CRÉDIT AGRICOLE

Working Every Day In The Interest Of Our Customers And Society



THE NEXT WAVE:

ACCELERATING THE FUTURE RESPONSIBILITY

CRÉDIT AGRICOLE EGYPT INTEGRATED SUSTAINABILITY REPORT 2025

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Introduction

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ABOUT THIS **REPORT**

This document represents the fifth Integrated Sustainability Report for Crédit Agricole Egypt (CAE), an Egyptian Joint Stock Company (SAE) established under the Investment Law. Following Crédit Agricole's 2024 report, this edition provides stakeholders with a comprehensive overview of the Bank's financial results and sustainability-related performance.

Reporting Scope, Boundary, and Period

This report covers the fiscal year from 1 January 2025 to 31 December 2025. To provide full context for Crédit Agricole's sustainability journey, the Bank may include relevant initiatives, developments, or disclosures undertaken outside this specific timeframe that help illustrate progress. Crédit Agricole's reporting cycle remains annual, aligning with CAE's Annual Report and complying with the regulations, directives, and disclosure requirements of the Central Bank of Egypt (CBE), the Financial Regulatory Authority (FRA), and the Egyptian Exchange (EGX).

Reporting Standards and Principles

The Bank continues to strengthen its alignment with international benchmarks, following the IIRC's International Integrated Reporting Framework and the Global Reporting Initiative (GRI) Standards. Crédit Agricole's disclosures are further informed by the UN Sustainable Development Goals (SDGs), SASB Standards for Commercial Banks, and TCFD recommendations.

Forward-Looking Statements

This report incorporates forward-looking statements, identified by terms such as "planned," "expected," or "forecasted," that apply to future developments. These statements are based on the Bank's current estimates and assumptions. However, actual outcomes and future performance may differ significantly from these projections due to both predictable and unpredictable risks and challenges. Throughout this report, the terms "CAE", "the Bank", "our", and "we" refer to Crédit Agricole Egypt, while "CA Group" refers to Crédit Agricole SA.

Assurance

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

Please refer to the *Limited Assurance Statement.*

Contact Points

Hala Ragab
General Counsel & Corporate Secretary
Email: Hala.Ragab@ca-egypt.com

Joumana EL-Maraghy
Sustainability and CSR Lead
Sustainable Development Department
Email: Joumana.EL-Maraghy@ca-egypt.com

Crédit Agricole Egypt Head Office, New Cairo



MESSAGE FROM THE **MANAGING DIRECTOR**

2025 marked the successful completion of our Medium-Term Plan, Ambitions 2025, a defining chapter in Crédit Agricole Egypt's transformation journey. Throughout the year, we demonstrated our ability to combine growth and innovation to create lasting value for our customers, stakeholders and the communities we serve.

The progress presented in our 2025 Integrated Sustainability Report reflects a year of tangible achievements across our strategic priorities. It also reveals our commitment to long-term value creation, responsible banking and our contribution to Egypt's Sustainable Development Priorities.

Guided by the three pillars of our Medium-Term Plan: Growth, Digital Strategy and Societal Project, we strengthened our business franchise, accelerated digital transformation and further integrated sustainability and inclusion into the way we operate. As part of Crédit Agricole Group, we translated the Group's long-term ambitions into meaningful actions tailored to the Egyptian market. With the successful completion of Ambitions 2025, we now look ahead to ACT 2028, the next phase of our strategic journey, with an even stronger focus on customer centricity, responsible growth, digital leadership and positive societal impact.

In an increasingly dynamic environment, Crédit Agricole Egypt delivered another year of solid financial and commercial performance. Our gross loan portfolio grew by 22% to EGP 67.5 billion, while customer deposits increased by 15% to EGP 110.2 billion. We also reinforced our market position across the Retail, SME and Corporate Banking businesses by delivering sustainable and disciplined growth. Our retail customer base reached 482.6 thousand customers with a 7% YoY growth in active customer base resulting from new products and marketing campaigns initiatives. These results demonstrate our robust commercial activity, the resilience of our diversified business model, the confidence our customers place in us and our continued contribution to financing Egypt's economic growth.

Sustainability has continued to shape how we serve and support our customers. During the year, we expanded and diversified our responsible finance solutions to address the needs of all client segments. In Corporate & SME banking, we directed more financing towards energy-efficient and renewable energy investments to support our clients' transition to a low carbon economy. In Retail Banking, we expanded our green financing solutions, including electric vehicle loans and residential solar financing.

During the year, we implemented our Environmental and Social Risk Management (ESRM) System, strengthening our ability to identify, assess and manage environmental and social risks associated with our financing activities. This enabled us to integrate ESG considerations more systematically into our lending and decision-making processes, while enhancing the resilience and quality of our portfolio. Building on this foundation, we are strengthening our climate-risk approach and related policies to better address physical and transition risks and enhance long-term resilience.

In line with Crédit Agricole Group's Net Zero commitments, we made further progress in decarbonizing our credit portfolio using the Group's methodology. We strengthened our capabilities to measure financed emissions and established targets for selected sectors, while supporting our customers throughout their transition journeys.

Our digital transformation momentum continued in 2025, as our banking app introduced an all-new youthful interface, and an intuitive user experience. Digital adoption continued among our retail & corporate customers where approximately 50% actively using our day-to-day banking, self-care services and Cash Management digital platforms. In 2025, we accelerated the Bank's operational transformation through the automation of key customer and operational journeys, including robotic process automation (RPA), bulk payroll account opening, digital e-statements and the mortgage workflow. These initiatives streamlined operations, strengthened process controls and enhanced customer experience.

Accessibility and inclusion remained priorities across our customer network. We adapted more branches and ATMs to serve customers with disabilities and strengthened inclusive service capabilities through sign-language training. These efforts reflect our commitment to providing accessible and responsive banking services for all customers.

As for our direct carbon footprint, we further strengthened the sustainability of our operations. Building on our LEED Platinum-certified Head Office and network of LEED-certified premises and branches, we implemented measures to reduce energy and water consumption. We introduced certified recycling partnerships to strengthen our waste management practices. In 2025, CAE achieved its total emissions reduction target in line with Crédit Agricole Group's Ambitions 2025 plan.

Our people remained the driving force behind our success throughout 2025. During the year, we invested in learning, engagement, diversity and inclusion, delivering nearly 100,000 training hours. We were once again recognized as a Top Employer in Egypt by Top Employers Institute. These achievements reflect our conviction that long-term success is driven by empowered, engaged and diverse teams. Equally important is the culture in which those teams operate, one built on integrity, accountability and strong compliance practices

Beyond banking, the Crédit Agricole Egypt Foundation for Development reached more than 37,000 beneficiaries through initiatives focused on healthcare, education, environmental sustainability, community development and social entrepreneurship. Together with our financial inclusion efforts, these initiatives reinforce our commitment to advancing inclusive growth and supporting economic development.

As we embark on ACT 2028, we will build on the strong foundations established through Ambitions 2025 to accelerate sustainable growth, deepen customer relationships, expand digital innovation and contribute to Egypt's economic and environmental transition. Our ambition is to remain a trusted partner for our customers, responding to their evolving needs and supporting their transition journeys.

I would like to thank our customers for their continued trust, our employees for their dedication and commitment, and our shareholders, regulators and partners for their ongoing support. Together, we move forward with ambition, responsibility and a shared commitment to building a more sustainable, inclusive and prosperous future.

JEAN-PIERRE TRINELLE
MANAGING DIRECTOR,
CRÉDIT AGRICOLE EGYPT





Crédit Agricole Egypt

At A Glance

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WHO ARE **WE?**

Established in 2006, CAE is the sole French bank in Egypt and a listed universal bank. It serves individuals, SMEs, large corporates, multinationals and financial institutions through an omnichannel model. Combining Crédit Agricole Group's international expertise with local market knowledge, CAE provides tailored financial solutions and aims to be the bank of choice through innovation, sustainability and relationship excellence.

Established in 2006

2,182
Employees

Serving
492K Customers

Part of **Crédit Agricole Group**

OUR SHAREHOLDER STRUCTURE



- **52.185%** Crédit Agricole SA
- **13.066%** Crédit Agricole CIB
- **9.979%** Rolaco E.G.P Investments
- **7.944%** Social Insurance Fund for Government sector employees
- **16.825%** Other Free Float <5%

FINANCIAL SNAPSHOT AT YEAR-END 2025

EGP 145.6 billion
Total Assets

EGP 23.6 billion
Total Equity (including dividends)

EGP 67.5 billion
Gross Loans

EGP 6.9 billion
Net Profit

EGP 110.2 billion
Customer Deposits

RECOGNIZED FOR OUR PERFORMANCE

Forbes Middle East
Ranked 19
Best Digital Banking Provider of the Year, Egypt 2025

International Business Magazine Awards Winners 2025
Best Digital Banking Provider of the Year Egypt 2025

Global Banking & Finance Review
Best Digital Banking Experience, Egypt 2025
Most Innovative Retail Banking Application in Egypt 2025

top EMPLOYER EGYPT مصر 2025
Top Employer Egypt 2025 and 2026

Global Business Outlook
Most Customer-Centric Banking Products – Egypt 2024

Awards are announced by the awarding bodies. Some awards are based on prior-year performance.

MARKET PRESENCE AT YEAR-END 2025



- **58.8%** – **50** Greater Cairo
- **15.3%** – **13** Canal and Delta
- **11.8%** – **10** Alexandria
- **9.4%** – **8** Upper Egypt
- **4.7%** – **4** Sinai

85 Branches

894 ATMs

ACCESSIBLE BANKING FOR ALL

The expansion of accessible branches and ATMs during 2025 reflects the Bank's continued efforts to improve banking accessibility and service availability for customers with disabilities across its network.

2025
31 Accessible Branches
678 Accessible ATMs

2024
29 Accessible Branches
32 Accessible ATMs

OUR SUBSIDIARIES

Egyptian Housing Finance Company (EHFC)

99.99%-owned subsidiary providing mortgage finance and leasing solutions in Egypt. In 2025, EHFC acquired Just Finance, a consumer finance company, broadening its non-banking financial services offering.

HOW WE CREATE **SUSTAINABLE VALUE**

OUR BUSINESS MODEL

INPUTS
(Our Capital)

FINANCIAL CAPITAL

EGP 23.6 Bn Total Equity	**EGP 110.2 Bn** Customer Deposits	**EGP 3,425 Mn** Annual Operating Expenditure	**EGP 1,521 Mn** Employee Expenses

Manufactured Capital

85 Branches	**894** ATMs	**90** Number of Branches and Facilities	**77,881 m²** Total Office Space	**31** PwDs Accessible Branches	**678** PwDs Accessible ATMs

Human Capital

2,182 Employees	**38%** Women's Representation in the Workforce	**≈100K** Training Hours Delivered to Our Employees	**264** New Hires

Intellectual Capital

EGP 554 Mn IT Expenditures	**2.3K** Employees Trained on Cybersecurity-Related Topics

Social & Relationship Capital

EGP 32 Mn CSR-Related Investments	**482.6K** Total Number of Retail Customers	**1.3K** Total Number of Corporate Customers	**6.3K** Total Number of SME Clients[1]

Natural Capital

13,869 MWh Total Energy Consumption	**11,775 MWh** Total Electricity Consumption	**74,543 m³** Water Consumption	**EGP 475 Mn** Sustainable Finance (Environmental Projects)

[1] The reported 6.3K clients include all SME banking clients

PURPOSE

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

OUR STRATEGIC DRIVERS

- **Customer Centricity**
- **Digital and Innovation**
- **Responsible Banking**
- **Operational Excellence**

OUR ENABLERS

- Strong Governance
- Enterprise Risk
- Management
- People and Culture
- Technology and Data
- Responsible Finance

OUTCOMES AND IMPACT
(The Value We Create)

FINANCIAL CAPITAL

EGP 145.6 Bn Total Assets	**EGP 21.9 Bn** Total Revenue	**EGP 6.9 Bn** Net Profit	**EGP 67.5 Bn** Gross Loan Portfolio	**30.9%** Return on Average Common Equity (ROACE)

Manufactured Capital

202.5K Digital Banking Subscribers	**20.7 Mn** Retail Transactions Processed via Digital Banking Channels	**210.4K** Corporate Transactions Processed via Digital Banking Channels

Human Capital

10% Employee Turnover Rate	**46** Training Hours per Employee

Intellectual Capital

258.2K Number of Subscribers on the Banki Retail Mobile App	**14.7K** Number of Total Corporate Digital Banking Customers	**100%** Percentage of Attempted Cyber Incidents Detected and Resolved

Social and Relationship Capital

38 Customer Relationship Index (CRI) Score	**100%** Complaints Resolution Rate	**37K** Number of Beneficiaries of CSR Investments

Natural Capital

7,043 tCO_2e Total Scope 1+2 Emissions	**3.23 tCO_2e** Scope 1+2 Emission Intensity per Employee	**0.09 $mtCO_2e$** Scope 1+2 Emission Intensity per Area	**4,472 tCO_2e** Scope 3 Emissions
59,635 m³ Waste Water Generated	**6** LEED Certified Buildings	**6.36 MWh/FTE** Energy Intensity per Employee	**68 tons** Waste Generated

ENGAGING **OUR STAKEHOLDERS**

CAE maintains a structured approach to stakeholder engagement to inform decision-making and assess evolving expectations relevant to its business and sustainability priorities. During 2025, stakeholder engagement contributed to refining materiality considerations, identifying emerging topics, and supporting sustainability-related initiatives and reporting priorities across the Bank.

Stakeholder feedback also informed initiatives in customer accessibility, financial inclusion, employee wellbeing, and sustainable finance, including expanding accessible banking services and ESG-related financing activities. Oversight is provided by the Sustainable Development Committee, chaired by the Managing Director, which meets quarterly to review sustainability priorities and progress in implementation across the Bank.

Stakeholder Group	Description	Ways We Interact	Key Topics of Interest
CA Group	Our parent group provides strategic direction and supports alignment on governance, sustainability priorities, and business practices across the Group.	Internal reports, management meetings, EXCO Clubs, Group-hosted forums, and training	Group policies and standards, local regulatory updates, national vision and strategic direction, risk management, and financial performance
Board of Directors	Our governing body oversees ESG strategy, validates material issues, and reviews key sustainability, governance, and regulatory matters, including reporting submitted to regulators.	Board meetings, committee meetings, reports, and emails	Governance, strategic direction, risk oversight, regulatory reporting, and integrity
Management	Management drives sustainability implementation across functions through the Sustainability Development Committee, which is chaired by the Managing Director and convenes on a quarterly basis. The Committee oversees progress against sustainability priorities, supports their integration into day-to-day decision-making, and monitors performance across the Bank.	Management meetings, committee meetings, reports, and emails	Strategy implementation, operational performance, ESG integration, and organizational performance
Employees	Our people contribute through their work, engagement, learning, inclusion, and participation in Bank-led initiatives, helping embed sustainability into day-to-day operations and culture.	Calls, emails, face-to-face meetings, interviews, volunteering, environmental and social awareness activities, sustainability ambassadors, activities involving employees' families, participation in forums on behalf of the Bank, and the annual Trust Survey, which serves as a key channel for gathering and addressing CAE employees' feedback.	Well-being, remuneration, learning, career growth, inclusion, compliance, and ESG integration into business as usual

Stakeholder Group	Description	Ways We Interact	Key Topics of Interest
Government and Regulatory Bodies	Government and regulatory institutions provide the frameworks and oversight that shape compliance, financial stability, sustainable finance, and responsible banking practices. This includes the Central Bank of Egypt, the Financial Regulatory Authority, and sector platforms such as the Federation of Egyptian Banks.	Emails, calls, portals, letters, meetings, regulatory committees, regulatory forums, and sector committees	Sustainable finance, financial inclusion, digitalization, compliance, reporting, and regulatory developments
Customers	The focus of our services is on benefiting from accessible, secure, and innovative solutions that enhance trust, experience, and financial inclusion.	Branches, mobile apps, digital banking, surveys, call centers, and social media	Accessibility, service quality, data privacy, innovation, and sustainable solutions
Shareholders and Investors	Our investors support long-term value creation through responsible growth, strong governance, and sustainable financial performance.	Meetings, financial reports, updates, and assemblies	Profitability, resilience, governance, transparency, and ESG performance
ESG Rating Agencies	Independent evaluators assess our ESG performance using defined methodologies and disclosure-based reviews.	Reports, disclosures, data submissions, and updates	Governance, risk, sustainability strategy, and disclosure quality
Institutional and Sustainability Partners	We engage with institutional and sustainability-oriented partners to support dialogue, collaboration, and knowledge exchange on sustainability-related priorities and initiatives. This includes engagement with the French business and institutional ecosystem in Egypt, as well as relevant external sustainability platforms and forums.	Meetings, forums, collaborative initiatives, club, and knowledge-sharing platforms	Sustainability governance, responsible communication, stakeholder engagement, community impact, and climate finance
Communities and NGOs	Community and civil society partners support the design and delivery of social and development initiatives, including those implemented through the CAE Foundation and broader Bank-led outreach activities.	CSR activities, community development programs, education and health initiatives, volunteering, seasonal bazaars at headquarters, sports activities, meetings, calls, and social media	Local development, education, health, youth empowerment, inclusion, and volunteering
Suppliers and Business Partners	We engage suppliers and business partners to support responsible procurement, service quality, and stronger ESG practices across the value chain. This includes the use of ESG questionnaires, supplier requirements, and ongoing dialogue to encourage responsible transition while accounting for the readiness of smaller or more fragile suppliers.	Calls, emails, meetings, handbooks, ESG questionnaires, and supplier guidelines	Fair payment terms, relationship quality, ethical procurement, ESG compliance, labor and environmental standards, and supplier transition readiness

OUR
DOUBLE MATERIALITY APPROACH

Crédit Agricole Egypt ("CAE") continues to apply a double materiality approach to assess both the Bank's impacts on the economy, environment, and society, and the sustainability-related matters that may influence the Bank's financial resilience, strategic positioning, and long-term value creation.

Building on the methodology established in 2024, the 2025 assessment remains aligned with the outward-looking impact materiality principles of the GRI Standards and the inward-looking financial materiality concepts reflected in IFRS S1 and IFRS S2.

The assessment was informed by multiple internal and external sources, including stakeholder engagement outcomes, desktop research on key global and national sustainability-related trends and emerging topics, evolving stakeholder expectations, and emerging regulatory developments and requirements.

It also considered the CBE's directives and regulatory developments, Crédit Agricole Group ESG priorities, Egypt Vision 2030, the UN Sustainable Development Goals, the Bank's strategic plans, including the Medium-Term Plan (MTP), and the Bank's risk considerations and operational priorities.

The 2025 assessment retains the 15 material topics identified in 2024, while refreshing the underlying evidence base using 2025 operational data, stakeholder insights, and year-end performance developments, supporting year-on-year comparability while ensuring that the assessment remains responsive to evolving sustainability trends, stakeholder expectations, and business developments.

2025 MATERIALITY **ASSESSMENT METHODOLOGY**

The Bank's 2025 materiality assessment followed a structured five-step methodology designed to ensure that results are evidence-based, transparent, and aligned with both strategic priorities and evolving stakeholder expectations.

1. Defining the Topic Universe

The assessment built on the existing 15-topic architecture established in 2024. This framework was reviewed against regulatory developments, Group-level priorities, market dynamics, and emerging sustainability trends to determine whether any topics required refinement, consolidation, or expansion.

2. Stakeholder Engagement

The assessment was informed through a structured stakeholder engagement process leveraging the Bank's established internal and external stakeholder mapping. A combination of surveys, targeted meetings, management discussions, and ongoing dialogue channels was used to capture both quantitative and qualitative insights. In addition, a dedicated internal workshop was held, bringing together representatives from key functions and departments across the Bank to discuss key topics, share operational insights, assess emerging risks and opportunities, and validate the relevance of sustainability-related matters from both strategic and operational perspectives.

Stakeholder feedback was considered alongside documented evidence, desktop research, and operational performance data to ensure that the assessment remained grounded in both external perspectives and internal realities.

3. Assessing Impact Materiality

Each topic was assessed to understand how the Bank's activities may affect the economy, environment, and society. The evaluation considered the significance and potential scale of impacts, stakeholder concern, and relevance to the Bank's long-term strategic objectives. This process helped identify the sustainability matters most closely linked to CAE's operations, responsibilities, and contribution to sustainable development.

Based on the assessment outcomes, topics were classified into three levels of significance: High, Medium, and Low

4. Assessing Financial Materiality

In parallel, each topic was assessed through an outside-in lens to evaluate its potential influence on the Bank's financial position, operational resilience, and long-term value creation. The assessment considered potential impacts on revenues, costs, asset quality, capital, liquidity, regulatory exposure, and reputation across the short-, medium-, and long-term.

Financial risks and opportunities were evaluated on an inherent basis, reflecting the level of exposure assuming limited mitigation measures or controls. Based on the assessment results, each topic was classified under one of three materiality significance levels: High, Medium, and Low

5. Review, Validation, and Governance

The materiality assessment process involves collaboration across relevant functions and management levels within the Bank to support consistency and alignment with CAE's strategic priorities. The Sustainability Reporting function coordinates the methodology, supporting evidence, and preliminary topic assessments. At the same time, relevant departments contribute operational insights, data, and subject-matter expertise to validate material topics, related narratives, and performance indicators.

Following the initial assessment phase, management discussions and calibration sessions are conducted to review proposed results, assess year-on-year developments, and evaluate any topic refinements or emerging areas of focus. This process helps ensure that the assessment remains aligned with evolving stakeholder expectations, regulatory developments, business priorities, and the Bank's operating environment. It also supports a balanced consideration of both strategic and operational perspectives across the organization.

The final assessment outcomes are subsequently reviewed by the Sustainable Development Committee before being submitted to the Board for review and approval. This governance process reinforces the role of materiality as an important component of the Bank's broader sustainability approach, supporting long-term value creation, informed decision-making, effective risk management, and responsible business practices. The validated results also help guide management approach disclosures, KPI selection, strategic priorities, and the overall structure of the report.

Materiality Matrix



DOUBLE MATERIALITY **ASSESSMENT RESULTS**

The table below presents the results of CAE's 2025 double materiality assessment.

It reflects the Bank's continued focus on the sustainability topics most relevant to its business, stakeholders, and long-term strategic direction. Building on the framework established in 2024, the assessment retains the same 15 material topics to support consistency and year-on-year comparability, while incorporating updated 2025 data, stakeholder insights, and operational developments to further refine the assessment of impacts, risks, and opportunities across the Bank's activities.

MATERIALITY RATING SCALE

●●● **High** ●●● **Medium** ●●● **Low**

CAE MTP STRATEGY PILLARS

Growth Engine | **Digital Strategy** | **Societal Projects** | **Cross-Cutting**

<IR> FRAMEWORK CAPITALS

Financial Capital | **Manufactured Capital** | **Intellectual Capital** | **Human Capital** | **Social and Relationship Capital** | **Natural capital**

Material Topic	Relevant Capital(s)	CAE MTP's Strategic Pillar Alignment	Impact Materiality	Financial Materiality	Principal Impacts	Principal Risks and Opportunities	CAE's 2025 Performance	Further Details in Section(s):
Climate Change			●●●	●●●	Financed and operational emissions, transition support for clients, and physical and transition effects on communities and economic sectors	**Risks:** Credit, market, liquidity, operational, and legal exposure from climate transition and physical events **Opportunities:** Green finance growth, efficiency savings, and stronger positioning in transition finance	Integrated climate considerations into governance and risk management frameworks through the implementation of ESRM and dedicated climate risk procedures addressing both physical and transition-related risks. During 2025, the Bank measured greenhouse gas emissions across Scope 1, 2, and selected Scope 3 categories in line with international standards, while continuing initiatives to reduce operational emissions and improve emissions intensity indicators. Operational emissions were monitored across all facilities under the operational control approach, resulting in total greenhouse gas emissions of 11,515 $mtCO_2e$ (with Scope 1 and 2 operational emissions accounting for 7,043 $mtCO_2e$), supporting ongoing efforts to improve resource efficiency, strengthen climate-related risk management, and advance the Bank's broader environmental objectives.	Advancing Climate Action

Material Topic	Relevant Capital(s)	CAE MTP's Strategic Pillar Alignment	Impact Materiality	Financial Materiality	Principal Impacts	Principal Risks and Opportunities	CAE's 2025 Performance	Further Details in Section(s):
Cybersecurity and Data Privacy			●●●	●●●	Protection of customer rights, trust, continuity, and responsible digital access	**Risks:** Operational disruption, data breaches, fines, litigation, and reputational loss **Opportunities:** Stronger trust, deeper digital adoption, and differentiated customer experience	Protected customer information through a comprehensive cybersecurity and data protection framework designed to support secure and resilient banking services across all channels. During 2025, the Bank continued enhancing digital security capabilities, monitoring systems, and response mechanisms to strengthen protection against cybersecurity threats and maintain operational continuity in line with regulatory and Group standards. Fraud prevention controls and cybersecurity awareness initiatives also continued across the organization, contributing to improved detection and response capabilities as digital banking usage and transaction volumes increased during the year. These efforts supported the Bank's ability to maintain secure digital operations and reinforce customer confidence across its banking platforms.	Safeguarding Data and Digital Trust
Governance, Compliance, and Business Ethics			●●●	●●●	Ethical conduct, accountability, culture of integrity, and market confidence	**Risks:** Fines, sanctions, misconduct, and weakened investor confidence **Opportunities:** Stronger reputation, easier access to capital and partnerships, and higher organizational resilience	Maintained governance, compliance, and ethics frameworks across the Bank to support effective oversight, accountability, and responsible business conduct. During 2025, CAE continued implementing governance and compliance processes aligned with regulatory requirements and Crédit Agricole Group standards, while maintaining internal control, reporting, and whistleblowing mechanisms across its operations. These frameworks supported ongoing oversight of operational, compliance, and conduct-related matters across business activities. Employee awareness and training initiatives focused on governance, compliance, and financial crime prevention also continued throughout the year, alongside monitoring and oversight activities supporting anti-corruption and AML/CTF practices. Together, these efforts contributed to maintaining responsible banking practices, operational resilience, and consistent compliance implementation across the organization.	Driving Sustainability from the Top Upholding Integrity and Accountability
Customer Centricity			●●●	●●●	Better customer outcomes, fair treatment, accessibility, and stronger long-term relationships	**Risks:** Attrition, complaints, lower cross-sell, and competitive loss **Opportunities:** Loyalty, market share growth, and stronger recommendation and retention	CAE focused on delivering seamless, transparent and accessible banking services across digital and physical channels. In 2025, customer satisfaction improved, reflected in a remarkable increase in NPS and a strong mystery shopping score. The Bank reinforced its service model through digital platforms, a 24/7 call centre and its branch network. Customer protection, feedback and complaint-handling mechanisms further supported service improvement and strengthened trust across the customer journey.	Enhancing Customer Experience

Material Topic	Relevant Capital(s)	CAE MTP's Strategic Pillar Alignment	Impact Materiality	Financial Materiality	Principal Impacts	Principal Risks and Opportunities	CAE's 2025 Performance	Further Details in Section(s):
Risk Management			●●○	●●●	More resilient decision-making, earlier identification of emerging sustainability, and prudential risks	**Risks:** Inadequate identification, portfolio deterioration, and compliance failures **Opportunities**: Better capital allocation, quicker mitigation, and stronger resilience	Maintained an integrated approach to managing financial and non-financial risks across the Bank through ongoing portfolio monitoring, risk assessment, and oversight activities supporting portfolio quality and operational resilience. During 2025, CAE continued integrating ESG considerations into financing activities through its Environmental and Social Risk Management (ESRM) framework, including incorporating environmental and climate-related factors into relevant credit assessment and financing processes. ESG coverage across the financing portfolio increased to 80% during the year, reflecting continued implementation of ESRM requirements across relevant business lines and financing activities compared with 2024. The Bank also continued to monitor climate-related and environmental risks through portfolio review activities, internal awareness initiatives, and capability development, supporting the identification and management of transition and environmental risk considerations within financing activities.	Integrating ESG into Risk and Strategy
Digital Transformation			●●○	●●●	Greater access, convenience, and process efficiency; potential exclusion if not designed inclusively	**Risks:** Execution failure, cyber exposure, and change resistance **Opportunities:** Scalability, lower unit costs, higher service quality, and digital migration	The Bank strengthened IT governance, data management and automation to improve operational efficiency and decision-making. In 2025, retail internet banking reached 202.5K customers, while corporate digital banking served 14.7K customers, alongside higher transaction volumes across both channels.	Safeguarding Data and Digital Trust
Resource Efficiency			●●○	●●○	Lower energy, water, and material consumption; reduced operational footprint	**Risks**: Higher resource costs, supply interruptions, and inefficient asset base **Opportunities:** Cost savings, emissions reduction, and operational optimization	Improved resource efficiency through initiatives targeting reduced consumption of energy, water, paper, and waste across operations, supported by digitalization and operational improvements. Energy efficiency was enhanced through renewable energy adoption, solar installations, and smart technologies, resulting in 613 MWh generated from renewable solar energy across 4 branches that utilize solar power. Water management improvements included low-flow systems and monitoring, with 74,543 m^3 in total water consumption and approximately 80% of the total water consumption is estimated to be diverted to the municipal wastewater treatment system. Waste reduction efforts led to active digital and paperless banking rollouts alongside an 82.4% waste recycling rate, reinforcing sustainable resource use across the Bank.	Optimizing Resource Use

Material Topic	Relevant Capital(s)	CAE MTP's Strategic Pillar Alignment	Impact Materiality	Financial Materiality	Principal Impacts	Principal Risks and Opportunities	CAE's 2025 Performance	Further Details in Section(s):
Employee Engagement			●●○	●●○	More productive, motivated, and trusted workforce; stronger culture and employer brand	**Risks:** Disengagement, productivity drag, and higher turnover **Opportunities:** Loyalty, service quality, innovation, and stronger delivery capability	Supported employee engagement through structured feedback mechanisms, reflected in a 94% survey response rate. During the year, the Bank conducted employee engagement initiatives, well-being campaigns, and cross-team activities to encourage collaboration, communication, and employee participation across the organization. CAE was also recognized as a Top Employer 2025, reflecting its people practices across development, inclusion, and employee engagement.	Strengthening Engagement and Culture
Employee Well-Being and Development			●●●	●●○	Safer work environment, stronger skills, higher employability, and improved retention	**Risks:** Talent loss, weaker succession, labor-market pressure, and compliance issues **Opportunities:** Retention, capability building, better customer service, and leadership pipeline	Prioritized employee learning and well-being through structured training programs, delivering nearly 100K training hours in 2025 and maintaining 100% employee participation in at least one learning activity during the year. Development initiatives focused on leadership, innovation, ESG, AI, and technical capability building, supporting workforce readiness, operational effectiveness, and the continued development of skills across business functions. The Bank also continued advancing inclusive learning initiatives, including sign language training and ESG-focused programs. At the same time, health and safety remained a core priority through mandatory training, first-aid programs, and preventive workplace measures aligned with regulatory standards. These activities supported employee awareness, workplace safety, and organizational resilience across the Bank's operations.	Supporting Growth and Well-Being
Sustainable Finance			●●●	●●●	Positive environmental and social outcomes through products, advisory, and financing choices	**Risks:** Regulatory uncertainty, greenwashing concerns, and portfolio transition risk **Opportunities:** Business growth and differentiation	In 2025, CAE expanded environmental and social financing across its corporate, SME and retail banking segments. The Bank broadened its green retail offering through solar and electric vehicle financing, supporting cleaner mobility and renewable energy adoption. CAE also approved its Sustainable Finance Policy and continued financing energy-efficiency and renewable-energy projects under the GEFF programme. In parallel, the Bank advanced its alignment with Crédit Agricole Group's Net Zero sectoral commitments, initially focusing on the Oil and Gas and Electricity Generation sectors. This strengthened the integration of decarbonization considerations into its financing activities.	Scaling Sustainable Finance Solutions

Material Topic	Relevant Capital(s)	CAE MTP's Strategic Pillar Alignment	Impact Materiality	Financial Materiality	Principal Impacts	Principal Risks and Opportunities	CAE's 2025 Performance	Further Details in Section(s):
Financial Inclusion			●●●	●●●	Wider access to finance for underserved individuals and businesses, including youth and disability inclusion	**Risks:** Affordability, compliance strain, and product-misfit risk in new segments **Opportunities:** Wider customer base, new markets, and stronger alignment with national priorities	Broadened access to financial inclusion through tailored products, simplified onboarding, and targeted outreach, acquiring 29.7K new customers in 2025, reflecting continued growth compared with 2024. The Bank also expanded access for underserved segments through dedicated products and services for youth, women, persons with disabilities, and financially excluded groups, alongside the opening of 625 simplified KYC accounts that supported access to formal banking services for customers with limited documentation requirements. Financial literacy initiatives reached 821 beneficiaries during the year, contributing to increased awareness, onboarding, and engagement with formal financial services across targeted communities. Together, these efforts supported broader participation in the banking system and continued expansion of the Bank's financial inclusion activities.	Expanding Access to Finance
Ethical Procurement			●●●	●●●	Better labor and environmental standards in the supply chain, stronger local economic contribution	**Risks:** Supplier misconduct, disruption, payment disputes, and compliance failures **Opportunities:** Resilience, trust, better supplier performance, and local-value creation	Continued integrating ESG considerations into procurement and supplier engagement activities across the Bank's operations during 2025, with expanded inclusion of environmental, social, and governance criteria within supplier evaluation and onboarding processes compared with the previous year. Ongoing supplier engagement activities also focused on operational standards, service continuity, and responsible business practices across key supplier relationships. The Bank further enhanced procurement processes through digitalization initiatives and the continued development of procurement management systems, thereby improving monitoring, oversight, and operational consistency across sourcing activities. These efforts supported more structured supplier management and strengthened operational resilience across key business areas.	Embedding Sustainable Procurement Practices

Material Topic	Relevant Capital(s)	CAE MTP's Strategic Pillar Alignment	Impact Materiality	Financial Materiality	Principal Impacts	Principal Risks and Opportunities	CAE's 2025 Performance	Further Details in Section(s):
Community Engagement and Development			●●○	●●○	Stronger social license to operate, support for youth, education, health, and local resilience	**Risks:** Weak community trust, diluted social impact, and reputational exposure **Opportunities:** Brand strength, stronger partnerships, and broader social value	In 2025, CAE's total CSR investments reached EGP 32 million, where EGP 30 million were donated to CAE Foundation, reaching 37 K beneficiaries. Activities focused on education, healthcare, environmental sustainability and social entrepreneurship, with dedicated support for women's health, persons with disabilities, children in orphan care and sustainable agriculture. The Bank also promoted financial inclusion and local entrepreneurship through bazaars, capacity-building programmes and employee volunteering. Together, these initiatives addressed priority community needs and supported inclusive development.	Empowering Communities and Impact
Diversity and Inclusion			●●●	●●○	Fairer access, a broader talent pool, and a better understanding of diverse customer needs	**Risks:** Discrimination claims, reduced talent attraction, and weaker innovation **Opportunities:** Stronger employer value proposition, improved insight, and better culture	CAE strengthened inclusion across both the workplace and customer experience. The Bank promoted equal opportunity through inclusive recruitment, career development and workplace support for employees with disabilities. Customer accessibility was also enhanced through adapted branches, ATMs and services designed to better meet the needs of persons with disabilities. The Bank supported workforce renewal through targeted recruitment, succession planning and the development of early-career talent. Updated HR policies, equitable compensation practices and parental leave arrangements further supported employee wellbeing, inclusive career progression and a supportive workplace.	Promoting an Inclusive Workplace
Financial performance			●●○	●●●	Capacity to reinvest, distribute value, fund people, technology, and sustainability initiatives	**Risks**: Short-term profit pressure crowding out ESG investment, and weaker capital generation **Opportunities:** Resilience, reinvestment capacity, investor confidence, and long-term value creation	CAE delivered good commercial growth across its business lines in 2025. Total assets reached EGP 145.6 billion, while gross loans reached EGP 67.5 billion. Corporate and SME lending recorded portfolio growth of EGP 8.9 billion, while retail loans reached EGP 17.1 billion. Customer deposits reached EGP 110.2 billion, supported by growth across both corporate and individual segments. The Bank also expanded its active customer base and geographic reach, supporting broader access to finance across Egypt.	Demonstrating Responsible Banking

RESPONSIBLE
COMMUNICATION

Effective communication plays a key role in building trust, supporting transparency and enabling constructive engagement with CAE's stakeholders. The Bank promotes clear, balanced, accessible and responsible communication, particularly as sustainability expectations, regulatory requirements and stakeholder information needs evolve.

CAE's communication approach is guided by its governance and sustainability framework and its Communication Procedures. These support consistency, accountability and alignment between financial and non-financial disclosures. The Bank also follows recognized reporting frameworks, including the GRI Standards, SASB, TCFD recommendations and applicable CBE sustainability reporting guidance.

Internally, communication initiatives strengthened employee awareness of ESG, ethics and compliance, cybersecurity, wellbeing and organizational culture. These activities were supported by cross-functional coordination and ongoing management communication.

Externally, CAE engaged stakeholders through sustainability reporting, digital platforms, customer communication channels, awareness campaigns, institutional forums and community initiatives. These channels improved access to information and communicated the Bank's priorities across responsible banking, financial inclusion, digital transformation, ESG integration and community development.





Sustainability

Governance, Ethics, And Risk Management

03.

IN THIS SECTION:

Driving Sustainability From The Top 21
Upholding Integrity And Accountability 26
Integrating ESG Into Risk And Strategy 29
Safeguarding Data And Digital Trust 32

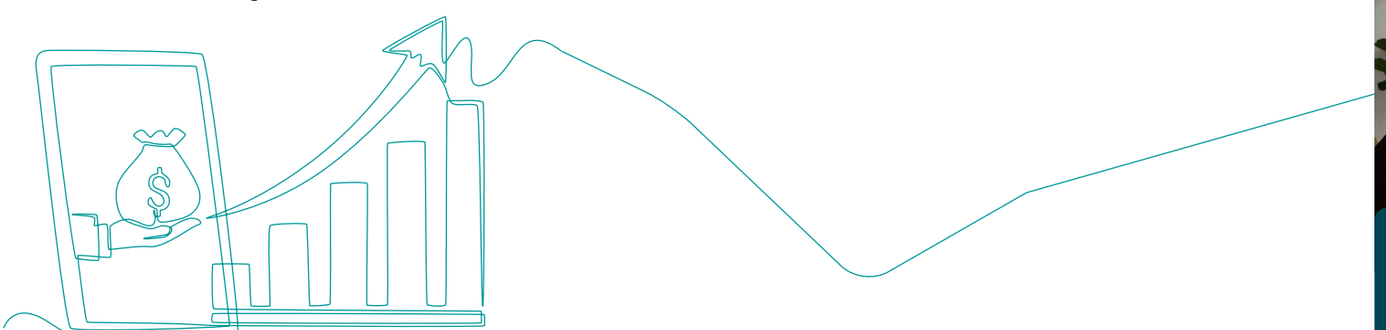
DRIVING SUSTAINABILITY **FROM THE TOP**

Governance and Management Approach

Governance plays a central role in guiding CAE's operations, decision-making, and oversight across the Bank's activities. In a regulated banking environment shaped by evolving risk and stakeholder expectations, it reinforces accountability, operational discipline, and effective management of financial and non-financial risks. Governance is embedded through Board and committee oversight, internal controls, policy frameworks, and management monitoring processes that collectively support strategic execution while ensuring alignment with regulatory obligations and Crédit Agricole Group standards, including the integration of sustainability considerations into decision-making.

During 2025, CAE continued to strengthen its governance framework through ongoing policy development, periodic reviews, and enhancements to risk management and compliance processes. Oversight was maintained through structured committee reviews and cross-functional monitoring across business lines.

The Bank also enhanced the management and accessibility of governance documentation and internal information systems to support efficiency, consistency, and effective policy implementation across its operations.



2025 **HIGHLIGHTS**



18.2%
Female Representation across Board Members



94%
Board Meetings Attendance Rate



2
Independent Board Members

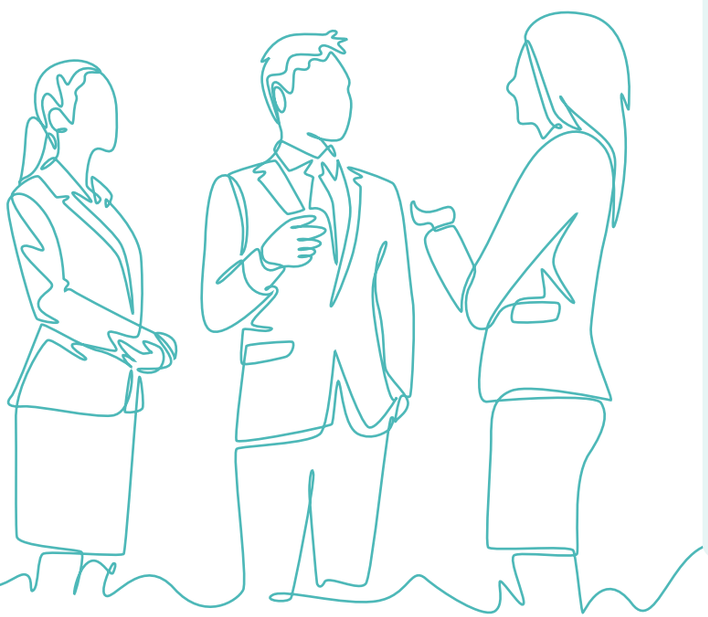


3.7
Average Tenure[1]

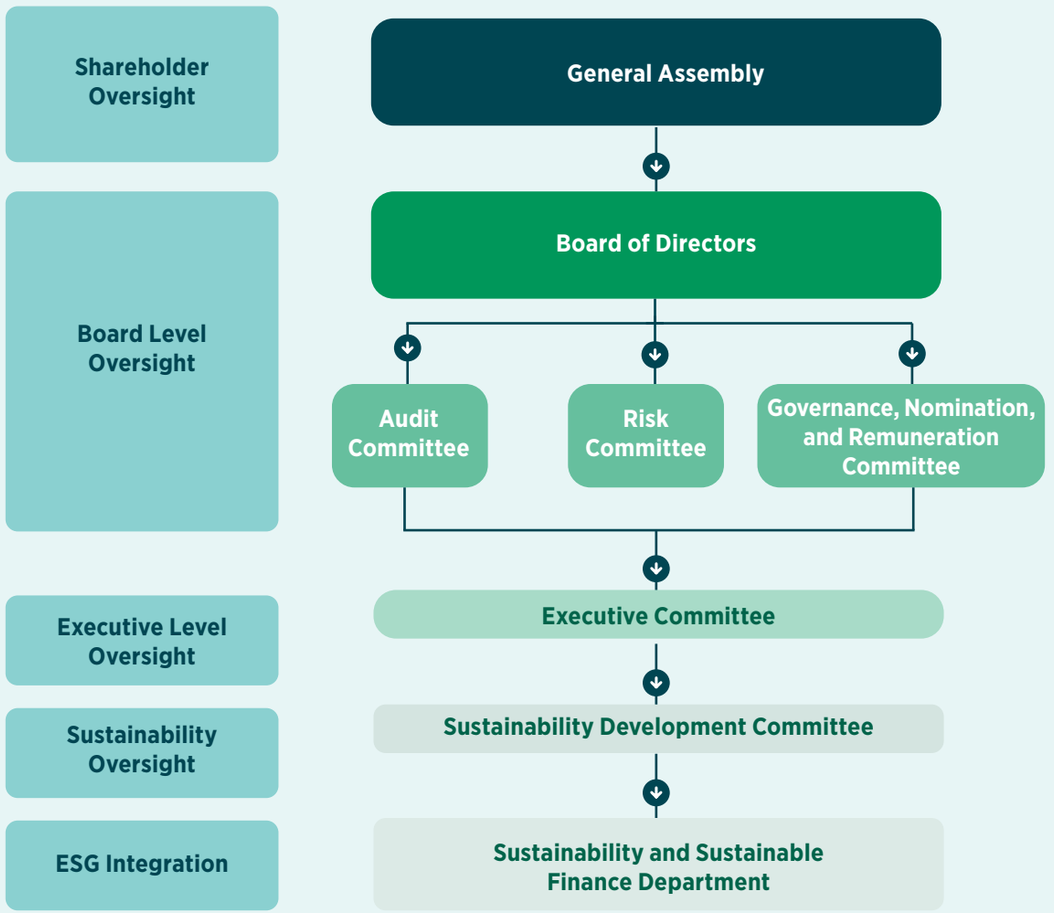
[1] Average Board tenure represents the average number of years served by Board members as of 31 December 2025.

CORPORATE GOVERNANCE **FRAMEWORK**

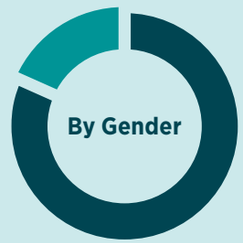
CAE's governance structure is organized across multiple levels of oversight, beginning with shareholder and Board oversight and extending through committee, executive, and sustainability governance levels. This structure supports clear allocation of responsibilities and helps connect strategic direction, control, and sustainability oversight across the Bank.



SUSTAINABILITY GOVERNANCE STRUCTURE



BOARD MEMBERS BREAKDOWN



81.8% – Male

18.2% – Female

By Independence Status

18.2%
2 Independent Members

81.8%
9 Other Members

By Executive Status

9.1%
1 Executive Member

90.9%
10 Non-Executive Members

Average Tenure

3.7
Years

Board Meeting

8
Meetings[1]

[1] Including 2 Meetings Held by Circulation

BOARD OF **DIRECTORS RESPONSIBILITIES**

The Board of Directors brings together experience across banking, finance, risk management, governance, technology, compliance, and sustainability to support the Bank's strategic direction and governance responsibilities. The Board oversees key financial and non-financial matters across the organization, including risk management, governance practices, sustainability priorities, and broader business performance.

Through regular meetings and committee oversight, the Board reviews strategic developments, monitors implementation priorities, and supports decision-making aligned with the Bank's business objectives, regulatory obligations, and stakeholder expectations. The Board also plays an important role in overseeing the integration of sustainability considerations into the Bank's broader governance and strategic framework.

The composition of the Board is reviewed periodically to reflect the Bank's evolving governance and strategic needs. At the same time, ongoing development and training initiatives support the continued strengthening of Board effectiveness and oversight capabilities. Independent Board members contribute additional perspectives that support balanced discussion, accountability, and effective governance practices across the Bank.



Mr. Osama Saleh
Chairman, Non- Executive, Independent Board Member
Tenure: 3 Years & 8 Months
6/6 Board Meetings



Mr. Michel Le Masson
Vice Chairman, Non- Executive Board Member
Tenure: 3 Years & 8 Months
6/6 Board Meetings



Mr. Jean-Pierre Trinelle
Managing Director, Executive Board Member
Tenure: 5 Years
6/6 Board Meetings



Mr. Didier Reboul
Non- Executive Board Member
Tenure: 5 Years & 5 Months
6/6 Board Meetings



Mr. Nicolas Tavernier
Non- Executive Board Member
Tenure: 2 Years & 8 Months
5/6 Board Meetings



Mr. Pascal Desamais
Non- Executive Board Member
Tenure: 2 Years & 3 Months
5/6 Board Meetings



Mr. Hatem Masmoudi
Non- Executive Board Member
Tenure: 2 Years & 11 Months
5/6 Board Meetings



Mr. Hassan Ali Dayekh
Non- Executive Board Member
Tenure: 2 Years & 3 Months
5/6 Board Meetings



Dr. Adel Danish[1]
Non- Executive, Independent Board Member
Tenure: 6 Years
4/4 Board Meetings



Mrs. Rania Gaafar
Non- Executive Board Member
Tenure: 3 Years & 8 Months
6/6 Board Meetings



Dr. Mona El Garf
Non- Executive, Independent Board Member
Tenure: 2 Years & 8 Months
6/6 Board Meetings



Mr. Nadim Ghanem
Non -Executive Independent Board Member
Tenure: 4 Months
2/2 Board Meetings

[1] Dr. Adel Danish's board membership ended on 7 September 2025 and was replaced by Mr. Nadim Ghanem.

Board Nomination and Selection

The appointment of Board members at CAE is governed by the Bank's Fit and Proper Procedure and carried out in line with applicable regulatory requirements via the nomination committee and the Board. Elections take place every three years through cumulative voting at the General Assembly, in accordance with FRA regulations and the Bank's bylaws. Board members serve a standard three-year term, with any extension for non-executive members subject to the Central Bank of Egypt's approval.

Candidate reviews consider independence, potential conflicts of interest, regulatory, compliance, and Group clearances, as well as candidates' qualifications, expertise, and experience, to support effective Board oversight.



BOARD **COMMITTEES**

Risk Committee

Oversees the management of key financial and non-financial risks across the Bank to support overall resilience, portfolio quality, and operational stability. The Committee reviews risk exposures, monitoring activities, and risk management frameworks across business areas, while supporting oversight of emerging risks, implementation of risk appetite, and broader risk governance aligned with the Bank's strategic priorities.

The Committee includes executive, non-executive, and independent members who contribute to the review of risk-related matters, business developments, and the Bank's overall risk management approach.

Chairman
Mr. Didier Reboul

Members
Mr. Jean-Pierre Trinelle
Mr. Hatem Masmoudi

Expert
Mr. Frederic De Toldi

4 Meetings

Audit Committee

Oversees the bank's financial results & reporting, internal controls, audit activities, and related governance matters across the Bank to support the effective management of compliance, risk, permanent control, legal, sustainability, and governance matters. The Committee reviews internal and external audit outcomes, monitors the effectiveness of control frameworks, and supports oversight of governance-related matters relevant to the Bank's activities.

The Committee is composed of independent non-executive Board members with experience across finance, governance, compliance, audit, and technology. This combination of expertise supports informed review and oversight of audit findings, financial reporting matters, and the Bank's broader governance framework.

Chairman
Mr. Nadim Ghanem[1]

Members
Mr. Didier Reboul
Mr. Nicolas Tavernier

Expert
Mr. Emmanuel Arribat

4 Meetings

Governance, Nomination, and Remuneration Committee

Oversees governance-related matters across the Bank, including Board composition, succession planning, remuneration, and related governance practices. The Committee reviews policies and frameworks supporting Board effectiveness, leadership continuity, and governance standards aligned with the Bank's organizational and strategic requirements.

The Committee also assesses the Board's collective skills and expertise, together with remuneration practices, to support the Bank's governance objectives, business priorities, and evolving operational needs.

Chairman
Mr. Michel Le Masson

Members
Mr. Pascal Desamais
Dr. Adel Danish[1]

2 Meetings

[1] Dr. Adel Danish's board membership ended on 7 September 2025 and was replaced by Mr. Nadim Ghanem.

OTHER **COMMITTEES**

Executive Committee

The Executive Committee supports the implementation of the Bank's strategic direction and oversees the delivery of key business priorities across CAE. Its mandate translates the direction approved by the Board into coordinated execution across business lines and functions, while supporting timely decision-making and monitoring performance against approved plans. The Committee also oversees resource allocation and progress toward the Bank's financial, operational and risk-management objectives. It meets weekly to review performance and address key business developments.

chairman

Mr. Jean-Pierre Trinelle
Managing Director

Members

Mr. Ashraf Abdel Wahab
Head of Capital Markets Institutional Banking

Mr.Ravinarayanan Iyer
Chief Financial and Investor Relations Officer

Mr. Christophe Clevenot
Chief Strategy and Transformation Officer

Mrs. Hala Ragab
General Counsel and Corporate Secretary

Mr. Franck Flament
Chief Risk Officer

Mrs. Nevine Shokry
Head of Proximity Banking

Mr. Amir Hakim
Chief Operating Officer

Mrs. Marie Therese Nagy
Chief Human Resources Officer

Mr. Ahmed Essam El-Din
Head of Corporate Banking

Weekly Meetings

Sustainability Development Committee

The Sustainability Development Committee oversees CAE's sustainability agenda and supports the integration of ESG considerations into strategic and operational decision-making across the Bank. Chaired by the Managing Director, the Committee meets quarterly and serves as a central governance forum for reviewing sustainability priorities, monitoring progress, and discussing key developments relevant to the Bank's business and operating environment.

The Committee reviews the status of sustainability-related KPIs and initiatives across the Bank, including sustainable finance, retail green finance, financial inclusion, and broader ESG implementation priorities. It also discusses CSR activities and other sustainability initiatives requiring coordination, follow-up, or approval.

In addition, the Committee plays an important role in sharing relevant updates with business lines on emerging sustainability-related regulations, including developments relevant to CBE expectations, the banking sector, and clients. It also supports efforts to build sustainability awareness and capacity among internal and external stakeholders, helping strengthen understanding and implementation across the Bank's wider ecosystem.

4 Meetings

UPHOLDING INTEGRITY AND **ACCOUNTABILITY**

Governance and Management Approach

At CAE, integrity and accountability are at the core of how the Bank conducts its business and builds trust with stakeholders. In a banking environment shaped by regulatory requirements, financial crime risks, and close oversight, they support credibility, good decision-making, and confidence among customers, regulators, investors, and other stakeholders. They also help promote a strong ethical culture that encourages responsible and transparent behavior, supports fair treatment and accountability, and reduces the risk of misconduct, financial crime, and reputational harm across the Bank's activities.

The Bank's ethics and compliance approach is based on clear policies, preventive controls, and independent oversight to manage risks such as misconduct, conflicts of interest, regulatory breaches, and financial crime. This is supported by monitoring and reporting processes, regular training, internal audit checks, and alignment with Group standards and regulations, helping ensure consistent application of ethics and compliance principles and strengthening accountability and trust.



Policies, Procedures, and Standards

- Compliance for Financial Security Policy
- CAE Policy for Complying with International Sanctions
- Anti-Bribery & Anti-Corruption Policy
- Internal Audit Charter
- Internal Audit Methodology
- Internal Audit Strategy

2025 **HIGHLIGHTS**



12

Whistleblowing Cases



100%

Governance, Compliance, and Financial Crime Training Completion Rate

CAE CODE OF **CONDUCT**

The CAE Code of Conduct sets out the standards of behavior expected from all employees across the Bank. It serves as the main reference for conduct-related responsibilities, covering integrity, professionalism, appropriate workplace behavior, and compliance with applicable internal requirements.

It also prohibits corruption in all forms and provides the basis for disciplinary action in cases of breach, in line with internal rules and applicable regulatory requirements.

Conflict Of Interest

The Bank maintains a framework to identify, prevent, and manage conflicts of interest, ensuring that all decisions are made in the best interests of clients and shareholders. Employees are expected to uphold their fiduciary responsibilities and avoid any situation that may compromise impartiality or create a conflict between personal interests and those of the Bank.

A structured risk mapping process is in place to identify potential conflict of interest scenarios, supported by preventive controls over third-party relationships and continuous monitoring mechanisms to safeguard trust, transparency, and integrity across operations.

Whistleblowing Policy

The Whistleblowing Policy provides a secure, confidential mechanism for employees and external parties, including suppliers, to report suspected unethical conduct, misconduct, or violations of laws, regulations, or internal policies across CAE. All reports are handled with strict confidentiality, and the policy protects whistleblowers against retaliation. It supports the timely escalation of concerns and contributes to transparency, accountability, and integrity across the Bank's control environment.

Reporting Channels

Prevention.Compliance@ca-egypt.com



REGULATORY **COMPLIANCE**

CAE maintains a proactive approach to regulatory compliance, supported by a robust legal and governance framework that enables continuous monitoring of evolving legislative requirements. Through the Legal Watch Committee, the Bank integrates circulars issued by the CBE and mandates from the Financial Regulatory Authority (FRA) across its operations, while adhering to international regulatory requirements such as the Foreign Account Tax Compliance Act (FATCA). The Bank also contributes to the development of the regulatory environment through participation in industry discussions coordinated by the Federation of Egyptian Banks and maintains transparent engagement with the Egyptian Exchange (EGX) to support alignment with national policies and international best practices.

This is reinforced through comprehensive oversight of non-compliance risks and adherence to applicable laws, regulations, and internal standards across the Bank. Emphasis is placed on financial crime prevention, sanctions compliance, fraud prevention, customer protection, and market integrity, while promoting fair customer treatment and safeguarding against regulatory and reputational risks. Continuous monitoring, guidance, and coordination with governance bodies further strengthen control effectiveness and support sustainable regulatory adherence across the Bank.



GOVERNANCE, COMPLIANCE, AND FINANCIAL CRIME CAPACITY BUILDING

CAE maintains ongoing training programs to support a strong culture of integrity, regulatory compliance, and financial crime prevention across the Bank. These programs are updated regularly to reflect evolving regulatory requirements, risk developments, and priority control areas. In 2025, training covered compliance and ethics, anti-money laundering and counter-terrorism financing (AML/CTF), fraud prevention, and international sanctions auditing methodology.

These programs helped strengthen employees' awareness of applicable laws, regulatory requirements, ethical standards, and financial crime typologies, while supporting their ability to identify, prevent, and appropriately escalate suspicious activities in line with governance and compliance obligations. They also contributed to improved understanding of audit methodologies, regulatory expectations, and ethical decision-making across the Bank. In 2025, targeted AML, anti-corruption, fraud prevention, compliance, ethics, and sanctions-related trainings recorded a 100% completion rate across the relevant assigned employee groups.

100%

Completion Rate for Targeted Trainings

INTERNAL **AUDIT AT CAE**

Internal Audit provides independent and objective assurance and advisory services designed to enhance operational effectiveness across CAE and its subsidiaries. Through a systematic and disciplined approach, the department evaluates the effectiveness of risk management, internal control, and governance processes, supporting the achievement of strategic objectives and strengthening accountability across the Bank. Looking forward, Internal Audit is committed to strengthening collaboration with various Lines of Business units to embed a proactive risk culture.

To ensure continuous improvement, a structured performance monitoring framework is firmly established. This framework incorporates a series of key performance indicators (KPIs) that are tracked and reported semi-annually to the Board Audit Committee to measure the department's effectiveness and alignment with stakeholder expectations. This is further supported by an ongoing self-assessment through the Internal Quality Assurance Program, which ensures strict adherence to the Central Bank of Egypt (CBE) mandates, Group regulations, and Global Audit Standards.

FINANCIAL **CRIME PREVENTION**

CAE maintains a comprehensive Financial Crime Prevention Framework that integrates Anti-Bribery and Corruption (ABC) and Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) controls within a unified governance and compliance structure.

The framework reflects a strong ethical and regulatory commitment to preventing financial crime in all its forms, ensuring full alignment with applicable laws, regulatory expectations, and international best practices.

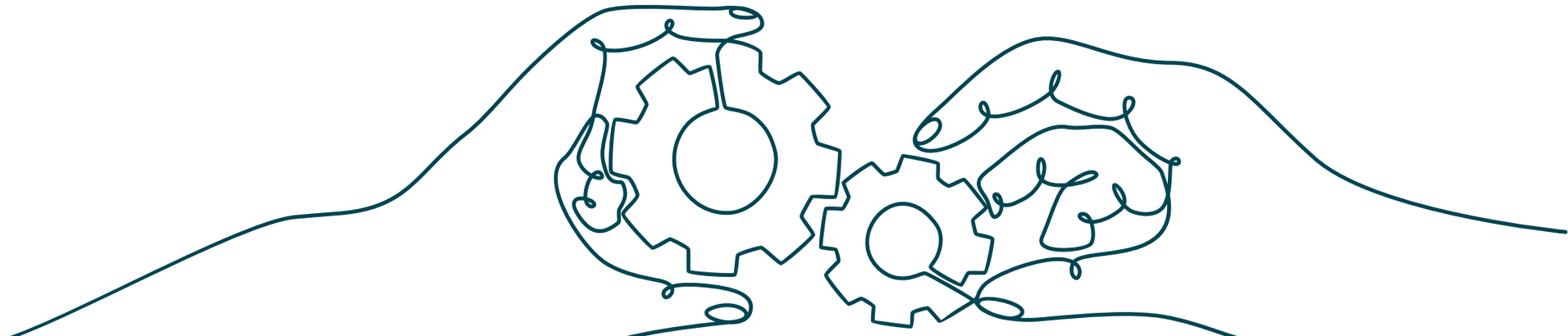
The Anti-Bribery and Corruption component is reinforced by a strong control environment built on a structured corruption risk mapping, a dedicated code of conduct, whistleblowing mechanisms, third-party screening processes, accounting controls, targeted training and awareness programs, disciplinary measures, and internal control and evaluation systems. This framework is further strengthened by ISO 37001 certification, underscoring the Bank's commitment to internationally recognized anti-corruption standards.

ISO 37001

Anti-Bribery Certified

In parallel, the AML/CTF framework establishes clear procedures for detecting, monitoring, and reporting suspicious transactions, supported by ongoing employee awareness, transaction monitoring controls, and escalation mechanisms to mitigate the risks of money laundering and terrorist financing.

Together, these integrated measures reinforce the Bank's commitment to safeguarding financial integrity, promoting transparency, and ensuring the effective prevention, detection, and management of financial crime risks across its operations.



INTEGRATING ESG INTO **RISK AND STRATEGY**

Governance and Management Approach

Comprehensive risk management serves as a fundamental pillar of business resilience, portfolio quality, and sustainable value creation rather than a mere regulatory requirement, with a forward-looking risk culture embedded across all operations to support sustainable growth, balance risk and return, and enable sound decision-making, market trust, and long-term financial stability in an evolving economic and environmental landscape. Risk governance at CAE is embedded across all business activities and supported by clear policies, defined escalation mechanisms, and independent oversight, with Board-level oversight exercised through the Board Risk Committee and additional credit and operational risk governance maintained through dedicated committees. Credit, operational, and ESG-related risks are assessed through structured methodologies including independent risk opinions, control verification, and portfolio monitoring.



Escalation mechanisms ensure that transactions with elevated risk profiles, including those with environmental or social implications, are referred to the appropriate governance level, including CERES, prior to credit approval. This framework was further strengthened in 2025 through the introduction of the ESRM system, integrating environmental and climate risks into credit decision-making and supported by dedicated governance arrangements, including the Committee for Evaluation of Risks on Environmental and Social matters (CERES). Continuous policy enhancements, including revisions to the ESRM Policy and Corporate Lending Policy in 2025, alongside capacity-building initiatives, further reinforce effective implementation across the Bank.

2025 HIGHLIGHTS



100%
ESRM Training Completion Rate[1]



173
Participants in ESRM Training

Policies, Procedures, and Standards

- ESRM Policy
- Corporate Lending Policy
- Sustainable Finance Policy
- CAE ESRM and Climate Risk Methodology

[1] Training completion rate applies to all employees identified as part of the ESRM implementation scope

RISK **MANAGEMENT**

CAE maintains an integrated risk management framework designed to identify, assess, and mitigate risks across its activities while supporting sustainable growth and sound decision-making. The framework aligns with internal risk governance standards, the Credit Policy Manual, and regulatory expectations issued by the CBE. Risk oversight is embedded across business processes, supported by periodic portfolio reviews, structured risk assessments, and continuous monitoring of risk-return performance to maintain portfolio quality and resilience.

Credit Risk Management

Credit risk management focuses on safeguarding the quality of the Bank's credit portfolio through independent risk assessments and structured review mechanisms. Risk opinions are issued on corporate credit files covering annual reviews, new credit requests, limit increases, restructuring cases, and modifications of loan structures. Assessments include evaluating business risks, conducting counterparty analysis, performing financial and cash flow analysis, and validating long-term business plans.

Continuous sector analysis and validation of counterparties' risk ratings further support informed credit decisions. Periodic portfolio reviews are conducted to optimize the risk-return balance and maintain strong corporate portfolio quality, while risk recommendations are developed in line with internal policies and regulatory guidance.

Market Risk Management

Market risk management at CAE is guided by the Bank's annual risk strategy and aligned with its defined risk capacity and tolerance, taking into account budget assumptions and business requirements. To manage market risk exposures, the Bank relies on a set of quantitative tools and control measures, including value-at-risk, daily adverse stress testing, and a framework of limits covering currency positions, notionals, duration, and tenor. These limits are established and reviewed annually in coordination with Crédit Agricole Group. Market risk exposure is monitored through dedicated Group systems that support ongoing oversight of positions and risk levels across relevant activities.

Operational Risk Management

Operational risk management focuses on strengthening control processes and ensuring compliance with approved frameworks. This includes reviewing and approving exceptional client requests, verifying compliance with approved limits, and verifying documentation completeness. Governance activities also include coordinating credit risk committee documentation and structured escalation mechanisms to ensure transparency in decision-making.

Continuous updates to internal policies and procedures further enhance operational discipline and support effective risk mitigation.

ENVIRONMENTAL AND **SOCIAL RISK MANAGEMENT (ESRM)**

CAE introduced an Environmental and Social Risk Management (ESRM) framework in 2025 to integrate environmental, social, and climate-related risks into traditional risk management practices.

The framework aligns with Crédit Agricole Group ESRM methodology and international standards, including the Equator Principles and the International Finance Corporation Performance Standards (IFC PS), ensuring consistent evaluation of ESG and climate risks across credit, operational, and market risk assessments.

The ESRM framework incorporates defined risk identification and categorization criteria, classifying transactions as High, Medium, or Low environmental and social risk; integration of climate and environmental risks into credit-granting processes; and the development of methodologies to assess transition and environmental risks across corporate and SME portfolios. Environmental and climate risk ratings are assigned to counterparties, accompanied by defined mitigation measures and integrated risk opinions. These assessments support informed lending decisions and strengthen sustainability risk governance.

A dedicated Committee for Evaluation of Risks on Environmental and Social matters (CERES) was established in 2025 by the Bank's management to strengthen governance and oversight of environmental and social risks. The Chief Risk Officer chairs CERES and comprises senior representatives from Risk, Compliance, Sustainable Finance, and Business Lines. CERES supports the review of sensitive transactions defined with material E&S risk, facilitates coordination across the Bank, and enhances decision-making on ESG-related risks.

ESRM integration was further reinforced through CERES to the Sustainable Finance Policy, Credit Risk Policy, and Operational Risk Mapping Framework, all revised to reflect the ESRM framework requirements and ensure alignment with Crédit Agricole Group commitments and climate risk considerations.



ESRM INTEGRATION INTO CREDIT DECISION-MAKING

The ESRM framework has been embedded across the end-to-end credit-granting process, introducing environmental, social, and climate risks as a standard element of credit assessment for corporate and SME transactions. The process operates across five stages:

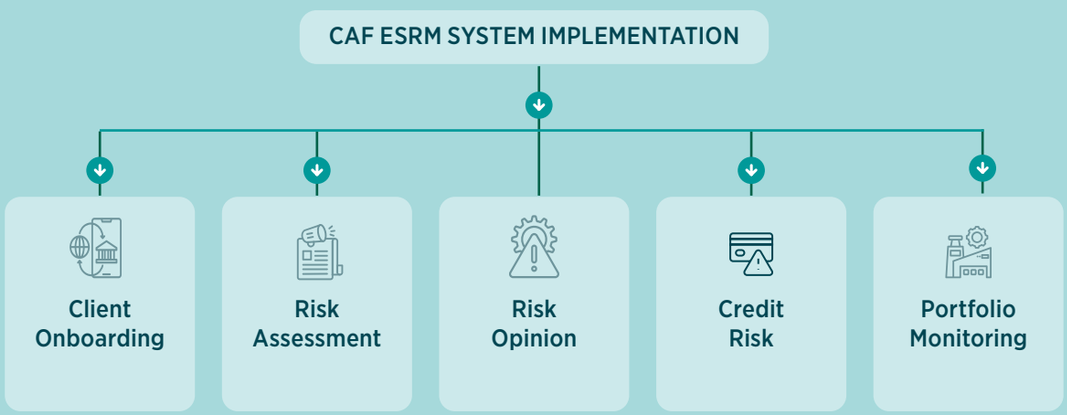
Stage 1 — Client Onboarding: ESG and climate data collected via the ESRM questionnaire at the point of new client onboarding or credit renewal. Questionnaire responses inform the initial E&S risk categorization (High/Medium/Low).

Stage 2 — Risk Assessment: Dedicated E&S risk ratings assigned to counterparties by credit analysts, drawing on ESRM questionnaire data, sector exposure, geographic risk, and regulatory compliance status.

Stage 3 — Risk Opinion: E&S risk opinion integrated into credit memorandum, with prescribed mitigation measures for medium and high-risk counterparties. CERES review required for sensitive or high-risk transactions.

Stage 4 — Credit Decision: The Credit Committee considers E&S risk opinions and CERES recommendations alongside financial risk analysis. High-risk transactions may include conditional approval, enhanced monitoring, or exclusion.

Stage 5 — Portfolio Monitoring: Ongoing monitoring of E&S risk ratings and client ESG performance. Annual review of ratings for corporate portfolio — escalation to CERES for material changes in the E&S risk profile.



ESRM Capacity Building

In 2025, CAE strengthened Environmental and Social Risk Management (ESRM) capacity through targeted physical and digital learning programs focused on ESG integration, climate-related risks, and their implications for client portfolios and banking operations.

The training curriculum covered four core modules: ESRM Risk Management and Questionnaire Implementation; Operational Risk Management and ESG and Climate Risks; Environmental and Climate Reputational Risks; and IFCAM E-learning Environmental Risks Levels 1 and 2. Together, these modules supported the rollout of the internal ESRM framework, improved the use of the standard ESRM questionnaire, and strengthened risk awareness across operational, credit, reputational, and compliance dimensions.

A key component of the program was the International Finance Corporation Assessment Methodology (IFCAM), a structured framework for assessing environmental and social risks in financing activities. Through Levels 1 and 2, relevant credit and risk professionals enhanced their ability to identify client-level environmental impacts, understand climate-related vulnerabilities, and apply international good practices in risk assessment.

The training program was delivered to 166 employees across front-office and control functions, including credit, risk, operations, and compliance, achieving a 100% completion rate. Additional awareness and e-learning initiatives were also delivered through the internal training platform, further embedding ESG and climate considerations into day-to-day decision-making and aligning practices with Crédit Agricole Group standards.

- ESRM Risk Management and Questionnaire Implementation
- Operational Risk Management and ESG and Climate Risks
- Environmental and Climate Reputational Risks
- IFCAM Environmental Risks

100%

Training Completion Rate

173

Participants



SAFEGUARDING
DATA AND DIGITAL TRUST

Governance and Management Approach

In an increasingly digital banking environment, data privacy and cybersecurity are central to operational resilience, customer trust, and responsible business conduct, as greater connectivity and technology adoption heighten exposure to cyber threats, data misuse, service disruptions, and reputational risk. For CAE, safeguarding customer and institutional data remains a core governance priority and a key element in sustaining confidence in digital banking services, with robust data protection and cybersecurity practices supporting regulatory compliance, business continuity, and the integrity of the financial system while protecting the interests of customers, employees, and stakeholders.

Digital transformation and operational resilience at CAE are governed through a structured framework that balances innovation, regulatory compliance, business priorities, and customer needs, reflecting the need for continuous alignment between technology development, risk management, compliance requirements, and customer experience within a highly regulated environment.

This framework is underpinned by formal policies, approval controls, and ongoing enhancements aligned with Group and regulatory standards, integrating data governance, cybersecurity, fraud prevention, and operational risk management within a unified control environment supported by reporting mechanisms and continuous improvement. Strategic initiatives, including data-driven decision-making, KYC digital transformation, cybersecurity enhancements, and customer-centric digital platforms, are delivered through structured project governance and agile methodologies, enabling efficient implementation, stronger cross-functional coordination, and responsiveness to evolving priorities while reinforcing internal procedures for project execution, process optimization, and resource allocation.

Policies, Procedures, and Standards

- Cybersecurity Policy
- Digital Data Retention Policy
- IT Capacity Management policy
- Vulnerability Management Policy

2025 HIGHLIGHTS



50%
of Retail Customers Actively Using Digital Applications Monthly
(+18% YoY)

49%
of Corporate Customers Actively Using Digital Applications
(+3.5% YoY)

99%
of Domestic Retail Transfers Processed Digitally

20%
of Government Payments Processed through the Digital Cash Management Platform

DIGITAL TRANSFORMATION AND OPERATIONAL RESILIENCE

As part of its broader digital transformation agenda, CAE continued the implementation of its multi-year Data Governance Roadmap, designed to strengthen data management capabilities, governance structures, and regulatory compliance across the Bank. During 2025, key milestones included the definition of the Data Governance Operating Model, the establishment of Data Governance, Data Quality, Data Classification, and Data Usage policies, the development of a Data Literacy Strategy, and the completion of a Data Governance maturity assessment.

The roadmap also introduced key governance processes, including Data Quality Escalation and Data Classification procedures, while laying the foundation for enterprise-wide data classification, metadata management, business glossary development, and enhanced data quality practices. These initiatives support improved decision-making, operational resilience, and regulatory compliance, while advancing the Bank's long-term data governance maturity and digital transformation objectives.

In parallel, CAE completed a full review and enhancement cycle of its IT policies and procedures, including updates to Change Management, Incident Management, Major Incident Management, and broader IT governance processes to strengthen operational controls and ensure timely regulatory reporting.

Operational Resilience at CAE

Operational resilience at CAE is supported through a comprehensive transformation agenda focused on enhancing efficiency, strengthening controls, and improving stakeholder experience through digitalization and process optimization. A key milestone was the launch of a strategic Data Governance transformation program, designed to establish a structured framework for data quality, classification, and usage across the Bank.

In parallel, the Bank implemented digital optimization and automation initiatives to streamline operations, reduce administrative burden, and improve the quality of customer and stakeholder interactions. These initiatives included system automation, integration with core banking platforms, bulk payroll account-opening automation, and broader robotic process automation. Together, these efforts reduced manual intervention, lowered error rates, accelerated turnaround times, improved internal processing capacity, and supported a more scalable operating model. Process optimization also supported the Bank's transformation agenda by simplifying internal workflows and improving process consistency. These enhancements contributed to more efficient operations, stronger controls, and a smoother service experience across relevant customer and stakeholder touchpoints.

In 2025, CAE further strengthened its operational monitoring capabilities through 24/7 advanced monitoring tools designed to predict and anticipate potential system errors. This enhanced the Bank's ability to detect issues early, respond proactively, and support service continuity across critical systems and customer-facing channels.

Robotic process automation (rpa) 2025 program

The Robotic Process Automation (RPA) 2025 Program marked a major step in CAE's shift toward smarter and more scalable operations. By moving selected banking processes from repetitive manual execution to automated workflows, the program helped improve processing consistency, accelerate routine activities, and create measurable efficiency gains, contributing to the Bank's broader target workload optimization by 2025.

Bulk payroll account opening automation

Building on this automation momentum, Bulk Payroll Account Opening Automation transformed one of CAE's high-volume corporate processes into a faster and more efficient digital journey. By streamlining payroll account opening, the initiative reduced operational effort, improved processing speed, and contributed to workload optimization in 2025.

Eliminating customer pain points

CAE's transformation agenda also focused on the moments that matter most to customers. In 2025, the Bank addressed eight main customer pain points, targeting areas that created friction across banking journeys. This helped improve service responsiveness, simplify interactions, and create smoother customer experiences across key touchpoints.

Taksit cash-eip

Within this customer-focused transformation, Taksit Cash-EIP enhanced the credit card experience by offering customers greater flexibility in managing cash transactions through installment-based repayment options. The initiative streamlined the product journey, improved convenience and accessibility, and contributed to the completion of 100% of the customer relationship journey across all customer segments by the end of 2025.

Foreign debit card

The Foreign Debit Card further expanded CAE's customer offering by responding to evolving banking needs and strengthening engagement across the card portfolio. The initiative enhanced accessibility, improved product utilization, and supported a stronger customer experience.

Corporate transactional banking

For corporate clients, Corporate Transactional Banking became a stronger enabler of service quality and business growth. Through improved responsiveness, transparency, and cross-border synergies, the initiative enhanced the corporate banking experience while supporting CAE's ambition to reach 4% market share in Trade business.

DISASTER RECOVERY TEST

Operational resilience was significantly reinforced through a major enhancement of Disaster Recovery capabilities. For the first time, the Bank successfully operated its business from the Disaster Recovery (DR) site for a full week, compared to the traditional one-day Disaster Recovery exercise. This milestone demonstrated the operational readiness of the DR environment under real-world conditions, validating the Bank's ability to maintain critical services, support business operations, and ensure continuity in the event of a disruption. The extended exercise further strengthened recovery capabilities, confirmed the resilience of critical infrastructure and systems, and reflected a more mature and proactive approach to business continuity and operational resilience.

SUSTAINABLE IT PRACTICES

Sustainability considerations are integrated into the Bank's digital transformation agenda, particularly across infrastructure development and system modernization initiatives. In 2025, digital infrastructure upgrades were designed with a focus on resource-efficient operations, including the deployment of more sustainable, energy-efficient data center components.

These initiatives help reduce the environmental footprint of IT operations by improving energy performance, supporting more responsible resource use, and maintaining high levels of operational reliability and resilience.

Data-Driven Performance Management

CAE strengthened its data-driven decision-making capabilities through enhanced business intelligence systems, automated reporting tools, and advanced dashboards. These solutions improved visibility across key business areas and provided timely access to reliable information for monitoring operational and business performance.

The Bank also expanded the use of analytics tools, including Microsoft Power BI, to support real-time insights and more efficient analysis. This helped reduce manual processes, improve data accuracy, and strengthen governance over performance monitoring and incentive tracking.

In parallel, increased automation and stronger data controls were implemented to protect the integrity and confidentiality of reporting processes and mitigate information security risks. Together, these initiatives reinforce CAE's commitment to digital transformation, transparency, and strong data governance.

As part of its broader Data Governance transformation, CAE continued to strengthen the foundations required for advanced analytics and future AI-enabled capabilities. This included progress on secure data infrastructure, including the development of a Data Lake, to support reliable data availability, stronger controls, and more consistent use of data across the Bank.

KYC Digital Transformation

CAE advanced its customer due diligence capabilities by centralizing and digitizing the Know Your Customer (KYC) update process for non-individual customers.

This initiative streamlined workflows, reduced operational burden, and enabled more efficient resource allocation by freeing up capacity for customer-facing and commercial activities. It also contributed to reducing returned transactions, improving compliance alignment with FATCA, OFAC, CBE, and Group requirements, and enhancing the overall quality and consistency of customer data.

The initiative strengthened governance over the KYC lifecycle while improving efficiency, control, and regulatory adherence.

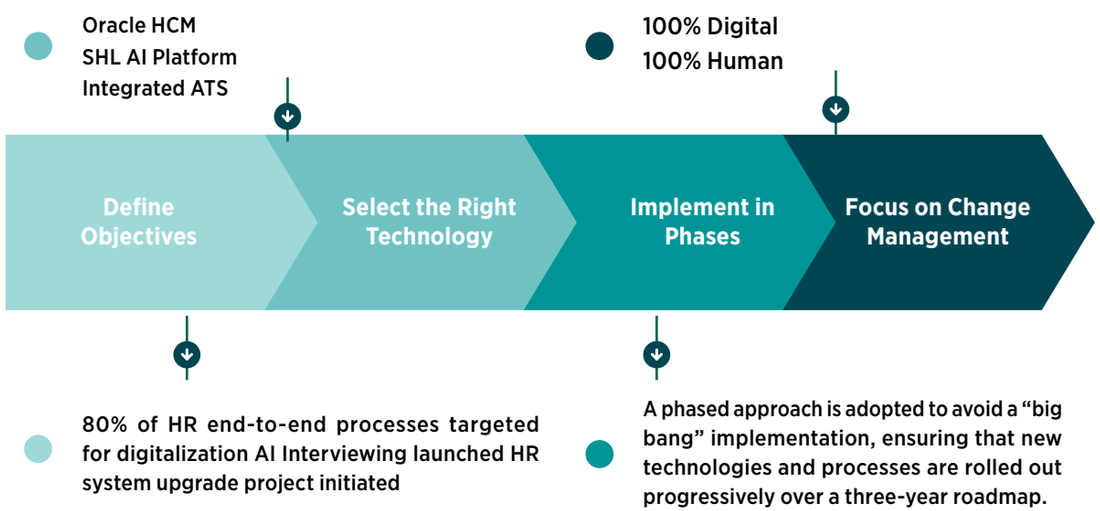
Digital HR Transformation

HR digital transformation at CAE represents a strategic shift toward leveraging technology to modernize and optimize HR processes. This transformation goes beyond digitization, aiming to enhance operational efficiency, improve the employee experience, and align HR practices with broader business objectives. The approach focuses on building a more agile, data-driven, and digitally enabled HR environment that supports better decision-making and strengthens organizational responsiveness.

The transformation roadmap is structured around clear objectives, including improving efficiency and productivity, enabling data-driven decisions, enhancing compliance and security, and increasing agility and flexibility.

A key ambition is to digitalize 80% of end-to-end HR processes, supported by a phased implementation approach to ensure effective adoption and scalability. In 2025, key milestones included the introduction of AI-based interviewing through SHL and the initiation of the HR system upgrade project. These initiatives are supported by the deployment of modern HR technologies such as Oracle HCM and integrated applicant tracking systems, and AI-enabled tools, alongside strong change management efforts to ensure adoption across the organization, reinforcing a balanced "100% digital, 100% human" approach.

HR TRANSFORMATION ROADMAP



GENERATIVE AI IN FINANCE SECTOR

The training introduced the fundamentals and practical applications of Generative AI within the financial sector, focusing on how advanced AI tools can enhance data analysis, automate processes, and support more informed decision-making. It also explored emerging use cases across banking operations, customer engagement, and risk management, while highlighting key considerations for data privacy, governance, and responsible AI adoption.

25
Training Participants

As part of its evolving digital governance agenda, CAE aims to strengthen its AI governance approach further by aligning with Crédit Agricole Group's AI Procedure Note, which sets out requirements for the governance, development, deployment, operation and monitoring of AI systems. Building on the Bank's broader Data Governance transformation efforts, this direction is expected to support stronger regulatory compliance, AI-related risk management, ethical AI use, and improved robustness, traceability, and explainability of future AI-enabled systems and capabilities.

CUSTOMER **CENTRIC APPROACH**

CAE places customers at the core of its digital transformation strategy, continuously enhancing its digital ecosystem to deliver seamless, secure, and accessible banking experiences. Through a comprehensive suite of digital platforms and channels, the Bank enables customers and corporate clients to efficiently manage their financial needs anytime, anywhere, while benefiting from simplified journeys, faster service, and greater accessibility.

These solutions are developed and continuously refined based on user feedback and evolving needs, reinforcing the Bank's commitment to innovation, operational efficiency, and seamless digital access across its banking channels.

Digital Banking Solutions for Retail Customers

CAE continues to expand its digital banking services as a key pillar of its customer-centric strategy, providing retail customers with secure, convenient and accessible channels. Through these channels, customers can manage their everyday banking needs and access a growing range of products, including loans, Certificates of Deposit (CDs) and Term Deposits (TDs). In 2025, the Bank reached 202.5K active digital customers across all platforms, including InstaPay, representing an 18% increase compared with 2024. Female customers accounted for 52.1K, representing 25.7% of active digital customers, while youth customers reached 32K, representing 15.8%.

Digital usage accelerated significantly during the year, across all platforms, including InstaPay, recording an increase of approximately 60% compared to 2024. The volume of retail digital transactions, including InstaPay, reached EGP 74,987 million, highlighting the growing reliance on digital channels for everyday banking and payment activities.

This progress reflects the Bank's continued focus on simplifying customer journeys, improving service speed, and expanding access to digital banking solutions across its retail customer base.



banki Mobile and banki Lite

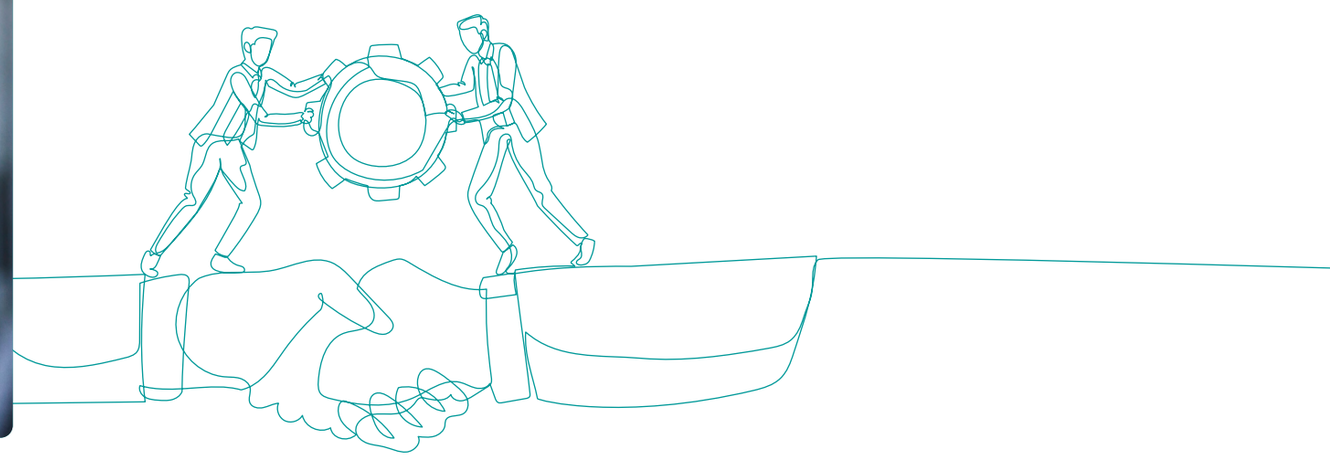
banki mobile was revamped in 2025 to simplify and further digitalize the customer banking experience. The application was enhanced with a stronger focus on user experience, streamlined customer journeys, intuitive navigation, secure access, and advanced self-service features. This transformation supports CAE's broader omni-channel strategy and its "100% human, 100% digital" model, providing customers with seamless access to everyday banking services through a bilingual interface.

Extending this experience to desktop users, banki Lite enables customers to manage their banking activities efficiently across devices while maintaining consistency between mobile and desktop channels. Together, banki Mobile and banki Lite enhance accessibility, convenience, and digital reach.

25%
of Digital Customers are Female
(+10% YoY)

16%
of Digital Customers are Youth
(+28% YoY)

+60%
Increase in Volume of Digital Transactions



banki Chat

banki Chat is a 24/7 bilingual digital platform available to individual customers, powered by advanced chatbot technology. The platform enable, execute domestic and cross-border payments, monitor cheques and buy/sell term deposits.

Cash Management Digital Solutions for Corporate and SME Customers

CAE continued to enhance Banki Business, its digital banking platform for companies, providing corporate and SME clients with secure and efficient access to digital cash management, payments, trade services, and transactional banking. The platform enables businesses to manage accounts, monitor cash flows in real time, execute domestic and cross-border payments, process cheques and term deposits, and access trade finance services through streamlined digital channels. Advanced capabilities such as bulk payment processing, corporate card management, and digital government payment services further support efficient and secure business operations.

In 2025, the platform served 3.9K corporate online customer and Digital adoption continued to expand during the year, with more than 1K companies transacting digitally. Usage levels also increased, with 210K corporate digital transactions recorded (+9.2% YoY) and a total transaction volume of EGP 85,785 Mn (+23% YoY), highlighting the growing reliance on digital channels for corporate financial operations.

210K

Number of Corporate Digital Transactions

+ EGP 1 Bn

Instant Payment Gateway Inflows

Digital adoption continued to expand during the year, with more than 1K companies transacting digitally and 50% of domestic transfers processed through the platform. This shift was also visible in trade services, where digital trade requests reached 700, almost double compared to 2024. Government payment services also recorded 57K payments, with 20% completed digitally.

banki Payroll

banki Payroll offers banking services to companies in enabling secure and automated salary processing for their employees. The platform enables corporate clients to process large-scale payroll transactions efficiently via a secure digital interface, supported by advanced reporting tools and dynamic dashboards for transaction monitoring.

It delivers value to employers through a streamlined payroll management process, while employees benefit from faster onboarding and access to dedicated banking advantages and services.

banki Commerce

banki Commerce is a secure digital payment acceptance platform designed to help businesses process digital transactions efficiently. It enables merchants to accept payments directly through websites and mobile applications via a fully integrated end-to-end digital payment gateway. The solution supports clients in optimizing inflows, streamlining payment acceptance, and advancing the Central Bank of Egypt's direction toward a cash-light society. Since its inception, banki Commerce has processed more than 100k e-commerce transactions through the new gateway, underlining its growing role in expanding digital payment acceptance. It supports 70 customers in total.



CYBERSECURITY **FRAMEWORK**

CAE implemented a comprehensive cybersecurity and information security framework to protect information assets, ensure regulatory compliance, and safeguard customer data across all systems and environments, including third-party-operated systems.

The framework defines minimum security requirements covering governance, documentation, physical and logical controls, personnel, systems, and IT processes, ensuring a consistent and risk-based approach to information security across the Bank.

Strong user access management and behavioral controls are enforced, including secure authentication, password management, workstation protection, and controlled use of email, digital, and mobile devices. Information assets are classified based on sensitivity, with corresponding security measures applied and access rights regularly reviewed to prevent unauthorized access and misuse.

Security is embedded across the full IT lifecycle through a secure-by-design approach, ensuring that cybersecurity requirements are integrated into system development, maintenance, and change management processes. Application security controls, cryptographic protections, and secure communication channels are implemented to safeguard sensitive data, while production and development environments are strictly segregated.

Physical security controls further strengthen the protection of information assets by controlling access to facilities and securing data center environments, ensuring confidentiality, integrity, and availability across the Bank's digital ecosystem.

BUSINESS CONTINUITY MANAGEMENT

CAE maintains a comprehensive business continuity and IT contingency framework to ensure the uninterrupted availability of critical services in the event of disruptions or incidents. This framework is supported by crisis management procedures and regular testing exercises to validate recovery capabilities and strengthen preparedness. These measures ensure operational resilience, minimize service disruption, and reinforce the Bank's ability to sustain essential operations under adverse conditions.



Cybersecurity Enhancements

Cybersecurity capabilities were significantly strengthened through the deployment of advanced security technologies aligned with regulatory requirements and Group cybersecurity standards.

During 2025, the Bank implemented key solutions, including Security Orchestration, Automation, and Response (SOAR), a Threat Intelligence Platform (TIP), and digital forensics capabilities.

These enhancements improved threat detection, accelerated incident response, and strengthened investigation and analysis capabilities.

Collectively, these developments enhanced the Bank's cyber resilience, reduced response times to security incidents, and reinforced a proactive, intelligence-driven security posture across the digital ecosystem.

Fraud Management and Prevention

The Fraud Management and Prevention framework is designed to ensure the timely identification, prevention, detection, and reporting of fraud incidents, whether actual or potential, and regardless of financial or non-financial impact.

The framework establishes structured procedures to escalate suspicious cases to the appropriate level without delay, minimizing exposure to financial loss, reputational damage, and regulatory risk. Through preventive controls, monitoring mechanisms, and clear reporting lines, the Bank strengthens its ability to respond effectively to fraud risks and maintain a secure, controlled operating environment.

FRAUD PREVENTION CAPACITY BUILDING

To strengthen the ability to identify, prevent, and report fraudulent activities, a dedicated fraud prevention training was conducted in 2025 across CAE. The program equipped employees with practical knowledge and tools to recognize fraud risks and understand reporting procedures, thereby supporting the organization's protection against financial loss, reputational damage, and regulatory exposure. The training has achieved a 100% completion rate, reflecting strong engagement and reinforcing the Bank's commitment to fraud risk awareness and prevention.

100%
Training Completion Rate

Customer Protection and Data Privacy

CAE's Privacy Policy sets out the principles governing the protection and responsible use of customer information across its digital platforms. It ensures that personal data is safeguarded through strict confidentiality standards, with collection and use limited to what is necessary for service delivery and operational requirements. Access to customer information is restricted to authorized personnel who are trained in secure data-handling practices. The Policy also defines the terms of use of the Bank's website, including disclaimers, copyright provisions, and limitations of liability, reinforcing transparency and supporting responsible data management in line with applicable regulations and best practices.



Financing

The Transition To A Sustainable Economy

04.

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Demonstrating Responsible Banking 39
Scaling Sustainable Finance Solutions 43

DEMONSTRATING **RESPONSIBLE BANKING**

Governance and Management Approach

Responsible banking is central to CAE's role as a financial intermediary, guiding its support for individuals, corporate banking, and SMEs through accessible, inclusive, and needs-based financial solutions tailored to different customer segments. Through its retail, corporate, and SME banking activities, CAE expands access to finance, supports productive sectors, and enables customers to pursue their financial goals with greater confidence, positioning responsible banking as both a business priority and a contributor to inclusive and sustainable financial growth. In 2025, the Bank reinforced this commitment through continued portfolio growth, broader sector coverage, improved accessibility, and the development of sustainable finance products and solutions tailored to individuals, SMEs, and corporate clients.

Responsible banking is embedded across CAE's core operations and integrated into retail, corporate, and SME banking through product design, portfolio management, customer engagement, accessibility measures, and responsible financing decisions. The Bank seeks to balance business growth with customer needs, regulatory expectations, and sustainability considerations, while expanding access to relevant products and services, diversifying financing solutions across client segments, and supporting broader financial inclusion across its customer base.

Progress is monitored through indicators covering client growth, financing activity, portfolio composition, accessibility, and support for priority segments, including women-owned businesses, SMEs, and customers across different regions of Egypt. These metrics enable CAE to assess how responsible banking is reflected in day-to-day operations and embedded in the products and services delivered in response to evolving customer and market needs.

2025 **HIGHLIGHTS**

Financial Performance

EGP 13.09 Bn
Net Banking Income
(-5% YoY)

EGP 3.4 Bn
Operating Cost[1]
(+26% YoY)

EGP 6.9 Bn
Net Profit[2]
(-13% YoY)

30.9%
Return on Average Equity

26.2%
Cost income ratio

19.5%
Capital Adequacy Ratio
Resilient Capital structure

Financial Postion

EGP 145.6 Bn
Total Assets
(+15 % YoY)

EGP 122.1 Bn
Total Liabilities
(+16 % YoY)

EGP 23.6 Bn
Total Equity
(+10% YoY)

EGP 110.2 Bn
Total Deposits
(+15% YoY)

EGP 70.2 Bn
Corporate Deposits (Including SME Deposits)
(+12% YoY)

EGP 40.0 Bn
Individual Deposits
(+22% YoY)

EGP 67.5 Bn
Gross Loans
(+22% YoY)

EGP 49.9 Bn
Corporate Loans (Including SME Loans)
(+22% YoY)

EGP 17.1 Bn
Individual Loans
(+20% YoY)

[1] Normalization following exceptional FX income in Q1 2024, post devaluation due to clearance of import payments backlog, which generated exceptional FX income, positively impacting Net Profit, ROAA, and ROE in 12M24.
[2] Including EGP 1.5 Bn in employee wages and benefits, such as salaries, social insurance, training expenses, and other professional benefits.

RETAIL **BANKING**

Expanding Our Retail Customer Base

CAE continued to strengthen its retail banking business in 2025 through a customer-centric model that combines day-to-day banking services with a diversified financing offering. The Bank remained focused on expanding access, enhancing convenience, and responding to the evolving needs of individual customers through products and services tailored to a wide range of financial needs and customer segments.

This strategy was reflected in the continued growth of the Bank's retail customer base, which increased by 6.23% in 2025 to reach 482.6K customers. New account openings also remained strong at 94.5K.

482.6K

Retail Customer Base in 2025
(+6.23% YoY Growth)

94.5K

New Accounts in 2025

Growth Across Retail Financing Products

The Bank recorded continued growth in the value of its retail financing portfolio, which increased to EGP 17.1 billion in 2025. Personal loans, including auto and cash loans, represented 77.8% of the portfolio, followed by credit cards at 11.2%, and mortgage loans at 11.0%. This portfolio mix indicates a continued concentration in personal lending, while maintaining product diversity across the retail financing offering.

BROADENING INCLUSIVE ACCESS: CAE DIVERSIFIED CUSTOMER BASE

22%

of Retail Customers are Female
+9.4% YoY

15%

of Retail Customers are Youth
+5.5% YoY

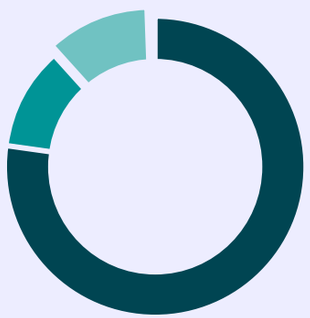
257

Customers with Disabilities
+54.8% YoY

EGP 17.1 Bn

Retail Financing Portfolio in 2025
(+20% YoY Growth)

Retail Loan Portfolio Breakdown 2025



- **77.8%** – Personal Loans[1]
- **11.2%** – Credit Cards
- **11.0%** – Mortgage Loans

Strengthening **Physical Accessibility**

In 2025, CAE strengthened the delivery of banking services through its network of 85 branches across Egypt, 894 ATMs and an expanding omnichannel banking ecosystem. The Bank also enhanced accessibility for persons with disabilities, increasing the number of accessible branches by 7% to 31 and providing 678 accessible ATMs.

85

Branches

894 ATMs

(+18.6% YoY)

31

Accessible Branches
(+7% YoY)

678

Accessible ATMs

[1] Personal loans include overdrafts, which represent 0.3% of total retail loans

SME **BANKING**

CAE strengthened its support for small and medium-sized enterprises (SMEs) in 2025 through financing solutions designed to support business growth and resilience across Egypt. The Bank remained focused on addressing SMEs' evolving needs through a diversified portfolio supporting business continuity, expansion and broader economic participation. Within this broader SME Banking service, CAE also provides financing to eligible SMEs under the CBE's initiative.

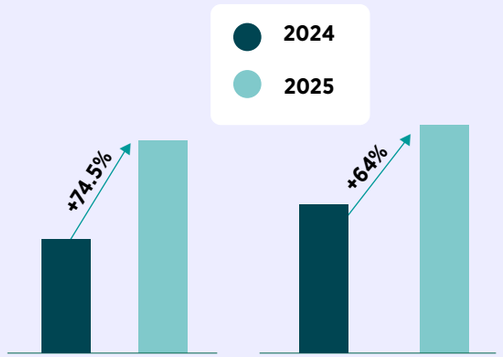
Expanding Our SME Portfolio

This was reflected in the strong growth of the Bank's SME financing portfolio, which increased by 74.5% in 2025. In parallel, the total number of SME clients rose by 64.0%, reflecting the Bank's continued expansion within this important business segment.

SME Portfolio by Sector

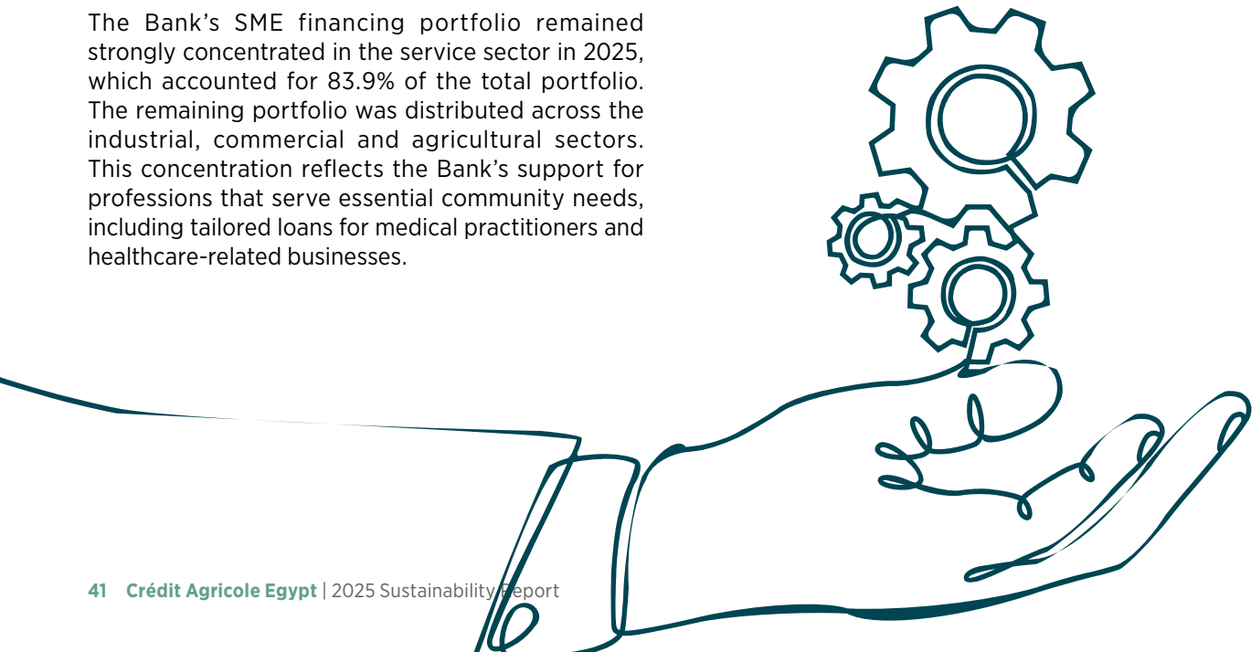
The Bank's SME financing portfolio remained strongly concentrated in the service sector in 2025, which accounted for 83.9% of the total portfolio. The remaining portfolio was distributed across the industrial, commercial and agricultural sectors. This concentration reflects the Bank's support for professions that serve essential community needs, including tailored loans for medical practitioners and healthcare-related businesses.

SME FINANCE UNDER CBE INITIATIVE 2025



Total SME Financing Portfolio **(EGP Bn)**

Total SME Clients



Broadening Inclusive Access

CAE also continued to broaden access to finance within the SME segment. Financing to women-owned SMEs increased by 73.4% to EGP 834.8 million, while the number of women-owned SMEs served rose by 50.8% to 371, reflecting continued progress in supporting a more inclusive base of entrepreneurs.

EGP 834.8 Mn
Financing to Women-Owned SMEs (+73.4% YoY)

371
Women-Owned SMEs Served (+50.8% YoY)

Advancing Financial Inclusion and Sustainable Agriculture

CAE supports financial inclusion through its dedicated Microfinance Direction, which provides financing to established microfinance institutions with strong market positions and responsible lending practices. In 2025, financing reached approximately EGP 1.1 billion across five of Egypt's leading microfinance institutions.

The supported institutions rank among the country's leading microfinance providers and maintain diversified portfolios serving low-income individuals, microenterprises and small businesses. Through these partnerships, CAE extends its contribution beyond direct banking services by helping financial institutions broaden access to finance across underserved segments and communities.

As part of this commitment, CAE supports Egypt's Agricultural Development Program (ADP), which promotes sustainable agriculture, food security and rural growth. In 2025, through its newly established Agribusiness Desk, the Bank facilitated its first loan transaction, providing five-year financing for photovoltaic solar-powered pivot irrigation systems serving a 2,100-hectare sugar beet farm. Supported by the European Bank for Reconstruction and Development (EBRD), the transaction advances renewable energy use and water-efficient farming.

Expanding Geographic Reach

The Bank's SME financing activity in 2025 had a broad geographic footprint, with financing extended across multiple regions of Egypt. While Greater Cairo accounted for the largest share of the portfolio at 54.5%, Upper Egypt represented a notable 18.1% of total SME financing and 27.2% of SME clients, highlighting CAE's role in extending support to businesses beyond the main urban center.

Delta also represented a meaningful share, accounting for 14.3% of financing and 16.6% of clients. This regional distribution reflects the Bank's contribution to broadening access to finance for SMEs across diverse local economies.

CORPORATE **BANKING**

Our Corporate Banking division operates a client-centric business model, offering a comprehensive range of banking products and services tailored to the needs of mid-cap companies, large corporates, and multinational clients. Leveraging strong local market knowledge and the international expertise of Crédit Agricole Group and CACIB, we serve as a trusted financial partner to both private and public sector entities, with recognized leadership in supporting multinational companies operating in Egypt. Through our expertise in trade finance, capital markets, syndicated lending, and project finance, we provide innovative financing solutions that support our clients' growth and energy transition ambitions, while delivering comprehensive cash management services to meet their day-to-day banking requirements.

Corporate Banking Segments

Corporate Banking is organized into three specialized segments: Multinationals, serving all multinational companies in Egypt; Large Corporates, covering local corporates with annual turnover of EGP 3 Bn and above; and Mid-Caps, managing local corporates with annual turnover between EGP 200 Mn and EGP 3 Bn. This segmented approach enables us to deliver tailored solutions, dedicated coverage, and sector expertise that address the specific requirements of each client category.

Expanding our Corporate Banking Portfolio

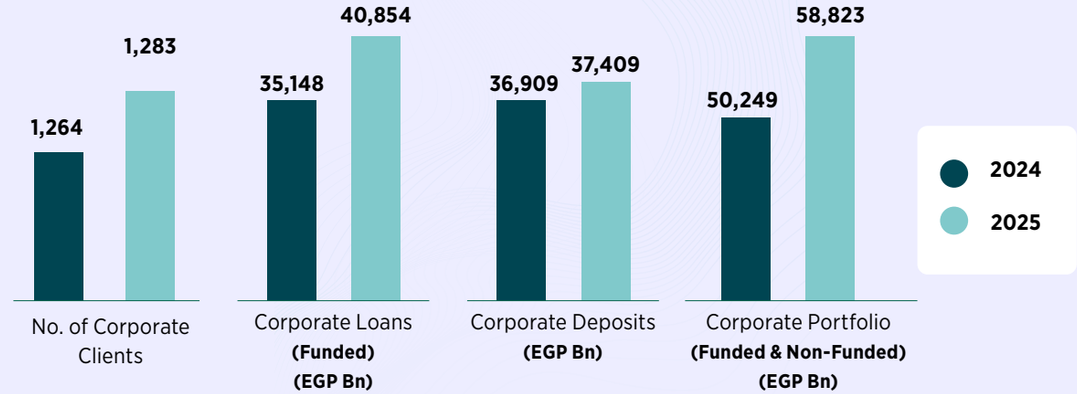
This was reflected in the continued expansion of the Bank's corporate banking portfolio, with the number of corporate clients increasing to 1,283. Corporate loans rose by 16.2% to EGP 40.9 billion, while the total corporate portfolio grew by 17.1% to EGP 58.8 billion, reflecting sustained growth across the corporate banking business.

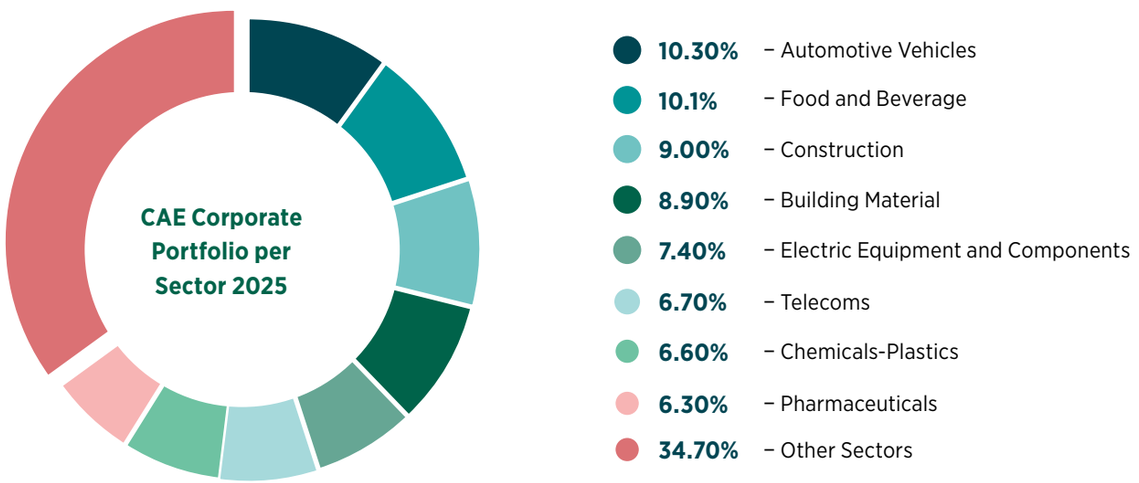
Corporate Banking Portfolio Breakdown

In 2025, CAE's corporate financing portfolio maintained a diversified sector profile. The largest exposures were concentrated in automotive vehicles (10.3%), food and beverage (10.1%), construction (9.0%), building materials (8.9%), electric equipment and components (7.4%), telecoms (6.7%), chemicals-plastics (6.6%), and pharmaceuticals (6.3%). A further 34.7% of the portfolio was distributed across other sectors, indicating a portfolio structure that is supported by broad sector coverage rather than reliance on a narrow set of industries.



Corportate Banking Portfolio 2025





SCALING
SUSTAINABLE FINANCE SOLUTIONS

Governance and Management Approach

Sustainable finance is a key driver of capital allocation toward climate transition, resource efficiency, inclusive growth, and long-term economic resilience. Banks play a critical role not only in financing greener activities but also in supporting clients to understand, prepare for, and respond to evolving environmental, social, regulatory, and market requirements. For CAE, sustainable finance is embedded within its broader client transition approach, offering tailored financing solutions that enable retail customers to access cleaner technologies and make more responsible choices, while supporting corporate and SME clients in strengthening resilience, improving efficiency, and meeting sustainability-related expectations from regulators, investors, and markets.

In 2025, CAE continued to advance sustainable finance across corporate, SME, and retail banking through strengthened policy foundations, product development, and deeper integration of sustainability considerations into financing activities. It is positioned as a strategic extension of CAE's financing model, linking business growth with responsible portfolio development, client transition needs, and evolving sustainability priorities through policy development, product innovation, risk integration, partnerships, and capacity building, supporting its gradual expansion across all banking segments.

This foundation was reinforced through the approval of CAE's Sustainable Finance Policy, ongoing work on financed emissions monitoring and net-zero sectoral commitments, and the application of environmental and social due diligence tools alongside external technical partnerships. These measures enable tailored solutions across client segments, from corporate and SME investments in transition, efficiency, and sustainable growth to retail products supporting cleaner technologies and responsible consumption, while strengthening governance, risk management, and alignment with Crédit Agricole Group commitments and national regulatory expectations.



Policies, Procedures, and Standards

- Sustainable Finance Policy
- NAP Committee
- Cash Loan Procedures

2025 HIGHLIGHTS



SUSTAINABLE LENDING PORTFOLIO

EGP 8.0 Bn

Sustainable Finance Outstanding Balance

SOCIAL LENDING

70.8%

of Total Sustainable Finance Portfolio

ENVIRONMENTAL LENDING

29.2%

of Total Sustainable Finance Portfolio

CAE Sustainable **Finance Portfolio**

During 2025, CAE directed financing towards environmental and social lending activities across its corporate and SME portfolio, reflecting the Bank's sustainable finance approach. Social lending represented 70.8% of the portfolio, while environmental lending accounted for the remaining 29.2%.

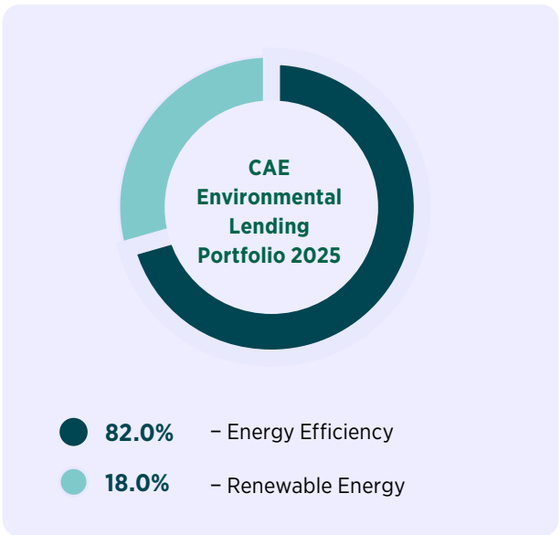


Social Lending Portfolio

In 2025, social lending represented the largest share of CAE's sustainable finance portfolio. Financing was primarily directed toward companies supporting micro, small, and medium enterprises, helping expand access to funding for smaller businesses, strengthen their growth prospects, and promote broader economic participation and financial inclusion.

Environmental Lending Portfolio

In 2025, CAE's environmental lending focused on renewable energy and energy efficiency projects. This financing supported initiatives aimed at reducing emissions, improving energy performance, enhancing resource efficiency, and enabling businesses to transition toward more sustainable and environmentally responsible operations.



Energy efficiency represented the larger share of CAE's environmental lending portfolio, covering 8 projects involving energy-efficient machinery, production lines, and systems designed to reduce electricity consumption and improve operational performance. Renewable energy financing supported 3 solar power generation projects, contributing to cleaner energy use and lower environmental impact.

Green Finance **for Individuals**

CAE continued to advance its retail green finance offering for individual customers in 2025. Building on its solar loan product, which was introduced to make home solar energy solutions more accessible, the Bank expanded its customer-facing green finance portfolio through the launch of electric vehicle (EV) financing, supporting the transition toward cleaner mobility and renewable energy adoption. Together, these products help make cleaner technologies more accessible while enhancing CAE's brand presence in retail green finance and reinforcing its position as a key enabler of Egypt's green transition. They also reflect the growing integration of Green finance efforts into customer-centric product development.

Electric Vehicle Financing

Electric vehicle financing continued to expand within CAE's retail green finance portfolio in 2025, supported by rising customer interest in E-Mobility solutions. During the year, the Bank extended EV financing to 256 customers. This reflects the product's role in supporting greener transport choices while helping to raise awareness and visibility of green finance as an emerging part of the Bank's offering. This was further supported by the Bank's participation as a Gold Sponsor in the EV Electrify Expo and Conference 2025, where CAE also received an award of appreciation in recognition of its contribution to green financing solutions and the electric mobility ecosystem in Egypt.



Solar Financing

CAE expanded its solar financing offer during the year, helping make renewable energy solutions more accessible and affordable for 283 individuals customers. This continued uptake highlights the growing relevance of solar finance within the Bank's wider retail offering and its role in supporting customers seeking more sustainable energy alternatives.

Through its partnership with Infinity, one of the largest providers of solar energy solutions, the Bank helped broaden access to solar energy solutions by linking financing with practical market offerings for individual customers.



Green Finance **for Corporate**

During 2025, CAE continued to strengthen the implementation of its sustainable finance approach through policy development, strategic partnerships, and technical support mechanisms. These elements provided a stronger institutional foundation for expanding green finance across the Bank's corporate lending portfolio.

The GEFF Programme

A cornerstone of CAE's sustainable finance implementation in 2025 was the successful deployment of the Green Economy Financing Facility (GEFF) in partnership with the EBRD. Targeting SMEs and select mid-cap clients, the facility supports investments linked to the energy transition. Of the USD 20 million facility signed in July 2024, the Bank deployed more than USD 10 million by the end of 2025, achieving more than 50% utilization within the first full year. Integrated cash-back incentives helped increase the commercial attractiveness of transition-related projects and supported wider uptake.

Through this partnership, the Bank strengthened its ability to support clients in implementing decarbonization, energy management, and resource-efficiency initiatives as part of their operational activities and transition plans. The collaboration also contributed to the practical implementation of sustainable finance solutions by supporting clients in evaluating projects, improving operational efficiency, and advancing environmental performance improvements.

Going forward, CAE will continue expanding the implementation of sustainable finance initiatives through the development of sustainable finance assets, ongoing integration of environmental and social considerations into financing activities, and the introduction of additional green finance solutions for individuals, including smart home financing and light electric vehicles.

GEFF



CAE's commitment to the regional green finance ecosystem was further evidenced by its Silver Sponsorship of the "Africa Grows Green for Climate Finance Forum". Held under the auspices of the Ministry of Environment, this forum served as a strategic gathering for senior government officials, financial institutions, and international organizations dedicated to accelerating climate finance and sustainable development initiatives across Africa. By supporting such platforms, CAE reinforces its role as a key contributor to the partnerships and financial frameworks necessary to drive large-scale environmental investment and facilitate a just transition across the continent.



Managing
Our Environmental Footprint

05.

IN THIS SECTION:

Advancing Climate Action 47
Optimizing Resource Use 50

ADVANCING **CLIMATE ACTION**

Governance and Management Approach

Climate change represents one of the most significant global challenges, with far-reaching implications for economies, financial systems, and communities, and as a financial institution, CAE recognizes its responsibility to manage its environmental impact and address climate-related risks across its operations. The Bank is committed to advancing climate action by assessing and managing its carbon footprint, integrating climate considerations into its risk management frameworks, and aligning its practices with national and international sustainability objectives.

CAE integrates climate considerations into its governance, sustainability, and risk management frameworks, with oversight at senior management level and collaboration across key functions.

The Bank applies its Environmental and Social Risk Management (ESRM) Policy to embed environmental factors into lending and decision-making, while advancing a dedicated Environmental and Climate Risk Procedure to strengthen the management of physical and transition risks, and in parallel manages its operational environmental impact through the assessment and monitoring of greenhouse gas emissions.



For further details on the Bank's ESRM, please refer to "Environmental and Social Risk Management."

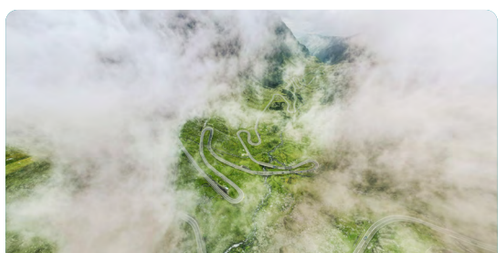
2025 HIGHLIGHTS



11,515 $mtCO_2e$
Total Scope 1+2+3 Emissions in 2025



7,043 $mtCO_2e$
Total Scope 1+2 Emissions in 2025



0.09 $mtCO_2e/m^2$
Scope 1+2 Emissions Intensity per Area



3.23 $mtCO_2e$/FTE
Scope 1+2 Emissions Intensity per Employee

ENHANCING LOW-**CARBON PERFORMANCE**

Reducing the Bank's environmental footprint requires more than individual operational initiatives; it involves embedding efficiency, responsible resource management, and environmental awareness across day-to-day activities and long-term planning. During 2025, CAE continued to strengthen its approach to resource efficiency through initiatives focused on energy, water, waste, and digitalization, while supporting broader climate objectives and operational resilience across its network.

In 2025, CAE conducted an assessment of its greenhouse gas emissions, covering Scope 1, Scope 2, and selected Scope 3 categories.

The carbon footprint assessment was carried out in accordance with internationally recognized standards, including the GHG Protocol, the Intergovernmental Panel on Climate Change Guidelines for Greenhouse Gas Inventories, and ISO 14064-1:2018, covering the period from January 1, 2025, to December 31, 2025.

Organizational Boundaries

The organizational boundary is defined using the operational control approach, which includes emissions from all activities over which the Bank has full authority to implement operating policies.

This covers the head office, branch network, and other operational facilities within Egypt.

90

Facilities including Branches, Head Offices, Admin Offices, and Archives

77,881 m²

Total Net Floor Area for all the Included Facilities

2,182

Employees

Operational Boundary

The emissions are broken down into three categories: Scope 1, which includes emissions from CAE-owned or controlled equipment and assets; Scope 2, which includes emissions from purchased energy; and Scope 3, which covers indirect emissions from other activities. 2025 marks the first year in which Scope 3 emissions are incorporated into the carbon footprint assessment, alongside the inclusion of all bank facilities rather than only the headquarters. As such, it is considered the new base year against which all future assessments will be compared.

The operational boundary includes direct and indirect emissions categorized as follows:



Scope 1

Direct emissions from owned or controlled sources, primarily fuel consumption in backup generators and company-owned vehicles and fugitive emissions.

Scope 2

Indirect emissions from purchased electricity and chilled water consumed across facilities.

Scope 3

Other indirect emissions, including selected categories such as business travel and employee commuting, are based on data availability.

Carbon Footprint Results

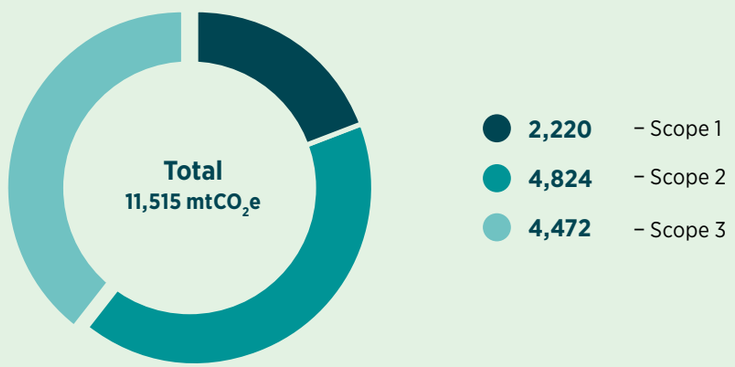
CAE's total greenhouse gas emissions in 2025 amounted to 11,515 $mtCO_2e$, reflecting the Bank's overall operational carbon footprint, alongside a carbon intensity of 3.23 $mtCO_2e$ per employee, 0.09 $mtCO_2e$ per meter square and 1.02 $mtCO_2e$ per net profit.

The greenhouse gas emissions profile in 2025 demonstrated continued efforts toward reducing its operational carbon footprint. Scope 1 emissions amounted to 2,220 $mtCO_2e$.

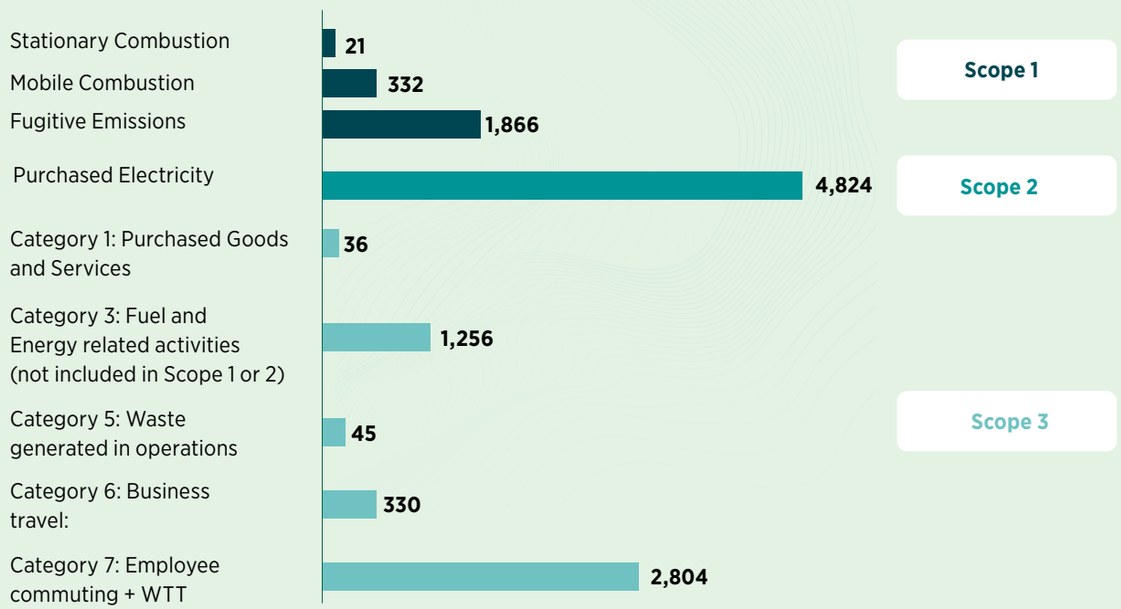
Scope 2 (market-based) emissions totaled 4,824 $mtCO_2e$, supported by initiatives to optimize energy consumption. Scope 3 emissions totaled 4,472 tCO_2e. This figure is expected to increase in future reporting years, as this marks the first year of Scope 3 inclusion in our assessment. We plan to progressively incorporate additional relevant Scope 3 categories and continue enhancing data accuracy and quality in the years ahead.

Overall, the Bank's emissions profile reflects ongoing progress in managing operational emissions, while highlighting the importance of continued efforts to address indirect emissions through engagement and enhanced data coverage.

Total Absolute Emissions by Scope, 2025 ($mtCO_2e$)



Absolute Emissions by Activity and Scope, 2025 (tCO_2e)



OPTIMIZING **RESOURCE USE**

Governance and Management Approach

Efficient resource use is a core element of CAE's environmental approach, aimed at minimizing operational impact while supporting long-term sustainability. The Bank focuses on optimizing the use of natural resources, including energy, water, and materials, while promoting responsible consumption practices across its operations.

Resource efficiency is embedded within CAE's operational and sustainability frameworks, with relevant functions collaborating to monitor consumption, implement efficiency initiatives, and track performance across the Bank. Ongoing efforts to enhance efficiency include reducing waste, improving process effectiveness, and advancing digital solutions to limit the use of paper and other physical resources.

CAE continues to strengthen its resource management approach through improved data tracking, enhanced efficiency measures, and alignment with evolving regulatory and environmental best practices. These efforts support a more resilient and efficient operating model while reinforcing the Bank's commitment to reducing environmental impact and promoting responsible growth.



2025 HIGHLIGHTS



11,775 MWh
Total Purchased Electricity

74,543 m^3
Total Water Consumption

68 tonnes
Total Quantified Non-Hazardous Generated Waste

613 MWh
Electricity from Renewable Sources

249 $mtCO_2e$
Total reduced emissions (from renewable resources)



SIX LEED CERTIFICATIONS

By the end of 2025, CAE had achieved six LEED certifications, covering Interior Design and Construction (ID+C) and Building Design and Construction (BD+C). These certifications reflect the Bank's efforts to improve environmental performance through energy efficiency, responsible resource use and better indoor environmental quality.

ENERGY **MANAGEMENT**

CAE continues to enhance energy efficiency across its operations through initiatives to reduce electricity consumption and promote the use of renewable energy.

In 2025, total energy consumption reached 13,869 MWh, while energy intensity stood at 6.36 MWh per employee and 0.18 MWh per meter square. This overall performance is supported by the Bank's transition toward cleaner and more efficient energy use.

The Bank has invested in solar energy solutions, including installing solar panels across selected buildings and branches, contributing to a total of 613 MWh and representing 4.42% of total energy consumption. In total, 4 CAE branches utilize solar energy.

In addition, solar water heating systems are utilized to reduce reliance on conventional energy sources.To optimize energy consumption within buildings, the Bank adopts advanced technologies such as Variable Refrigerant Volume (VRV) systems, which regulate cooling output based on occupancy levels and automatically adjust or shut down when spaces are unoccupied. This is complemented by the use of energy-efficient windows, which reduced cooling demand.

Further efficiency measures include the widespread use of LED lighting, along with the installation of motion sensors across facilities to minimize unnecessary energy use.

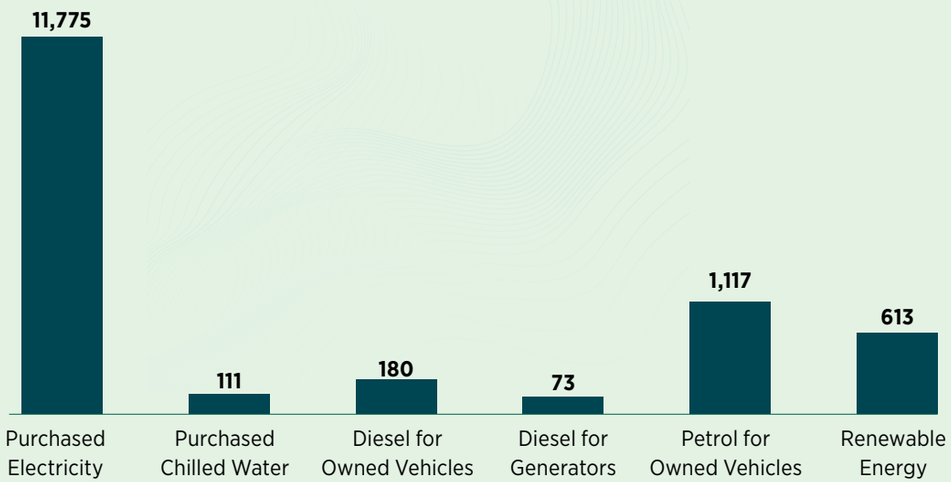
Additionally, the Bank leverages automated building management systems to monitor and control energy consumption, supporting improved operational efficiency.

Through these initiatives, CAE aims to reduce its energy footprint while enhancing the sustainability of its operations.

613 MWh
Renewable Solar Energy

4 Branches
Utilize Solar Energy

Total Energy Consumption by Source, 2025 (MWh)



WATER **MANAGEMENT**

CAE is committed to optimizing water consumption across its operations by implementing efficiency measures to reduce usage and promote responsible resource management. In 2025, total water consumption reached 74,543 m3, while water intensity stood at 34.2 m3 per employee.

The Bank has installed low-flow water filters across its facilities, designed to reduce water consumption by controlling flow rates without impacting usability. In addition, motion sensors have been implemented to regulate water usage and prevent unnecessary consumption.

The Bank also promotes water treatment practices across selected facilities, supporting more efficient use of water resources and reducing overall consumption. In 2025, a total of 59,635 m3 of water was treated, representing 80% of total water consumption.

74,543 m³
Total Water Consumption

34.2 m³
Water Intensity (m³/Employee)

59,635 m³
of Water Treated

WASTE **MANAGEMENT**

CAE is committed to minimizing waste generation and promoting responsible waste management practices across its operations. The Bank adopts a proactive approach focused on reducing, reusing, and recycling materials, particularly paper.

Ongoing digitalization initiatives support efforts to reduce paper consumption, while paper reuse and recycling practices are implemented across the Bank's facilities to limit waste generation.

To ensure proper handling and disposal, the Bank has partnered with a specialized waste management company to support the safe and responsible treatment of waste in line with environmental standards. In addition, shredded paper is donated to Resala NGO, supporting the community while promoting recycling practices.

As a result, total waste generated amounted to 68 tonnes in 2025, with 82.4% of waste recycled, reflecting the bank's strong commitment to recycling and responsible waste management practices.

Through these initiatives, CAE continues to reduce its environmental footprint while promoting sustainable resource use and responsible waste management.

68 tonnes
Total Solid Waste Generated

82.4%
Waste Recycled

SUPPORTING PAPERLESS BANKING

CAE continued to promote more resource-efficient operations by reducing reliance on printed customer communications. In 2025, the Bank advanced its paperless banking efforts by launching a paperless initiative for e-customers, supporting digital adoption while reducing paper consumption across customer communication processes.



SUSTAINABILITY DAY AT WADI DEGLA

On Sustainability Day, CAE organized a cleanup initiative at Wadi Degla Protectorate, bringing employees together to help preserve one of Egypt's natural landmarks. The day featured an awareness session on waste management, including trash sorting, recycling, and upcycling, highlighting the power of everyday actions in protecting the environment.

Through this collective effort, employees collected 390 kilograms of waste, reinforcing the Bank's commitment to sustainability, social responsibility, and teamwork, and reflecting its ongoing dedication to fostering a greener, more sustainable future.

390 Kg
Total Waste Collected

170
Employees Participated



Empowering Our People

06.

IN THIS SECTION:

Promoting An Inclusive Workplace 54
Supporting Growth And Wellbeing 59
Strengthening Engagement And Culture 66

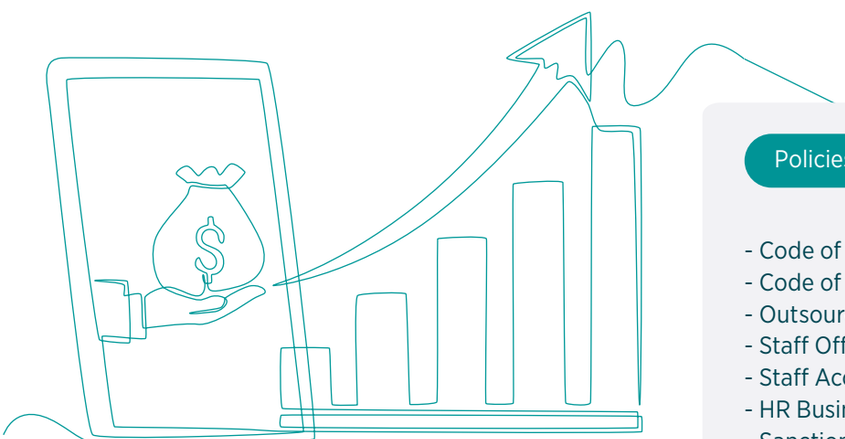
PROMOTING AN **INCLUSIVE WORKPLACE**

Governance and Management Approach

CAE places strong emphasis on fostering an inclusive workplace culture grounded in fairness, respect, and equal opportunity. This commitment supports balanced representation across different workforce segments, strengthening collaboration, adaptability, and employee engagement while enabling the Bank to benefit from a wide range of perspectives.

Inclusion is embedded within CAE's human resources and operational practices through structured frameworks and governance mechanisms. Recruitment and workforce planning processes are designed to ensure fairness, consistency, and objectivity, while career development pathways provide equal access to learning and advancement opportunities. Employee support measures further reinforce workforce stability and engagement across different stages of professional and personal development.

CAE's inclusion approach is further reinforced by Crédit Agricole Group's Diversity Policy, which promotes equal opportunity, openness, solidarity, and mutual respect. In addition, the Bank's sustainability and CSR initiatives extend these principles beyond internal operations through community engagement, awareness activities, and social impact programs that strengthen societal inclusion and reinforce the Bank's broader commitment to responsible and inclusive growth.



Policies, Procedures, and Standards

- Code of Conduct
- Code of Ethics
- Outsourced Staff Procedure
- Staff Off-boarding Procedure
- Staff Account Privilege Procedure
- HR Business Partner Procedure
- Sanction Policy

2025 **HIGHLIGHTS**



2,182
Total Employees
(+0.7% YoY)

517
Employees Under 30
(-7.2% YoY)

264
Total New Hires
(-2.9% YoY)

119
Total Female New Hires
(+0.8% YoY)

822
Female Employees
(+3% YoY)

WORKFORCE **INCLUSION AND EQUITY**

CAE remains committed to building an inclusive and equitable workplace, recognizing that a diverse workforce strengthens collaboration, innovation, employee engagement, and brand loyalty among internal and external stakeholders. This commitment is supported by a robust policy framework that promotes equal opportunity, fair treatment, and transparent employment practices across the employee lifecycle.

In 2025, the Bank updated several HR policies in line with the new Egyptian Labor Law and relevant guidance, covering key areas such as employee conduct, learning and development, medical coverage, and employee relations. These updates supported a more consistent, employee-centered work environment while reinforcing the Bank's culture of fairness, respect, and inclusion.

This approach is visible in the Bank's workforce composition, where women represent 38% of total employees. Representation remains broadly balanced across organizational levels, demonstrating CAE's continued focus on embedding inclusion across the organization.

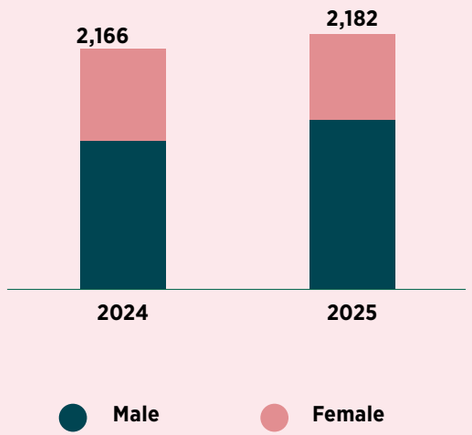
Gender Diversity

CAE continues to promote gender diversity across its workforce, reflecting its commitment to balanced representation and inclusive growth. In 2025, the Bank employed 2.2K individuals, including 38% women, compared to 37% in 2024, demonstrating steady progress in female participation.

This increase was achieved alongside a stable overall workforce, highlighting a consistent focus on maintaining balanced representation across the organization.

Women are represented across both permanent and temporary employment categories, reflecting the Bank's continued efforts to ensure equitable access to opportunities. This progress underscores CAE's commitment to developing a diverse workforce where talent is recognized on merit and inclusion contributes to organizational resilience and long-term sustainability.

Gender Diversity Across Workforce
(No. of Employees)



INCLUSION OF PERSONS WITH DISABILITIES (PwDs) AND EQUAL OPPORTUNITY IN THE WORKFORCE

CAE continues to advance workplace inclusion by integrating persons with disabilities (PwDs) across its workforce. CAE remains committed to building an environment where employees of all abilities can participate fully and contribute to the Bank's performance.





Age Diversity in the Workforce

CAE maintains a balanced and stable age structure that supports organizational continuity and long-term resilience. In 2025, employees aged 30–50 represent around 64% of the workforce, forming the core group responsible for operational stability and consistent performance. Employees under 30 account for approximately 24%, reflecting the continued integration of younger talent that supports adaptability and responsiveness in a changing banking environment.

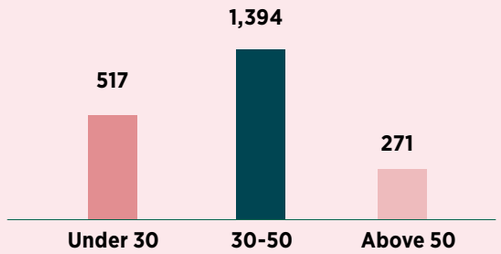
Employees aged 50+ make up about 12% and contribute institutional knowledge and extensive experience across key functions.

This structure supports effective knowledge transfer between age groups and reinforces continuity across teams.

Overall, it reflects a workforce composition that combines experience with emerging talent, supporting both day-to-day efficiency and long-term organizational sustainability.

Age Diversity across Workforce, 2025

(No. of Employees)





ADVANCING GENERATIONAL INCLUSION

As part of Diversity Month, CAE delivered Generational Diversity Workshops, engaging 34 participants across four interactive sessions.

The initiative created a space for dialogue and practical learning around generational differences in the workplace, helping employees turn diversity of age and experience into stronger collaboration and teamwork. It also supported more effective communication across generations and fostered an inclusive, psychologically safe workplace where individuals feel respected and valued.



Gender Diversity in Managerial

Gender segmentation across managerial positions reflects continued diversity within CAE's leadership structure. In 2025, women represented approximately 30% of managerial positions, up from around 29% in 2024, indicating gradual progress in female representation at the leadership level.

Efforts to enhance gender balance are supported through initiatives that encourage greater participation of women in leadership and strengthen their career progression across managerial roles.

30%

Female Representation in Managerial Positions



SUPPORTING WOMEN'S LEADERSHIP AND EMPOWERMENT

CAE further advanced women's leadership and professional development by participating in the 6th edition of the International Women's Summit for the third consecutive year, supporting women's empowerment and leadership development in line with its diversity and inclusion priorities.

Strengthening Talent Acquisition and Workforce Diversity

CAE continues to expand its talent base by attracting employees from different age groups and geographic regions, strengthening workforce diversity and supporting the Bank's long-term resilience. In 2025, the Bank welcomed 264 new employees, reflecting its ongoing efforts to strengthen its human capital base and ensure continuous skill renewal.

From a gender perspective, male employees accounted for approximately 55% of total hires, while female employees accounted for approximately 45%, reflecting a balanced intake that supports gender diversity within the organization.

In terms of age distribution, most new hires were under 30, representing around 72% of total intake, highlighting a strong focus on integrating young talent and building future capabilities. Employees aged 30–50 accounted for approximately 28%, bringing experience and operational maturity, while employees aged 50+ accounted for less than 1%.

72%

Total New Hires Below Age 30

Overall, the 2025 hiring profile reflects a balanced approach that combines youth inclusion, gender diversity, and regional representation, supporting CAE's commitment to building a sustainable and future-ready workforce.







EMPOWERING YOUTH THROUGH THE CAE ASPIRE INTERNSHIP PROGRAM

CAE continued to invest in youth development through the CAE Aspire Internship Program, which provides students with valuable internship experience and practical exposure to the banking sector. The program hosted over 600 interns across 2024 and 2025, offering participants hands-on experience across different banking lines of business and helping them build a stronger understanding of the professional environment.

Through this initiative, CAE supports youth empowerment by combining learning with practical exposure, reflecting the Bank's Human Centric model and its commitment to preparing young talent for future academic and professional success.



SUPPORTING YOUTH EMPLOYABILITY THROUGH AUC EMPLOYMENT FAIR

CAE engaged with students and graduates at the AUC Employment Fair, using the platform to connect with emerging talent, share insights into the banking sector, and present career opportunities. This initiative reflects the Bank's commitment to supporting youth employability and facilitating a smoother transition into the workforce.

By engaging early with students and graduates, the Bank helps build awareness of professional pathways in the financial sector and supports more informed career development among young talent.



TALENT ACQUISITION – VIDEO INTERVIEW WITH AI:

To enhance recruitment efficiency and consistency, the Bank has integrated an AI-powered video interview tool into its recruitment process. The tool supports structured candidate assessments by providing analytical inputs for review alongside human evaluation. This combined approach strengthens the consistency and objectivity of selection outcomes while improving overall recruitment efficiency.

Employee Benefits and Compensation

Employee compensation and benefits at CAE are managed through a structured framework that ensures fairness, competitiveness, and compliance with regulatory requirements and Group standards.

The Bank operates a comprehensive Compensation and Benefits Policy and Procedures framework covering payroll management, remuneration processes, and a range of employee benefits, including staff loans, staff fund schemes, and other employee privilege programs.

The framework is regularly reviewed and updated in line with changes in the Egyptian Labor Law, CBE instructions, and internal governance requirements.

The Bank also ensured full compliance with Social Insurance requirements, without penalties or delays, thereby supporting effective risk management and operational integrity.

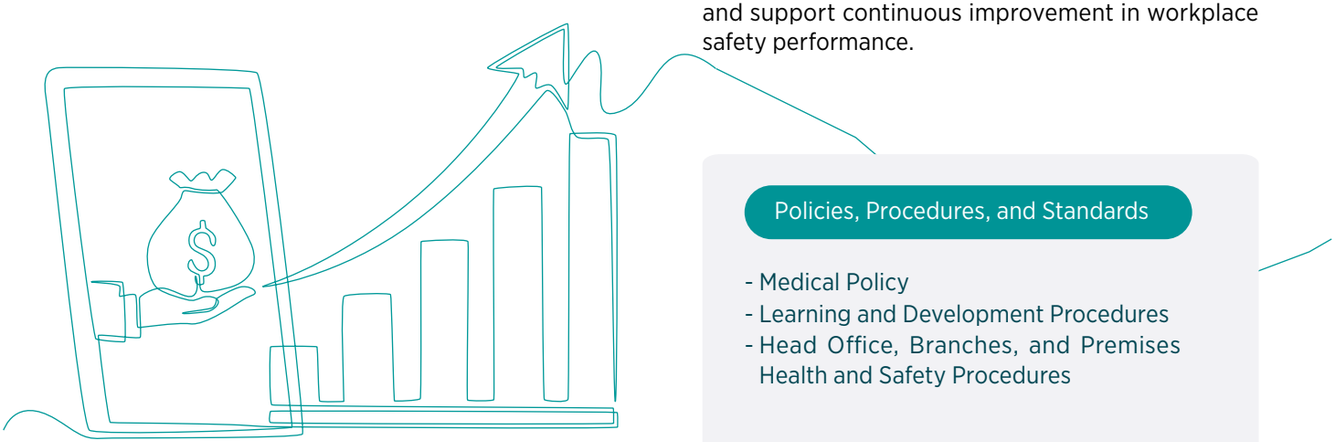


SUPPORTING
GROWTH AND WELL-BEING

Governance and Management Approach

Employee well-being and development are central to building a capable and sustainable workforce at CAE. The Bank recognizes that a supportive working environment enables employees to perform effectively, adapt to change, and contribute to long-term organizational priorities. Accordingly, CAE focuses on strengthening continuous learning, professional development, cross-functional collaboration, and open communication between employees and leadership, alongside providing safe and supportive working conditions that promote both performance and well-being.

CAE's approach to learning, employee engagement, and occupational health and safety is guided by structured frameworks aligned with applicable Egyptian regulations, Central Bank of Egypt requirements, Civil Defense standards, and relevant international practices. Learning and development programs are designed to enhance technical, leadership, and emerging skills, while engagement initiatives promote dialogue across all organizational levels and encourage cross-functional collaboration. In parallel, health and safety practices are embedded through preventive controls, regular monitoring, and emergency preparedness measures to ensure consistent application across all locations and support continuous improvement in workplace safety performance.



Policies, Procedures, and Standards

- Medical Policy
- Learning and Development Procedures
- Head Office, Branches, and Premises Health and Safety Procedures

2025 HIGHLIGHTS



≈100K Hours
Total Training Hours
(+**4.2%** YoY)

58.9K
Total Training Hours Received by Male Employees
(+1.8% YoY)

41K
Total Training Hours Received by Female Employees
(+8.1% YoY)

100%
Mandatory e-Learning Courses Completion Rate
(+0.2% YoY)

100%
Employees who completed at least 1 Training Course throughout the Year
(+0% YoY)

LEARNING, DEVELOPMENT, **AND SKILLS ENHANCEMENT**

The Bank adopts a comprehensive training approach that integrates technical, behavioral, and leadership development programs to equip employees with the skills needed to respond to evolving business requirements.

In 2025, total training hours reached 100K, averaging 46 per employee, reflecting continued investment in workforce development and continuous learning. Development opportunities are accessible across all employee groups and career levels, supporting balanced participation across gender, age groups, and organizational tiers. This ensures that capacity building is integrated across the organization rather than concentrated within specific elements.

Overall, the learning and development framework reflects a structured and inclusive approach that supports skills enhancement, enables career progression, and reinforces a culture of continuous development aligned with the Bank's operational and strategic priorities.

46

Average Training Hours Per Employee

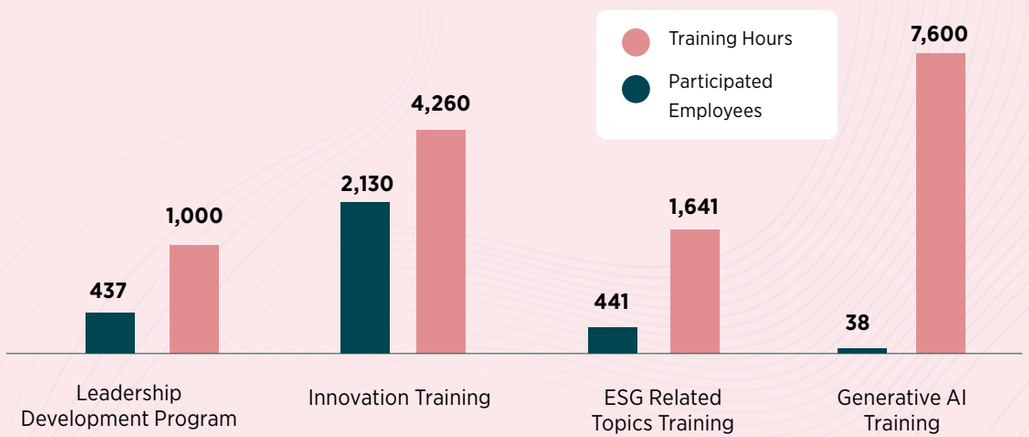
Training Programmes for Employee Development

CAE strengthened employee development in 2025 through structured training and capacity-building programmes focused on technical, managerial and future-ready skills.

Leadership development enhanced managerial and supervisory capabilities, while innovation and generative AI training supported adaptability, digital awareness and problem-solving skills. ESG-focused programmes further reinforced sustainability awareness and responsible business practices.

These initiatives contributed to building a skilled and resilient workforce through targeted learning opportunities that support employee growth and organizational performance.

2025 Training Programs - Total Hours and No. of Participants





SIGN LANGUAGE TRAINING FOR INCLUSIVE CUSTOMER SERVICE

As part of its commitment to financial inclusion and accessible banking services, CAE launched a new wave of sign language training in collaboration with the Egyptian Banking Institute. The program was designed to support employees in developing basic communication skills to serve customers with hearing impairments and ensure a more inclusive banking experience.

A total of 45 employees from Proximity Banking Distribution participated in the one-month virtual course delivered in 2025, totaling 45 training hours. This initiative contributes to strengthening equitable access to financial services and reinforces the Bank's approach to serving diverse customer needs without discrimination.

SUSTAINABILITY **AND ESG TRAINING**

441

Total Employees Trained on ESG-Related Topics

Introduction to Green Finance

CAE delivered a dedicated classroom training on green finance in collaboration with the European Bank for Reconstruction and Development (EBRD). The program aimed to strengthen employees' understanding of sustainable finance principles and their application within the banking sector.

ESG Questionnaire and ESRM Integration

The Credit and Risk Management function conducted an internal training session to support the rollout of the Bank's updated ESG questionnaire. The program focused on enhancing employees' understanding of environmental and social risk management (ESRM), climate risk considerations, and due diligence practices within the lending portfolio. It also addressed integrating updated ESG-related policies into day-to-day operations.

Environmental Risk Awareness (E-learning Programme)

CAE introduced an e-learning program to strengthen awareness of environmental and climate-related risks across relevant functions. The course provides a foundational overview of climate change, environmental risk drivers, and global response efforts, including key concepts such as greenhouse gas emissions. Rolled out in two phases during the year, the program targets employees involved in risk, compliance, and ESG-related activities, supporting a more informed and coordinated approach to environmental risk.

ESG Awareness for Board Members and Executives

A focused awareness session was delivered to Board members and senior executives to provide an overview of ESG as an evolving global priority. The session highlighted key regulatory developments, market trends, and emerging expectations at the international, regional, and local levels. It also addressed the implications for the banking sector and the importance of aligning with leading practices. This initiative supports informed decision-making and reinforces ESG considerations at the highest levels of governance.





BUILDING A CULTURE OF SUSTAINABILITY AWARENESS

CAE is also strengthening its internal culture of sustainability by building awareness and capacity across its teams, senior management, and EXCO members. This approach helps embed ESG considerations into day-to-day decision-making and reinforces employees' role in the Bank's sustainability journey.

In addition, the Bank has begun engaging external stakeholders in its sustainability assessment process, including their participation in last year's survey to support the development of its double materiality analysis. This reflects a broader effort to connect employees and stakeholders around shared sustainability priorities and strengthen a culture of engagement beyond the workplace.

HR ENGAGEMENT AND INTERNAL **CULTURE INITIATIVES**

2.8 K

Total Employees Participation in Internal Culture Initiatives

These HR initiatives reflect the Bank's ongoing focus on strengthening internal engagement, encouraging open communication between employees and leadership, and fostering collaboration across functions.

Through structured and informal interactions, they foster a more connected workplace culture and contribute to a more cohesive, collaborative working environment.

Coffee with EXCO

In 2025, four editions of "Coffee with EXCO" were organized, bringing together two members of the Executive Committee in each session. Participants were engaged in open discussions on general topics and sharing their experiences within the Bank.

The initiative reinforces ongoing two-way communication between leadership and employees, supporting a more open and collaborative workplace culture.

Breakfast with MD

Four "Breakfast with MD" sessions were held in 2025, gathering employees from across functions and business areas.

The meetings provided an informal setting for direct interaction with the Managing Director, promoting closer engagement and strengthening internal communication across the organization.



Management Team Building

As part of the Management Team Program retreat, executives and senior managers participated in a two-hour team-building activity on the Alexandria waterfront. The activity focused on collaboration, coordination, and cross-functional engagement across different lines of business.

The session offered a space away from daily operational routines, encouraging interaction in a more dynamic environment and supporting stronger working relationships across teams.





Innovation Culture Program

CAE also continued to strengthen internal engagement through its Innovation Culture Program, designed to foster a culture of innovation across the organization. By creating opportunities for employees to contribute to develop the organization, its products and processes the program helped reinforce broader participation in shaping improvements and fostering future-oriented thinking within the Bank.

In 2025, the program generated more than 200 ideas, of which 3 were selected for implementation within CAE. Through this initiative, the Bank not only encouraged idea generation across functions but also helped build a more participatory, innovation-oriented workplace culture, where employees are invited to contribute to how the organization evolves and improves.



+200

Ideas Generated

Live My Life – 2025 Waves

The “Live My Life” initiative, introduced in 2024 under the relationship model framework, continued in 2025 with four implementation waves. It brought together employees from Strategy and Transformation, Credit and Risk Management, Operations and Technology, Proximity Banking Development, and Corporate Banking (participating for the first time).

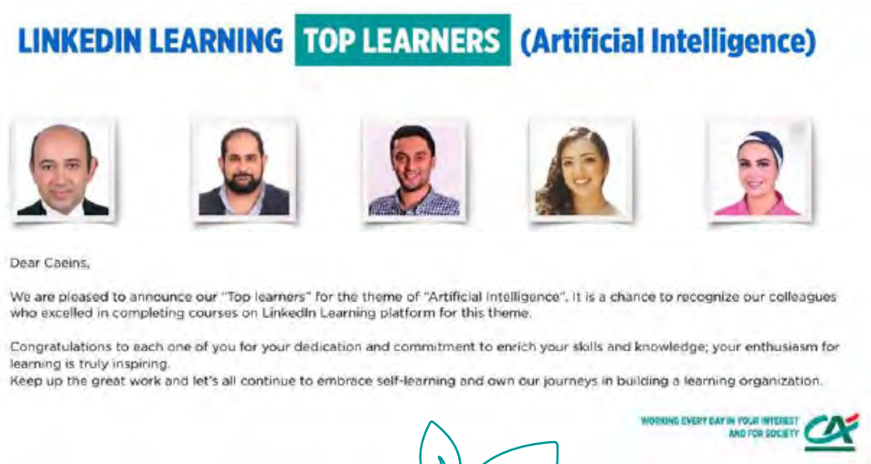


CAE employees from the head office and various branches across Cairo and Giza participated, contributing to a broader cross-functional understanding and collaboration.

Learning Theme of the Month Initiative

CAE introduced the “Learning Theme of the Month” initiative to support continuous development and foster a stronger learning culture across the organization. Each month, a specific topic is highlighted to encourage employees to expand their knowledge in areas relevant to both professional performance and workplace culture, including artificial intelligence, diversity and inclusion, customer service, business communication, and accountability.

The initiative also recognizes active participants, reinforcing engagement and encouraging broader participation. Through this approach, the Bank promotes ongoing learning, knowledge sharing, and the development of well-rounded capabilities across its workforce.





A SAFE AND **HEALTHY WORK ENVIRONMENT**

Employee well-being remains closely connected to the Bank's broader culture, engagement, and people development priorities. Alongside learning, inclusion, and professional growth initiatives, CAE continues to place strong emphasis on maintaining safe, supportive, and healthy working environments that contribute to employee well-being, operational continuity, and long-term organizational resilience.

CAE is committed to ensuring a safe and healthy working environment across its head office, branches, and all premises. The Bank works to protect the well-being of its employees, customers, visitors, and contractors as part of its day-to-day operations and workplace culture.

This commitment is supported by compliance with Egyptian regulations, CBE requirements, Civil Defense standards, and relevant international occupational health and safety practices. These frameworks help guide how health and safety are managed across the Bank and support the consistent application of safety standards across all locations.

Overall, the Bank continues to foster a secure working environment where safety considerations are integrated into daily operations and where the well-being of employees and wider stakeholders remains an important priority.

To support this commitment, the Bank continues to strengthen workplace safety practices through a combination of operational safeguards, employee awareness initiatives, and preparedness programs designed to promote a consistent culture of safety across all locations.

Strengthening Workplace Safety Standards

CAE ensures that health and safety requirements are consistently applied across its head office, branches, and premises. This is supported through regular inspections and follow-up actions to address observations and maintain compliance with internal procedures and applicable regulatory standards. The focus remains on sustaining well-managed working environments across all locations.

Safety Training Excellence

The Bank reinforces employee awareness and capability through structured health and safety training delivered across different areas. This includes onboarding for new joiners and training in fire safety, first aid, and civil defense readiness. These efforts help strengthen employees' ability to understand and apply safety practices in their daily work.

Beyond compliance and operational safety measures, CAE also seeks to strengthen employees' practical readiness and confidence in responding to emergencies. This approach reflects the Bank's broader focus on fostering a workplace culture built on awareness, preparedness, and shared responsibility.

896

Total H&S Training Hours



ENHANCING EMERGENCY RESPONSE AND FIRST AID SKILLS

As part of its ongoing commitment to employee well-being and workplace safety, CAE delivered a dedicated First Aid Program in collaboration with the Egyptian Red Crescent. The two-day training, designed for employees from different business lines and governorates, aimed to strengthen awareness and practical readiness in handling emergencies.

Over 16 hours, participants were introduced to essential life support techniques, including cardiopulmonary resuscitation (CPR), and received guidance on responding to common injuries and medical emergencies.

The program was designed not only to enhance workplace preparedness but also to equip employees with skills that can make a meaningful difference in critical situations beyond the workplace, reinforcing a culture of care and shared responsibility across the organization.

الهلال الأحمر المصري
EGYPTIAN RED CRESCENT

EMPLOYEE **WELL-BEING INITIATIVES**

Elderly Care and Caregiver Support

CAE supports employees who have caregiving responsibilities to help reduce pressure and promote well-being. This includes workshops led by professionals to help employees manage care responsibilities alongside work commitments. The Bank also organized a dedicated visit to an elderly care home, providing employees with an opportunity to engage directly and contribute to community well-being while strengthening awareness of caregiving challenges.

30

Employees Participated with Their Kids and Families

400

Employees Participated

Enhancing Accessibility and Inclusion

CAE further enhances accessibility across its operations by equipping 31 branches to better serve clients and employees with disabilities.

Beyond the workplace, the Bank promotes inclusion through community engagement initiatives that reflect its internal commitment to equality and access. In addition, sports-based activities are organized to encourage participation and interaction among employees, including those with disabilities, supporting social integration and reinforcing a more inclusive workplace culture.

Collectively, these initiatives contributed to maintaining strong employee participation and engagement levels across the organization during 2025, while supporting collaboration, employee well-being, organizational culture, and the Bank's broader workforce and transformation priorities.





PARENTAL LEAVE AND EMPLOYEE REINTEGRATION

CAE provides parental leave in accordance with applicable labor regulations, helping employees balance work and family responsibilities.

The Bank also aligned its approach with Crédit Agricole Group standards, which introduced an enhanced maternity leave framework in 2024, before its adoption in Egypt, reflecting a consistent groupwide commitment to employee well-being. During the reporting period, 99 employees were entitled to maternity/parental leave.

STRENGTHENING **ENGAGEMENT AND CULTURE**

Governance and Management Approach

Employee engagement at CAE is supported through a structured approach that combines regular employee feedback, targeted initiatives, and continuous improvement of the employee experience.

In 2025, this approach was informed by the Trust Index survey, alongside complementary engagement indicators such as Employee Net Promoter Score (eNPS), which together helped the Bank understand employee sentiment and identify areas for improvement.

These insights were used to shape internal actions and reinforce a culture of openness, responsiveness, and shared accountability. Throughout the year, the Bank also implemented engagement activities aimed at strengthening connections across teams, promoting a sense of belonging, and supporting a positive workplace culture.



Policies, Procedures, and Standards

- Learning and Development Procedure
- Staff Leaves Regulations and Procedure
- HR Business Partner Procedure

2025 **HIGHLIGHTS**



94%

Employee Engagement Survey Response Rate

top EMPLOYER مصر EGYPT 2025

CERTIFIED EXCELLENCE IN EMPLOYEE CONDITIONS

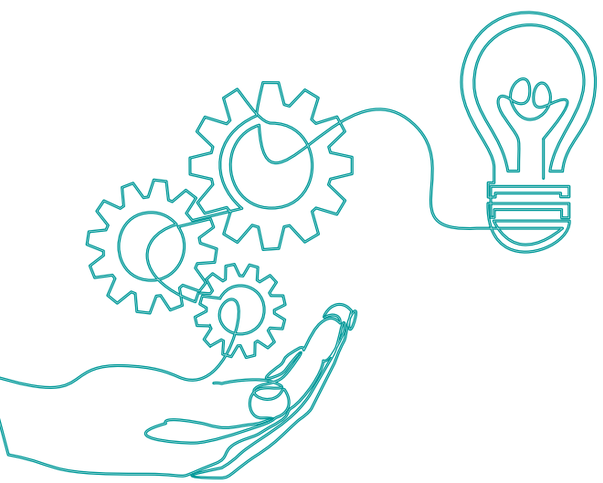
EMPLOYEE ENGAGEMENT AND **DEVELOPMENT**

CAE places strong emphasis on building a workplace where employees feel engaged, supported, and meaningfully connected to their roles.

The Bank continues to nurture a culture built on trust, collaboration, and mutual respect, where people are encouraged to develop their skills and contribute to shared goals.

Through ongoing development opportunities, recognition of contribution, and open internal communication, the Bank seeks to strengthen employee motivation and a sense of belonging.

This approach supports a positive working environment that enhances performance and reinforces long-term organizational resilience.



RECOGNIZED AS A TOP EMPLOYER

CAE has been recognized as a Top Employer in Egypt for 2025 and 2026 by the Top Employers Institute, reflecting the Bank's continued commitment to building a strong, people-focused workplace. This recognition is based on an independent assessment of the Bank's human resources practices, highlighting its structured approach to employee development, engagement, and well-being.

The evaluation covers key areas such as people strategy, work environment, talent attraction, learning and development, diversity and inclusion, and employee well-being, ensuring a comprehensive view of workplace standards.

The certification reflects the Bank's ongoing efforts to align its people practices with international standards and to foster a work environment that supports performance, growth, and inclusion.



Positive Workplace Culture

CAE places strong emphasis on employee feedback to strengthen workplace engagement and culture. In 2025, the employee engagement survey achieved a 94% response rate.

These results reflect strong employee participation and the Bank's focus on strengthening employee experience and fostering a culture of trust and engagement.





ENHANCING EMPLOYEE ENGAGEMENT **AND INITIATIVES**

CAE views employee engagement as a central pillar in shaping a positive and inclusive workplace culture and supporting sustainable performance.

Throughout the year, the Bank introduces a range of initiatives designed to strengthen connection, well-being, and collaboration among employees, while also supporting a sense of purpose and belonging. These activities reflect a continued commitment to creating a supportive environment where employees can grow, engage, and contribute meaningfully to the Bank's success.

+2.5 K

Employee Participations Across Engagement Initiatives

Ambitions 2025 Employee Engagement Event

CAE brought together around 500 employees and members of management to reflect on key achievements from 2024 and align on priorities for 2025. The event created an open platform for dialogue on business growth, green finance, and digital transformation, while also recognizing top performers across the Bank.

It served as a moment to strengthen alignment between teams and reinforce a shared focus on future objectives.

The event created an open platform for dialogue on business growth, green finance, and digital transformation, while also recognizing top performers across the Bank. It served as a moment to strengthen alignment between teams and reinforce a shared focus on future objectives.



Health Awareness and Well-Being – Pink October

As part of its commitment to employee well-being and community health, CAE organized awareness sessions on early detection and prevention of breast cancer for both female and male employees. Employees aged 40 or older were also offered preventive medical check-ups to support early diagnosis and care.

The Head Office was illuminated in pink to mark the occasion and raise collective awareness, alongside a contribution of essential medical equipment to the Baheya Foundation, reinforcing the Bank's role in supporting wider community health needs.







Wellbeing and Team Spirit – Pyramids Half Marathon

CAE participated in the 7th edition of the Pyramids Half Marathon, held at one of Egypt's most iconic landmarks. More than 300 employees joined alongside over 5K, 10K or half-marathon runners, demonstrating strong engagement, teamwork, and energy.

The event supported a culture of wellbeing and active living while strengthening team cohesion in an inspiring setting.



Financial Support for Social Responsibility

For several years, CAE, in collaboration with Misr El Kheir, has offered employees the option to pay for "Sak El Adheya" in installments over several months.

This arrangement supports employees by offering financial flexibility while encouraging participation in social responsibility initiatives during key occasions.

Employee Connection – Annual Iftar

More than 1.7K employees and members of management came together at the Bank's Head Office for the annual Iftar during Ramadan. The gathering reflected a shared sense of unity and appreciation, providing an opportunity for employees to connect beyond the workplace and celebrate values of togetherness, respect, and gratitude that are central to the Bank's culture.







CREATING SHARED VALUE FOR OUR CUSTOMERS AND COMMUNITIES

07.

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Empowering Communities And Impact 78
Embedding Sustainable Procurement Practices 83

ENHANCING
CUSTOMER EXPERIENCE

Governance and Management Approach

CAE manages customer experience through a structured framework supported by its Customer Rights Protection Policy, service quality monitoring mechanisms, and customer feedback channels. This framework ensures fair treatment, transparency, complaint handling, customer awareness, and the protection of customer data and confidentiality across banking products and services.

Customer experience is monitored through tools such as customer surveys, loyalty and satisfaction indicators, mystery shopping exercises, and feedback from multiple customer touchpoints, with insights used to identify service gaps, inform corrective actions, and support continuous improvement in service quality and responsiveness across the customer journey.

The Customer Experience team consolidates input from complaints, social media, and the feedback management system to identify the most frequent customer pain points, working with relevant stakeholders to define and implement action plans aimed at resolving these issues within the year.



Policies, Procedures, and Standards

- Customers Rights Protection Policy
- Feedback Management System Policy and Procedures
- Mystery Shopping Policy and Procedure

2025 HIGHLIGHTS



"MOST CUSTOMER-CENTRIC BANKING PRODUCTS EGYPT 2024" AWARD

CAE was recognized by Global Business Outlook, highlighting its commitment to delivering value-driven products and services.

"EXCELLENCE IN CUSTOMER EXPERIENCE ENHANCEMENT" AWARD

CAE received the award at the Finnovex North Africa Summit 2025, reflecting its continuous efforts to enhance customer experience.

COMMITMENT TO **CUSTOMER EXCELLENCE**

CAE remains committed to delivering a banking experience that is accessible, efficient, and responsive across its customer touchpoints. This commitment is supported by ongoing investment in digital capabilities, service quality enhancement, and customer support channels that enable the Bank to respond more effectively to evolving expectations. This is supported by the Bank's physical and digital touchpoints, which provide customers with greater flexibility in accessing services and managing their banking needs. In addition, CAE maintained a network of 85 branches and a 24/7 call center, helping support accessibility, convenience, and timely assistance for customers across different service needs. Together, these channels help the Bank provide a more connected and convenient banking experience while maintaining responsive support across the customer journey.



Transforming Customer Journeys and Product Experience

In 2025, CAE continued to strengthen customer experience through transformation initiatives focused on improving process efficiency, service responsiveness, and the overall quality of customer journeys. These efforts supported the Bank's Medium-Term Plan by addressing operational bottlenecks, optimizing turnaround times, improving resource efficiency, and supporting higher customer and staff satisfaction.

As part of this agenda, CAE worked on addressing eight key sources of friction across customer journeys, supporting smoother, more responsive, and more efficient customer interactions. Several initiatives also contributed to enhancing the product and service experience across customer segments, including Taksit Cash-EIP (Easy Installment Plan), which enhanced the credit card installment journey, and the Foreign Debit Card, a new card-related solution designed to strengthen customer engagement and accessibility.

Transformation efforts also extended to corporate banking through initiatives to improve responsiveness, transparency, and the overall client experience, while supporting more efficient internal operations and stronger transactional banking capabilities.



Customer Experience Governance and Feedback Mechanisms

CAE's customer experience framework is supported by its Customer Rights Protection Policy, which sets out the principles governing the Bank's relationship with customers across its banking products and services. These include fair and just treatment, disclosure and transparency, customer complaint handling, spreading awareness and fostering a banking culture, and protecting customer data and account confidentiality.

The Bank also applies review procedures for new activities, products, and services, helping ensure that customer interests are considered before launch or significant change.

Customer feedback forms an important part of this effort. The Bank uses a range of listening tools to assess service performance, understand customer perceptions, and identify opportunities for improvement across the customer journey. These include indicators such as Net Promoter Score (NPS), customer satisfaction measures, and mystery shopping exercises. In the same year, CAE achieved a mystery shopping score of 91.06, ranking first among peers, reflecting the Bank's strong service delivery performance. Together, these results provide valuable insight to support continuous improvement and strengthen long-term trust.

Complaints Handling and Service Improvement

Customer complaints form an important component of CAE's customer experience framework and provide valuable insight into customer expectations, service gaps, and areas requiring corrective action. The Bank maintains channels and processes to receive, review, and address customer concerns in a timely and transparent manner, supporting both accountability and continuous service improvement.

To maintain accountability, CAE provides a clear and accessible mechanism for handling complaints. Customers can easily submit suggestions or grievances via a dedicated electronic form on the Bank's website, ensuring accessibility and efficient case handling.

The Bank commits to initiating necessary investigations within 2 business days of receipt, ensuring a responsive, timely resolution process. For urgent matters such as lost or stolen cards, CAE provides 24/7 support channels and self-service options to enable immediate card blocking, reflecting its commitment to protecting customer assets at all times.

100%

Complaints Resolved

Customer Awareness and Transparent Communication

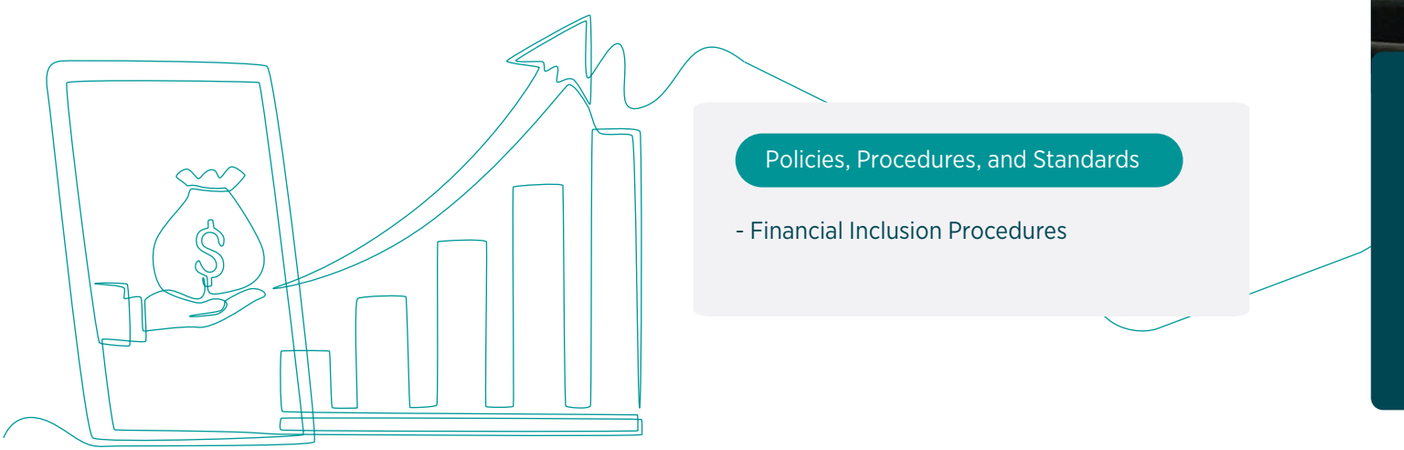
As part of its customer rights framework, CAE also places importance on providing customers with clear, accessible information that helps them better understand products, services, and available channels. By promoting awareness and encouraging informed engagement, the Bank seeks to strengthen transparency and foster a more confident and constructive relationship with its customers. This helps support informed decision-making and reinforces the practical application of customer protection principles across customer interactions and service channels.

EXPANDING
ACCESS TO FINANCE

Governance and Management Approach

CAE manages financial inclusion through a coordinated approach that supports implementation across relevant business lines and ensures the consistent delivery of inclusive products, outreach activities, and awareness efforts.

This approach is guided by the Bank's Financial Inclusion Procedures, updated in 2025 to incorporate additional controls and strengthen implementation. The Procedures are aligned with Central Bank of Egypt requirements and support the Bank's efforts to advance financial inclusion in a structured and consistent manner.



Policies, Procedures, and Standards

- Financial Inclusion Procedures

2025 HIGHLIGHTS



29.7K
New Financial Inclusion Customers in 2025

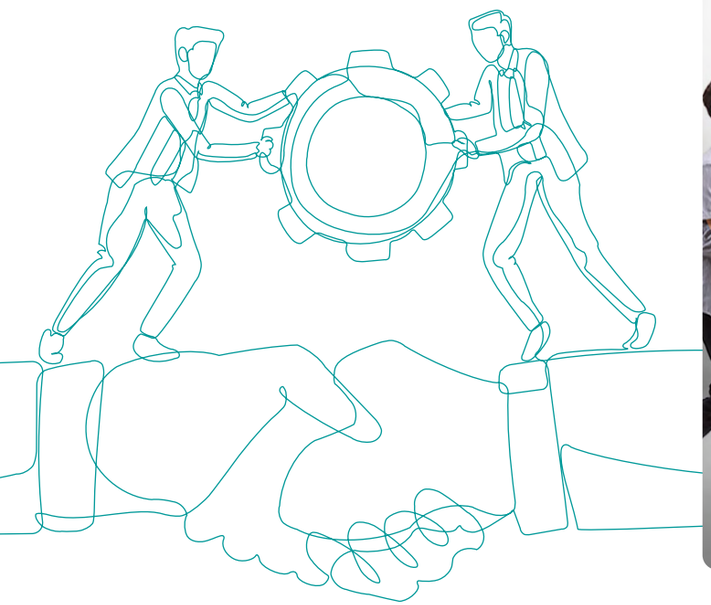
89%
Financial Inclusion Customers have Access to Basic Banking Products

625
Total Number of Simplified KYC Accounts

UNLOCKING ACCESS **TO FINANCE FOR ALL**

As part of its commitment to broadening financial access, CAE continues to strengthen its portfolio of inclusive banking products to better serve underserved and financially excluded segments.

Through this portfolio, CAE seeks to reduce barriers to formal banking by combining targeted product design with more accessible onboarding approaches. This contributed to the acquisition of 29,718 new customers during the year, supporting wider participation in the formal financial system.



In 2025, the Bank offered five dedicated financial inclusion products, reflecting its continued focus on accessibility, relevance, and ease of access across different customer groups.

SAWA Account

Designed for customers with disabilities, the SAWA Account supports more inclusive access to banking services through features aligned with the CBE's financial inclusion initiative. The account offers easier entry into formal banking through waived account-opening fees, no minimum balance requirement, preferential interest rates, discounted maintenance fees, and a debit card for day-to-day transactions.



My First Account

My First Account is tailored for youth aged 15 to 26 and is designed to encourage early engagement with formal banking services.

The account combines accessible banking features with youth-focused benefits, including free account opening, free debit card issuance and renewal, preferential savings rates, and additional incentives such as fast-track access to the CAE Summer Internship Program.

Ahlan Eve Account

Introduced as part of the Bank's offering for women, the Ahlan Eve Account is designed to support greater financial access and inclusion for new-to-bank female customers. The account provides accessible and flexible banking features, including preferential tiered interest rates, free debit card issuance for the first year, and free SMS alerts, helping strengthen women's engagement with both branch and digital banking services.

Financial Inclusion Account

The Financial Inclusion Account is designed to expand access to banking services for unbanked and underserved segments, including students, freelancers, and homemakers. By combining simplified onboarding with zero opening fees, no minimum balance, and reduced service charges, the account provides an accessible entry point into the formal financial system. It is further supported by free debit card issuance and registration on digital banking channels.

Simplified KYC Accounts

As part of its commitment to expanding financial access, CAE offers Simplified KYC Accounts designed to facilitate onboarding for customers who may not be able to provide the standard business or income documentation typically required under conventional Know Your Customer procedures.

These accounts support a more flexible and inclusive approach to customer identification, helping extend access to underserved and financially excluded segments.

The offering serves a wide range of customers, including unemployed individuals, homemakers, students, self-employed individuals, and micro-entrepreneurs engaged in informal or small-scale economic activities. By reducing documentation-related barriers, Simplified KYC Accounts help bring more customers into the formal banking system. In 2025, the Bank provided 625 Simplified KYC accounts, reflecting its continued efforts to support inclusive access to banking services.

FINANCIAL LITERACY **AND OUTREACH ACTIVITIES**

Financial services remained a key pillar of CAE's financial inclusion efforts in 2025, supporting the Bank's objective of helping underserved and financially excluded groups better understand and engage with formal financial services.

During the year, the Bank delivered 7 financial literacy sessions and reached 821 external beneficiaries through targeted initiatives, with a particular focus on youth and other priority segments.

Through these efforts, CAE continued to complement access to financial products with greater awareness of banking services, financial planning, and responsible financial behavior.

821

Beneficiaries Reached

Alexandria University

At Alexandria University, CAE combined financial literacy with practical engagement through two dedicated sessions for university students, designed to promote financial inclusion among youth and raise awareness of the Bank's youth-focused offering.

Alongside a financial literacy session, the event included on-ground activation that introduced students to formal banking services and provided the opportunity to open My First youth accounts. Through this approach, CAE supported youth empowerment by linking financial awareness to accessible, relevant banking solutions.



CAE Summer Internship Program

Financial literacy was also integrated into CAE's Summer Internship Program through three dedicated sessions. By embedding financial awareness within the internship experience, the Bank sought to equip participants with practical knowledge of everyday banking and money management while strengthening their understanding of the value of formal financial services. This approach also helped connect youth development with broader financial inclusion objectives in a more applied setting.

Orphaned Youth from Sanad Association

CAE expanded its outreach to orphaned youth through the Sanad Association, supporting a segment that may face greater barriers to financial awareness and inclusion. Through this initiative, the Bank contributed to building a foundational understanding of banking services and basic financial practices, helping participants become more familiar with the role that formal financial engagement can play in supporting greater financial stability and independence.



Lycée Français d'Alexandrie

At Lycee Francais d'Alexandrie, CAE contributed to a practical financial awareness initiative linked to a mini-enterprise competition, combining introductory learning with direct exposure to banking activities. Students were introduced to the Group's and the Bank's activities, different banking functions and products, and key points relevant to their project work.

At the same time, a branch visit provided hands-on exposure to the banking environment.

Through this initiative, CAE helped connect financial awareness with practical learning and gave students a clearer understanding of how banking services support economic activity in real life.



FinYology (FinTech for Youth)

As part of its broader youth engagement efforts, CAE also participated in the FinYology (FinTech for Youth) initiative in collaboration with the CBE and the Egyptian Banking Institute. This initiative helps raise awareness of financial technology among young people and encourages greater interest in innovation-led approaches to financial challenges.

Through its participation, the Bank supported an initiative that connects financial literacy with technology and innovation, while helping expose youth to the evolving role of digital solutions in shaping the future of financial services.

CAE Pioneer Program

Financial awareness was also delivered through CAE's Pioneers Program, a structured initiative designed to equip young women with limited access to professional development opportunities with essential knowledge of the banking sector.

Built around a multi-day training journey and practical exposure, the program focused on introducing participants to the banking world, strengthening professional and soft skills, and supporting their career development.

Through this initiative, CAE linked financial literacy with broader empowerment and capability building, helping participants develop greater confidence in engaging with financial and banking concepts.



CAE FINANCIAL **INCLUSION EVENTS**

CAE continued to leverage CBE-led financial inclusion events in 2025 as an important channel for outreach, awareness, and direct engagement with priority segments.

Through these campaigns, the Bank combined financial literacy, product awareness, and on-the-ground activation to expand access to formal banking services and strengthen engagement across diverse communities.

International Women's Day

During International Women's Day, CAE focused on expanding women's access to banking services through targeted outreach and product awareness activities. The event highlighted solutions relevant to women's financial needs and supported direct engagement with potential customers through on-ground activation.



Arab Financial Inclusion Day

During Arab Financial Inclusion Day, CAE placed particular emphasis on youth engagement through an initiative held at Alexandria University.

The Bank combined a financial literacy session and interactive discussion with on-ground activation, giving students direct exposure to accessible banking solutions, including the My First Package for Youth, and the opportunity to open accounts during the event.



International Youth Day

As part of International Youth Day, CAE continued to prioritize young people as a key segment within its financial inclusion efforts. The Bank combined awareness activities with practical engagement to help participants better understand available banking services and encourage more confident use of formal financial solutions.



Farmers Financial Inclusion Day



During Farmers Financial Inclusion Day, CAE expanded its outreach to rural and agricultural communities, focusing on increasing awareness of financial services tailored to their needs. Through direct engagement and product communication, the Bank supported broader access to formal banking services within this segment.

World Savings Day

For World Savings Day, CAE combined financial literacy with on-ground activation through an initiative targeting youth students at Alexandria University. Alongside a financial literacy session, the event provided direct engagement opportunities that supported awareness of formal banking services and encouraged account opening.



International Day for Persons with Disabilities

On International Day of Persons with Disabilities, CAE reinforced its commitment to accessible and inclusive banking through targeted awareness and engagement activities. The initiative combined financial literacy with more practical exposure to banking services, supporting greater familiarity with the banking environment and available solutions.



BUILDING INTERNAL CAPACITY FOR FINANCIAL INCLUSION

CAE also continued to strengthen internal capabilities to support the effective delivery of its financial inclusion agenda.

By equipping employees with a stronger understanding of inclusive banking concepts, products, and target segments, the Bank helps reinforce more consistent implementation across customer-facing channels and activities. This internal capacity building supports the translation of financial inclusion objectives into day-to-day service delivery and customer engagement.

In 2025, 296 employees completed internal financial inclusion training through e-learning programs. This contributed to embedding greater awareness of inclusive banking practices across the organization and supported the Bank's broader efforts to expand access to finance through informed and coordinated execution.

EMPOWERING
COMMUNITIES AND IMPACT

Governance and Management Approach

The Bank manages its community investments through a structured framework that separates long-term development initiatives from corporate social responsibility activities. The primary vehicle for sustained social impact is the CAE Foundation for Development, a non-profit organization governed by its own bylaws and regulated by the Ministry of Social Solidarity. The Foundation is overseen by a Board of Trustees comprising 5 to 15 volunteer members, who guide the allocation of funding provided by the Bank, including seed capital and annual contributions, toward initiatives that support underserved communities.

In parallel, the CSR function within the Bank is responsible for employee engagement initiatives, Group-wide programs, and awareness activities that promote environmental and social responsibility among stakeholders.



2025 HIGHLIGHTS



37K
Beneficiaries Reached

48%
Increase in Beneficiaries Reached Compared to 2024

EGP 32 million
Total CSR Investment

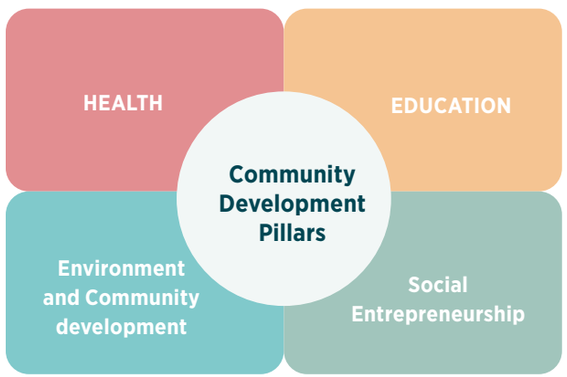
500
Beneficiaries Served through Persons with Disabilities Programs

+18K
Women were Supported through a Partnership with the Baheya Foundation

COMMUNITY INVESTMENT AND **REACH THROUGH CAE FOUNDATION**

In 2025, CAE maintained total CSR investments of EGP 32 million, where EGP 30 million were donated to CAE's Foundation and reached 37K beneficiaries through initiatives delivered across the Foundation's four key pillars: Education, Healthcare, Environment and Community Development, and Social Entrepreneurship.

Through the CAE Foundation for Development, the Bank continued to channel its community investments toward priority social needs, supporting broader inclusion, resilience, and improved quality of life across communities in Egypt.



A RENEWED IDENTITY FOR CAE FOUNDATION

In 2025, the CAE Foundation for Development unveiled a new brand identity. Inspired by a blooming four-petal flower, the new logo symbolizes the Foundation's four pillars and offers a clearer expression of its social development role and long-term community focus.

CRÉDIT AGRICOLE EGYPT FOUNDATION



EDUCATION AND **YOUTH DEVELOPMENT INITIATIVES**

Empowering Young Talent through Ebhar Misr

CAE also continued to support youth development through initiatives such as the Ebhar Misr Program, which empowers young talent in arts, science, and technology.

This type of support reflects the Foundation's broader commitment to investing in future capability building and creating pathways for youth development. By backing initiatives that nurture talent and encourage personal growth, the Bank helps expand access to opportunity and supports the development of the next generation of capable, engaged young people.

Community School Refurbishment and Educational Access

Through a six-year education program in Upper Egypt, the CAE Foundation supported efforts to improve access to quality primary education for underserved children. In partnership with Misr El Kheir Foundation, the initiative contributed to the refurbishment of 75 community schools and sponsored educational classes for 2,000 children, enabling them to complete their primary education from Grade 1 through Grade 6. By enhancing learning environments and expanding school capacity, the program has helped create sustainable educational opportunities for current and future generations of students.



Expanding Access to Education through UFE Cooperation

Through its Closed Communities segment, CAE continued to align its business relationships with its community development pillars by advancing its cooperation with the Université Française d'Égypte (UFE) through a scholarship initiative under the Bank's Human Centric project and the 2024 protocol. Under this cooperation, CAE committed to supporting one of UFE's new students for the 2025–2026 academic year through a scholarship designed to widen access to higher education for students facing social or personal barriers.

The selection process was carried out in coordination with UFE and considered a range of criteria, including financial need, social circumstances, disability inclusion, and academic performance, with particular focus on students applying to future-oriented fields such as artificial intelligence, cybersecurity, business informatics and data analytics, digital marketing, and business management. Following the review process, one female student with a disability applying to Business Informatics and Data Analytics was selected to receive a full scholarship of EGP 155K.

Through this initiative, the Bank reinforced its commitment to inclusive education and to creating pathways for talented students to access opportunities that support their long-term academic and professional development.



Promoting Community Well-Being Through Shared Spaces

Building on a relationship spanning more than four decades, CAE expanded its engagement with Alexandria Sporting Club through its Closed Communities segment. The Bank contributed to the development of a new padel court facility serving approximately 40,000 Club members, 40–50% of whom are youth. The facility enhances the Club's recreational offering while promoting wellbeing, social interaction and stronger community ties.

The initiative reflects CAE's commitment to integrating community development into its business relationships and supporting healthier, more connected communities.



HEALTHCARE AND **WELL-BEING INITIATIVES**

Building Healthier Futures for Vulnerable Children Through Ibrahim A. Badran Foundation

In 2025, CAE renewed its partnership with the Ibrahim A. Badran Foundation for the sixth consecutive year, reinforcing its long-term commitment to child health and community development. Building on the success of previous medical outreach efforts, the initiative expanded its scope through the establishment of permanent healthcare clinics in Cairo, Giza, and Beheira. These clinics are expected to provide continuous and accessible medical care to approximately 7,200 children, ensuring sustained health support and improving access to quality healthcare services.

Through this initiative, CAE continues to contribute to stronger social outcomes by fostering healthier communities, enhancing child welfare, and supporting inclusive development across Egypt.



Advancing Women's Health through Baheya

CAE strengthened its support for women's health through a partnership with the Baheya, under which the Bank is funding the acquisition of two medical machines expected to contribute to the treatment of more than 18K women annually.

As part of CAE's commitment to advancing community well-being and improving access to essential healthcare services, this initiative represents a targeted intervention aimed at enhancing diagnostic and treatment capabilities for women while supporting earlier detection and better continuity of care.

Through this partnership, CAE contributes to addressing a critical public health need and reinforces its commitment to supporting women's health through practical, high-impact healthcare solutions that create lasting social value.





ENVIRONMENT AND COMMUNITY **DEVELOPMENT INITIATIVES**

Scaling Sustainable Agriculture Solutions in Rural Communities



As part of its environment and community development pillar, the Bank continued to support sustainable agriculture initiatives through its partnership with Schneider Electric under the umbrella of the CAE Foundation's efforts to advance environmental sustainability and community resilience. In 2025, the proposed Al-Samarah Village project focused on improving irrigation efficiency and agricultural waste management through solar-powered pumping systems and waste processing solutions.

Designed to respond to local challenges such as irrigation shortages, high fuel costs, and environmentally harmful farming practices, the project aims to improve access to water, reduce operational burdens on farmers, and strengthen agricultural productivity in the community. It is expected to support 3K direct beneficiaries and 13K indirect beneficiaries, while contributing to more sustainable rural livelihoods.

Al-Samarah Village Project Impact

64,000 Liters
Diesel Saved Annually

175.8 Tons
CO_2 Emissions Avoided Annually

30%
Improvement in Water Sourcing

25%
Increase in Crop Productivity

30%
Reduction in Reliance on Chemical Fertilizers

Pollution Reduction
Elimination of Rice Straw Burning Hazards

Supporting PwDs

Through CAE Foundation, the Bank continued to prioritize inclusion by providing dedicated support for Persons with Disabilities (PwDs) as part of its wider commitment to building more accessible and equitable communities. During 2025, the Foundation implemented initiatives aimed at supporting PwDs and expanding access to opportunities, reaching 500 direct beneficiaries through targeted programs and interventions.

This support reflects CAE Foundation's broader approach to community investment, which seeks not only to respond to immediate needs but also to promote dignity, participation, and improved quality of life for underserved groups.

SOCIAL **ENTREPRENEURSHIP INITIATIVES**

Supporting Women's Economic Empowerment Through Micro-Entrepreneurship

Through the CAE Foundation, support was provided to a social entrepreneurship program aimed at empowering women who are the primary providers for their families in rural areas of Old Cairo. Implemented in partnership with Kheir and Baraka Association, the initiative combined technical and basic business skills training with healthcare and food support to help participants strengthen their livelihoods. Women also received seed funding and ongoing guidance to establish micro-enterprises, including beauty salons, grocery shops, and tailoring workshops, enabling them to generate stable sources of income and support their families.



Enabling Market Access Through Cashless Bazaars

In collaboration with Diarna Exhibition and under the patronage of the Central Bank of Egypt (CBE) and relevant national entities, including the Ministry of Social Solidarity and the National Council for Women, CAE organized a Winter Bazaar designed as a fully cashless marketplace.

The event created market access opportunities for local artisans and small businesses while also promoting digital payment adoption in a practical community setting by bringing together community support, entrepreneurship, and both digital and financial inclusion.



Expanding Seasonal Opportunities for Small-Scale Entrepreneurs

Complementing the winter edition, the Bank also hosted a Spring/Summer Bazaar, further extending opportunities for artisans and micro-entrepreneurs to showcase their products and reach wider audiences. These initiatives helped create more inclusive economic opportunities, strengthened collaboration with national stakeholders, and supported local entrepreneurship. They also demonstrate how community-facing platforms can help connect small producers to broader visibility and customer engagement, while contributing to more resilient local economic activity.



Supporting Youth Transition from Alternative Care - SANAD NGO

CAE continued its partnership with Sanad for Alternative Parental Care NGO by delivering financial literacy sessions for youth without parental care, equipping them with the knowledge and confidence to transition more independently from care homes at the age of 18.

This forms the next phase of a broader 360-degree inclusion model. Looking ahead, the Bank intends to expand the initiative through internship opportunities, providing participants with practical banking experience while developing workplace skills and enhancing their employability to support their transition into the workforce.



VOLUNTEERISM AND **COMMUNITY ENGAGEMENT**

One for Us & One for the Community: Our People's Impact in Action

"One for Us & One for the Community" is CAE's flagship employee engagement concept, to connect employee well-being, personal experiences, and social responsibility with meaningful community and environmental impact. Built on a reciprocal model, the concept links employee interests, personal challenges, and well-being needs with community priorities, transforming engagement into sustained, purpose-driven action.

The program reflects their commitment to fostering a culture of volunteering, social responsibility, and sustainable community development. In 2025, the concept engaged 400 employees in one month, creating a platform for employee participation across social, environmental, and community-focused activities, while reinforcing empathy, shared responsibility, and a stronger connection between employees and the communities served by the Bank.

Ahl Masr Hospital for Burn Treatment

Through the CAE Foundation, support was extended to Ahl Masr Hospital for Burn Treatment to contribute to the development of the hospital's second phase. The Foundation provided EGP 15 million to support the completion and medical equipping of three isolation rooms and intensive care units within the new facility. Upon completion, expected by June 2027, these specialized units are projected to serve between 200 and 300 patients annually, helping enhance access to critical burn care services and strengthening the hospital's capacity to meet growing healthcare needs.



Jossour Football Tournament: Inclusion Through Sports

Building on CAE's previous sports-based inclusion efforts, including the Helm Tournament, the Bank expanded this approach under "One for Us & One for the Community" through the Jossour Football Tournament. The initiative focused on empowering youth without parental care and using direct employee engagement to challenge stereotypes, recognize youth potential, and support equal opportunities within the private sector.

A young professional originally designed the initiative without parental care and was later adopted by the Bank and its partners, giving it a strong practical link to the needs of the youth it serves. The initiative contributed to a broader 360-degree inclusion model focused on awareness, skills development, financial literacy, employability, and professional integration. CAE funded and participated in the second edition of the Jossour Football Tournament, which brought together employees and youth in an inclusive and culturally relevant setting during the holy month of Ramadan, where football represents a widely shared social tradition.

CAE employees and their youth team members achieved 1st place in the first edition and 3rd place in the second edition, demonstrating strong engagement and team spirit. To further strengthen equal opportunities, the second edition also expanded participation to include female players.

Beyond the tournament, participants received financial literacy sessions covering saving techniques, banking fundamentals, and the difference between saving and investment. The initiative also created pathways toward internship opportunities at CAE, supporting professional integration in the banking sector and linking community engagement with practical skills development and future opportunities.





Ramadan Food Boxes Initiative – Misr El Kheir

CAE partnered with Misr El Kheir to support families in need during the holy month of Ramadan. Through this initiative, more than 150 employees participated in preparing and distributing food boxes, directly contributing to alleviating short-term economic pressures on vulnerable households.

Supporting Care and Well-Being Beyond the Workplace

The Bank also delivered employee-focused initiatives with a social dimension, including workshops for employees managing caregiving responsibilities and a fun day organized at an elderly care home. These activities reflect an approach that connects employee well-being with wider community care and reinforces a culture of empathy and social responsibility.



EMBEDDING SUSTAINABLE **PROCUREMENT PRACTICES**

Governance and Management Approach

CAE manages procurement through a structured approach covering supplier sourcing, tendering, contract formalization, and ongoing supplier oversight. This supports quality, resilience, and business continuity across procurement activities while ensuring consistency, transparency, and effective supplier governance.

The Bank's procurement procedures define the full sourcing cycle and strengthen the tendering process through clear governance arrangements. These procedures are aligned with Crédit Agricole Group procurement standards, ensuring consistency between local implementation and broader Group requirements.



Policies, Procedures, and Standards

- Procurement Procedure

2025 HIGHLIGHTS



58%

of Suppliers Underwent ESG Assessment

STRENGTHENING SUPPLIER GOVERNANCE AND **RESPONSIBLE SOURCING**

During 2025, CAE continued to reinforce governance across its procurement activities through clearer sourcing procedures and stronger tendering controls. The procurement procedure clarified the sourcing cycle and supported a more transparent and robust approach to supplier selection and tender management.

The Bank also maintained proactive engagement with suppliers to support continuity, planning, and long-term value. This included consolidation for bulk purchasing and the use of longer-term agreements where relevant, helping strengthen supplier relationships while supporting procurement efficiency and resilience.

Integrating ESG Considerations into Procurement

CAE continued to advance the integration of ESG considerations into procurement practices as part of its wider sustainable procurement approach.

Ethical procurement was identified as a strategic priority during the year, with mandatory CSR weighting and evaluation criteria being integrated into competitive tenders. This reflects a more structured effort to embed governance and sustainability considerations into supplier evaluation and procurement decision-making.

In 2025, 144 suppliers underwent ESG assessments, representing 58% of the supplier base assessed that year. While the percentage remained stable compared with 2024, the increase in the number of assessed suppliers reflects the continued application of ESG screening across a growing procurement base.

Supplier Base and Procurement Reach

In 2025, CAE worked with 247 suppliers, up from 212 in 2024, reflecting the breadth of the Bank's supplier network and the scale of procurement required to support its operations.

Local suppliers accounted for 47% of total procurement spending during the year, highlighting the continued role of domestic sourcing within the Bank's procurement footprint.

Together, these figures reflect a procurement model that combines scale, supplier reach, and ongoing support for the Bank's day-to-day and strategic business requirements.

Roadmap for Sustainable Procurement

CAE has defined a procurement roadmap for 2026–2028 to advance automation, strengthen supplier governance, and support a more sustainable procurement model over time.

Key priorities include achieving a fully automated procurement cycle, increasing the spend inclusion ratio from 50% to 80% within the P2P system, updating the CSR questionnaire to strengthen governance over suppliers, establishing a 2025 procurement emissions baseline, and targeting a 25% reduction in emissions against that baseline.

Through this roadmap, CAE seeks to enhance both the efficiency and sustainability of its procurement practices in the years ahead.



Appendices

08.

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ABBREVIATIONS **AND ACRONYMS**

ABC	Anti-Bribery and Corruption
AI	Artificial Intelligence
AML	Anti-Money Laundering
AML/CTF	Anti-Money Laundering and Counter-Terrorism Financing
ATM	Automated Teller Machine
ATS	Applicant Tracking System
AUC	American University in Cairo
BD+C	Building Design and Construction
Bn	Billion
CA Group	Crédit Agricole SA
CAE	Crédit Agricole Egypt
CBE	Central Bank of Egypt
CD	Certificates of Deposit
CERES	Committee for Evaluation of Risks on Environmental and Social matters
CIB	Crédit Agricole Corporate and Investment Bank
CO_2e	Carbon Dioxide Equivalent
CPR	Cardiopulmonary Resuscitation
CRI	Customer Relationship Index
CSR	Corporate Social Responsibility
DR	Disaster Recovery
EBRD	European Bank for Reconstruction and Development
e-KYC	Electronic Know Your Customer
EGP	Egyptian Pound
EGX	Egyptian Exchange
EHFC	Egyptian Housing Finance Company
EIP	Easy Installment Plan
ESG	Environmental, Social, and Governance
ESRM	Environmental and Social Risk Management
EV	Electric Vehicle
EXCO	Executive Committee
FATCA	Foreign Account Tax Compliance Act
FRA	Financial Regulatory Authority
FTE	Full-Time Equivalent
FX	Foreign Exchange
GEFF	Green Economy Financing Facility
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
H&S	Health and Safety
HCM	Human Capital Management
HR	Human Resources
ID+C	Interior Design and Construction
IFC	International Finance Corporation
IFCAM	International Finance Corporation Assessment Methodology
IFC PS	International Finance Corporation Performance Standards
IFRS	International Financial Reporting Standards

IIRC	International Integrated Reporting Council
IR	Integrated Reporting
ISO	International Organization for Standardization
IT	Information Technology
K	Thousand
KPI	Key Performance Indicator
KYC	Know Your Customer
LEED	Leadership in Energy and Environmental Design
LTIFR	Lost-Time Injury Frequency Rate
LTISR	Lost-Time Injury Severity Rate
MD	Managing Director
Mn	Million
MTP	Medium-Term Plan
NGO	Non-Governmental Organization
NPS	Net Promoter Score
OFAC	Office of Foreign Assets Control
P2P	Procure-to-Pay
PII	Personally Identifiable Information
PwDs	People with Disabilities
ROAA	Return on Average Assets
ROACE	Return on Average Common Equity
ROE	Return on Equity
RPA	Robotic Process Automation
SAE	Egyptian Joint Stock Company (Société Anonyme Égyptienne)
SASB	Sustainability Accounting Standards Board
SDG	Sustainable Development Goal
SME	Small and Medium Enterprise
SOAR	Security Orchestration, Automation, and Response
tCO_2e	Tons of CO_2 Equivalent
TCFD	Task Force on Climate-related Financial Disclosures
TD	Term Deposit
TIP	Threat Intelligence Platform
UFE	Université Française d'Égypte
UN	United Nations
UNGC	United Nations Global Compact
USD	United States Dollar
VRV	Variable Refrigerant Volume
YoY	Year-on-Year

ESG
PERFORMANCE INDICATORS

SOCIAL **INDICATORS**

Crédit Agricole - Egypt Workforce Overview		2024	2025
Employees	**Total**	**2,166**	**2,182**
	Male	1,371	1,360
	Female	795	822
	Full-time	**2,166**	**2,182**
	Male	1,371	1,360
	Female	795	822
	Part-time	**Zero**	**Zero**
	Male	Zero	Zero
	Female	Zero	Zero
	Permanent Contract	**1,294**	**1,249**
	Male	880	838
	Female	414	411
	Temporary Contract	**872**	**933**
	Male	491	522
	Female	381	411
Breakdown by Age and Gender	Age under 30	557	517
	Age 30-50	1,362	1,394
	Age above 50	247	271

Crédit Agricole - Egypt Workforce Overview		2024	2025
Breakdown by Employee Category	**Entry Level**	**1,528**	**1,536**
	Male	919	910
	Female	609	626
	Middle Management	**531**	**533**
	Male	370	366
	Female	161	167
	Senior Management	**107**	**113**
	Male	82	84
	Female	25	29
Breakdown by Region	**Greater Cairo**	**1,843**	**1,856**
	Male	1,148	1,144
	Female	695	712
	Alexandria and North Coast	**120**	**122**
	Male	72	72
	Female	48	50
	Canal and Delta	**93**	**94**
	Male	64	59
	Female	29	35

Crédit Agricole - Egypt Workforce Overview		2024	2025
Breakdown by Region	**Sinai**	**12**	**12**
	Male	9	7
	Female	3	5
	Upper Egypt	**98**	**98**
	Male	78	78
	Female	20	20
Workers who Are Not Employees	Interns	600	600

New Hires		2024	2025
Total New Hires		**272**	**264**
By Gender	Male	56.6%	54.9%
	Female	43.4%	45.1%
By Age Group	Under 30	75.4%	72%
	30-50	23.9%	27.7%
	Above 50	0.7%	0.4%

Employee Turnover		2025
		Turnover Rate[1] (%)
Total Turnover		
By Type	Full Time Employee Voluntary Turnover	10%
By Gender	Male	9%
	Female	11%
By Age Group	Under 30	18%
	30-50	9%
	Above 50	0.7%

Training and Development		2024		2025	
		Total Hours	Average Hours per Employee	Total Hours	Average Hours per Employee
Total Training Hours		**95,817**	**44**	**99,888**	**46**
Breakdown by Gender	Male	57,871	42	58,885	43
	Female	37,946	48	41,003	50
Breakdown by Age	Under 30	34,536	62	35,348	68
	30-50	54,388	40	57,876	41
	Above 50	6,893	28	6,664	25
Breakdown by Employee Category	Entry Level	67,177	44	67,382	44
	Middle Management	22,156	42	28,430	53
	Senior Management	6,484	61	4,076	36

[1] Turnover rate is calculated as the % of leavers per category divided by the total number of employees in that specific category as of the end of 2025.

Occupational Health and Safety Metrics	Unit	2024	2025
Health and Safety Training	Total Training Sessions	2	3
	Total Trainees	41	56
Work-Related Injuries (Bank Employees)	Total Injuries	0	0
	Main Types of Injuries	0	0
	Total Hours Worked	0	0
	Lost-Time Injury Frequency Rate (LTIFR)	0	0
	Lost-Time Injury Severity Rate (LTISR)	0	0
Work-Related Injuries Contractors and Workers who Are Not Employees	Total Injuries	0	0
	Main Types of Injuries	0	0
	Total Hours Worked	0	0
	Lost-Time Injury Frequency Rate (LTIFR)	0	0
	Lost-Time Injury Severity Rate (LTISR)	0	0

Occupational Health and Safety Metrics	Unit	2024	2025
Work-Related Illnesses	Employees	0	0
	Main Types of Work-Related Illness (Employees)	0	0
	Contractors	0	0
	Main Types of Work-Related Illness (Contractors)	0	0
Work-Related Hazards	No. of Hazards Reported (Employees)	0	0
	No. of Hazards Reported (Contractors)	5	3

Parental Leave	2024	2025
Number of Employees Entitled to Maternity/Parental Leave	96	99
Male	60	56
Female	36	43
Total Number of Employees who took Maternity/Parental Leave during the Reporting Period	97	99
Male	60	56
Female	37	43
Total Number of Employees Who Returned to Work After Their Maternity/Parental Leave Ended During the Reporting Period	27	85
Male	20	56
Female	7	29

GOVERNANCE **INDICATORS**

Board Composition		Unit	2024	2025
Board of Directors by Gender	Total	No. of members	11	11
	Male	No. of members	9	9
	Female	No. of members	2	2
Board of Directors by Age	Age <30	No. of members	0	0
	Age 30-50	No. of members	1	1
	Age >50	No. of members	10	10
Board of Directors by Type	Non-Executive Members	No. of members	10	10
	Executive Members	No. of members	1	1
	Independent	No. of members	3	2
Board Activities	Number of Board Meetings	No. of meetings	9	8
	Board Meeting Attendance Rate	%	100%	94%

ENVIRONMENTAL **INDICATORS**

Energy, Water, Materials, and Waste		Unit	2025
Energy Consumption	Purchased Electricity	MWh	11,775
	Purchased Chilled Water	MWh	111
	Diesel Consumed by the Bank's Emergency Generators	MWh	73
	Diesel Consumed by the Bank's Owned Vehicles	MWh	180
	Petrol Consumed by the Bank's Owned Vehicles	MWh	1,117
	Total	MWh	13,869
Water	Municipal Water Intake	m^3	74,543
Waste	Non-Hazardous Waste Generated	Total (tons)	68

Carbon Emissions		Unit	2025
Scope 1 (Direct)	**Total**	**$mtCO_2e$**	**2,220**
Scope 2 (Indirect)	**Total (Location-Based)**	**$mtCO_2e$**	**4,824**
Scope 1+2	**Total**	**$mtCO_2e$**	**7,043**
Scope 3 (Other Indirect)	**Total**	**$mtCO_2e$**	**4,472**
	Purchased Goods and Services	$mtCO_2e$	36
	Fuel and Energy Related Activities	$mtCO_2e$	1,256
	Waste Generated in Operations	$mtCO_2e$	45
	Business Travel	$mtCO_2e$	330
	Employee Commuting + WTT	$mtCO_2e$	2,804
Scope (1+2+3)	**Total**	**$mtCO_2e$**	**11,515**
Carbon Intensity[1]	Scope 1+2 per Employee	$mtCO_2e$/Employee	3.23
	Scope 1+2 per Unit Area	$mtCO_2e/m^2$	0.09
	Scope 1+2 per Net Profit	$mtCO_2e$ /M.EGP	1.02

[1] The carbon intensity refers to the rate of GHG emissions in $mtCO_2e$ over a specific period, relative to a relevant measure of activity.

GRI
CONTENT INDEX

Statement of Use	CAE has reported in accordance with the GRI Standards for the period from January 1st, 2025, to December 31st, 2025.
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	No applicable sector standard has been published to date.

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021						
GRI 2: General Disclosures 2021	**The Organization and Its Reporting Practices**					
	2-1 Organizational details	Who We Are				
	2-2 Entities Included in the Organization's Sustainability Reporting	About This Report				
	2-3 Reporting Period, Frequency, and Contact Point	About This Report				
	2-4 Restatement of Information	About This Report				
	2-5 External Assurance	Limited Assurance Statement				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	**Activities and Workers**					
	2-6 Activities, Value Chain, and Other Business Relationships	Crédit Agricole At A Glance				
	2-7 Employees	Social Indicators				SDG 8.5, 10.3
	2-8 Workers who Are Not Employees	Social Indicators				SDG 8.5
	Governance					
	2-9 Governance Structure and Composition	Sustainability Governance, Ethics, And Risk Management				SDG 5.5, 16.7
	2-10 Nomination and Selection of the Highest Governance Body	Sustainability Governance, Ethics, And Risk Management				SDG 5.5, 16.7
	2-11 Chair of the Highest Governance Body	Sustainability Governance, Ethics, And Risk Management				SDG 16.6
	2-12 Role of the Highest Governance Body in Overseeing the Management of Impacts	Sustainability Governance, Ethics, And Risk Management				SDG 16.7
	2-13 Delegation of Responsibility for Managing Impacts	Sustainability Governance, Ethics, And Risk Management				
	2-14 Role of the Highest Governance Body in Sustainability Reporting	Sustainability Governance, Ethics, And Risk Management				
	2-15 Conflicts of Interest	Upholding Integrity And Accountability				SDG 16.6
	2-16 Communication of Critical Concerns	Upholding Integrity And Accountability				
	2-17 Collective Knowledge of the Highest Governance Body	Driving Sustainability From The Top				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-18 Evaluation of the Performance of the Highest Governance Body	Sustainability Governance, Ethics, And Risk Management				
	2-19 Remuneration Policies	Sustainability Governance, Ethics, And Risk Management				
	2-20 Process to Determine Remuneration	Upholding Integrity And Accountability				
	2-21 Annual Total Compensation Ratio		a, b, c	Confidentially Constraint	CAE considers this Information Confidential	
	Strategy, Policy, and Practices					
	2-22 Statement on Sustainable Development Strategy	Message from the Managing Director				
	2-23 Policy Commitments	Sustainability Governance, Ethics, And Risk Management				
	2-24 Embedding Policy Commitments	Sustainability Governance, Ethics, And Risk Management				
	2-25 Processes to Remediate Negative Impacts	Sustainability Governance, Ethics, And Risk Management				
	2-26 Mechanisms for Seeking Advice and Raising Concerns	Sustainability Governance, Ethics, And Risk Management				SDG 16.3
	2-27 Compliance with Laws and Regulations	Sustainability Governance, Ethics, And Risk Management				
	2-28 Membership Associations	UNGC Participant				
	Stakeholder Engagement					
	2-29 Approach to Stakeholder Engagement	Engaging Our Stakeholders				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-30 Collective Bargaining Agreements	CAE does not have any collective bargaining agreements. However, employees can communicate grievances or feedback through CAE's open-door policy and the systematic feedback cycle between managers and employees.				SDG 8.8
GRI 3: Material Topics 2021						
GRI 3: Material Topics 2021	3-1 Process to Determine Material Topics	Defining What Matters Most				
	3-2 List of Material Topics	Defining What Matters Most				
Governance, Compliance, and Ethics						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Governance, Ethics, And Risk Management				
GRI 205: Anti-Corruption 2016	205-1 Operations Assessed for Risks Related to Corruption	Sustainability Governance, Ethics, And Risk Management				SDG 16.5
	205-2 Communication and Training about Anti-Corruption Policies and Procedures	Sustainability Governance, Ethics, And Risk Management				SDG 16.5
	205-3 Confirmed Incidents of Corruption and Actions Taken	Sustainability Governance, Ethics, And Risk Management				SDG 16.5
Financial Performance						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Demonstrating Responsible Banking				
GRI 201: Economic Performance 2016	201-1 Direct Economic Value Generated and Distributed	Demonstrating Responsible Banking				SDG 8.1, 8.2, 9.1, 9.4, 9.5,

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 201: Economic Performance 2016	201-2 Financial Implications and Other Risks and Opportunities due to Climate Change		a	Information Unavailable/ Incomplete	These requirements shall be integrated into the Bank's ESG management system and considered in upcoming reports.	SDG 13.1
	201-3 Defined Benefit Plan Obligations and Other Retirement Plans		c, d, e,	Information Unavailable/ Incomplete	These requirements shall be integrated into the Bank's ESG management system and considered in upcoming reports.	
	201-4 Financial Assistance Received from the Government	Financing The Transition To A Sustainable Economy				
Sustainable Finance						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Scaling Sustainable Finance Solutions				
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure Investments and Services Supported	Scaling Sustainable Finance Solutions				SDG 5.4, 9.1, 9.4, 11.2
	203-2 Significant Indirect Economic Impacts	Scaling Sustainable Finance Solutions				SDG 1.2, 1.4, 3.8, 8.2, 8.3, 8.5
Digital Transformation						
GRI 3: Material	3-3 Management of Material Topics	Safeguarding Data And Digital Trust				
Data Privacy and Cybersecurity						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Safeguarding Data And Digital Trust				
GRI 418: Customer Privacy 2016	418-1 Substantiated Complaints Concerning Breaches of Customer Privacy and Losses of Customer Data	Safeguarding Data And Digital Trust				SDG 16.3, 16.10

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
Employee Well-Being and Development						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Empowering Our People				
GRI 401: Employment 2016	401-1 New Employee Hires and Employee Turnover	Empowering Our People Social Indicators				SDG 5.1, 8.5, 8.6, 10.3
	401-2 Benefits Provided to Full-Time Employees That Are Not Provided to Temporary or Part-Time Employees	Empowering Our People Social Indicators				SDG 3.2, 5.4, 8.5
	401-3 Parental Leave	Social Indicators				SDG 5.1, 5.4, 8.5
GRI 404: Training and Education 2016	404-1 Average Hours of Training Per Year Per Employee	Empowering Our People Social Indicators				SDG 4.3, 4.4, 4.5, 5.1, 8.2, 8.5, 10.3
	404-2 Programs for Upgrading Employee Skills and Transition Assistance Programs	Empowering Our People				SDG 8.2, 8.5
	404-3 Percentage of Employees Receiving Regular Performance and Career Development Reviews	All CAE employees are subject to regular performance and career development on an annual basis (100% of employees).				SDG 5.1, 8.5, 10.3
GRI 403: Occupational Health and Safety 2018	403-1 Occupational Health and Safety Management System	Supporting Growth And Well-Being				SDG 3.3, 3.4, 3.9, 8.8, 16.1
	403-2 Hazard Identification, Risk Assessment, and Incident Investigation	Supporting Growth And Well-Being				SDG 8.8
	403-5 Worker Training on Occupational Health and Safety	Supporting Growth And Well-Being				SDG 8.8
	403-6 Promotion of Worker Health	Supporting Growth And Well-Being				SDG 3.3, 3.5, 3.7, 3.8
	403-9 Work-Related Injuries	Supporting Growth And Well-Being Social Indicators				SDG 3.6, 3.9, 8.8, 16.1

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
Diversity and Inclusion						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Promoting An Inclusive Workplace				
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of Governance Bodies and Employees	Promoting An Inclusive Workplace Sustainability Governance, Ethics, And Risk Management ESG Performance Indicators				SDG 5.1, 5.5, 8.5
	405-2 Ratio of Basic Salary and Remuneration of Women to Men		a,b	Confidential	This information is considered Confidential and Private	SDG 5.1, 8.5, 10.3
Employee Engagement						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Strengthening Engagement And Culture				
Financial Inclusion						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Expanding Access To Finance				
Community Engagement and Development						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Creating Shared Value For Our Customers And Communities				
GRI 413: Local Communities 2016	413-1 Operations with Local Community Engagement, Impact Assessments, and Development Programs	Creating Shared Value For Our Customers And Communities				
	413-2 Operations with Significant Actual and Potential Negative Impacts on Local Communities	Creating Shared Value For Our Customers And Communities				SDG 1.4, 2.3

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
Customer Centricity						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Enhancing Customer Experience				
Resource Efficiency						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Managing Our Environmental Footprint				
GRI 301: Materials 2016	301-1 Materials Used by Weight or Volume	Optimizing Resource Use Environmental Indicators				SDG 8.4, 12.2
GRI 302: Energy 2016	302-1 Energy Consumption Within the Organization	Optimizing Resource Use Environmental Indicators				SDG 7.2, 7.3, 8.4, 12.2, 13.1
	302-2 Energy Consumption Outside of the Organization	Optimizing Resource Use Environmental Indicators				SDG 7.2, 7.3, 8.4, 12.2, 13.1
	302-3 Energy Intensity	Optimizing Resource Use Environmental Indicators				SDG 7.3, 8.4, 12.2, 13.1
	302-4 Reduction of Energy Consumption	Optimizing Resource Use Environmental Indicators				SDG 7.3, 8.4, 12.2, 13.1
	302-5 Reductions in Energy Requirements of Products and Services		a, b, c, d	Not Applicable	CAE Does Not Sell Products or Services with Applicable Energy Reduction Requirements	SDG 7.3, 8.4, 12.2, 13.1
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Optimizing Resource Use				SDG 6.3, 6.4, 6.A, 6.B, 12.4
	303-2 Management of Water Discharge-Related Impacts		a	Not Applicable	Due to the nature of its operations, CAE does not have significant water discharge-related impacts.	SDG 6.3
	303-3 Water Withdrawal	Optimizing Resource Use Environmental Indicators				SDG 6.4

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 306: Waste 2020	306-1 Waste Generation and Significant Waste-Related Impacts	Waste Management				SDG 3.9, 6.3, 6.6, 11.6, 12.4, 12.5
	306-2 Management of Significant Waste-Related Impacts	Waste Management				SDG 3.9, 6.3, 8.4, 11.6, 12.4, 12.5
	306-3 Waste Generated	Waste Management				SDG 3.9, 6.6, 11.6, 12.5, 12.4, 15.1
	306-4 Waste Diverted from Disposal		a, b, c, d, e	Information Unavailable/ Incomplete	These requirements will be integrated into the Bank's data management system and considered in the future reporting cycle.	SDG 3.9, 11.6, 12.4, 12.5
	306-5 Waste Directed to Disposal		a, b, c, d, e	Information Unavailable/ Incomplete	These requirements will be integrated into the Bank's data management system and considered in the future reporting cycle.	SDG 3.9, 6.6, 11.6, 12.4, 12.5, 15.1
Climate Change						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Managing Our Environmental Footprint				
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG Emissions	Advancing Climate Action Environmental Indicators				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-2 Energy Indirect (Scope 2) GHG Emissions	Advancing Climate Action Environmental Indicators				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-3 Other Indirect (Scope 3) GHG Emissions	Advancing Climate Action Environmental Indicators				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-4 GHG Emission Intensity	Advancing Climate Action Environmental Indicators				SDG 13.1, 14.3, 15.2
	305-5 Reduction of GHG Emissions	Advancing Climate Action Environmental Indicators				SDG 13.1, 14.3, 15.2

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
Sustainable Procurement						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Embedding Sustainable Procurement Practices				
GRI 204: Procurement Practices	204-1 Proportion of Spending on Local Suppliers	Embedding Sustainable Procurement Practices				
GRI 408: Child Labor 2016	408-1 Operations and Suppliers at Significant Risk for Incidents of Child Labor	Embedding Sustainable Procurement Practices				SDG 8.8
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and Suppliers at Significant Risk for Incidents of Forced or Compulsory Labor	Embedding Sustainable Procurement Practices				SDG 5.2, 8.7
GRI 414: Supplier Social Assessment 2016	414-1 New Suppliers that were screened using Social Criteria		a	Information Unavailable/ Incomplete	CAE plans to update its supplier assessments to include social criteria, allowing such disclosure for future reports.	SDG 5.2, 8.8, 16.1
	414-2 Negative Social Impacts in the Supply Chain and Actions Taken		a, b, c, d, e	Information Unavailable/ Incomplete		SDG 5.2, 8.8, 16.1
Risk Management						
GRI 3: Material Topics 2021	3-3 Management of Material Topics	Sustainability Governance, Ethics, And Risk Management				

SASB
CONTENT INDEX
SASB STANDARD – COMMERCIAL BANKS

Accounting Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Data Security				
(1) Number of Data Breaches, (2) Percentage Involving Personally Identifiable Information (PII), (3) Number of Account Holders Affected	Quantitative	Number, %	FN-CB-230a.1	(1) Not Available (2) Not Available (3) Not Available
Description of Approach to Identifying and Addressing Data Security Risks	Discussion and Analysis	n/a	FN-CB-230a.2	Safeguarding Data and Digital Trust
Financial Inclusion and Capacity Building				
(1) Number and (2) Amount of Loans Outstanding Qualified to Programs Designed to Promote Small Business and Community Development	Quantitative	EGP	FN-CB-240a.1	(1) Not Available (2) Not Available
(1) Number and (2) Amount of Past Due and Nonaccrual Loans Qualified to Programs Designed to Promote Small Business and Community Development	Quantitative	EGP	FN-CB-240a.2	(1) Not Available (2) Not Available
Number of No-Cost Retail Checking Accounts Provided to Previously Unbanked or Underbanked Customers	Quantitative	Number	FN-CB-240a.3	625 Accounts
Number of Participants in Financial Literacy Initiatives for Unbanked, Underbanked, or Underserved Customers	Quantitative	Number	FN-CB-240a.4	821 Participants
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
Commercial and Industrial Credit Exposure, by Industry	Quantitative	EGP	FN-CB-410a.1	ESG Performance Indicators
Description of Approach to Incorporation of Environmental, Social, and Governance (ESG) Factors in Credit Analysis	Discussion and Analysis	n/a	FN-CB-410a.2	Integrating ESG into Risk and Strategy

Accounting Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Business Ethics				
Total Amount of Monetary Losses as a Result of Legal Proceedings Associated with Fraud, Insider Trading, Anti-Trust, Anti-Competitive Behavior, Market Manipulation, Malpractice, or Other Related Financial Industry Laws or Regulations	Quantitative	EGP	FN-CB-510a.1	0
Description of Whistleblower Policies and Procedures	Discussion and Analysis	n/a	FN-CB-510a.2	Upholding Integrity and Accountability
Systemic Risk Management				
Global Systemically Important Bank (G-SIB) Score, by Category	Quantitative	Basis points (bps)	FN-CB-550a.1	Not Applicable
Description of Approach to Incorporation of Results of Mandatory and Voluntary Stress Tests into Capital Adequacy Planning, Long-Term Corporate Strategy, and Other Business Activities	Discussion and Analysis	n/a	FN-CB-550a.2	Integrating ESG into Risk and Strategy
Activity Metrics				
(1) Number and (2) Value of Checking and Savings Accounts by Segment: (A) Personal and (B) Small Business	Quantitative	EGP	FN-CB-000.A	(1-a) 517,523 (2-a) 25,398,311,018 (1-b) Not Applicable (2-b) Not Applicable
(1) Number and (2) Value of Loans by Segment: (A) Personal, (B) Small Business, and (C) Corporate	Quantitative	EGP	FN-CB-000.B	(1-a) 69,043 (2-a) 18,497,902,332 (1-b) 813 (2-b) 4,462,165,047 (1-c)11,997 (2-c) 93,632

TCFD
CONTENT INDEX

TCFD Recommendation	Report Section(s) or Direct Response
Governance	
a. Describe the Board's oversight of climate-related risks and opportunities.	Sustainability Governance, Ethics, And Risk Management
b. Describe management's role in assessing and managing climate-related risks and opportunities.	
Strategy	
a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Sustainability Governance, Ethics, And Risk Management
b. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	
c. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	
Risk Management	
a. Describe the organization's processes for identifying and assessing climate-related risks.	Sustainability Governance, Ethics, And Risk Management
b. Describe the organization's processes for managing climate-related risks.	
c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	
Metrics and Targets	
a. Disclose the metrics the organization uses to assess climate-related risks and opportunities, aligned with its strategy and risk management process.	ESG Performance Indicators, Advancing Climate Action
b. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	
c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	

FRAMEWORK
ALIGNMENT INDEX

Guiding Principles	Our Approach	Cross Reference
A. Strategic Focus and Future Orientation	The report is structured around CAE's value-creation strategy, outlining how it is implemented and the expected performance outcomes.	How We Create Sustainable Value Delivering On Our Strategic Ambitions: 2025 Highlights
B. Connectivity of Information	This report highlights the connection between CAE's operating environment, its strategy and performance, as well as the key risks and opportunities it faces.	Materiality
C. Stakeholder Relationships	CAE's main stakeholder groups are identified, along with an overview of the Bank's relationships with each.	Engaging Our Stakeholders
D. Materiality	The structure is centered on the areas and material topics most significant to CAE and its stakeholders. These areas represent where the Bank believes it can generate the greatest value.	Defining What Matters Most
E. Conciseness	CAE's ESG disclosures in this report provide stakeholders with the information needed to form views and make well-informed decisions.	Full Report
F. Reliability and Completeness	Prior to publication, all information is subject to internal review, Executive Board approval, and external assurance, helping ensure balanced coverage of both positive and challenging topics.	Full Report
G. Consistency and Comparability	This marks CAE's fifth Sustainability Report, enabling stakeholders to assess the Bank's progress over time by comparing it with previously published reports.	About This Report ESG Performance Indicators

Content Elements	Cross Reference
A. Organizational Overview and External Environment	Crédit Agricole At A Glance
B. Governance	Driving Sustainability From The Top
C. Business Model	How We Create Sustainable Value
D. Risks and Opportunities	Defining What Matters Most Integrating ESG Into Risk And Strategy
E. Strategy and Resource Allocation	How We Create Sustainable Value Delivering On Our Strategic Ambitions: 2025 Highlights
F. Performance	How We Create Sustainable Value Defining What Matters Most
G. Outlook	Our Way Forward
H. Basis of Preparation and Presentation	About This Report
I. General Reporting Guidance	About This Report

UNGC
CONTENT INDEX

Principle	Description	Report Section(s) or Direct Response
Human Rights		
Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights.	Promoting An Inclusive Workplace
Principle 2	Businesses should make sure they are not complicit in human rights abuses.	Promoting An Inclusive Workplace
Labor		
Principle 3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	CAE has no collective bargaining agreements
Principle 4	Businesses should uphold the elimination of all forms of forced and compulsory labor.	Promoting An Inclusive Workplace
Principle 5	Businesses should uphold the effective abolition of child labor.	Promoting An Inclusive Workplace
Principle 6	Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Promoting An Inclusive Workplace
Labor		
Principle 7	Businesses should support a precautionary approach to environmental challenges.	Integrating ESG into Risk And Strategy
Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility.	Managing Our Environmental Footprint
Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies.	Managing Our Environmental Footprint
Anti-corruption		
Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.	Upholding Integrity And Accountability

CBE SUSTAINABLE
FINANCE REPORTING GUIDELINES

Principles of Sustainable Finance		Report Section(s)
Principle 1	Capacity-Building and Necessary Knowledge	Empowering Our People
Principle 2	Enhancing Sustainable Finance	Scaling Sustainable Finance Solutions
Principle 3	Involvement of the Stakeholders	Engaging Our Stakeholders
Principle 4	Managing Climate Change Risks	Integrating ESG Into Risk and Strategy
Principle 5	Applying the Principles of Sustainability to the Bank's Internal Activities and Operations	About This Report
Principle 6	Reporting	About This Report

LIMITED
ASSURANCE STATEMENT

Introduction and Objectives of the Engagement

Masader Environmental & Energy Services S.A.E. has been engaged by Crédit Agricole Egypt (CAE), (the 'Reporting Organization') to perform a limited assurance engagement in respect of selected sustainability information included in Crédit Agricole Egypt – Integrated Report 2025 (the 'Report') for January 01, 2025 to December 31st, 2025.

Scope, Subject Matter and Limitations

The subject matter of our engagement comprised the selected sustainability information identified by management for inclusion in the Report. This included relevant narrative disclosures, selected data points and related explanations, together with any supporting schedules and records made available to us for the purpose of this engagement. Our work did not extend to information outside that scope, future commitments or targets, forward-looking statements, or content hosted on external websites or in documents not specifically included in the Report. The scope of assurance is limited to a review of the Selected Information listed below:

- Crédit Agricole Egypt (CAE), ESG Management
- Stakeholder Engagement
- Materiality Assessment

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

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

We have not been engaged to:

- Verify any statement indicating the intention, opinion, belief and/or aspiration of Crédit Agricole Egypt (CAE)
- Determining which, if any, recommendations should be implemented.

Intended Users

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

Responsibilities of the Reporting Organization

Management of Crédit Agricole Egypt (CAE) is responsible for the preparation and presentation of the selected sustainability information, for maintaining appropriate records and internal processes, for determining the content included within the scope of this engagement, and for providing the information and explanations considered necessary for our work.

Responsibilities of the Assurance Provider

Our responsibility is to perform the engagement with due care and objectivity and to express a limited assurance conclusion based on the work performed and the evidence obtained.

Methodology

To form our conclusion, we undertook the following procedures:

- Interviewed management and other persons responsible for the Reporting Organization's ESG performance to assess the application of the GRI 2021 Universal Standards in the preparation of the Report
- Analyzed and assessed the key structures, processes, procedures and controls relating to the preparation of the Report
- Evaluated whether the management approach for the material topics presented in the Report is consistent with the overall sustainability management and performance at Crédit Agricole Egypt (CAE)
- Assessed the completeness and accuracy of the selected standards and frameworks content indexes concerning the disclosures and their omissions referred to under the Reporting Criteria section below
- Interviewed management and data owners regarding the process of identification, data collection, consolidation and reporting for the selected KPIs;
- Reviewed and evaluated Crédit Agricole Egypt's GHG Metrics for the selected KPIs against the actual calculation performed to support the figures disclosed in the Report;
- Reviewed the selected KPIs to Crédit Agricole Egypt's internal calculations and supporting documentation
- Compared the content of the Report against the findings of the outlined procedures.

Reporting Criteria

The selected information has been prepared in accordance with the Global Reporting Initiative (GRI) Standards, and the Sustainability Accounting Standards Board (SASB) Standards, in addition to the Integrated Reporting Framework, the Task Force on Climate related Financial Disclosures (TCFD) recommendations, and the UN Global Compact (UNGC) Principles.

Level of Assurance and Limitations

A limited assurance engagement is narrower in scope than a more extensive assurance engagement and therefore provides a lower level of assurance. The procedures performed consist primarily of enquiries, review of documents and supporting information, and consideration of the consistency of the information presented. The Assurance Provider and the Reporting Organization are therefore not engaged in relationships that would be perceived to affect its ability to provide an independent and impartial statement.

Summary of Procedures Performed

In forming our conclusion, we held discussions with relevant personnel; reviewed the Crédit Agricole Egypt (CAE) – Integrated Report 2025 and selected supporting records; considered how the selected sustainability information had been compiled and presented; compared selected statements and data to the supporting information made available to us; and read the report as a whole to consider whether the selected sustainability information was presented consistently with the related explanations provided by management.

Conclusion

Based on the procedures we performed and the evidence we obtained, nothing has come to our attention that causes us to believe that the selected sustainability information included in the Crédit Agricole Egypt (CAE) – Integrated Report 2025 for the reporting period January 01, 2025 to December 31st, 2025. is materially misstated or materially inconsistent with the related records and explanations provided by Crédit Agricole Egypt (CAE) within the scope of this engagement.

This letter has been prepared for publication alongside the sustainability reporting of Crédit Agricole Egypt (CAE) and should be read in the context of the scope, limitations and level of assurance described above.

For and on behalf of Masader Environmental & Energy Services S.A.E.

Dr. Abdelhamid Beshara,
Founder and Chief Executive Officer

Masader, Environmental & Energy Services (S.A.E)
Cairo, June 2026

