

VALUES BEYOND PROFIT

ROOTED IN PRINCIPLES..
COMMITTED TO THE FUTURE



2025 Integrated Sustainability Report

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ABOUT THIS REPORT

This report is Abu Dhabi Islamic Bank - Egypt's (ADIB Egypt) third sustainability report, reflecting the Bank's continued commitment to transparency, accountability, and the integration of sustainability into its business strategy and operations.

In this report, references to "ADIB Egypt," "ADIB-E," "the Bank," or "we" refer to Abu Dhabi Islamic Bank Egypt, established as a Joint Stock Company (S.A.E.) under Investment Law No. 159 of 1981, and listed and traded on the Egyptian Stock Exchange.

Reporting Period and Scope

This report covers one calendar year, from January 1, 2025, to December 31, 2025. Relevant information from outside these dates may be included to provide additional context and clarity. Such instances are clearly indicated.

This report reflects an expanded reporting scope, encompassing ADIB Egypt and four of its subsidiaries: ADIB Capital, ADI Finance, ADI Consumer Finance (Takka) and ADI Microfinance (Arzak). This expansion reflects the Bank's growing operational footprint and its commitment to embedding sustainability principles across its operations. Where applicable, data and disclosures cover both ADIB Egypt and its subsidiaries.

Reporting Frameworks and Principles

The report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards 2021 and in alignment with the International Integrated Reporting (<IR>) Framework. It also aligns with the IWA 48:2024, the Sustainability Accounting Standards Board (SASB) Standards for the commercial banking sector, the Central Bank of Egypt's (CBE) Guiding Principles and Regulatory Frameworks for Sustainability and Sustainable Finance, Egypt Vision 2030, the United Nations Sustainable Development Goals (UN SDGs), and United Nations Global Compact (UNGC) Principles.

Through this report, ADIB Egypt aims to provide its stakeholders, including customers, employees, shareholders, regulators, and the wider community, with a clear and balanced view of its sustainability performance while reinforcing its role in supporting sustainable economic development in line with Sharia principles.



Mistakes and Typographical Errors

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

limited Assurance

ADIB Egypt is committed to the accuracy and reliability of its reported data. The limited Assurance Statement for this Sustainability Report was provided by DCarbon Global.

For Further Information

For any inquiries regarding this report, please contact:

Nehal Rezk
Head of Sustainability & Sustainable Finance
Nehal.Rezk@adib.eg

 9 Rostom St., Garden City, Cairo, Egypt



ABOUT ADIB EGYPT



Our Vision

To be a leading universal bank that is fully Sharia-compliant, focusing on service excellence and product and solution innovation.



Our Mission

Sharia-compliant financial solutions for the Egyptian community.



Corporate Values

Our corporate values shape our culture and guide our commitment to responsible and ethical banking.

Transparent



Simple & Sensible



Nurturing Hospitality & Tolerance



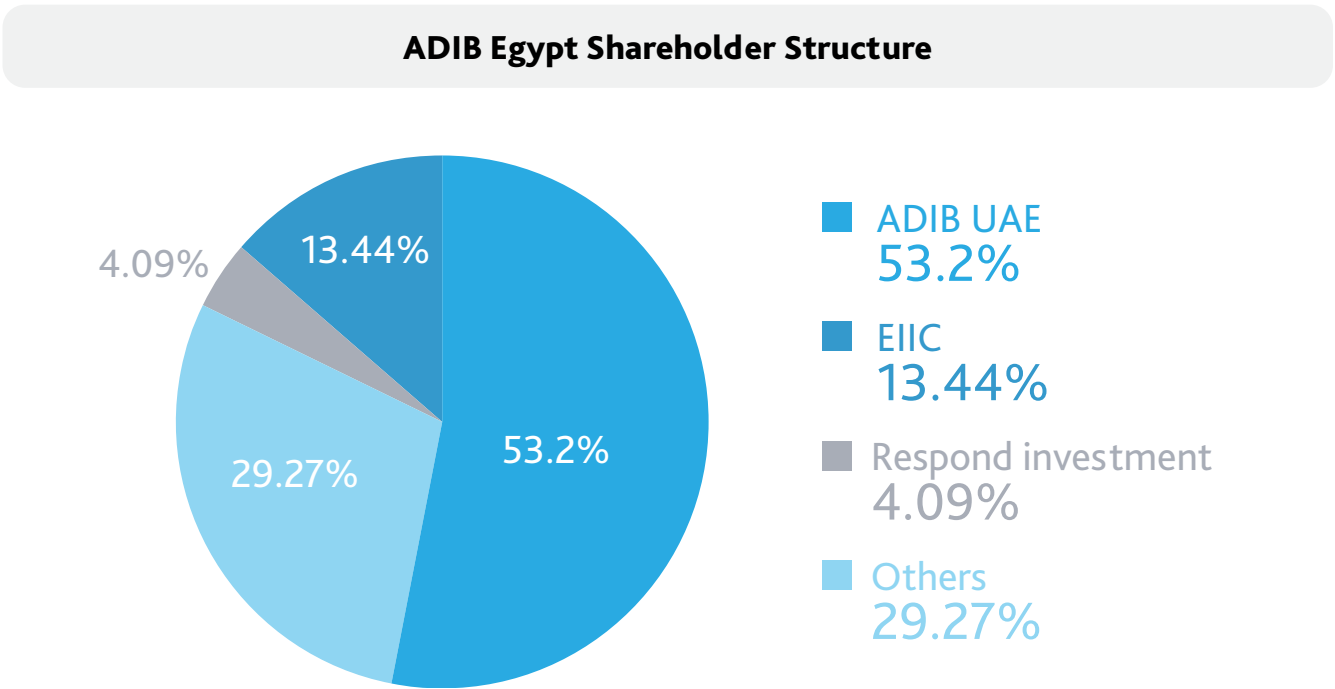
Working for Mutual Benefit



Sharia-Inspired



Abu Dhabi Islamic Bank (ADIB) Egypt is one of the leading Sharia-compliant financial institutions in Egypt. Operating as a joint-stock company (S.A.E.) under Investment Law No. 159 of 1981, the Bank has been listed on the Egyptian Stock Exchange since its establishment in 2007, following the acquisition of the National Bank for Development (NBD) as part of a consortium led by Abu Dhabi Islamic Bank (ADIB) and Emirates International Investment Company (EIIC).



Driven by a commitment to its vision, mission, and core values, ADIB Egypt operates as a comprehensive financial hub. The Bank utilizes a diverse array of specialized subsidiaries and affiliated companies to offer a comprehensive suite of Sharia-compliant solutions. These products complement the Bank's core operations, serving a vast network of customers across every segment of the market. To maintain leadership in the capital markets, ADIB Egypt relies on sophisticated investment banking and asset management capabilities, which include:

Company Name	Type	Bank's Ownership (Direct & Indirect)
ADIB Holding	Subsidiary	99.60%
ADI Finance	Subsidiary	99.19%
ADI Consumer Finance (Takka)	Subsidiary	98%
ADI Microfinance (Arzak)	Subsidiary	98%
ADI Taskeek	Subsidiary	98%
ADIB Capital	Subsidiary	92.86%
Cairo National for Investment and Securities	Subsidiary	64.75%

ABOUT THE SUBSIDIARIES

ADIB Capital

Established in 2012, ADIB Capital provides mergers and acquisitions (M&A) advisory, Sukuk (Islamic bonds) arrangement, and debt capital market solutions, structuring large-scale financing for both public and private sectors.



ADI Consumer Finance (Takka):

Established in 2021, Takka, the first Sharia-compliant financing company owned by an Islamic bank in Egypt provides accessible and innovative products designed to meet the everyday financial needs of individuals, including consumer finance and digital finance solutions aligned with Sharia-compliant principles.



ADI Finance:

Established in July 2010, ADI Finance provides Sharia-compliant leasing- Factoring- Real state services, such as buy-to-lease (Ijarah), allowing businesses, including small and medium enterprises (SMEs), commercial companies, and large corporations, to acquire capital equipment and machinery without heavy initial expenditure. Also, the company obtained a **factoring** license, which is marking a new step in diversifying financial services and supporting business liquidity in the small and medium enterprises (SMEs), commercial companies, and large corporations.



Additionally, the company had obtained **Real Estate** finance license to help individuals or businesses purchase residential or commercial properties. It allows buyers to pay for the property over a long period.

ADI Microfinance (Arzak):

Established in 2023, ADI Microfinance focuses on expanding financial inclusion through the provision of Sharia-compliant micro finance and tailored financing solutions to small entrepreneurs and underserved segments of society, supporting economic development at the grassroots level.

شركة أبو ظبي الإسلامي للتمويل منتهي الصغر



All of ADIB Egypt and its subsidiaries operate under a separate governance framework, contributing to the Bank's strategic objective of broadening its impact and investment portfolio while supporting its presence across various economic sectors.

CEO MESSAGE

Dear ADIB Egypt Stakeholders,

It is my great pleasure to present ADIB Egypt's third Sustainability Report, marking another important milestone in our ongoing journey to create long-term value for people, society, and the environment. This GRI-aligned report reflects our continuous progress in embedding sustainability at the core of our business and our unwavering commitment to transparency and responsible growth.

As a responsible Islamic Bank, sustainability is deeply rooted in our values and operations. It guides our decisions, shapes our products, and inspires our contribution to the communities we serve. Throughout 2025, we made remarkable strides in strengthening our environmental, social, and governance (ESG) performance, integrating responsible finance across our portfolio, supporting clients in their sustainability transitions, and advancing Egypt's shift toward a green economy.

At ADIB Egypt, we have reinforced our role as a key enabler of Egypt's Vision 2030, Egypt's Nationally Determined Contribution (NDC) and Egypt's National Climate Change Strategy 2050. We maintain a strong focus on providing a wide range of financial solutions that deliver measurable environmental and social impact while upholding the principles of Islamic banking. Moreover, we have made tangible progress toward our net-zero ambitions, focusing on energy efficiency, emissions reduction, and digital transformation initiatives.

In 2025, we further strengthened our ESG risk management framework. We enhanced data transparency, improved sustainability reporting processes and took meaningful steps toward embedding responsible banking practices across the organization.

Our people remained at the core of our progress. We expanded employee well-being initiatives, invested in professional development, and promoted a culture of accountability, collaboration, and innovation. By equipping our employees with the knowledge and tools to champion sustainability, we are building a workforce prepared to lead the Bank into a more resilient and competitive future. Equally important, we are reinforcing a culture of diversity, equity, and inclusion, recognizing that empowering our people and embracing diverse perspectives are key drivers of creativity and resilience.

Looking ahead, we will continue to uphold our ESG commitments and expand on the progress we have achieved, embedding sustainability deeper into our strategy and operations and aligning our journey with the global SDGs.

We remain steadfast in our belief that true success lies in the balance between financial growth and environmental and social responsibility. Together, with our stakeholders, we aim to shape a more resilient, inclusive, and sustainable future for generations to come.

Mohamed Aly

CEO and Managing Director, ADIB Egypt



SUSTAINABILITY AND SUSTAINABLE FINANCE HEAD MESSAGE

Dear Reader,

As I reflect on our journey in 2025, I am humbled by and proud of the progress we have made. At ADIB Egypt, sustainability is a core pillar of our strategy and a key driver of long-term value creation. With the increasing role of the financial sector in supporting sustainable development, ADIB Egypt remains more committed and resilient in advancing sustainable finance and embedding Environmental, Social, and Governance (ESG) principles across its overall operations. We recognize that this is an inherently complex endeavor, as it requires the collaborative effort of multiple stakeholders. Yet we remain determined to be a catalyst for positive change, by focusing on those areas within our control and influence, where we can make a tangible impact and also contribute to a broader transformation.

During the year, we reinforced the integration of sustainability into our business processes, governance framework, and risk management practices, in line with the Central Bank of Egypt's Sustainable Finance requirements, local and international best practices. These efforts enhanced transparency, accountability, and consistency in sustainability performance and reporting.

In this report, you will read about our efforts to enhance our ESG risk management framework, to enable us to effectively manage risks while supporting our customers in adopting more responsible and robust business practices.

Internally, we exerted huge efforts in creating an impact on people's lives. We invested in capacity building and cross-functional collaboration to strengthen the sustainability culture across the bank. As for our planet, operational sustainability initiatives continued, focusing on resource efficiency, responsible consumption, and improved data monitoring.

As one of the ten key players in Egypt and the leading Islamic Bank in Egypt, externally on the other hand, ADIB Egypt actively engaged with external stakeholders to advance sustainability and sustainable finance practices across the banking sector. This included supporting and participating in related industry forums, sustainability events, and sustainability-focused initiatives with the aim of promoting responsible banking, environmental and climate awareness and inclusive finance.

As we move forward, ADIB Egypt will continue to advance its sustainability and sustainable finance agenda by strengthening stakeholder engagement, enhancing data quality, and aligning with evolving global sustainability standards. Our ambition remains to position ADIB Egypt as a leading Islamic bank in Sustainability and Sustainable Finance, contributing meaningfully to Egypt's sustainable development objectives.

Nehal Rezk

Head of Sustainability and Sustainable Finance, ADIB Egypt



2025 ADIB EGYPT ESG HIGHLIGHTS

Governance Highlights

- **Zero** legal cases of non-compliance, or corruption reported
- **25%** female representation on ADIB Egypt Board of Directors
- **Zero** critical concerns or incidents reported to the Board

Social Highlights

- **30.4%** female representation in ADIB Egypt total workforce
- **7.9%** growth in ADIB Egypt total workforce in 2025 compared to 2024
- **3.89%** growth in ADIB Egypt workforce under the age of 30 in 2025 compared to 2024
- **0.97%** voluntary turnover rate decline in 2025 compared to 2024 in ADIB Egypt
- **134,262** training hours delivered at ADIB Egypt in 2025, representing
- **29.4%** year-on-year growth compared to 2024
- **8%** Grievance Resolution Rate
- All Employees received anti-corruption and anti-money laundering (AML) training at ADIB Egypt
- **Zero** supplier relationships were terminated due to corruption-related violations during the reporting period

Economic Highlights

- SMEs portfolio totals EGP 24 billion
- **254** active SMEs clients
- **3,166** youth customers, with a total value of EGP 78 million
- Simple KYC accounts increased by 20%, including a 20% increase in youth accounts
- Prepaid cards increased by 46%
- Digital wallet usage grew by 84%
- **36.7%** year-on-year growth in total corporate -finance portfolio
- **62.1%** year-on-year growth in total retail lending volume
- **42.7%** year-on-year growth in retail customers below the age of 30
- **88.1%** year-on-year growth in retail female customers
- **36.8%** year-on-year growth in the total number of remittance clients

Environmental Highlights

- **2.3** mtCO₂e/FTE Scope 1 & 2 Emission Intensity per Employee
- **0.11** mtCO₂e/m² Scope 1 & 2 Emission Intensity per Area
- Total GHG Emissions in 2025 is 17,346 mtCO₂e
- Total Electricity Consumption is 13,308 MWh
- Diesel usage for backup generators totaled 179 liters
- Energy intensity was recorded at 225 kWh/m²/year
- Total water consumption amounted to 140,922 m³
- **100%** of outdated paper waste volume was recycled

2025 AWARDS AND ACHIEVEMENTS

I. Islamic Banking Awards

- 🏆 Best Islamic Financial Institution of the Year for the 8th consecutive year from Global Finance Islamic Banking Awards
- 🏆 Best Islamic Bank in Egypt from Euromoney Islamic Finance Awards
- 🏆 Islamic Bank of the Year - Egypt from MEED Awards
- 🏆 Best Islamic Bank in Egypt from Cosmopolitan The Daily
- 🏆 Best Islamic Bank in Egypt from World Business Achievers Awards
- 🏆 Innovator in Islamic Banking and Investment Services from CFI Awards
- 🏆 Best Islamic Bank in Egypt from IFN Awards
- 🏆 Best Islamic Investment Bank in Egypt from IFN Awards
- 🏆 Best Corporate Islamic Bank in Egypt from IFN Awards
- 🏆 Most Innovative Islamic Bank in Egypt from IFN Awards
- 🏆 Best Islamic Retail Bank in Egypt from IFN Awards
- 🏆 Best Islamic Bank in Egypt from Union of Arab Banks
- 🏆 Best Bank in Operational Excellence from Global Finance Awards
- 🏆 Best Bank for SMEs Support and Financing - Egypt from IFN Awards
- 🏆 Best Bank for Islamic Financial Innovation - Egypt from World Business Outlook Magazine

II. Finance and Investment Awards

- 🏆 Best Islamic Finance Deal of the Year - Egypt from Gazet International Awards
- 🏆 Best Deal in Foreign Currency and EGP - Egypt from World Economic Magazine
- 🏆 Best Islamic Auto Finance Bank in Egypt from Global Business Review Magazine
- 🏆 Best Islamic Investment Funds in Egypt from World Business Stars Magazine
- 🏆 Best Islamic Fund of the Year - Egypt from World Business Stars Magazine
- 🏆 Best Bank for Treasury and Capital Markets Management - Egypt from Cambridge Awards
- 🏆 Excellence in Sharia-Compliant Financial Solutions - Egypt from World Business Outlook Magazine
- 🏆 Best Provider of Sharia-Compliant Financial Solutions - Egypt from Brands Review Magazine
- 🏆 Best Islamic Bank in Asset Management and Investment - Egypt from Global Business & Finance Review



2025 AWARDS AND ACHIEVEMENTS

III. ESG Awards

- 🏆 Most Sustainable Islamic Bank in Egypt from International Business Magazine
- 🏆 Best Islamic Bank for Sustainable Finance - Egypt from Global Brands Magazine
- 🏆 Best Sustainable Islamic Bank in Egypt from Arab Sustainability Expo
- 🏆 Best Sustainable Islamic Bank in Egypt from World Economic Magazine
- 🏆 Best Islamic Bank in Sustainability - Middle East from IFN Awards
- 🏆 Best Sustainable Islamic Bank in Egypt from The Next 100 Global Awards - Global Banking & Finance Review
- 🏆 Best Islamic Bank in Sustainability - Egypt from World Business Achievers Awards
- 🏆 Best Sustainable Islamic Bank in Egypt from International Business Magazine
- 🏆 Best ESG Strategy in MENA from MENA Banking Excellence Awards
- 🏆 Best CSR Initiative in Egypt for ADIB Charity Foundation from Global Business & Finance Magazine

IV. Executive Leadership Awards

- 🏆 Best CEO in Islamic Banking Sector - Egypt 2025 for Mr. Mohamed Aly from Global Banking & Finance Review
- 🏆 CEO Award - Arab Region's Most Influential Sustainability Leader - League of Arab States

V. Digital Transformation and Fintech Awards

- 🏆 Excellence Awards in Retail, Digital Transformation, and SMEs Financing in MENA from MEED Awards – MENA Banking Excellence
- 🏆 Best Bank in Digital Banking and Mobile Services - Egypt from IRBA Excellence Awards
- 🏆 Best Bank in Customer Experience from Euromoney Awards of Excellence
- 🏆 Best Bank in Smart Banking Solutions - Egypt from World Business Outlook Magazine

VI. Marketing and PR Excellence Awards

- 🏆 Best Ramadan PR and Marketing Campaign in MENA from Boston Brand & Research Media
- 🏆 Most Customer-Focused Bank in Egypt from Euromoney Cash Management Survey Rankings
- 🏆 Among the Top-Rated Banks in Cash Management Services in Egypt from Euromoney Cash Management Survey Rankings
- 🏆 Best Islamic Wealth Management Bank in Egypt from Cambridge Islamic Funds Awards
- 🏆 Best Bank in Overall Customer Experience - Egypt from Global Business Review Magazine



MEMBERSHIP AND ASSOCIATIONS

ADIB Egypt is a member of:

Chapter Zero Egypt



British Egyptian Business Association (BEBA)



Federation of Egyptian Banks



Egyptian Business Association



American Chamber of Commerce in Egypt



French Chamber of Commerce



THE FOUNDATION OF OUR PURPOSE

- BUSINESS MODEL: CREATING VALUE THROUGH SYNERGIES
- OUR IDENTITY: ROOTED IN SHARIA, COMMITTED TO THE FUTURE

01

BUSINESS MODEL: CREATING VALUE THROUGH SYNERGIES

ADIB Egypt operates in an integrated, Sharia-compliant, resilient, and diversified business model designed to drive sustainable economic growth for its stakeholders. By functioning as a 360° Financial Hub that integrates banking, investment, and specialized financial services, we create a seamlessly integrated value creation ecosystem that addresses evolving customer and market needs.

Our model leverages the synergies between the Bank and its specialized subsidiaries to offer a comprehensive suite of financial solutions, ensuring that they translate into tangible social and economic progress. This approach enables us to support a client from their first microfinance to large-scale corporate Sukuk issuance, all within a single, risk-mitigated, and ethically governed framework.



OUR IDENTITY: ROOTED IN SHARIA, COMMITTED TO THE FUTURE

At ADIB Egypt, Sharia compliance is not merely a regulatory requirement; it is our fundamental identity. This identity serves as the moral and operational compass for the Bank and all its subsidiaries and affiliates, ensuring the integration of Sharia principles into our core operations.

Our philosophy is rooted in **Maqasid al-Sharia** (i.e. core objectives of Sharia) which dictate that capital is a tool for stewardship, and its true value is only realized when it creates tangible social and economic utility, fostering **Public Benefits (i.e. Maslahah)**. This philosophy serves as a strategic mandate through three pillars that align Islamic finance with global sustainability goals:



Financial Justice (Adl):

By scaling microfinance and consumer solutions, we transform the underbanked into active economic participants, fostering long-term social stability.



Stewardship of Resources "Khilafah":

Our model incorporates an ethical screen that excludes prohibited activities and sectors causing social or environmental harm (e.g., tobacco, gambling). Our ethical screening process goes beyond "avoiding harm" (Dar' al-Mafasid); it actively seeks to "promote benefit" (Jalb al-Manfa'ah). This ensures our portfolio supports the well-being of future generations.



Protection and Circulation of Wealth (Hifz al-Mal and Rawaj):

ADIB Egypt strictly discourages idle money by ensuring capital continuously circulates through active investments and trading in activities that comply with the principles of Islamic Sharia preventing wealth concentration and stimulating job creation.

By embedding Sharia principles into our business model, we ensure that our growth is both responsible and inclusive.

This philosophy is translated into tangible impact through our 360° Financial Hub, a synchronized ecosystem of strategic engines designed to power specific segments of the Egyptian economy through our Sharia identity.

To maintain our identity as a trusted Sharia leader, our business model includes a rigorous, two-tier Sharia assurance framework to provide our stakeholders with verified ethical performance, following the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) standards:



Scholarly Oversight:

Our internal Sharia Supervision Committee (ISSC), comprising global experts, provides the "Fatwa and Legislation Framework" for every product before it enters the market.



Continuous Validation:

Our internal Sharia Audit acts as our "ethical immune system." By deep-diving into branches and departments, they ensure 100% Sharia alignment. Any non-Sharia-compliant income is immediately identified and purified, protecting the integrity of our revenue streams.

ADIB EGYPT'S SUSTAINABILITY AND SUSTAINABLE FINANCE APPROACH

- SHARIA AND SUSTAINABILITY: A SHARED VALUE SYSTEM
- SUSTAINABILITY AND SUSTAINABLE FINANCE GOVERNANCE
- SUSTAINABILITY STRATEGY AND 2024–2027 ROADMAP

02



SHARIA AND SUSTAINABILITY: A SHARED VALUE SYSTEM

As a 360° Financial Hub, sustainability and sustainable finance represent the institutional framework through which ADIB Egypt articulates its policies and strategic roadmap that guide the operations of the Bank and its subsidiaries. This ensures that growth is pursued in a manner that is inclusive, resilient, and aligned with both national priorities and global Sustainable Development Goals (SDGs).

This commitment is operationalized through our Sharia identity, where sustainability principles of inclusive economic growth, responsible use of resources, ethical conduct, and long-term value creation are rooted in Sharia principles of Adl (financial justice),

"Khilafah" (stewardship of resources), and Hifz al-Mal and Rawaj (Protection and Circulation of Wealth). Thus, ethical screening, exclusion of harmful activities, and the promotion of productive, real-economy financing are integral elements of the Bank's business model and form the basis upon which sustainability considerations are systematically integrated across the Bank and its subsidiaries.

Within this context, and by embedding sustainability within its Sharia identity, ADIB Egypt reinforces its commitment to resilient and inclusive economic development while safeguarding the interests of future generations.

SUSTAINABILITY AND SUSTAINABLE FINANCE GOVERNANCE

To ensure the effective translation of its Sharia-based values into sustainable and responsible practices, ADIB Egypt has established a structured governance framework for sustainability and sustainable finance. This framework embeds environmental, social, and governance (ESG) considerations into the Bank's decision-making processes while maintaining full alignment with Sharia principles, regulatory requirements of the CBE, Egypt Vision 2030, the UN SDGs in addition to Egyptian Environmental Affairs Agency (EEAA) regulations, International Finance Corporation (IFC) performance standards, and international financial institutions' (IFIs) policies.

The Sustainability and Sustainable Finance Division acts as the central coordinating function responsible for the development, implementation, and monitoring of the Bank's sustainability and sustainable finance agenda. The Division reports regularly to the Chief Executive Officer (CEO), providing updates on progress, challenges, and emerging risks, and ensures that sustainability considerations are systematically integrated across relevant business and support functions.

ADIB Egypt Cross Functional Model

Sustainability and sustainable finance governance at ADIB Egypt is executed through a cross-functional model that embeds ESG considerations into the core of the Bank's operations. This structure ensures that sustainability responsibilities are clearly defined and integrated within the Bank's existing institutional framework through the following key functions:



Sustainability and Sustainable Finance Division:

The Sustainability and Sustainable Finance Division is responsible for integrating environmental and social considerations into the Bank's financing decisions through the Environmental and Social Risk Management (ESRM) framework. This includes conducting environmental and social screening, due diligence, and ongoing monitoring for relevant business functions.



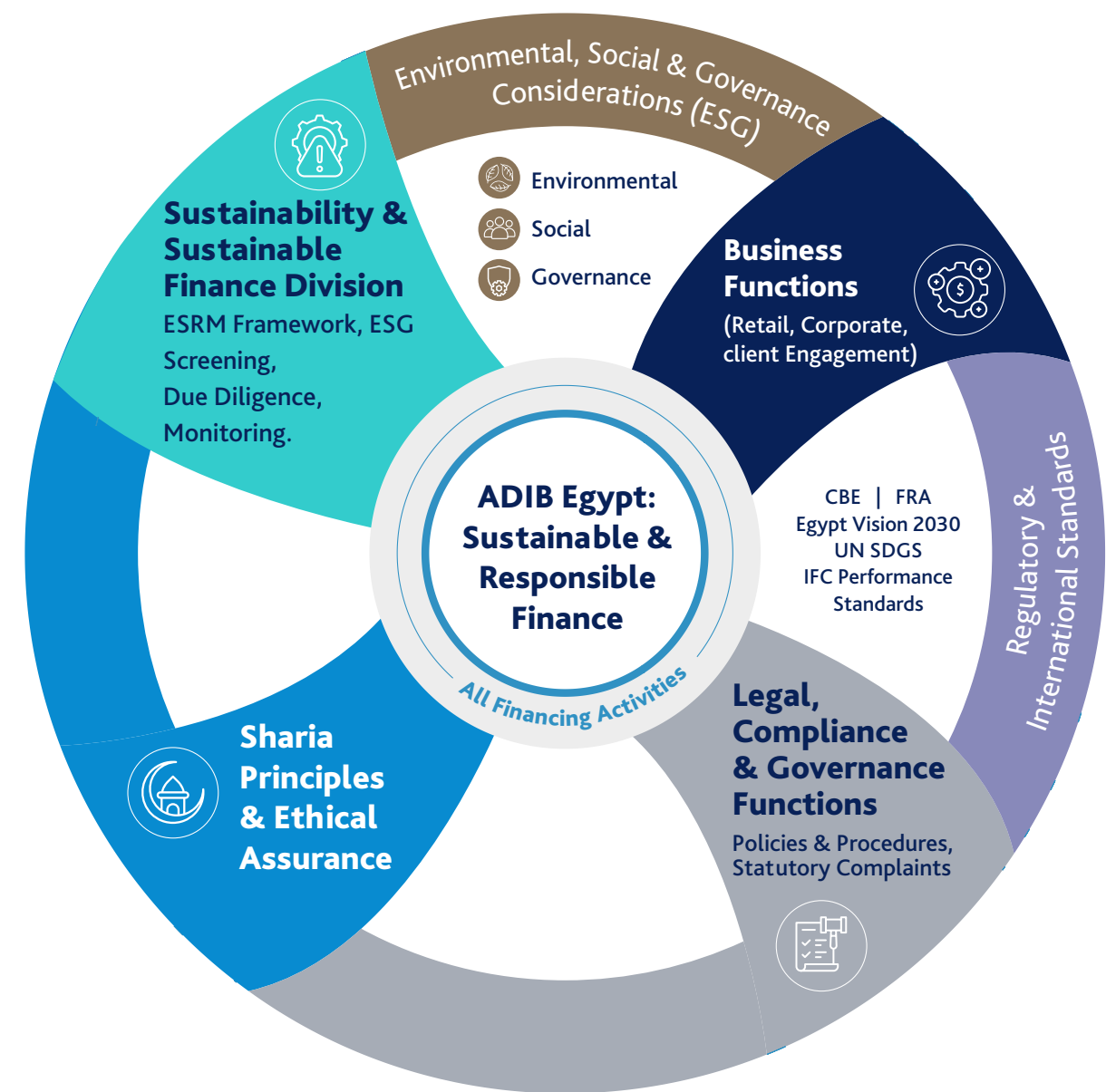
Business Functions:

Business lines across retail, corporate, SMEs and Business Banking are responsible for implementing sustainability considerations within their respective product offerings and client engagements, in coordination with the Sustainability and Sustainable Finance Division and Risk Management Division.



Legal, Compliance, and Governance Functions:

These functions support sustainability and sustainable finance governance by ensuring that contractual arrangements, policies, and procedures, and that stakeholder complaints and grievances related to financed activities are managed in line with defined timelines and regulatory expectations.



To ensure that sustainability considerations and business practices are Sharia-compliant, all financing activities remain subject to Sharia review and approval. Sharia oversight complements environmental and social risk assessments by providing an additional layer of ethical assurance, reinforcing the Bank's commitment to responsible and value-driven finance.

By embedding sustainability governance within existing management, risk, and Sharia assurance structures, ADIB Egypt reinforces an accountable approach to sustainable value creation. This governance framework provides the foundation upon which the Bank's sustainability strategy and roadmap are implemented, ensuring consistency, credibility, and long-term impact.

SUSTAINABILITY STRATEGY AND 2024–2027 ROADMAP

Building upon its Sharia-based value system and robust sustainability governance framework, ADIB Egypt has defined a clear strategic direction for the 2024–2027 period. This strategy is designed to progressively integrate ESG considerations across the business activities of the Bank.

ADIB Egypt's sustainability ambition is to maximize positive socio-economic impact while rigorously mitigating potential environmental and social risks. Rooted in the Sharia principles of productive capital deployment, inclusive economic growth, and resource stewardship, this ambition is operationalized through a structured set of priorities aligned with CBE requirements, Egypt Vision 2030, and the UN SDGs.

Our sustainability strategy is built around six interrelated pillars:



1

Maximizing Positive Impact:

- Strategic Objective: Integration of ESG considerations into retail, corporate, SMEs and Business Banking product offerings. This involves laying the groundwork for sustainable finance products supported by rigorous impact measurement and transparent stakeholder communication.
- Alignment: UN SDGs [7, 12, 13, and 15]; Egypt Vision 2030 [Competitive and Diversified Knowledge-Based Economy; Knowledge, Innovation, and Scientific Research]; CBE Principles [Pillar 4 – Applying Sustainable Finance Principles].

2

Lifelong Partner for Customers:

- Strategic Objective: Upholding the Sharia principle of *Adl* (economic justice) by expanding access to inclusive banking solutions. The Bank focuses on underserved segments, including low-to-middle-income individuals and people with special needs, to foster long-term relationships built on trust and fairness.
- Alignment: UN SDGs [8 and 17]; Egypt Vision 2030 [Competitive and Diversified Knowledge-Based Economy; Social Justice; Improving Quality of Life]; CBE Principles [Pillar 5 – Financial Inclusion and Financial Literacy].

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3

Strong Economic Impact:

- › Strategic Objective: Prioritizing responsible financing for projects that drive sustainable development, such as renewable energy, resource efficiency, and waste management. This pillar ensures the gradual expansion of a sustainable finance portfolio within the Bank's risk appetite.
- › Alignment: UN SDGs [8 and 16]; Egypt Vision 2030 [Integrated and Sustainable Ecosystem]; CBE Principles [Pillar 3 – Environmental and Social Risk Management].



4

People-Centric Organization:

- › Strategic Objective: The strategy focuses on building internal capacity through specialized ESG training, promoting employee well-being, and fostering a sustainability-aware corporate culture.
- › Alignment: UN SDGs [4, 5, 8, and 10]; Egypt Vision 2030 [Competitive and Diversified Knowledge-Based Economy; Social Justice; Improving Quality of Life]; CBE Principles [Pillar 1 – Building Internal Capacities and Resources].



5

Governance Excellence:

- › Strategic Objective: Enhancing transparency, disclosure, and internal monitoring of ESG metrics.
- › Alignment: UN SDGs [16 and 17]; Egypt Vision 2030 [Governance of State Institutions]; CBE Principles [Pillar 2 – Governance and Strategy & Pillar 6 – Transparency and Disclosure].



6

Lifelong Partner for Our Communities:

- › Strategic Objective: The Bank actively strengthens cooperation with regulators, government bodies, and other stakeholders at both the national and international levels to align with public policy and global SDGs.
- › Alignment: UN SDGs [17]; Egypt Vision 2030 [Governance and Partnerships]; CBE Principles [Pillar 3 – Involvement of Stakeholders].

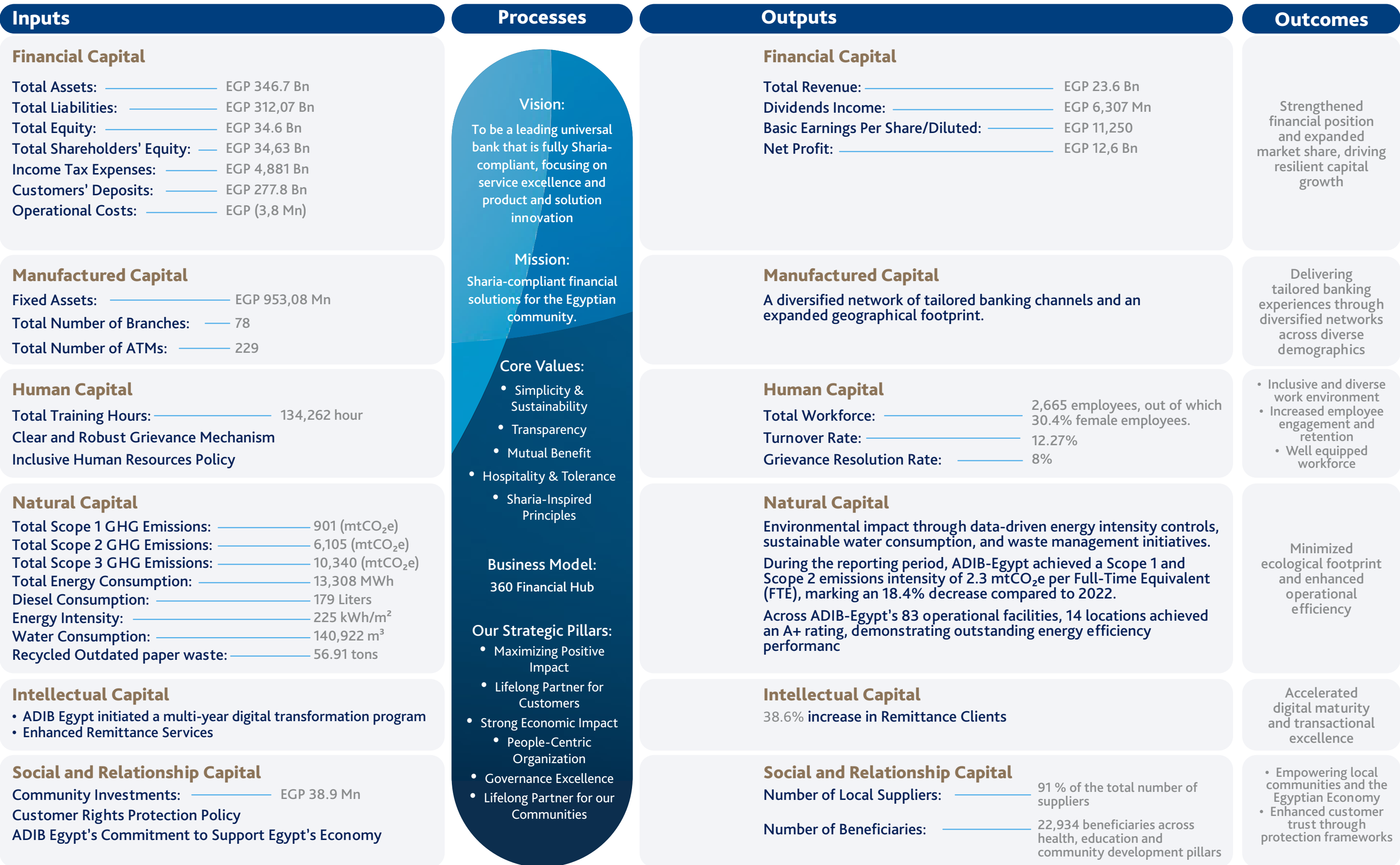


ADIB Egypt's sustainability strategy is subject to the CEO oversight while a day-to-day monitoring by the Head of Sustainability and Sustainable Finance. Progress is assessed through defined key performance indicators (KPIs) and internal reporting mechanisms. This ensures the Bank remains agile and responsive to emerging risks and regulatory developments while maintaining alignment with Sharia principles and national priorities.

Through this roadmap, ADIB Egypt reaffirms its commitment to embedding sustainability at the core of its business model, supporting inclusive growth and responsible stewardship for the long term.

**OUR VALUE
CREATION
MODEL**

OR



MATERIALITY AND STAKEHOLDER ENGAGEMENT

➤ STAKEHOLDER MAPPING

➤ MATERIALITY ASSESSMENT

04

STAKEHOLDER MAPPING

At ADIB Egypt, stakeholder engagement is a fundamental component of our sustainability approach and responsible banking model. Through structured and transparent engagement with key internal and external stakeholders, the Bank identifies expectations, manages impacts, and supports informed decision-making. This process ensures alignment with Sharia principles, regulatory requirements, and national development priorities while contributing to long-term sustainable value creation.

Internal Stakeholders

Stakeholder Group	Why We Engage	How We Engage	Engagement Priority	Relevant Material Topics
 Board of Directors	To ensure strong governance, strategic oversight, business continuity, and alignment with Sharia principles and sustainability objectives.	- Board meetings - Periodic reports - Direct communications	Manage Closely	Responsible & Ethical Banking; Climate & Environmental Stewardship; People-Centric Organization
 Senior Management	To drive ethical leadership, operational excellence, and effective execution of the Bank's sustainability and business strategies.	- Management meetings - Performance reports - Emails	Manage Closely	Responsible & Ethical Banking; Financial Inclusion & Responsible Products; Digital Trust, Data Privacy & Customer Experience; People-Centric Organization
 Employees	To foster an inclusive, motivated, and skilled workforce by ensuring employee engagement, well-being, and professional development.	- Meetings and workshops - Internal communications - Surveys and feedback mechanisms	Manage Closely	People-Centric Organization; Responsible & Ethical Banking; Digital Trust, Data Privacy & Customer Experience

External Stakeholders

Stakeholder Group	Why We Engage	How We Engage	Engagement Priority	Relevant Material Topics
 Customers	To ensure customer satisfaction, data privacy, financial inclusion, responsible marketing, and delivery of high-quality Sharia-compliant products and services.	- Branch visits - Call centers and phone banking - Digital channels - Surveys and social media	Meet Their Needs	Digital Trust, Data Privacy & Customer Experience; Financial Inclusion & Responsible Products; Responsible & Ethical Banking
 Shareholders and Investors	To ensure financial resilience, transparency, profitability, and effective risk management while delivering sustainable long-term value.	- General assemblies - Reports and disclosures - Egyptian Exchange (EGX) and website communications	Manage Closely	Responsible & Ethical Banking; Climate & Environmental Stewardship; Financial Inclusion & Responsible Products
 Regulators	To ensure full compliance with regulatory requirements and alignment with national priorities, including financial inclusion, governance, and sustainability.	- Regulatory reports - Meetings and consultations - Official communications	Meet Their Needs	Responsible & Ethical Banking; Climate & Environmental Stewardship; Financial Inclusion & Responsible Products

Stakeholder Group	Why We Engage	How We Engage	Engagement Priority	Relevant Material Topics
 Government and National Entities	To support Egypt's Vision 2030 through sustainable finance, financial inclusion, and participation in national development initiatives.	- Forums and seminars - Public announcements - Strategic cooperation	Meet Their Needs	Financial Inclusion & Responsible Products; Climate & Environmental Stewardship; Responsible & Ethical Banking
 Community and Civil Society	To create meaningful social and environmental impact through financial inclusion, education, employment, and community development initiatives.	- Partnerships with nongovernmental organizations (NGOs) - Corporate social responsibility (CSR) programs - Events and sponsorships	KeepInformed	Financial Inclusion & Responsible Products; Climate & Environmental Stewardship; People-Centric Organization
 Suppliers and Service Providers	To promote ethical procurement, protect human rights, prevent forced and child labor, and ensure compliance with ethical and sustainability standards.	- Contracts and requests for proposals (RFPs) - Meetings and audits - Emails and calls	KeepInformed	Responsible & Ethical Banking; Climate & Environmental Stewardship
 Peers and Industry Associations	To exchange knowledge, support sector-wide development, and promote responsible and sustainable banking practices.	- Industry forums - Joint initiatives - Public communications	KeepInformed	Responsible & Ethical Banking; Climate & Environmental Stewardship; Digital Trust, Data Privacy & Customer Experience

MATERIALITY ASSESSMENT

ADIB Egypt's materiality assessment serves as a structured process to identify, assess, and prioritize the environmental, social, and governance topics that are most relevant to the Bank's operations, stakeholders, and long-term value creation.

The 2025 assessment builds on prior-year methodologies while advancing toward a more structured double materiality approach, in alignment with the Global Reporting Initiative (GRI 3: Material Topics) and evolving regulatory expectations, including the European Sustainability Reporting Standards.

This approach ensures that material topics reflect both:

- Financial materiality (outside-in):** how ESG issues impact the Bank's financial performance and resilience
- Impact materiality (inside-out):** how the Bank's activities affect the economy, environment, and society



Our Materiality Assessment Process

ADIB Egypt conducts a multi-step materiality assessment process designed to ensure robustness, stakeholder relevance, and alignment with Group-level priorities.

1 Stakeholder Identification

The Bank identifies and maps its key stakeholder groups, including employees, customers, regulators, investors, management, the Board of Directors, and the broader community.

2 Identification of Material Topics

Material topics are defined through a combination of:

- Stakeholder engagement and internal surveying
- Review of regulatory expectations, including Central Bank of Egypt (CBE) guidelines
- Alignment with ADIB Egypt's strategic priorities
- Consideration of global sustainability trends and sector-specific developments

This results in a refined set of topics reflecting both operational relevance and long-term strategic importance.

3 Double Materiality Assessment

Each topic is evaluated across two dimensions:



Financial Impact:

the extent to which the topic affects ADIB Egypt's financial performance, risk profile, and value creation



ESG Impact:

the Bank's impact on environmental and social systems

A scoring framework (1–5) is applied to prioritize topics, where:

- 1 = Low
- 2 = Medium-Low
- 3 = Medium
- 4 = Medium-High
- 5 = High

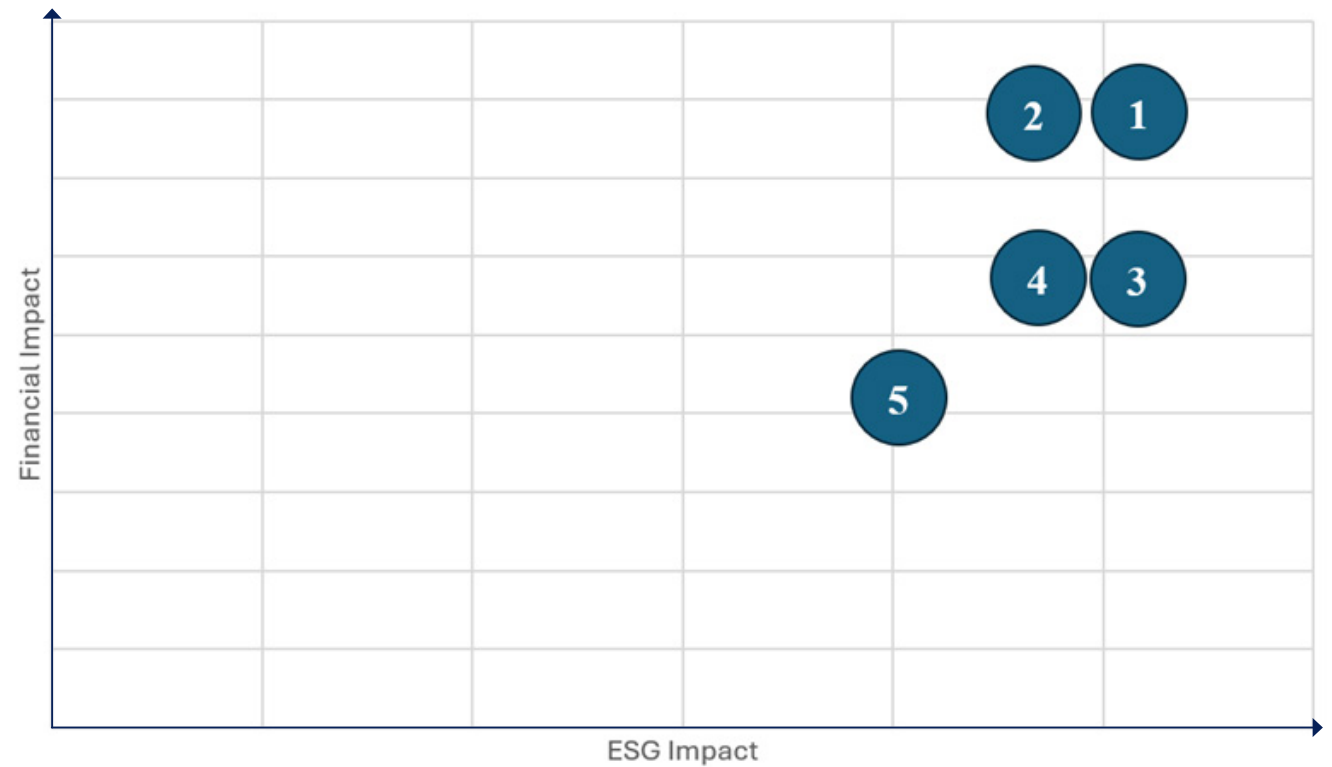
The results are consolidated into a materiality matrix.

2025 Material Topics

ADIB Egypt identified and ranked the following five material topics:

Rank	Material Topic
1	Responsible & Ethical Banking
2	Digital Trust, Data Privacy & Customer Experience
3	Financial Inclusion & Responsible Products
4	Climate & Environmental Stewardship
5	People-Centric Organization

Materiality Matrix



Material Topics: Risks, Opportunities and Management Approach

	Material Topic	Opportunities	Risks	Financial Impact	ESG Impact	Management Approach
 	Climate & Environmental Stewardship UN SDGs Alignment: Egypt Vision 2030 Alignment: Environmental Pillar: Aligns with the national goal of reducing carbon footprints and transitioning to a "Green Economy".	- Enhancing operational efficiency through energy optimization and digitalization - Aligning with climate-related regulatory expectations and sustainable finance trends	- Climate-related disruptions affecting operations and infrastructure - Regulatory and reputational risks from inadequate environmental performance	Medium-High	Medium-High	- Integrating environmental considerations into operations and decision-making - Enhancing energy efficiency and monitoring resource consumption - Expanding digital solutions to support operational efficiency
	Responsible & Ethical Banking UN SDGs Alignment: Egypt Vision 2030 Alignment: Governance Pillar: Supporting the «Administrative Reform» goal, ensuring that financial institutions operate with high integrity to attract foreign investment.	- Strengthening stakeholder trust through transparency and ethical practices - Supporting long-term financial stability through responsible financing	- Exposure to compliance failures, corruption, or unethical practices - Reputational damage from weak governance or disclosure gaps	High	High	- Embedding compliance and ethical standards across operations - Strengthening governance frameworks and internal controls - Enhancing transparency and stakeholder communication
	Digital Trust, Data Privacy & Customer Experience UN SDGs Alignment: Egypt Vision 2030: Knowledge, Innovation and Scientific Research Pillar: supporting the «Digital Egypt» strategy.	- Enhancing customer satisfaction and retention through digital innovation - Increasing efficiency through digital banking channels	- Cybersecurity threats and data breaches - Service disruptions impacting customer trust and operational continuity	High	High	- Strengthening cybersecurity frameworks and data protection controls - Enhancing digital platforms and service reliability - Monitoring customer experience and feedback mechanisms
  	Financial Inclusion & Responsible Products UN SDGs Alignment: Egypt Vision 2030 Alignment: Economic Development Pillar: Achieving a competitive, diversified, and inclusive economy.	- Expanding access to financial services for underserved segments - Driving portfolio growth through inclusive and responsible lending	- Credit risk exposure from underserved segments - Regulatory risks related to inclusion mandates	High	Medium-High	- Expanding inclusive retail and SMEs offerings - Integrating responsible financing practices - Leveraging digital channels to improve accessibility
 	People-Centric Organization UN SDGs Alignment: Egypt Vision 2030 Alignment: Social Justice Pillar: Promoting equal rights and opportunities. Education & Training Pillar: Developing human capital and skills.	- Enhancing workforce productivity and engagement - Strengthening talent retention and organizational culture	- High turnover and talent retention challenges - Skills gaps affecting operational performance	Medium-High	Medium-High	- Investing in employee development and training - Enhancing employee engagement and wellbeing programs - Strengthening performance management frameworks

PILLAR I: GOVERNANCE EXCELLENCE

- GOVERNANCE STRUCTURE
- GOVERNANCE OVERSIGHT
- CODE OF ETHICS AND BUSINESS CONDUCT
- RISK MANAGEMENT AND INTERNAL AUDIT FRAMEWORK
- COMPLIANCE AND LEGAL OVERSIGHT

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GOVERNANCE STRUCTURE

ADIB Egypt upholds a robust governance framework that integrates Sharia principles with corporate governance best practices to support sustainable growth, ethical conduct, and long-term value creation. The Bank fosters a governance culture centered on transparency, accountability, integrity, and equitable stakeholder engagement, ensuring that decision-making processes are sound, well-controlled, and aligned with regulatory and ethical expectations.

Our corporate governance framework extends beyond regulatory compliance by embedding ethical, professional, and risk-aware practices into day-to-day operations.



ADIB Egypt maintains a periodically updated Governance Manual, incorporating Central Bank of Egypt (CBE) regulations and Financial Regulatory Authority (FRA) principles. This framework is supported by a comprehensive suite of policies and procedures covering ethics, compliance, risk management, internal control, and oversight, ensuring effective governance and timely and accurate disclosure.

To ensure effective governance and operational efficiency, ADIB Egypt has established a clear and well-defined organizational structure. While the Bank operates under its own dedicated internal hierarchy, designed to streamline decision-making and Sharia-compliant oversight, it also oversees its diverse subsidiaries. This dual-focus structure ensures that while the Bank maintains its core operational independence, it fosters synergy and consistent standards across ADIB Egypt Bank and its subsidiaries.



Our Organizational Chart

Our internal structure is organized to support our six strategic pillars, with clear reporting lines from the Sustainability and Sustainable Finance Division directly to the CEO, ensuring ESG considerations are embedded at the highest level of management.

Highest Governance Body

The General Assembly: Our Highest Authority

The General Assembly (GA), comprising all shareholders, serves as our highest authority. We ensure that our shareholders are empowered to drive our strategic direction through a transparent and inclusive participation model.

ADIB Egypt strictly adheres to a one-share, one-vote policy, ensuring that every shareholder has a proportional voice in decision-making. To facilitate informed participation, a 21-day notice is provided before all Annual General Meetings. Meeting invitations are sent to all shareholders via email, and notifications are sent to the FRA, GAFI, the Egyptian Exchange, and CBE.

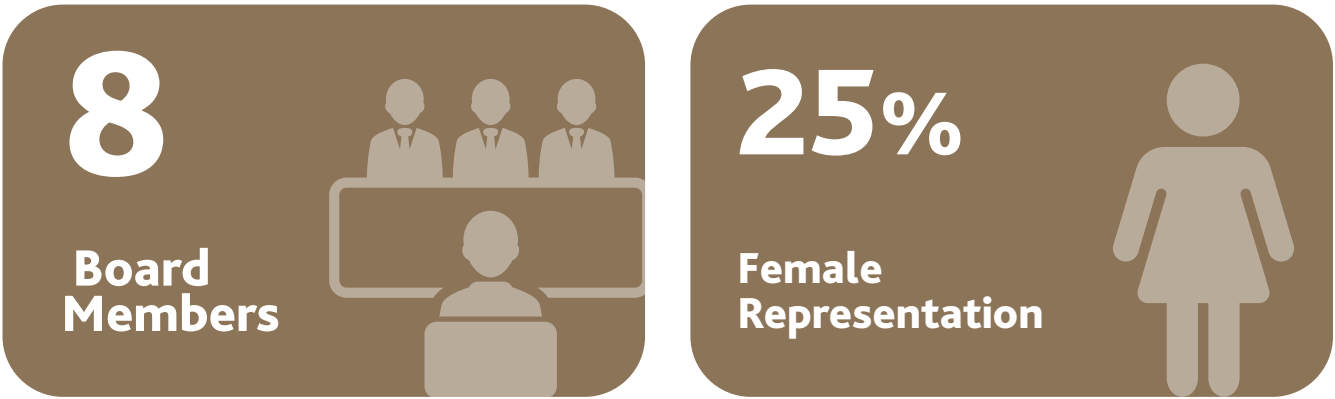
Each agenda item is presented with comprehensive data, allowing shareholders to evaluate the Bank's performance and future roadmap effectively. To ensure transparency and neutrality, the GA Secretary and vote tellers are appointed by individuals who are independent of both the GA and the Board of Directors.

In commitment to market transparency, all GA resolutions are shared with the FRA and the EGX no later than the start of the first trading session following the GA meeting.

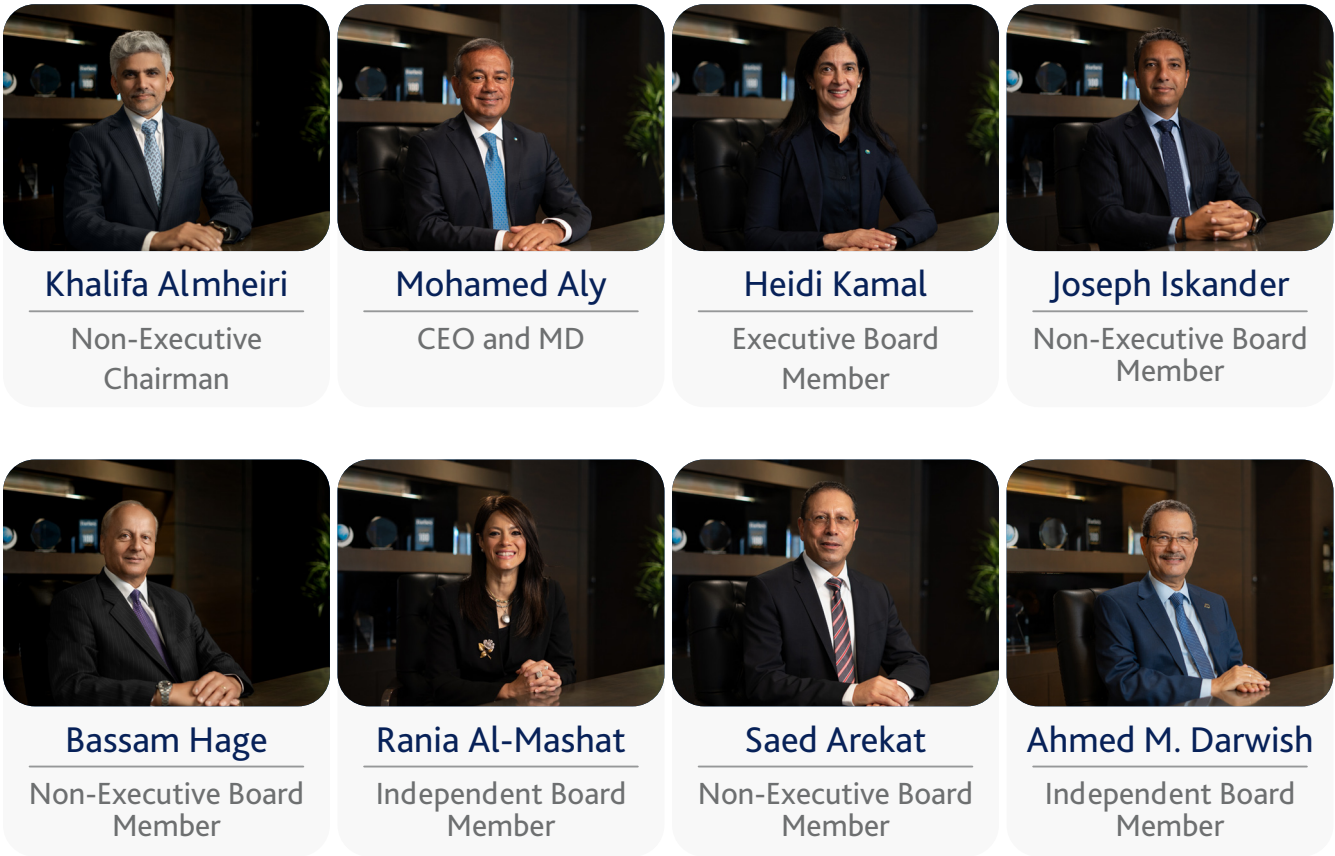
Board of Directors

ADIB Egypt fully complies with the regulatory requirements governing Board composition and selection.

The Bank's Board of Directors consists of eight members, including two female members and six male members. Two members are aged 30–50, while the remaining six members are above the age of 50. Furthermore, the Board's structure adheres to the mandate to have a majority of non-executive members. The Board comprises six non-executive members, including two independent directors, ensuring independent oversight and balanced governance.



Six Board Meetings were held in 2025



None of the Board members concurrently serves as CEO of another organization in Egypt. ADIB Egypt also ensures that all the Bank's Board members meet all regulatory requirements. In alignment with governance regulations, Board members serve a three-year tenure, which may only be renewed once to ensure impartiality.

Additionally, in alignment with governance best practices, the roles of Chairman and Chief Executive Officer (CEO) are separated, following Act No. 100 of 2020.

In line with our commitment to transparency, Board members are appointed via cumulative voting to guarantee that shareholder representation is truly proportional. We provide shareholders with nominee résumés ahead of time, ensuring they have the necessary insights to shape the Bank's leadership effectively.

Additionally, critical concerns are communicated to the Board of Directors through regular Board meetings, as well as through Board Committee meetings and submitted reports. In 2025, no critical concerns or incidents were reported to the Board.

GOVERNANCE OVERSIGHT

Board Duties and Responsibilities

The Board of Directors at ADIB Egypt is responsible for overseeing the Bank's long-term value creation. The Board provides high-level strategic guidance, ensuring that the Bank's operational framework remains resilient, ethical, and Sharia-compliant.

Key responsibilities include:

Strategic Direction Design: Approving the Bank's overarching strategic direction and key objectives while overseeing implementation to ensure alignment across all business units.

Governance and Structural Design: Defining a robust organizational structure, establishing clear frameworks for power distribution, and outlining accountability across all functions.

Executive Oversight: Selecting and supervising senior executives, including evaluating the CEO's performance and strategic input.

Performance Monitoring: Continuously evaluating senior management's adherence to established governance protocols and internal policies.

Strategic and Operational Oversight: Maintaining high-level oversight of the Bank's operations to ensure strategic integrity without infringing upon daily operational management.

ESG Leadership and Oversight: Conducting quarterly reviews of ESG-related matters, including the final approval of sustainability reports and ensuring the Bank's unwavering compliance with the CBE's latest sustainability regulations and international best practices. In line with CBE regulations, the Sustainability and Sustainable Finance Division is responsible for preparing periodic internal and regulatory reports on sustainability and sustainable finance activities. These reports support management and Board oversight, facilitate transparency, and enable the continuous assessment of performance against strategic objectives.

Moreover, to ensure absolute alignment with the ADIB Egypt's long-term vision, strategic stewardship, and ESG and sustainability leadership remain centralized at the ADIB Egypt Bank level. This governance structure allows the Bank to drive the overarching sustainable finance agenda and sustainability strategy, while its subsidiaries focus on executing these high-level objectives within their specific functional frameworks.

Sharia Governance

Our commitment to robust Sharia-based governance is anchored by an Internal Sharia Supervision Committee (ISSC) composed of world-renowned scholars. This committee provides a strategic ethical compass for the Bank and its subsidiaries.

The Internal Sharia Supervisory Committee (ISSC) comprises:



Dr. Nizam Yaqoubi

(Committee Chairman)



Dr. Muhammad Naguib
Awadin

(Committee Member)



Dr. Muhammad Zair

(Committee Member)



Dr. Osama Al-Azhari

(Committee Member)



Dr. Osaid Al-Kilani

(External Sharia Adviso)



Dr. Muhammad Jasser

(Committee Secretary & Head
of Sharia Department)

The ISSC convenes a minimum of four times per year to provide continuous oversight, ensuring that as the Bank develops, particularly in digital and sustainable finance, it remains rooted in its Sharia identity.

To maintain the highest standards of integrity and operational resilience, ADIB Egypt employs a specialized risk-based internal Sharia audit function that extends across all branches, subsidiaries, and Sharia-related departments. This function operates on a strategic, risk-weighted frequency: while all Bank entities undergo a comprehensive audit every three to four years, areas identified as high-risk through specialized Sharia risk assessments are prioritized for rigorous review every 12 to 18 months.

This proactive approach ensures that every audit mission delivers actionable recommendations to strengthen control processes, allowing our Sharia compliance culture to evolve dynamically alongside market innovations and emerging financial technologies.

At ADIB Egypt, we believe that Sharia compliance is a collective responsibility that extends beyond the oversight committees to every member of staff. To foster this culture, the Bank conducts regular, targeted training sessions for all employees focusing on the core principles of Islamic finance, ethical banking, and the technical mechanics of our sustainable product suite.

Beyond internal capacity building, we are deeply committed to driving long-term social impact. While customers remain responsible for fulfilling their individual Zakat obligations, the Bank acts as a trusted

facilitator by providing specialized tools and assessments for accurate Zakat calculation. Furthermore, in close coordination with the ADIB Charity Foundation, we manage Waqf (charitable endowments) to fund sustainable social welfare projects, ensuring that our growth contributes meaningfully to the resilience and prosperity of the Egyptian community.



Board Committees

The Bank's Board of Directors ensures effective governance through the strategic deployment of Board Committees, each governed by a Board-approved charter. These charters provide a clear roadmap for committee mandates, scopes of work, and reporting lines. By maintaining a continuous oversight mechanism, the Board guarantees that all committee decisions adhere to the highest standards of regulatory compliance and organizational efficiency.

ADIB Egypt maintains four key Board Committees:



**Audit
Committee**



**Risk
Committee**



**Remuneration
Committee**



**Governance
and Nomination
Committee**



Audit Committee:

The Audit Committee provides essential oversight to ensure the highest standards of financial integrity and regulatory compliance. Its primary responsibilities include verifying the accuracy of financial reporting, assessing internal control systems, and evaluating the effectiveness of internal audit functions.

Comprising non-executive Board members, the Committee regularly invites the Heads of Compliance, Internal Audit, and External Auditors to its sessions to ensure holistic oversight.

Throughout 2025, the Committee met 4 times, providing a consistent and transparent check on the Bank's operational framework.

Committee Members:



Bassam Hage
Committee Chairman



Saed Arekat
Member



Ahmed Darwish
Member



Risk Committee:

The Risk Committee serves as the primary oversight body for the Bank's risk management architecture, ensuring that our growth remains balanced with safety and sound banking practices.

The Committee is primarily responsible for monitoring risk management functions and ensuring absolute adherence to the Bank's policy framework while receiving detailed technical reports to evaluate the effectiveness of mitigation measures. Beyond its supervisory role, the Committee plays a proactive part in shaping ADIB Egypt's future by proposing new risk strategies and policies for Board approval, ultimately submitting data-driven recommendations that safeguard the interests of shareholders and stakeholders alike.

Comprising both executive and non-executive Board members to ensure a blend of operational insight and independent oversight, the Committee convened 4 times in 2025 to execute its mandate.

Committee Members:



Khalifa Almheiri
Committee Chairman



Mohamed Aly
Member



Bassam Hage
Member



Heidi Kamal
Committee Secretary



Remuneration Committee:

The Remuneration Committee serves as the primary architect of the Bank's human capital incentive framework. The Committee provides rigorous oversight of compensation and remuneration policies, determines meeting attendance allowances, and formulates annual variable recommendations. Beyond its fiscal duties, the Committee plays a strategic role in organizational growth by ensuring that ADIB Egypt's rewards system aligns with top-tier market standards. This allows the Bank to successfully attract and retain the high-caliber talent necessary to drive our sustainable banking mission while ensuring that performance and reward are ethically and transparently linked.

ADIB Egypt's remuneration policy is designed to incentivize excellence while ensuring full alignment with the Bank's strategic objectives and long-term performance. This is achieved through a structured approach where variable pay is directly linked to performance milestones, and employee profit-sharing is subject to the formal approval of the General Assembly.

The Bank actively integrates feedback from both shareholders and stakeholders when refining its remuneration policies. These policies are presented to the Annual General Assembly for a formal vote, with the results of shareholder decisions publicly disclosed to maintain the highest standards of corporate governance and accountability.

Throughout 2025, the Committee met 4 times.

Committee Members:



Joseph Iskander
Committee Chairman



Khalifa Almheiri
Member



Bassam Hage
Member



Governance and Nomination Committee:

The Governance and Nominations Committee serves as the guardian of the Bank's structural integrity and ethical framework. The Committee is responsible for the continuous evaluation and proposal of governance policy enhancements to ensure alignment with evolving regulatory standards. Furthermore, it exercises critical oversight over the composition of the Board by reviewing independent member nominations and managing the formal process for member appointments and renewals, ensuring that the Bank's leadership remains balanced, diverse, and exceptionally qualified.

Throughout 2025, the Committee met 2 times.

Committee Members:



Saed Arekat
Committee Chairman



Bassam Hage
Member



Ahmed Darwish
Member

CODE OF ETHICS AND BUSINESS CONDUCT

At ADIB Egypt, our Code of Conduct serves as the definitive guide for our institutional behavior across the Bank and its subsidiaries. This Code establishes a mandatory set of standards applicable to all permanent and temporary employees, Board members, and external stakeholders, including our suppliers and consultants.

This Code extends beyond legal compliance by integrating Sharia-based values with modern regulatory requirements, including the CBE's 2025 conduct rules. By combining these principles into our institutional culture, we safeguard our reputation and ensure that our growth remains ethically resilient and value-driven.

ADIB Egypt operates in full compliance with:

-  Egyptian laws and regulations, including Egyptian Banking Law No. 194 of 2020
-  CBE instructions
-  Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) laws
-  Financial crime prevention regulations
-  Data protection and privacy requirements

All employees within the Bank and its subsidiaries are required to undergo regular training and provide a formal annual acknowledgment of the Code's provisions.

The Code of Conduct is overseen by the Board of Directors, the Compliance and Governance Function, and all relevant internal committees. Violations to this Code may result in disciplinary measures, including termination of employment, legal action, or regulatory reporting, depending on the severity of the breach. The Code of Conduct and all relevant compliance policies are reviewed and updated regularly to reflect regulatory changes, emerging risks, and international best practices.

ADIB Egypt's Code of Conduct establishes a culture founded on:



All employees are required to conduct themselves in a manner that preserves the Bank's reputation, avoids unethical or unlawful behavior, and upholds the trust of customers, regulators, shareholders, and society. Any act that could harm the Bank's credibility, independence, or professional objectivity is strictly prohibited.

ADIB Egypt promotes a safe, respectful, and inclusive work environment. Employees are expected to:

- Act professionally and respectfully at all times
- Protect Bank assets and resources
- Avoid harassment, abuse, or discriminatory behavior
- Comply with internal policies, procedures, and control frameworks



Conflict of Interest

The Bank maintains a strict Conflict of Interest Policy to ensure that personal, financial, or external interests do not interfere with professional duties. Employees and Board members are required to:

- Avoid situations in which personal interest conflict with those of the Bank
- Disclose any actual, potential, or perceived conflicts of interest immediately
- Refrain from participating in decisions where a conflict exists
- Submit periodic declarations of financial interests, where required

Failure to disclose conflicts may result in disciplinary and legal action. ADIB Egypt also prohibits the acceptance or offering of gifts, hospitality, or other benefits that may improperly influence business decisions or compromise independence and objectivity. If a gift is received and cannot be refused without jeopardizing legitimate business relations, it must be reported to Management and the Compliance Head immediately.

Accordingly, all transactions with related parties are subject to strict regulations, transparent disclosure, and conducted at arm's length, in accordance with regulatory requirements and internal approval mechanisms.

In addition to this, all Employees must disclose any familial or close personal relationship with external suppliers, contractors, or consultants. Where such

relationships exist, the employee must not participate in the related approval or payment processes.

If a financing committee member has a relationship (up to the fourth degree of kinship) or a friendship with a loan applicant, they must inform Senior Management, abstain from the decision-making process, and disclose the relationship to HR.

The misuse of privileged information or engagement in speculative, fraudulent, or unethical financial activities is strictly prohibited.

Employees are also required to submit periodic financial disclosure forms in accordance with Law No. 62 of 1975. Refusal to comply may be reported to the Illicit Enrichment Office at the Ministry of Justice.



Fraud Prevention and Anti-Corruption

ADIB Egypt adopts a zero-tolerance approach towards corruption, bribery, and unethical conduct in all forms. The Bank is committed to conducting its business in accordance with the highest standards of integrity, transparency, fairness, and accountability.

Corruption risks are addressed through a robust Anti-Bribery and Corruption (AB&C) framework, which forms an integral part of ADIB Egypt's broader Financial Crime Compliance Program. The program includes:

- Anti-Fraud Program and internal investigation procedures
- Segregation of duties and authorization controls
- Automated and manual transaction monitoring
- Risk-based controls aligned with customer, product, and geographic risk profiles
- Regular compliance testing and internal audits

All suspected cases of corruption or fraud are investigated promptly, and corrective actions are implemented to mitigate the risk of recurrence.

Anti-Money Laundering and Counter-Terrorist Financing

ADIB Egypt maintains a comprehensive Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF) framework designed to prevent the misuse of its products, services, and delivery channels for money laundering, terrorist financing, proliferation of weapons of mass destruction, tax evasion, and other financial crimes. The framework is aligned with Egyptian laws and regulations, CBE instructions, and international standards, including the Financial Action Task Force (FATF) Recommendations and Basel Committee principles.

The Bank applies a risk-based approach to AML/CTF compliance, supported by documented and regularly updated risk assessments that consider customer risk profiles, geographic exposure, products and services, and transaction behavior. Robust Know Your Customer (KYC) and Customer Due Diligence (CDD) procedures are applied at onboarding and maintained throughout the customer relationship, including the identification and verification of beneficial

ownership and the application of enhanced due diligence measures for higher-risk customers, such as Politically Exposed Persons (PEPs).

Automated and manual transaction monitoring systems are used to detect unusual or suspicious activities, supported by sanctions screening protocols and formal escalation processes to ensure the timely identification and management of financial crime risks.

ADIB Egypt requires all employees to promptly report any knowledge or suspicion of money laundering or terrorist financing to the designated Money Laundering Reporting Officer.

The effectiveness of the AML/CTF framework is reinforced through mandatory staff training, secure record retention practices, ongoing compliance monitoring, and independent internal audit reviews.



Whistleblowing Policy

ADIB Egypt maintains a robust Whistleblowing Policy designed to uphold the highest standards of integrity, honesty, and accountability across the Bank and its subsidiaries. This policy provides a secure and confidential platform for employees, Board members, and external stakeholders, including contractors and consultants, to report concerns regarding misconduct, financial malpractice, or unethical behavior.

By fostering a strong speak-up culture, the Bank ensures that potential risks such as bribery, corruption, and breaches of the Code of Conduct are identified and addressed promptly, thereby safeguarding the Bank's reputation and protecting the interests of its stakeholders.

The governance of the whistleblowing process is characterized by strict independence and multi-layered oversight. The Compliance and Governance Department manages dedicated reporting channels that ensure confidentiality. All reports are subject to rigorous investigation by independent committees, with the Audit Committee and the Board of Directors providing ultimate oversight to ensure that corrective actions are implemented without bias. The policy also guarantees protection against retaliation for individuals who report concerns in good faith, in accordance with applicable laws and internal regulations.



Confidentiality, Data Protection, and Privacy

The Bank enforces robust confidentiality and data protection standards, ensuring:

Protection of customer, employee, and institutional data

Secure handling of physical and electronic information

Compliance with privacy and cybersecurity regulations, including Banking Law No. 194 of 2020

Restricted access to sensitive information on a need-to-know basis

Unauthorized disclosure, misuse, or manipulation of information may result in disciplinary and legal consequences. This duty of confidentiality continues after termination of employment and is reinforced through advanced information security policies.



Information Security

ADIB Egypt recognizes information and cybersecurity as a critical component of ethical conduct, operational resilience, customer trust, and regulatory compliance. The Bank maintains comprehensive controls to protect its digital infrastructure, online services, customer data, and institutional information against unauthorized access, misuse, cyber threats, and data breaches.

Employees are required to:

Use internet and IT systems responsibly and ethically

Protect ADIB Egypt's digital assets and information

Refrain from installing or using unauthorized software, systems, or data resources

Report any suspected cybersecurity weaknesses or incidents promptly

Any misuse of internet access, IT systems, or information resources may result in disciplinary action.

Asset Protection and Safety

Every employee is a custodian of the Bank's tangible and intangible assets. The Code of Conduct enforces strict guidelines for the protection of intellectual property, software, and physical cash holdings, alongside a mandate for the accurate and transparent recording of all financial transactions.

External Communications and Media Conduct

Employees are prohibited from making unauthorized statements to media outlets, regulatory bodies, or on social media platforms on behalf of the Bank. All external communications must comply with approved communication protocols to protect the Bank's reputation and fulfill confidentiality obligations.



Political Neutrality and Social Engagement

ADIB Egypt maintains political neutrality. Employees must not use the Bank's name or resources to support political activities. Employees are also strictly prohibited from engaging in political fundraising on behalf of the Bank or associating personal political views with the institution.

RISK MANAGEMENT AND INTERNAL AUDIT FRAMEWORK

To ensure the Bank's long-term resilience and strategic alignment, ADIB Egypt employs a multi-layered risk management and internal audit framework that applies across the Bank and its subsidiaries. This system is designed to provide comprehensive oversight while maintaining the ethical standards inherent in Sharia-compliant finance.

ADIB Egypt's risk management practices are guided by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework and Basel III standards. These principles are fully integrated into the Bank's strategic planning processes, ensuring that risk identification, assessment, and mitigation are embedded in every operational decision.

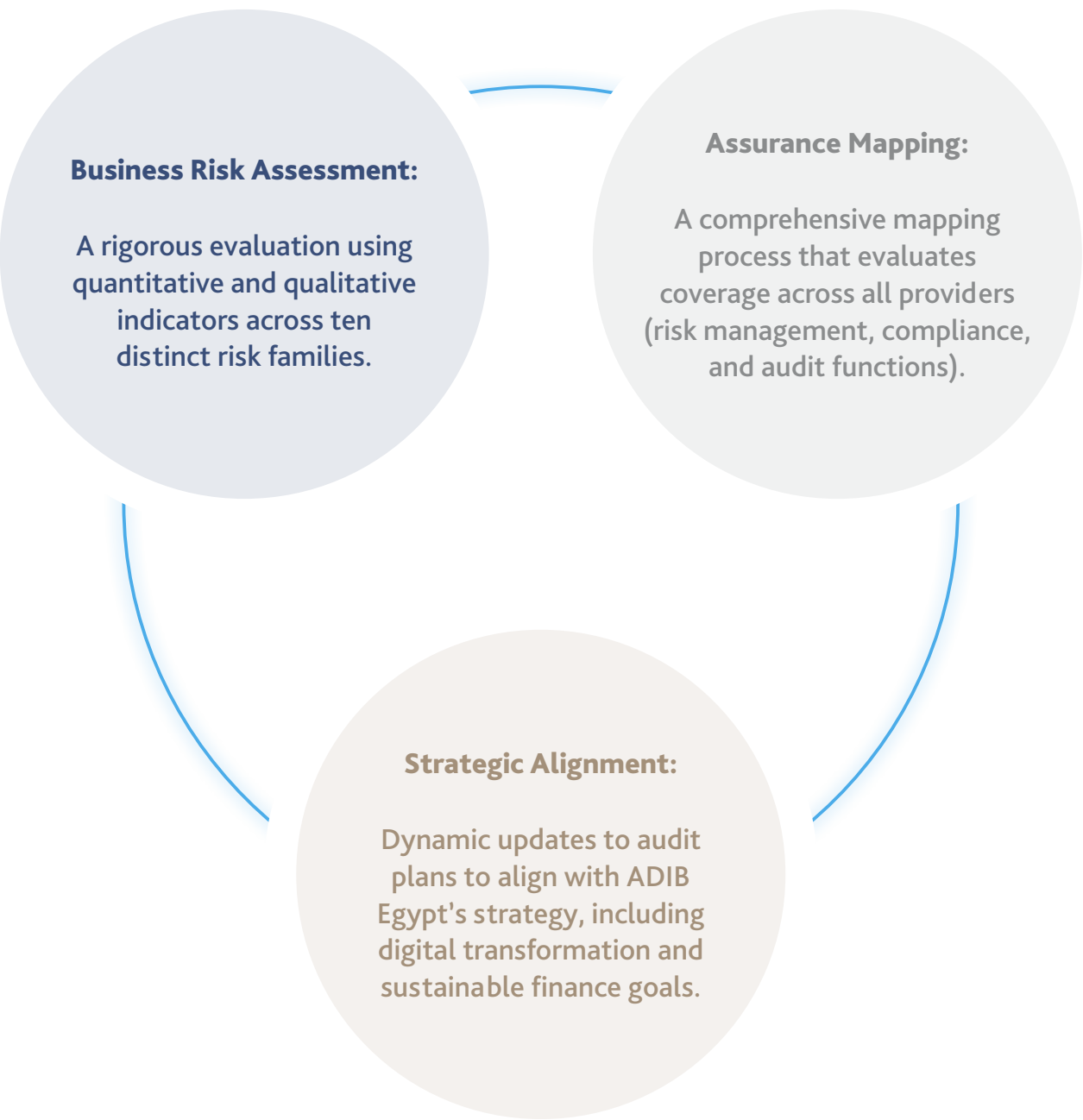
Risk oversight is centralized through a clear governance hierarchy that ensures accountability from the operational level through the Board of Directors. While the Chief Risk Officer (CRO) holds primary responsibility for risk management functions, the Audit Division, led by the Chief Internal Auditor, serves as an independent third line of defense.

To ensure responsiveness to evolving risks, ADIB Egypt utilizes a Risk Appraisal Profile (RAP), a systematic tool that classifies risk families and determines review frequencies. This approach is complemented by Risk and Control Self-Assessments (RCSAs) conducted across business units to ensure that the framework remains dynamic and responsive to market changes.

The Bank also utilizes Key Risk Indicators (KRIs), risk dashboards, and early alert reports to provide management with real-time insights into the portfolio's health. This proactive approach ensures mitigation of potential threats before they impact the Bank's strategic integrity.



The Internal Audit Department (IAD) operates as a proactive assurance provider, utilizing a sophisticated risk-based audit planning model approved by the Board Audit Committee (BAC). This model prioritizes the allocation of resources to high-impact areas based on three core pillars:



The Bank also conducts cyclical reviews for ongoing operations and special reviews for high-exposure projects. These standards of excellence extend to all subsidiaries, including ADI Consumer Finance (Takka), ADI Finance, ADIB Capital and ADI Microfinance (Arzak).

To maintain accountability, the Bank utilizes TeamMate+, a leading audit management system that tracks the implementation of recommendations, including ESG benchmarks. This unified approach, combined with annually tested Business Continuity Plans (BCPs) and Disaster Recovery Plans (DRPs), ensures that the ADIB Egypt ecosystem remains resilient against market fluctuations and operational disruptions.



COMPLIANCE AND LEGAL OVERSIGHT

ADIB Egypt maintains a zero-tolerance approach to unethical behavior, underpinned by a robust compliance and legal framework that ensures the Bank and its subsidiaries operate with the highest levels of transparency and accountability. We are firmly committed to maintaining full compliance with all applicable Egyptian laws, banking regulations, and directives issued by the CBE.

ADIB Egypt effectively utilizes formal dispute resolution mechanisms to manage grievances and contractual disagreements. In 2025, 60 cases were processed through these mechanisms, ensuring that conflicts were resolved fairly and outside of traditional litigation, where possible.

During the reporting period, ADIB Egypt maintained an impeccable legal record relating to market conduct and integrity. In 2025, there were zero confirmed legal cases regarding corruption involving the Bank or their employees. Also, the Bank was not involved in any legal cases related to tax disputes, human rights violations, child labor, executive compensation, environmental matters, insider trading, aggressive accounting practices, shareholder rights, diversity and equal opportunity, occupational health and safety, or workplace discrimination and harassment.

Additionally, there were no substantiated complaints concerning breaches of customer privacy or losses of customer data.

This record is a testament to the strength of our cybersecurity protocols and our commitment to maintaining the trust of our customers.

Zero complaints concerning breaches of customer privacy in 2025

To maintain our zero-tolerance stance on unethical behavior, the Bank implements mandatory annual training programs for employees. In 2025, comprehensive training workshops on the Code of Conduct were held to ensure that all employees understand their role in maintaining an untainted value chain, specifically focusing on the Conflict-of-Interest Management Policy.

In addition, regular Anti-Money Laundering (AML) workshops were held to update staff on the latest financial crime typologies and regulatory developments, ensuring the Bank remains a fortress against illicit activities. Anti-Corruption awareness sessions were also delivered to maintain our record of zero confirmed corruption cases during the reporting period.



PILLAR II: RESPONSIBLE AND SUSTAINABLE FINANCING

- ESG INTEGRATION IN FINANCING AND INVESTMENT DECISIONS
- CLIMATE AND ESG-RISK MANAGEMENT
- SUSTAINABLE AND GREEN FINANCE PORTFOLIO
- FINANCIAL INCLUSION

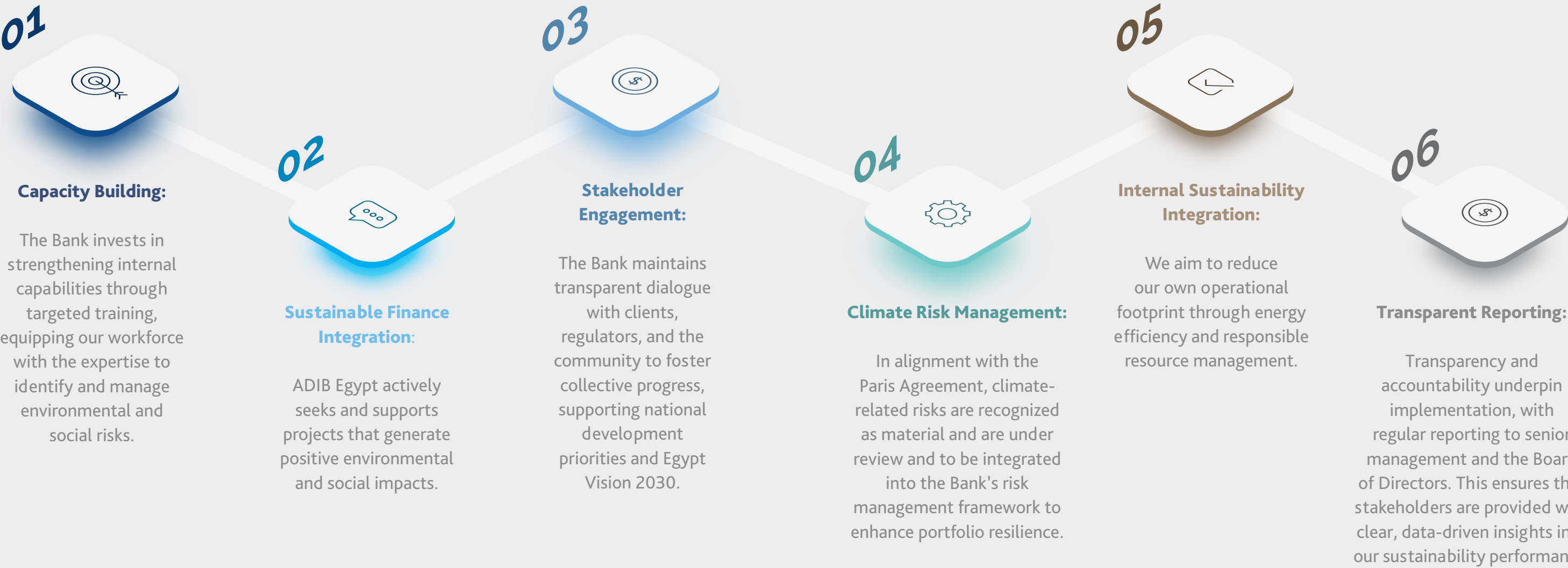
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ESG INTEGRATION IN FINANCING AND INVESTMENT DECISIONS

ADIB Egypt's Sustainable Finance Policy reflects its commitment to ethical, Sharia-compliant banking while supporting long-term economic value creation, environmental protection, and social responsibility. Sustainability is embedded as a strategic objective, guiding financing decisions toward financial activities that generate tangible economic impact, promote shared prosperity, and avoid harm to society and the environment.

The Bank applies a structured sustainable finance framework that integrates environmental, social, and governance (ESG) considerations into Corporate, SMEs, Business Banking, ADI Finance and Small Business Finance (SBF) financing. All financing activities are assessed against Sharia requirements, national laws, Central Bank of Egypt (CBE) regulations, and internationally recognized standards, including the IFC Performance Standards. Activities associated with unacceptable environmental, social, or ethical risks are excluded to ensure alignment with responsible and sustainable development principles.

ADIB Egypt's approach is guided by the six sustainable finance principles mandated by the CBE, embedding sustainability into the fabric of our operations:



Through this integrated policy, ADIB Egypt aims to drive responsible growth, strengthen its economic contribution, and create long-term value for stakeholders while remaining firmly anchored in ethical and Islamic finance principles.



CLIMATE AND ESG-RISK MANAGEMENT

A core pillar of ADIB Egypt's sustainability governance framework is the integration of environmental and social risk management into the credit and investment lifecycle. To protect both our portfolio and the environment, every financing request undergoes a structured Environmental and Social Risk Management (ESRM) due diligence process. This ESRM system ensures compliance with EEAA regulations, CBE requirements, and the IFC Performance Standards. The process encompasses three phases:



By integrating these rigorous procedures, ADIB Egypt ensures that its sustainable and green portfolio is not only financially sound but also ethically grounded and environmentally responsible.

SUSTAINABLE AND GREEN FINANCE PORTFOLIO

ADIB Egypt's sustainable financial performance is underpinned by a portfolio strategy that prioritizes the integration of ESG considerations across retail, corporate, SMEs and Business banking activities.

The Bank prioritizes the expansion of sustainable and green financing, particularly in areas such as renewable energy and waste management, while actively working to mitigate negative environmental and social impacts associated with its operations.

ADIB Egypt's corporate and SMEs and business banking activities form a central pillar of its financing portfolio, supporting a diverse range of economic sectors while embedding environmental, social, and Sharia-compliant risk considerations into lending decisions. The Bank adopts a structured approach to SMEs financing, guided by formal strategies and internal policies governing all SMEs-related products and services, with continuous improvement embedded across processes and service delivery. In line with CBE requirements, ADIB Egypt allocates

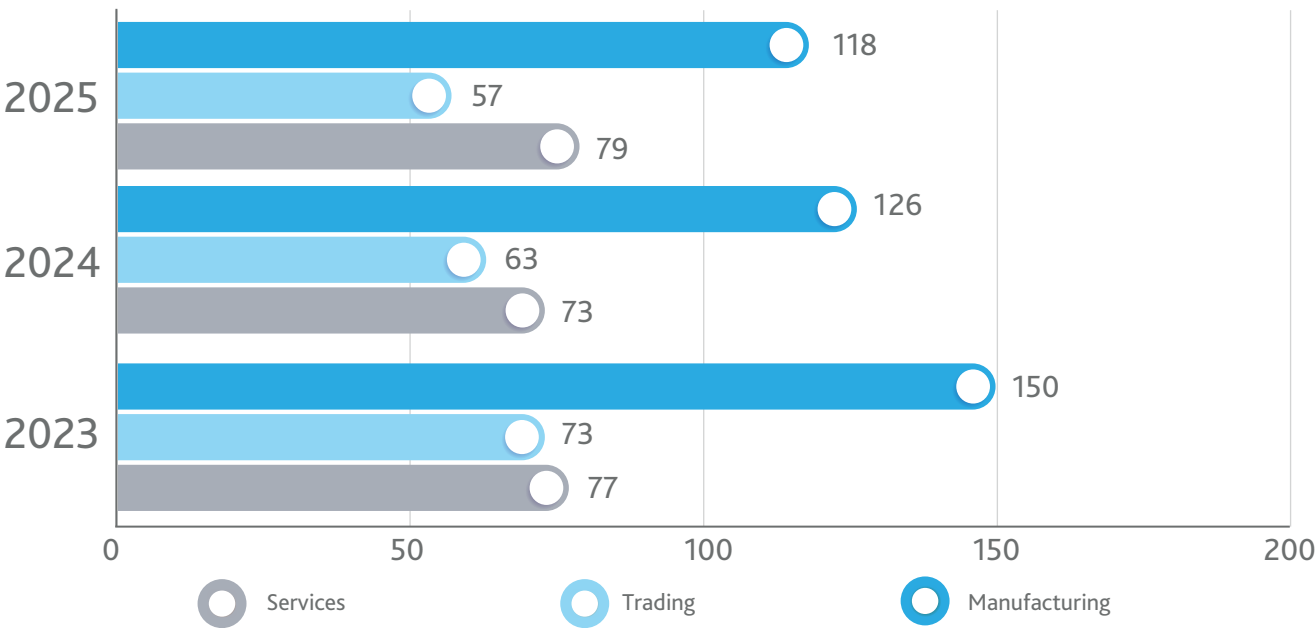
a defined portion of its credit portfolio to SMEs, applies relevant CBE initiatives, and closely monitors anticipated regulatory developments.

As of 2025, the SMEs and Business Banking portfolio totals EGP 24 billion in unsecured financing, serving 254 active clients.

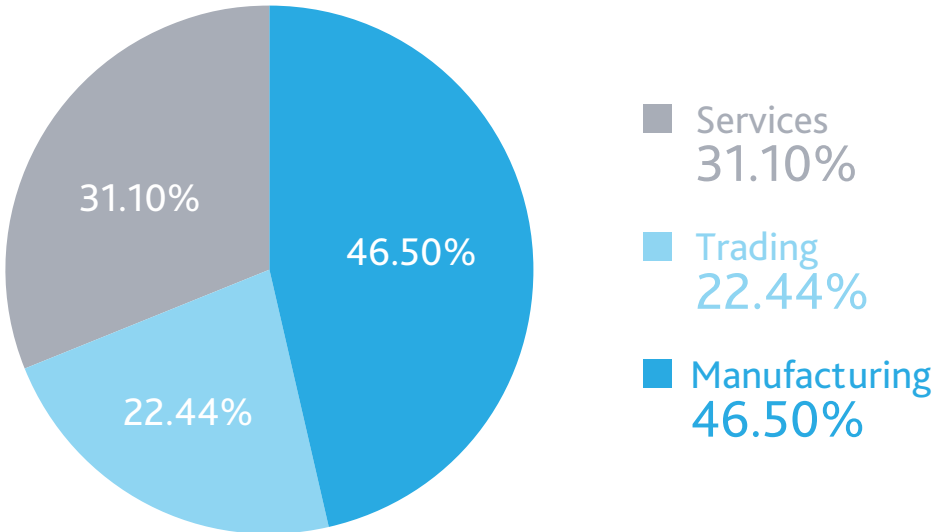
SMEs financing is delivered through a risk-informed process covering new facilities, renewals, and documentation updates, with clearly defined responsibilities across relationship management, credit risk, credit control, customer service, and Sharia supervision. Prudent risk management is ensured through financial and sector analysis, client due diligence, ongoing monitoring, collateralization, takaful coverage, site visits, transaction monitoring, and verification of fund utilization, thereby supporting asset quality and long-term portfolio resilience.



SMEs and Business Banking Clients Categorized by Sector



Percentage of SMEs and Business Banking Clients by Sector in 2025



Corporate lending and project finance are extended across key sectors such as industry, agriculture, services, and trade, with participation in large-scale and syndicated financing arrangements.

Environmental and social (E&S) risk management is embedded across all corporate, SMEs and Business Banking, and consumer finance activities through structured due diligence processes governed by ADIB's Sustainable Finance Policy, credit risk frameworks, and Environmental and Social Exclusion List. Potential sustainability risks are assessed prior to financing approval, with enhanced mitigation measures applied where necessary, directly influencing lending decisions.



While ADIB Egypt does not yet offer standalone green or sustainability-linked products specifically tailored for SMEs, Business Banking and corporate clients, its financing activities contribute meaningfully to environmental and social objectives through sectoral allocation. This includes support for environmentally beneficial sectors such as renewable energy, energy efficiency, sustainable infrastructure, water and waste management, and climate-smart agriculture, as well as socially impactful sectors including healthcare, education, digital services, infrastructure, and SMEs development.

Furthermore, we maintain continuous engagement with the Internal Sharia Supervisory Board (ISSC) to ensure that all structures and contractual terms remain Sharia-compliant throughout the transaction lifecycle.

Through portfolio-level ESG risk assessment, diversification strategies, and continuous client engagement, ADIB Egypt enhances sustainability awareness and practices across its corporate and SMEs client base, ensuring that financing activities are ethically sound, resilient, and aligned with long-term economic, social, and environmental objectives.

FINANCIAL INCLUSION

ADIB Egypt's commitment to financial inclusion is driven by a Board-approved strategy built on three core pillars: tailored product innovation, digital expansion, and financial literacy. In alignment with CBE priorities, the framework establishes qualitative and quantitative targets to bridge gaps for underserved segments, with specific focus on youth, women, and persons with disabilities (PWDs).

To translate our strategy into measurable impact, the Bank has removed traditional barriers to entry by implementing a structured action plan supported by simplified onboarding processes and enabling internal policies. Key initiatives include:

Segmented Growth:

Our dedicated youth proposition engages customers from the age of 15. The youth savings account portfolio currently serves 3,166 customers, with a total value of EGP 78 Million.

Reducing Barriers:

We offer Simple KYC accounts that do not require formal proof of income, alongside microfinance solutions that rely on alternative credit assessment methodologies rather than traditional scoring models.

PWD Empowerment:

Financial inclusion for persons with disabilities is supported through tailored PWD accounts and services, as well as microfinance programs, particularly during financial inclusion campaigns. ADIB Egypt has strengthened internal capacity through staff training, including sign language education and awareness sessions aimed at improving sensitivity and accessibility across branches. All ATMs are equipped with assistance tools to support PWD usage, and digital applications are designed to accommodate accessibility needs, reinforcing the Bank's commitment to equitable access and an inclusive customer experience.

Financial inclusion at ADIB Egypt extends beyond account opening to promoting long-term financial well-being. The Bank delivers financial literacy programs across various customer segments, primarily through off-site initiatives focusing on essential financial skills such as saving, budgeting, and investment. In 2025, these programs have reached and engaged more than, 50,000 individuals, reflecting the scale and societal impact of these efforts.

The Bank also participated in six CBE-led financial inclusion events during the reporting period, further expanding outreach to diverse and remote communities.

While women-focused entrepreneurship products are not separately categorized, the Bank's inclusive product offerings and simplified onboarding processes support increased female participation in the formal financial system.

Progress in financial inclusion is monitored through a set of quantitative indicators, including the number of accounts, prepaid cards, and digital wallets, as well as associated balances. Performance is assessed through growth trends in these metrics, demonstrating tangible outcomes. During the reporting period, the number of Simple KYC accounts increased by 20%, including a 20% increase in youth accounts. Prepaid cards increased by 46%, while digital wallet usage grew by 84%, indicating significant expansion in access to basic banking services.



From a product governance perspective, ADIB Egypt has established policies and procedures supporting the development of inclusive financial products. Impact and risk assessments are integrated into the product and service development process to ensure alignment with social, developmental, and strategic objectives. Impact assessments evaluate potential effects on customers, employees, and the wider community, while risk assessments address financial, operational, compliance, and reputational risks. The integration of these assessments strengthens responsible decision-making and ensures consistency with the Bank's risk management framework.

ADIB Egypt's retail and liabilities-side offerings, including current and savings accounts, youth accounts, Wekala deposits, sukuk, and prepaid products, collectively contribute to financial inclusion by providing safe, accessible, and affordable financial services.

By integrating inclusive design with continuous performance measurement, ADIB Egypt ensures that its financial ecosystem is not only accessible but also serves as a driver of equitable and sustainable economic growth.

PILLAR III: ENVIRONMENTAL STEWARDSHIP

- ENVIRONMENTAL MANAGEMENT FRAMEWORK
- OPERATIONAL ENVIRONMENTAL PERFORMANCE
- DIGITALIZATION AND OPERATIONAL EFFICIENCY
- SUSTAINABLE PROCUREMENT AND SUPPLIER ENGAGEMENT

07

ENVIRONMENTAL MANAGEMENT FRAMEWORK

At ADIB Egypt, environmental stewardship is grounded in the Islamic principle of "*Khilafah*", which recognizes humanity as trustees of the Earth. This philosophy shapes the Bank's responsibility to protect natural resources, minimize environmental harm, and operate in a manner that supports long-term ecological balance.

Guided by this principle, ADIB Egypt actively combats *Israf* (wastefulness) by promoting responsible consumption across its operations and embedding resource efficiency into facility design and management. The Bank's environmental commitment extends to its financing practices, where strict ethical exclusions prohibit support for industries associated with significant social or environmental

harm, including tobacco production, alcoholic beverages, and businesses that utilize hazardous chemicals with ecosystem-degrading impacts, as well as any other activities, business, projects that are not comply with Sharia principles.

To ensure transparency, consistency, and comparability in environmental disclosures, ADIB Egypt measures and reports its greenhouse gas (GHG) emissions in accordance with globally recognized standards, including the Greenhouse Gas Protocol, ISO 14065-1:2019, and the Intergovernmental Panel on Climate Change (IPCC) Guidelines.

Following the comprehensive environmental evaluation conducted in 2022, which established the Bank's carbon

footprint baseline, ADIB Egypt continues to enhance its emissions monitoring capabilities and refine environmental data governance across its operations.

ADIB Egypt recognizes natural capital as a critical foundation for long-term value creation, encompassing the energy, water, and material resources required to sustain its operations. By actively managing its environmental footprint, the Bank contributes to safeguarding these resources while strengthening operational resilience and supporting broader climate stability.

Environmental stewardship is therefore embedded within the Bank's value creation approach. Through structured emissions measurement,

responsible resource consumption, and waste minimization practices, ADIB Egypt seeks to decouple operational growth from environmental impact. Protecting natural capital is viewed not only as an environmental responsibility but also as a strategic priority that underpins financial stability, stakeholder confidence, and sustainable economic development.

As climate-related risks increasingly influence the financial sector, the Bank acknowledges that preserving natural systems is intrinsically linked to the resilience of the economic environments in which it operates.

OPERATIONAL ENVIRONMENTAL PERFORMANCE

ADIB Egypt remains committed to minimizing the environmental impact of its direct operations through structured measurement, management, and reduction initiatives aligned with global climate action efforts. The Bank applies an operational control approach to monitor Scope 1, Scope 2, and Scope 3 emissions across headquarters, branches, and warehouses, ensuring comprehensive organizational coverage. The data is externally verified with the base year being 2022.

Operational Boundaries

65,325

M²

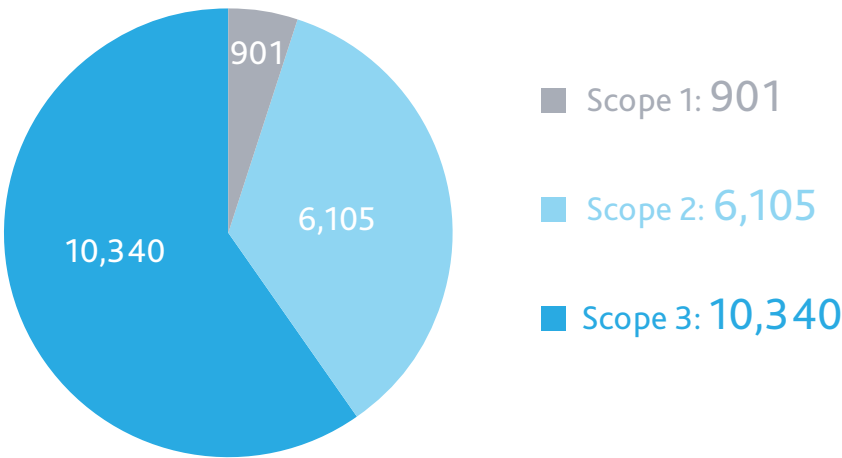
Representing the total gross floor area of all included facilities

3,708

Full-Time Equivalents

Including full-time employees, outsourced and workers

2025 Emissions per Scope (mtCO₂e)



During the reporting period, ADIB-Egypt achieved a Scope 1 and Scope 2 emissions intensity of 2.3 mtCO₂e per Full-Time Equivalent (FTE), marking an 18.4% decrease compared to 2022.

Across ADIB-Egypt's 83 operational facilities, 14 locations achieved an A+ rating, demonstrating outstanding energy efficiency performance

Scope 1 emissions include the fugitive emissions of refrigerant leakage amounted 557 mtCO₂e including R22 emissions of 530 mtCO₂e.

Scope Intensities	2022	2023	2024	2025
Scope 1 & 2 Emissions (mtCO ₂ e)	6,948	6,600	3,959	7,006
Scope 1 & 2 Carbon Intensity (mtCO ₂ e/employee)	2.82	2.31	1.6	2.3
Scope 1 & 2 Carbon Intensity (mtCO ₂ e/m ²)	0.13	0.12	0.06	0.11

0.11

mtCO₂e/m²

Scope 1 &2 Emission Intensity per Area

2.3

mtCO₂e/FTE

Scope 1 & 2 Emission Intensity per Employee

Energy and Resource Management

Energy consumption remains a primary contributor to ADIB Egypt's operational carbon footprint. During 2025, total electricity consumption at the Bank's headquarters reached 13,308 MWh, sourced entirely from non-renewable energy. Diesel usage for backup generators totaled 179 liters, while energy intensity was recorded at 225 kWh/m²/year.

Energy Performance	2025
Total Electricity Consumption (MWh)	13,308 MWh
Diesel Consumption (Liters)	179
Energy Intensity (kWh/m ²)	225
Renewable Energy Share	0

ADIB Egypt has established a target to reduce absolute energy consumption by 10% annually, using 2024 as the baseline year.

The Bank continues to deploy energy-efficiency measures across its facilities, including LED lighting, green walls to enhance insulation, water restrictor filters, solar heat-reducing films, Variable Refrigerant Flow (VRF/VRV) cooling systems, indoor pots & green wall, Cleaning materials, and environmentally responsible construction materials (Painting materials, Carpets, False ceiling tiles & gypsum boards, Glass Panels & Partitions, Marble & Porcelain, Cladding aluminum sheets), Furniture with natural wood materials.

Waste reduction program on the new branches through project contractor.

New branches increasingly integrate these features at the design stage, supporting the transition toward more sustainable infrastructure.

Data relating to energy consumed outside the Bank's operational boundaries remains unavailable and represents an opportunity for expanded disclosure in future reporting cycles.

Additionally, none of the Bank's operational sites are located within or near protected areas or regions of high biodiversity value.

Water Stewardship

Water represents a shared natural resource that is essential to both operational continuity and community well-being. Recognizing this dependency, ADIB Egypt continues to implement efficiency measures designed to optimize consumption while minimizing pressure on municipal infrastructure.

In 2024, total water consumption reached 207,195 m³, supported by initiatives such as water restrictor filters, photocell mixers, and Variable Speed Drive pumps.

Total water consumption for 2025 amounted to 140,922 m³.

Water Consumption	2024	2025
Total Water Consumption (m ³)	207,195	140,922
Water Stress Areas	None	None
Water Recycling	No	No
Reduction Target	–	%12 annually (baseline: 2024)

The increase primarily reflects expanded operational measurement coverage rather than a proportional rise in water intensity.

Water usage is largely associated with domestic building activities, including employee facilities and sanitation systems, with discharge directed to municipal sewage networks to prevent environmental contamination.

While ADIB Egypt maintains internal water management policies, further disclosure regarding governance mechanisms presents an opportunity to enhance transparency in future reporting periods.

Waste and Circularity

Waste reduction remains central to ADIB Egypt’s resource efficiency strategy and its broader commitment to circular economy principles.

In 2024, outdated paperwaste totaled 23.2 tons, with recycling programs supporting diversion from landfill.

Outdated paper waste increased to 56.91 tons in 2025; however, 100% of this volume was recycled through specialized processing that converts outdated documents into pulp for reuse in cardboard manufacturing.

Waste Stream	2024	2025	Disposal Method
Outdated paper Waste	23.2 tons	56.91 tons	Fully recycled

Although a formalized waste management system covering all waste streams has not yet been implemented, the Bank continues to strengthen its waste governance practices as part of its environmental maturity pathway.



Environmental Infrastructure and Future Outlook

As of 2025, ADIB Egypt has not obtained green building certifications for its facilities. Nevertheless, sustainability considerations increasingly inform branch design, material selection, and operational planning, positioning the Bank to pursue certification pathways as its environmental management framework evolves.

Environmental stewardship at ADIB Egypt directly supports the preservation of natural capital by reducing resource intensity, limiting emissions, and promoting responsible material use. As climate considerations continue to reshape the financial landscape, the Bank recognizes that safeguarding natural systems is fundamental to maintaining the economic environments upon which sustainable growth depends.

Looking ahead, ADIB Egypt aims to further enhance environmental data coverage, strengthen emissions management, and identify opportunities to advance decarbonization initiatives.

DIGITALIZATION AND OPERATIONAL EFFICIENCY

Digitalization remains a key enabler of operational efficiency and enhanced service delivery at ADIB Egypt. While the Bank does not currently maintain a standalone strategy document governing enterprise-wide process digitalization, its key performance indicators prioritize the digitalization of retail services to create greater value and deliver a seamless customer experience.

Oversight of digital initiatives is led by the Digital Banking team, which is accountable for providing innovative solutions aimed at strengthening service quality and positioning ADIB Egypt as a benchmark for customer experience.

During 2025, the Bank advanced several initiatives designed to streamline processes, enhance accessibility, and improve operational responsiveness.



Initiative	Description
IPN Pre-Authorization	Supports transaction validation processes
Card Activation	Facilitates faster onboarding and service access
Q-matic in Branches	Enhances queue management and branch efficiency
Additional ATM Services	Expands self-service banking capabilities

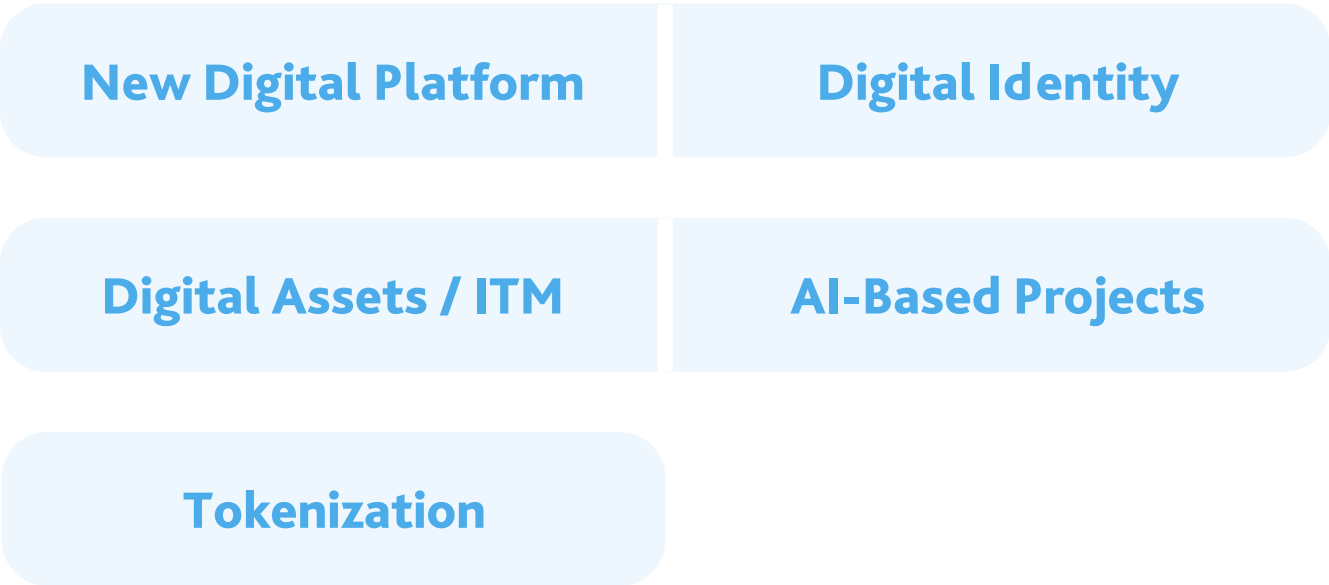
Digitalization Roadmap

ADIB Egypt has established a forward-looking roadmap to further embed digital capabilities across its operations. Planned initiatives include the launch of a new digital platform, an upgrade to the Interactive Voice Response (IVR) system, expanded card activation services, continued ATM expansion, the addition of new ATM functionalities, and the introduction of a callback service to improve customer responsiveness.

Future Digital Transformation Projects

The Bank initiated a multi-year digital transformation program in 2025, which is expected to be completed by 2027. The program focuses on strengthening technological infrastructure and accelerating innovation across key service areas.

Projects



Monitoring the Digital Transformation Journey

ADIB Egypt assesses its digital transformation progress through a structured measurement approach that emphasizes performance visibility and operational reliability. This includes tracking usage data across available digital journeys, maintaining monthly dashboards covering transaction volumes and service uptime, and issuing monthly reports on income generated from digital channels.

Monitoring Tool	Purpose
Usage Analytics	Evaluate adoption of digital journeys
Monthly Dashboards	Track transactions and service uptime
Monthly Income Reports	Measure revenue generated from digital services

Digital Risk Management

The Bank recognizes the risks associated with digital transformation and integrates them into its governance processes. Identified risks are updated in monthly Risk Control Matrix (RCM) and Key Risk Indicator (KRI) reports. Controls are implemented for all identified risks, and any issues are systematically recorded and monitored through the same reporting mechanisms to support effective risk oversight.



SUSTAINABLE PROCUREMENT AND SUPPLIER ENGAGEMENT

ADIB Egypt conducts its procurement activities in accordance with its approved Procurement Policy, which establishes a structured framework to ensure that goods and services are acquired in a cost-effective manner while complying with internal regulations and CBE requirements.

The policy promotes transparent, objective, and risk-informed decision-making across the supplier lifecycle and emphasizes efficiency, equal opportunity, sustainability, and value for money in supplier selection and management.

To safeguard responsible business practices across the supply chain, the Bank requires suppliers to comply with applicable laws and internal policies relating to social and environmental sustainability, human rights, fair employment conditions, and business ethics.

Suppliers are expected to adhere to health and safety regulations, respect intellectual property rights, and operate in a manner that minimizes adverse impacts while promoting awareness of social and environmental risks and opportunities.

Non-disclosure agreements (NDAs) further support confidentiality and responsible information management throughout supplier engagements.



Human Rights and Labor Practices

ADIB Egypt aligns its supplier labor expectations with Egyptian labor law, requiring compliance with regulations governing forced labor, child labor, and compulsory labor. These requirements are embedded within supplier governance processes and reinforced through contractual obligations.

The Bank's procurement framework also supports the protection of human rights as an integral component of supplier selection and contracting processes.

Supplier Base and Procurement Spend

During 2025, ADIB Egypt engaged a total of 655 suppliers, the majority of whom operate within Egypt and the Middle East.

Region	Number of Suppliers	Percentage of Total
Egypt & Middle East	600	91%
UK, USA, India, China	55	9%
Total	655	100%

80% of the Bank's total procurement expenditure was allocated to these suppliers, reflecting the strategic importance of supplier partnerships in supporting operational continuity.

Supplier Social Assessment

Supplier social impacts are assessed using criteria informed by CBE guidance and prevailing market practices. Nearly all suppliers undergo evaluation against these parameters.

During the reporting period, 2 suppliers were identified as having significant actual or potential negative social impacts, primarily related to market reputation and the quality of service or professionalism.

Corrective actions were implemented in response, including structured meetings, contractual penalties, formal warnings, and termination of contracts where necessary.

Social Impact Indicator	2025
Suppliers Identified with Significant Negative Impacts	2
Supplier Relationships Terminated	5
Primary Causes	Market reputation, quality of service, and professionalism

The Bank maintains a proactive approach to supplier oversight to support service quality and protect operational integrity.

All new suppliers were screened using social criteria during 2025. The Bank plans to reassess its strategy and approach to supplier social screening to further strengthen its due diligence processes.

Environmental Screening

Environmental impacts are not currently assessed as part of supplier evaluations. However, the Bank has indicated plans to incorporate environmental considerations into future supplier screening processes, signaling a gradual expansion of procurement oversight.

Business Ethics and Anti-Corruption

ADIB Egypt communicates its anti-corruption policies and procedures to suppliers and business partners as part of its commitment to ethical conduct.



Anti-Corruption Communication	2025
Suppliers Communicated	200
Percentage of Suppliers	30%
Service Types	Money Transfer, Collections, Systems/Software, Investigations
Regions	Egypt, Middle East, Europe (UK)

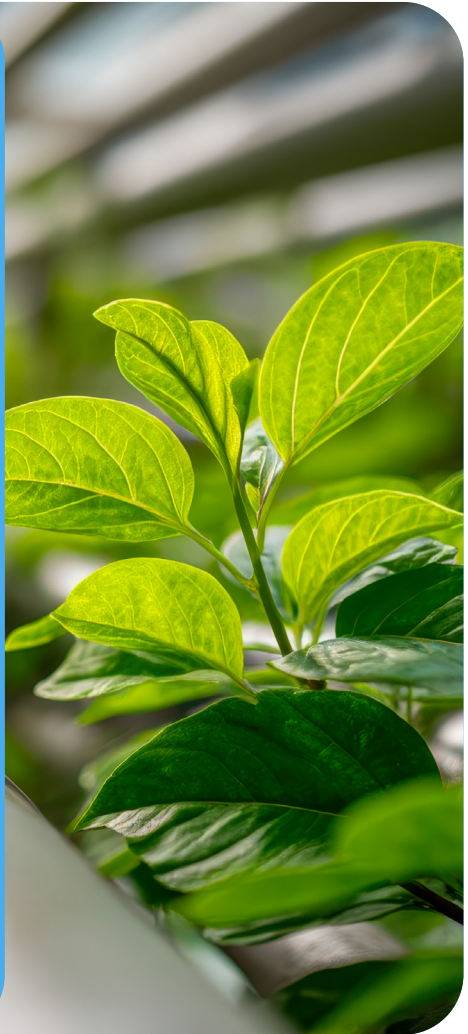
No supplier relationships were terminated due to corruption-related violations during the reporting period.

Governance Considerations

While the Bank maintains internal rules for managing conflicts of interest, no dedicated conflict-of-interest policy currently applies specifically to suppliers. This represents an opportunity to further enhance procurement governance in future reporting periods.

Looking Ahead

ADIB Egypt continues to strengthen its procurement practices by reinforcing supplier screening mechanisms, expanding governance coverage, and enhancing oversight processes. The planned reassessment of the supplier social screening strategy is expected to further support responsible sourcing and align procurement activities with evolving regulatory requirements and stakeholder expectations.



PILLAR IV: PEOPLE-CENTRIC ORGANIZATION

- WORKFORCE PROFILE AND DIVERSITY
- WORKFORCE STRUCTURE
- TALENT ATTRACTION, DEVELOPMENT, AND RETENTION
- ENGAGEMENT, CULTURE, AND ETHICS
- OCCUPATIONAL HEALTH AND SAFETY GOVERNANCE
- EMPLOYEE SUPPORT AND WORKPLACE STABILITY
- ETHICAL WORKPLACE AND EMPLOYEE PROTECTION

08

WORKFORCE PROFILE AND DIVERSITY

ADIB Egypt continues to strengthen its human capital base to support operational growth and long-term organizational resilience. As of 2025, the Bank employs 2,665 individuals, representing a 7.9% increase from 2,470 employees in 2024, reflecting controlled workforce expansion aligned with business requirements.

All ADIB Egypt employees are from the local community. It is worth noting that ADIB Egypt hires PWD.

There are no part-time employees within the workforce. Outsourced employees represent 25% of total staff, compared to 21% in 2024, supporting operational flexibility as the organization scales.

Workforce Composition by Gender

 Employee Level	 Female	 Male	 Total	 Female Representation
Executives	3	25	28	10.7%
Middle Management	116	450	566	20.5%
Supervisory	165	437	602	27.4%
Clerical / Professionals	526	943	1,469	35.8%
Total Workforce	810	1,855	2,665	30.4%

Women in Leadership

Employee Level	2024	2025	Change
Executive Roles	2	3	+50%
Middle Management	107	116	+8.4%

Workforce Age Distribution by Gender

Age Group	Female	Male	Total
Under 30	437	625	1,062
30–50	311	1,022	1,333
Over 50	62	208	270

Total Age Distribution Percentages

Age Group	2024	2025
Under 30	35.95%	39.8%
30–50	52.15%	50.0%
Over 50	11.9%	10.1%

Employees with disabilities represent 1.7% of the workforce. The Bank continues to promote inclusion through the provision of a physically challenged allowance and ongoing collaboration with the Central Bank of Egypt (CBE) under the Etaha Program to enhance employability opportunities.



Inclusion and Human Rights Framework

ADIB Egypt does not maintain a standalone Human Rights Policy; however, human rights principles are embedded within the Bank's HR Policy and Code of Conduct, reinforcing expectations related to fair employment practices and workplace integrity.

The Bank fosters an inclusive work environment for employees with disabilities by providing accommodations and resources designed to ensure equal access.



WORKFORCE STRUCTURE



No part-time employees



No nationality categorization



No collective bargaining agreements

Employees are provided with advance notice prior to operational changes, as outlined in the following table:

Contract Type	Minimum Notice
Open Contract	3 months
Renewable Contract	2 months

TALENT ATTRACTION, DEVELOPMENT, AND RETENTION

ADIB Egypt continues to invest in attracting and developing talent to support organizational growth and operational resilience. During 2025, the Bank hired 624 new employees, reflecting a significant increase from 478 hires in 2024. This represents a 30.5% year-on-year rise.

New Hires by Employee Level

 Employee Level	 Female	 Male	 Total	 Female Representation
Middle Management	13	56	69	18.8%
Supervisory	24	53	77	31.2%
Clerical / Professionals	178	300	478	37.2%
Total	215	409	624	34.5%

Age Distribution of New Hires

Female New Hires		Male New Hires	
Age Group	Employees	Age Group	Employees
Under 30	173	Under 30	279
30–50	42	30–50	126
Over 50	0	Over 50	4

Turnover

ADIB Egypt maintains a structured approach to workforce planning and retention. In 2025, the Bank recorded a full-time employee turnover rate of 12.27%, representing a notable improvement compared to 16.84% in 2024, indicating enhanced workforce stability.

Turnover by Gender

Gender	Employees	Share
Female	105	32.1%
Male	222	67.9%
Total	327	100%

Turnover by Age

Age Group	Females	Males
Under 30	63	111
50-30	41	109
Over 50	1	2



Retention Strategy

ADIB Egypt conducts structured exit reviews to better understand employee departures. Findings indicate that most exits are driven by employees pursuing improved career opportunities. To support retention and employee engagement, the Bank maintains a comprehensive retention framework that includes:

				
Recognition schemes celebrating employee achievements	Employee Engagement Survey conducted in partnership with Korn Ferry	Training and development programs	Internal hiring processes supporting career mobility	Annual salary reviews to maintain competitive compensation



Talent Development and Learning

ADIB Egypt continues to prioritize employee development through behavioral and technical training programs designed to strengthen capabilities across all organizational levels.

Total Training Hours

Employee Level	Training Hours
Executives	478
Middle Management	28,090
Supervisory	30,833
Clerical / Professionals	74,861
Total	134,262

Training Hours by Gender

Gender	Training Hours
Female	45,296
Male	88,966

Average Training Hours

Employee Level	Females	Males
Executives	4.13	5.24
Middle Management	9.23	8.87
Supervisory	9.15	8.62
Clerical / Professionals	10.30	9.58



Performance and Career Development

Employee performance and career progression are evaluated through annual performance appraisals conducted at year-end, involving structured discussions between managers and employees. All employees across executive, managerial, supervisory, and professional levels received regular performance and career development reviews during the reporting period.



ENGAGEMENT, CULTURE, AND ETHICS

ADIB Egypt remains committed to fostering a safe, supportive, and resilient workplace that safeguards employee wellbeing while ensuring compliance with applicable regulatory requirements. The Bank maintains an Occupational Health and Safety (OH&S) Management System implemented in accordance with recognized legal and regulatory frameworks, including the Egyptian Civil Defense Fire Code, CBE requirements, and Egyptian Labor Law No. 12 of 2003.

The system is supported by structured risk management practices designed to identify workplace hazards, strengthen emergency preparedness, and promote a culture of safety across all operational locations.



OCCUPATIONAL HEALTH AND SAFETY GOVERNANCE

An occupational health and safety system is implemented in accordance with Egyptian Labor Law No. 14 of 2025. Annual Civil Defense training is provided to employees with zero injuries during 2025.

The Bank's OH&S framework is implemented in line with recognized risk management guidelines and reinforced through mandatory safety procedures and employee awareness programs.

Training provided during the reporting period included:



Civil defense training



First aid training



Fire drill exercises



Security and safety induction programs



In addition, 65% of security personnel received formal training on ADIB Egypt's policies and procedures and their application to workplace safety, supporting consistent protection standards across facilities.

EMPLOYEE SUPPORT AND WORKPLACE STABILITY



Grievance Mechanism

Employees may formally submit grievances through a dedicated email channel. Reported cases are reviewed by a grievance committee composed of five sector heads, who evaluate each case and submit recommendations to the Chief Executive Officer for approval. Final outcomes are communicated directly to employees. Reports cannot currently be submitted anonymously.

ETHICAL WORKPLACE AND EMPLOYEE PROTECTION

ADIB Egypt incorporates human rights principles within its HR Policy and Code of Conduct, reinforcing expectations related to fair treatment, workplace respect, and ethical behavior.

The Bank provides a confidential reporting channel specifically designed to address incidents of bullying and harassment. Anti-corruption policies, including Anti-Money Laundering (AML) procedures, are effectively communicated to employees across the organization.

Employees trained on anti-corruption and AML	2,665
Confirmed corruption incidents	None
Disciplinary actions for corruption	None

The Bank maintains formal disciplinary procedures for corruption-related violations; however, no incidents were recorded during the reporting year.

Diversity, Equity, and Workplace Conduct

ADIB Egypt does not formally track incidents of discrimination; however, remediation plans are in place to address any reported cases. No discrimination incidents were recorded in 2025.

While the Bank does not maintain a standalone Human Rights Policy, related principles are embedded within internal policies and governance frameworks.

The Bank's Code of Conduct is available in both Arabic and English to ensure accessibility across the workforce.



Inclusive Workplace Practices

ADIB Egypt continues to support employees with disabilities through inclusive workplace measures, including the provision of a physically challenged allowance designed to promote equitable access and participation.

The Bank also encourages employee involvement in volunteering initiatives, such as Ramadan packing and school packing events. These activities are internally coordinated, with logistical support provided to facilitate participation, and typically occur at least once per quarter.

Remuneration and Benefits

ADIB Egypt maintains a structured compensation and benefits framework designed to support employee wellbeing, reinforce performance, and promote long-term workforce stability. The Bank regularly reviews staff salaries through annual merit cycles to ensure competitiveness and alignment with market conditions.

Entry-level salaries for both male and female employees meet 100% of the applicable minimum wage, reflecting the Bank's commitment to fair compensation practices. ADIB Egypt has expressed its intention to meet or exceed living wage standards during future merit increase cycles, supporting employee financial resilience.

To strengthen long-term financial security, the Bank operates a pension fund under which employees contribute up to 3% of their salaries, matched by an equal contribution from the Bank. This shared model promotes retirement preparedness while reinforcing employee loyalty.

ADIB Egypt also provides parental leave to eligible employees. During 2025, 15 female employees utilized parental leave, of whom six returned to work following the conclusion of their leave period.

The bank affirms its commitment to the principles of fairness and equal opportunity in its human resources policies, where salaries are determined according to objective criteria that include job nature, experience level, and professional competence, without discrimination based on gender. This approach reflects the bank's commitment to promoting equality, transparency, and social sustainability within its corporate work environment.

Parental Leave

ADIB Egypt offers parental leave to eligible employees.

Female employees who took maternity leave	15
Male employees who took paternity leave	0
Employees returning after leave	6

Additional Workforce Support

ADIB Egypt supports employee motivation and retention through structured initiatives, including:



The Bank is currently developing a succession planning policy, reflecting a forward-looking approach to leadership continuity. Outsourced employees are supported through benefit structures aligned with those of full-time staff, reinforcing responsible employment practices across the extended workforce.

PILLAR V: CUSTOMER VALUE AND OUTREACH

➤ CUSTOMER EXPERIENCE AND SATISFACTION

➤ BRANDING AND OUTREACH: COMMUNICATING WITH
INTEGRITY

09

CUSTOMER EXPERIENCE AND SATISFACTION

Abu Dhabi Islamic Bank Egypt has developed an integrated Customer Rights Protection framework, ensuring full alignment with regulatory requirements while embedding customer protection principles into day-to-day banking operations. This framework combines the strategic direction set by the Customer Rights Protection Policy (2025) with the operational mechanisms detailed in the Customer Rights Protection Unit Operating Manual (2024), forming a cohesive system that governs customer protection across the institution. It applies to all bank employees, external service providers, payment service providers, and agents acting on behalf of the bank, ensuring that customer protection principles are consistently implemented across all operations.

At the macro level, the Customer Rights Protection Framework represents a strategic pillar of corporate governance and regulatory compliance, grounded in the principles of fairness, transparency, accountability, and integrity, in line with the Central Bank of Egypt (CBE) requirements. It applies to all employees and third-party service providers and defines customers' fundamental rights, including access to clear information, data privacy, equitable treatment, and effective complaint resolution. The framework also establishes the Bank's obligations regarding product suitability, pricing and



risk disclosure, deposit protection, responsible digital banking, and financial awareness. Institutional oversight is reinforced through Board-approved policies, periodic reviews, and structured reporting to senior management and supervisory authorities to ensure transparency and continuous improvement.

As part of its commitment to customer data protection and financial awareness, ADIB Egypt actively promotes awareness of consumer rights and data security risks through a wide range of internal and external communication channels. Internally, awareness is reinforced through staff emails, screensavers, and mandatory Learning Management System (LMS) courses for all employees, ensuring that customer protection and data privacy principles are well understood and consistently applied. Externally, the Bank engages customers through digital screens in branches, ATM idle screens, posters in branch lobbies and teller areas, as well as social media platforms and the Bank's website. These channels are used to share fraud prevention guidance, short educational videos and animations, and targeted awareness campaigns, supported by SMS alerts to customers when relevant. Together, these initiatives strengthen customer understanding of financial risks such as fraud, data misuse, and cyber threats, while reinforcing trust and transparency.

At the micro level, the framework is implemented through the Customer Rights Protection Unit, which translates policy principles into standardized procedures governing customer interactions and complaint handling. This includes receiving, registering, investigating, and resolving complaints through multiple channels, supported by clear workflows, defined responsibilities, and strict regulatory timelines to ensure timely acknowledgment, continuous communication, and effective resolution. Micro-level execution integrates operational controls and risk management, with complaints remaining open until formal closure, secure record retention for traceability and confidentiality, case escalation for potential financial or operational impact, and targeted corrective actions to prevent recurrence. Specialized handling is applied to sensitive complaint categories, including premium customers, cases referred by the CBE, social media complaints, and Sharia-related matters. Continuous monitoring and performance reporting on complaint volumes, resolution times, root causes, and service quality support management oversight, internal control effectiveness, and regulatory compliance.

Regarding customer data privacy, ADIB Egypt did not receive any substantiated complaints during the reporting period concerning breaches such as leaks, thefts, or losses of customer information. Similarly, no substantiated complaints were received from external stakeholders or regulatory authorities related to customer data privacy breaches.

Nevertheless, the Bank maintains a robust management approach to address any potential incidents related to customer data security. This approach includes immediate detection and containment through activation of an Incident Response Team, followed by thorough investigation and digital forensic analysis to identify root causes and assess the scope of impact. Remediation measures are implemented promptly to eliminate vulnerabilities and strengthen security controls. In line with

regulatory requirements, transparent communication with affected customers would be ensured where applicable, alongside appropriate support measures. Post-incident reviews and lessons-learned exercises are conducted to update policies, processes, and security investments, reinforcing continuous improvement in data protection and customer trust.

By integrating macro-level governance principles with micro-level operational execution, Abu Dhabi Islamic Bank Egypt's Customer Rights Protection Framework ensures that regulatory compliance, customer fairness, and service quality are embedded throughout the organization. This dual-level approach enhances transparency, accountability, and trust, while enabling the Bank to respond effectively to customer needs, regulatory expectations, and evolving risks within the banking environment.



BRANDING AND OUTREACH: COMMUNICATING WITH INTEGRITY

ADIB Egypt's marketing and communications efforts are guided by a dual objective: accelerating rapid growth in its client base while maintaining the integrity of its Sharia-compliant identity. This approach is governed by the Brand and Marketing Management Manual, which ensures that brand development is supported by a robust ethical and regulatory framework.

Outreach efforts are focused on increasing awareness of the Bank's diversified product portfolio and upgraded technological infrastructure. The primary mission is to position ADIB Egypt not just as a holistic financial Establishment but as the benchmark for Islamic Banking excellence in the region.

- **External Focus:** Reinforcing our market leadership and recognition as a leading Islamic bank.
- **Internal Focus:** Ensuring employees serve as brand ambassadors who embody the Bank's core values of service, integrity, and innovation.

To ensure the integrity and adequacy of communications, ADIB Egypt adheres to a strict internal marketing policy under which all advertising material, digital content, and media contracts must be reviewed and

certified by the Sharia Department prior to publication.

The Bank also deploys regular media monitoring and stakeholders' approval protocols to ensure that all information is factual, credible, and respectful of Egypt's cultural and religious context.

The policy strictly prohibits any content that disparages competitors, ensuring a professional and ethical stance in the marketplace.

Our communications campaigns emphasize positive values like inclusivity and customer centricity, catering to the needs of different customer segments, including those with special needs. Through a robust Public Relations strategy and active participation in CBE initiatives, the Bank maintains ongoing dialogue with the communities it serves.

As digital infrastructure has been enhanced, marketing activities have increasingly shifted towards digital channels, enabling real-time engagement and more targeted communication. The Bank's digital presence is managed with the same level of rigor as its physical branches, ensuring that data privacy and ethical standards are maintained across different channels.

PILLAR VI: COMMUNITY AND SOCIAL IMPACT

➤ ADIB EGYPT CHARITY FOUNDATION

➤ PROJECT IMPLEMENTATION AND IMPACT

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At ADIB Egypt, we are committed to serving as a trusted, long-term partner to the communities in which we operate, fostering enduring relationships grounded in mutual trust and shared progress. This commitment is translated into action through a comprehensive Corporate Social Responsibility strategy that places health, education, and community development at its core, implemented through dedicated initiatives and large-scale programs, including those carried out by the ADIB Charity Foundation.

Our social impact approach is structured around a set of integrated pillars: health, education, community development, women's empowerment, the inclusion of people with disabilities, and environmental conservation. These pillars are aimed at achieving sustainable and inclusive development outcomes. ADIB Egypt and its Charity Foundation seek to create lasting social impact by improving access to essential services, empowering vulnerable groups, and promoting inclusive development, while ensuring transparency, Sharia-compliant fund management, and active community engagement.

Guided by a strong belief in social justice, we prioritize initiatives that strengthen education systems, expand access to healthcare, and support inclusive community development. These focus areas are fundamental to societal advancement

and overall well-being. Sustainability is embedded within our values and operations, ensuring that the benefits of our initiatives extend to future generations. Our projects are designed and implemented in close collaboration with community members, empowering individuals, and enabling the transfer of knowledge and experience across generations.

Our community development programs are tailored to local needs and priorities through close collaboration with established partners, including foundations overseen by the Ministry of Social Solidarity. Regular field visits are conducted to ensure effective implementation and alignment with community expectations. Particular attention is given to underserved areas, such as Upper Egypt, where development needs are especially urgent, based on partner assessments.



ADIB EGYPT CHARITY FOUNDATION

A central pillar of ADIB Egypt's Corporate Social Responsibility strategy is the ADIB Egypt Charity Foundation, a non-profit entity that serves as the primary vehicle for the Bank's social responsibility initiatives in Egypt. The Foundation operates as the main arm for CSR implementation, ensuring that projects are governed, executed, and monitored in line with applicable legal, regulatory, and Sharia requirements. An internal operational framework issued in August 2025 outlines the Foundation's governance structure, operational procedures, and internal control mechanisms, reinforcing transparency, accountability, and compliance across all activities.

The Foundation operates in accordance with Law No. 149 of 2019 regulating civil associations in Egypt and is subject to oversight by the relevant authorities. All charitable funds, including donations, zakat, and purification funds, are managed in full compliance with Sharia principles. The use of funds for personal benefit is strictly prohibited; conflicts of interest are not permitted. Priority is generally given to institutional support rather than individual assistance, except in exceptional humanitarian cases. Funding sources and allocations are determined annually through the ADIB Egypt committee (Khayrat Charity Fund), in addition to donor contributions.

The Foundation's activities encompass healthcare and educational projects, limited support for exceptional individual cases during crises, and essential administrative functions that enable effective fundraising, regulatory coordination, and donation management, all carried out under technical, financial, and Sharia oversight.

To ensure lasting and targeted impact, the Foundation partners with governmental and non-governmental entities to implement community-specific initiatives, particularly in underserved regions like Upper Egypt. Projects are guided by feasibility studies, continuous monitoring, site visits, and structured reporting to verify outcomes and effectiveness. Sustainability is reinforced through strong governance practices, documented Board decisions, visible project branding, and the maintenance of healthcare facilities. Environmental stewardship is integrated into all activities through impact reviews, audits, risk assessments, and awareness programs, including education initiatives that encourage students and teachers to adopt sustainable practices, minimize negative environmental impacts, and promote responsible long-term behavior.

Community engagement remains a central element of the Foundation's approach, with ADIB Egypt employees and customers actively involved in various programs and outreach activities. In parallel, the Foundation places strong emphasis on awareness and

educational initiatives addressing key topics such as financial inclusion, environmental conservation, women's health, and the early detection of chronic diseases, thereby strengthening its preventive role and supporting long-term community development.

Abu Dhabi Islamic Bank - Egypt has received external recognition for its CSR efforts, reflecting its active involvement and positive contributions across multiple social sectors. The Bank has been awarded several honor shields and certificates of appreciation from partner institutions, particularly in recognition of its impact in healthcare and education initiatives.



PROJECT IMPLEMENTATION AND IMPACT

The Foundation acted as the primary sponsor for all initiatives, working in partnership with governmental bodies, non-governmental organizations, and direct implementation mechanisms. The projects targeted social welfare, healthcare, education, and seasonal humanitarian support across several Egyptian governorates. The total budget for CSR initiatives spent in 2025 amounted to EGP 38.9 Mn.

Health Pillar

At ADIB Charity Foundation, we recognize that robust healthcare infrastructure is a cornerstone of sustainable development. Our health pillar is strategically designed to address critical gaps in clinical capacity across Egypt, with a focus on both life-saving specialized interventions and long-term institutional sustainability. By prioritizing regions with high demand and underserved populations, our investments are directed toward enhancing the quality of care and ensuring that essential medical services remain accessible to those in need.

Our commitment to specialized care is exemplified by our recent technological and infrastructural investments. In Upper Egypt, we have taken decisive steps to support oncology and critical care patients, notably through the procurement of a ventilator for oncology patients in Luxor and the ongoing

sponsorship—initiated in December 2024—of the Bone Marrow Transplant isolation unit and the nitrogen-based stem cell preservation unit at the Upper Egypt Oncology Center. In Cairo, we have strengthened the emergency response capabilities by underwriting the full operational expenses for two Intensive Care Units at Ahl Masr Hospital for 2025, ensuring the continuity of critical care for burn and trauma victims.



Beyond clinical infrastructure, we are deeply committed to targeted health equity for women. This includes our initiative to fund the treatment for the breast cancer patients, where the Foundation successfully provided comprehensive treatment for 50 women from the waiting lists at Baheya Hospital. This effort reflects our broader mission to reduce wait times and ensure timely access to life-saving oncology care for underprivileged women across the country.



Beyond critical care, the Foundation is dedicated to expanding access to specialized surgery and diagnostic services. We have equipped a new ophthalmology clinic at the Haraz Medical Center in Helwan and supplied advanced phacoemulsification technology for cataract surgeries in Alexandria, a facility that now supports approximately 2,800 patients annually.

Similarly, our investment in the first phase of two emergency digestive endoscopy units at Kasr Al-Ainy University Hospital serves as a vital component of the hospital's capacity, facilitating life-saving interventions for 3,200 patients each year.

Recognizing that medical excellence must be complemented by financial accessibility, the Foundation remains committed in its social mandate to reduce barriers to treatment. This includes our ongoing support for the Diabetic Foot Unit at Sohag Hospital, where we have not only cleared the fourth installment of the unit's operational expenses but also subsidized direct medical care for approximately 600 patients.

Furthermore, we continue to play an active role in medical debt relief, settling outstanding treatment costs for underprivileged cases to ensure that no patient is denied essential care due to financial hardship. Through these integrated efforts, we aim to contribute to the broader resilience of Egypt's public health ecosystem, aligning our charitable outcomes with the principles of inclusive and sustainable healthcare.

Education Pillar

The Foundation supported educational development by funding the rehabilitation and upgrading of Al-Rimas Primary School in Qena, benefiting 276 students, as well as the development of Amal Taha Hussein School for the Deaf and Hard of Hearing in Luxor, supporting 100 students with multiple disabilities.

In another education-focused initiative, the Foundation supported 2,000 students across Upper Egypt by facilitating school enrollment and distributing 2,000 school supply cartons also we supported educational development by funding the rehabilitation and upgrading of Nazlet Salam school & Elsalheya school in Giza, in cooperation with Fox Company and Ammar Al Ard Foundation.



Community Development Pillar

During the holy month of Ramadan, the Foundation implemented multiple food assistance initiatives. In cooperation with Misr El Kheir Foundation for Development, 10,000 families received 15 kg dry food boxes distributed across Cairo, Fayoum, Beheira, Minya, Sohag, Luxor, Aswan, and Qena.

In partnership with Tahya Misr Fund, an additional food distribution initiative benefited 658 families across various governorates in Egypt through the provision of food supply boxes. These initiatives aimed to alleviate economic burdens on vulnerable households during Ramadan.

Social support programs included a monthly financial sponsorship for female breadwinners in Cairo, provided for nine months, with cases reviewed annually. In addition, the Foundation implemented a winter relief campaign, distributing 3,250 blankets and winter jackets to children across Upper Egypt, Sinai, and Saint Catherine.

Collectively, the 2025 initiatives of Abu Dhabi Islamic Bank and the ADIB Egypt Charity Foundation reflect a comprehensive approach to community development.

The projects addressed immediate humanitarian needs while strengthening healthcare systems, educational infrastructure, and long-term social protection mechanisms. Through strategic partnerships and targeted interventions, the Foundation contributed to improving living conditions for thousands of beneficiaries across Egypt.



ECONOMIC PERFORMANCE AND LONG-TERM VALUE

- RESPONSIBLE GROWTH AND BUSINESS RESILIENCE
- ATMS AND BRANCHS NETWORK
- ECONOMIC CONTRIBUTION



RESPONSIBLE GROWTH AND BUSINESS RESILIENCE

ADIB Egypt continues to pursue responsible growth by aligning its financing activities with prudent risk management practices and long-term economic value creation. Through disciplined portfolio expansion and structured environmental and social risk oversight, the Bank supports large-scale projects while safeguarding financial resilience. Within its corporate banking operations, ADIB Egypt integrates sustainability considerations into credit evaluation processes to enhance risk visibility and support informed financing decisions.

Corporate Banking

ADIB Egypt plays a critical role in financing large-scale projects across strategic sectors of the economy. In line with Central Bank of Egypt (CBE) regulations, project finance transactions involving large corporates are assessed by certified environmental consultants to evaluate potential environmental impacts prior to financing approval.

The Bank applies structured methodologies to assess risks during project development through its Sustainable Finance Policy, issued as an addendum to the Credit Risk Policy. This framework supports the systematic identification and evaluation of environmental and social risks associated with corporate lending.

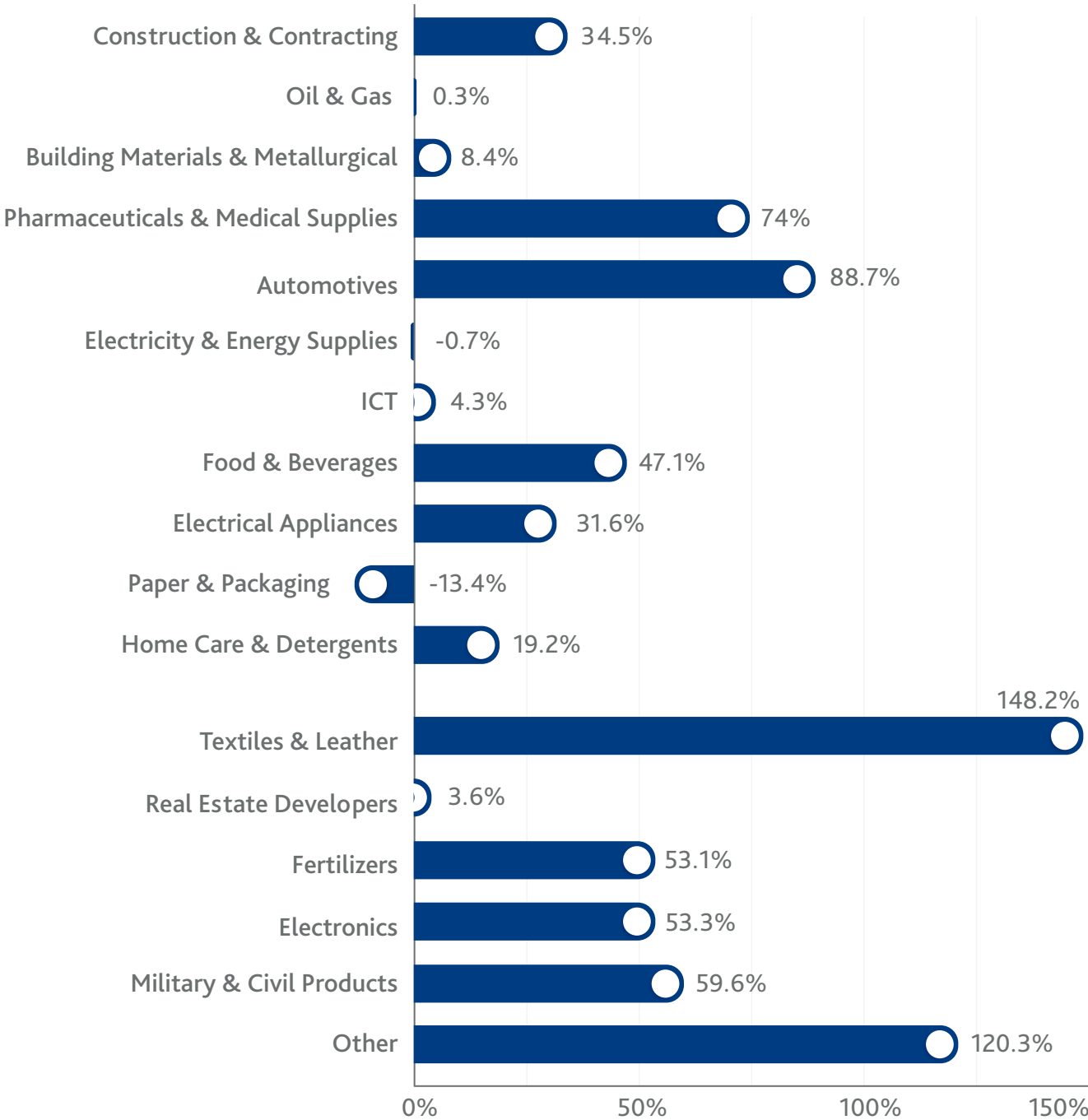
Client engagement forms a core component of this process. Through environmental and social due diligence, ADIB Egypt collaborates

with borrowers to better understand potential risks and required mitigation measures. These interactions contribute to enhanced identification, assessment, and management of environmental and social risks before financing decisions are finalized.

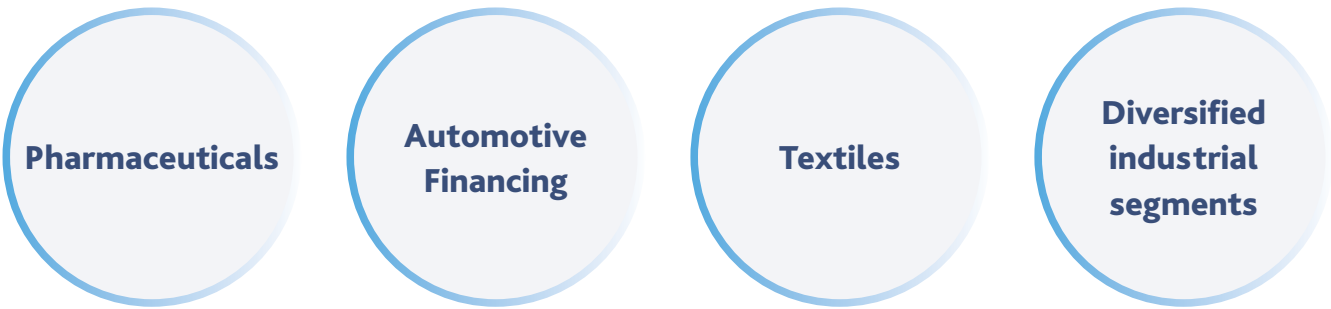
Corporate Banking Finance Portfolio

ADIB Egypt recorded significant expansion in its corporate finance portfolio, which increased from EGP 112.5 billion in 2024 to EGP 153.8 billion in 2025, representing 36.7% year-on-year growth. This growth reflects strong financing demand across multiple industries while maintaining portfolio diversification.

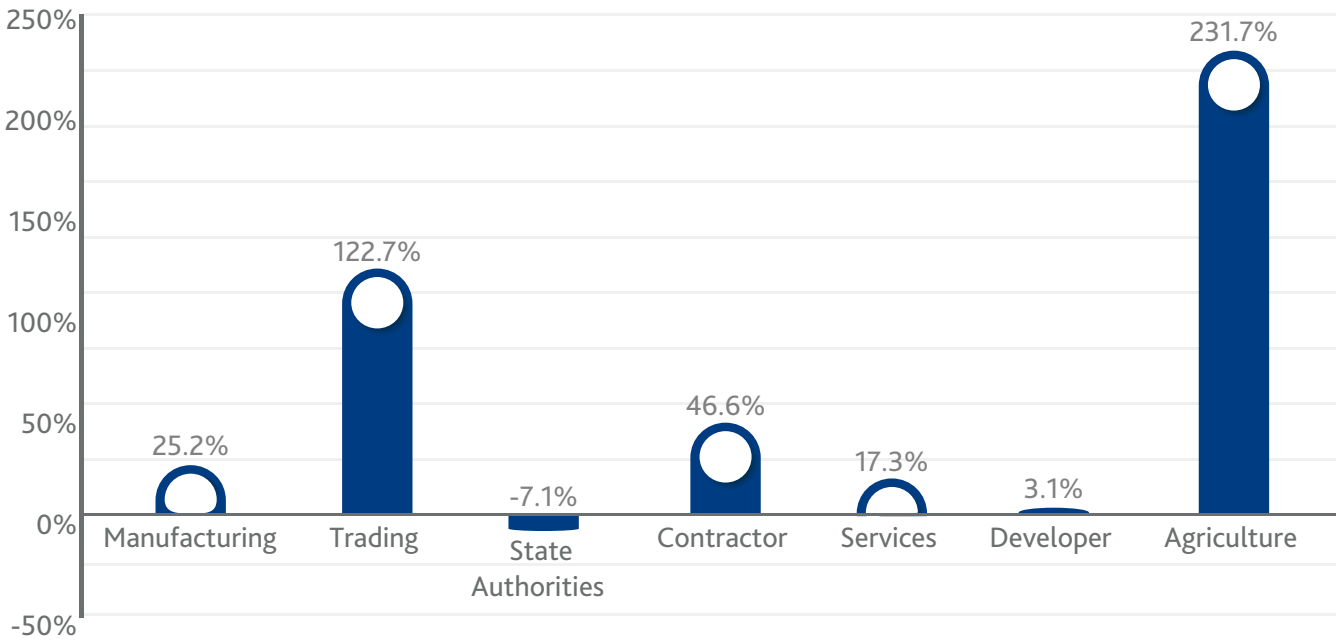
Industry Concentration Percentage Growth



Portfolio growth was primarily driven by increased exposure to:



Sector Concentration Percentage Growth



Manufacturing continues to represent the largest share of the corporate portfolio, reinforcing the Bank's role in supporting productive sectors of the economy. Meanwhile, the substantial increase in trading and contractor exposures reflects expanding commercial activity and infrastructure demand. Exposure to state authorities declined moderately, contributing to a more balanced sovereign-related risk profile within the portfolio.

Retail Portfolio

ADIB Egypt continued to expand its retail banking activities in 2025, delivering strong growth across customer segments while enhancing financial inclusion and access to banking services. The Bank's retail strategy focuses on diversified lending, responsible financing practices, and the development of products that support both economic participation and long-term customer relationships.

Total Retail Lending Volume

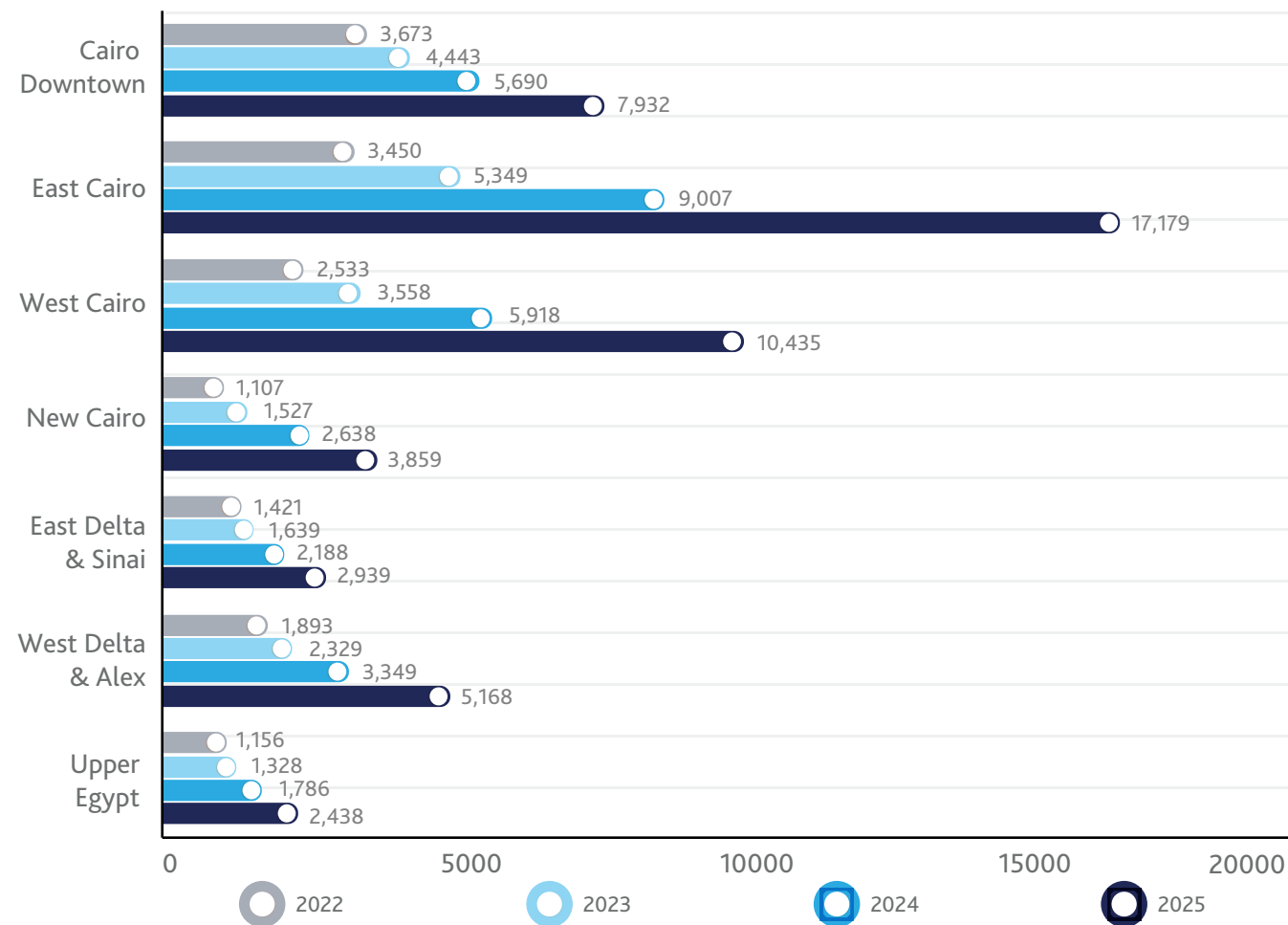
Year	Retail Lending (EGP Mn)	YoY Growth
2022	15,715	—
2023	20,941	33.2%
2024	31,849	52.1%
2025	51,618	62.1%

Retail Lending by Age Segment

Age Group	2022	2023	2024	2025	YoY Growth
Under 30	1,932	3,632	5,922	8,450	42.7%
30–50	7,485	9,999	15,805	26,431	67.2%
Above 50	5,961	6,764	9,296	15,069	62.1%

The 30–50 age segment continues to represent the largest share of retail lending, consistent with peak earning demographics and borrowing capacity. Meanwhile, steady growth among younger clients supports long-term customer lifecycle development.

Retail Lending by Geographic Location (EGP Mn)



Retail growth was primarily concentrated in Greater Cairo, particularly East Cairo, reflecting continued urban expansion and rising consumer demand. At the same time, increased lending in the Delta regions and Upper Egypt demonstrates the Bank's expanding geographic reach.

Retail Lending by Gender (EGP Mn)

Gender	2022	2023	2024	2025	YoY Growth
Female	2,183	2,827	4,060	7,640	88.1%
Male	13,049	17,345	26,576	42,311	59.3%

Retail Products and Services

ADIB Egypt offers a diversified suite of retail banking solutions designed to meet evolving customer needs, including:



Personal finance



Small Business Finance (SBF)



Auto finance



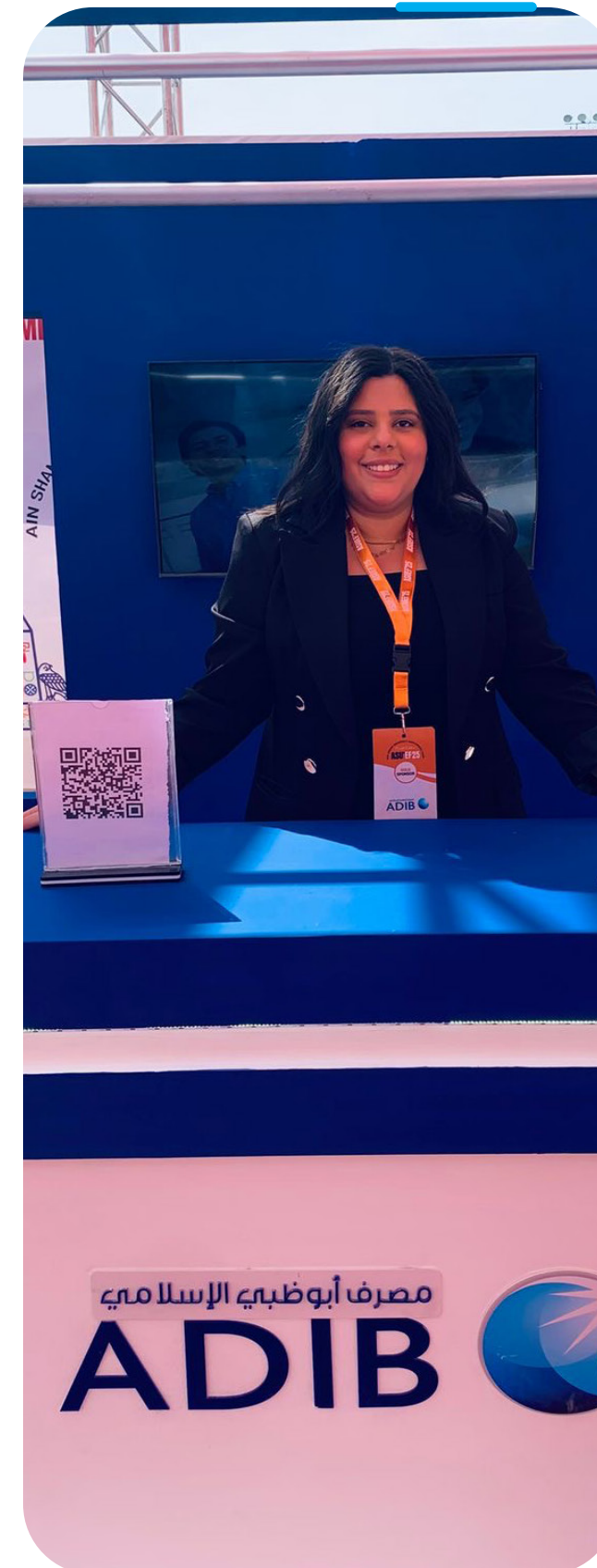
Liabilities products



Mortgage financing



Insurance



Responsible Product Development

The Bank integrates impact and risk considerations into product design to support responsible lending practices.

1 Environmental Integration

- Electric vehicles are financed through ADIB's auto finance programs via specialized offerings designed to enhance customer value.
- Within Small Business Finance, manufacturing clients are required to submit environmental documentation aligned with regulatory guidelines.
- The Bank is preparing to launch a dedicated scheme to finance green energy industries.
- Environmental permits are mandated for manufacturing clients to ensure compliance with Ministry of Environment regulations prior to financing approval.

2 Social Impact

- Retail products contribute to positive social outcomes by:
- Increasing youth awareness of banking services
 - Encouraging savings behavior to meet future financial needs
 - Promoting financial inclusion among previously underserved populations
 - Enabling access to bank accounts and debit cards for transaction management
- Higher profit rates linked to larger balances further incentivize savings behavior.

3 Measuring Product Impact

ADIB Egypt evaluates the effectiveness of retail products through:

- Growth in customer enrollment
- Increased usage of account services, such as debit card transactions
- Ongoing monitoring of financed portfolios to ensure compliance with environmental documentation requirements



4 Sharia-Compliant Product Cycle

The Bank's commitment to ethical Islamic finance is embedded in its product development process. Before any solution (ranging from consumer finance to advanced digital financial products) is launched, it undergoes a rigorous review:

- **Global Standards:** The Bank adheres to the formal frameworks of AAOIFI, ISSC, and CBUAE, ensuring that products are free from *riba* (interest) and *gharar* (excessive uncertainty).
- **Cross-Functional Coordination:** The Sharia department is involved from the early stages of product design, coordinating with Legal, Risk, and Operations to verify transaction flows and legal documentation.
- **Non-Sharia Compliance Protocols:** In the rare event of a Sharia breach, a formal reporting and escalation process is triggered. Corrective actions are implemented through internal directives, and regular reports are submitted to the Sharia Committee to ensure transparency and the purification of any non-compliant income.

Remittances

ADIB Egypt continues to enhance its remittance services as part of its broader strategy to strengthen customer connectivity and support transactional banking growth. By expanding digital capabilities and improving transfer accessibility, the Bank enables clients to move funds efficiently both domestically and internationally.

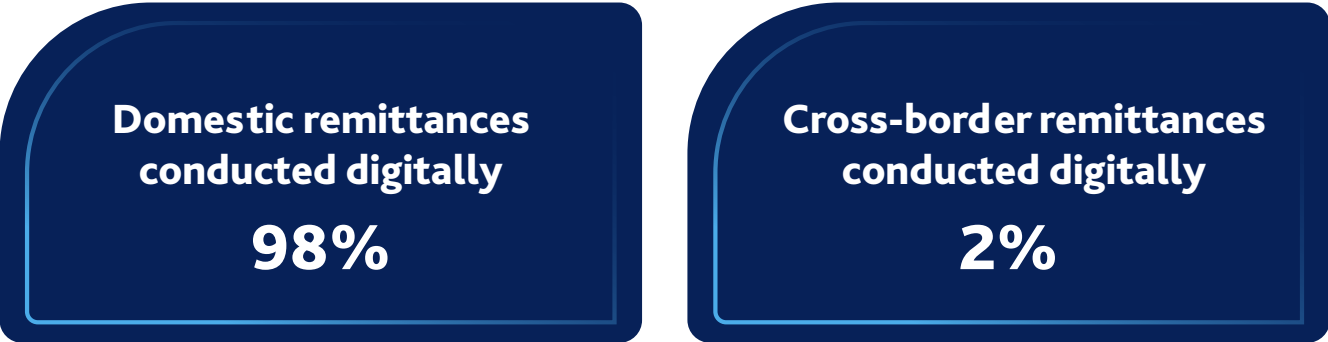
Remittance Client Growth

Year	Number of Clients	YoY Growth
2023	68,625	—
2024	69,349	1.1%
2025	94,868	36.8%

Domestic vs Cross-Border Usage

Type	2023	2024	2025
Domestic Remittances	86%	78%	82%
Cross-Border Remittances	14%	18%	18%

Digital Adoption in 2025



The near-total digitization of domestic transfers reflects strong customer migration toward digital banking platforms. Cross-border transfers, however, remain largely processed through traditional channels.

Customers can perform remittances through multiple platforms, including:



ATMS AND BRANCHES NETWORK

ADIB Egypt has significantly strengthened its physical and digital service infrastructure over the past three years in line with its strategy to enhance financial inclusion and improve customer accessibility. The Bank's ATM network expanded from 135 ATMs in 2023 to 139 ATMs in 2024, before increasing substantially to 229 ATMs in 2025, reflecting ADIB's commitment to broadening its geographical reach and supporting the growing distribution of its customer base across Egypt.

This expansion was driven by the need to provide wider service coverage in areas where banking services are increasingly in demand and aligns with ADIB's broader strategy of expanding its customer portfolio through a robust banking network and diversified service channels capable of effectively serving existing customers while attracting new ones.

In parallel with network growth, ADIB Egypt has enhanced ATM functionality by introducing advanced features such as cardless and contactless transactions, transfers between own and other ADIB accounts, transfers to CBC, wallet cash-in and cash-out services, fast cash options, e-statements via email, cash recycling, Fawry services, Dynamic Currency Conversion (DCC), ATM locator services, multi-language options, and personalized

customer profile preferences, all contributing to improved efficiency, convenience, and customer experience.

Accessibility remains a core consideration in ADIB Egypt's infrastructure planning. All ADIB ATMs are equipped with visual impairment services, enabling visually impaired customers to independently conduct essential transactions such as cash withdrawals and balance inquiries. Consequently, the entire ATM network is considered accessible to persons with disabilities, underscoring the Bank's commitment to inclusive banking.

With respect to Point of Sale (POS) systems, ADIB Egypt does not currently operate POS terminals. Accordingly, there has been no geographical distribution, feature enhancement, or strategic expansion related to POS services during the reporting period, consistent with the Bank's current focus on ATM expansion and branch-based and digital service channels.

Complementing its ATM network, ADIB Egypt operates a comprehensive branch network comprising 78 branches, demonstrating a strong nationwide physical presence. The branch network is geographically diversified, with 41 branches in Greater Cairo, 24 in the Delta (Lower Egypt), 10 in Upper Egypt, and 3 across

the Suez Canal and Sinai regions, ensuring balanced coverage of key economic centers and improving access to banking services in both urban and developing areas.

Branch distribution and expansion are guided by strategic and operational considerations, including customer feedback and complaints, third-party geomarketing studies, analysis of Q-Matic reports to reduce congestion in high-traffic branches, corporate client needs, ADIB's strong market position as one of the top ten banks in Egypt, sustained growth in its customer base, and the development of new government-led urban communities. The branch network is designed to serve different customer segments, reinforcing ADIB's role in supporting financial inclusion across diverse customer groups.

While ADIB Egypt has not yet obtained green building certifications for its branches, efforts are underway to achieve such certifications. In the interim, the Bank has implemented a range of sustainability initiatives across existing and newly established branches, including digitization technologies such as immediate card embossing to reduce paper usage, the installation of VRF (Variable Refrigerant Flow) air-conditioning systems to enhance energy efficiency, and the adoption of LED lighting.



Additional measures include the use of environmentally responsible materials, indoor natural plants to improve air quality, waste reduction programs coordinated with contractors, and the replacement of paper-based marketing materials with digital media. Accessibility is also integral to ADIB's branch strategy, with accessibility features treated as a standard requirement when opening new branches or ATMs. Over the past three years, eight branches and ATMs have been specifically designed to serve persons with disabilities, incorporating features such as entrance ramps, low-level service counters, audio guidance through headphone jacks, and tactile keypads with Braille or raised dots.

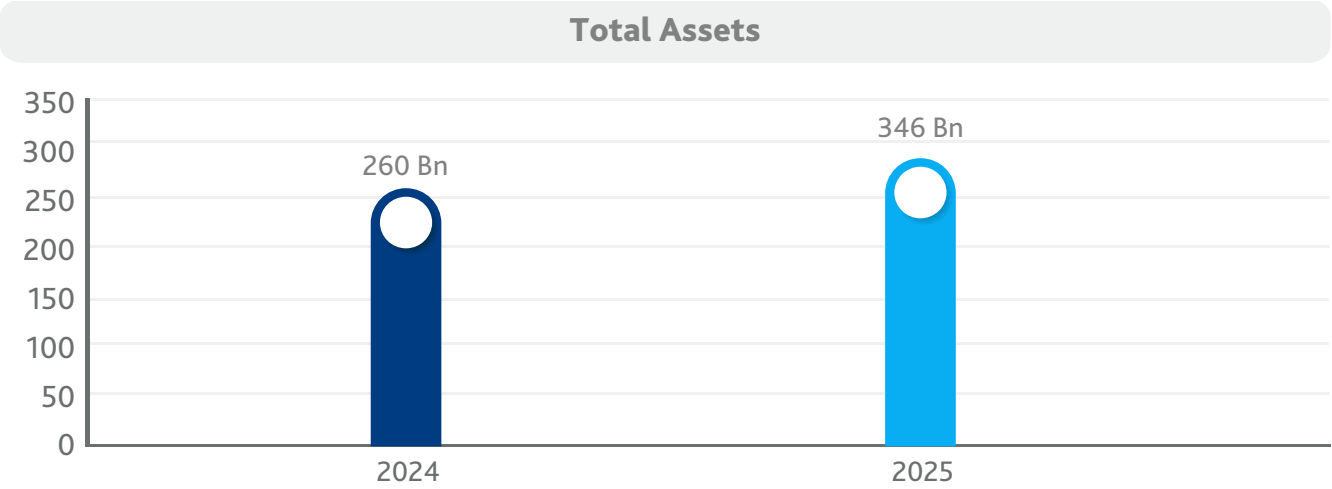
To further support inclusive service delivery, ADIB Egypt has invested in staff capacity building, with 498 employees trained in sign language, ensuring effective and equitable service for customers with disabilities.



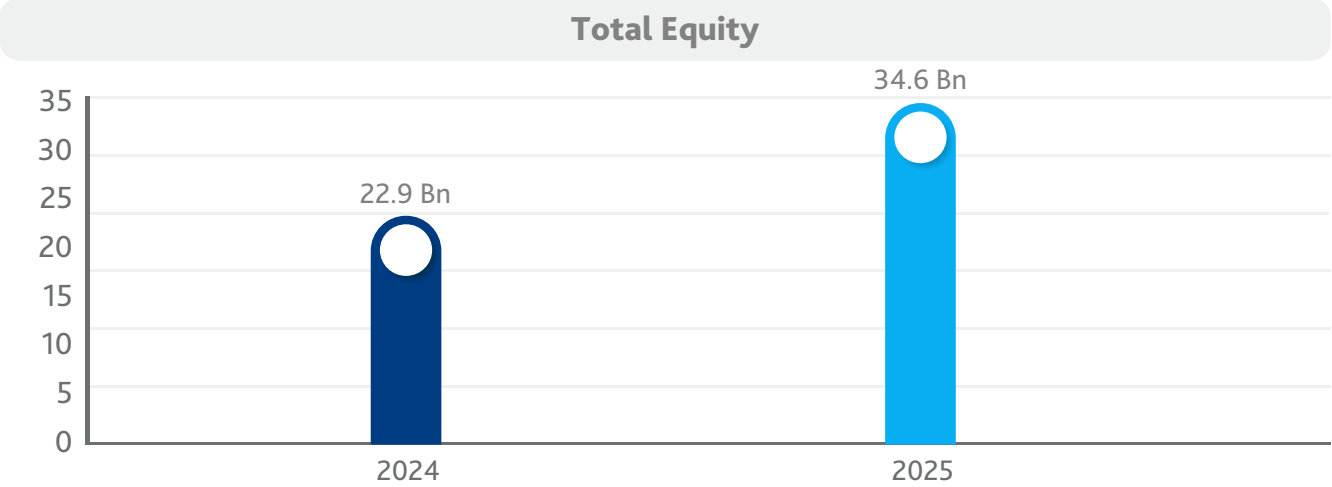
ECONOMIC CONTRIBUTION

At ADIB Egypt, we remain committed to delivering sustainable economic value through strong financial performance and responsible resource allocation. Our 2025 performance highlights continued growth across key financial indicators.

ADIB Egypt's total assets grew from EGP 260.5 billion in 2024 to EGP 346.7 billion in 2025, reflecting a 33.1% increase. This growth highlights ongoing expansion in financing activities and investment portfolios.



Moreover, total equity rose significantly from EGP 22.9 billion in 2024 to EGP 34.6 billion in 2025, reflecting strengthened capitalization supported by retained earnings and sustained profitability.



الخدمات المصرفية كما يجب أن تكون. Banking as it should be.

Total revenue increased from EGP 18.0 billion in 2024 to EGP 23.6 billion in 2025, driven by strong core banking performance, increased financing activities, and diversified income streams.

Total Revenue



Net Profit



During the reporting year, net profit rose from EGP 9.0 billion in 2024 to EGP 12.6 billion in 2025, representing a growth of 40%.

OUR SUBSIDIARIES

- 2025 IN REVIEW
- SUBSIDIARIES' VALUE CREATION
- ADIB CAPITAL
- ADI CONSUMER FINANCE (TAKKA)
- ADI FINANCE
- ADI MICROFINANCE (ARZAK)

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2025 IN REVIEW

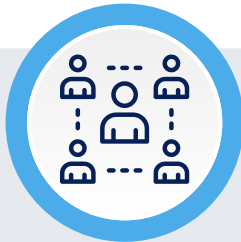
ADIB Egypt's subsidiaries operate with specialized mandates that complement the Bank's model. While each subsidiary has its own operational management, they are aligned with the Bank's overarching policies and procedures, Sharia principles, and the strategic objectives discussed at the beginning of the report.

ADIB Capital ESG Highlights



Governance Highlights

- 40% female representation on ADIB Capital Board of Directors
- Zero critical concerns or incidents reported to the Board
- Zero cases of fraud, non-compliance, or corruption reported
- Zero monetary or non-monetary fines incurred



Social Highlights

- 44% Female Representation in total workforce
- 11% of senior management were hired from the local community
- 22% Voluntary Turnover rate
- 355 training hours
- Zero Clients flagged for social risks



Economic Highlights

- EGP 47.47 million total Assets
- EGP 250 thousand total revenues
- EGP 29.75 million total equity



Environmental Highlights

- 70 mtCO₂e Total GHG emissions

ADI Consumer Finance (Takka) ESG Highlights



Governance Highlights

- 25% female representation on ADI Consumer Finance (Takka) Board of Directors
- Zero critical concerns or incidents reported to the Board
- Zero cases of fraud, non-compliance, or corruption reported
- Zero monetary or non-monetary fines incurred
- Zero Complains related to Customer Privacy Breaches



Social Highlights

- 30% Female representation in total workforce
- 100% of Female New Hires are below in 2025 are below the age of 30
- 42.5% Turnover Rate



Economic Highlights

- EGP 170 Mn total revenue
- 180,000 consumer finance applications received
- 16,234 customers approved for financing
- EGP 721.6 Mn total financing limits granted
- 12,327 cards issued
- 77,303 customer transactions processed
- EGP 546.6 Mn total transaction value



Environmental Highlights

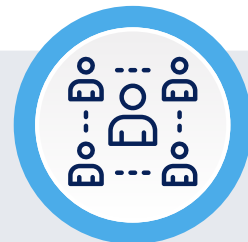
- 156 mtCO₂e Total Emissions

ADI Finance ESG Highlights



Governance Highlights

- 33% female representation on ADI Finance Board of Directors
- Zero critical concerns or incidents reported to the Board
- Zero cases of fraud, non-compliance, or corruption reported
- Zero monetary or non-monetary fines incurred
- Zero Complains related to Customer Privacy Breaches



Social Highlights

- 24% Female Representation
- 13.3% Voluntary Turnover Rate



Economic Highlights

- 80.9% year-on-year growth in total Real Estate Portfolio
- 259.6% year-on-year growth in total Factoring Portfolio



Environmental Highlights

- 168 mtCO₂e Total Emissions

ADI Microfinance (Arzak) ESG Highlights



Governance Highlights

- 25% female representation on ADI Microfinance (Arzak) Board of Directors
- Zero critical concerns or incidents reported to the Board
- Zero cases of fraud, non-compliance, or corruption reported
- Zero monetary or non-monetary fines incurred



Social Highlights

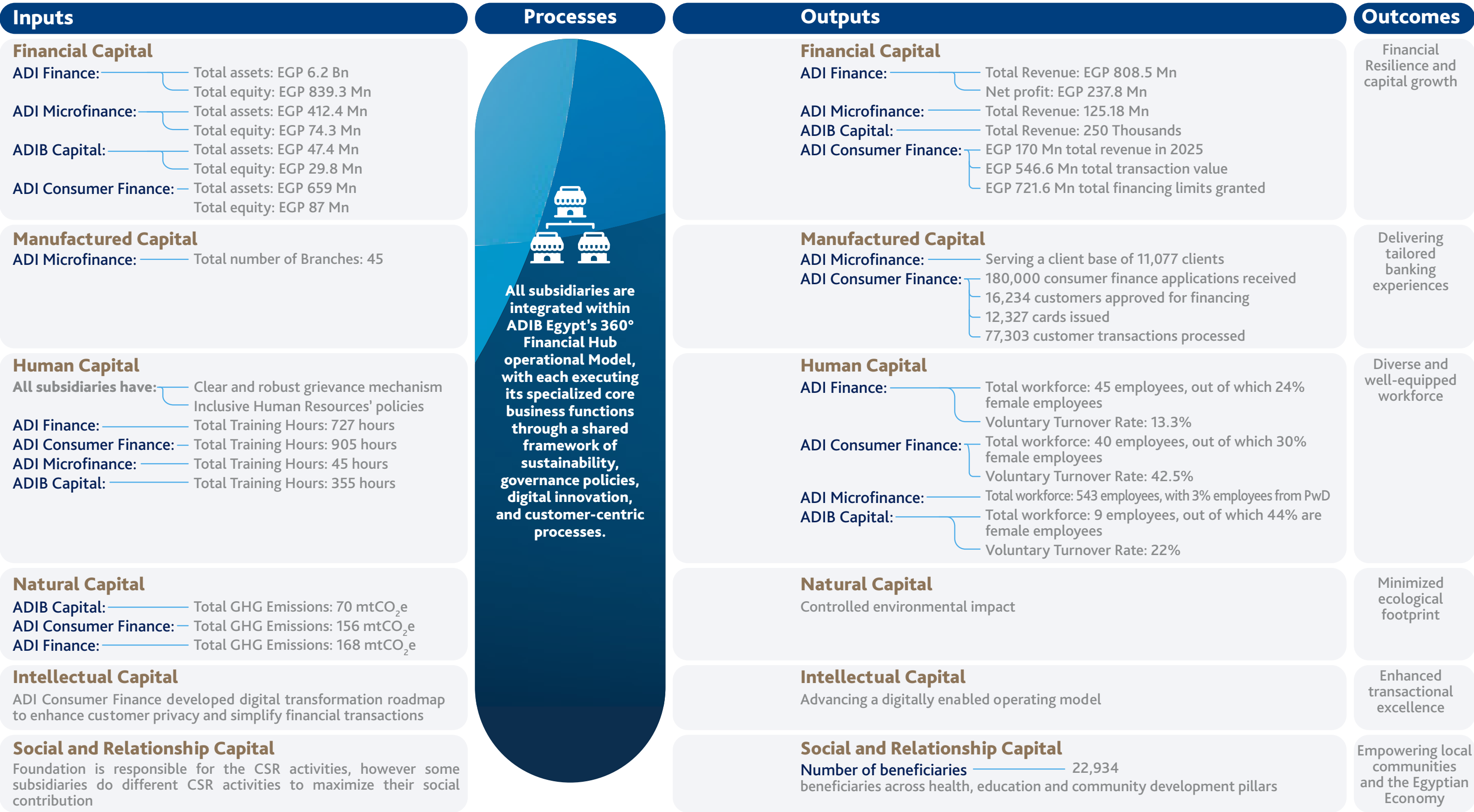
- All employees are hired from the local community
- 39% Female Representation in total workforce
- 3% Employees with Disabilities Representation in total workforce
- 45 training hours



Economic Highlights

- Total Revenue Generated 125.18 Mn

SUBSIDIARIES' VALUE CREATION



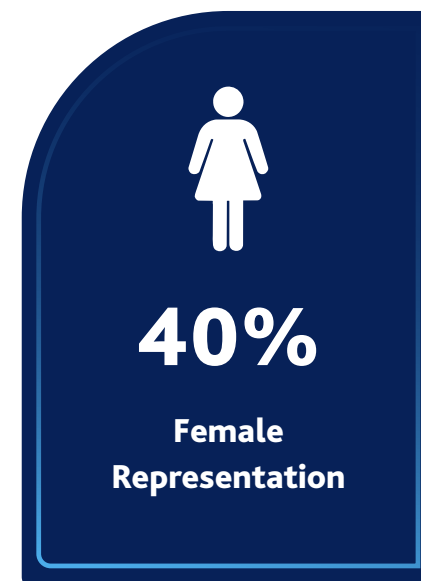
Governance Excellence

Governance Structure

At ADIB Capital, we believe that robust governance is the primary safeguard for investor interests and the essential foundation for sustainable market growth. While we operate under the overarching umbrella of ADIB Egypt, our governance structure is engineered to address the complexities of investment banking.

Board of Directors

ADIB Capital reinforces ADIB Egypt's commitment to independent oversight with a Board of Directors composed of five members. The Board is structured with strong emphasis on non-executive guidance, featuring four non-executive members (including two independent directors) and one executive member. The Board demonstrates a commitment to gender and generational diversity; it includes two female members (one aged 30–50 and one above 50) and three male members (two aged 30–50 and one above 50). This balanced composition ensures that ADIB Capital benefits from both financial leadership and the innovative perspectives necessary for modern capital markets. Six Board meetings were held in 2025.



Zainab Hany Hashem
Board Chairman

Karim Mostafa Haggag
CEO & MD

Nevien Sayed Ali Sakr
Nonexecutive Member

Mohamed Mostafa Gad
Independent Member

Mostafa Fathy Mousa
Independent Member

At ADIB Capital, we adhere to the unified governance standards of the ADIB Egypt, ensuring that the leadership of our investment and advisory functions is characterized by independence and impartial oversight. To maintain a clear boundary between executive management and strategic supervision, ADIB Capital strictly follows the ADIB Egypt's appointment and tenure protocols.

No member of the ADIB Capital Board serves as the CEO of another organization, in accordance with the Central Bank of Egypt and Financial Regulatory Authority (FRA) best practices, where the roles of Chairman and Chief Executive Officer (CEO) are strictly separated, as mandated by Act No. 100 of 2020. Also, all board members serve a three-year tenure, renewable only once.

Regarding the appointment of board member, each member undergoes a rigorous selection process to confirm full compliance with the professional and ethical standards established by the Financial Regulatory Authority (FRA) and all applicable capital market regulations.

Moreover, ADIB Capital employs a transparent selection process that empowers our stakeholders.

Our board members are appointed via cumulative voting, ensuring that shareholder representation remains proportional and fair. Detailed résumés of all nominees are provided to shareholders in advance of general assemblies, allowing for a thorough assessment of the leadership's expertise in capital markets and sustainable finance.

Furthermore, critical concerns are communicated to the board of directors through formal channels. During the reporting period, no critical concerns were reported to the Board of Directors.



Governance Oversight

Board of Directors Responsibilities

Our Board of Directors holds direct accountability for organizational structuring, executive supervision, and rigorous operational monitoring of its investment portfolios.

However, to maintain absolute alignment with ADIB Egypt's long-term vision, strategic stewardship and ESG leadership remain centralized at the ADIB Egypt level. This governance model empowers the Bank to drive the overarching sustainable finance agenda and sustainability strategy, while ADIB Capital focuses on executing these high-level objectives through Sharia-compliant financial engineering and ethical asset allocation.

Board Committees

To ensure robust oversight, the Audit and Governance Committees are responsible for setting the strategic direction and ensuring the integrity of decision-making processes.

The Audit Committee maintains primary responsibility for monitoring financial health and budget management, while overseeing the effectiveness of internal controls and the risk assessment framework to ensure strict adherence to laws and regulations.

Complementing these efforts, the Governance Committee oversees board performance and ethical conduct, reinforcing a culture of accountability, transparency and legal compliance.

Audit Committee Members:

Mohamed Mostafa Gad
Chairman of the committee

Mostafa Fathy Mousa Member

Nevien Sayed Ali Member

Governance Committee Members:

Mostafa Fathy Mousa
Chairman of the committee

Mohamed Mostafa Gad Member

Nevien Sayed Ali Member

During the reporting period, both Committees held 4 meetings each.

Compliance

To ensure an uncompromising standard of integrity, ADIB Capital operates under the Bank's unified Code of Conduct, aligning every investment mandate with the core values of ADIB Egypt. Furthermore, the subsidiary is fully integrated into the Bank's Risk Management Framework and Internal Audit protocols. This is executed through dedicated Compliance Officers who are directly responsible for ensuring adherence to Financial Regulatory Authority (FRA) requirements.

Legal Oversight

ADIB Capital reported zero confirmed legal cases or incidents in 2025 regarding corruption, tax disputes or insider trading. Our operational framework maintained a perfect record with no reported violations concerning human rights and child labor. There were also no complaints filed against the entity, zero customer privacy breaches, and full adherence to standards for occupational health and safety, and a workplace free from discrimination and harassment incidents.



Environmental Stewardship

Operational Environmental Performance

In 2025, ADIB Capital maintained a highly efficient operational footprint, with total greenhouse gas emissions for the reporting period amounted to 70 mtCO₂e.

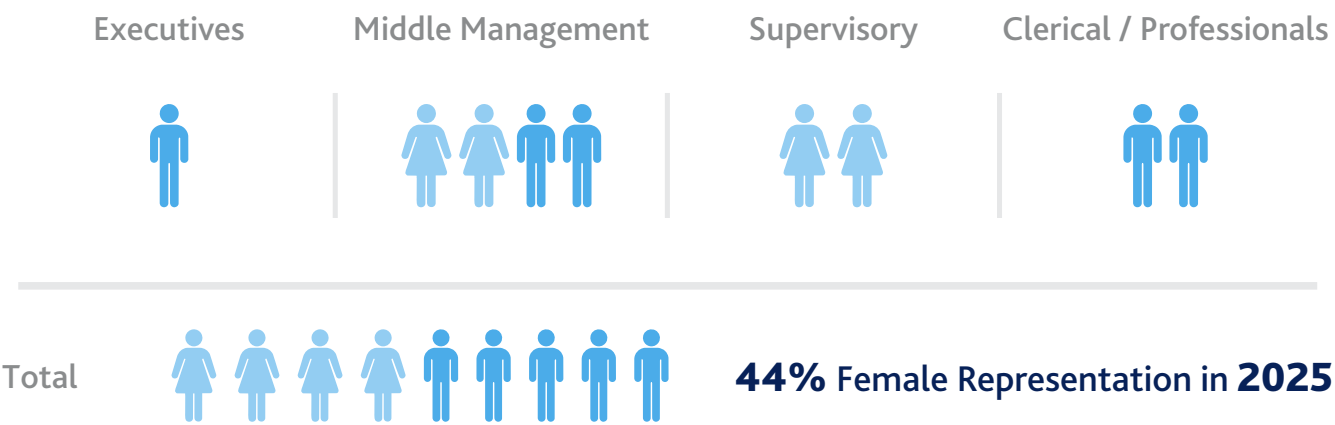
When viewed within the broader context of ADIB Egypt, ADIB Capital's operational impact represents 0.4% of ADIB Egypt's total 2025 emissions.

Total GHG Emissions

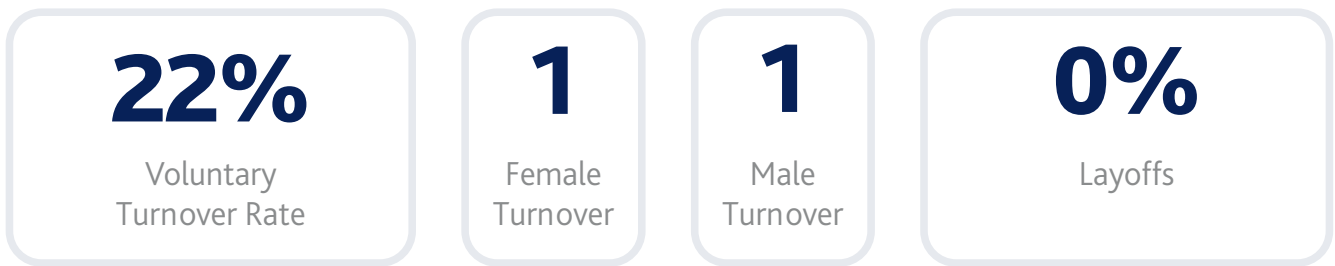
is 70 mtCO₂e in 2025

Human Capital

ADIB Capital maintains a specialized workforce supporting its advisory and capital markets activities. As of 2025, the subsidiary employed nine full-time employees, with no temporary staff or contractors. Female representation accounted for 44% of the workforce. No employees with disabilities were reported in 2025, and 11% of senior management were hired from the local community.



During 2025, ADIB Capital recorded eight new hires, primarily within middle management roles. Exit interviews were conducted, with findings indicating that departures were primarily driven by employees pursuing improved career opportunities.



ADIB Capital continues to invest in behavioral and technical skills development. Employee performance is evaluated through annual appraisals conducted between managers and employees.

Employee Level	Total Training Hours
Executives	8
Middle Management	154
Supervisory	137
Clerical / Professionals	56

Average Training Hours		
Employee Level	Female	Male
Executives	-	8
Middle Management	20.5	36
Supervisory	22.8	-
Clerical / Professionals	-	28

Economic Performance and Long-Term Value

Responsible Investment

Our Debt Capital Markets (DCM) strategy is rooted in the origination-to-execution of Sharia-compliant instruments that prioritize long-term social and environmental value creation.

Through our Sukuk Department, we actively inquire about and assess our clients' ESG strategies, specifically evaluating alignment with the UN Sustainable Development Goals, such as gender equality and safe working environments.

ADIB Capital also ensures that financed projects contribute to a stable and ethical economic environment, avoiding association with entities that compromise our institutional values. It operates under a formal Corporate Finance and Investment Banking Policy, which establishes rigorous criteria for client risk profiles, profitability, and transaction size thresholds. A key differentiator in this approach is the mandatory integration of ESG considerations throughout the lifecycle of every syndicated finance.



Before committing to any investment or syndicated transaction, ADIB Capital performs a comprehensive review of the client's sustainability strategy. Assessments are specifically aligned with the UN SDGs and focus on:



Social Safeguards

Evaluation of the client's working environment and labor practices.



Gender Equality

Analysis of gender representation within the client's workforce to promote diversity and inclusion.



Operational Integrity

Identification of potential regulatory or reputational risks arising from ESG non-compliance.

By applying these standards to syndicated finance, ADIB Capital ensures that capital is directed toward entities that respect human rights and environmental boundaries. This approach mirrors the "zero-flag" record maintained within our DCM Department, where no clients were flagged for material risks such as child or forced labor, thereby promoting a unified "Safe Banking" approach across the Organization.

In 2025, ADIB Capital maintained a clean record regarding high-consequence social risks, with zero clients flagged for material risks related to child labor, forced labor, or severe human rights violations during the due diligence process.

Zero

Clients flagged for social risks in 2025

Responsible Growth

As ADIB Egypt's investment banking arm, ADIB Capital offers advisory and capital markets services designed to support clients across various stages of their growth and financing lifecycle.

The Mergers and Acquisitions Department provides strategic advisory services, including buy-side and sell-side advisory, equity-raising guidance, capital structuring, independent valuations, and the evaluation of transaction options for boards and shareholders. The Department engages with both external clients seeking transaction advisory services and internal stakeholders across the ADIB Egypt.

ADIB Capital applies a structured due diligence workflow prior to transaction approval. The process begins with defining the buyer's or seller's strategic objectives, scope, and timeline, followed by comprehensive data collection, financial analysis, and verification.

Independent advisors are appointed to conduct in-depth reviews covering financial, legal and operational risks. Mandatory ESG screening is conducted in line with ADIB Egypt policies during the initial due diligence phase.

As part of transaction assessments, ADIB Capital engages clients to understand their ESG strategies, including alignment with the Sustainable Development Goals, workplace practices, and gender equality indicators such as male-to-female workforce ratios.



Sukuk is responsible for structuring, originating, and executing Sharia-compliant capital market instruments designed to support clients' financing needs.

ADIB Capital coordinates closely with the Sharia Department throughout the transaction lifecycle to ensure appropriate review and approval of all relevant elements. Following the finalization of transaction structures and terms, the Sharia Supervisory Board is formally approached for approval in coordination with the Sharia Department.

Sharia Compliance Considerations

Common structuring risks include:

Ensuring adequate asset backing

Maintaining compliance with the prohibition of *riba*

Ensuring the proper transfer of assets and usufruct rights

Alignment with Islamic contract structures such as *Ijara* and *Mudaraba*

The identification and assessment of Sharia-related risks fall under the remit of the Sharia Department. ADIB Capital does not independently perform screening or due diligence to confirm the Sharia compliance of underlying assets.

Economic Contribution

During the reporting period, ADIB Capital maintained a strong financial position. In 2025, ADIB Capital maintained a total asset base of EGP 47.47 million, while total liabilities amounted to EGP 17.72 million, resulting in total equity of EGP 29.75 million.

Additionally, ADIB Capital generated total revenues of EGP 250 thousand. Also, we contributed to national economic development through payments to governments, in compliance with applicable laws and regulations. In 2025, the deferred tax expenses amounted to EGP 91.6 thousand.

ADI CONSUMER FINANCE (TAKKA)

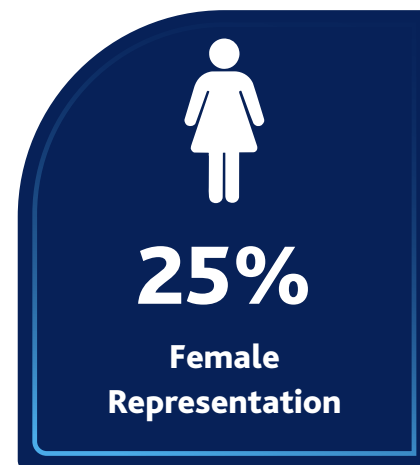


Governance Excellence

ADI Consumer Finance operates under a transparent governance framework designed to ensure ethical leadership and stakeholder protection.

Board of Directors

ADI Consumer Finance, mirrors the Bank's commitment to balanced governance with a Board consisting of four members, including three male members and one female member above the age of 50. Two male members are aged between 30–50, while one male member is above the age of 50. The Board features a majority of non-executive oversight, with three non-executive members (including one independent director) and one executive member.



Amr Sanad Ali Sanad
Chairman

Mohamed Hamdy Ibrahim Ahmed
CEO

Ali Mohamed Salem Mostafa
Board Member

Lamis Ali Mohamed Negm
Independent Member

Our leadership structure complies with Central Bank of Egypt and FRA mandates, featuring a strictly separated Chairman and CEO roles. Also, none of our Board members serve as CEOs elsewhere.

Each board member goes through a rigorous selection process to ensure they uphold the highest ethical and professional standards required by the FRA and capital market regulations. We prioritize fair representation through a cumulative voting process, allowing shareholders to thoroughly assess the expertise of all nominees during general assemblies.

In addition to that, and to maintain this robust oversight, all critical concerns are communicated to the Board of Directors through formal channels. During the reporting period, zero critical concerns were reported, reflecting our commitment to efficient and transparent operations.

Board Committees

Our governance framework is designed to ensure rigorous oversight of operational resilience through three specialized Board committees: Audit Committee, Risk Committee, and IT Committee. These committees are collectively responsible for monitoring the organization's operational excellence and ensuring robust internal controls. Together, they oversee board performance and maintain a rigorous compliance environment, ensuring all operations remain aligned with the organization's strategic and regulatory obligations.

Audit Committee

Lamis Ali Mohamed Negm
Chairman of the committee

Ali Mohamed Salem Mostafa Member

Amr Sanad Ali Sanad Member

Risk Committee

Ali Mohamed Salem Mostafa
Chairman of the committee

Lamis Ali Mohamed Negm

Member

Amr Sanad Ali Sanad

Member

IT Committee

Rafik Gerges Matta Elrahib
Chairman of the committee

Ali Mohamed Salem Mostafa

Member

Ahmed Barakat Abd Elbaky

Member

Ramy Elsayed Ali Ahmed

Member

Compliance

ADI Consumer Finance upholds the ADIB Egypt's ethical and professional excellence by adhering to the same Code of Conduct and Risk Management Framework as ADIB Egypt Bank.

To protect both the consumer and the institution, we follow a robust Internal Audit system, which is overseen by specialized Compliance Officers who are tasked with embedding FRA regulatory requirements into our operations and financial solutions.

Legal Oversight

As a leader in consumer financing, ADI Consumer Finance prioritizes transparency and consumer protection. In 2025, there were zero confirmed legal cases or incidents involving corruption or tax disputes.

Also, our commitment to our people and customers resulted in zero reported violations of human rights, child labor, or workplace safety, alongside a perfect record for diversity and a harassment-free work environment. We recorded no customer privacy breaches and received no substantial complaints, ensuring total alignment with ADIB Egypt's standards for stakeholder rights.

Environmental Stewardship

Operational Environmental Performance

In accordance with Sharia principles, ADI Consumer Finance integrates the duty of "Khilafah" into its operations. In 2025, ADI Consumer Finance's total operational greenhouse gas emissions were recorded at 156 mtCO₂e. This efficient footprint represents 0.9% of ADIB Egypt's total 2025 emissions.

Total Emissions is

156 mtCO₂e in 2025

Digitalization for Operational Efficiency

ADI Consumer Finance continues to advance a digitally enabled operating model designed to enhance service efficiency, strengthen transaction security, and streamline customer journeys. The platform is digital by design, covering the full lifecycle from onboarding and approvals to transaction execution.

Over the past three years, Takka has implemented several initiatives to enhance system functionality and customer experience.

2023

1. Product launch

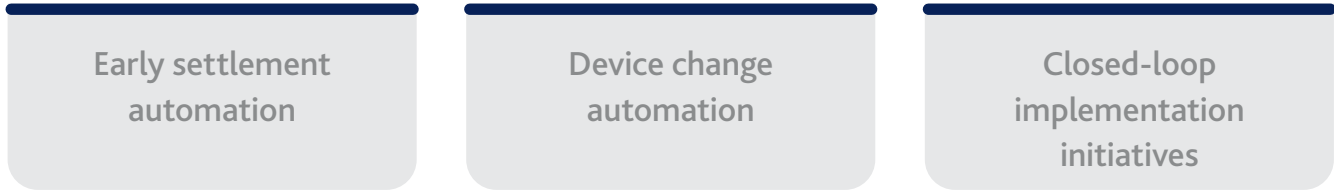
2024

- 1. Payment APIs (Application Programming Interfaces)
- 2. Flexible tenor structures with differentiated interest rates
- 3. Risk policy updates

2025

- 1. Mandatory address field implementation
- 2. Optimization of the MDP API
- 3. Contract page enhancements
- 4. Notification list deployment
- 5. PIN setup functionality
- 6. Acceptance of e-commerce transactions

ADI Consumer Finance also maintains an active roadmap to further embed automation across its operations. These planned initiatives include:



Digital Governance and Risk Management

Given the inherently digital nature of its products, Takka continuously evaluates its digital transformation journey, with ongoing initiatives forming part of its broader technology evolution.

Key risks associated with digital operations include:



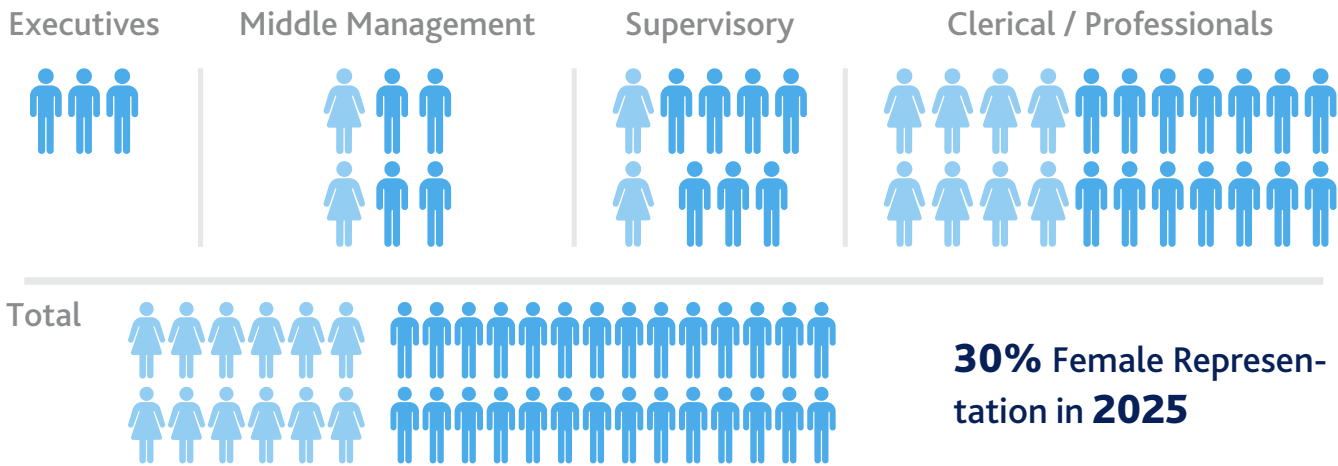
To address these risks, ADI Consumer Finance undergoes an annual SISA PCI certification review, supported by strict controls, security checks, vulnerability scans, and access management protocols. Certification renewal was completed in 2025.

Human Capital

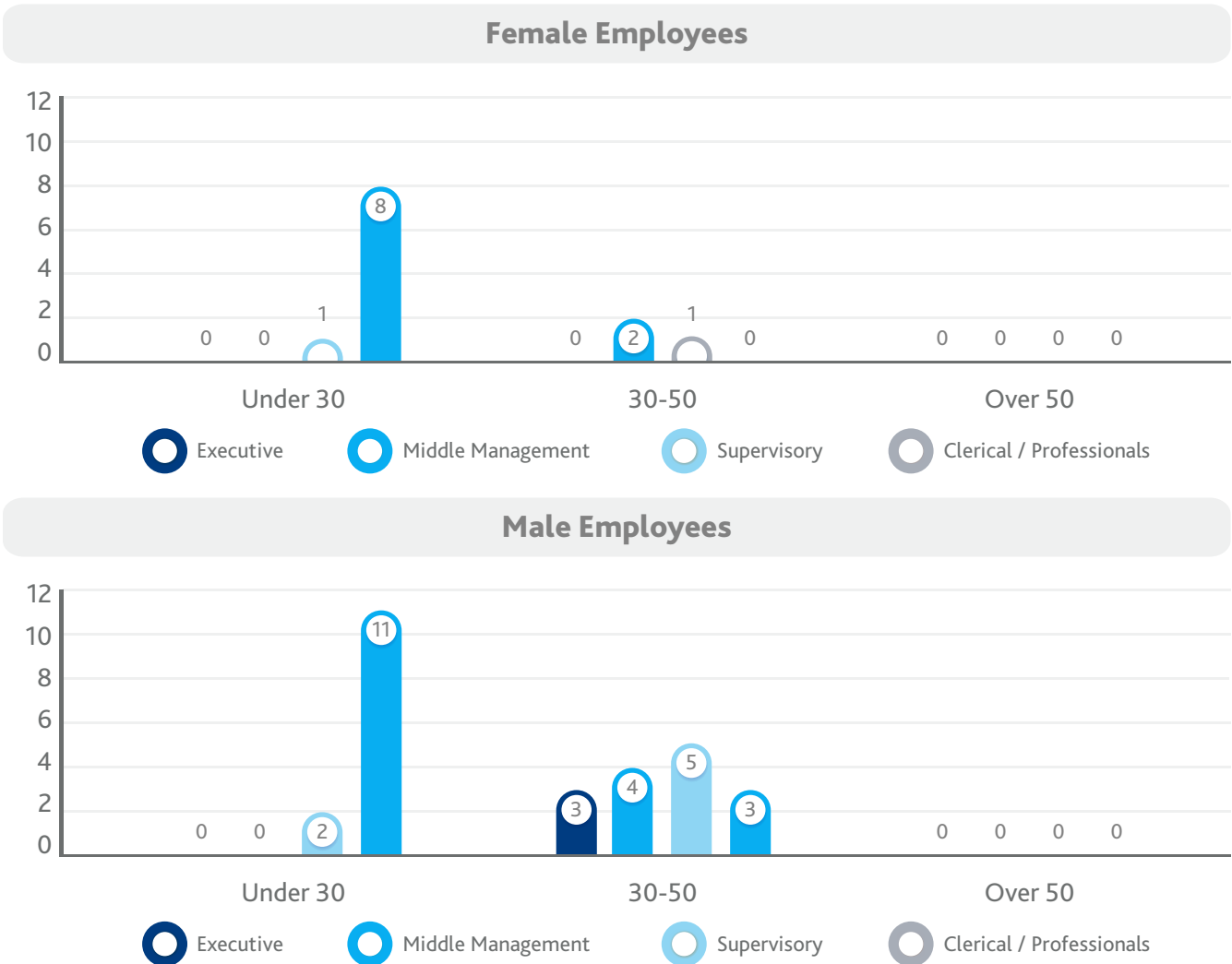
Workforce Structure

ADI Consumer Finance employed 40 full-time employees in 2025. All employees are locally hired. The subsidiary has no part-time employees, contractors, temporary employees, or employees with disabilities.

Workforce Composition by Category

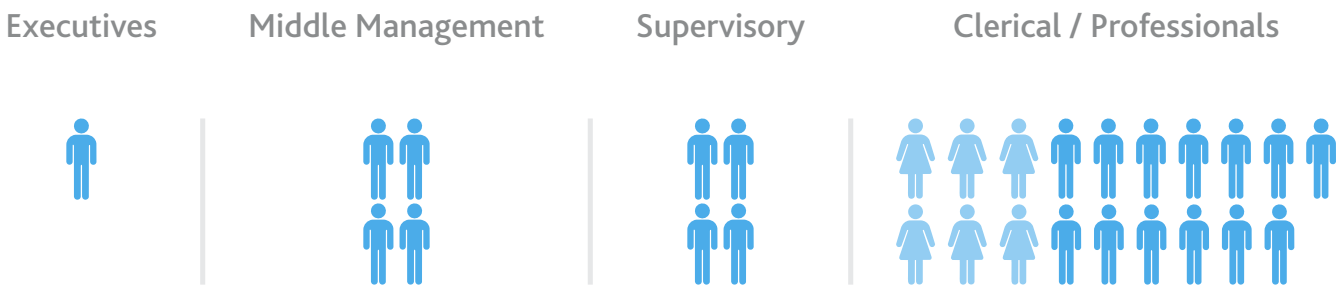


Workforce Age Distribution



Talent Acquisition and Turnover

New Hires



In 2025, new female hires were concentrated entirely within the younger age segment. All six new female employees joined the Clerical / Professionals category and were under the age of 30. No female hires were recorded in the 30–50 age group, and none were above 50 years old during the reporting period.

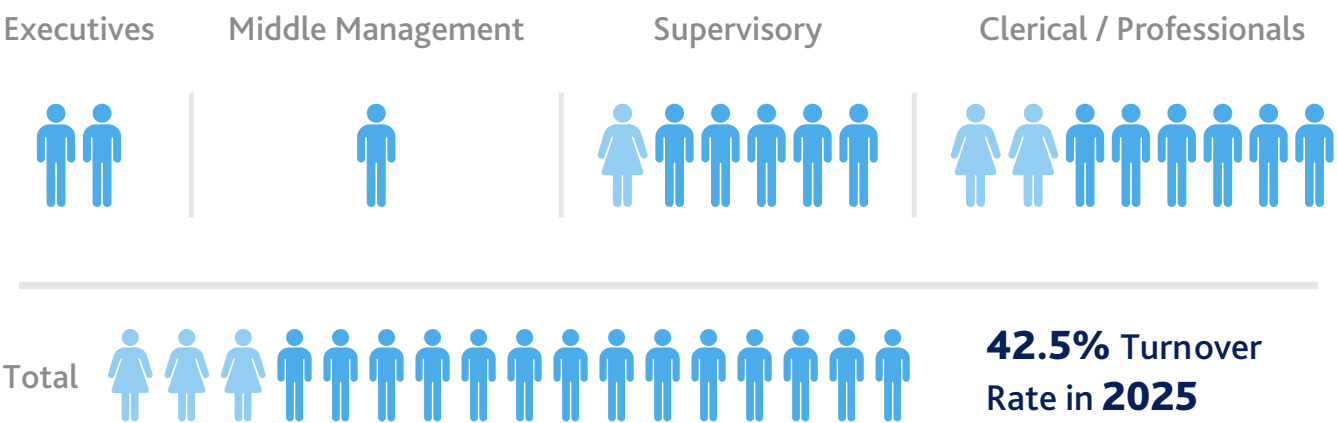


New male hires were distributed across multiple categories and age groups. Among employees under 30, one supervisory employee and ten clerical/professional employees were recruited. Within the 30–50 age group, recruitment included one executive, four middle management employees, three supervisory employees, and three clerical/professional employees. No male hires were recorded above the age of 50.

Turnover Rates

The subsidiary recorded a voluntary turnover rate of 42.5% in 2025. No layoffs occurred during the year. Exit interviews are conducted, with findings indicating employees left for better opportunities. Two female professionals were under the age of 30, and one supervisory was between 30-50 years old. For males, turnover included two supervisory and five professionals under the age of 30, and two executives, one middle management, three supervisory, and one professional were between the 30-50 years old.

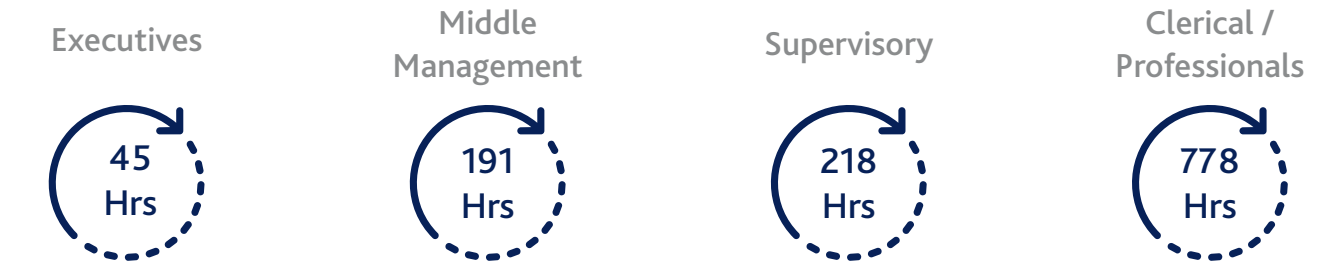
Employee Turnover



Learning and Development

Training programs cover behavioral and technical skills.

Total Training Hours



Training Hours by Gender

Category	Female	Male
Executives	0	45
Middle Management	31	160
Supervisory	28	190
Clerical / Professionals	268	510

Average Training Hours

Category	 Female	 Male
Executives	0	4.09
Middle Management	3.44	40
Supervisory	3.5	8.26
Clerical / Professionals	19.14	30

Employee Governance & Engagement

ADI Consumer Finance supports employee retention through a structured framework that includes a Recognition Scheme, an Employee Engagement Survey conducted in partnership with Korn Ferry, targeted training programs, an internal hiring process, and an annual salary review cycle. Employee performance is formally assessed at the end of each year through structured discussions between managers and employees. In 2025, all employees across categories received regular performance and career development reviews in line with this framework.

Grievance Mechanism

Employees may submit grievances via a dedicated email channel. A grievance committee composed of five sector heads reviews each case and submits recommendations to the CEO for final approval. Reports cannot be made anonymously. There are no collective bargaining agreements in place.

Notice Period for Operational Changes

Open Contract	3 months Notice Period
Renewable Contract	2 months Notice Period

Occupational Health & Safety

An occupational health and safety system is implemented in accordance with Egyptian Labor Law No. 14 of 2025. Annual Civil Defense training is provided to employees.

Parental Leave

The subsidiary offers parental leave for mothers. No parental leave was taken in 2025.

Entry-level salaries at ADI Consumer Finance (Takka) are aligned with the national minimum wage requirements, with the ratio of entry-level wage by gender to minimum wage standing at 1. The subsidiary maintains a commitment to exceed the minimum wage and meet living wage standards during the annual merit increase cycle.

Employees are enrolled in a pension scheme under which staff contribute up to 3% of their salaries, matched by an equal contribution from the company. In addition, medical and life insurance benefits are provided to the workforce.

Ethics & Human Rights

Human rights principles are incorporated within ADI Consumer Finance's HR policy and Code of Conduct, which is available in both Arabic and English. Anti-corruption policies and procedures are communicated to all 40 employees, and all employees receive anti-corruption training. No confirmed corruption-related incidents were recorded during the reporting period.



Customer Value and Outreach

Customer Experience and Satisfaction

ADI Consumer Finance applies a comprehensive consumer protection and data privacy framework aligned with ADIB Egypt's principles of fairness, transparency, and accountability. We promote consumer data protection and information security awareness through regular training programs consistent with the Bank's cybersecurity policies, aiming to mitigate risks related to fraud and misuse of customer information. During the reporting period, no substantiated complaints related to customer data privacy breaches were recorded, and no verified complaints were received from external stakeholders or regulatory authorities.



ADI Consumer Finance supports fair and transparent customer experiences through formal policies, including a Fair Treatment Policy ensuring ethical and non-discriminatory practices, and a Disclosure and Transparency Policy committing to clear communication of product information, terms, and conditions. A structured customer complaint-handling mechanism provides multiple submission channels, defined resolution timelines, and escalation procedures, with complaints monitored to support continuous improvement.

In addition, a dedicated Consumer Data Protection and Confidentiality Policy governs the lawful and secure handling of customer data, supported by technical safeguards, audits, and transparent communication with clients.



Economic Performance and Long-Term Value

Responsible Growth

ADI Consumer Finance is dedicated to the Bank's Sustainable Finance Policy by promoting financial inclusion and responsible lending practices across its core functions. We ensure that our digital and consumer financing solutions are fully compliant with Sharia requirements. By adhering to ADIB Egypt's Sustainability Strategy, ADI Consumer Finance delivers modern financial flexibility while upholding the ethical mandate of providing greater benefit (*Maslahah*) to the consumer.



ADI Consumer Finance contributes to ADIB Egypt's diversified financing ecosystem by expanding access to consumer credit solutions while strengthening merchant partnerships and auto financing capabilities.

Takka engages external auditors and tax consultants to support financial transparency and regulatory compliance. Audit fees exceeded non-audit fees during the reporting period, reinforcing the priority placed on independent financial assurance.

No provisions related to ESG fines or settlements were recorded in the audited financial statements.

ADI Consumer Finance (Takka) does not currently assess climate-related risks or opportunities that may impact operations, revenues, or expenses. Accordingly, no formal processes, financial assessments, or management approaches have been established in this area.

Auto Finance

The Auto Finance function is responsible for acquiring and managing dealer partnerships, driving finance origination for new and used vehicles, negotiating commercial terms, and coordinating with credit, risk, and operations teams to optimize approval rates and portfolio quality.

Key performance priorities include finance origination volume, dealer retention, operational efficiency, and portfolio risk metrics. Notably, auto financing was introduced as a new product line in 2025.

Merchant Acquisition

Established in the second half of 2025, the Merchant Acquisition function focuses on onboarding and retaining high-quality merchants capable of generating sustainable transaction volumes while maintaining compliance with credit and regulatory standards. Core activities include merchant identification, commercial negotiations, onboarding, performance monitoring, and cross-functional coordination.

While Takka does not currently offer products specifically designed to deliver targeted environmental or social benefits, several merchant relationships support positive outcomes. Examples include partnerships with:

Modern Pharma, offering health-monitoring devices that promote wellness

Greens, which provides solar panels supporting cleaner energy adoption

Additionally, Takka card payments facilitate seamless transactions with reduced reliance on paper documentation.

As a recently expanding platform, ADI Consumer Finance (Takka) strengthens ADIB Egypt's ability to capture growth in consumer lending while deepening merchant ecosystems. Continued expansion of auto financing and merchant partnerships is expected to support transaction volumes and broaden the Group's financing reach.

Economic Contribution

ADI Consumer Finance continued to expand its operational scale in 2025, reflected in the growth of its financing portfolio and income-generating activities. The company's core revenue stream remains driven by financing activities, supported by service-based income and investment returns, enabling a diversified income structure.

Total revenues from operations reached approximately EGP 170 million in 2025, compared to EGP 96 million in 2024, demonstrating strong year-on-year growth. This increase reflects the expansion of the financing portfolio and higher utilization of consumer finance products.



Despite this growth in revenues, the company recorded a net loss after tax of EGP 56 million in 2025, compared to a net loss of approximately EGP 68 million in 2024, indicating an improvement in financial performance driven by revenue growth and cost optimization efforts.

ADI Consumer Finance continues to play a key role in supporting economic activity through the provision of Sharia-compliant

consumer financing solutions. Its operations facilitate access to financing for individuals, contributing to increased consumption, financial inclusion, and the growth of retail and merchant ecosystems. Through its expanding portfolio and digital channels, the company enables broader participation in formal financial systems while supporting economic activity across multiple sectors.

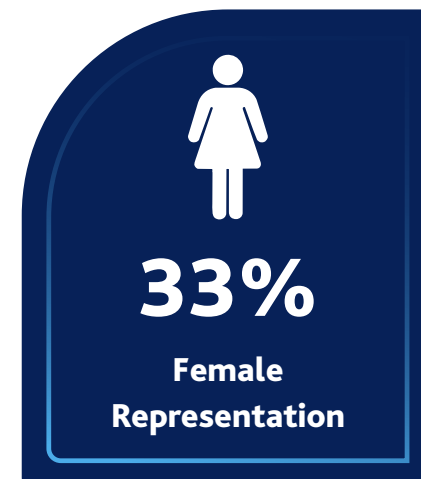
Governance Excellence

Governance Structure

The integrity of ADI Finance's operations is upheld by a robust governance framework specifically tailored to the requirements of asset-backed financing.

Board of Directors

ADI Finance maintains a balanced Board of Directors composed of six members with a diverse range of expertise. The Board is structured to prioritize oversight, featuring five non-executive members including two independent members. In terms of diversity and experience, the Board includes two female members, both of whom are above the age of 50. The male representation is evenly split across age groups, with two members aged 30–50 and two members above 50.



Mahmoud Mohamed
Hussein Al-Semeen

Chairman

Mohamed Yehia
Sobhy Amiri

Chief Executive Officer
& Managing Director

Yasser Fathy Abdel
Rahim Mohamed

Non-Executive

Tarek Mohamed
Taher El-Saeed

Non-Executive

Omayma Mamoun
El-Dorghamy

Independent

Hala Hussein Abbas
Zaki

Independent

(7 Meetings held during 2025)

At ADI Finance, we maintain a strict boundary between executive management and strategic supervision by adhering to the ADIB Egypt appointment and tenure protocols. In full compliance with Act No. 100 of 2020 and FRA best practices, the roles of Chairman and CEO are strictly separated, and no board member serves as a CEO of another organization. Our directors, who serve a three-year tenure, undergo a comprehensive selection process to meet the professional and ethical standards of the Financial Regulatory Authority.

Additionally, during this reporting period, no critical concerns were raised through our formal communication channels and communicated with the board of directors.

Zero

Critical Concerns in

2025



Board Oversight

At ADI Finance, the Board is responsible for the executive oversight and operational monitoring of leasing, factoring and real estate, ensuring the subsidiary remains a robust engine for asset-backed financing. While the Board manages the organizational structure, the broader ESG and sustainability mandate is led by ADIB Egypt Bank. This centralized leadership ensures that ADI Finance's operations are synchronized with the Bank's commitment to public interest (Maslahah) and aligned with its wider sustainability strategy.

Board Committees

Our governance framework is anchored by three Board committees: Risk, Audit, and Compliance and Governance Committees.

Risk Committee Formation:

Hala Hussein Abbas Zaki
Chairman - Independent

Omayma Mamoun El-Dorghamy
Member - Independent

Yasser Fathy Abdel Rahim Mohamed
Member - Non-Executive

(4 Meetings during 2025)

Audit Committee Formation:

Omayma Mamoun El-Dorghamy
Chairman - Independent

Hala Hussein Abbas Zaki
Member - Independent

Mahmoud Mohamed Hussein Al-Semeen
Member - Non-Executive

(4 Meetings during 2025)

Compliance & Governance Committee Formation:

Mahmoud Mohamed Hussein Al-Semeen
Chairman - Non-Executive

Hala Hussein Abbas Zaki
Member - Independent

Omayma Mamoun El-Dorghamy
Member - Independent

(4 Meetings during 2025)

Compliance

At ADI Finance, ethical conduct is governed by ADIB Egypt Bank's Code of Conduct. The subsidiary maintains its operational resilience through Risk Management Framework, supported by rigorous Internal Audit oversight through Compliance Officers to guarantee that operations and financing decisions remain in full compliance with FRA mandates.

Legal Oversight

ADI Finance remains a benchmark for ethical asset-backed financing, concluding the 2025 reporting period with zero legal cases or non-compliance incidents. Our rigorous internal controls ensured no disputes related to corruption or taxes. There were also zero legal cases regarding human rights, child labor, occupational health and safety, and discrimination or harassment incidents.

Zero
Legal Cases in 2025

Zero
Formal Complaints in 2025

Zero
Customer Privacy Breaches in 2025

Environmental Stewardship

Operational Environmental Performance

In accordance with the Maqasid Al-Sharia principle of Khilafah (i.e. Stewardship), ADI Finance integrates resource efficiency into its core operational model. We recognize that as a provider of leasing, factoring and real estate, our duty of Khalifah extends to how we manage our own physical presence and energy consumption, ensuring we uphold the mandate to protect the environment.

In 2025, ADI Finance's total operational greenhouse gas emissions were recorded at 168 mtCO₂e. This represents 0.95% of ADIB Egypt's total 2025 emissions.

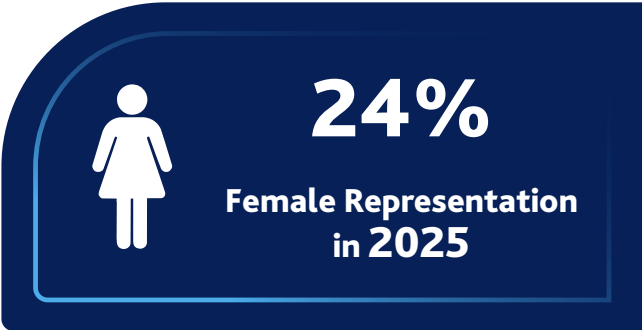
Total Emissions is

168 mtCO₂e in 2025

Human Capital

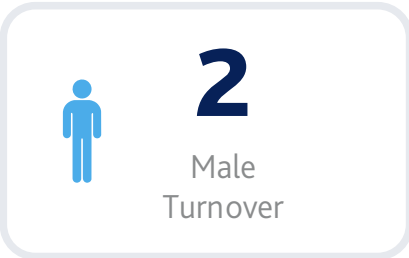
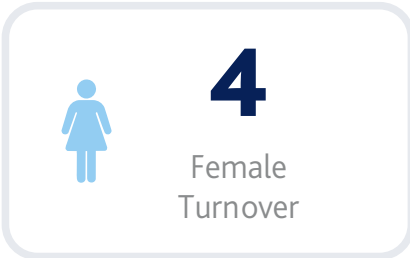
ADI Finance maintained a workforce of 45 full-time employees in 2025, with no temporary staff, contractors, or employees with disabilities reported during the year.

Female employees represented 24% of the workforce (11 employees), primarily across supervisory and clerical roles, while male employees accounted for 76% (34 employees), including all executive positions. No female employees are above the age of 50.

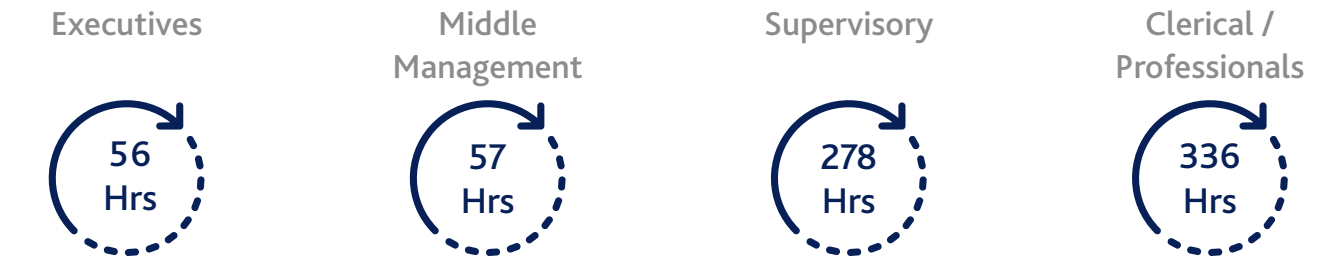


ADI Finance continued to strengthen its operational capacity through targeted hiring across supervisory and clerical roles. Exit interviews were conducted, with findings indicating that departures were primarily driven by employees pursuing improved career opportunities.

Metric	Value
Total new hires	6
Female new hires	1
Male new hires	5
Voluntary turnover rate	13.3%
Female turnover	4
Male turnover	2
Layoffs	0%



Total Training Hours



ADI Finance invested in employee capability building through structured training programs across all organizational levels.

Average Training Hours		
Employee Level	Female	Male
Executives	–	4
Middle Management	3.5	3.31
Supervisory	4.4	7.09
Clerical / Professionals	5.90	5.74

ADI Finance applies structured employee governance practices, including:



The subsidiary does not currently provide transition assistance programs for employees approaching retirement or employment termination.

One female employee took parental leave in 2025, and no employees returned following parental leave during the reporting period.

ADI Finance embeds human rights principles within its HR Policy and Code of Conduct, although it does not maintain a standalone Human Rights Policy. The subsidiary has not established measurable targets for increasing gender diversity across job levels.

Economic Performance & Long-Term Value

Responsible Growth

At ADI Finance, our operational model is an extension of ADIB Egypt's Sustainable Finance Policy. We ensure that every leasing contract and credit facility is structured to strictly adhere to Sharia principles, fostering transparency, fairness, and the avoidance of prohibited activities. ADI Finance supports ADIB Egypt's long-term growth strategy by providing specialized financing solutions across real estate and factoring activities.

Operational oversight is supported by dedicated budgeting, treasury, and accounting functions that align financial planning with corporate strategy, ensure regulatory adherence, and safeguard financial stability.

Financial planning is designed to align with strategic goals while supporting transparent reporting and efficient resource allocation. Treasury operations focus on securing Sharia-compliant funding within permitted leverage levels while administering securitization processes from valuation through maturity. Financial and administrative activities across leasing, factoring, and real estate operations remain compliant with applicable accounting and taxation frameworks while supporting smooth day-to-day operations.

Real Estate Financing

Portfolio Growth (EGP Mn)

Year	Financing Volume	YoY Growth
2024	262	—
2025	474	%80.9

Geographic Concentration

Location: Cairo	2024	2025
	262	474

Product Offering

ADI Finance provides real estate financing through Ijara structures, consistent with Islamic finance principles.

Risk and Due Diligence

ADI Finance conducts due diligence for all customers, assessing social and environmental considerations on a case-by-case basis. Additionally, the company evaluates target markets annually and operates a structured workflow to ensure that risk management processes are effectively implemented.

No products were specifically designed to deliver dedicated social or environmental benefits during the reporting period.

Factoring Financing

Portfolio Growth (EGP Mn)

Year	Financing Volume	YoY Growth
2024	249	—
2025	985	295.6%

Geographic Distribution

Location: Cairo	2024	2025
	200	833
Location: Delta	2024	2025
	49	152

Product Offering

Factoring services are structured using *Murabaha* contracts to ensure Sharia compliance.

Risk Assessment

As with real estate financing, ADI Finance applies customer-level due diligence incorporating social and environmental considerations. The organization also evaluates target markets annually and maintains workflow controls to support comprehensive risk management. No factoring products were specifically developed to generate targeted social or environmental outcomes.

Leasing Financing

Portfolio Growth (EGP Mn)

Year	Financing Volume
2024	508
2025	424

Geographic Distribution

Location: Cairo	2024	2025
	21	18

Product Offering

Leasing services are Sharia compliance.

Risk Assessment

As with Leasing ate financing, ADI Finance applies customer-level due diligence incorporating social and environmental considerations. The organization also evaluates target markets annually and maintains workflow controls to support comprehensive risk management.

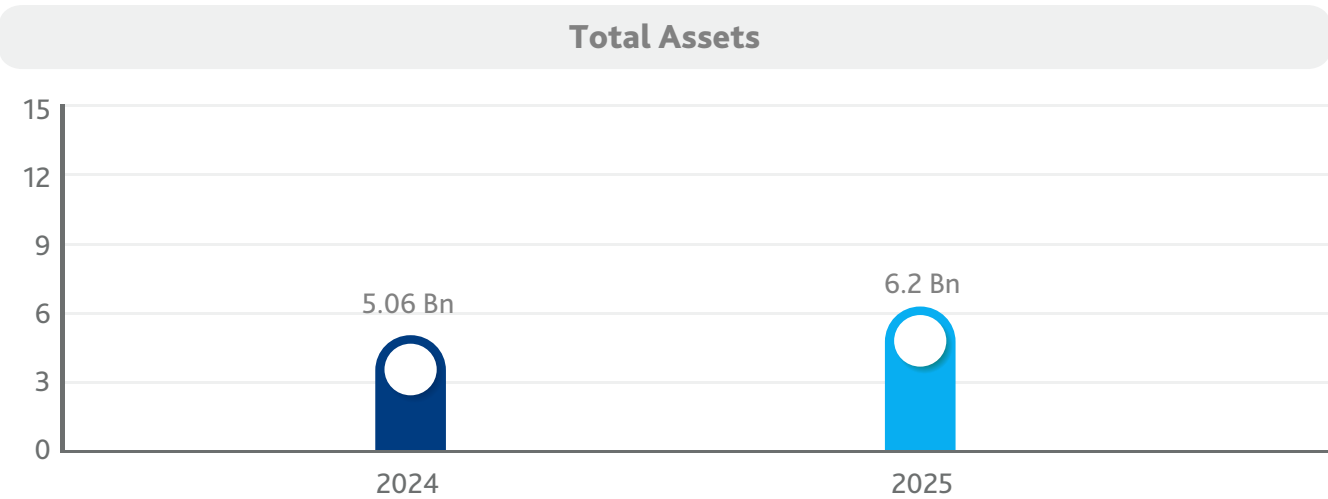
Notice:

In light of the recent decision issued by the Central Bank of Egypt on 20 February 2024, which introduced new regulatory limits on banks' credit facilities and investments in leasing companies' portfolios, the financial leasing sector in the Egyptian market has been impacted. These regulatory measures have led to a reduction in the level of financing available from banks to leasing companies, which in turn affected the growth and expansion of financial leasing activities in the market. Consequently, this has also had an impact on the Company's financial leasing portfolio during the reporting period.

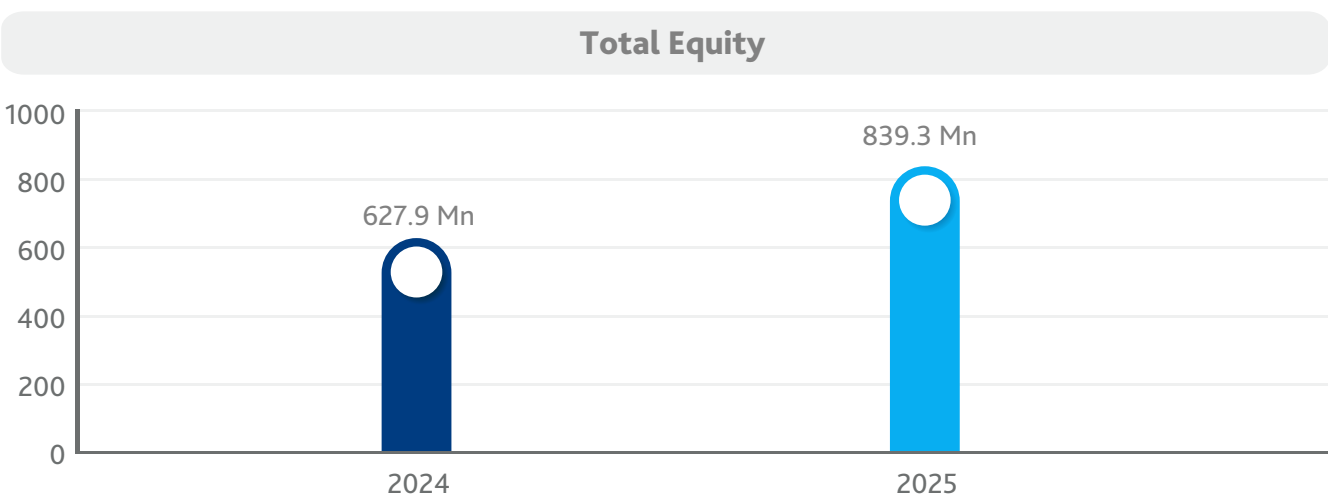


Economic Contribution

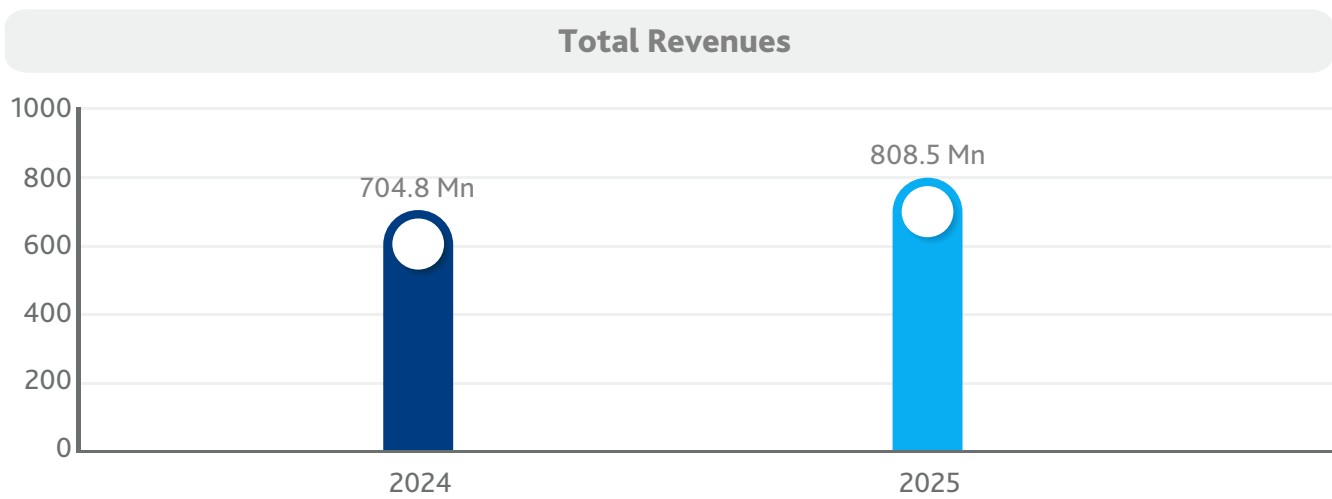
ADI Finance demonstrated a strategically driven financial performance in 2025. Total assets increased from EGP 5.06 billion in 2024 to EGP 6.2 billion in 2025, reflecting a growth of 22.4%, which indicates a strategic optimization of the asset base and a more focused approach to financing and investment activities.



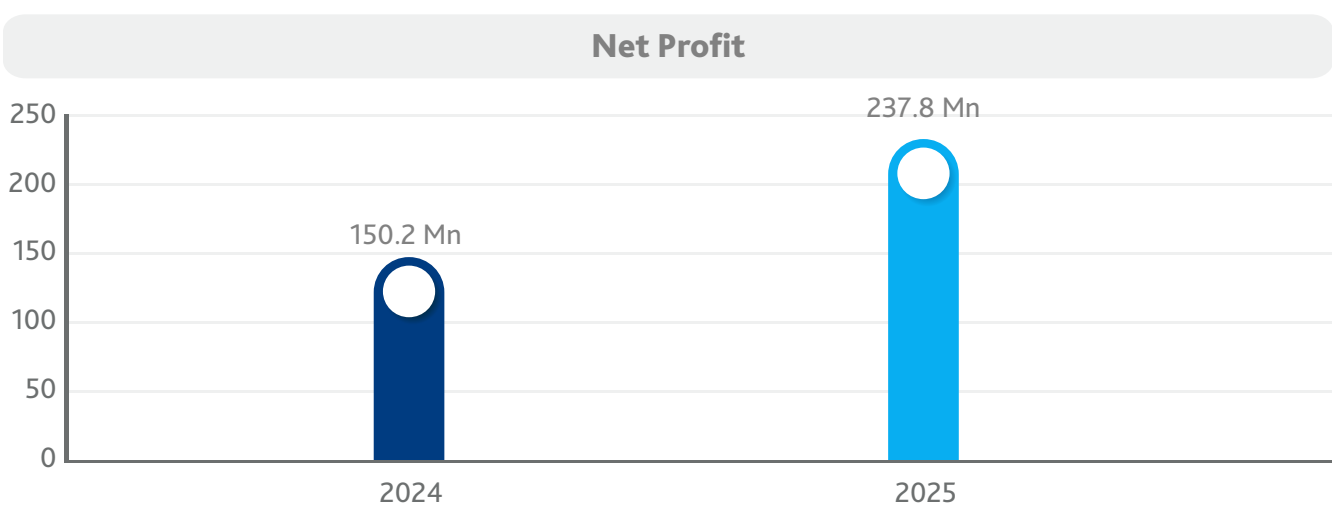
Despite this contraction, total equity increased from EGP 627.9 Million to EGP 839.3 Million, driven by retained earnings and improved profitability.



In parallel, total revenue rose from EGP 704.8 Million to EGP 808.5 Million, reflecting steady growth in core operations and improved income generation.



Furthermore, net profit increased significantly from EGP 150.2 Million to EGP 237.8 Million, representing a strong growth of 58.3%, driven by enhanced operational efficiency, effective cost management, and stronger returns on investments.



ADI MICROFINANCE



Governance Excellence

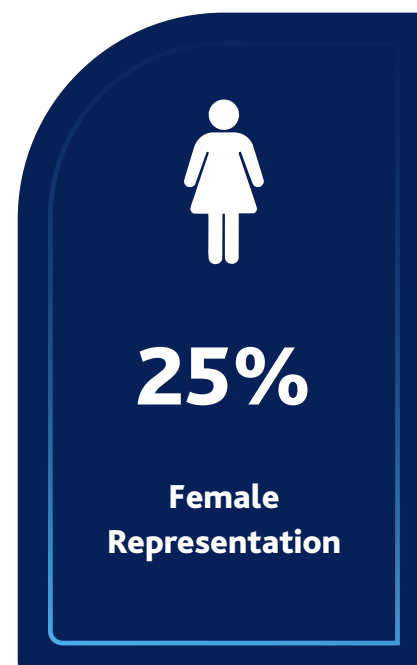
Governance Structure

ADI Microfinance's governance framework is built on transparent oversight and accountability. Our leadership structure provides the necessary oversight to balance operational growth with rigorous risk management and Sharia compliance.

Board of Directors

Our Board of Directors is composed of eight members, each serving a two-year tenure. In alignment with our commitment to female empowerment, the Board includes two female members and six male members. Also, the board features six non-executive members, including two independent directors, and two Executive members, ensuring that strategic oversight remains independent of daily operations. Two female board members are above 50 years old. Three male board members are aged between 30-50 years old. And three male board members are over 50 years old. Our board of directors are selected based on specialized knowledge and extensive years of experience.

Moreover, to ensure independent oversight and a clear division of responsibilities, the roles of Chairman and CEO are separated.



Currently, no board member serves as a CEO in another institution, and none of the members belong to minority or vulnerable groups within the current board composition. This governance structure provides a balanced mix of executive insight and independent oversight, ensuring that our mission remains aligned with the ADIB Egypt's core values.

Mohamed Ahmed Abdel Latif Bishara
Chairman of the Board

Majid Jamal Sadiq Samuel
Managing Director

Ali Mohamad Salem Mostafa
Non-Executive Board Member

Mahmoud Mohamed Hussein Al Sameen
Non-Executive Board Member

Hussein Farouk Mohamed Saleh
Non-Executive Board Member

Wafaa Helmi
Independent

Neveen Ali Ibrahim Badr El Din
Independent

Hossam El Din Shaker El Ashry
Executive Board Member

The number of board meetings in 2025 was 8 meetings.

We maintain a formal reporting structure for communicating critical concerns to the Board of Directors. No critical concerns were reported during the reporting period.

Zero
Critical Concerns in 2025

Furthermore, in alignment with our commitment to shareholder rights and in line with regulatory requirement, ADI Microfinance strictly adheres to a 21-day notice period for all shareholders preceding the Annual General Meeting.

Governance Oversight

Board Committees

For ADI Microfinance, the Board's oversight is anchored by the Risk Committee and the Audit and Governance Committee ensuring that all business activities remain aligned with the organization's strategic and ethical standards.

Risk Committee

Ali Mohamad Salem
Mostafa
Chairman of the committee

Mahmoud Mohamed Hussein Al
Sameen
Committee member

Neveen Ali Ibrahim Badr El Din
Committee member

Audit And Governance Committee

Wafaa Helmi
Chairman of the committee

Neveen Ali Ibrahim Badr El Din
Committee member

Mahmoud Mohamed Hussein Al
Sameen
Committee member

The governance committee was assigned to the audit committee



Compliance

ADI Microfinance operates in strict adherence to the Conflict-of-Interest Policy, the Code of Conduct, and all relevant policies and procedures issued by ADIB Egypt. This alignment ensures that we maintain the same standards of integrity and professional conduct.

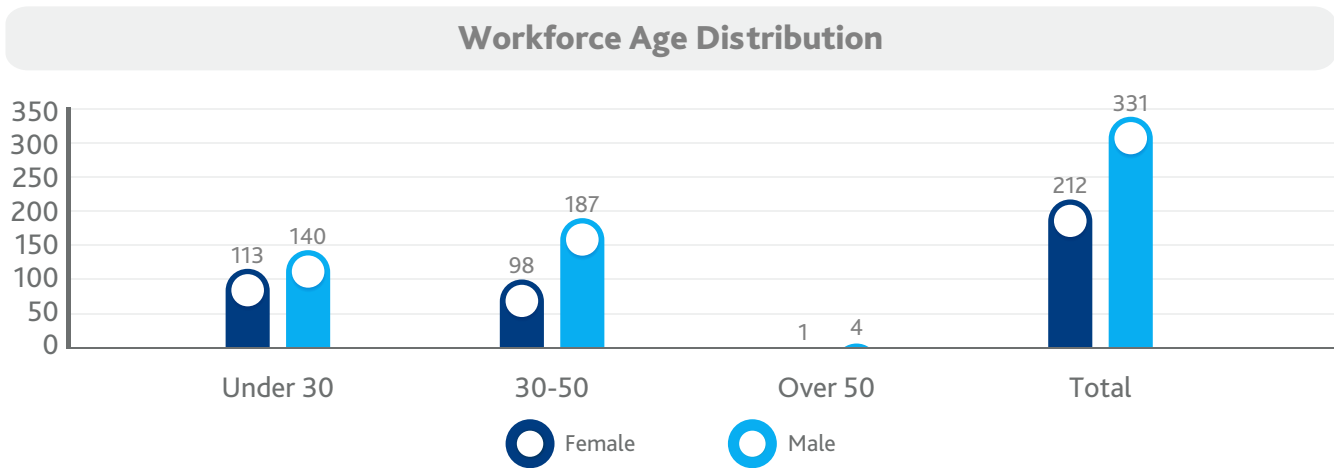
To ensure widespread alignment, all policies are communicated directly to employees through email updates, mandatory trainings, and direct internal communication channels.

Besides formal training, we provide continuous support for policy adherence. Employees have access to direct internal communication and email channels to seek advice on business conduct or to report any concerns, to ensure transparent and ethical operations.

Human Capital

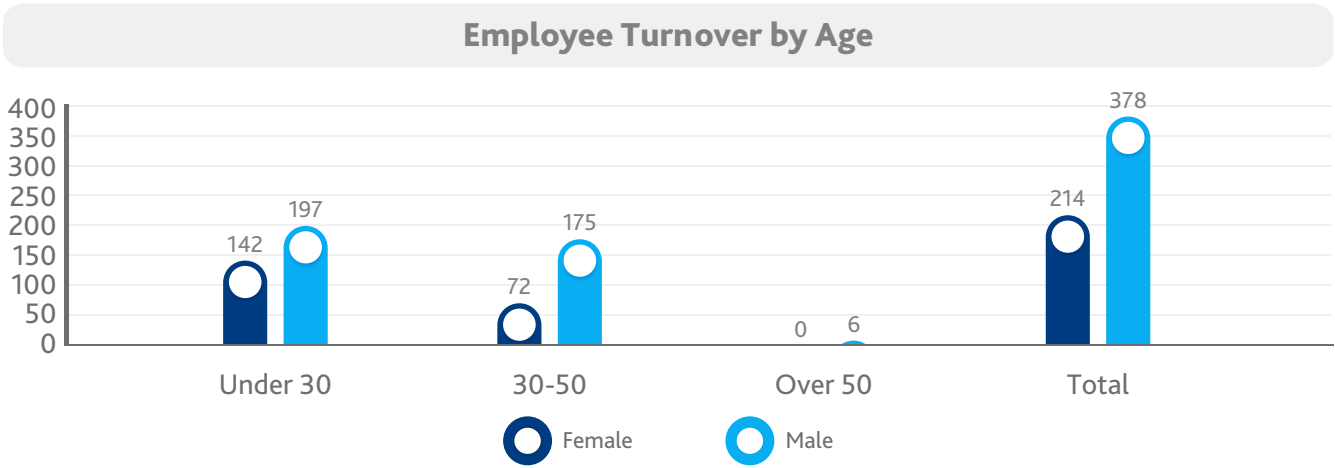
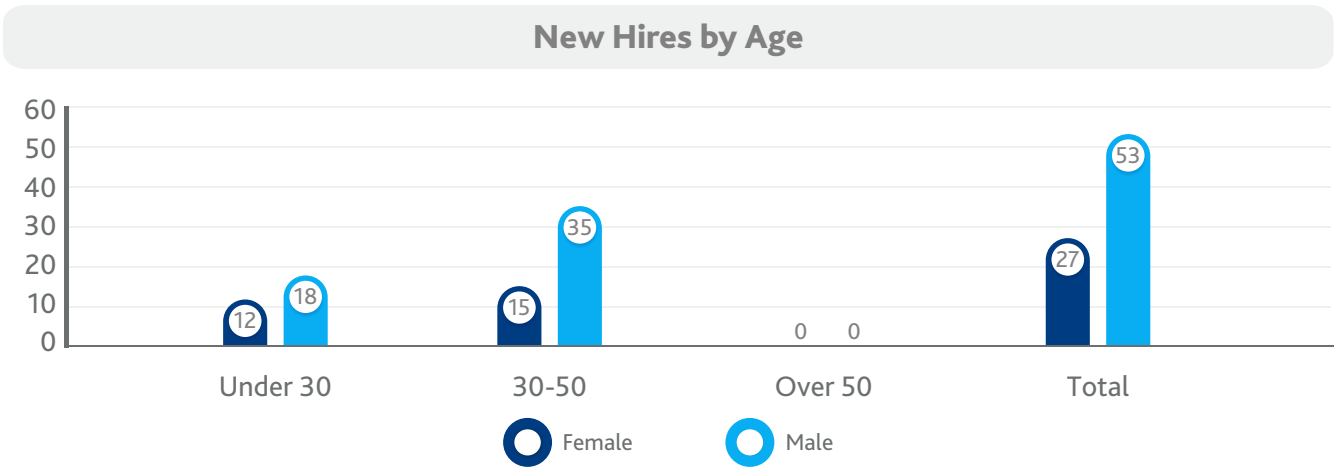
In 2025, ADI Microfinance employed 543 employees, all of contract based in compliance with the related Egyptian workforce law. For more stability, the subsidiary does not employ part-time staff and all employees are engaged under the contract arrangements. Employees with disabilities represent 3% of the workforce.

Workforce Composition



Talent Attraction and Turnover

During the reporting year, ADI Microfinance recorded 80 new hires, including 27 female employees and 53 male employees. Employee turnover during 2025 included 214 female employees and 378 male employees.



The subsidiary conducts exit interviews with departing employees. Findings are reviewed to determine whether operational improvements are required; corrective actions are implemented where necessary.

Employee Wellbeing and Workplace Practices

ADI Microfinance provides four months of maternity leave. During the reporting period, three employees took maternity leave and all three returned to work after the leave period ended.

Employees are able to raise concerns through internal grievance mechanisms, with 98% of grievances resolved within the reporting period. Employees are typically provided with three months' notice prior to operational changes that may significantly affect them. The subsidiary does not maintain collective bargaining agreements.



Learning and Development

Employee capability development is supported through on-the-job training, induction programs, and awareness meetings.

Training Approach	Recorded Training Hours
OJT, Induction & Awareness Meetings	45 hrs

Employee performance is assessed through an annual performance cycle, with 100% of employees receiving performance reviews during the reporting period. ADI Microfinance does not currently provide transition assistance programs for employees nearing retirement or termination.

Ethics, Compliance and Workplace Standards

No incidents of discrimination were reported during 2025. The subsidiary has an ongoing plan to provide anti-corruption and anti-money laundering training to employees and operates under a zero-tolerance policy toward corruption-related misconduct.

Employees are enrolled in the governmental social security system, which serves as the pension framework for the workforce. The organization does not currently maintain a commitment to exceed the national minimum wage standard. All senior management positions are filled by individuals from the local community, representing 100% local leadership.

Economic Performance and Long-Term Value

Responsible Growth

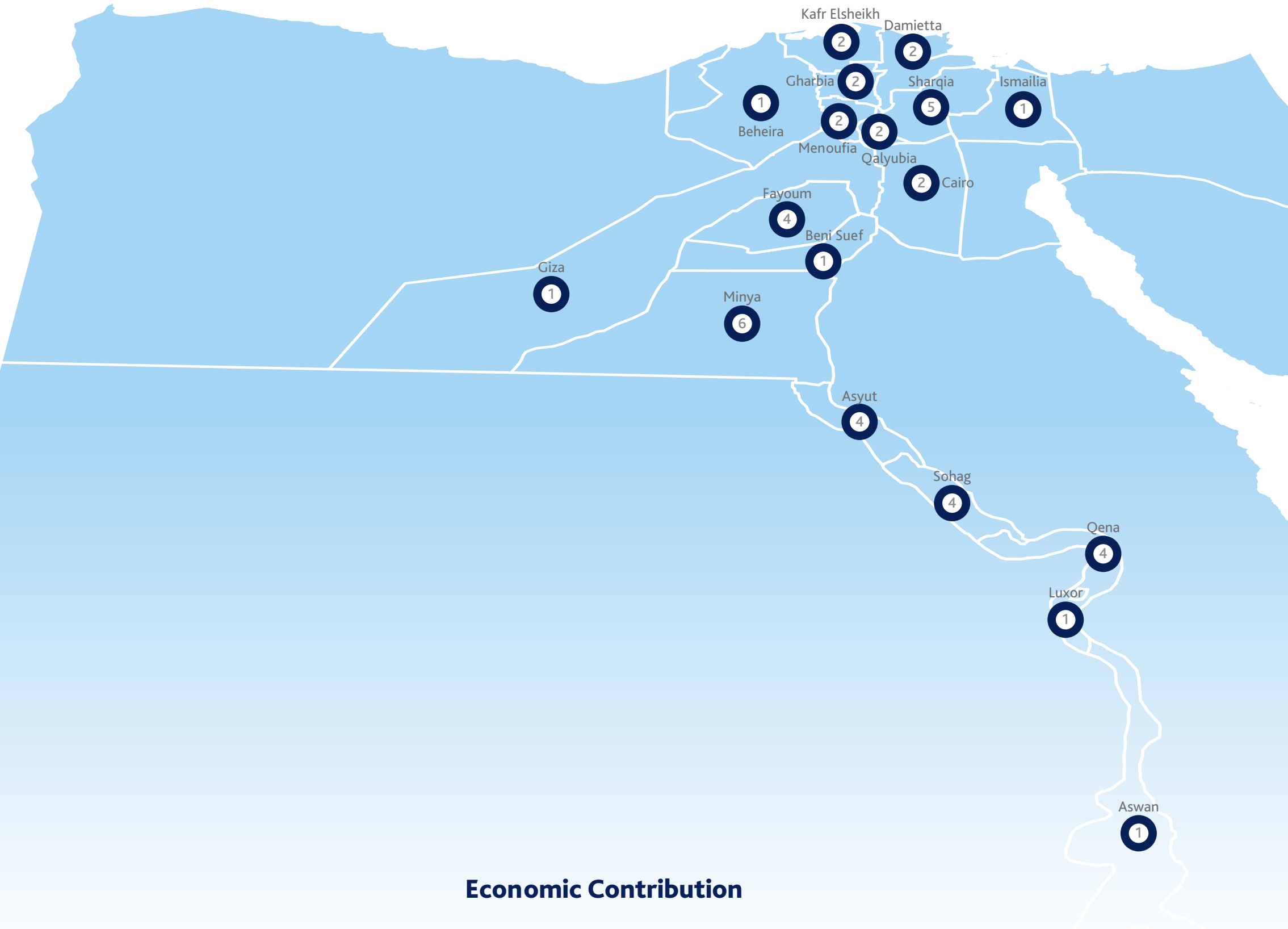
Since its launch in 2023, ADI Microfinance has focused on its mission to expand financial inclusion through the provision of Sharia-compliant microloans and tailored financing solutions in alignment with the ADIB Egypt's Sustainability Strategy and Sustainable Finance Policy.

By the end of 2025, the impact of this mission is reflected in our growing portfolio, with the total number of ADI Microfinance clients reaching 11,314, with 5,405 female clients and 5,909 male clients empowered through our services.

Our 2025 portfolio reflects a diverse generational impact across Egypt, with 3,005 of our clients under the age of 30, 6,785 clients between the ages of 30 and 50, and 1,524 clients above the age of 50, ensuring inclusive growth across all life stages.

Branch Network

In 2025, our branch network has reached 45 strategically located branches across Egypt's governorates to ensure that our Sharia-complaint financing solutions and microloans are accessible to small-scale entrepreneurs and underserved segments of the society.



Economic Contribution

ADI Microfinance's financial performance in 2025 reflects our strategy to ensure long-term sustainability and social impact. The subsidiary generated a Direct Economic Value (Revenue) of EGP 108,087,830.

ALIGNMENT WITH GLOBAL AND NATIONAL FRAMEWORKS

- GRI CONTENT INDEX
- INTEGRATED REPORTING (IR) INDEX
- SASB INDEX
- CBE SUSTAINABLE FINANCE FRAMEWORK
- IW48:2024
- LIST OF ABBREVIATIONS
- UNGC PRINCIPLES
- INDEPENDENT ASSURANCE STATEMENT

13

GRI CONTENT INDEX

Statement of use	Abu Dhabi Islamic Bank - Egypt has reported in accordance with the GRI Standards for the period January 2025 to December 2025
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	There are no GRI Sector Standards available for the financial services sector

Disclosure	Page	Omission Reason	Explanation
General disclosures			
GRI 2: General Disclosures 2021			
2-1 Organizational details	p. 4-5, p. 8 -11	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.	
2-2 Entities included in the organization's sustainability reporting	p. 4-5, p. 8 -11		
2-3 Reporting period, frequency and contact point	p. 4-5		
2-4 Restatements of information	None		
2-5 External assurance	p. 242 - 243		
2-6 Activities, value chain and other business relationships	p. 26-27		
2-7 Employees	p. 114-115	information incomplete/unavailable	Information unavailable for disclosure 2-7 a (region), b , i (full time employee), iv (by region) . The information will be available in the next reporting period
2-8 Workers who are not employees	p. 114	information incomplete	Information unavailable for disclosure 2-8 The information will be available in the next reporting period
2-9 Governance structure and composition	p. 57-67		

Disclosure	Page	Omission Reason	Explanation
2-10 Nomination and selection of the highest governance body	p. 57, 67		The information is unavailable for disclosure 2-10-b
2-11 Chair of the highest governance body	p. 59		
2-12 Role of the highest governance body in overseeing the management of impacts	p. 60-62		Information unavailable for disclosure 2-12 b,c
2-13 Delegation of responsibility for managing impacts		Information unavailable/incomplete	information will be available in the next reporting period
2-14 Role of the highest governance body in sustainability reporting	p. 60		not applicable
2-15 Conflicts of interest	p. 70	information incomplete/unavailable	The information will be available in our next reporting period for Disclosure 2-15-b I,ii,iii.
2-16 Communication of critical concerns	p. 59		
2-17 Collective knowledge of the highest governance body		Information unavailable/incomplete	information will be available in the next reporting period
2-18 Evaluation of the performance of the highest governance body		Information unavailable/incomplete	information will be available in the next reporting period
2-19 Remuneration policies	p. 66	information incomplete/unavailable	The information will be available in our next reporting period for Disclosure 2-19 a- ii, iii,iv, b.
2-20 Process to determine remuneration			Information unavailable/incomplete
2-21 Annual total compensation ratio		confidential	Not disclosed as this information is considered confidential
2-22 Statement on sustainable development strategy	p. 12-15		
2-23 Policy commitments	p.68-76	information incomplete/unavailable	information unavailable for disclosure 2-23 a,i, iii, b , c, f. the information will be available in the next reporting period.
2-24 Embedding policy commitments	p.68-76		
2-25 Processes to remediate negative impacts			Information unavailable/incomplete

Disclosure	Page	Omission Reason	Explanation
2-26 Mechanisms for seeking advice and raising concerns	p.73		
2-27 Compliance with laws and regulations	p. 80-81		No legal cases
2-28 Membership associations	p. 22-23		
2-29 Approach to stakeholder engagement	p. 46-48		
2-30 Collective bargaining agreements			Although there are no collective bargaining agreements, all ADIB employees have the freedom of association to syndicates
Material topics			
GRI 3: Material Topics 2021			
3-1 Process to determine material topics	p. 49-50		
3-2 List of material topics	p. 51-53		
Economic performance			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 52-53, 159-161, 126-127		
GRI 201: Economic Performance 2016			
201-1 Direct economic value generated and distributed	p. 159-161	information incomplete/unavailable	information unavailable for disclosure 201-1-a i (economic value distributed),ii, b.
201-2 Financial implications and other risks and opportunities due to climate change			Information unavailable/incomplete
201-3 Defined benefit plan obligations and other retirement plans	p. 126-127	information incomplete/unavailable	information unavailable for disclosure 201-3 a, b, c
201-4 Financial assistance received from government			Information unavailable/incomplete
Market presence			
GRI 3: Material Topics 2021			

Disclosure	Page	Omission Reason	Explanation
3-3 Management of material topics	p. 52-53, p. 126		
GRI 202: Market Presence 2016			
202-1 Ratios of standard entry level wage by gender compared to local minimum wage	p. 126		
202-2 Proportion of senior management hired from the local community			100% of senior management are from local communities
Indirect economic impacts			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 52-53, p. 139-143		
GRI 203: Indirect Economic Impacts 2016			
203-1 Infrastructure investments and services supported	p. 139-143		information unavailable for disclosure 203-1 c
203-2 Significant indirect economic impacts	p. 139-143		information unavailable for disclosure 203-2 a
Procurement practices			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 109		
GRI 204: Procurement Practices 2016			
204-1 Proportion of spending on local suppliers	p. 109		
Anti-corruption			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 55-53, p. 82		
GRI 205: Anti-corruption 2016			
205-1 Operations assessed for risks related to corruption	p. 82		

Disclosure	Page	Omission Reason	Explanation
205-2 Communication and training about anti-corruption policies and procedures		Information unavailable/incomplete	
205-3 Confirmed incidents of corruption and actions taken	p. 82		
Anti-competitive behavior			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p.52-53,80-81		
GRI 206: Anti-competitive Behavior 2016			
206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices			No legal cases were recorded
Tax			
GRI 3: Material Topics 2021			
3-3 Management of material topics		Information unavailable/incomplete	
GRI 207: Tax 2019			
207-1 Approach to tax		Information unavailable/incomplete	
207-2 Tax governance, control, and risk management		Information unavailable/incomplete	
207-3 Stakeholder engagement and management of concerns related to tax		Information unavailable/incomplete	
207-4 Country-by-country reporting		Information unavailable/incomplete	
Materials			
GRI 3: Material Topics 2021			
3-3 Management of material topics			

Disclosure	Page	Omission Reason	Explanation
GRI 301: Materials 2016			
301-1 Materials used by weight or volume		Information incomplete/unavailable	
301-2 Recycled input materials used		Information incomplete/unavailable	
301-3 Reclaimed products and their packaging materials		Information incomplete/unavailable	
Energy			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 52-53, 100		
GRI 302: Energy 2016			
302-1 Energy consumption within the organization	P. 100	information incomplete/unavailable	the information is unavailable for disclosure 302-1-b,c ii,iii,iv, information for disclosure 302-1-d is not applicable. Information will be in the next reporting period
302-2 Energy consumption outside of the organization			No energy consumption outside of the organization
302-3 Energy intensity	P. 100		
302-4 Reduction of energy consumption	P. 100		
302-5 Reductions in energy requirements of products and services		Information unavailable	No reductions in energy requirements
Water and effluents			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 52-53, 101		
GRI 303: Water and Effluents 2018			
303-1 Interactions with water as a shared resource	P. 101	Information unavailable	The information is unavailable for disclosure 303-1-b,c,d. Information will be in the next reporting period
303-2 Management of water discharge-related impacts	P. 101	Information unavailable	The information is unavailable for disclosure 303-2-a i, ii,iii,iv. Information will be in the next reporting period
303-3 Water withdrawal	P. 101		

Disclosure	Page	Omission Reason	Explanation
303-4 Water discharge	P. 101		
303-5 Water consumption	P. 101	Information unavailable/incomplete	The information is unavailable for disclosure 303-5-a,c,d. Information will be in the next reporting period
Biodiversity			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 52-53, 100		
GRI 304: Biodiversity 2016			
304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	P. 100		
304-2 Significant impacts of activities, products and services on biodiversity	P. 100		
304-3 Habitats protected or restored	Not Applicable		
304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	Not Applicable		
Emissions			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 98-99		
GRI 305: Emissions 2016			

Disclosure	Page	Omission Reason	Explanation																
305-1 Direct (Scope 1) GHG emissions	p. 98-99	information incomplete/unavailable	Information not applicable for disclosure 305-1 c. Page 26-27 In CarbonFootprint																
			According to ADIB's carbon footprint report 2025: for disclosure 305-1: Page 26-27 CF report																
			-In the course of this inventory, ADIB-Egypt has applied 100-year GWPs to all emissions data to calculate the total emissions in metric tons of carbon dioxide equivalent (mtCO ₂ e). The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5). The greenhouse gases specified in the Kyoto Protocol, along with their corresponding GWPs, are detailed in the table below.																
			<table><tr><th>Greenhouse Gas</th><th>100 - Year GWP</th></tr><tr><td>Carbon dioxide (CO₂)</td><td>1</td></tr><tr><td>Methane (CH₄)</td><td>28</td></tr><tr><td>Nitrous oxide (N₂O)</td><td>265</td></tr><tr><td>Hydrofluorocarbons (HFCs)</td><td>12,400 – 116</td></tr><tr><td>Perfluorocarbons (PFCs)</td><td>17,400 – 4,090</td></tr><tr><td>Nitrogen trifluoride (NF₃)</td><td>16,100</td></tr><tr><td>Sulphur hexafluoride (SF₆)</td><td>23,500</td></tr></table>	Greenhouse Gas	100 - Year GWP	Carbon dioxide (CO ₂)	1	Methane (CH ₄)	28	Nitrous oxide (N ₂ O)	265	Hydrofluorocarbons (HFCs)	12,400 – 116	Perfluorocarbons (PFCs)	17,400 – 4,090	Nitrogen trifluoride (NF ₃)	16,100	Sulphur hexafluoride (SF ₆)	23,500
			Greenhouse Gas	100 - Year GWP															
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Sulphur hexafluoride (SF ₆)	23,500																		
d. i.																			
ii. 6,996 tCO ₂ e (Scope 1 + 2) in 2022 ; 10,4340 tCO ₂ e (Scope 3) in 2025																			
iii. The bank's BY for Scope 1 and Scope 2 emissions is established as 2022, while a new base year (2025) will be set for Scope 3 due to the expanded coverage of Scope 3 activities, making 2025 a more representative baseline for future comparisons. Emissions from offsite ATM transactions were estimated at 74 mtCO ₂ e. ATM transaction emissions for 2022 were recalculated to include offsite transactions only, resulting in an updated value of 48 mtCO ₂ e.																			
e: The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5).The emission factors utilized were determined through:- Department for Environment, Food & Rural Affairs, UK, 2025 (DEFRA)																			
- IPCC: Intergovernmental Panel on Climate Change																			
-US EPA: United States Environmental Protection Agency																			
-Emission factors specific to the country																			
f. Page 98-99																			
g. Standards and methodologies used are: IPCC, GHG Protocol, ISO 14064-1:2018, US EPA, DEFRA, Emission factors specific to the country																			

Disclosure	Page	Omission Reason	Explanation															
305-2 Energy indirect (Scope 2) GHG emissions	p. 98-99	information incomplete/unavailable	Information not applicable for disclosure 305-1 b. According to ADIB's carbon footprint report 2025: for disclosure 305-1:															
			c. Page 26-27 CF report															
			-In the course of this inventory, ADIB-Egypt has applied 100-year GWPs to all emissions data to calculate the total emissions in metric tons of carbon dioxide equivalent (mtCO ₂ e). The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5). The greenhouse gases specified in the Kyoto Protocol, along with their corresponding GWPs, are detailed in the table below.															
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			Greenhouse Gas	100 - Year GWP														
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			Methane (CH ₄)	28														
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Sulphur hexafluoride (SF ₆)	23,500																	
d. i Page 96-97																		
ii: 5,475 mtco ₂ e in 2022																		
iii:Emissions from offsite ATM transactions were recalculated for 2022 were recalculated to include offsite transactions only, resulting in an updated value																		
e: The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5).The emission factors utilized were determined through:- Department for Environment, Food & Rural Affairs, UK, 2025 (DEFRA)																		
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-Emission factors specific to the country																		
f. Pg. 98-99																		
g. Standards and methodologies used are: IPCC, GHG Protocol, ISO 14064-1:2018, US EPA, DEFRA, Emission factors specific to the country																		

Disclosure	Page	Omission Reason	Explanation																
305-3 Other indirect (Scope 3) GHG emissions			Information not applicable for disclosure 305-1 c. According to ADIB's carbon footprint report 2025: for disclosure 305-1: b. Page 26-27 CF report -In the course of this inventory, ADIB-Egypt has applied 100-year GWPs to all emissions data to calculate the total emissions in metric tons of carbon dioxide equivalent (mtCO₂e). The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5). The greenhouse gases specified in the Kyoto Protocol, along with their corresponding GWPs, are detailed in the table below. <table><tr><th>Greenhouse Gas</th><th>100 - Year GWP</th></tr><tr><td>Carbon dioxide (CO₂)</td><td>1</td></tr><tr><td>Methane (CH₄)</td><td>28</td></tr><tr><td>Nitrous oxide (N₂O)</td><td>265</td></tr><tr><td>Hydrofluorocarbons (HFCs)</td><td>116 – 12,400</td></tr><tr><td>Perfluorocarbons (PFCs)</td><td>4,090 – 17,400</td></tr><tr><td>Nitrogen trifluoride (NF₃)</td><td>16,100</td></tr><tr><td>Sulphur hexafluoride (SF₆)</td><td>23,500</td></tr></table>	Greenhouse Gas	100 - Year GWP	Carbon dioxide (CO ₂)	1	Methane (CH ₄)	28	Nitrous oxide (N ₂ O)	265	Hydrofluorocarbons (HFCs)	116 – 12,400	Perfluorocarbons (PFCs)	4,090 – 17,400	Nitrogen trifluoride (NF ₃)	16,100	Sulphur hexafluoride (SF ₆)	23,500
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Sulphur hexafluoride (SF ₆)	23,500																		
			d. CT.1 Purchased Goods & Services, CT. 2 Capital Goods, CT.5 Waste Generated in Operations, CT.6 Business Travel, CT.7 Employee Commuting E. i."a new base year (2025) will be set for Scope 3 due to the expanded coverage of Scope 3 activities, making 2025 a more representative baseline for future comparisons." ii. 10,340 mtCO₂e iii:As Scope 3 coverage has expanded to include additional categories and activities, the 2022 data is no longer representative as a baseline for comparison. Therefore, 2025 has been selected as the new base year and will be used for future performance comparisons. f.The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5).The emission factors utilized were determined through:- Department for Environment, Food & Rural Affairs, UK, 2025 (DEFRA) - IPCC: Intergovernmental Panel on Climate Change -US EPA: United States Environmental Protection Agency -Emission factors specific to the country g. Standards and methodologies used are: IPCC, GHG Protocol. ISO 14064-1:2018																

Disclosure	Page	Omission Reason	Explanation																
305-4 GHG emissions intensity	p. 98-99		Page 26-27 Carbon Footprint report -In the course of this inventory, ADIB-Egypt has applied 100-year GWPs to all emissions data to calculate the total emissions in metric tons of carbon dioxide equivalent (mtCO ₂ e). The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5). The greenhouse gases specified in the Kyoto Protocol, along with their corresponding GWPs, are detailed in the table below.																
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Nitrogen trifluoride (NF ₃)	16,100																		
Sulphur hexafluoride (SF ₆)	23,500																		
305-5 Reduction of GHG emissions	p. 98-99		According to ADIB's carbon footprint report 2025: for disclosure 305-1: a . ADIB-Egypt banking operations recorded Scope 1 emissions of 901 mtCO ₂ e, representing an approximate 41% reduction compared to 2022. This decrease is mainly driven by lower refrigerant leakage emissions, reflecting the bank's ongoing efforts to upgrade and properly maintain its air-conditioning systems. b . Page 26-27 CF report -In the course of this inventory, ADIB-Egypt has applied 100-year GWPs to all emissions data to calculate the total emissions in metric tons of carbon dioxide equivalent (mtCO ₂ e). The GWP values utilized for this purpose have been sourced from the Intergovernmental Panel on Climate Change's (IPCC) fifth Assessment Report (AR5). The greenhouse gases specified in the Kyoto Protocol, along with their corresponding GWPs, are detailed in the table below.																
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Sulphur hexafluoride (SF ₆)	23,500																		
		c. Page 98 d. Scope 1 emissions of 901 mtCO ₂ e, representing an approximate 41% reduction compared to 2022. e. Page 96–97"																	

Disclosure	Page	Omission Reason	Explanation
305-6 Emissions of ozone-depleting substances (ODS)	Not Available		
305-7 Nitrogen oxides (NO _x), sulfur oxides (SO _x), and other significant air emissions	Not Available		
Waste			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 102		
GRI 306: Waste 2020			
306-1 Waste generation and significant waste-related impacts	p.102	information incomplete/unavailable	information will be available in the next reporting period
306-2 Management of significant waste-related impacts	p.102	information incomplete/unavailable	information not available for disclosure 306-2 b,c.
306-3 Waste generated	p.102	information incomplete/unavailable	information not available for disclosure 306-2 b. information will be available in the next reporting period
306-4 Waste diverted from disposal	p.102	information incomplete/unavailable	information not available for disclosure 306-4-b , c I,iii.
306-5 Waste directed to disposal	Not Available	Information unavailable	
Supplier environmental assessment			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 110		
GRI 308: Supplier Environmental Assessment 2016			
308-1 New suppliers that were screened using environmental criteria			Not Available
308-2 Negative environmental impacts in the supply chain and actions taken			Not Available
Employment			
GRI 3: Material Topics 2021			

Disclosure	Page	Omission Reason	Explanation
3-3 Management of material topics	P. 117-127		
GRI 401: Employment 2016			
401-1 New employee hires and employee turnover	P. 117 - 118	information incomplete/unavailable	information unavaialble for disclsoure 401-1-a (by region) , b (by region)
401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	P.126 - 127	information incomplete/unavailable	information unavaialble for disclsoure 401-2 a i, iii, vi.
401-3 Parental leave	P. 127	information incomplete/unavailable	information unavailable for disclosure 401-3-d,e
Labor/management relations			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 116		
GRI 402: Labor/Management Relations 2016			
402-1 Minimum notice periods regarding operational changes	P. 116		
Occupational health and safety			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P.123		
GRI 403: Occupational Health and Safety 2018			
403-1 Occupational health and safety management system	P.123	information incomplete/unavailable	Information unavailable for disclosure 403-1-b. & All employees are covered by the OH&S system
403-2 Hazard identification, risk assessment, and incident investigation	P.123	information incomplete/unavailable	" Infomration not applicable to the sector (b,c,d)"
403-3 Occupational health services	P.123	information incomplete/unavailable	Information unavailable for disclosure 403-3
403-4 Worker participation, consultation, and communication on occupational health and safety	P.123	information incomplete/unavailable	Information unavailable for disclosure 403-4-b

Disclosure	Page	Omission Reason	Explanation
403-5 Worker training on occupational health and safety	P.123	information incomplete/unavailable	
403-6 Promotion of worker health		information incomplete/unavailable	
403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships		information incomplete/unavailable	Information unavailable for Disclosure 403-7. The information will be available in our next reporting period.
403-8 Workers covered by an occupational health and safety management system	P. 123		
403-9 Work-related injuries			Zero work-related injuries
403-10 Work-related ill health			Zero work-related injuries
Training and education			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 120 - 121		
GRI 404: Training and Education 2016			
404-1 Average hours of training per year per employee	P. 120		
404-2 Programs for upgrading employee skills and transition assistance programs		information incomplete/unavailable	Information unavailable for disclosure 404-2
404-3 Percentage of employees receiving regular performance and career development reviews	P. 121		
Diversity and equal opportunity			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 58-59, 114-115		
GRI 405: Diversity and Equal Opportunity 2016			
405-1 Diversity of governance bodies and employees	P. 58-59, 114-115	information incomplete/unavailable	Information unavailable for disclosure 405-1-a ii.

Disclosure	Page	Omission Reason	Explanation
405-2 Ratio of basic salary and remuneration of women to men		information incomplete/unavailable	
Non-discrimination			
GRI 3: Material Topics 2021			
3-3 Management of material topics			Information unavailable/incomplete
GRI 406: Non-discrimination 2016			
406-1 Incidents of discrimination and corrective actions taken			no discrimination incidents
Freedom of association and collective bargaining			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 230		
GRI 407: Freedom of Association and Collective Bargaining 2016			
407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	P. 230		
Child labor			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 108		
GRI 408: Child Labor 2016			
408-1 Operations and suppliers at significant risk for incidents of child labor	P. 108		
Forced or compulsory labor			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 108		
GRI 409: Forced or Compulsory Labor 2016			

Disclosure	Page	Omission Reason	Explanation
409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	P. 108		
Security practices			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 123		
GRI 410: Security Practices 2016			
410-1 Security personnel trained in human rights policies or procedures	P. 123	information incomplete/unavailable	information unavailable for disclosure 410-1 b.
Rights of indigenous peoples			
GRI 3: Material Topics 2021			
3-3 Management of material topics	Not Applicable		
GRI 411: Rights of Indigenous Peoples 2016			
411-1 Incidents of violations involving rights of indigenous peoples	Not Applicable		
Local communities			
GRI 3: Material Topics 2021			
3-3 Management of material topics	p. 136-143		
GRI 413: Local Communities 2016			
413-1 Operations with local community engagement, impact assessments, and development programs	p. 136-143		
413-2 Operations with significant actual and potential negative impacts on local communities	Not Applicable		
Supplier social assessment			
GRI 3: Material Topics 2021			

Disclosure	Page	Omission Reason	Explanation
3-3 Management of material topics	P. 110		
GRI 414: Supplier Social Assessment 2016			
414-1 New suppliers that were screened using social criteria	P. 110		
414-2 Negative social impacts in the supply chain and actions taken	P. 110	information incomplete/unavailable	information unavailable for disclosure 414-2-d,
Public policy			
GRI 3: Material Topics 2021			
3-3 Management of material topics		Information unavailable/incomplete	
GRI 415: Public Policy 2016			
415-1 Political contributions		Information unavailable/incomplete	
Customer health and safety			
GRI 3: Material Topics 2021			
3-3 Management of material topics		Information unavailable/incomplete	
GRI 416: Customer Health and Safety 2016			
416-1 Assessment of the health and safety impacts of product and service categories		Information unavailable/incomplete	
416-2 Incidents of non-compliance concerning the health and safety impacts of products and services		Information unavailable/incomplete	
Marketing and labeling			
GRI 3: Material Topics 2021			
3-3 Management of material topics		Information unavailable/incomplete	

Disclosure	Page	Omission Reason	Explanation
GRI 417: Marketing and Labeling 2016			
417-1 Requirements for product and service information and labeling		Information unavailable/incomplete	
417-2 Incidents of non-compliance concerning product and service information and labeling		Information unavailable/incomplete	
417-3 Incidents of non-compliance concerning marketing communications		Information unavailable/incomplete	
Customer privacy			
GRI 3: Material Topics 2021			
3-3 Management of material topics	P. 80-81		
GRI 418: Customer Privacy 2016			
418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	P. 80-81		

INTEGRATED REPORTING (IR) INDEX

Integrated Report (IR) Index	
IR Content Elements	Page Number / Reference
Organizational overview and external environment	p. 6-11
Governance	p. 56-81
Business model	p. 26-29
Risks and opportunities	p. 52-53
Strategy and resource allocation	p. 32-39
Performance	Througout the Report
Outlook	Throughout the Report
Basis of preparation and presentation	Throughout the Report
IR Guiding Principles	Page Number / Explanation
A. Strategic focus and future orientation	Throughout the Report
B. Connectivity of information	p. 42-43
C. Stakeholder relationships	p. 46-48
D. Materiality	p. 49-53
E. Conciseness	The report used the materiality approach to determine the most important issues in its strategy as well as the report.
F. Reliability and completeness	This report represents a baseline for future sustainability reports. The Bank tried to put together all positive and negative impacts to be able to track the progress in the following years.
G. Consistency and comparability	ADIB Egypt reported on a set of comprehensive disclosures in order to set a standard for future reports.

SASB INDEX

SASB Commercial Banks Index		
SASB Topic	Metric	Page Number
Data Security	Number of data breaches, percentage that are personal data breaches, and number of account holders affected	P. 80-81
	Description of approach to identifying and addressing data security risks	P. 130-131
Financial Inclusion & Capacity Building	Number and amount of loans outstanding that qualify for programmes designed to promote small business and community development	P. 88
	Number and amount of past due and non-accrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	N/A
	Number of non-cost retail checking accounts provided to previously unbanked or underbanked customers	N/A
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	P. 92
Incorporation of Environmental, Social, and Governance (ESG) Factors in Credit Analysis	Description of approach to incorporation of ESG factors in credit analysis	P. 87-84
Financed Emissions	Absolute gross financed emissions, disaggregated by Scope 1, Scope 2, and Scope 3	N/A
	Gross exposure for each industry by asset class	N/A
	Percentage of gross exposure included in the financed emissions calculation	N/A
	Description of the methodology used to calculate financed emissions	N/A

SASB Commercial Banks Index		
SASB Topic	Metric	Page Number
Business Ethics	Total amount of monetary losses as a result of legal proceedings related to fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice, or other related laws or regulations	P. 80-81
	Description of whistleblower policies and procedures	P. 73
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	N/A
	Description of the approach to integrate mandatory and voluntary stress test results into capital adequacy planning, long-term corporate strategy, and other business activities	N/A

CBE SUSTAINABLE FINANCE FRAMEWORK

CBE Reporting Principles		
N#	Principle	Page Number / Status
Principle 1	Capacity-Building and Necessary Knowledge	P. 120
Principle 2	Enhancing Sustainable Finance	P. 88-93
Principle 3	Involvement of the Stakeholders	P. 46-48
Principle 4	Managing Climate Change Risks	P. 87, 96-97
Principle 5	Applying the Principles of Sustainability to the Bank's Internal Activities and Operations	P. 38-39, 98-111
Principle 6	Reporting	P. 4-5

IW48:2024

SECTION 1: ENVIRONMENTAL KEY PERFORMANCE INDICATORS						
FIRST-PRIORITY ENVIRONMENTAL KPIS						
KPI Code	Key Performance Indicator	Unit	Baseline	Prior Year	Current Year	% Change
E-KPI-01	Scope 1 GHG emissions	tCO ₂ e	1521	1467	901	-39%
E-KPI-02	Scope 2 GHG emissions	tCO ₂ e	5475	2518	6105	142%
E-KPI-03	Scope 3 GHG emissions	tCO ₂ e	3814	7711	10340	34%
E-KPI-04	Energy consumption	GJ	47,909	N/A	47,909	0%
E-KPI-05	Renewable energy percentage	%	0	0	0	0%
E-KPI-06	Water withdrawal	m ³	207195	207195	140922	-32%
E-KPI-07	Water discharge	m ³	207195	207195	140922	-32%
E-KPI-08	Total waste generated	tonnes	23.2	23.2	56.91	145%
E-KPI-09	Waste diverted from disposal	%	23.2	23.2	56.91	145%
E-KPI-10	Hazardous waste	tonnes	0	0	0	0%

SECOND-PRIORITY ENVIRONMENTAL KPIs (Aspirational)

KPI Code	Key Performance Indicator	Unit	Current Year	Reporting Standard
E-KPI-11	% suppliers with science-based GHG targets	%	N/A	CDP Supply Chain
E-KPI-12	Biodiversity impact assessment rate	%	N/A	GRI 304
E-KPI-13	Circular economy material input rate	%	N/A	EU Taxonomy
E-KPI-14	Environmental investment as % of revenue	%	N/A	Internal
E-KPI-15	Climate-related financial risk exposure	\$	N/A	TCFD

SECOND-PRIORITY SOCIAL KPIs (Aspirational)

KPI Code	Key Performance Indicator	Unit	Current Year	Reporting Standard
S-KPI-11	Board diversity (gender, age, ethnicity)	score	Unavailable	GRI 405-1
S-KPI-12	Employee satisfaction/engagement	score	Unavailable	Internal
S-KPI-13	Supply chain labor audit completion	%	Unavailable	SASB
S-KPI-14	Community investment as % pre-tax profit	%	Unavailable	GRI 201-1
S-KPI-15	Human rights training completion	%	Unavailable	GRI 412-2

SECTION 2: SOCIAL KEY PERFORMANCE INDICATORS

FIRST-PRIORITY SOCIAL KPIs

KPI Code	Key Performance Indicator	Unit	Prior Year	Current Year
S-KPI-01	Total workforce	number	2,470	2,665
S-KPI-02	Employee turnover rate	%	16.84%	12.27%
S-KPI-03	Gender diversity in workforce	% female	25%	30.40%
S-KPI-04	Gender diversity in management	% female	Unavailable	21%
S-KPI-05	Gender pay gap	%	Unavailable	0
S-KPI-06	Recordable injury rate	per 100	Unavailable	0
S-KPI-07	Lost time injury frequency rate	LTIFR	Unavailable	0
S-KPI-08	Fatalities	number	Unavailable	0
S-KPI-09	Training hours per employee	hours	103,791	134,262
S-KPI-10	Living wage coverage	% workforce	100%	100%

SECTION 3: GOVERNANCE KEY PERFORMANCE INDICATORS

FIRST-PRIORITY GOVERNANCE KPIs

KPI Code	Key Performance Indicator	Unit	Prior Year	Current Year
G-KPI-01	Board independence	% independent	25%	25%
G-KPI-02	Board gender diversity	% female	25%	25%
G-KPI-03	Board meetings attended	avg %	Information Incomplete/ Unavailable	Information Incomplete/ Unavailable
G-KPI-04	ESG-linked executive compensation	%	Information Incomplete/ Unavailable	Information Incomplete/ Unavailable
G-KPI-05	Ethics violations reported	number	Zero	Zero
G-KPI-06	Corruption incidents	number	Zero	Zero
G-KPI-07	Anti-corruption training completion	%	Information Incomplete/ Unavailable	Information Incomplete/ Unavailable

G-KPI-08	Data breaches/security incidents	number	Zero	Zero
G-KPI-09	Supplier ESG assessment coverage	%	Information Incomplete/Unavailable	100%
G-KPI-10	Stakeholder engagement sessions	number	Information Incomplete/Unavailable	Information Incomplete/Unavailable

SECOND-PRIORITY GOVERNANCE KPIs (Aspirational)				
KPI Code	Key Performance Indicator	Unit	Current Year	Reporting Standard
G-KPI-11	Board ESG expertise and training hours	hours	Information Incomplete/Unavailable	GRI 2-17
G-KPI-12	Climate lobbying alignment score	score	Information Incomplete/Unavailable	InfluenceMap
G-KPI-13	Tax transparency index score	score	Information Incomplete/Unavailable	GRI 207
G-KPI-14	Whistleblowing reports investigated	%	Zero	Internal
G-KPI-15	Stakeholder satisfaction score	score	Information Incomplete/Unavailable	Internal

LIST OF ABBREVIATIONS

Abbreviation	Meaning
AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions
AB&C	Anti-Bribery and Corruption
ADIB	Abu Dhabi Islamic Bank
ADIB-E	Abu Dhabi Islamic Bank Egypt
AML	Anti-Money Laundering
AML/CFT	Anti-Money Laundering and Counter-Terrorist Financing
AML/CTF	Anti-Money Laundering and Counter-Terrorist Financing
ARR	Audit and Risk Review
ATM	Automated Teller Machine
BAC	Board Audit Committee
BCPs	Business Continuity Plans
BEBA	British Egyptian Business Association
CBE	Central Bank of Egypt
CDD	Customer Due Diligence
CEO	Chief Executive Officer
CFI	Capital Finance International
COSO	Committee of Sponsoring Organizations of the Treadway Commission
CRO	Chief Risk Officer
CSR	Corporate Social Responsibility
DRPs	Disaster Recovery Plans
E&S	Environmental and Social
EEAA	Egyptian Environmental Affairs Agency
EGX	Egyptian Exchange
EIIC	Emirates International Investment Company
ESG	Environmental, Social, and Governance
ESRM	Environmental and Social Risk Management
FATF	Financial Action Task Force
FTE	Full-Time Equivalent

Abbreviation	Meaning
FRA	Financial Regulatory Authority
GA	General Assembly
GAFI	General Authority for Investment and Free Zones
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
IAD	Internal Audit Department
IFC	International Finance Corporation
IFIs	International Financial Institutions
IFN	Islamic Finance News
IRBA	International Review of Business and Accounting
ISSC	Internal Sharia Supervision Committee
<IR>	International Integrated Reporting Framework
IW48:2024	International Workshop Agreement 48:2024
KPIs	Key Performance Indicators
KRIs	Key Risk Indicators
KYC	Know Your Customer
M&A	Mergers and Acquisitions
MENA	Middle East and North Africa
NBD	National Bank for Development
NDC	Nationally Determined Contribution
NGOs	Non-Governmental Organizations
PEPs	Politically Exposed Persons
RAP	Risk Appraisal Profile
RCSAs	Risk and Control Self-Assessments
RFPs	Requests for Proposals
S.A.E.	Société Anonyme Égyptienne (Joint Stock Company)
SASB	Sustainability Accounting Standards Board
SBF	Small Business Finance
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
UN	United Nations
UNGC	United Nations Global Compact
mtCO ₂ e	Metric Tons of Carbon Dioxide Equivalent
MWh	Megawatt-hour

UNGC PRINCIPLES

Principle	Statement	Page Number / Explanation
Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights.	P. 108, 116, 125
Principle 2	Businesses should ensure they are not complicit in human rights abuses.	P. 108, 116, 125
Principle 3	Businesses should uphold freedom of association and the effective recognition of the right to collective bargaining.	"All ADIB employees have the freedom of association to syndicates"
Principle 4	Elimination of all forms of forced and compulsory labor.	P. 108, 116
Principle 5	Effective abolition of child labor.	P. 108, 116
Principle 6	Elimination of discrimination in respect of employment and occupation.	P. 116
Principle 7	Businesses should support a precautionary approach to environmental challenges.	P. 96-97
Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility.	P. 96-103
Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies.	P. 96-103
Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.	P. 71-72

INDEPENDENT ASSURANCE STATEMENT

To the Stakeholders of Abu Dhabi Islamic Bank- Egypt (hereafter, ADIB-Egypt)

DCarbon Global was engaged by ADIB-Egypt to provide Independent Third-Party Limited Assurance over its 2025 sustainability report covering the period from 1 January 2025 to 31 December 2025. The testing of data was limited to data collected at ADIB-Egypt, excluding comprehensive site visits to any of the Company's operations.

Assurance Applied standards

This assurance engagement has been conducted to align with AccountAbility's AA1000AS v3 assurance standard, structured to meet the AA1000AS Type 1 (Moderate level) requirements and to align with the GRI, SASB and UNGC and Integrated Reporting (IR) standards.

Independence and Responsibilities

The provision of the selected information in the report is the sole responsibility of the management of ADIB-Egypt. The reporting organization is responsible for preparing the report in line with the reporting criteria. The reporting organization is also responsible for establishing and maintaining appropriate performance management and internal control systems. In addition to ensuring that information spread across multiple disclosures is not edited or amended in any way after assurance.

Our responsibility as assurance provider is to provide Moderate Level (Type 1) assurance, as per AA1000AS v3 and assuring the alignment of the information contained in the report with GRI Standards, SASB Standards, the UN Global Compact (UNGC) Principles, and the International Integrated Reporting (IR) Framework, and to form an independent conclusion based on the procedures performed and the evidence obtained.

Competence of the Assurance Provider

The assurance is led by Dcarbon's Associate Certified Sustainability Assurance Practitioner (A-CSAP) from AccountAbility, with extensive experience in ESG reporting and assurance.

Scope and Subject Matter

The scope of the report covers ADIB-Egypt 's Third annual Sustainability Report for 2025, encompassing its material topics. The subject matter of the report is the ADIB-EGYPT and its four subsidiaries' ESG performance data included in the report that has been prepared in accordance with the Global Reporting Initiative (GRI), Standard, the Sustainability Accounting Standards Board (SASB) Standards for commercial Banks, UNGC principles and IR framework.

We acknowledge that the scope of the reporting organization's report has been expanded to cover its four subsidiaries, whereas the previous sustainability report was limited to ADIB-Egypt only.

The assurance scope excludes:

- The verification of the financial and environmental data in the content of the report is excluded from the subject matter
- Verification statements indicating testimonials, opinions, success stories, and/or aspirations
- Verification of claims (limited to data and information presented)

Assurance objectives

- Assure the alignment with the AA1000 principles (Inclusivity, Materiality, Responsiveness and Impact)
- Ensure that the sustainability information under scope is reported in accordance with the GRI, SASB, UNGC and IR standards

Methodology Used and Work Performed

The process used to arrive at this assurance statement is based on guidance from AccountAbility's AA1000AS v3, covering the following steps:

1. The data was validated to ensure the accuracy and completeness of disclosed information. This is to ensure transparency and credibility of the information presented in the report to all stakeholders of ADIB-Egypt.
2. Conducted desk review of all relevant policies, procedures, systems and controls for ESG data collection, collation and reporting to assess the quality of the data and determine whether the policies, procedures, systems, and controls in place to monitor, measure and report on sustainability data are sufficient to meet ADIB-Egypt's reporting objectives.
3. Reviewed sample data collection sheets used by ADIB-Egypt and its subsidiaries to gather sustainability data and information.
4. Reviewed the GRI, SASB, UNGC principles and IR integrated within ADIB-Egypt's sustainability report for 2025 to ensure the alignment of the data presented with these standards.

Findings and Alignment with AA1000 Principles

1. **Inclusivity:** The reporting organization has demonstrated inclusivity in its stakeholder relations, ensuring that stakeholder interests are understood and appropriately represented within the report. It is recommended that ADIB-Egypt also set relevant metrics to measure engagement effectiveness, outcomes and impact.
2. **Materiality:** The reporting organization has outlined its material topics along with the process used for the materiality assessment. We consider the identified topics to be appropriately representative of the organization's ESG impacts and disclosures. The report presents the disclosures in a structured manner, highlighting performance under each material topic.
3. **Responsiveness:** The reporting organization demonstrates responsiveness to stakeholder concerns through tailored communication channels. For each material topic, the organization has outlined its management approach. It is recommended that ADIB-Egypt develop a dedicated grievance channel for all stakeholders to ensure comprehensive resolution for their concerns.
4. **Impact:** The reporting organization is working on advancing its monitoring and assessing its environmental and social impacts, along with the actions taken to ensure accountability. ADIB-Egypt has reported on its ongoing progress, for each material topic, using a combination of qualitative and quantitative KPIs to demonstrate performance, as reflected in the GRI, SASB and UNGC, IR indices.

5. The information provided in the report is in accordance with the GRI, SASB and UNGC standards

Limitations

Dcarbon experienced no limitations to the agreed extent of work required for the engagement and the specified scope.

Conclusion

Based on the procedures performed, nothing has come to our attention to suggest that the information and disclosures, as defined in the scope of our assurance, have not been presented in accordance with the GRI, SASB, UNGC, and IR Standards. The reported information fairly represents ADIB-Egypt and its subsidiaries' current performance, aligning with the assurance and reporting principles of Inclusivity, Materiality, Responsiveness, Impact. According to a review of the sustainability report, the presentation of performance information is fair, complete, and balanced.

DR. *Ehab Shalaby*

Ehab Shalaby, Ph. D.
Chairman & CEO



TRAINING PARTNER

2026





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