

Thank you.. The annual report on the Environmental, Social And Governance Disclosures has been successfully registered and your registration code number is 34923. You are kindly requested to print the report and attach it to the annual report of the Board of Directors attached to the annual financial statements for the year 2023/2024.



الهيئة العامة للرقابة المالية
FINANCIAL REGULATORY AUTHORITY



Annual report for FY 2023/2024

on Environmental, Social and Governance Disclosures Related to Sustainability (ESG)

In implementation of the authority's Decrees no. (107) and (108) for the year 2021

First: Introduction

This report on the disclosure of Environmental, Social and Governance (ESG) reflects the strength of the company's management to implement the principles of sustainable development and integrate sustainability practices into the company's activities and operations, which generates confidence among investors that enables them to make informed investment decision, By identifying risks and opportunities that may not be monitored by traditional financial reports, especially in light of the increasing demand by investors for **ESG** Data and how companies integrate sustainability practices into the daily operations and activates in order manage the risks and opportunities associated with the various dimensions of sustainability, and thus enhance its financial position. Based on the **FRA** responsibility towards **NBFI** including listed Companies on the Egyptian Stock Exchange, and within the framework of assisting these companies to submit annual reports to disclose ESG sustainability standards in accordance with the **FRA** decisions No. **107** and **108** of **2021**, and to facilitate them, the **FRA** has prepared this electronic form to companies to fulfill the **KPIs** for the disclosure of sustainability standards

ESG.

Therefore, please be careful, accurate and transparent when filling out this form, and please attach the report form within the annual report prepared by the Board of Directors attached to the annual financial statements for the year 2023/2024 In case of any inquiries related to this matter, you can contact sustainable development department via email

sustainable.development@fra.gov.eg

Secand: Basic Data on The Status of Company

1. Select the company's name: Abu Dhabi Islamic Bank- Egypt
2. Select the company's sector: Banks

Third: Basic Data of The Person Responsible for Completing The Report

1. Name : Nehal Rezk
2. Job Title: Head of Sustainability and Sustainable Finance
3. Email: nehal.rezk@adib.eg

Fourth: Environmental KPIs**1.Environmental Operations & Oversight (E1)**

1. Has the company developed any official Environmental and Social (E&S) or Sustainability policies?

Yes

The bank has developed a policy for sustainable finance integrated within its credit and investment policies as per the Central Bank of Egypt. Currently, the sustainability policy for the bank's various sectors and their objectives is being developed.

2. Is this policy originating from within the company or derived from global or national policies?

Yes

The sustainable finance policy is in line with the guiding principles for sustainability and sustainable financing established by the Central Bank of Egypt in addition to the Environmental and Social principles of the International Finance Corporation.

3. Does the company identify and assess the environmental and social risks arising from its economic activity?

No

The sustainability policy for the bank's different departments and its objectives is currently being developed. It is worth noting that, as part of the bank's keenness to support climate change, Abu Dhabi Islamic Bank issued its Second carbon footprint report in October 2023. In this report, the bank measures the percentage of carbon emissions resulting from the bank's internal operations only.

4. Does the company follow specific policies concerned with waste recycling, water consumption, or energy consumption?

No

The sustainability policy for the bank's different departments and their objectives, which include recycling, are currently being developed. It is worth noting that, Abu Dhabi Islamic Bank recycles paper waste (outdated documents) through a contracted company that converts these documents into a paste to be reused in the manufacturing of cardboard products.

5. Does the company set any goals related to reducing greenhouse gas (GHG) emissions?

Yes

At Abu Dhabi Islamic Bank, a lot of actions are being carried to reduce greenhouse gas (GHG) emissions such as:

- 1. The use of clean and renewable energy.**
- 2. The use LED lights.**
- 3. The use of filters to rationalize water consumption and photocell mixers in some floors of the main buildings.**
- 4. The use of modern air conditioning systems such as VRV-VRF and inverter devices to reduce electricity consumption.**
- 5. The use of Green walls**

6. Does the management have any system/certification regarding the company's environmental practices (ISO 14001 certification)?

No

Other sustainability goals are now being set to support practices that reduce the environmental impact of the bank's internal and financial operations.

2. Carbon Emissions / Greenhouse gases (GHG) (E2)

1. Does the company calculate the total amount of carbon emissions (Carbon Footprint) in metric tons?

Yes

The bank calculates the total percentage of carbon emissions through specialized consultancy firms. In this context, and for the second year in a row, the bank issued its second carbon footprint report in October 2023.

3. Energy sources usage and diversification (E3)

1. Does the company calculate the total amount of energy directly consumed?

Yes

The total energy consumption (electricity - water) is calculated annually. In addition to this, the total energy consumption (car fuel) is also calculated annually.

2. Does the company calculate the percentage of energy consumption according to the type of generation source?

Yes

Energy consumptions are calculated as follows:

- 1. Calculating the annual electricity consumption.**
- 2. Calculating the annual water consumption.**

3. Does the company calculate the percentage of annual saved energy?

Yes

At ADIB, Energy saving rates of both electricity and water are calculated.

4. Water Usage (E4)

1. Does the company calculate the total amount of water annual consumed?

Yes

Water consumption rates are calculated annually

2. Does the company calculate the total amount of annual water recycled and treated?

No

A sustainability policy is currently being prepared as well as its objectives.

5.Waste Management (E5)

1. Does the company calculate the total amount of waste generated or recycled and that, which has been treated according to type and weight?

No

ADIB calculates the total weight of paper waste (outdated documents) that is processed and transformed into pulp to be reused in the manufacturing of cardboard products

Fifth: Social KPIs

1.Gender Diversity & Pay Ratio (S1)

1. Does the company disclose the number of male and female employees according to the type of employment (temporary or permanent)?

No

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

2. Does the company disclose the percentage of total employees who are male and female?

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

3. Does the company disclose the percentage of positions held by males and females (specifically for entry-level and mid-level jobs)

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

4. Does the company disclose the percentage of positions held by males and females (specifically for senior-level and executive positions)?

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

5. Does the company disclose the average pay ratio for females compared to the males?

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

2.Employee Turnover rate (S2)

1. Does the company disclose the annual percentage rate of turnover for full-time employees?

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

2. Does the company disclose the annual percentage rate of turnover for part-time employees?

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

3. Does the company disclose the annual percentage rate of turnover for contract employees and consultants?

Currently, no disclosures are done. ADIB's 1st sustainability report is currently being prepared and it will include some disclosures regarding employees.

3.Non-Discrimination (S3)

1. Does the company follow a policy condemning sexual harassment and

a non-discrimination policy based on any racial, religious, or gender basis?

Abu Dhabi Islamic Bank has multiple policies, including the Human Resources Policy, which cover these important topics.

4.Global Health & Safety Standards (S4)

1. Does the company follow an occupational health and safety (OHS) policy and/or a policy related to global health and safety standards (for example ILO's International Labor Standards on Occupational Safety and Health)?

Egyptian Labor Law No. 12 of 2003, Book Five on Occupational Safety and Health

2. What is the number of occupational accidents if any?

No injuries

3. Does the company offer trainings related to environmental, social AND Occupational Health and safety (OHS) issues for employees. If the answer is yes, please disclose the number of trainings hours?

2913 training Hour

5.Children & Forced Labor (S5)

1. Does the company follow a policy prohibiting child labor and forced labor?

Yes, the bank follows policies prohibiting child labor and forced labor in line with the Egyptian Labor Law

2. Does that policy apply to the suppliers and vendors dealing with the company?

The bank contracts only with suppliers who follow the Egyptian laws.

6.Labor Rights (S6)

1. In addition to the requirements of Egyptian Labor Law, does the company follow the laws and standards of the International Labor Organization or any other international framework, standards, or laws related to labor's rights?

The Egyptian Labor Law is applied in addition to the bank's internal regulations, which are in line with the Egyptian Labor Law

2. Does that policy include the suppliers and vendors dealing with the company?

The bank contracts only with suppliers who follow the Egyptian laws.

Sixth: Governance KPIs

1.Board Diversity (G1)

1. Does the company disclose the number and percentage of the board of directors occupied by males and females?

Yes

All the information regarding the composition and meetings of the Board of Directors and its committees is disclosed to the regulatory authorities (Central Bank of Egypt / Financial Regulatory Authority).

2. Does the company disclose the number and percentage of committee chairs occupied by males and females?

Yes

All the information regarding the composition and meetings of the Board of Directors and its committees is disclosed to the regulatory authorities (Central Bank of Egypt / Financial Regulatory Authority).

2. Bribery / Anti-corruption (G2)

1. Does the company issue any decisions related to combating bribery / corruption and follow them?

Yes

The bank has a clear policy for financial crimes, including bribery and corruption

3. Ethics and Code of Conduct (G3)

1. Does the company issue code of conduct / Ethic and follow them?

Yes

The bank has a professional code of conduct

4. Data Privacy (G4)

1. In addition to the requirements of the Egyptian data protection law, does the company follow any other international frameworks, rules, or recommendations regarding data privacy?

Yes

In addition to the requirements of the Personal Data Protection Law and the Egyptian Consumer Protection Law, the bank adheres to the Central Bank of Egypt regulations, which mandates protecting data and information.

5. Sustainability Reporting & Disclosure (G5)

1. Does the company issue sustainability report according to GRI, CDP, SASB, IIRC, UNGC, or any other type of sustainability reports frameworks?

No

The Bank is currently preparing its first Sustainability Report under the GRI initiative

2. Is the company striving to achieve specific goals from the United Nations Sustainable Development Goals?

Yes

The bank seeks to achieve sustainable development goals in its internal and financial operations, in addition to spreading the culture of sustainability among its employees.

3. Does the company identify these goals and report on the progress made within the framework of the United Nations Sustainable Development Goals (SDGs)?

Yes

The bank prepares a semi-annual report to present its efforts in sustainability and sustainable financing in line with the guiding principles of sustainability and sustainable financing mandated. The Bank is currently preparing its first Sustainability Report under the GRI initiative

4. Has the company clearly declared its commitment towards corporate social responsibility standards?

Yes

Abu Dhabi Islamic Bank Egypt is keen on clarity and disclosure regarding its corporate social responsibility through publishing its work procedures internally and publishing its plans internally and externally, in addition to supporting the Central Bank of Egypt's initiatives.

5. Does the company follow a clear and explicit policy / principle regarding community investments?

Yes

As a responsible member of Egyptian society, we believe that “our society is our future”, so we strive to be a supportive pillar in its development, and we are proud to actively participate in building bridges towards a brighter and healthier future. The community's most pressing issues were the foundation of our Corporate Social Responsibility (CSR) strategy and are at the forefront of our commitments as we have supported numerous initiatives aimed at improving healthcare, education and community development for people in need.

We always take proactive steps to identify the most pressing issues in the community, and we go as far as we can to reach to the people in need, no matter where they live. It is also important to note that sustainability is at the core of our values so that future generation can live a better life.

6. Does the company participate in public or private sector initiatives concerned with community development?

Yes

- The bank has carried out many initiatives that support the community and contribute to improving the work environment. Among the community initiatives is cleaning the Nile where ADIB employees volunteered aiming to educate them more on waste recycling, as well as the “Dawarha” initiative where a plastic recycling machine was placed inside the main head office encouraging employees to recycle more.**
- On the other hand, the bank held some activities with aim of benefiting both employees and the community, such as setting up three bazaars inside the main head office where various products were displayed by burn survivors as well as recycled products. This is in addition to another bazar that included products manufactured by the hands of people of determination under the patronage of Ministry of Solidarity.**
- As part of its corporate social responsibility, ADIB has:**
- Established and equipped two rooms for the detection and treatment of diabetic foot patients at South Valley University Hospital.**
- Established and equipped two computer laboratories to serve university students in their studies and research at El Galala University.**
- Sponsored a number of underprivileged students who excel academically to help them finish their studies at Zewail University.**
- Set a plan to equip the digestive system surgery unit at the old Kasr Al-**

Aini Hospital

- Established a fully equipped room to serve breast cancer patients at Baheya Sheikh Zayed Hospital
 - Established 3 desalination plants in Minya, Fayoum and Kafr El-Sheikh in cooperation with Karima Al-Ula Foundation
 - Provided 115 prosthetic limbs for children with peripheral disabilities from different governorates with Aidina Maan Rehabilitation Foundation
 - purchased a thermal frequency device for traction to be used at the cancer center in Fayoum governorate.
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6.External Assurance (G6)

1. Are the company's ESG disclosures assured by an independent third party?

Yes

All reports disclosed are assured by External parties.

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