRI 403-9	Work-related injuries
2-30	Collective bargaining agreements	GRI 403-10	Work-related injuries Work-related ill health
2-30	Collective bargaining agreements	GRI 404-1	Average hours of training per year per employee
		GRI 404-2	Programs for upgrading employee skills and transition assistance programs
Requirements	Title	GRI 404-3	Percentage of employees receiving regular performance and career developme
GRI 1	Foundation 2021	UNI TOT-3	reviews
uni i	I Juliuduoli 202 i	GRI 405-1	Diversity of governance bodies and employees
Disclosures	Disclosure Title	GRI 405-2	Ratio of basic salary and remuneration of women to men
3-1	Process to determine material topics	GRI 406-1	Incidents of discrimination and corrective actions taken
3-1		GRI 407-1	Operations and suppliers in which the right to freedom of association and collect
3-3	List of material topics	dni 407-1	bargaining may be at risk
3-3	Management of material topics	GRI 408-1	
Tania Canaifa Di	edeauwee		Operations and suppliers at significant risk for incidents of child labor
Topic-Specific Di	sciosures	GRI 409-1	Operations and suppliers at significant risk for incidents of forced or compulsory
Disclosure #	Disclosure Title	GRI 410-1	labor Security personnel trained in human rights policies or procedures
		GRI 411-1	Incidents of violations involving rights of indigenous peoples
GRI 201-1	Direct economic value generated and distributed		
GRI 201-2	Financial implications and other risks and opportunities due to climate change	GRI 413-1	Operations with local community engagement, impact assessments, and
GRI 201-3	Defined benefit plan obligations and other retirement plans	GRI 413-2	development programs Operations with significant actual and natential populies impacts on local
GRI 202-1	Ratios of standard entry level wage by gender compared to local minimum wage	UKI 415-2	Operations with significant actual and potential negative impacts on local
GRI 202-2	Proportion of senior management hired from the local community	CDI 414 1	communities
GRI 203-1	Infrastructure investments and services supported	GRI 414-1	New suppliers that were screened using social criteria
GRI 203-2	Significant indirect economic impacts	GRI 414-2	Negative social impacts in the supply chain and actions taken
GRI 204-1	Proportion of spending on local suppliers	GRI 417-1	Requirements for product and service information and labeling
GRI 205-1	Operations assessed for risks related to corruption	GRI 417-2	Incidents of non-compliance concerning product and service information and
	Operations assessed for risks related to corruption Communication and training about anti-corruption policies and procedures	GRI 417-2	Incidents of non-compliance concerning product and service information and labeling



GRI 205-3

GRI 302-1

GRI 302-2

GRI 302-3

GRI 302-4

GRI 302-5

GRI 303-5

GRI 304-1

Confirmed incidents of corruption and actions taken

Reductions in energy requirements of products and services

areas of high biodiversity value outside protected areas

Operational sites owned, leased, managed in, or adjacent to, protected areas and

Energy consumption within the organization

Reduction of energy consumption

Energy intensity

Water consumption

Energy consumption outside of the organization

customer data

Incidents of non-compliance concerning marketing communications

Substantiated complaints concerning breaches of customer privacy and losses of

GRI 417-3

GRI 418-1



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