

Thank you.. The Annual Report on the Environmental, Social and Governance Disclosures has been successfully Registered and your Registration Code Number is 41521. You are kindly Requested to print the report and attach it to the annual report of the Board of Directors attached to the annual financial statements for the year 2024/2025



الهيئة العامة للرقابة المالية  
FINANCIAL REGULATORY AUTHORITY



### **Annual report for FY 2024/2025**

#### **On Financial Disclosures Related To Climate Change (TCFD)**

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

#### **First: Introduction**

The report on financial disclosures related to climate change - recommendations of the Task Force on Climate Financial Disclosure TCFD reflects the company's ability to manage the risks and opportunities associated with climate change, which creates confidence among investors that enables them to make investment decisions that take into consideration the range of financial risks and opportunities associated with climate change and the company's management mechanisms for transitional risks and Physical risks of the effects of climate change on the company's financial performance, thus providing more transparency regarding climate-related risks and opportunities for investors

Based on the FRA responsibility towards NBFi including listed Companies on the Egyptian Stock Exchange, and within the framework of assisting these companies to submit annual reports to disclose ESG sustainability standards in accordance with the FRA decisions No. 107 and 108 of 2021, and to facilitate them, the FRA has prepared this electronic form to companies to fulfill the KPIs for financial disclosures related to climate change - TCFD recommendations

Therefore, please be careful, accurate and transparent when filling out this form, and please attach the report form within the annual report prepared by the Board of Directors attached to the annual financial statements for the year 2024/2025 In case of any inquiries related to this matter, you can contact sustainable development department via email [sustainable.development@fra.gov.eg](mailto:sustainable.development@fra.gov.eg)

## **Secand: Basic Data on The Status of Company**

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

Select the company's sector: Finance and Banking .2

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

Name : Nehal Rezk .1

Job Title: Head of Sustainability and Sustainable Finance .2

Email: Nehal.rezk@adib.eg .3

## **Fourth: TCFD KPIs**

### **Governance KPI ( Climate Related Governance ).1**

Does the board have oversight of climate-related risks and .1 opportunities? No

Currently no. But in line with the Central Bank of Egypt- CBE mandates, the Board of Directors of Abu Dhabi Islamic Bank approves all reports .and activities of the Sustainability and Sustainable Finance Department

**Does the management have a role in assessing and managing climate related risks and opportunity? No**

**.Currently, no assessment is done. However, this will be studied**

**Strategy KPI ( Environmental Operations, Oversight and Mitigation ).2**

**Does the organization identify any climate related risks and opportunities over the short, medium and long run? No**

**.Currently, no risks are being identified. However, this will be studied**

**Does the company reflect the climate-related risks opportunities on the organization's business, strategy, and financial planning? No**

**.Currently, no risks are being reflected. However, this will be studied**

**Does your company invest, annually, in climate-related infrastructure, resilience, and product development? Yes**

**At Abu Dhabi Islamic Bank, a lot of actions are being carried to support the climate change such as**

**.1 The use of clean energy**

**.2 The use LED lights**

**.3 The use of filters to rationalize water consumption and photocell**

**.mixers in some floors of the main buildings**

**.4 The use of modern air conditioning systems such as VRV-VRF and**

**.inverter devices to reduce electricity consumption**

**.5 The use of Green walls**

**.As for products development, it is currently in progress**

**Risk Management KPI (Climate-Related Risks ).3**

**Does the company set a defined process for identifying and assessing the climate related risks? No**

**Currently, ADIB Egypt has a sustainability policy integrated across the**

bank's different departments with KPIs dedicated to mitigate the climate change impacts. It is also worth noting that, as part of the bank's keenness to help mitigate the effects of climate change, the Bank has issued its third carbon footprint report in November 2024 where the bank measures the amount of carbon emissions resulting from the its internal .operations

Does the company have a solid process for managing the climate .2 related risks?No

.This is currently not available. However, it will be studied soon

Does the company incorporate climate-related risks in the company's .3 overall risk management? No

.This is currently not incorporated. However, it will be studied soon

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#### Metrics & Targets KPI ( Carbon/ GHG Emission ).4

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Does the company use any metrics to assess climate-related risks and .1 opportunities in line with its strategy and risk management process? No

.This is currently not available. However, it will be studied soon

Total amount, in CO2 equivalents, for Scope 1 (if applicable) ? Yes .2

On November 2024, Abu Dhabi Islamic Bank issued its third carbon footprint report, which includes disclosures covering carbon emissions .for scope 1 and 2, and some of the disclosures in scope 3

Total Co2 equivalent for scope one is 1060 mtco2e