

**Abu Dhabi Islamic
Bank (ADIB)-Egypt**
CARBON FOOTPRINT
REPORT
2025

ABOUT ADIB-EGYPT

Abu Dhabi Islamic Bank - Egypt (ADIB-Egypt)

ADIB-Egypt began its operations in 2007 following the acquisition of the National Bank for Development (NBD) by an Emirati consortium led by Abu Dhabi Islamic Bank and Emirates International Investment Company (EIIC). The Bank aims to be a leading universal Islamic bank in Egypt by offering a wide range of Sharia-compliant banking solutions to corporate and retail customers, supported by a modern infrastructure and a nationwide network of 83 facilities distributed across multiple Egyptian governorates.

With a workforce exceeding 3,000 employees, **ADIB-Egypt** delivers a growing portfolio of Sharia-compliant products and services through client-focused teams across its branch network. The Bank is also committed to social responsibility, partnering with leading Egyptian NGOs to support community development initiatives and contribute to nationwide CSR programs benefiting underprivileged groups.

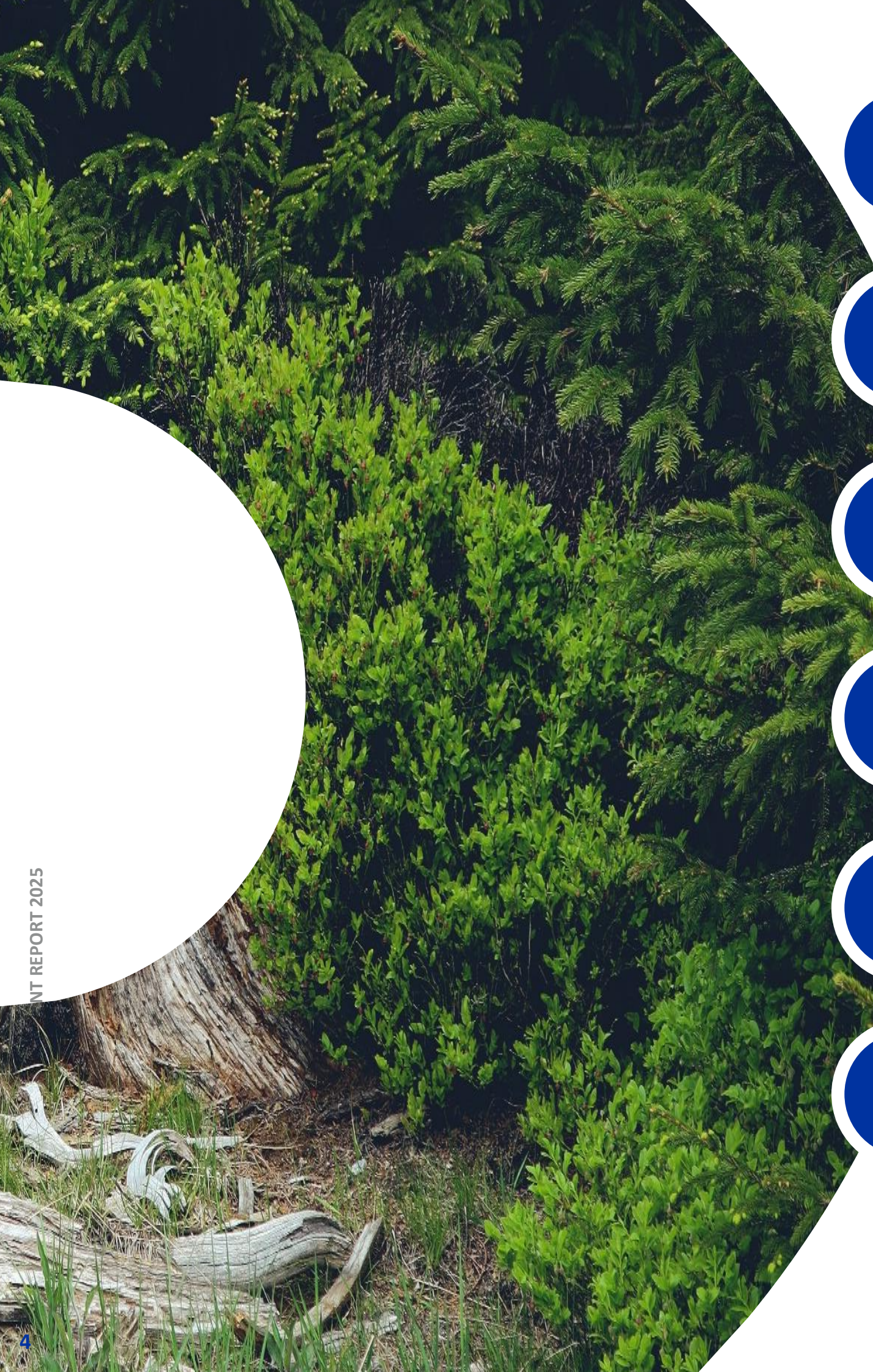
ADIB-Egypt Subsidiaries

To further strengthen its integrated service offering, **ADIB-Egypt** has established a diversified group of subsidiaries operating across multiple sectors. These subsidiaries are shown in the table below:

Company	Bank's Contribution
ADIB Holding	99.60%
ADI Finance	99.19%
ADI Consumer Finance "Takka"	98.00%
ADI Microfinance "Arzak"	98.00%
ADI Taskeek	98.00%
ADIB Capital	92.86%
Cairo National for Investment and Securities	64.75%

ABOUT THIS REPORT

This report presents a comprehensive analysis of carbon emissions generated by **ADIB-Egypt** and multiple of its **subsidiaries** within Egypt during the year 2025. It covers emissions classified under Scope 1, Scope 2, and relevant Scope 3 categories. While **ADIB-Egypt** has previously conducted greenhouse gas (GHG) emissions assessments, 2025 marks the first year in which subsidiary entities are incorporated into the assessment. All data collected and evaluated in this report adheres to the principles of the World Resources Institute Greenhouse Gas Protocol, including relevance, completeness, consistency, transparency, and accuracy.



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QUALITY ASSURANCE STATEMENT

ACRONYMS & ABBREVIATIONS

ADIB-Egypt	Abu Dhabi Islamic Bank- Egypt
ATM	Automated teller machine
BY	Base year
CFP	Carbon Footprint
CO₂	Carbon Dioxide
CO₂e	Carbon Dioxide equivalent
DEFRA	Department for Environment, Food & Rural Affairs
EF	Emission Factor
EGP	Egyptian pound
US EPA	United States Environmental Protection Agency
ERA	Egyptian Electric Utility and Consumer Protection Regulatory Agency
FTE	Full-time Equivalent
GHG	Greenhouse Gases
GWP	Global Warming Potential
HVAC	Heating, ventilating, and air conditioning;
IPCC	Intergovernmental Panel on Climate Change
ISO	International Organization for Standardization
kg	Kilograms
kWh	Kilowatt hour
L	Litre
LED	Light-emitting diode
m²	Square meter
m³	Cubic meter
MWh	Megawatt hour
mtCO₂e	Metric tons Carbon Dioxide equivalent
t	tons
Scp	Scope
WBCSD	World Business Council for Sustainable Development
WRI	World Resources Institute
WTT	Well-to-Tank

EXECUTIVE SUMMARY

Global temperatures continue to reach record highs, with rising climate disasters highlighting the urgent need for climate action worldwide and in Egypt, where extreme weather events are increasingly evident. As climate risks grow, banks are playing a crucial role in supporting sustainable economic transitions by directing finance toward green initiatives while adapting to regulatory and environmental challenges. In this context, **ADIB-Egypt** continues integrating sustainability across its operations and value chain and, through its fifth carbon footprint report, now including subsidiaries, demonstrates its commitment to transparency and continuous improvement in environmental performance.

This report presents an analysis of carbon emissions generated from the activities of **ADIB-Egypt** and its subsidiaries during 2025, covering Scope 1, Scope 2, and relevant Scope 3 emission categories. The subsidiaries included in this report, incorporated for the first time, are ADI Consumer Finance "Takka", ADI Finance, ADIB Capital, and Cairo National for Investment & Securities.

ADIB-Egypt aims to move beyond regulatory compliance by strengthening its position as a leader in sustainable banking and using the insights from this assessment to continuously enhance its environmental performance. Overall, this report reflects ADIB-Egypt's continued commitment to environmentally responsible operations and its contribution toward building a more sustainable future for coming generations.

All reported data aligns with the principles of the World Resources Institute Greenhouse Gas Protocol, ensuring transparency, consistency, and accuracy. Overall, the analysis and calculations of this assessment adhere rigorously to established protocols and standards, including **the Greenhouse Gas Protocol Guidelines, the 2006 IPCC Guidelines** for Greenhouse Gas Inventories (incorporating refinements from 2019), and **the ISO 14064-1:2018 Standards**.



In 2025, the bank and subsidiaries' total carbon footprint amounted to **17,771 mtCO₂e**, with emissions categorized in accordance with the GHG Protocol into three scopes:

Scope 1 – Direct Emissions of 943 mtCO₂e (5%)

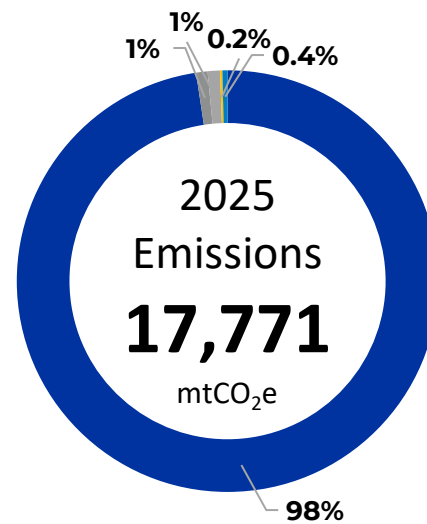
Scope 2 – Indirect Emissions of 6,186 mtCO₂e (35%)

Scope 3 – Indirect Emissions of 10,642 mtCO₂e (60%)

ADIB-Egypt's banking operations are the primary contributor, accounting for nearly **98%** of total emissions, while **ADI Consumer Finance "Takka"** and **ADI Finance** each contribute approximately **1%**, and **ADIB Capital** represents about **0.4%**, and **Cairo National for Investments & Securities** represents around **0.2%** of the overall footprint.

Among the assessed subsidiaries, **ADI Finance** recorded the largest share of subsidiary emissions at **40%**, followed by **ADI Consumer Finance "Takka"** at **37%**. **ADIB Capital** accounted for **16%**, and **Cairo National for Investments & Securities** accounted for the remaining **7%**.

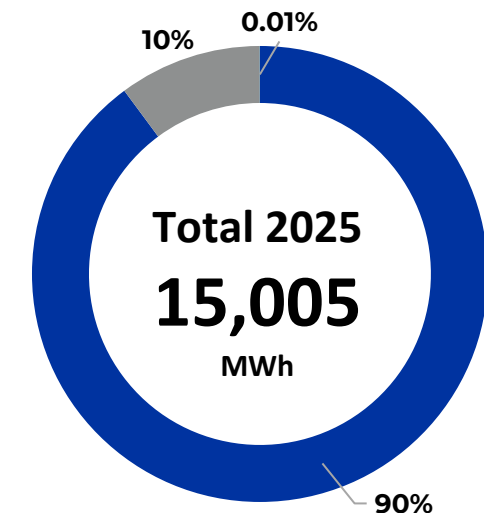
Emissions Per Entity (mtCO₂e) - 2025



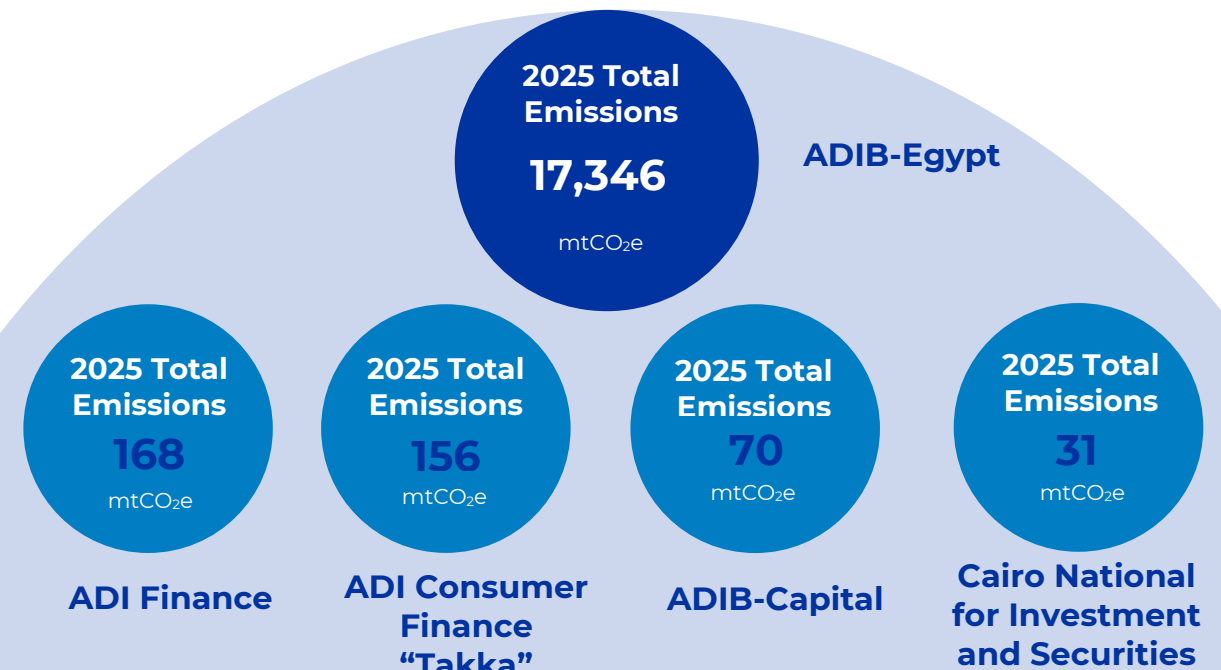
- ADIB-Egypt
- ADI Consumer Finance "Takka"
- ADI Finance
- ADIB Capital
- Cairo National for Investments & Securities

For **ADIB-Egypt** bank and subsidiaries' operations, total energy consumption during the reporting period totaled **15,005 MWh**. Since the bank accounts for the largest portion of the total activities, the overall energy profile largely reflects the bank's consumption. Purchased electricity and chilled water were the main contributors at **13,483 MWh**, representing roughly 90% of total energy use. Fuel for owned vehicles accounted for **1,520 MWh**, or about 10%, while diesel for emergency generators contributed a minimal **2 MWh**, equivalent to approximately 0.01% of the total.

Energy Consumption Per Source - 2025



- Purchased Energy
- Fuel in Owned Vehicles
- Diesel in Generators



EXECUTIVE SUMMARY

As banking operations represent the primary contributor to overall activities and emissions, this report focuses in detail on the assessment of **ADIB-Egypt's** banking operations. The assessment covers all operational facilities within the Bank's organizational boundaries, including branches and head offices. The total carbon footprint for 2025 amounted to **17,346 mtCO₂e**. In accordance with the GHG Protocol, greenhouse gas emissions are categorized into three scopes:

Scope 1 – Direct Emissions of 901 mtCO₂e (5%)

Scope 2 – Indirect Emissions of 6,105 mtCO₂e (35%)

Scope 3 – Indirect Emissions of 10,340 mtCO₂e (60%)

The year 2022 remains the baseline year for the bank's Scope 1 and Scope 2 emissions, while 2025 is adopted as the new base year for Scope 3, as it better reflects the expanded reporting coverage and provides a more representative benchmark for future performance tracking and improvement efforts.

The chart below provides a comprehensive breakdown of Scope 1, 2, and 3 emissions by facility type. **Cross-location emissions**, which include those arising from activities not tied to a specific facility, such as business travel, employee commuting, ATM transactions, purchased goods, and capital goods, are the largest contributors, accounting for **53%** of total emissions, followed by **Branches** and **Head Offices** at **25%** and **22%**, respectively. **Cross-location emissions** include emissions from various categories such as mobile combustion, business travel, employee commuting, ATM transactions, purchased goods, and capital goods.

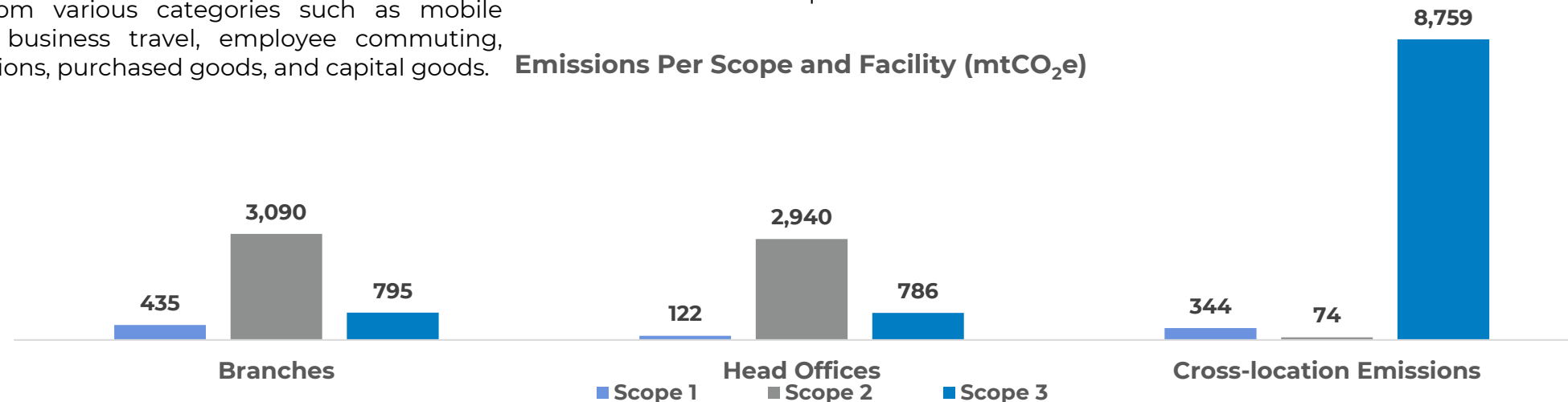
During the reporting period, ADIB-Egypt achieved a Scope 1 and Scope 2 emissions intensity of **2.3 mtCO₂e per Full-Time Equivalent (FTE)**, marking an **18.4% decrease** compared to 2022. This improvement is mainly attributable to a decline in Scope 1 emissions, primarily driven by reduced fugitive emissions resulting from improved management and lower leakage of refrigerants across facilities.

In office-based environments, electricity consumption intensity per square meter is widely used as a benchmark to evaluate energy performance in office buildings. Across **ADIB-Egypt's 83** operational facilities, **14** locations achieved an **A+** rating, demonstrating outstanding energy efficiency performance. Nevertheless, **46** facilities continue to hold an **E** rating, indicating considerable opportunities for improvement. Although this figure remains high, it reflects progress compared to 2022, as several facilities have successfully enhanced their electricity consumption intensity and consequently improved their overall energy performance ratings.

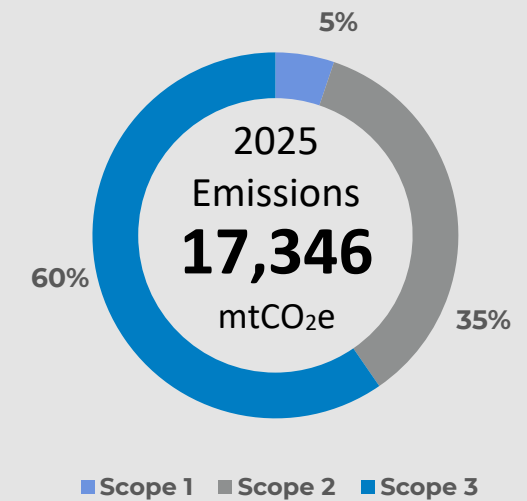
In support of global efforts to limit temperature rise to **1.5°C**, **ADIB-Egypt** has committed to setting **absolute emissions reduction targets** to be met by 2030, aiming to **reduce** Scope 1 and Scope 2 emissions by **42%**. As of 2025, however, total combined Scope 1 and Scope 2 emissions show a **slight increase** of **0.14%** relative to the base year, mainly due to the expansion in the number of operational facilities during the period.

In 2022, following the results of its carbon footprint assessment, ADIB-Egypt developed a comprehensive decarbonization plan to systematically reduce greenhouse gas emissions and minimize the **bank's** overall environmental impact. This report highlights the progress achieved under this plan up to 2025 and outlines the ongoing initiatives being implemented to drive continued emissions reductions across the Bank's operations.

Emissions Per Scope and Facility (mtCO₂e)



ADIB-Egypt Emissions Breakdown by Scope - 2025



2025 CARBON INTENSITY

Scope 1 & 2 Emissions

2.3
mtCO₂e/FTE

2030 TARGET REDUCTION

Scope 1 & 2 Emissions

42%



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ADIB





INTRODUCTION

According to the World Meteorological Organization, a clear warming trend has persisted for more than a decade, with every year since 2015 ranking among the hottest on record. The past eleven years constitute the warmest eleven-year period globally, and **2025** continued this trend, ranking among the **top three hottest years** alongside 2023 and 2024. In addition to elevated temperatures, 2025 experienced multiple extreme **climate disasters**, including wildfires, cyclones, and flooding, resulting in global financial losses exceeding 120 billion USD.

This escalation in extreme weather events is a clear indicator of the impacts of **climate change**, which remains one of the most pressing global challenges of our time and demands urgent and responsible action. As climate-related impacts intensify, businesses across sectors are increasingly exposed to associated risks and are working to adopt more sustainable practices to reduce their environmental footprint.

At the local level, **Egypt** has experienced clear impacts of climate change, including **unseasonal extreme weather events** such as a severe storm in May and prolonged heat waves during spring and autumn. These events highlight the accelerating effects of climate change in Egypt and underscore the need for immediate action on climate-related risks.

As a core pillar of modern economies, the banking sector is becoming increasingly aware of its exposure to climate-related risks and its responsibility in advancing sustainability. Beyond their traditional financial role, banks are uniquely positioned to influence the transition to a low-carbon economy by directing capital, encouraging innovation, and promoting responsible investment practices. In doing so, they serve not only as financial intermediaries but also as key drivers of environmental progress and long-term economic resilience.

Reflecting global trends, Egypt's banking sector is intensifying efforts to address climate change by adopting sustainable business models and supporting national climate objectives. Banks play a key role in directing capital toward green initiatives, renewable energy, and sustainable businesses, with the **Central Bank of Egypt (CBE)** promoting finance aligned with the **Egypt 2030 Vision**. At the same time, they must balance financing green projects with maintaining resilience amid extreme weather, rising temperatures, and water scarcity, while adapting to evolving regulations on environmental, social, and governance (ESG) transparency.

Guided by CBE Sustainable Finance Guiding Principles, ADIB-Egypt integrates ESG criteria into its lending and investment decisions, encouraging clients to adopt more sustainable practices. Over the years, **ADIB-Egypt** has embedded sustainability principles at the core of its operations across both corporate and consumer offerings. The Bank also plans to extend these efforts across its wider value chain, supporting partners and stakeholders in their transition toward more sustainable practices.

As part of its commitment to transparency and continuous improvement in environmental performance, **ADIB-Egypt** is presenting its **fifth comprehensive carbon footprint (CFP) report**, covering all bank operations in Egypt. For the first time, this report also includes the carbon footprint of multiple **ADIB-Egypt subsidiaries**, further demonstrating the bank's dedication to monitoring and enhancing its environmental performance. Through continued dedication, we strive to transform our organization and help build a sustainable, eco-friendly future for the communities and economies in which we operate.

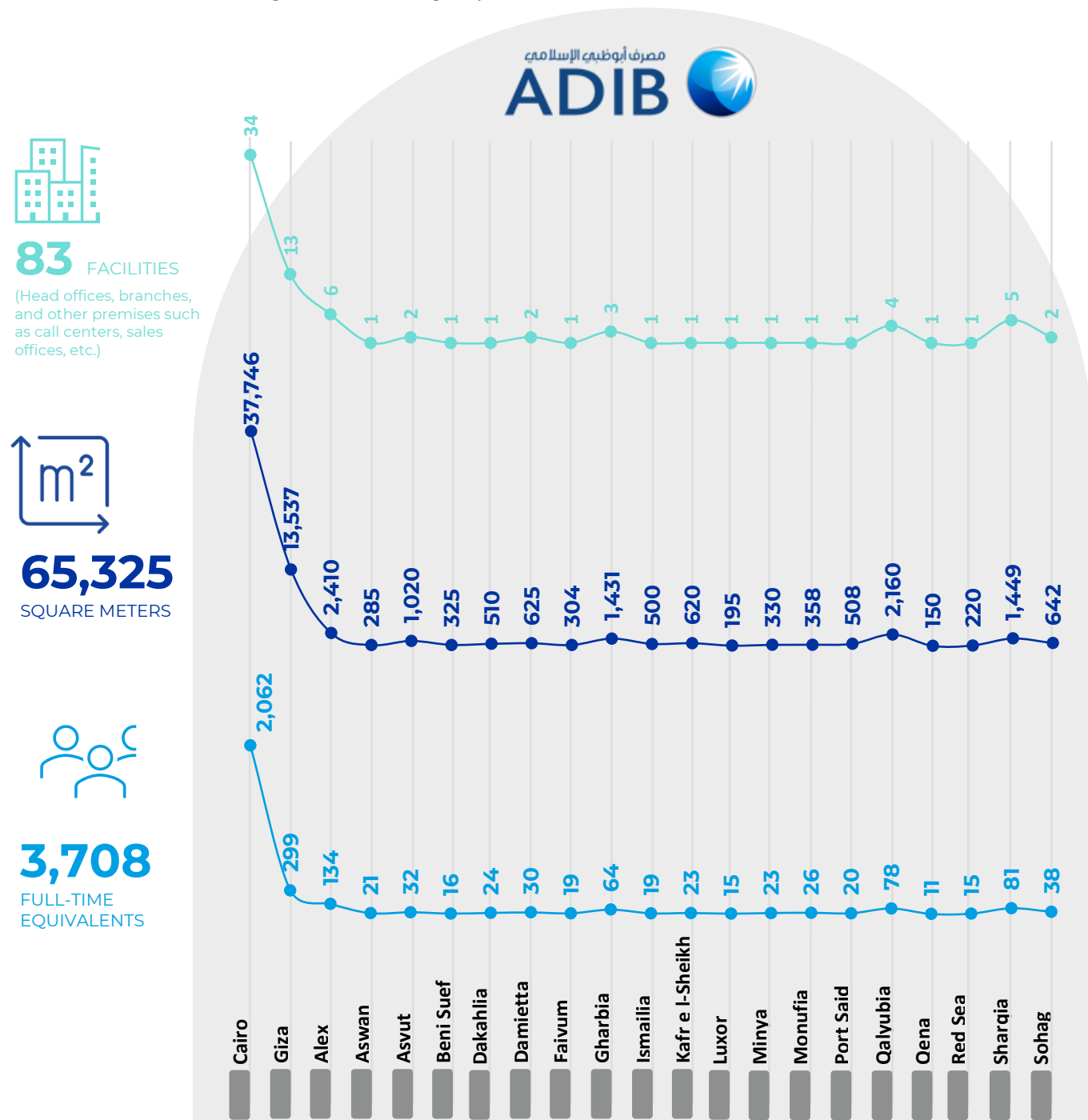


INVENTORY BOUNDARIES

INVENTORY BOUNDARIES

ORGANIZATION BOUNDARIES

To track and disclose Greenhouse Gas (GHG) emissions, a company defines its organizational boundary, specifying which operations are included. Emissions can be reported either based on operations under the company's financial or operational control (**control approach**) or according to its proportional equity share (**equity approach**). Following the GHG Protocol, **ADIB-Egypt** uses the **control approach**, accounting for all emissions from operations over which it has control, covering the following aspects:



ADIB-Egypt Subsidiaries

In addition to the bank's operations, the environmental performance of selected subsidiaries is being assessed for the first time. These subsidiaries include ADI Consumer Finance "Takka", ADI Finance, ADIB Capital, and Cairo National for Investments and Securities, whose organizational boundaries are presented below:

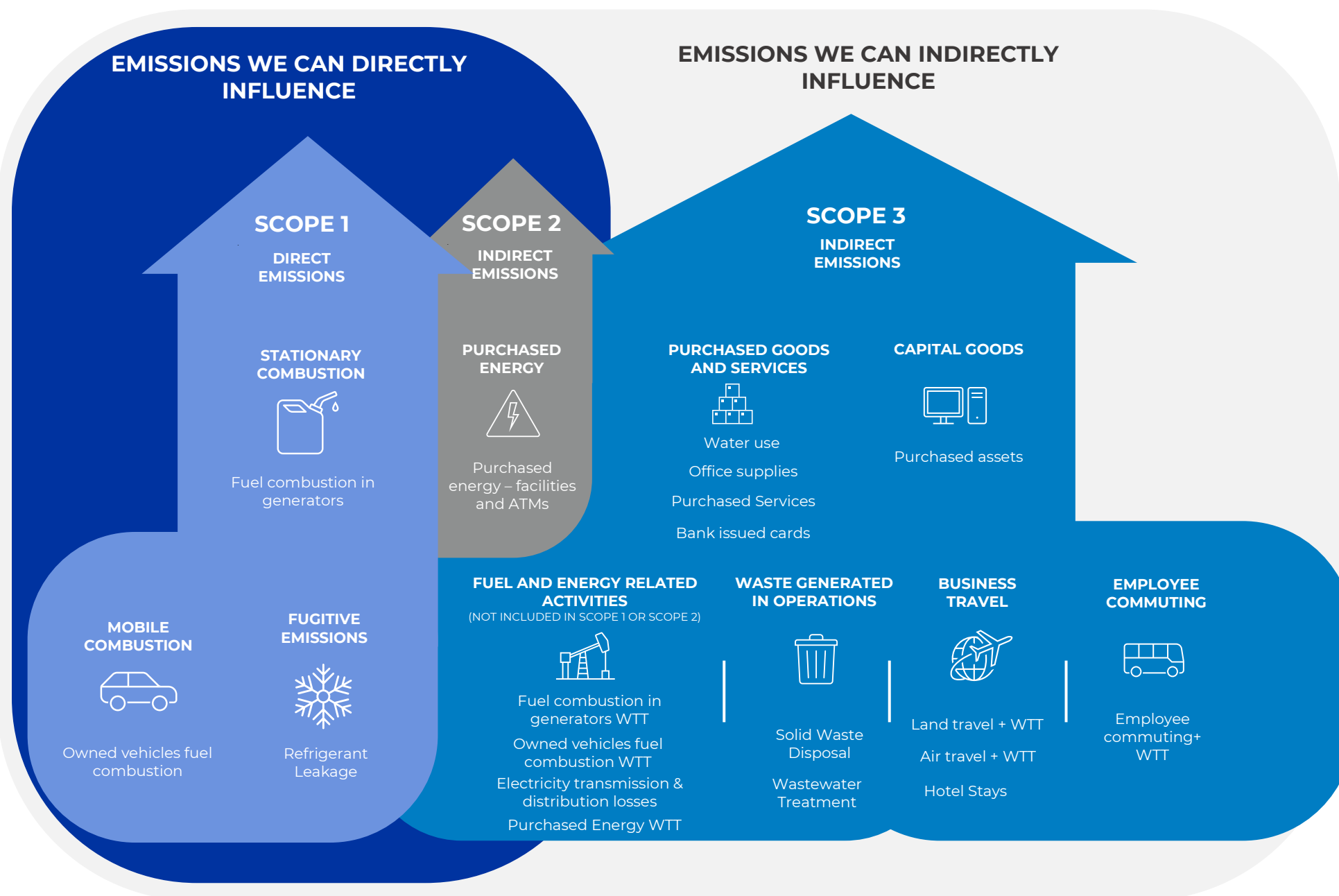


*Relocation from one facility to another was executed in June 2025

OPERATIONAL BOUNDARIES

Operational boundaries define which business activities within the reporting entity contribute to greenhouse gas emissions. They also determine how these emissions are classified as direct or indirect. Emissions fall into three categories: **Scope 1**, covering direct emissions from assets and equipment owned or operated by **ADIB-Egypt**; **Scope 2**, covering indirect emissions from purchased energy such as purchased electricity and chilled water; and **Scope 3**, covering other significant indirect emissions linked to the bank's operations.

Under the GHG Protocol Corporate Standard, it is mandatory to disclose **Scope 1** (direct) and **Scope 2** (indirect) emissions from purchased energy. For the 2025 carbon footprint evaluation of **ADIB-Egypt**, the operational boundaries incorporated the following elements:



Sources of Emissions Excluded From this Assessment

This report aims to thoroughly outline all of ADIB-Egypt's emission sources. It covers all Scope 1 and Scope 2 emissions but only includes the most relevant and significant categories of Scope 3 emissions.

It is important to mention that some emission sources referenced below, according to the GHG protocol, are not included in **ADIB-Egypt** calculations. Further details about these categories can be found in the Relevancy and Exclusions section of the **ANNEX**.

- **Category 4 – Upstream Transportation & Distribution**
- **Category 8– Upstream Leased Assets**
- **Category 9 – Downstream Transportation & Distribution**
- **Category 11 - Use of Sold Products**
- **Category 12 - End-of-Life Treatment of Sold Products**
- **Category 15 - Investments**

REPORTING PERIOD & BASE YEAR (BY)

The reporting period for the carbon footprint assessment is from the 1st of January 2025 to the 31st of December 2025.

This marks the **fifth** complete assessment of **ADIB-Egypt** for all bank facilities, and the **first** assessment for the subsidiaries.

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.



OVERALL METHODOLOGY

OVERALL METHODOLOGY

Protocols & Standards

The carbon footprint assessment in this report aligns with a variety of globally recognized standards, protocols, and guidelines that are widely accepted for the purpose of measuring and disclosing emissions. These encompass, among others:

The Greenhouse Gas (GHG) Protocol Guidelines:

These guidelines outline the criteria for identifying emission sources and GHGs to be measured and reported. They also define the boundaries for holding entities accountable for GHG emissions, considering geographical, organizational, and operational constraints.

- **Corporate Accounting and Reporting Standard:** Offers guidance to companies for preparing their GHG emissions reports at the corporate level.
- **GHG Protocol (Scope 2) Guidance:** Standardizes how corporations measure emissions from purchased or acquired electricity, steam, heat and cooling.
- **Corporate Value Chain (Scope 3) Accounting and Reporting Standard:** Provides a framework for assessing emissions throughout the entire value chain.

ISO 14064-1:2018: This specification, accompanied by guidance, pertains to the quantification and reporting of greenhouse gas emissions and removals at the organizational level.

2006 Intergovernmental Panel on Climate Change (IPCC) Guidelines for Greenhouse Gas Inventories (with 2019 Refinements).



Emission Factors

Emission factors (EFs) serve to quantify the volume of greenhouse gases (GHGs) discharged into the atmosphere due to particular activities. These factors are usually denominated in carbon dioxide equivalent (CO₂e) and gauge emissions generated for each unit of weight, volume, distance, or duration linked to the activity. For instance, EFs can be represented as CO₂e per liter of fuel consumed, CO₂e per kilometer traveled, or CO₂e per kilowatt-hour of electricity purchased, among other metrics. Within this report, 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

Regarding the country-specific electricity emission factor, it is determined using data from the Egyptian Electric Utility and Consumer Protection Regulatory Agency (Egypt ERA), as published in monthly reports on grid electricity. This emission factor is calculated based on Egypt's real fuel composition and energy generation sources. The emission factors employed for water supply and wastewater treatment are sourced from DEFRA 2025. These factors have been customized to accommodate Egypt's electricity-specific emission factor.



Calculation Approach

Each activity is categorized into one of the defined Scopes as per the GHG Protocol Guidelines, including Scope 1 (direct emissions), Scope 2 (indirect emissions related to purchased energy) and Scope 3 (indirect emissions resulting from operations not under the direct ownership or control of the reporting entity). The standard method for calculating emissions, expressed in metric tons of carbon dioxide equivalent (mtCO₂e), involves the multiplication of activity data by its corresponding emission factor. This calculation process includes a unit analysis to ensure that the resulting emissions are expressed in the desired mtCO₂e unit.

The emissions calculation approach is determined by multiplying the activity by its associated emission factor, following a unit analysis procedure to convert emissions into the mtCO₂e unit, as described in the equation below.

In adherence to best practices in organizational greenhouse gas (GHG) accounting and following the selected WBCSD/WRI GHG Protocol, the carbon footprint assessment has incorporated all seven Kyoto Protocol greenhouse gases, whenever relevant and significant.

Global warming potentials (GWPs) serve as coefficients that quantify the radiative forcing impact of a specific greenhouse gas, such as methane, in comparison to an equivalent amount of carbon dioxide. These GWPs are employed in GHG accounting to standardize greenhouse gas emissions, expressing them in a common unit for easy comparison, known as carbon dioxide equivalent (CO₂e).

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.

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

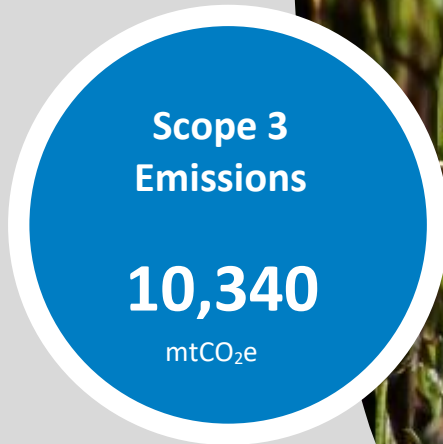
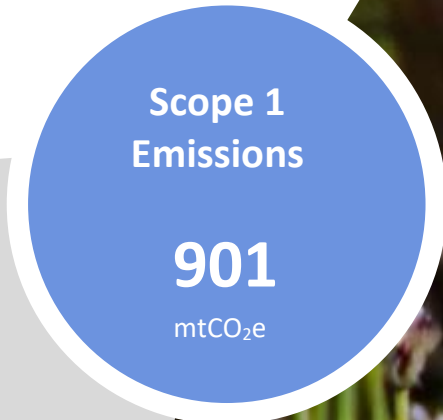
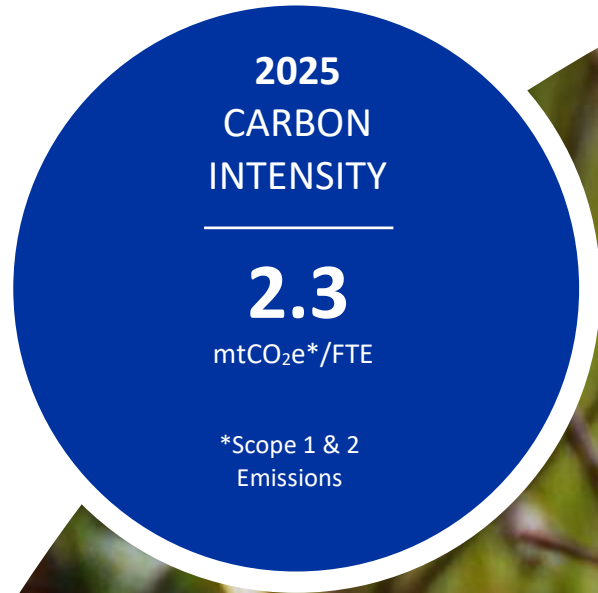
GHG Emissions
[mtCO₂e]



Activity
[unit]



Emission Factor
[mtCO₂e/unit]



CARBON FOOTPRINT RESULTS

(Bank only)

SCOPE 1- DIRECT EMISSIONS



Stationary Combustion

0.5 mtCO₂e

Fuel Burning in On-site Generators

Emissions from diesel used in emergency generators at ADIB-Egypt's facilities are accounted for under Scope 1. In 2025, the Bank consumed **179 liters of diesel**, resulting in direct emissions of **0.5 mtCO₂e**. This represents a **92% decrease** compared to **2022** and a **75% decrease** compared to **2024**. This reduction is largely driven by the decline in power outages across Egypt in 2025 relative to the higher frequency of disruptions observed in prior years.



Mobile Combustion

344 mtCO₂e

Owned Vehicles Fuel Burning

Vehicles owned by ADIB-Egypt run on petrol and diesel, with fuel combustion contributing to the bank's direct Scope 1 emissions. During this reporting period, these vehicles consumed **140,073 liters of petrol** and **6,131 liters of diesel**, generating emissions of **328 mtCO₂e** and **16 mtCO₂e**, respectively. Overall, emissions from the bank's vehicle fleet **increased** by **142%** compared to **2024** and by **106%** compared to **2022**, mainly due to the expansion of the vehicle fleet and increased operational activity. Altogether, mobile combustion accounts for 38% of total Scope 1 emissions, representing the second-largest source within Scope 1 activities.



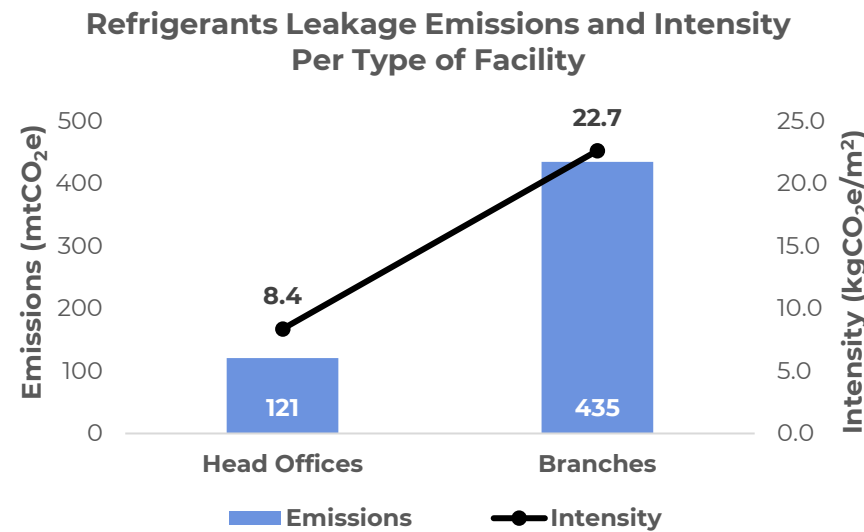
Fugitive Emissions

557 mtCO₂e

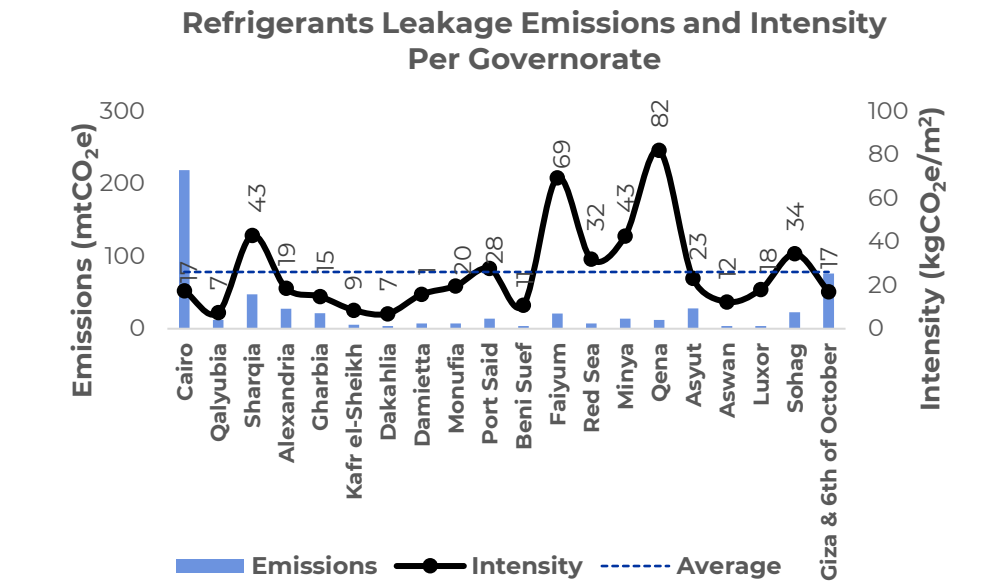
Refrigerants Leakage

In Egypt's hot desert climate, cooling systems are essential to maintain suitable working conditions, particularly during the summer months. Emissions resulting from refrigerant leakage in cooling systems are classified as direct emissions and fall under Scope 1. Across ADIB-Egypt's facilities, **R-22** is the primary refrigerant in use, with smaller quantities of **R-410a** also applied. During the reporting period, a total of **315 kg** of refrigerants was used to recharge cooling systems, resulting in direct emissions of **557 mtCO₂e**. Refrigerant leakage, therefore, represented the **largest contributor** to Scope 1 emissions, accounting for **62%** of total Scope 1 emissions. However, these emissions **decreased** by **59%** compared to 2022, when they reached **1,348 mtCO₂e**.

A share of **78%** of these emissions originate from ADIB-Egypt's branch network, while head office locations account for the remaining **22%**. In terms of emissions intensity per unit area, branches record a higher intensity at **22.7 kgCO₂e/m²**, compared to **8.4 kgCO₂e/m²** for head office facilities.



Across Egypt's governorates, ADIB-Egypt operates 83 facilities. During the reporting period, facilities located in **Cairo** recorded the highest emissions from refrigerant leakage. Nevertheless, their emissions intensity was lower than the overall average, indicating stronger efficiency relative to other governorates.

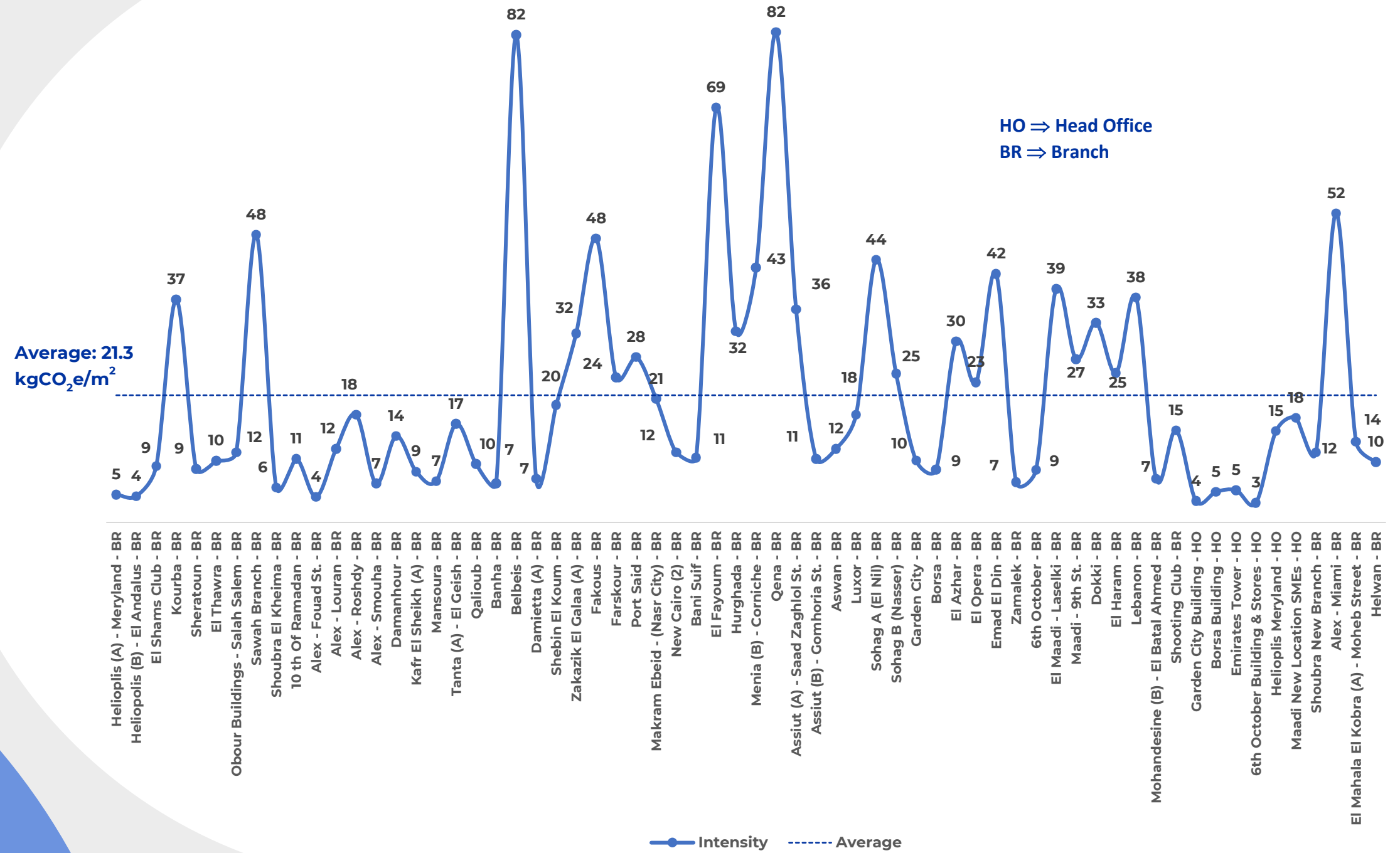


Among ADIB-Egypt's reporting facilities, the **6th of October building and stores** head office recorded the lowest emissions intensity at **3 kgCO₂e/m²**, making it the best-performing facility in this category. However, improvement opportunities remain across parts of the network. Targeted measures to improve refrigerant management and efficiency may be required at lower-performing facilities, including the **Belbeis, Qena, El Fayoum, and Alex - Miami branches**.

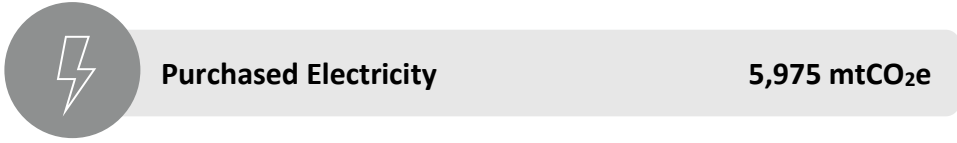


SCOPE 1- DIRECT EMISSIONS

Refrigerants Leakage Intensity Per Facility (kgCO₂e/m²)

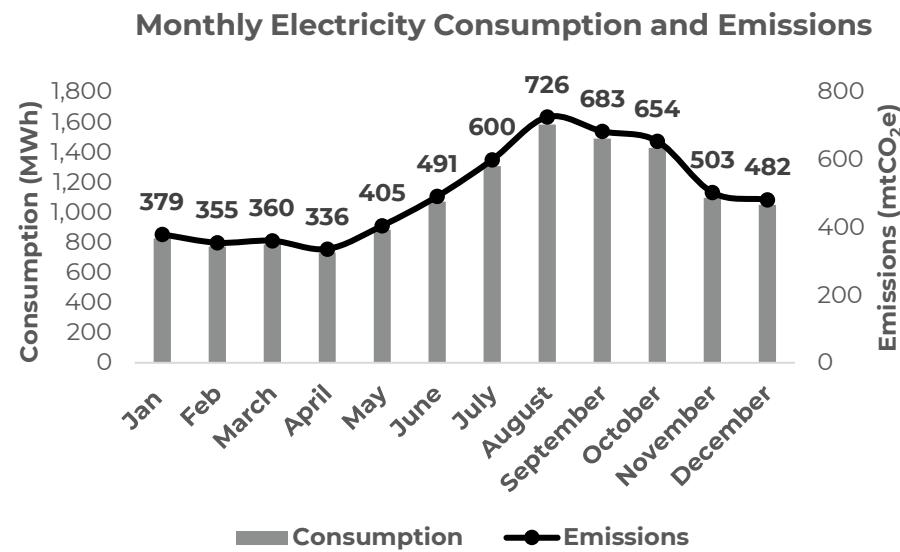


SCOPE 2- INDIRECT EMISSIONS



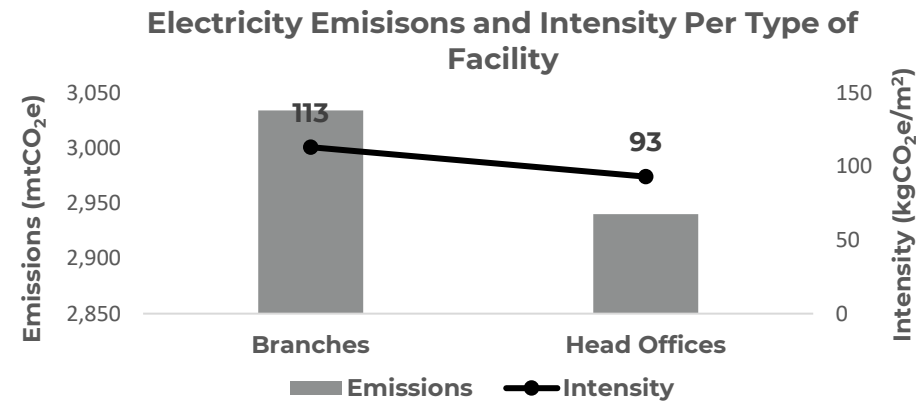
In 2025, ADIB-Egypt's facilities consumed a total of **13,025 MWh** of electricity, resulting in indirect emissions of **5,975 mtCO₂e**. These emissions accounted for **34%** of the bank's total emissions for the year, making electricity consumption, at the bank facilities, the **largest contributor** to its overall footprint. This pattern is common in the banking sector, where office-based operations make electricity the primary source of emissions. Overall, emissions from electricity consumption in the facilities increased by **10%** compared to 2022.

The chart below illustrates the monthly electricity consumption and associated emissions from ADIB-Egypt's facilities during 2025. Electricity use peaked in **August**, resulting in emissions of **726 mtCO₂e**, while the lowest levels were recorded in **April**, with emissions totaling **336 mtCO₂e**.

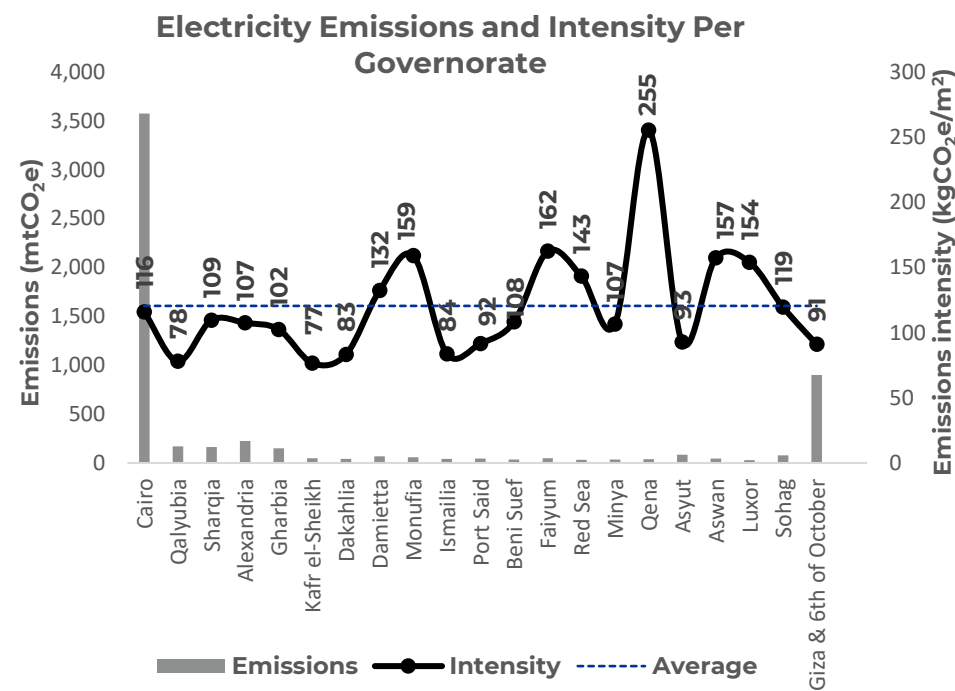


ADIB-Egypt's branches accounted for the **largest share** of electricity consumption during the reporting year, resulting in indirect emissions totaling **3,034 mtCO₂e** and representing approximately **51%** of the facilities' electricity-related emissions.

During the reporting period, the head office locations collectively consumed **6,410 MWh** of electricity, resulting in **2,940 mtCO₂e** of indirect emissions and accounting for **49%** of total electricity-related emissions. In terms of emissions intensity, head office facilities recorded a lower average intensity of **93 kgCO₂e/m²**, indicating comparatively stronger performance in electricity use efficiency.



Facilities located in **Cairo** recorded the highest electricity-related emissions, mainly due to the concentration of facilities in the governorate. However, Cairo branches achieved an emissions intensity of **116 kgCO₂e/m²**, which remains below the average across all governorates, indicating relatively strong electricity efficiency. In contrast, facilities in **Qena, Faiyum, Monufia, Aswan, and Luxor** recorded the highest emissions intensities per unit area, highlighting the need to prioritize electricity efficiency measures in these locations.



SCOPE 2- INDIRECT EMISSIONS

Electricity consumption intensity is a commonly used metric for benchmarking performance across banks and office facilities globally. Based on a review of international banking and office-sector benchmarks, the performance classification presented in the adjacent table was developed. Among ADIB-Egypt's 83 facilities, **14 facilities** achieved an **A+** rating, reflecting outstanding energy efficiency performance. Meanwhile, **46 facilities** were rated E, although this represents an improvement compared with 2022. Overall, around 47 facilities recorded improvements in electricity consumption intensity, with 19 facilities improving their performance rating compared with 2022. These include the **Borsa Building Head Office and branches located in Borsa, 6th October, Arabella, Moustafa El Nahas, El Opera, Emad El Din, Dokki, Obour - Golf City, Zamalek, Alex - Fouad Street, Alex - Smouha, Damanhour, Belbeis, Damietta (A), El Mahala El Kobra (A), Mansoura, Kafr Sakr, and Port Said**. However, the remaining E-rated facilities, currently numbering 46, indicate continued opportunities to strengthen energy efficiency measures across the network.

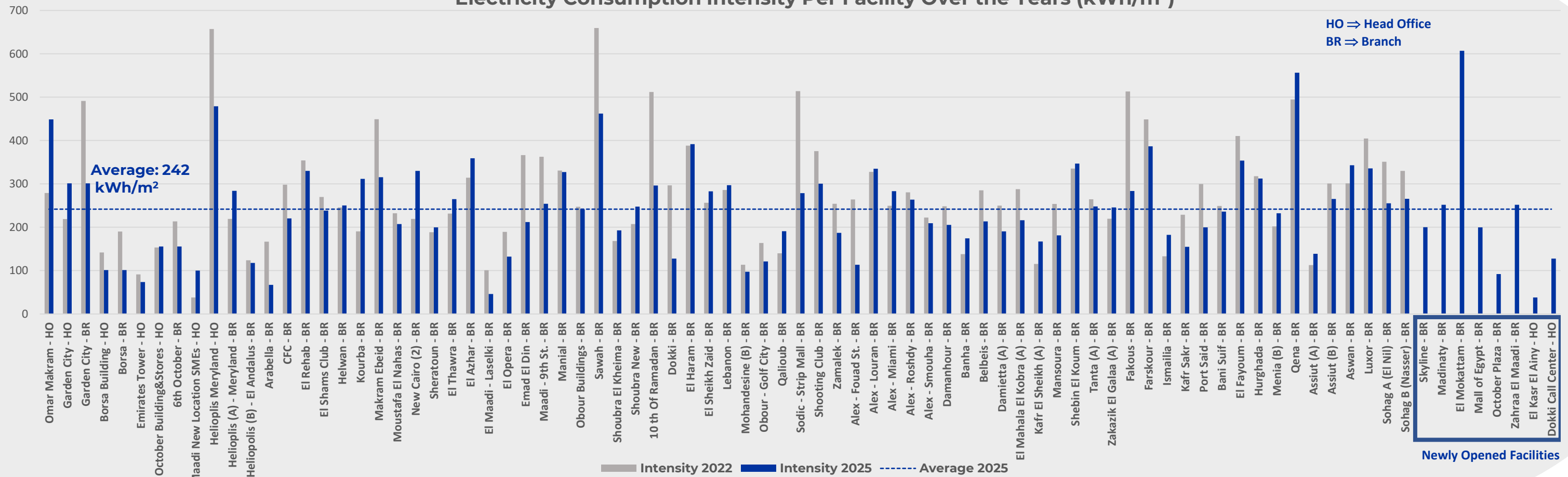
El Kasr El Ainy head office recorded the lowest electricity consumption intensity at **37.98 kWh/m²**, earning an outstanding **A+** rating. On the other hand, **Qena** branch registered the highest electricity intensity and retained an **E** rating, consistent with its 2022 performance.

The variations emphasize the importance of focusing energy efficiency efforts on facilities with higher electricity intensity to reduce overall electricity use and emissions. The chart below shows electricity intensity across facilities for 2022 and 2025.



SCORE	Electricity Consumption (KWh/m ²)	Number of Facilities in this range
A+	< 128	14
A	128 – 148	2
B	148 – 168	4
C	168 – 195	7
D	195 – 218	10
E	> 218	46

Electricity Consumption Intensity Per Facility Over the Years (kWh/m²)



SCOPE 2- INDIRECT EMISSIONS



ATMs

74 mtCO₂e

ATM Transactions

In the 2025 reporting period, **ADIB-Egypt** conducted a detailed assessment of emissions associated with ATM transactions. During the year, our network of ATMs across Egypt processed a total of **7,232,653 transactions**, of which **1,004,827** occurred at offsite ATMs located outside ADIB-Egypt facilities.

Emissions from offsite ATM transactions were estimated at **74 mtCO₂e**. ATM transaction emissions for 2022 were recalculated to include offsite transactions only, resulting in an updated value of **48 mtCO₂e**. This year's emissions reflect a **54% increase** compared to 2022, which could be attributed to the increased number of ATMs and their corresponding transactions and. These figures account for the environmental impacts of energy consumption and operational processes associated with ATM transactions.



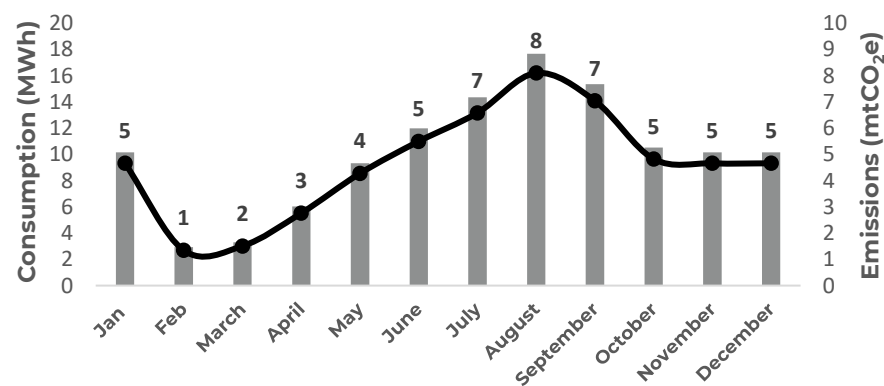
Purchased Chilled Water

56 mtCO₂e

For this reporting year, chilled water was purchased at a single facility, the El Sheikh Zaid Branch. Total consumption amounted to **122 MWh** of electricity, resulting in **56 mtCO₂e** of emissions.

The chart below shows the monthly chilled water consumption and corresponding emissions from El Sheikh Zaid branch during 2025. Chilled water consumption peaked in **August**, resulting in emissions of **8 mtCO₂e**, while the lowest levels were recorded in **February**, with emissions totaling **1 mtCO₂e**.

Monthly Chilled Water Consumption and Emissions



SCOPE 3- INDIRECT EMISSIONS

Scope 3 emissions are greenhouse gas emissions resulting from activities related to assets not directly owned or operated by the reporting bank, but indirectly influenced through its value chain. In **ADIB-Egypt's** carbon footprint, Scope 3 emissions are categorized as follows, in line with the GHG Protocol:

- Category 1: Purchased goods and services.
- Category 2: Capital goods
- Category 3: Fuel and energy related activities
- Category 5: Waste generated in operations.
- Category 6: Business travel
- Category 7: Employee Commuting

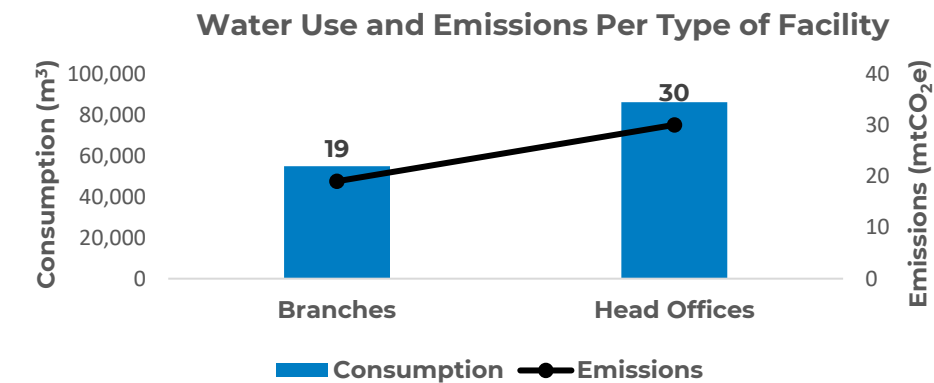
Purchased Goods & Services **93 mtCO₂e**

Water Use

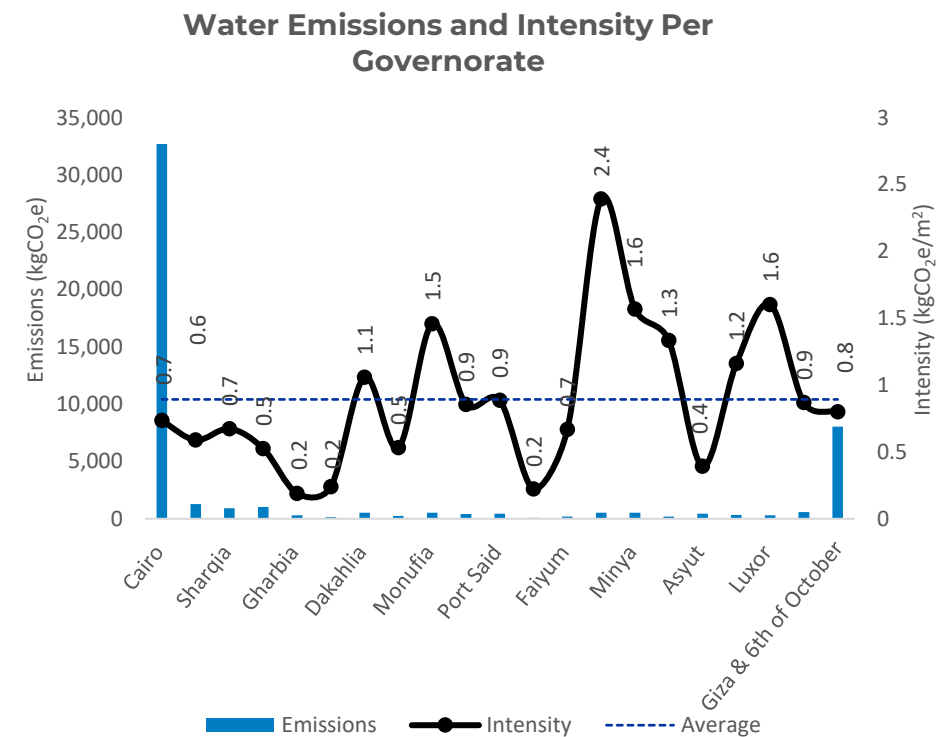
50 mtCO₂e

Scope 3 emissions include several categories of indirect emissions, among them those associated with water consumption. During the 2025 reporting period, **ADIB-Egypt's** facilities consumed a total of **140,922 m³** of water, resulting in estimated emissions of **50 mtCO₂e**. While emissions from water use represent a relatively small share of the overall carbon footprint, it remains important to acknowledge and manage the environmental impacts associated with water consumption.

Water use in ADIB-Egypt's **head offices** is the primary contributor to water-related emissions, accounting for **30 mtCO₂e**, or **60%** of total emissions from water consumption.



Cairo's facilities record the highest water consumption within ADIB-Egypt's operations, resulting in emissions of **33 mtCO₂e**. However, despite having the highest total emissions, its water emissions intensity per area remains below the average across all governorates, indicating comparatively more efficient water use in Cairo facilities. In contrast, the Red Sea governorate shows the highest water emissions intensity, suggesting that the facility in this area should prioritize the implementation of water efficiency measures.



Office Supplies and Other Purchased Goods **14 mtCO₂e**

This carbon footprint assessment considered various office supplies used across the bank, including paper, ink toners, pens, batteries, and other office materials. The use of these supplies resulted in an estimated **14 mtCO₂e** of indirect emissions during the 2025 reporting period.

Bank Issued Cards **29 mtCO₂e**

In 2025, **ADIB-Egypt** issued a total of **316,112 cards**, including debit, credit, and prepaid cards. The production and issuance of these cards resulted in associated emissions estimated at approximately **29 mtCO₂e**

Capital Goods **1,277 mtCO₂e**

Computers, Software, and Security Systems **1,235 mtCO₂e**

Emissions associated with the acquisition of capital goods are classified under Scope 3. In 2025, ADIB-Egypt's main purchases of capital goods included electronics, security equipment, and software, which resulted in emissions totaling **1,235 mtCO₂e**.

Furniture and Office Equipment **41 mtCO₂e**

Additional capital goods acquired during the year, including furniture and office equipment, contributed a further **41 mtCO₂e** of emissions.

Fuel and Energy Related Activities **1,553 mtCO₂e**

Stationary and Mobile Combustion Well-to-Tank (WTT) **89 mtCO₂e**

To comprehensively assess the environmental impacts associated with fuel combustion, **ADIB-Egypt** evaluated its well-to-tank (WTT) emissions, which are reported under Scope 3.

For the 2025 reporting period, WTT emissions from both stationary and mobile combustion activities totaled **89 mtCO₂e**, with mobile combustion accounting for more than **99%** of these emissions.

Electricity Transmission & Distribution Losses **427 mtCO₂e**

In addition, ADIB-Egypt accounted for emissions associated with electricity transmission and distribution losses, in line with the GHG Protocol minimum reporting boundary, amounting to **427 mtCO₂e**.

Purchased Energy WTT **1,036 mtCO₂e**

WTT emissions related to purchased energy during the 2025 reporting period totaled **1,036 mtCO₂e**.

SCOPE 3- INDIRECT EMISSIONS

Waste Generated in Operations 73 mtCO₂e

Paper Waste 0.3 mtCO₂e

As part of its continuous commitment to environmental responsibility, **ADIB-Egypt** ensures that paper waste is properly managed by sending it to recycling facilities. In 2025, a total of **57 tons** of paper were recycled. The treatment and recycling of this paper waste resulted in indirect emissions estimated at **0.3 mtCO₂e**.

Wastewater Treatment 73 mtCO₂e

Emissions associated with wastewater treatment are categorized under Scope 3. During the reporting period, ADIB-Egypt generated approximately **112,738 m³** of wastewater, representing around 80% of total water consumption. The treatment of this wastewater resulted in emissions totaling **73 mtCO₂e**.

Business Travel 1,373 mtCO₂e

Land Travel + WTT 1,018 mtCO₂e

Emissions resulting from business travel using rented vehicles are categorized under Scope 3 emissions. In 2025, rented cars and buses traveled a total of **174,440 km** and **7,533,600 passenger.km**, respectively, generating combined emissions of **1,018 mtCO₂e**, including WTT emissions.

Air Travel + WTT 220 mtCO₂e

ADIB-Egypt employees undertook both domestic and international flights during the reporting period, covering a total distance of **230,181 km**, which is equivalent to **939,337 passenger-kilometers** when accounting for the total number of passengers per flight. These flights resulted in indirect Scope 3 emissions of **220 mtCO₂e**, including WTT emissions.

Air travel data, including passenger numbers and destinations, are systematically recorded in ADIB-Egypt's travel database. Emissions calculations incorporate WTT emissions to ensure a comprehensive assessment of environmental impacts, capturing not only aircraft operational emissions but also upstream emissions associated with aviation fuel production and transportation.

Hotel Stay 135 mtCO₂e

In 2025, ADIB-Egypt employees recorded a total of **2,966 hotel nights** for business travel, both domestically and internationally. Of these, **2,631 nights** occurred within Egypt, while the remaining **335 nights** were spread across 10 other countries. These stays resulted in indirect Scope 3 emissions totaling **135 mtCO₂e**.

Within Scope 3 emissions, **employee commuting** represents the largest source, accounting for almost **58%** of total Scope 3 emissions. This is followed by **fuel- and energy-related activities**, which contribute **15%** of Scope 3 emissions. Moreover, employee commuting is the **second largest emissions** source across all scopes, representing more than **34%** of the bank's total emissions.

Employee Commuting 5,972 mtCO₂e

Rented Buses 215 mtCO₂e

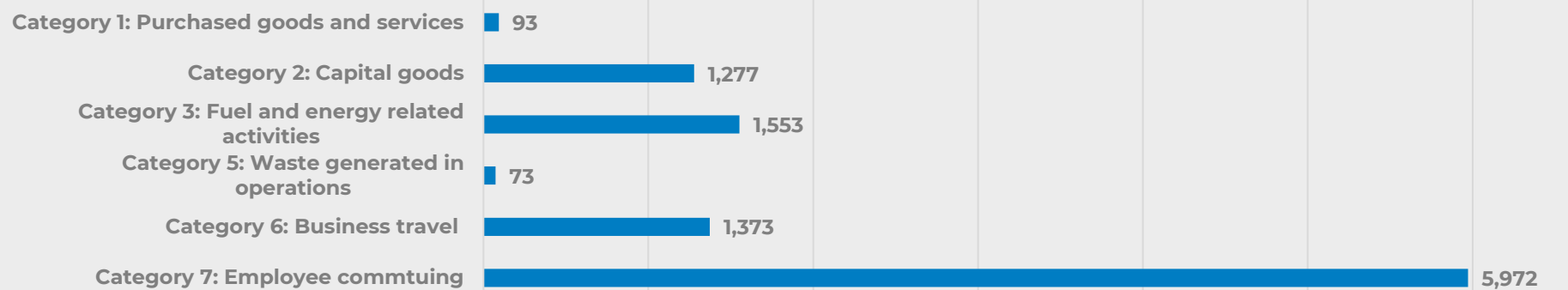
ADIB-Egypt employees rely on various modes of transport for commuting to and from bank facilities. The bank provides bus services for certain areas, which covered approximately **1,646,400 passenger.km** in 2025, resulting in emissions of **215 mtCO₂e**.

Commuting Survey 5,758 mtCO₂e

In addition, an employee commuting survey, representing around **13%** of total staff, was conducted to understand commuting patterns. The survey results were used to estimate commuting activity for the remaining employees, leading to an estimated travel distance of **26,391,200 km** and **7,193,888 passenger.km**. This assessment resulted in **5,758 mtCO₂e**, including WTT emissions.

Transportation means	Distance	Emissions
Private car	17,400,881 km	3,632 mtCO ₂ e
Motorcycle	342,955 km	49 mtCO ₂ e
Public Bus	7,193,888 p.km	938 mtCO ₂ e
Taxi	4,384,924 km	1,139 mtCO ₂ e

Scope 3 Emissions Per Category - 2025 (mtCO₂e)



2025
CARBON
INTENSITY

0.96
mtCO₂e*/FTE

*Scope 1 & 2
Emissions

Scope 1
Emissions

41
mtCO₂e

Scope 2
Emissions

81
mtCO₂e

Scope 3
Emissions

302
mtCO₂e

CARBON FOOTPRINT RESULTS

(Subsidiaries)

SUBSIDIARIES RESULTS

ADI Consumer Finance “Takka”

SCOPE 2- INDIRECT EMISSIONS

Purchased Electricity 19 mtCO_{2e}

During the reporting year, ADI Consumer Finance “Takka”’s headquarters consumed a total of **41 MWh of electricity**, resulting in **19 mtCO_{2e}** of indirect emissions. These emissions represented **12%** of the company’s total emissions, making electricity consumption the **third-largest contributor** to its overall carbon footprint.

SCOPE 3- INDIRECT EMISSIONS

Scope 3 emissions are greenhouse gas emissions resulting from activities related to assets not directly owned or operated by the reporting company, but indirectly influenced through its value chain. In **ADI Consumer Finance “Takka”**’s carbon footprint, Scope 3 emissions are categorized as follows, in line with the GHG Protocol:

- Category 1: Purchased goods and services.
- Category 3: Fuel and energy-related activities
- Category 5: Waste generated in operations.
- Category 7: Employee Commuting

Purchased Goods & Services 31 mtCO_{2e}

Water Use 0.18 mtCO_{2e}

During the 2025 reporting period, ADI Consumer Finance “Takka”’s facilities consumed **496 m³** of water, resulting in estimated emissions of **0.18 mtCO_{2e}**.

Office Supplies and Other Purchased Goods and Services 31 mtCO_{2e}

The carbon footprint assessment also covered office supplies and various purchased services, including marketing and courier services. These procurement activities generated an estimated **31 mtCO_{2e}** of indirect emissions during the reporting year.

Fuel and Energy Related Activities 4 mtCO_{2e}

Electricity Transmission & Distribution Losses 1 mtCO_{2e}

ADI Consumer Finance “Takka” also accounted for emissions associated with electricity transmission and distribution losses which amounted to **1 mtCO_{2e}**.

Purchased Energy Well-to-Tank (WTT) 3 mtCO_{2e}

WTT emissions related to purchased energy during the 2025 reporting period totaled **3 mtCO_{2e}**.

Waste Generated in Operations 0.3 mtCO_{2e}

Wastewater Treatment

In 2025, ADI Consumer Finance “Takka” generated approximately **397 m³** of wastewater, representing around 80% of total water consumption. The treatment of this wastewater resulted in emissions amounting to **0.3 mtCO_{2e}**.

Employee Commuting 101 mtCO_{2e}

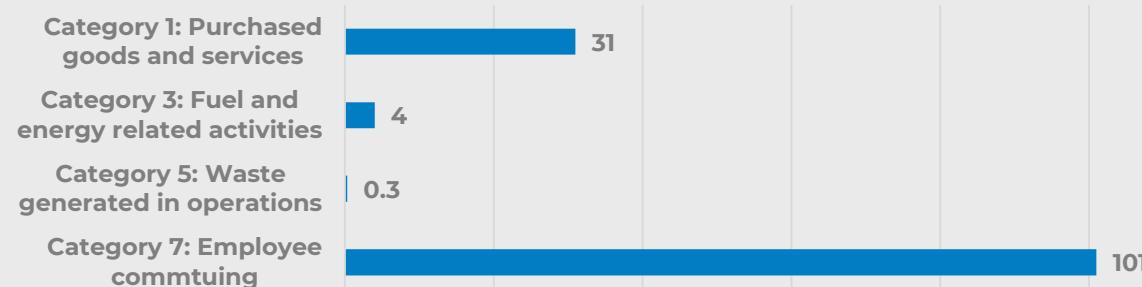
ADI Consumer Finance “Takka” conducted an employee commuting survey covering approximately **74%** of total staff to better understand commuting patterns. The findings were used to estimate commuting activity for the remaining employees, resulting in an estimated total travel distance of **332,640 km** and **216,810 passenger.km**. This assessment led to calculated commuting emissions of **101 mtCO_{2e}**, including WTT emissions. Within Scope 3 emissions, **employee commuting** is the dominant source, contributing nearly **74%** of total Scope 3 emissions. Furthermore, when considering all emission scopes combined, employee commuting remains the largest contributor overall, accounting for **about 65% of the total emissions**.

Breakdown of distance and emissions by transportation mean is as follows:

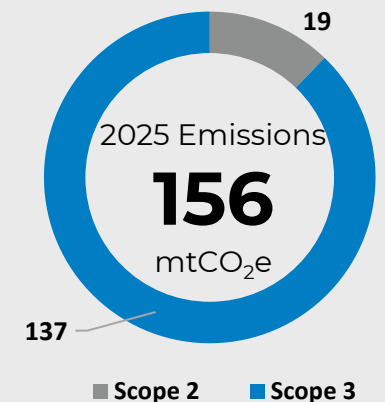
Transportation means	Distance	Emissions
Private car	262,845 km	55 mtCO _{2e}
Motorcycle	13,365 km	2 mtCO _{2e}
Public Bus	216,810 p.km	29 mtCO _{2e}
Taxi	56,430 km	15 mtCO _{2e}

ADI Consumer Finance “Takka”’s carbon footprint has been assessed for the first time in the 2025 reporting year. The assessment resulted in total emissions of **156 mtCO_{2e}**. It covered Scope 2 emissions and relevant Scope 3 categories, with no Scope 1 activities recorded during the reporting period. However, certain activities are accounted for under ADIB-Egypt’s Scope 1 emissions at the Garden City Head Office.

Scope 3 Emissions Per Category - 2025 (mtCO_{2e})



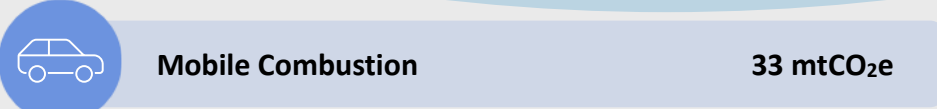
Emissions Per Scope (mtCO_{2e}) - 2025



SUBSIDIARIES RESULTS

ADI Finance

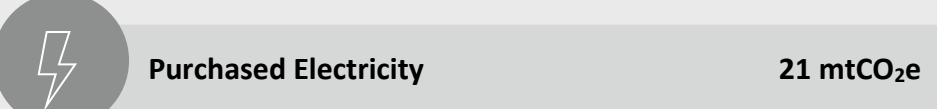
SCOPE 1- DIRECT EMISSIONS



Owned Vehicles Fuel Burning

During 2025, ADI Finance's owned vehicles consumed **14,020 liters of petrol**, generating **33 mtCO₂e**. Emissions from mobile combustion represented the **second-largest** source of emissions, accounting for **20%** of the total emissions.

SCOPE 2- INDIRECT EMISSIONS

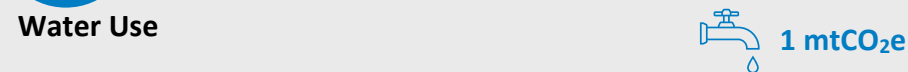


In 2025, ADI Finance's head office recorded a total electricity consumption of **46 MWh**, leading to **21 mtCO₂e** of emissions. This represented **13%** of the company's overall emissions, positioning electricity use as the **third most significant contributor** to its total carbon footprint.

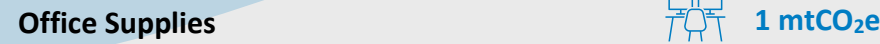
SCOPE 3- INDIRECT EMISSIONS

Scope 3 emissions are greenhouse gas emissions resulting from activities related to assets not directly owned or operated by the reporting company, but indirectly influenced through its value chain. In **ADI Finance's** carbon footprint, Scope 3 emissions are categorized as follows, in line with the GHG Protocol:

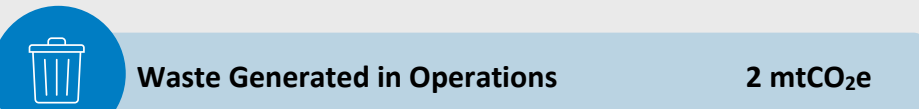
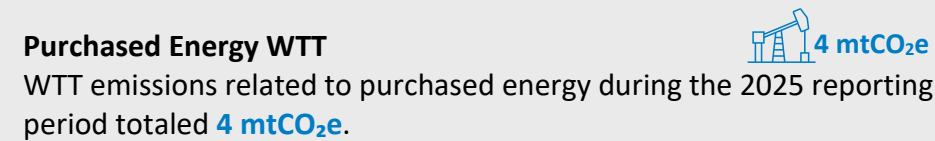
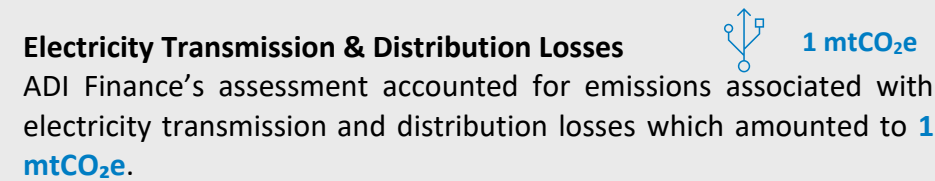
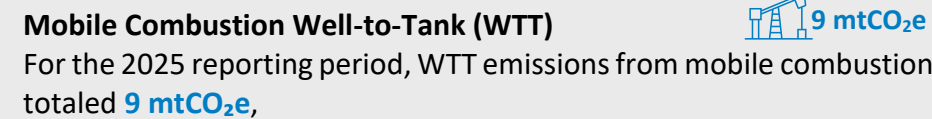
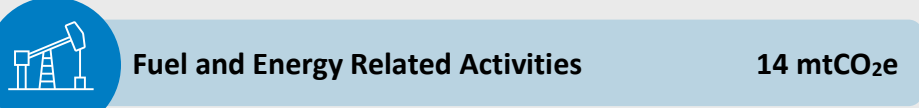
- Category 1: Purchased goods and services.
- Category 3: Fuel and energy-related activities
- Category 5: Waste generated in operations.
- Category 6: Business Travel
- Category 7: Employee Commuting



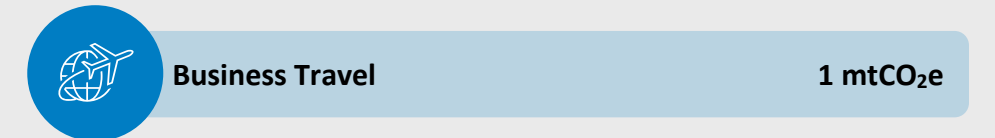
During this reporting period, ADI Finance's head office consumed **3,134 m³** of municipal water, resulting in estimated emissions of **1 mtCO₂e**.



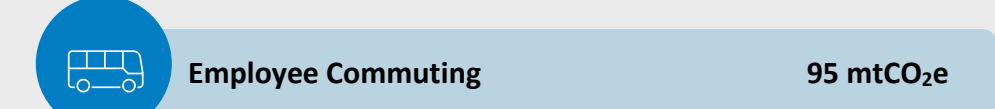
This year's assessment also included purchased office supplies, whose use is estimated to result in approximately **1 mtCO₂e** of emissions.



Wastewater Treatment
In the reporting year, ADI Finance generated approximately **2,508 m³** of wastewater, representing around 80% of total water consumption. The treatment of this wastewater resulted in emissions amounting to **2 mtCO₂e**.



Air Travel
During the reporting period, employee flights at ADI Finance covered **4,862 km**, equivalent to **9,732 passenger-kilometers**. These trips generated approximately **1 mtCO₂e** of emissions, including WTT emissions.



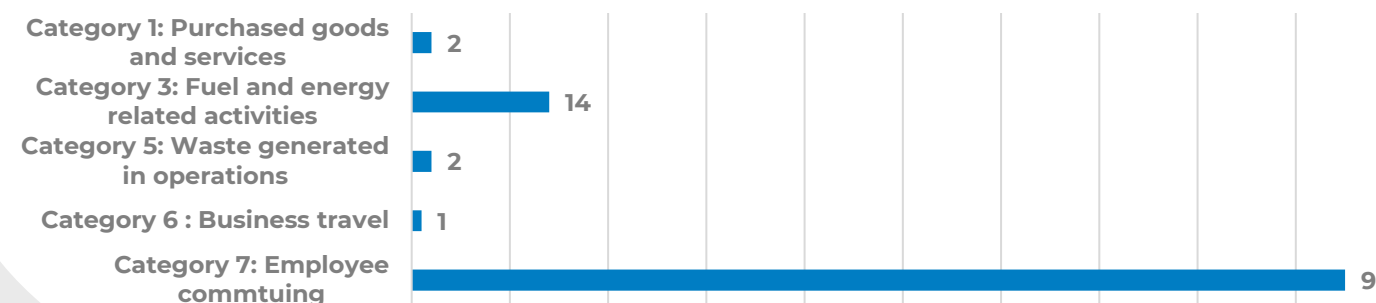
ADI Finance conducted an employee commuting survey covering approximately **84%** of its workforce to better understand commuting patterns. The results were extrapolated to estimate travel activity for the remaining employees, resulting in a total estimated travel distance of **383,690 km** and **78,571 passenger.km**. Based on this assessment, employee commuting generated **95 mtCO₂e**, including WTT emissions. Commuting represents the **largest source** of Scope 3 emissions, accounting for nearly **84%** of the total Scope 3 emissions. Across all emission scopes, it also remains the **largest overall contributor**, representing approximately **57%** of ADI Finance's total emissions.

Breakdown of distance and emissions by transportation mean is as follows:

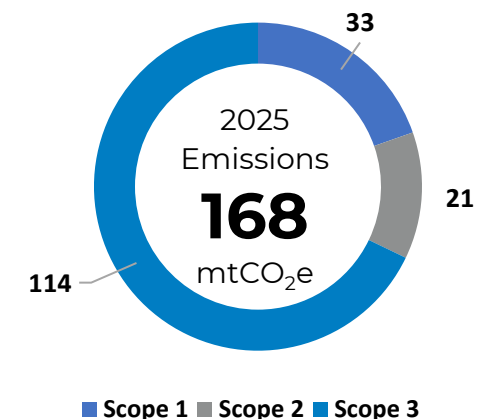
Transportation means	Distance	Emissions
Private car	303,810 km	64 mtCO ₂ e
Public Bus	78,571 p.km	11 mtCO ₂ e
Taxi	79,881 km	21 mtCO ₂ e

ADI Finance's carbon footprint has been assessed for the first time in the 2025 reporting year. The assessment resulted in total emissions of **168 mtCO₂e**. The assessment covered Scope 1, Scope 2, and relevant Scope 3 emission categories.

Scope 3 Emissions Per Category - 2025 (mtCO₂e)



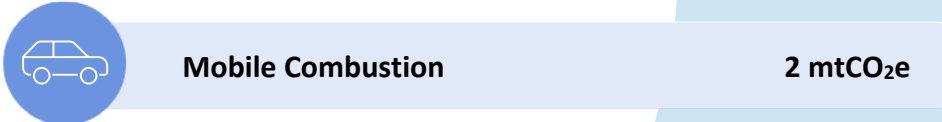
Emissions Per Scope (mtCO₂e) - 2025



SUBSIDIARIES RESULTS

ADIB Capital

SCOPE 1- DIRECT EMISSIONS



Owned Vehicles Fuel Burning

In 2025, ADIB Capital's owned vehicles used **960 liters** of petrol, resulting in **2 mtCO₂e** of emissions, representing more than **3%** of the company's total emissions.

SCOPE 2- INDIRECT EMISSIONS

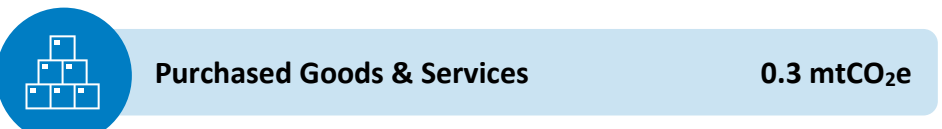


In 2025, ADIB Capital's head office consumed **71 MWh** of electricity, resulting in **33 mtCO₂e** of emissions. This accounted for **47%** of the company's total emissions, making electricity consumption the **largest contributor** to its overall carbon footprint.

SCOPE 3- INDIRECT EMISSIONS

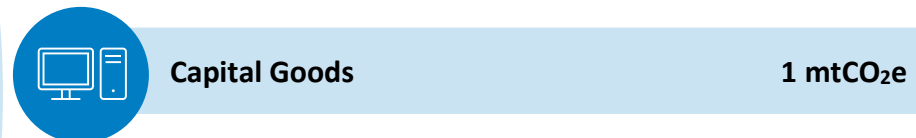
Scope 3 emissions are greenhouse gas emissions resulting from activities related to assets not directly owned or operated by the reporting company, but indirectly influenced through its value chain. In **ADI Finance's** carbon footprint, Scope 3 emissions are categorized as follows, in line with the GHG Protocol:

- Category 1: Purchased goods and services.
- Category 2: Capital Goods
- Category 3: Fuel and energy-related activities
- Category 5: Waste generated in operations.
- Category 7: Employee Commuting



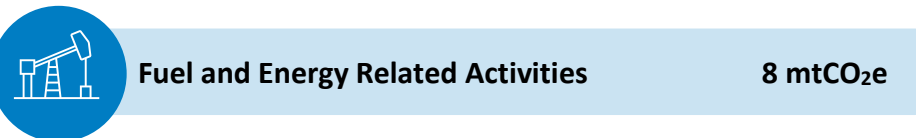
Water Use

During the 2025 reporting period, ADIB Capital's head office consumed **779 m³** of municipal water, resulting in estimated emissions of **0.3 mtCO₂e**.



Furniture and Office Supplies

This year's assessment also covered purchased capital goods, including furniture and office supplies, which are estimated to have generated around **1 mtCO₂e** of emissions.



Mobile Combustion Well-to-Tank (WTT)



For the 2025 reporting period, WTT emissions from mobile combustion totaled **1 mtCO₂e**,

Electricity Transmission & Distribution Losses

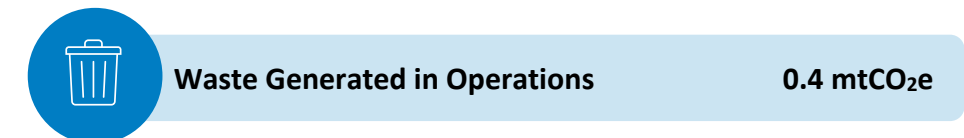


This year's assessment accounted for emissions associated with electricity transmission and distribution losses, which amounted to **2 mtCO₂e**.

Purchased Energy WTT

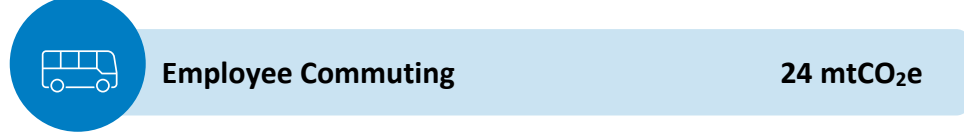


WTT emissions related to purchased energy during the 2025 reporting period amounted to **6 mtCO₂e**.



Wastewater Treatment

In 2025, ADIB Capital's operations generated approximately **623 m³** of wastewater, representing around **80%** of total water consumption. The treatment of this wastewater resulted in emissions amounting to **0.4 mtCO₂e**.



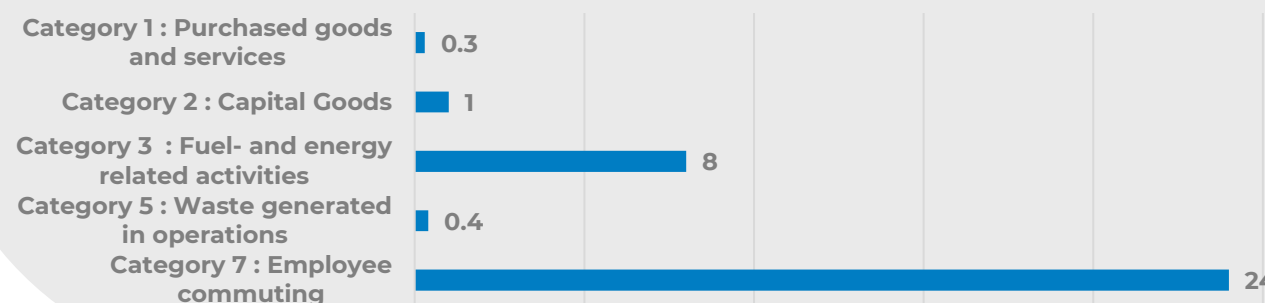
ADIB Capital carried out an employee commuting survey covering around **73%** of its staff to gain insights into commuting behaviors. The results were then used to estimate commuting activity for the remaining employees, leading to an estimated total travel distance of **105,443 km**. The analysis shows that employee commuting generated approximately **24 mtCO₂e**, including WTT emissions. This category is the **largest contributor to Scope 3 emissions**, accounting for nearly **70%** of the total Scope 3 emissions. When considering all emission scopes combined, employee commuting ranks as the **second-largest source of emissions**, contributing about **35%** of ADIB Capital's total carbon footprint.

Breakdown of distance and emissions by transportation mean is as follows:

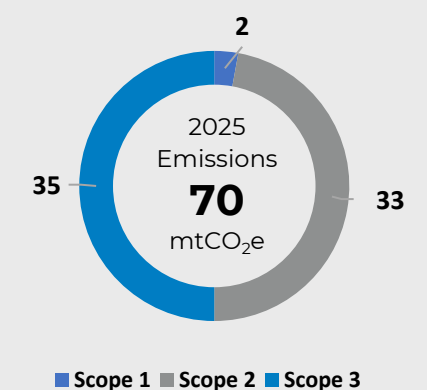
Transportation means	Distance	Emissions
Private car	58,771 km	12.4 mtCO ₂ e
Taxi	46,671 km	12.1 mtCO ₂ e

ADIB Capital's carbon footprint has been assessed for the first time in the 2025 reporting year. The assessment resulted in total emissions of **70 mtCO₂e**. The assessment covered Scope 1, Scope 2, and relevant Scope 3 emission categories.

Scope 3 Emissions Per Category - 2025 (mtCO₂e)



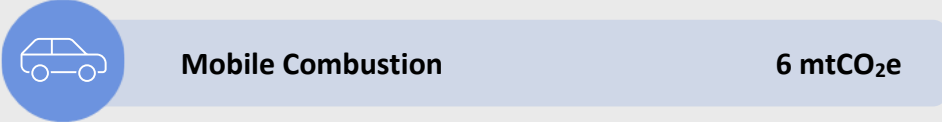
Emissions Per Scope (mtCO₂e) - 2025



SUBSIDIARIES RESULTS

Cairo National Company for Investments and Securities

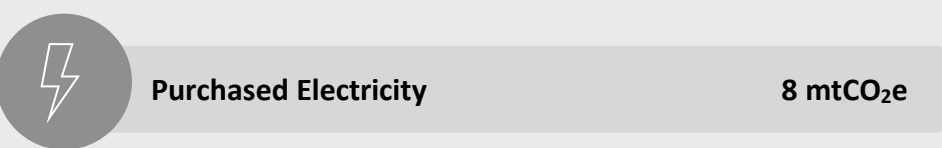
SCOPE 1- DIRECT EMISSIONS



Owned Vehicles Fuel Burning

During 2025, Cairo National Company's owned vehicles consumed **2,700 liters of petrol**, generating **6 mtCO₂e**, representing approximately **21%** of the company's total emissions.

SCOPE 2- INDIRECT EMISSIONS

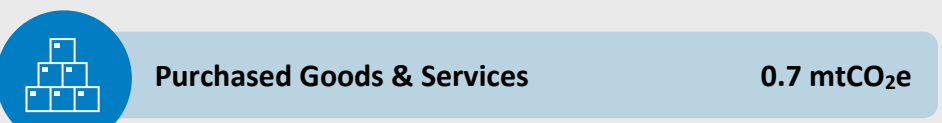


In 2025, Cairo National Company's head office consumed **17 MWh** of electricity, resulting in **8 mtCO₂e** of emissions. This represents **26%** of the company's total emissions, making electricity consumption the **second-largest contributor** to its overall carbon footprint.

SCOPE 3- INDIRECT EMISSIONS

Scope 3 emissions are greenhouse gas emissions resulting from activities related to assets not directly owned or operated by the reporting company, but indirectly influenced through its value chain. In **ADI Finance's** carbon footprint, Scope 3 emissions are categorized as follows, in line with the GHG Protocol:

- Category 1: Purchased goods and services.
- Category 2: Capital Goods
- Category 3: Fuel and energy-related activities
- Category 5: Waste generated in operations.
- Category 7: Employee Commuting



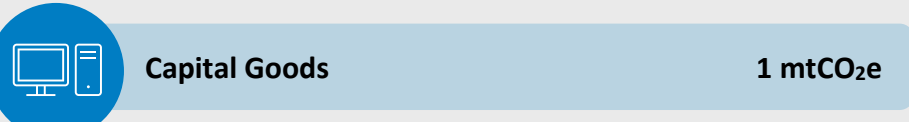
Water Use



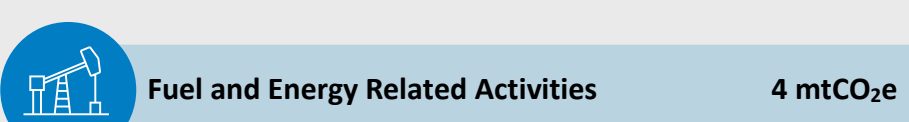
During this reporting period, Cairo National Company's head office consumed **478 m³** of municipal water, resulting in estimated emissions of **0.2 mtCO₂e**.



This year's assessment also included **purchased office supplies and services**, such as internet subscriptions. Together, these purchases generated approximately **0.6 mtCO₂e** of emissions.



This year's assessment also covered purchased capital goods, including furniture, which are estimated to have generated around **1 mtCO₂e** of emissions.



Mobile Combustion Well-to-Tank (WTT)



For the 2025 reporting period, WTT emissions from mobile combustion totaled **2 mtCO₂e**,

Electricity Transmission & Distribution Losses

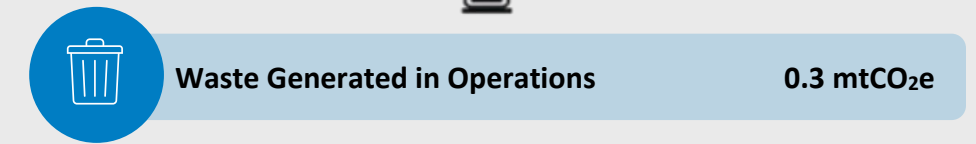


Cairo National Company's assessment accounted for emissions associated with electricity transmission and distribution losses which amounted to **1 mtCO₂e**.

Purchased Energy WTT

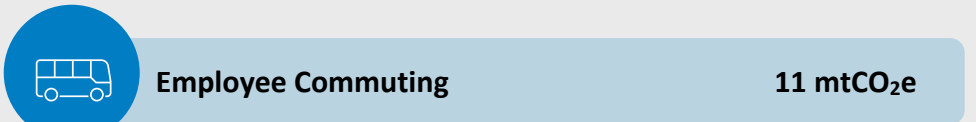


WTT emissions related to purchased energy during the 2025 reporting period totaled **1 mtCO₂e**.



Wastewater Treatment

In 2025, Cairo National Company generated approximately **430 m³** of wastewater, representing around 80% of total water consumption. The treatment of this wastewater resulted in emissions amounting to **0.3 mtCO₂e**.



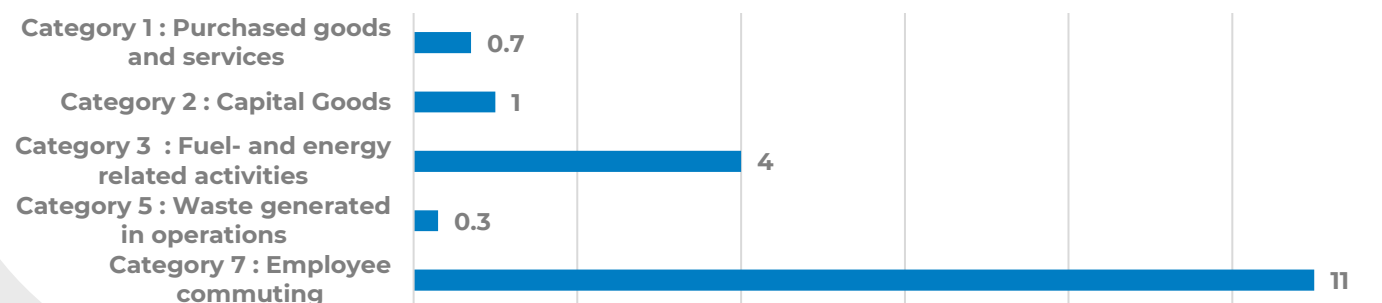
Cairo National Company conducted a comprehensive employee commuting survey covering its entire workforce to better understand travel patterns. The survey indicated an estimated total distance traveled of **37,400 km** and **9,900 passenger.km**. Based on this analysis, employee commuting generated approximately **11 mtCO₂e**, including WTT emissions. Commuting is the largest contributor to Scope 3 emissions, accounting for 69% of the total, and it is also **the single largest source** across all emission scopes, making up roughly **35%** of the overall emissions.

Breakdown of distance and emissions by transportation mean is as follows:

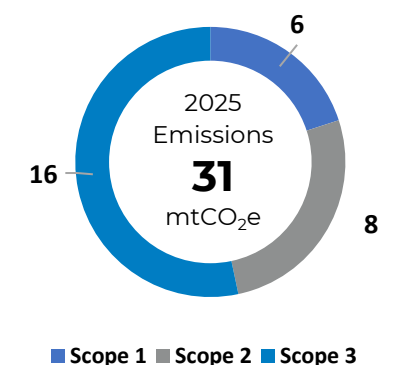
Transportation means	Distance	Emissions
Private car	4,400 km	1 mtCO ₂ e
Public Bus	9,900 p.km	1 mtCO ₂ e
Taxi	33,000 km	9 mtCO ₂ e

Cairo National Company for Investments and Securities' carbon footprint has been assessed for the first time in the 2025 reporting year. The assessment resulted in total emissions of **31 mtCO₂e**. The assessment covered Scope 1, Scope 2, and relevant Scope 3 emission categories.

Scope 3 Emissions Per Category - 2025 (mtCO₂e)



Emissions Per Scope (mtCO₂e) - 2025





2025
CARBON
INTENSITY

2.24
mtCO₂e*/FTE

*Scope 1 & 2
Emissions

Scope 1
Emissions

943
mtCO₂e

Scope 2
Emissions

6,186
mtCO₂e

Scope 3
Emissions

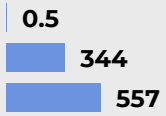
10,642
mtCO₂e

CARBON FOOTPRINT RESULTS Summary

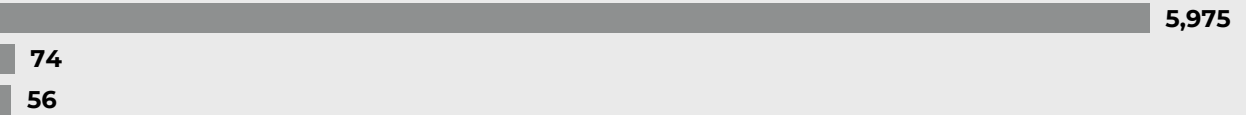
(Bank and Subsidiaries)

BANK RESULTS SUMMARY

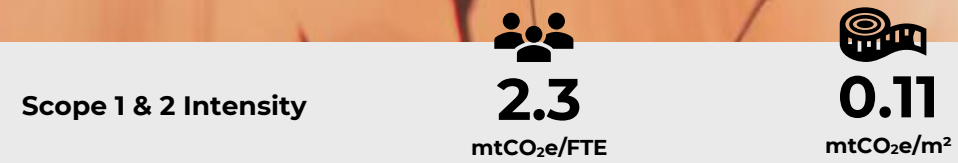
SCOPE 1 – DIRECT EMISSIONS (mtCO ₂ e)		2022 (BY)	2025	5%
Stationary Combustion	Fuel burning – Generators	6	0.5	
Mobile Combustion	Fuel burning – Owned vehicles	167	344	
Fugitive Emissions	Refrigerant Leakage	1,348	557	
Total Scope 1 (mtCO₂e)		1,521	901	



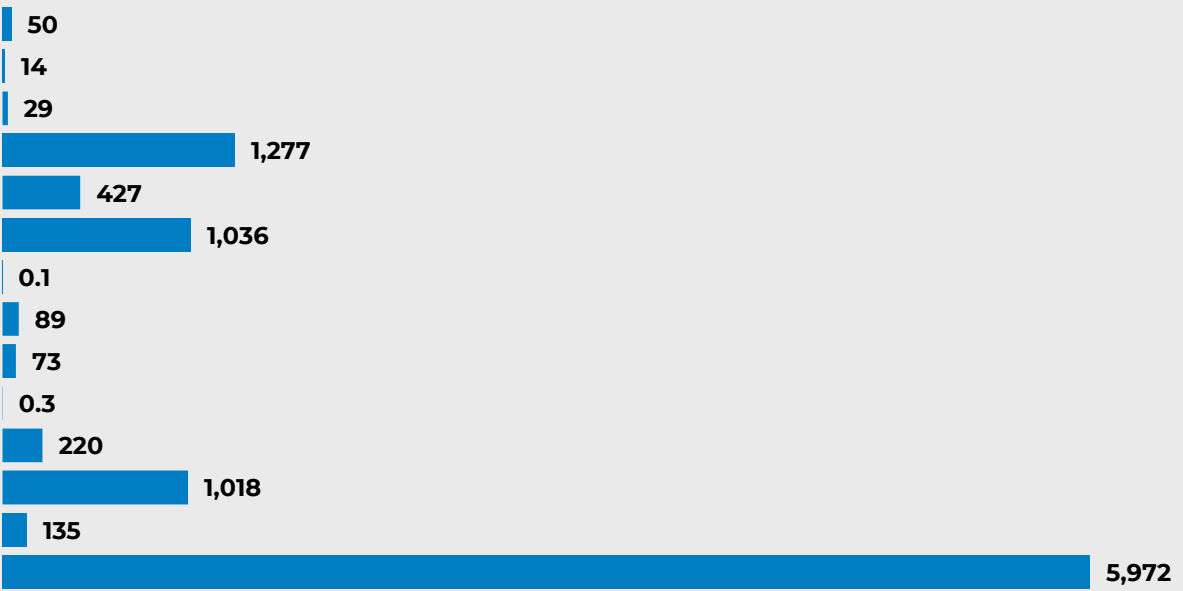
SCOPE 2 – INDIRECT EMISSIONS (mtCO ₂ e)		2022 (BY)	2025	35%
Purchased Energy	Purchased Electricity - Facilities	5,427	5,975	
	Purchased Electricity - ATMs	48*	74	
	Purchased Chilled Water	-	56	
Total Scope 2 (mtCO₂e)		5,475*	6,105	



Total Scope 1 & 2 Emissions	6,996*	7,006	mtCO ₂ e
Scope 1 & 2 Carbon intensity (emissions per full-time equivalent)	2.82*	2.3**	mtCO ₂ e/FTE
Scope 1 & 2 Carbon intensity (emissions per area)	0.13*	0.11	mtCO ₂ e/m ²



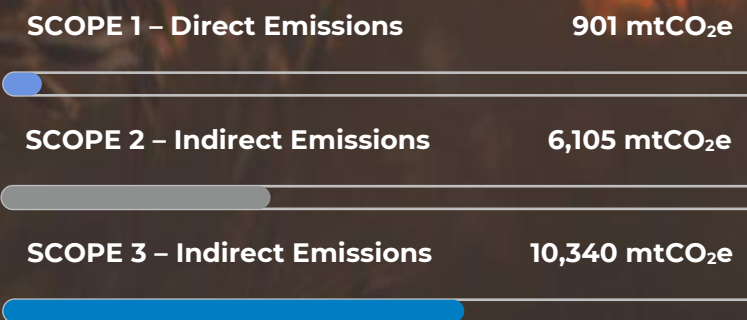
SCOPE 3 – INDIRECT EMISSIONS (mtCO ₂ e)		2025 (NEW BY)	60%
Category 1: Purchased Goods and Services	Water Use	50	
	Office Supplies	14	
	Bank Cards	29	
Category 2: Capital Goods	Capital Goods	1,277	
	Transmission & Distribution Losses	427	
Category 3: Fuel and Energy-related Activities (not included in scope 1 and 2)	Purchased Energy WTT	1,036	
	Stationary Combustion WTT	0.1	
	Mobile Combustion WTT	89	
Category 5: Waste Generated in Operations	Wastewater Treatment	73	
	Solid Waste Disposal	0.3	
Category 6: Business Travel	Air Travel + (WTT)	220	
	Land Travel + (WTT)	1,018	
	Hotel Stay	135	
Category 7: Employee Commuting	Employee Commuting + (WTT)	5,972**	
Total Scope 3 (mtCO₂e)		10,340	
Total Scope 1, 2 & 3 Emissions (mtCO₂e)		17,346	mtCO ₂ e



Note: Totals may not add up due to rounding.

*These numbers have been recalculated in 2025 due to more accurate data received.

** These values were calculated using a total of 3,050 FTE employees as the basis at the time of the assessment.

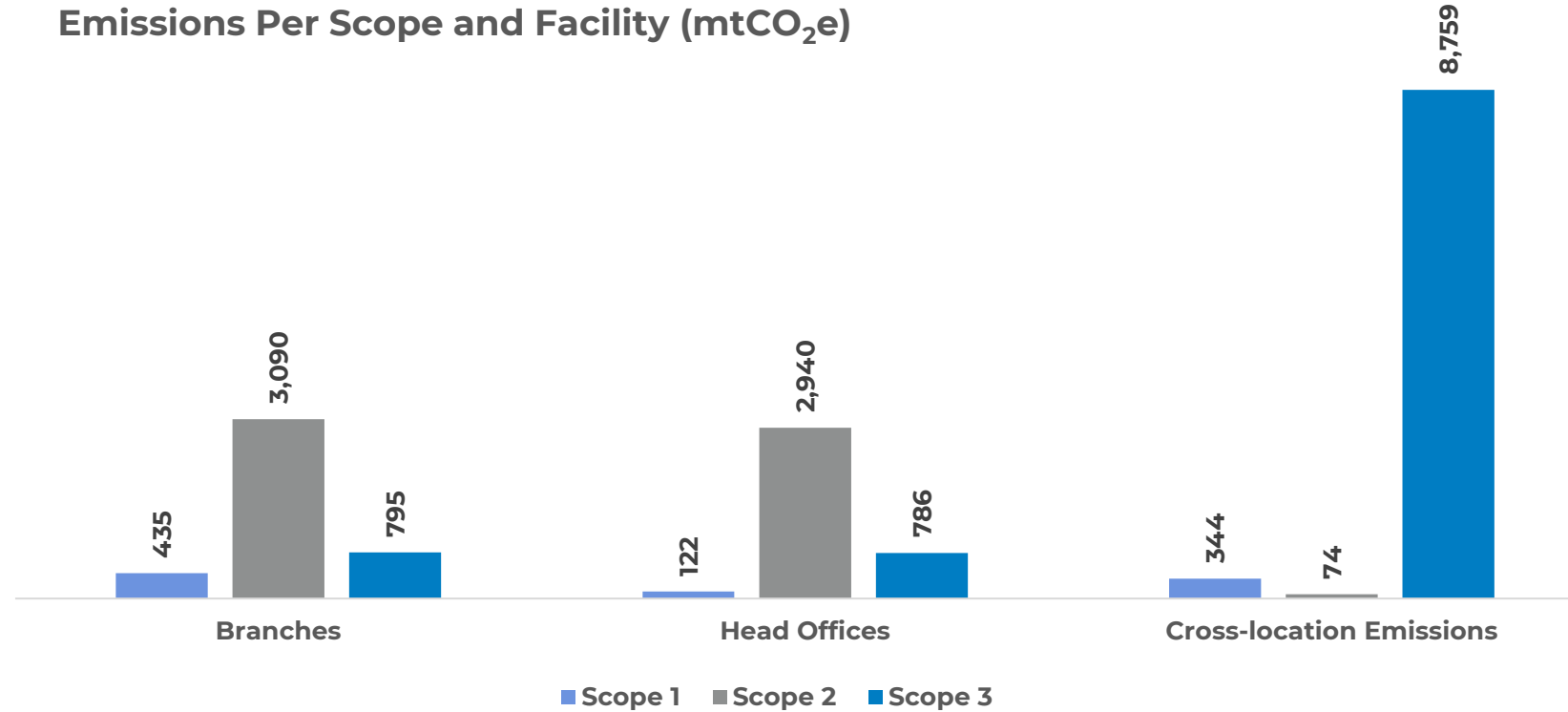


Total Emissions 2025

17,346
mtCO₂e

BANK RESULTS SUMMARY

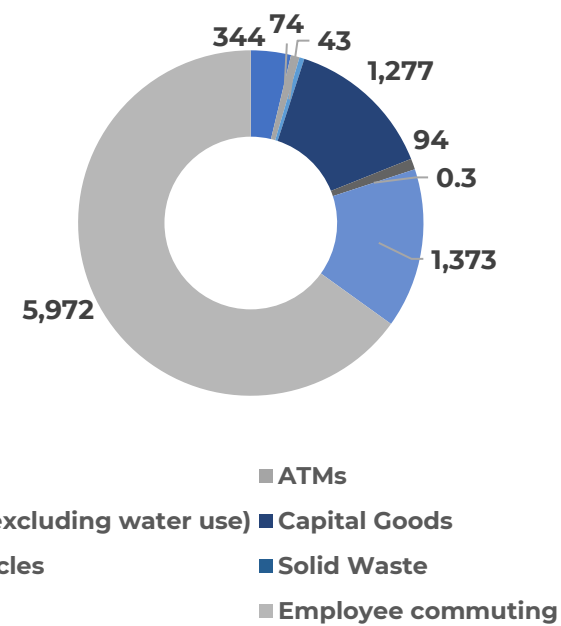
Emissions Per Scope and Facility (mtCO₂e)



The adjacent chart provides an overview of Scope 1, 2, and 3 emissions by facility type. Cross-location activities represent the largest share of emissions, accounting for **53%** of total emissions, followed by branches at **25%** and head offices at **22%**.

Cross-location emissions include those arising from activities not tied to a specific facility, such as business travel, employee commuting, ATM transactions, purchased goods, and capital goods.

Cross-location emissions by activity (mtCO₂e)



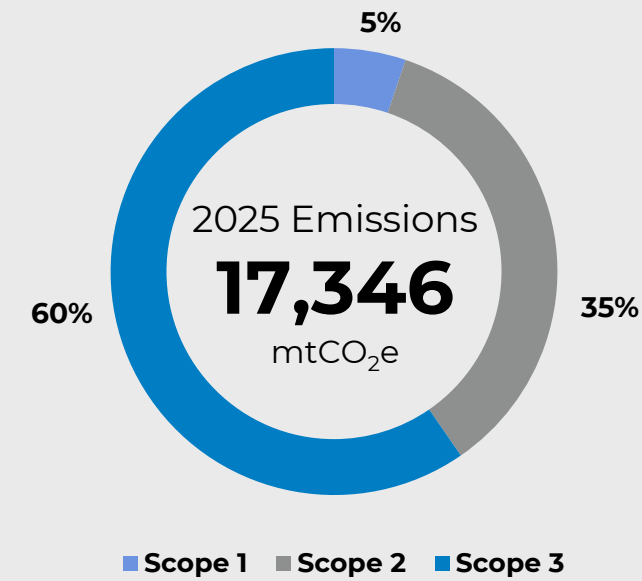
Among the cross-location emissions, the primary contributing activity is **employee commuting**, accounting for **65%**. This is followed by **business travel** at **15%**, and **capital goods** at **14%**.

BANK RESULTS SUMMARY

Scope 1 emissions decreased significantly by **41%** compared to 2022, primarily due to reduced refrigerant charges. In contrast, **Scope 2** emissions increased by **12%**, mainly as a result of the higher number of facilities operating during the period.

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.

Emissions Per Scope (mtCO₂e) - 2025

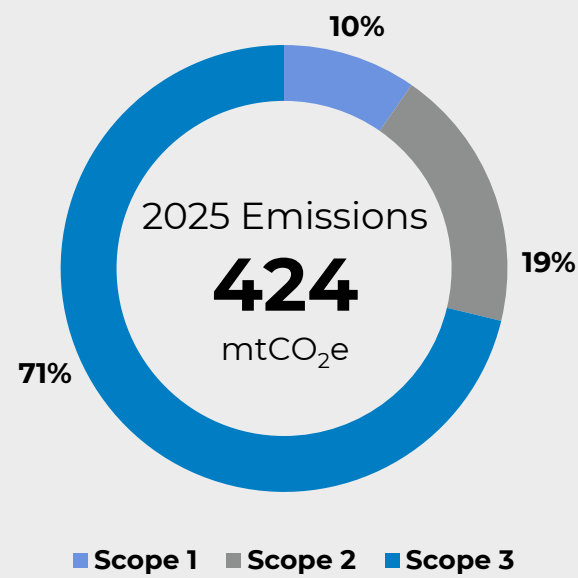


Subsidiaries RESULTS SUMMARY

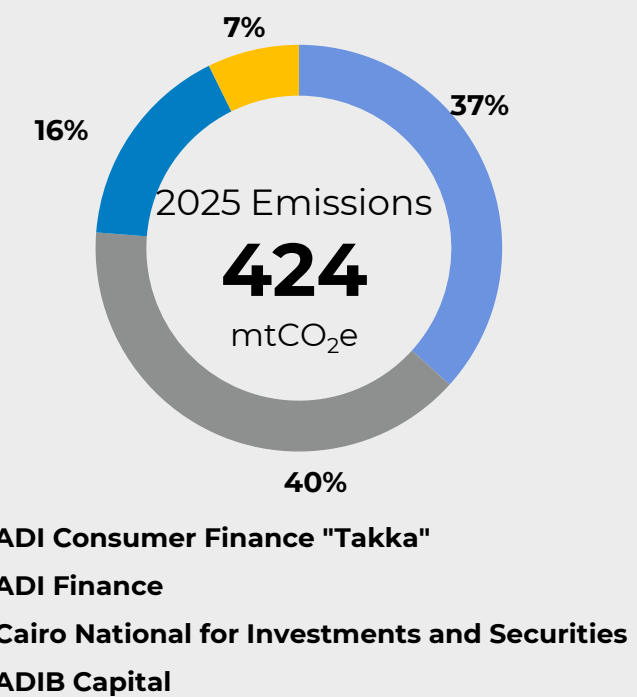
The four assessed subsidiaries, ADI Consumer Finance “Takka”, ADI Finance, ADIB Capital, and Cairo National for Investments and Securities, reported total emissions of **424 mtCO₂e** during the reporting period. The majority of these emissions are attributed to Scope 3, which accounts for over 71% of the total. Scope 2 emissions represent 19% of the total footprint, while Scope 1 emissions contribute the remaining 10%.

In terms of the distribution of emissions across subsidiaries, **ADI Finance** is the largest contributor, accounting for **40%** of the total emissions of all subsidiaries, followed closely by **ADI Consumer Finance “Takka”** at **37%**. **ADIB Capital** contributes **16%** of the total, while **Cairo National for Investments and Securities** represents the smallest share at **7%**.

Subsidiaries' Emissions Per Scope (mtCO₂e) - 2025



Emissions Per Subsidiary (mtCO₂e) - 2025



ADIB-Egypt and Subsidiaries RESULTS SUMMARY

SCOPE 1 – DIRECT EMISSIONS (mtCO ₂ e)		2025	5%
Stationary Combustion	Fuel burning – Generators	0.5	
Mobile Combustion	Fuel burning – Owned vehicles	385	
Fugitive Emissions	Refrigerant Leakage	557	
Total Scope 1 (mtCO₂e)		943	

0.5
385
557

SCOPE 2 – INDIRECT EMISSIONS (mtCO ₂ e)		2025	35%
Purchased Energy	Purchased Electricity - Facilities	6,056	
	Purchased Electricity - ATMs	74	
	Purchased Chilled Water	56	
Total Scope 2 (mtCO₂e)		6,186	

6,056
74
56

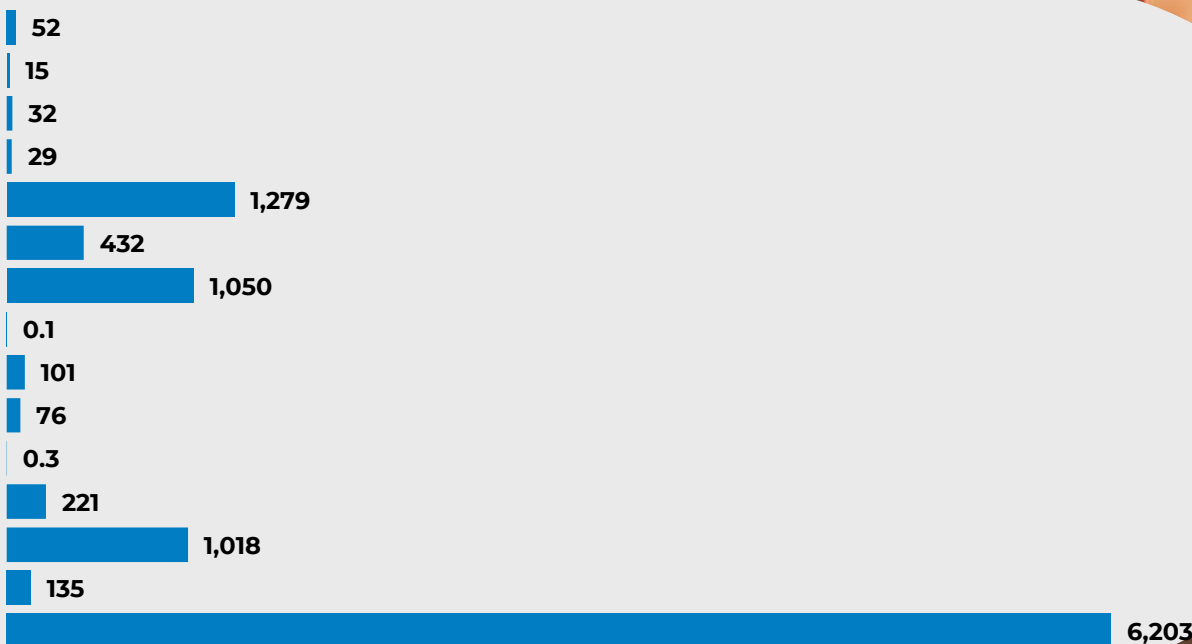
Total Scope 1 & 2 Emissions	7,129	mtCO₂e
Scope 1 & 2 Carbon intensity (emissions per full time equivalent)	2.24**	mtCO₂e/FTE
Scope 1 & 2 Carbon intensity (emissions per area)	0.11	mtCO₂e/m²

Scope 1 & 2 Intensity

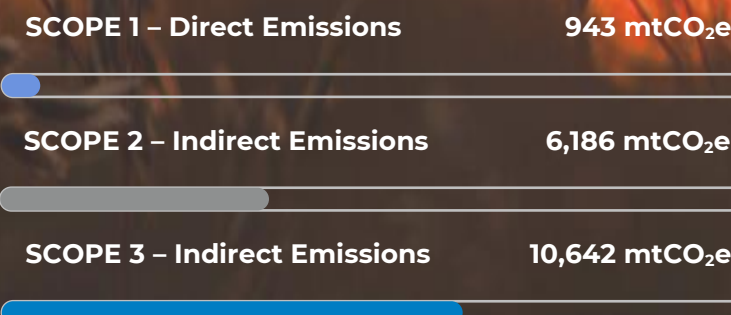
2.24
mtCO₂e/FTE

0.11
mtCO₂e/m²

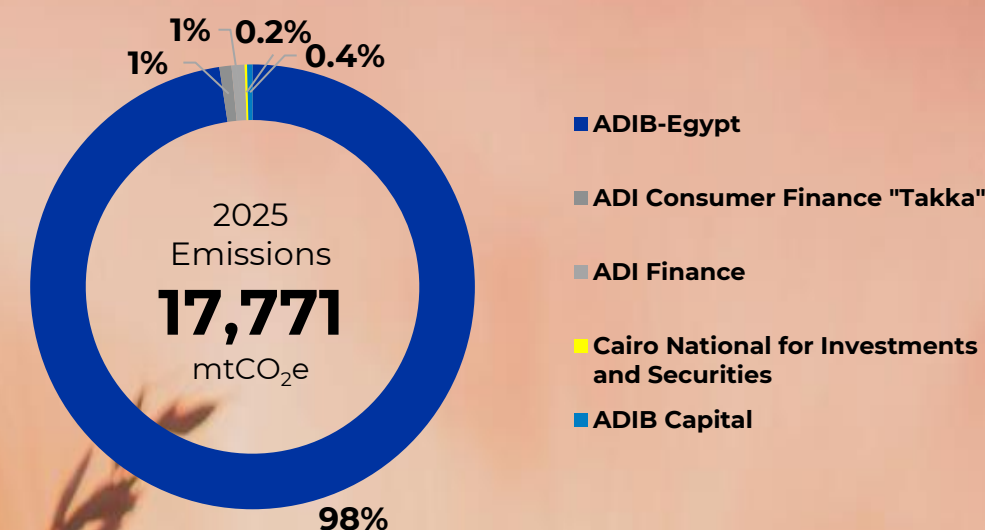
SCOPE 3 – INDIRECT EMISSIONS (mtCO ₂ e)		2025	60%
Category 1: Purchased Goods and Services	Water Use	52	
	Office Supplies	15	
	Purchased Services	32	
	Bank Cards	29	
Category 2: Capital Goods	Capital Goods	1,279	
Category 3: Fuel and Energy-related Activities (not included in scope 1 and 2)	Transmission & Distribution Losses	432	
	Purchased Energy WTT	1,050	
	Stationary Combustion WTT	0.1	
	Mobile Combustion WTT	101	
Category 5: Waste Generated in Operations	Wastewater Treatment	76	
	Solid Waste Disposal	0.3	
Category 6: Business Travel	Air Travel + (WTT)	221	
	Land Travel + (WTT)	1,018	
	Hotel Stay	135	
Category 7: Employee Commuting	Employee Commuting + (WTT)	6,203**	
Total Scope 3 (mtCO₂e)		10,642	



Total Scope 1, 2 & 3 Emissions (mtCO₂e)	17,771	mtCO₂e
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Emissions Per Subsidiary (mtCO₂e) - 2025



Note: Totals may not add up due to rounding.

** These values were calculated using a total of 3,050 FTE employees (For the bank) as the basis at the time of the assessment.

PERFORMANCE EVALUATION

PERFORMANCE EVALUATION

Internal Benchmarking

Internal benchmarking provides useful insights into **ADIB-Egypt and its subsidiaries'** carbon emissions performance by enabling comparisons across governorates, thereby supporting the bank in identifying priorities and directing decarbonization efforts more effectively.

Scope of Benchmarking

This evaluation primarily focuses on assessing Scope 1 (direct emissions) and Scope 2 (indirect emissions) for **ADIB-Egypt and subsidiaries'** 92 facilities distributed among 21 governorates.

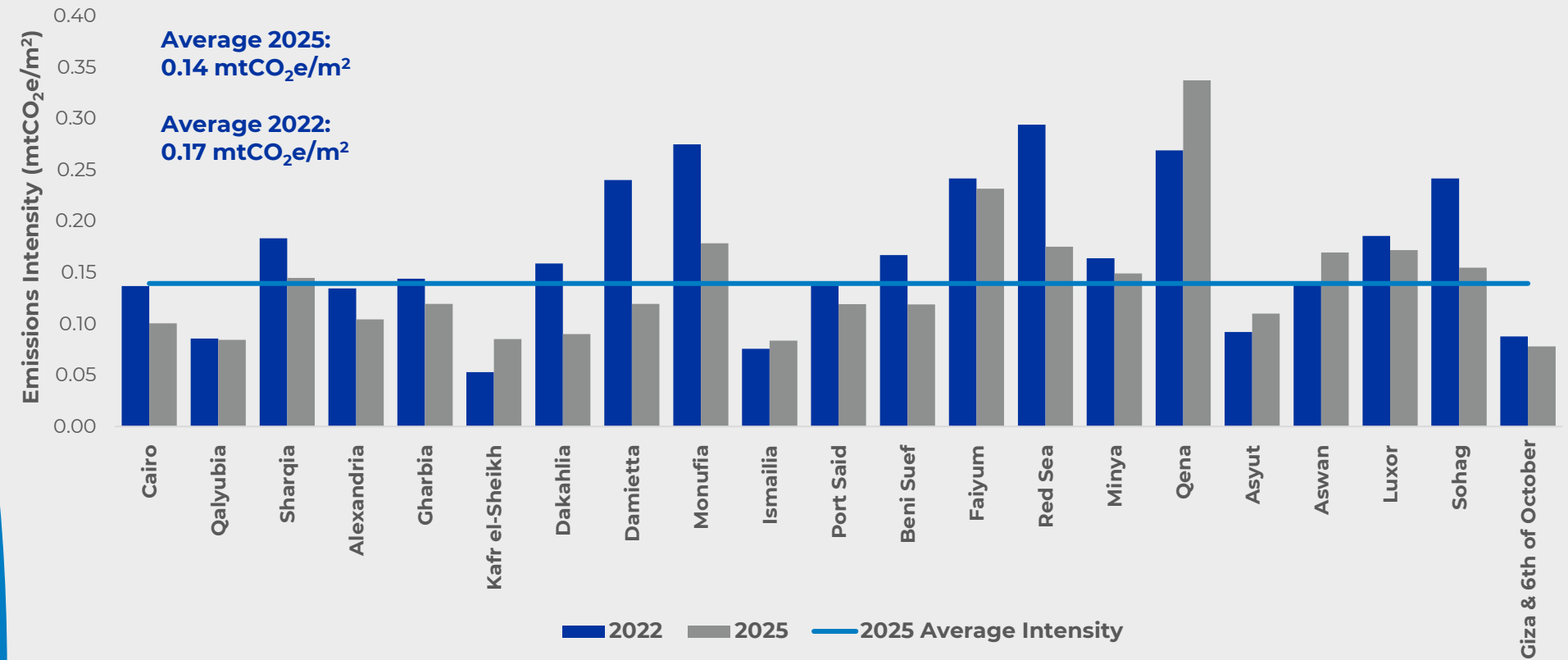
Benchmarking Results

Among all governorates, **Ismailia** recorded the best performance in terms of combined Scope 1 and Scope 2 emissions intensity per area. It is followed by Qalyubia, Giza and 6th of October, Kafr El-Sheikh, and Dakahlia, all of which also demonstrate relatively strong emissions performance. Cairo, despite hosting the largest concentration of facilities and operations, also performs well, with an emissions intensity of **0.10 mtCO₂e/m²**, approximately **29%** below the overall average.

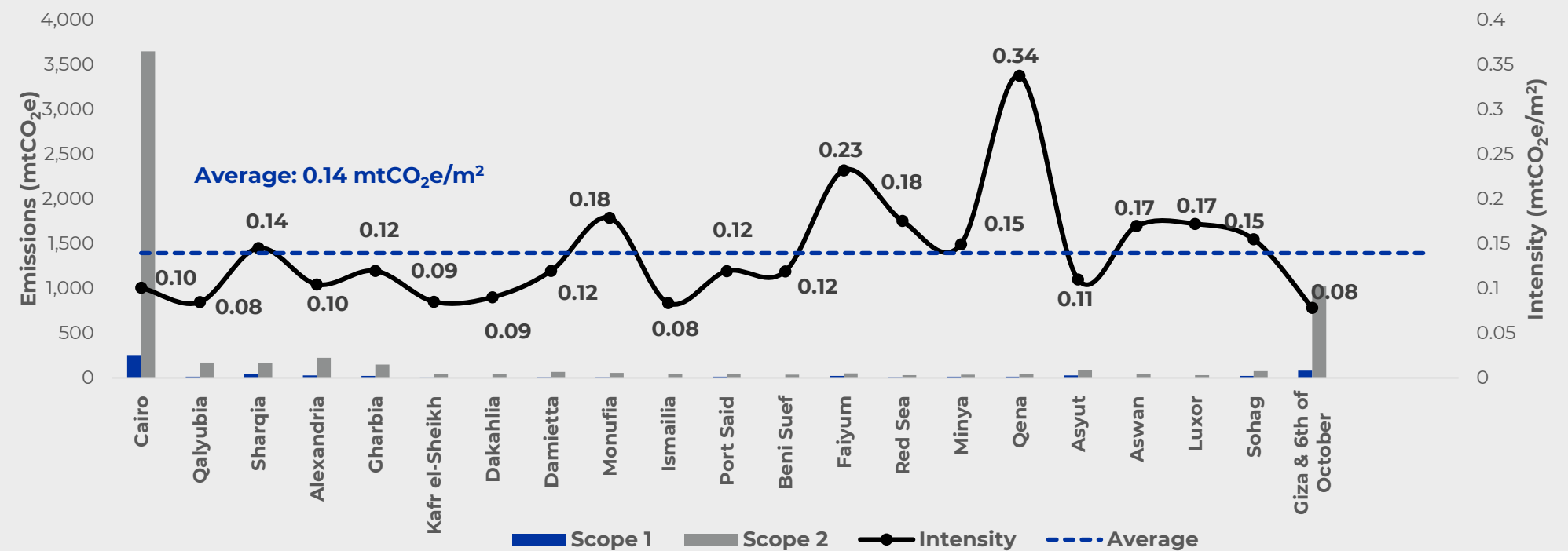
Conversely, facilities located in Qena, Monufia, Red Sea, Faiyum, Aswan, and Luxor show the highest emissions intensity per area in 2025, indicating considerable opportunities to improve operational efficiency and reduce emissions in these governorates.

The accompanying chart compares emissions intensity by governorate for 2022 and 2025, showing that most locations improved over the period. However, emissions intensity increased in Aswan, Qena, Ismailia, Kafr El-Sheikh, and Asyut. Despite this increase, Kafr El-Sheikh, Ismailia, and Asyut still remain below the overall average intensity. Overall, the average emissions intensity decreased by approximately **18%** in 2025 compared with 2022.

Scope 1 and 2 Emissions and Intensity Per Governorate Over the Years



Scope 1 and 2 Emissions and Intensity Per Governorate - 2025



Note: The above charts do not include Mobile Combustion emissions of ADIB-Egypt as it is cross-governorate activity

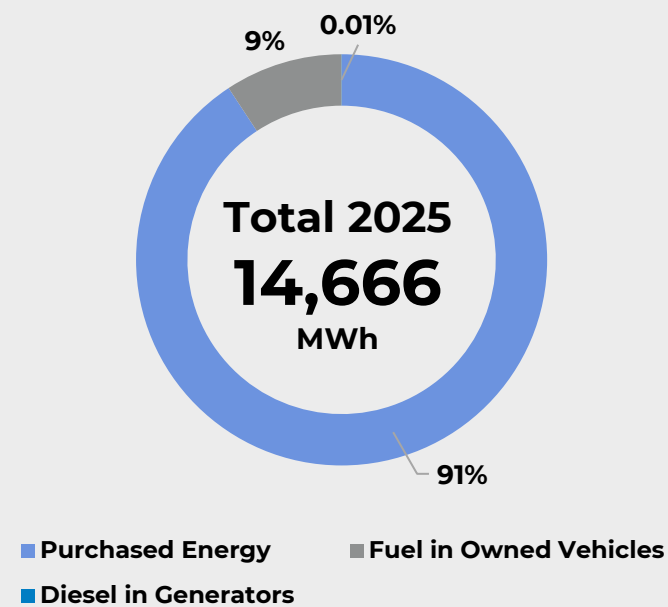


ENERGY CONSUMPTION

ENERGY CONSUMPTION

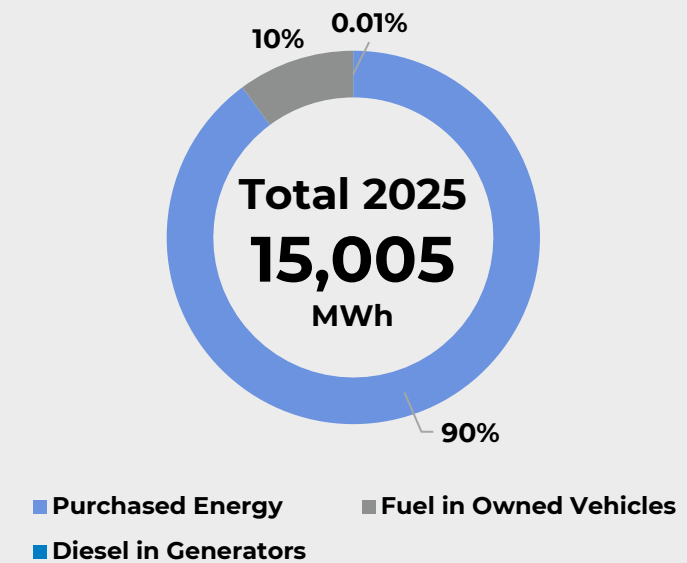
Total purchased energy consumption across **ADIB-Egypt** during the reporting period amounted to **14,666 MWh**. Energy consumption, covering purchased electricity in both facilities and ATMs as well as purchased chilled water, represented the dominant share at **13,308 MWh**, accounting for roughly **91%** of overall energy use. Fuel consumption in owned vehicles contributed **1,356 MWh**, or about **9%** of total consumption, while diesel used for emergency generators represented a minimal share at **2 MWh**, equivalent to approximately **0.01%** of the total.

Energy Consumption Per Source - 2025 - ADIB-Egypt



In terms of **ADIB-Egypt and the subsidiaries** operations, total purchased energy consumption during the reporting period reached **15,005 MWh**. As the bank represents the largest share of the total activities, the overall energy consumption profile closely mirrors that of the bank. Purchased electricity constituted the dominant portion of consumption at **13,483 MWh**, accounting for approximately **90%** of total energy use. Fuel consumption in owned vehicles contributed **1,520 MWh**, or around **10%**, while diesel used in emergency generators represented a small share of about **2 MWh**, equivalent to roughly **0.01%** of total energy consumption.

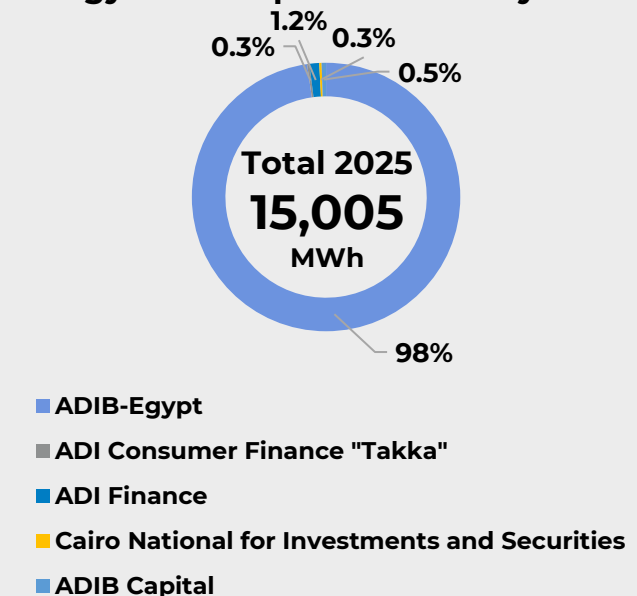
Energy Consumption Per Source - 2025 - ADIB-Egypt and Subsidiaries



Energy performance can also be assessed using **area-based intensity** metrics. In 2025, ADIB-Egypt's facilities recorded an average energy intensity of **0.225 MWh per square meter**. This indicator provides a direct measure of the operational efficiency of the bank's building portfolio.

As indicated, **ADIB-Egypt** represents the largest share of total energy consumption, accounting for approximately 98% of the overall usage. This is followed by ADI Finance at 1.18%, ADIB Capital at 0.5%, and ADI Consumer Finance "Takka" and Cairo National for Investments and Securities at 0.3% each of total energy consumption.

Energy Consumption Per Entity - 2025





TOWARDS CARBON REDUCTION

REDUCTION TARGETS

The landmark Paris Agreement adopted in 2015 marked an unprecedented global consensus, bringing together nearly 200 countries around a shared commitment to limit global temperature rise. The agreement aims to keep warming well below 2°C above pre-industrial levels, while pursuing efforts to restrict the increase to 1.5°C. The Intergovernmental Panel on Climate Change (IPCC) has emphasized that maintaining warming within the 1.5°C threshold is critical to avoiding the most severe impacts of climate change.

In recognition of the urgent global transition toward a low-carbon economy, **ADIB-Egypt** has aligned its climate ambition with the international objective of limiting temperature rise. The **bank** is committed to managing its operational emissions in line with pathways compatible with a 1.5°C future, consistent with IPCC guidance relative to pre-industrial temperature levels.

To support this ambition, **ADIB-Egypt** has established clear emissions reduction targets to be achieved by 2030. The year 2022, marking the bank's first comprehensive carbon footprint assessment, serves as the baseline year against which progress is measured. **ADIB-Egypt** remains committed to achieving the defined absolute emissions reduction targets and continuously improving its environmental performance.

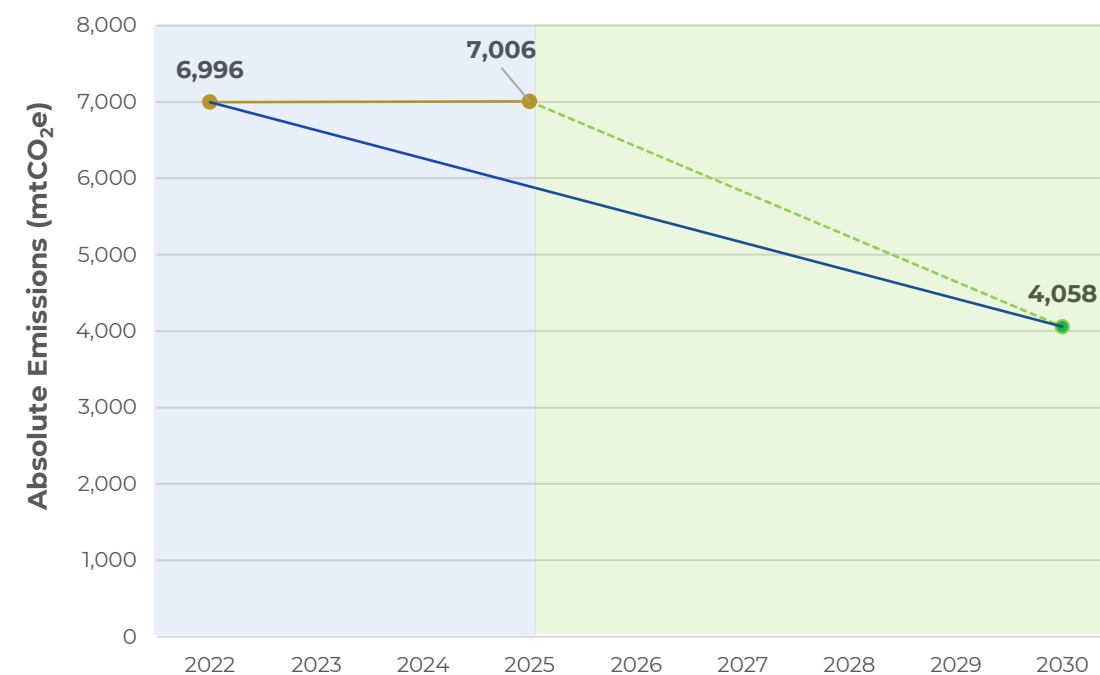
42%
Reduction of scopes 1 and 2 emissions by the year 2030.

These commitments reflect **ADIB-Egypt's** determination to actively contribute to global climate action while strengthening sustainable business practices. By setting measurable reduction targets, the **bank** seeks to play a meaningful role in the global transition toward a low-carbon economy while reinforcing its commitment to environmental accountability and responsible operations.













During the reporting year, **ADIB-Egypt** banking operations recorded Scope 1 emissions of **901 mtCO₂e**, 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. Scope 2 emissions reached **6,105 mtCO₂e**, marking a **12% increase** compared to the base year, primarily attributable to the expansion in the number of operating facilities. Overall, combined Scope 1 and Scope 2 emissions are **0.14% higher than the base year**, indicating that total emissions remain broadly in line with the starting point, with reductions in direct emissions largely offset by growth in operational activities and facility expansion.















Scope	Base year 2022	Reporting year 2025	Target year 2030	Actual Reduction
Scope 1	1,521	901	882	↓ 41%
Scope 2	5,475	6,105	3,176	↑ 12%
Scope 1 and 2	6,996	7,006	4,058	↑ 0.14%

Scope 1 and 2 Absolute Emissions 2022 - 2030



TOWARDS CARBON REDUCTION

Project		Description	Status
Operational Actions			
Water Management System	Water Efficiency Measures	Implement water-saving measures like low-flow faucets and automatic shut-off faucets. Replace current toilets with low-volume, single or dual flush options. All newly established facilities are equipped with high-efficiency fixtures, while ongoing efforts are focused on upgrading systems across existing facilities.	
	Water Audit	Evaluate water usage comprehensively across all facilities to minimize consumption and enhance efficiency.	
Sustainable Transportation	Sustainable Commuting Alternatives	Promote sustainable commuting options, such as carpooling, cycling, and public transportation, through awareness initiatives and incentives to help reduce commuting-related emissions. As part of these efforts, 5 electric vehicle charging stations have been installed at selected bank facilities to support and encourage the adoption of electric vehicles. The integration of these EV chargers represents a significant milestone in the ongoing efforts to promote environmental responsibility and sustainable practices within ADIB-Egypt's operations.	
	Electric and Hybrid Transportation Means	Evaluate the feasibility of transitioning the company's vehicle fleet to electric or hybrid models, which has the potential to significantly reduce emissions in transportation. Factors to consider include the availability of charging infrastructure, vehicle range, and the installation of necessary charging points.	
	Regular Maintenance Schedule	Establish a routine maintenance schedule for all vehicles, implementing effective controls and maintenance procedures.	
Refrigerant Management Strategy	Scheduled Maintenance and Inspections	An essential measure involves the implementation of a preventive maintenance program to systematically inspect and maintain refrigeration and air conditioning systems. The aim is to promptly detect and rectify any leaks, thereby minimizing refrigerant losses and associated emissions.	
	Implementation of Leak Detection Systems	A key component of the strategy involves installing advanced refrigerant leak detection systems that continuously monitor equipment and provide real-time alerts in the event of a leak. This enables rapid response and timely repairs, helping to minimize refrigerant losses and prevent additional emissions.	
	Equipment Retrofit or Upgrade	Another key initiative involves replacing or upgrading outdated cooling and air-conditioning systems with modern, energy-efficient alternatives that use refrigerants with lower global warming potential (GWP). All newly established facilities are equipped with high-efficiency Variable Refrigerant Flow (VRF) systems, while upgrades are ongoing across existing locations. VRF systems offer improved energy efficiency, longer operational life, and more environmentally friendly refrigerants.	
	Upgrading Lighting Systems	Transitioning to energy-efficient LED lighting systems holds the potential for significant reductions in electricity consumption and maintenance expenditures. LED lighting solutions are not only environmentally friendly but also provide long-lasting illumination. All newly established facilities are equipped with LED Lighting fixtures, while ongoing efforts are focused on upgrading systems across existing facilities.	
Energy Management System	Energy Audits	Conducting comprehensive energy audits involves systematically assessing energy consumption across the bank's facilities to identify high-consumption areas and develop targeted energy-efficiency improvement measures.	
	Implementation of Intelligent Buildings Controls and Automation Systems	Adopting smart building controls and automation systems enables more precise management and optimization of energy use. These technologies allow temperature, lighting, and ventilation to automatically adjust based on occupancy, improving overall energy efficiency.	
	Exploration of Renewable Energy Alternatives	Conducting a thorough feasibility study for installing on-site solar panels or wind turbines is a forward-looking initiative. Such an assessment can pave the way for generating clean, sustainable energy, decreasing dependence on fossil fuels, and ultimately reducing carbon emissions.	

Project	Description	Status
Operational Actions		
Waste Management System	Waste Management Integration	Develop and implement a comprehensive waste management system that aligns with industry best practices. 
	Waste Audits	Conducting waste audits is essential for identifying opportunities to reduce waste, enhance recycling, and adopt more efficient waste management practices. 
	Recycling Programs	Introduce recycling programs for materials such as plastics, glass, and metals, while continuing the paper recycling initiative that has been in place for several years. This ensures that recyclables are diverted from landfills and properly processed for reuse. 
	Promotion of reusable and Eco-friendly materials	Promote the use of reusable items, such as water bottles, and coffee mugs to minimize waste. Additionally, encourage the use of eco-friendly materials in daily operations and implement a shift from paper-based to digital solutions to further reduce the organization's ecological footprint. 
Organizational Actions		
Supply Chain Management System	Environmental and Climate-centric Procurement Standards	Develop and implement procurement guidelines that prioritize environmental and climate-related factors. 
	Enhance Supplier Selection Criteria	Develop or update supplier selection criteria to include supplier assessments and audit initiatives that align with "sustainable supply chain" policies, aiming to reduce waste and promote environmental sustainability. 
	Collaboration with Suppliers to cut emissions in the supply chain	Establish "green supply chain" policies that set criteria for selecting new suppliers, monitoring supplier activities, and conducting audits to minimize waste and improve environmental sustainability. Transitioning from a conventional to a sustainable supply chain requires integrating environmental considerations across all stages, from product development and manufacturing to distribution and end-use. 
Portfolio Emissions Management	Sustainable Lending	Develop and offer financial products that encourage environmentally responsible investments, such as financing for home improvements that improve energy efficiency. Currently, ADIB-Egypt provides specific products that support the financing of electric vehicles. 
	Environmentally Responsible Finance	Invest in green bonds and endorse initiatives dedicated to sustainability and reducing emissions. 
Offsetting Strategies	Responsible Investment	Incorporate ESG considerations into investment choices and endorse sustainable investment opportunities. 
	Carbon Offsetting	Study the feasibility of compensating for emissions that cannot be eliminated by acquiring carbon offsets, often contributing to projects focused on reforestation or renewable energy. 
Sustainable Construction Standard	Eco-friendly building protocols	Develop and implement eco-friendly building protocols that include refurbishment practices such as improved insulation, draught-proofing, efficient lighting with controls, optimized HVAC operations, external shading, daylight and occupancy sensors, and enhanced energy and water efficiency management. 
Capacity Building	Educational Campaigns	Implement educational programs that highlight the importance of sustainability, the impact of individual actions, and the collective effort to reduce carbon emissions, fostering a culture of environmental responsibility. 
	Skill Enhancement Workshops	Equipping employees with skills in energy efficiency, waste reduction, and sustainable practices enables active participation in the organization's decarbonization efforts. 

LEGEND

-  In progress
-  Not started yet
-  Done

ANNEX

ANNEX

Base year	A base year is a reference year in the past with which current emissions can be compared. To maintain consistency and comparability with future carbon footprints, base year emissions need to be recalculated when structural changes occur in the company that change the inventory boundary (such as acquisitions or divestments). If no changes to the boundaries of the inventory happen, the base year is not adjusted.
Carbon footprint	The amount of Carbon Dioxide that an individual, group, or organization lets into the atmosphere in a certain time frame.
CO₂e	Carbon dioxide equivalent or CO ₂ equivalent, abbreviated as CO ₂ e, is a metric used to compare the emissions from various GHGs based on their global-warming potential (GWP), by converting amounts of other gases to the equivalent amount of carbon dioxide with the same global warming potential.
Direct emissions	Greenhouse gas emissions from facilities/sources owned or controlled by a reporting company, e.g., generators, blowers, vehicle fleets.
Emission factors	Specific value used to convert activity data into greenhouse gas emission values.
Fugitive emissions	Fugitive emissions are emissions of gases or vapors from pressurized equipment due to leaks and other unintended or irregular releases of gases, mostly from industrial activities. Besides the economic cost of lost commodities, fugitive emissions contribute to air pollution and climate change.
GHG protocol	Greenhouse Gas Protocol is a uniform methodology used to calculate the carbon footprint of an organization.
GWP	Global Warming Potential is an indication of the global warming effect of a greenhouse gas in comparison to the same weight of carbon dioxide.
Indirect emissions	Greenhouse gas emissions from facilities/sources that are not owned or controlled by the reporting company, but for which the activities of the reporting company are responsible, e.g., purchasing of electricity.
Kyoto protocol	It operationalizes the United Nations Framework Convention on Climate Change by committing industrialized countries to limit and reduce greenhouse gases (GHG) emissions in accordance with agreed individual targets.
Operational boundary	Determination of which facilities or sources of emissions will be included in a carbon footprint calculation.
Organizational boundary	Determination of which business units of an organization will be included in a carbon footprint calculation.
Passenger-km	Unit of transport measurement representing the transportation of one passenger over a distance of one kilometer.
Refrigerant	A refrigerant is a substance or mixture, usually a fluid, used in a heat pump and refrigeration cycle.
Scope 1	Direct emissions from sources that are owned or controlled by the reporting entity (i.e., any owned or controlled activities that release emissions straight into the atmosphere).
Scope 2	Indirect emissions associated with the consumption of purchased electricity, heat or steam from a source that is not owned or controlled by the company.
Scope 3	Indirect emissions resulting from other activities that are not covered in scope 1 and 2. This includes transport fuel used by air business travel, and employee-owned vehicles for commuting to and from work; emissions resulting from courier shipment; emissions from waste disposal, etc.

ANNEX

Data Sources and Quality

The carbon footprint calculations rely on data sourced from **ADIB-Egypt's** database. Data quality has been assessed and is presented below. Data quality is categorized into three levels, which aid in identifying potential areas for improvement in each activity. Types of data used include:

- **Primary data:** data taken from documents that are directly linked to the assessment, such as electricity invoices, to calculate emissions caused due to electricity.
- **Secondary data:** such as databases, studies, and reports.
- **Assumptions:** assumptions made based on internationally recognized standards and studies.

	Good, no changes recommended.
	Satisfactory, could be improved.
	Weak, priority area for improvement.

Activity	ADIB-Egypt Data	ADI Consumer Finance "Takka"	ADI Finance	ADIB Capital	Cairo National Company	Units	
Stationary Combustion	Diesel fuel	179	-	-	-	Liters	
	Petrol fuel	140,073	-	14,020	960	2,700	Liters
Mobile Combustion	Diesel fuel	6,131	-	-	-	Liters	
	Refrigerants	315	-	-	-	kg	
Fugitive Emissions	Electricity-Facilities	13,025	41	46	71	17	MWh
	Electricity-ATMs	1,004,827	NA	NA	NA	NA	Transactions
	Chilled Water	122	-	-	-	-	MWh
Purchased Energy	Water use	140,922	496	3,134	779	478	m ³
	Bank Cards	316,112	NA	NA	NA	NA	cards
	Office supplies	Confidential	Confidential	Confidential	-	Confidential	EGP/USD
	Purchased Services	-	Confidential	-	-	Confidential	EGP/USD
Capital goods	Capital goods	Confidential	-	-	Confidential	Confidential	EGP/USD
Waste generated in operations	Shredded paper	57	-	-	-	-	tons
	Wastewater treatment	112,738	397	2,508	623	430	m ³
Business travel	Air travel	939,337	-	9,723	-	-	Passenger.km
	Land travel	174,440	-	-	-	-	Km
	Hotel stays	7,533,600	-	-	-	-	Passenger.km
Employee commuting	Hotel stays	2,966	-	-	-	-	Nights
	Private cars	17,400,881	262,845	303,810	58,771	4,400	Km
	Taxi	4,384,924	56,430	79,881	46,671	33,000	Km
	Public buses	7,193,888	216,810	78,571	-	9,900	Passenger.km
	Motorbikes	342,955	13,365	-	-	-	Km
	Rented Coasters	1,646,400	-	-	-	-	Passenger.km



Relevancy And Exclusions

The following table describes the GHG emissions sources that were excluded from **ADIB-Egypt bank and subsidiaries'** GHG inventory due to several reasons, including: lack of data, and data that is beyond **ADIB-Egypt's** operation and control, and hence considered technically infeasible to attain. The exclusion rationale per activity has also been specified.

#	Activity	Description	Emissions	Status
1	Purchased goods and services	This includes office supplies like paper, envelopes, flyers, face masks, etc., as well as purchased services such as marketing and security services. This category also covers emissions from water usage and the bank-issued cards.	127	Relevant, calculated
2	Capital goods	Emissions from embodied carbon in the properties owned by ADIB-Egypt and its subsidiaries , such as laptops, PC screens, mobile phones, software, etc.	1,279	Relevant, calculated
3	Fuel and energy-related activities (Not included in Scope 1 and 2)	Includes Well-to-tank emissions from fuel burning in generators and owned vehicles as well as purchased energy, in addition to electricity transmissions & distribution losses.	1,583	Relevant, calculated
4	Upstream transportation and distribution	Third-party transportation and distribution services purchased by ADIB-Egypt and its subsidiaries during the reporting year. This is included under Category 1: Purchased Goods & Services.	-	Relevant, calculated elsewhere
5	Waste generated in operations	Includes emissions from the shredded paper. In addition to wastewater treatment emissions.	76	Relevant, partially included
6	Business travel	Includes emissions from air travel, land travel and hotel stay.	1,374	Relevant, calculated
7	Employee commuting	Transportation of employees between their homes and their worksites during the reporting year (in vehicles not owned or operated by ADIB-Egypt and its subsidiaries).	6,203	Relevant, calculated
8	Upstream leased assets	This category is not directly relevant because all assets leased are already included in the company's scope 1 and 2 emissions.	-	Not relevant, explanation provided
9	Downstream transportation	This category is not relevant to ADIB-Egypt and its subsidiaries , as all product transportation costs are paid by the bank or its subsidiaries and reported under purchased goods and services	-	Not relevant, explanation provided
10	Processing of sold products	This category is not relevant to ADIB-Egypt and its subsidiaries' operations, as they don't produce any intermediate products that require further processing.	-	Not relevant, explanation provided
11	Use of sold products	This category is deemed to be not relevant as the emissions resulting from the use of cards (specifically ATM electricity consumption) are already included under Scope 2 emissions.	-	Not relevant, explanation provided
12	End-of-life treatment of sold products	The contribution of this category has been assessed using an approximation methodology and determined to be not relevant.	-	Not relevant, explanation provided
13	Downstream leased assets	ADIB-Egypt and its subsidiaries don't have any downstream leased assets.	-	Not relevant, explanation provided
14	Franchises	This category is not relevant to ADIB-Egypt and its subsidiaries' business and has therefore been excluded.	-	Not relevant, explanation provided
15	Investments	Emissions resulting from commercial loan activities and/or projects financed by ADIB-Egypt and its subsidiaries .	-	Relevant, not yet calculated

QUALITY ASSURANCE STATEMENT

To **ADIB-Egypt's** Board of Directors,

We have been appointed by **ADIB-Egypt and its subsidiaries** to conduct carbon footprint calculations pertaining to their operational activities for the period from 1st of January 2025, to the 31st of December 2025. The scope covered the **bank** and several of its subsidiaries' operations in its 92 facilities located in Egypt. The subsidiaries covered in the assessment are **ADI Consumer Finance "Takka", ADI Finance, ADIB Capital, and Cairo National Company for Investments and Securities.**

CONSULTANT'S INDEPENDENCE AND QUALITY CONTROL

We adhere to integrity, objectivity, competence, due diligence, confidentiality, and professional behavior. We maintain a quality control system that includes policies and procedures regarding compliance with ethical requirements, professional standards, and applicable laws and regulations.

CONSULTANT'S RESPONSIBILITY

Our role was limited to the quantification and reporting of GHG emissions based on primary data provided by **ADIB-Egypt and its subsidiaries**, including ADI Consumer Finance "Takka", ADI Finance, ADIB Capital, and Cairo National Company for Investments and Securities. In conducting the carbon footprint calculations, we have adopted the Greenhouse Gas Protocol Guidelines, IPCC Guidelines for Greenhouse Gas Inventories, and finally ISO 14064-1:2018 specification with guidance at the organization level for quantification and reporting of GHG emissions and removals.

The responsibility for the accuracy, completeness, and reliability of the activity data rests solely with **ADIB-Egypt and its subsidiaries**, including ADI Consumer Finance "Takka", ADI Finance, ADIB Capital, and Cairo National Company for Investments and Securities. Our quality control tasks were limited to:

- Reviewing the provided data for obvious outliers or inconsistencies.
- Ensuring that all data gaps, exclusions, and assumptions are clearly documented within this report.

CONCLUSION

Based on the aforementioned procedures, nothing has come to our attention that would cause us to believe that activity data provided by **ADIB-Egypt and its subsidiaries**, including ADI Consumer Finance "Takka", ADI Finance, ADIB Capital, and Cairo National Company for Investments and Securities, does not truly represent its resource consumption for the reporting period. We do not assume, nor will we accept, responsibility to any party other than **ADIB-Egypt and its subsidiaries**, including ADI Consumer Finance "Takka", ADI Finance, ADIB Capital, and Cairo National Company for Investments and Securities, for the accuracy of the data provided.

Dr. Abdelhamid Beshara, Founder and Chief Executive Officer
MASADER, ENVIRONMENTAL & ENERGY SERVICES S.A.E CAIRO,
June 2026



Abdelhamid Beshara



ABOUT MASADER

Masader is an innovative interdisciplinary consulting, design and engineering sustainability firm based in Cairo, aiming at leveraging positive impact across the MENA region and globally. It specializes in Resource Efficiency, Sustainable Management of Natural Resources and Integrated Sustainability Solutions. Since 2015, Masader has led 100+ projects across the areas of energy, environment, climate change & carbon footprint, circular economy, green building (LEED), as well as corporate sustainability strategies, reporting and certification.

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مصرف أبوظبي الإسلامية
ADIB

