

**Thank you.. The annual report on the Environmental, Social And Governance Disclosures has been successfully registered and your registration code number is 41522. 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 Environmental, Social and Governance Disclosures Related to  
Sustainability (ESG)**

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

**First: Introduction**

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

**.ESG**

Therefore, please be careful, accurate and transparent when filling out this form, and please attach the report form within the annual report prepared by the Board of Directors attached to the annual financial statements for the year 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: Environmental KPIs****Environmental Operations & Oversight (E1).1**

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

**Yes**

**The bank has developed a policy for sustainable finance integrated within its credit and investment policies as per the Central Bank of Egypt. The bank has also its own Environmental and Social Management System. This is addition to the sustainability strategy that includes ESG .KPIs for its different departments**

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

**Yes**

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

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

**Yes**

**The bank has developed a policy for sustainable finance integrated within its credit and investment policies as per the Central Bank of Egypt. The bank has also its own Environmental and Social Management System. This is addition to the sustainability strategy that includes ESG KPIs for its different departments. It is worth noting that, as part of the bank's keenness to support climate change, Abu Dhabi Islamic Bank issued its third carbon footprint report in November 2024. In this report, the bank measures the percentage of carbon emissions resulting from .the bank's internal operations**

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

**Yes**

**The Bank has its sustainability strategy that includes ESG KPIs for its different departments. It is worth noting that, Abu Dhabi Islamic Bank recycles paper waste (outdated documents) through a contracted company that converts these documents into a paste to be reused in the .manufacturing of cardboard products**

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

**Yes**

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

**.1 The use of clean 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**

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

**.inverter devices to reduce electricity consumption**

**The use of Green walls .5**

**In line with the goal of limiting global temperature rise to 1.5 degrees  
Celsius, ADIB-Egypt is committed to setting absolute emissions  
reduction targets, with a completion date of 2030. The bank aims to  
achieve a 42% reduction in Scope 1 and 2 emissions by 2030. As of 2023,  
ADIB-Egypt has already reduced its Scope 1 and 2 emissions by 6.4%,  
.achieving 15% of its overall emissions reduction target**

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

**No**

**The Bank has its sustainability strategy that includes ESG KPIs for its  
different departments with an aim to reduce the environmental impact of  
.the bank's internal and financial operations**

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

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

**Yes**

**The bank calculates the total percentage of carbon emissions through  
specialized consultancy firms. In this context, and for the third year in a**

.row, the bank issued 2023 carbon footprint report in November 2024

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### Energy sources usage and diversification (E3).3

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

Yes

The total energy consumption (electricity - water) is calculated annually.  
In addition to this, the total energy consumption (car fuel) is also  
calculated annually. We disclose these figures as part of our annual  
.Carbon Footprint report

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

Yes

:Energy consumptions are calculated as follows

.1 The annual electricity consumption

.2 The annual water consumption

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

Yes

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

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### Water Usage (E4).4

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

Yes

**.Water consumption rates are calculated annually**

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

**No**

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

## **Waste Management (E5).5**

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

**No**

**ADIB calculates the total weight of paper waste (outdated documents)  
that is processed and transformed into pulp to be reused in the  
manufacturing of cardboard products. The bank recycled 23.195 tons  
.during 2024**

## **Fifth: Social KPIs**

### **Gender Diversity & Pay Ratio (S1).1**

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

**Yes**

**ADIB Egypt published its 1st sustainability report in 2024 covering 2023  
where we disclosed the number of male and female employees and  
.related data**

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

**ADIB Egypt published its 1st sustainability report in 2024 covering 2023**

where we disclosed the number of male and female employees and related data. It worth mentioning that the percentage of male employees .to female employees is 71:29 for 2024

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

The classification is already set by the regulator. It is worth mentioning that the ratio of males to females in 2024 is 71:29. The females' percentage of Clerical Professionals is 35% while in Supervisory .professionals is 23%

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

All the information regarding the composition and meetings of the Board of Directors and its committees is disclosed to the regulatory authorities (Central Bank of Egypt / Financial Regulatory Authority). It worth mentioning that the females represent 10% in senior-level and executive .positions

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

ADIB Egypt didn't disclose the average pay ratio for males and females in its sustainability report, as salaries are determined based on the position, qualifications, and experience of employees. The bank ensures .fair and equitable remuneration regardless of the gender

## Employee Turnover rate (S2).2

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

ADIB Egypt published its 1st sustainability report in 2024 covering 2023 where we disclosed the number of male and female employees and related data. The annual percentage rate of turnover for full-time .employees is 16.9% for 2024

Does the company disclose the annual percentage rate of turnover for .2

**?part-time employees**

**The bank does not have part time employees, only full time and .outsourced**

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

**ADIB Egypt published its 1st sustainability report in 2024 covering 2023  
where we disclosed the number of male and female employees and  
.related data**

**Non-Discrimination (S3).3**

**Does the company follow a policy condemning sexual harassment and .1  
a non-discrimination policy based on any racial, religious, or gender  
?basis**

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

**Global Health & Safety Standards (S4).4**

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

**Egyptian Labor Law No. 12 of 2003, the fifth book on Occupational Safety  
.and Health**

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

**No injuries**

**Does the company offer trainings related to environmental, social AND .3  
Occupational Health and safety (OHS) issues for employees. If the**



**?answer is yes, please disclose the number of trainings hours**

**.training hours in 2024 3808**

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**Children & Forced Labor (S5).5**

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

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

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

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

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**Labor Rights (S6).6**

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

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

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

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

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**Sixth: Governance KPIs**

**Board Diversity (G1).1**

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

**Yes**

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

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

**Yes**

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

**Bribery / Anti-corruption (G2).2**

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

**Yes**

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

**Ethics and Code of Conduct (G3).3**

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

**Yes**

**The bank has a professional code of conduct**

## Data Privacy (G4).4

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

**Yes**

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

## Sustainability Reporting & Disclosure (G5).5

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

**Yes**

**ADIB Egypt first Sustainability Report for 2023 was published in 2024 .under the GRI initiative**

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

**Yes**

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

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

**Yes**

**The bank prepares a semi-annual report to present its efforts in sustainability and sustainable financing in line with the guiding principles of sustainability and sustainable financing mandated by the CBE. Added to that the Bank published its first Sustainability Report .under the GRI initiative**

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

**Yes**

**The bank established its own Charitable Foundation in 2020, through which the bank adheres to social responsibility standards in a clear .manner and with a specific strategy**  
**In order to ensure clarity and disclosure regarding social responsibility, Abu Dhabi Islamic Bank Egypt publishes work procedures for social responsibility internally and publishes its plans internally and externally, .in addition to supporting the Central Bank’s initiatives in this field**

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

**Yes**

**As a responsible member of the Egyptian society, we believe that “our society is our future”, so we strive to be a supportive pillar in its development, and we are proud to actively participate in building bridges towards a brighter and healthier future. The community's most pressing issues were the foundation of our Corporate Social Responsibility (CSR) strategy and are at the forefront of our commitments as we have supported numerous initiatives aimed at improving healthcare, education .and community development for people in need**  
**We always take proactive steps to identify the most pressing issues in the community, and we go as far as we can to reach to the people in need, no matter where they live. It is also important to note that sustainability is at the core of our values so that future generation can .live a better life**

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

**Yes**

The bank has undertaken many initiatives that in turn serve the community within the framework of social responsibility. Abu Dhabi Islamic Bank has done the following

- Establishing and equipping the intensive care unit within Ahl Masr Hospital to treat burn patients free of charge
- Preparing a room at Bahia Sheikh Zayed Hospital to treat breast cancer
- Equipping two rooms for the treatment of diabetic foot diseases at Sohag University Hospital
- Ramadan Boxes campaign for the year 1445 AH
- Financially supported TVET students to be enrolled at Elsewedy Electric Technical Secondary School for Dual Education and Training in 10th of Ramadan City
- Establishing and equipping isolation unit for bone marrow transplant patients within the Sohag Oncology Institute
- Establishing and equipping a unit for preserving and freezing marrow with nitrogen within the Sohag Oncology Institute

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#### External Assurance (G6).6

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

Yes

.All reports disclosed are assured by External parties

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