بنك مصر
BANQUE MISR

Building Tomorrow
Responsibly

Banque Misr 2025
Sustainability Report



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ABOUT this REPORT

Banque Misr (S.A.E.) is pleased to present its 2025 Sustainability Report, reflecting the Bank's ongoing commitment to environmental, social, and governance (ESG) principles and responsible banking. The report provides an overview of Banque Misr's sustainability performance, key initiatives, and progress during the year, while reinforcing the Bank's commitment to transparency, accountability, and constructive engagement with its stakeholders. Through this report, Banque Misr shares its achievements, challenges, and progress in embedding sustainability across its activities and decision-making processes.

Scope and Reporting Period

This Annual Sustainability Report covers Banque Misr's ESG performance for the reporting period from January 1, 2025, to December 31, 2025. Where relevant, the report may include information and data from prior periods to provide context, support comparability, or reflect the most recent available data.

The reporting scope primarily covers Banque Misr's headquarters and branches in Egypt and the United Arab Emirates, unless otherwise stated. The report also highlights the Bank's contribution to the United Nations Sustainable Development Goals and Egypt's Vision 2030, demonstrating alignment with national and international sustainability priorities.

Reporting Standards and Frameworks

Banque Misr has prepared this report in accordance with the GRI Standards 2021, reflecting its commitment to transparent, consistent, and internationally recognized sustainability reporting practices. The report also reflects alignment with other relevant sustainability and responsible banking frameworks, including the SASB Standards for Commercial Banks, the Task Force on Climate-related Financial Disclosures (TCFD) recommendations, and the United Nations Global Compact principles. These frameworks support the Bank's commitment to responsible business conduct, sound governance, and sustainable growth.

Forward-Looking Statements

This report may include forward-looking statements related to Banque Misr's sustainability strategy, business outlook, targets, initiatives, and future commitments. These statements may be identified by terms such as "will," "planned," "expected," "forecasted," or similar expressions.

Forward-looking statements reflect the Bank's current views and expectations; however, they are subject to risks, uncertainties, and external factors that may cause actual outcomes to differ from those anticipated. Banque Misr does not undertake any obligation to update or revise forward-looking statements, except where required by applicable laws or regulations.

Assurance

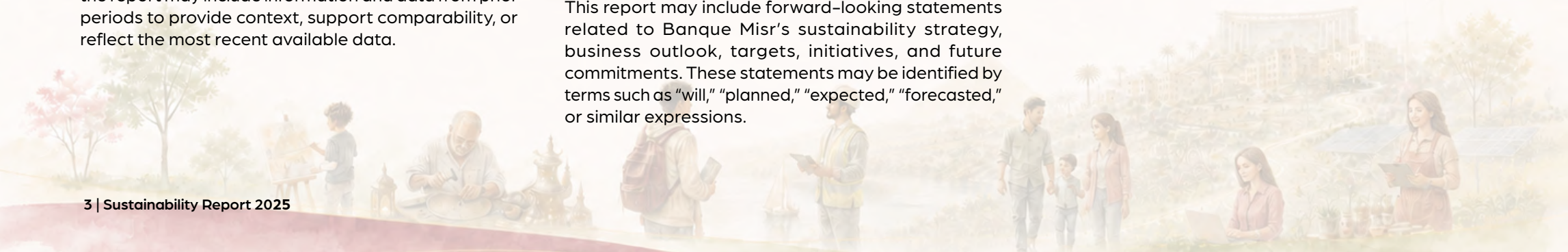
A limited assurance engagement has been conducted by Masader, a corporate sustainability consulting firm.

For more details, please refer to the Limited Assurance Statement.

Contact Point

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Message from Leadership

For more than a century, Banque Misr has played a significant role in supporting Egypt's economic and social development. This responsibility continues to shape the way we grow, serve our customers, invest in our people, and respond to the changing needs of the economy. As the banking sector continues to evolve, our focus remains on building a stronger, more agile and future-ready institution capable of creating lasting value for our customers, communities and stakeholders.

During 2025, we continued to advance our 2025 – 2028 strategy, progressing and monitoring more than 180 strategic initiatives across business and support functions. Our priorities around customer centricity, simplicity and efficiency, data and artificial intelligence, integrated offerings, and scalability and sustainable profit are helping us strengthen execution while improving the way we serve our customers and operate as an institution.

Our financial strength continues to provide the foundation for this ambition. In 2025, Banque Misr recorded total assets of EGP 4.205 trillion, customer deposits of EGP 2.935 trillion, total lending of EGP 1.317 trillion, shareholders' equity of EGP 409.95 billion and net profit after tax of EGP 100.87 billion. These results reinforce our capacity to finance businesses, support investment, expand access to financial services and contribute to Egypt's broader economic development.

Beyond financial performance, we view sustainability through the long-term value Banque Misr can create for the economy and society. During 2025, we continued to support responsible investment and financing opportunities that strengthen businesses, contribute to more efficient use of resources, and expand economic opportunity. This reflects our ambition to align commercial growth with Egypt's development priorities and help build a more resilient future for the next generation.

We also continued to accelerate our digital transformation. Technology, data and artificial intelligence are increasingly supporting more efficient operations, stronger risk management and improved customer experiences across our retail and corporate businesses. During the year, Banque Misr became the first in Egypt to obtain Tier IV Uptime Global Certification for the design of its primary data center infrastructure, marking an important milestone in strengthening the resilience of the infrastructure supporting its growing digital ecosystem.

Our commitment to inclusive banking remains equally important. Banque Misr served more than 21.6 million individual customers during 2025, while continuing to expand access to banking products and services for women, youth, persons with disabilities and underserved segments. Financial literacy initiatives reached more than 1.1 million participants, supporting the Bank's financial inclusion efforts and national financial inclusion priorities.

Our responsibility extends beyond financial services. During the year, Banque Misr invested EGP 1.5 billion in healthcare, education, community development and quality-of-life initiatives. At the same time, we continued investing in our people, delivering more than 927,000 hours of training to strengthen the capabilities required for the future of banking.

As we look ahead, our priority is to continue building a customer-focused, digitally enabled and responsible financial institution that combines resilience with innovation and sustainable growth. Through disciplined execution and continued investment in our customers, people and communities, we remain committed to supporting Egypt's development and creating enduring value for generations to come.



Mr. Hisham Ahmed Okasha
Chief Executive Officer

Hisham Okasha

Message from Leadership

Sustainability at Banque Misr is increasingly defined by integrating environmental, social and governance considerations into governance, risk management, financing activities and day-to-day decision-making. During 2025, our focus was on strengthening the structures, capabilities and processes needed to embed these commitments into business practice.

Strong governance remains fundamental. Banque Misr's sustainability framework combines Board-level oversight through the Board Sustainability & Sustainable Finance Committee- BSSFC, executive leadership, a dedicated Sustainability and Sustainable Finance function, and approximately 80 Sustainable Finance Champions across the Bank. The Banque Misr Sustainability Academy further supports internal capabilities in sustainable finance and ESG risk. During the year, the Bank issued its ESG Risk Management Policy and continued advancing its Environmental and Social Management System, clarifying responsibilities and strengthening the integration of environmental and social considerations into financing decisions.

We advanced our sustainable finance approach by integrating ESG considerations into relevant financing and investment activities and maintaining partnerships with development finance institutions and international financial organizations. These partnerships provide technical expertise, capacity building and access to sustainable finance opportunities.

Supporting clients through the transition remains an important priority. As environmental and climate-related requirements increasingly influence international markets, we are raising awareness of carbon-related regulations, emissions data requirements and evolving market expectations, while helping clients identify opportunities in energy efficiency, renewable energy, cleaner production and sustainable finance.

Climate action also remained an area of progress. Banque Misr expanded its financed-emissions assessment to seven carbon-intensive sectors using 2024 portfolio data: Oil & Gas, Construction & Real Estate, Transport, Power Generation, Iron & Steel, Cement and Agriculture.

Within our operations, we continued to advance responsible environmental management through waste segregation and management, waste-traceability certificates, reuse of obsolete equipment and further digitization of paper-based processes.

Looking ahead, priorities include further strengthening the Environmental and Social Management System, developing sector-specific assessment tools, enhancing climate-risk assessment, integrating ESG considerations into lending and investment decisions, and building capabilities across relevant functions.

By strengthening the governance, systems and capabilities underpinning our sustainability agenda, Banque Misr aims to support informed decision-making, resilient client relationships and Egypt's transition toward a more inclusive, resilient and sustainable economy.



Dr. Suzan Hamdy
Chief Sustainability and Sustainable Finance Officer

Suzan Hamdy

2025 Sustainability **Highlights**

Environmental Management

119,169 MWh
Total Energy Consumed in 2025

82,652 $mtCO_2e$
Total Absolute Scope 3 Emissions in 2025

63,116 $mtCO_2e$
Total Absolute scope 1+2 Emissions in 2025



Social Impact

EGP 1.5 Bn
Total Community Donations and Investments

1,121,653
Financial Literacy Sessions Participants

61
Net Promoter Score (NPS)

95%
Commercial Satisfaction Score

81%
Customer Satisfaction Score (CSAT)

Human Capital

37.6%
Representation of Female Employees in our Workforce

927,589
Hours of Training Delivered to our Employees Positions

22.5%
Female Representation in Middle Management Positions

33.9%
Female Representation in New Hires

81.6%
Of our Total New Hires are Under 30 Years Old

18,994
Total no of Trainees on Health and Safety

2025 Sustainability **Highlights**

Governance

97%
Mandatory Compliance Training Completion Rate

56%
Independent Members Representation in the Board

11.1%
Female Representation in the Board

Inclusive and Digital Banking

21.7 Mn
Total Number of BM Customers

840,958
Total No. of BM E-Wallet Customers

27.5%
Female BM E-Wallet Customers

44.3 Mn
No. of Retail Internet Banking Transactions

EGP 2,814 Bn
Retail Internet Banking Transaction Value



Banque Misr
Overview

About Banque Misr

Banque Misr, established in 1920 by economist Mohamed Talaat Harb Pasha, is Egypt's first nationally owned bank, founded to mobilize domestic savings and channel them toward inclusive economic and social development. Over more than a century, the Bank has played a significant role in advancing key sectors including textiles, insurance, transportation, aviation, tourism, housing, agriculture, food industries, financial services, and information and communications technology (ICT), contributing to Egypt's economic transformation.

Today, Banque Misr continues to support sustainable development through a diversified portfolio of investments and equity participations that promote enterprise growth, job creation, and economic stability. With a paid-up capital of EGP 110 billion and a workforce of more than 25,000 employees, the Bank operates through a nationwide network of 889 digitally integrated branches, enhancing access to financial services and advancing financial inclusion across Egypt.

The Bank has developed strong capabilities in executing complex and large-scale transactions across multiple industries, delivering comprehensive financial solutions supported by digital innovation.

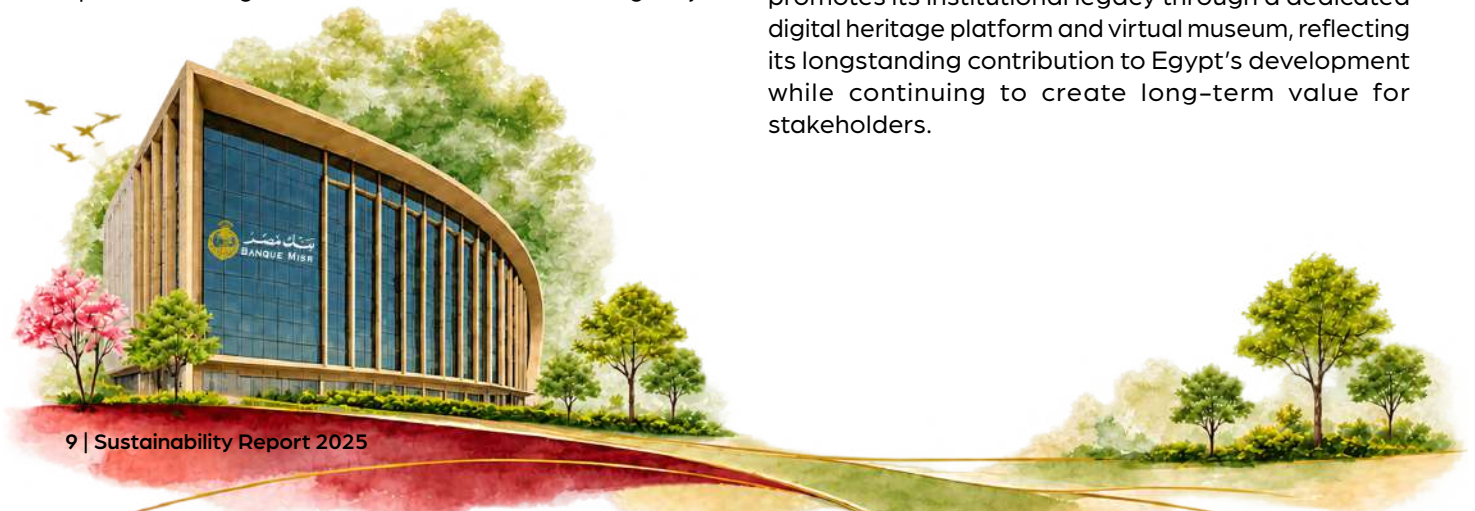
Its integrated approach is reinforced through coordinated activity across Global Transaction Banking, Direct Investments, and Retail Banking, as well as collaboration with affiliated entities including CI Capital, BM Lease, and Corplease. Supported by a strong capital base and extensive structuring expertise, Banque Misr plays a leading role in arranging, underwriting, and syndicating major financing transactions in Egypt, Africa, and the MENA region.

Beyond its financial role, the Bank preserves and promotes its institutional legacy through a dedicated digital heritage platform and virtual museum, reflecting its longstanding contribution to Egypt's development while continuing to create long-term value for stakeholders.

25,000+
BM Employees

889
Branches across Egypt

EGP 110Bn
BM Paid-up Capital



Our Values and Institutional Culture

The Bank's continued growth and resilience are rooted in a strong set of values that guide its decisions, relationships, and long-term vision. These principles shape how the Bank serves its customers, supports its employees, manages its responsibilities, and contributes to sustainable development and dedication to supporting national development and shared prosperity.

VALUES THAT SHAPE OUR IMPACT

Our values guide our actions, decisions, and the way we create lasting value for our customers, people, communities, and Egypt.

CUSTOMER FOCUS

Remains at the heart of the Bank's approach, ensuring that products, services, and financial solutions are designed to meet the evolving needs of individuals, businesses, and communities.

INNOVATION

Drives continuous improvement across operations and customer experience, enabling the Bank to leverage technology and new ideas to deliver accessible, efficient, and secure banking services.

ADAPTABILITY

Enables the Bank to respond effectively to changing market conditions, emerging opportunities, and evolving stakeholder expectations while maintaining a forward-looking perspective.

RESPONSIBILITY

Underpins the Bank's commitment to sound governance, ethical business conduct, and sustainable value creation, ensuring that economic growth is pursued alongside positive environmental and social outcomes.

PRIDE AND BELONGING

Reflect the Bank's deep connection to its heritage, people, and purpose, inspiring a culture of excellence, integrity, and dedication to supporting national development and shared prosperity.

"Guided by our values, we are committed to building a stronger economy, a better society, and a more sustainable tomorrow."

Our Market Presence

Banque Misr's extensive domestic, regional, and international presence strengthens cross-border financial connectivity and supports the facilitation of international trade and investment flows. As one of the largest banking networks in Egypt, the Bank operated 889 branches nationwide, complemented by an advanced network of approximately 6,150 ATMs equipped with the latest technological innovations, enhancing accessibility and convenience for customers across the country.

Beyond its domestic operations, Banque Misr maintains a growing international presence through a network of overseas branches, subsidiaries, representative offices, and correspondent banking relationships.

Its international operations include five branches in the United Arab Emirates and one branch in France, subsidiaries in Lebanon, Germany, and Djibouti, and representative offices in China, Russia, South Korea, Italy, and Kenya. This global footprint is further supported by an extensive network of correspondent banks covering all regions of the world, enabling the Bank to better serve clients engaged in international business activities and facilitate cross-border trade and investment.

Together, these capabilities reinforce Banque Misr's role as a trusted financial partner connecting Egypt with regional and global markets while supporting economic cooperation and sustainable growth.

Global Presence

Its regional and international network enhances cross-border financial connectivity, strengthening its capacity to facilitate international trade and cross-border investment flows.

6 Branches

United Arab Emirates
France

3 Subsidiaries

Lebanon
Germany
Djibouti

5 Representative Offices

China
Russia
South Korea
Kenya
Italy

Expanding Presence

Somalia
Saudi Arabia
Kenya



Sustainable Banking Solutions

Banque Misr delivers a diversified portfolio of banking and financial services designed to support individuals, businesses, investors, and institutions throughout their growth journeys.

Through its integrated business model, the Bank expands access to finance, facilitates investment, promotes entrepreneurship, and strengthens economic resilience.

By combining customer-centric solutions, digital innovation, and specialized expertise, Banque Misr contributes to sustainable development while creating long-term value for customers, shareholders, and the wider economy.

Corporate and Institutional Banking

Banque Misr provides tailored financing, trade finance, treasury, and advisory solutions that support business growth, investment, and economic activity across key sectors.

MSME Banking

Banque Misr supports micro, small, and medium enterprises through dedicated financing, transaction banking, payment solutions, and advisory services that help businesses strengthen operations, pursue growth opportunities, and contribute to job creation.

Retail Banking and Financial Inclusion

Through accessible banking products, digital channels, payment solutions, and financing services, the Bank enhances customer convenience and advances financial inclusion across diverse customer segments.

Investment and Capital Markets

Through its Investment and Capital Markets Division, Banque Misr supports capital market development through asset management, mutual funds, strategic investments, portfolio management, and investment banking services. These activities facilitate capital mobilization, support business expansion, and contribute to long-term economic growth.



Our Responsible Financial Services

Banque Misr delivers a diverse range of banking and financial solutions designed to meet the evolving needs of individuals, businesses, and institutions. Its integrated service offering spans retail banking, corporate and syndicated finance, MSME banking, global transaction banking, treasury and financial institutions, investments, and capital markets.

Through customer-centric products, digital banking capabilities, and dedicated relationship management, the Bank supports its customers in achieving their financial objectives while contributing to economic development and private sector growth. Banque Misr also promotes financial inclusion and financial literacy by expanding access to banking services and developing solutions that address the needs of underserved and diverse customer segments.

By combining innovation, accessibility, and responsible banking practices, the Bank continues to create sustainable value for its customers, communities, and the broader economy.

OUR LOCATIONS

889
Branches in Egypt

5
Branches Across the UAE

1
Branch in France

Our Customers

25,435
Employees

21,665,690
BM Customers

2nd
Largest Bank in Egypt

Sustainable Growth and Value Creation

EGP 409.95Bn
Shareholder Equity

EGP 1,158.39Bn
Total Investment

EGP 100.87Bn
Net Profit after Tax

EGP 711.6Bn
Total Corporate Lending

Creating Social Value

EGP 1.5Bn
Total Community Donations

EGP 534.9Mn
Donations Contributed to Healthcare Sector

EGP 722.5Mn
Donations Contributed to Community Development

EGP 189.4Mn
Donations Contributed to Education Sector

Awards and Recognition

Banque Misr's continued recognition by leading regional and international institutions reflects its commitment to delivering long-term value for customers, communities, and the broader economy.

Throughout 2025, the Bank received **prestigious awards and industry recognition** across key areas of its business, acknowledging excellence in financial performance, innovation, customer service, digital transformation, and sustainable banking practices. These achievements underscore the trust placed in the Bank by its stakeholders and demonstrate the effectiveness of its strategy in delivering resilient, inclusive, and future-focused financial solutions.

As Banque Misr continues to advance its sustainability journey, these recognitions serve as a testament to its commitment to responsible growth, operational excellence, and supporting Egypt's broader sustainable development objectives.

The European Magazine Awards

- Best CSR Bank – MENA
- Best Marketing Campaign – MENA
- Best Treasury and Cash Management Services – MENA
- Best Banking Brand – MENA
- Best Liquidity Management Provider –MENA
- Best Foreign Exchange Banking Provider –MENA
- Best Corporate Governance Bank – MENA
- Best Audit & Risk for Development of Internal Audit Best Practice - MENA

Cosmopolitan The Daily Magazine Awards

- Best Real Estate Bank – Egypt
- Best CSR Bank – Egypt

World Business Outlook Magazine Awards

- Best Internal Audit – Egypt
- Best Retail Bank – Egypt

Euromoney Magazine Islamic Finance Award

- Islamic Finance Deal of the Year – Egypt

Global Finance Award

- Best Provider of Short-Term Investments/Money Market Funds – Middle East

Euromoney Magazine Awards for Excellence

- Best Bank for Large Corporate – Egypt
- Best Bank for Corporate Social Responsibility – Egypt

The Global Economics Magazine Awards

- Best Corporate Bank – Egypt
- Best Initiatives in Financial Inclusion – Egypt

Euromoney Magazine Trade Finance Survey Rankings

- Ranked 1 Overall – Large Corporate – Egypt
- Rank 2 Overall – Egypt
- Rank 2 Products – Egypt
- Rank 2 Technology – Egypt
- Rank 2 Client Service - Egypt

International Business Magazine Awards

- Best Internal Audit Bank – Egypt
- Best Bank for Treasury Services – Egypt
- Best Corporate Social Responsibility Bank – North Africa

ISO Certificates from EUROCERT

- ISO Certificate 9001:2015 in the field of Quality Management System
- ISO Certificate 14001:2015 in the field of Environmental Management System
- ISO Certificate 45001:2018 in the field of Occupational Health and Safety Management System
- ISO Certificate 37000:2021 in the field of Organization Governance
- ISO Certificate 37301:2021 in the field of Compliance Management System
- ISO Certificate 20400:2017 in the field of Sustainable Procurement Management System
- ISO Certificate 9001:2015 in the field of total quality management

ISO Certificates from SWTUV

- ISO 31022:2020 Guidelines for the Management of Legal Risk
- ISO 9001:2015 for Quality Management System – Legal
- ISO 9001:2015 for Quality Management System – Internal Audit
- ISO 10015:2019 Competence Management and People Development in the field of Internal Audit

Global Brands Magazine Awards

- Best Corporate Bank – Egypt
- Best Retail Bank – Egypt
- Best Digital Bank – Egypt

Asian Banking and Finance Magazine Award

- Mobile Banking Initiative of the Year – Egypt

Control Case Company

- PCI PIN Security Certification - ATM
- Payment Card Industry Data Security Standard (PCI DSS v4)

Brands Review Magazine Awards

- Best CSR Bank – Egypt
- Best Digital Bank – Egypt
- Best Investment Bank – Egypt

International Finance Magazine Awards

- Best CSR Bank – Egypt
- Best Financial Inclusion Bank – Egypt

Euromoney Magazine Cash Management Survey Ranking

- Leading Position in the Cash Management Survey – Egypt

MEA Finance Magazine Award

- Best Payments Inclusivity Initiative - The Middle East & Africa

Global Business Outlook Magazine Award

- Fastest Growing Corporate Bank - Egypt

BSI Company

- ISO SEC 27001:2022 Information Security Management System (ISO 27001)

EMEA Finance Achievement Awards 2024

- Best Restructuring House – Africa
- Best Structured Finance Deal – Africa
- Best Structured Finance Deal – North Africa
- Best Refinancing Deal – North Africa
- Best Restructuring – North Africa
- Best Agricultural Deal – Africa
- Best Tourism Deal – Africa
- Best Real Estate Deal – Africa
- Best Sustainability Deal – Africa
- Best Petrochemicals Deal – Africa
- Best Maritime Deal – Africa
- Best Local Currency Loan – North Africa
- Best Syndicated Loan – Africa
- Best sub-sovereign Syndicated Loan – Africa

Qorus Reinvention Awards

- Best AI & digital Experience Platform – MEA

Global Finance GW Platt World's Best Foreign Exchange Banks & FX Tech Award 2026

- Best Foreign Exchange Bank – Egypt

Middle East Technology Excellence Award

- AI – Banking Award – Egypt

World Business Stars Magazine Awards

- Best CSR Bank – Egypt
- Best SME Bank – Egypt

Bloomberg's Syndicated Loans League Table

- Ranked as the Second-largest bank in Egypt in both "Bookrunner" and "Mandated Lead Arranger" Categories as of the end of Q3 2025

Global Banking & Finance Awards

- 105 Years of Excellence Banking – Egypt
- Best Bank for Social Media Content – Egypt

Uptime Institute Certificate

- Uptime global Certifications for Tier IV Data Center Infrastructure Design

Top Employer Institute Certificate

- Recognized as top employer for 2025

Euromoney Magazine Real Estate Award

- Best Real Estate Bank – Egypt

The Business Pinnacle Awards

- Leading Corporate Bank of the Year – Egypt
- Most Sustainable Corporate Lending Bank – Egypt

World Economic Magazine Awards

- Best CSR Bank – Egypt
- Best Corporate Bank – Egypt
- Best Retail Bank – Egypt

Global Business and Finance Magazine Awards

- Best SME Banking Bank – Egypt
- Most Reliable Saving Bank – Egypt
- Leading Corporate Bank – Egypt
- Best Digital Bank – Egypt

Strategic Partnerships for Sustainable Growth

Banque Misr recognizes that achieving sustainable development requires strong collaboration across the financial sector and the broader sustainability ecosystem.

Through active participation in leading national and international initiatives, the Bank continues to strengthen its responsible banking practices, advance sustainable finance, and contribute to Egypt's long-term economic, social, and environmental priorities.

These partnerships provide valuable platforms for knowledge exchange, capacity building, and alignment with evolving sustainability standards. They also support the Bank's efforts to integrate environmental, social, and governance (ESG) considerations into its operations, enhance financial inclusion, promote ethical business conduct, and support the transition toward a more resilient and sustainable economy.

United Nations Global Compact

Banque Misr remains committed to the principles of the United Nations Global Compact, the world's largest corporate sustainability initiative.

By aligning its practices with the UNGC's ten principles covering human rights, labour standards, environmental responsibility, and anti-corruption, the Bank reinforces its commitment to conducting business with integrity and accountability.

As the first national bank in Egypt to join the initiative, Banque Misr continues to uphold high standards of ethical conduct, responsible governance, and sustainable business practices, while supporting broader efforts to create long-term value for stakeholders and society.

The Federation of Egyptian Banks

Banque Misr maintains a strong relationship with the Federation of Egyptian Banks, which plays a key role in supporting the banking sector's development and facilitating alignment with regulatory requirements and market expectations.

Through this engagement, the Bank contributes to sector-wide dialogue, benefits from shared expertise, and participates in initiatives that strengthen the resilience and sustainability of Egypt's banking industry.

The partnership supports Banque Misr's efforts to advance responsible banking practices, enhance operational excellence, and foster collaboration across the financial sector in support of sustainable economic growth.

UNEP Finance Initiative: Principle of Responsible Banking

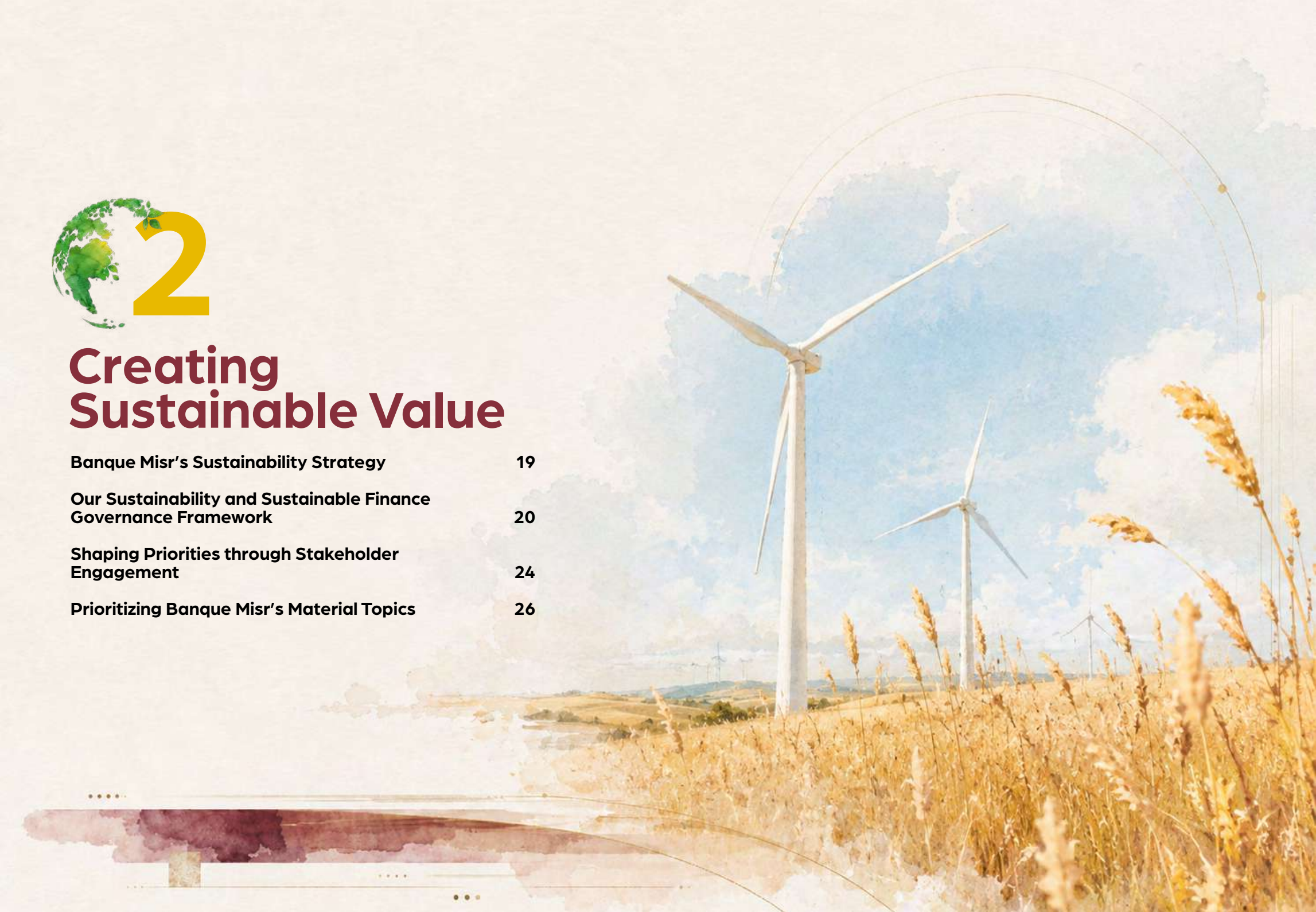
As a signatory to the Principles for Responsible Banking since 2019, Banque Misr continues to align its business activities with the objectives of sustainable development and responsible finance. The framework supports the integration of ESG considerations into strategic decision-making, risk management, product development, and stakeholder engagement.

Through its commitment to the Principles for Responsible Banking, the Bank seeks to maximize its positive contribution to society and the environment while strengthening its ability to address emerging sustainability challenges. This ongoing commitment supports national development priorities, advances the United Nations Sustainable Development Goals (SDGs), and contributes to building a more inclusive, resilient, and sustainable future.

2

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Banque Misr's **Sustainability Strategy**

Banque Misr's 2025–2028 strategy provides a clear roadmap for sustainable growth, operational excellence, and long-term value creation. The strategy is designed to strengthen the Bank's competitiveness, enhance customer experience, accelerate innovation, and support responsible growth while maintaining resilience in an evolving economic environment. The Bank continues to drive the execution of its strategic priorities through a coordinated portfolio of initiatives across business and support functions, ensuring alignment between strategic objectives, operational performance, and stakeholder expectations.

The strategy is built around five interconnected pillars that guide decision-making and shape Banque Misr's future direction.

Customer Centricity

Banque Misr places customers at the centre of its strategic decision-making process. Through a deeper understanding of customer needs and expectations, the Bank continuously enhances its products, services, and delivery channels to provide a seamless and accessible banking experience. This customer-focused approach supports stronger relationships, promotes trust, and enables the Bank to deliver sustainable value to individuals, businesses, and communities across Egypt.

Simplicity & Efficiency

The Bank is committed to streamlining processes, enhancing operational effectiveness, and fostering a culture of continuous improvement. By simplifying internal procedures and optimizing the use of resources, Banque Misr aims to improve service quality, strengthen responsiveness, and create a more agile organization capable of adapting to changing market dynamics. This focus contributes to long-term operational resilience and responsible resource management

Scalability & Sustainable Profit

Banque Misr seeks to achieve sustainable growth by strengthening its business model, expanding opportunities across key market segments, and enhancing long-term profitability. The Bank's approach focuses on balancing growth ambitions with prudent management practices, ensuring that financial performance supports long-term value creation for shareholders while contributing to broader economic development.

Data & AI

Recognizing the growing importance of data-driven decision-making, Banque Misr continues to strengthen its capabilities in data management, analytics, and emerging technologies. By leveraging data insights, the Bank aims to enhance performance monitoring, improve operational efficiency, support informed decision-making, and deliver more personalized customer experiences. This pillar also supports greater transparency, accountability, and strategic agility across the organization.

Integrated Offering

Banque Misr is focused on delivering a more connected and comprehensive banking experience through the integration of products, services, and customer solutions. By strengthening collaboration across business lines and leveraging the capabilities of the wider Banque Misr Group, the Bank seeks to provide holistic solutions that address evolving customer needs while creating additional value across its ecosystem.

Driving Strategy Through Execution

Effective execution remains central to achieving the Bank's strategic ambitions. Throughout 2025, Banque Misr continued to advance and monitor more than 180 strategic initiatives across business and support functions, ensuring alignment with its strategic priorities and long-term objectives. The Bank also continued to strengthen organization-wide awareness and ownership of its strategy, fostering accountability and alignment across all levels. Through this strategic framework, Banque Misr continues to build a resilient, customer-focused, and future-ready institution that is well-positioned to create sustainable value for its customers, employees, shareholders, and the communities it serves.

Our Sustainability and Sustainable **Finance Governance Framework**

Sustainability is integrated into the way Banque Misr conducts its business, guiding financial activities in line with economic, environmental, social, and governance (EESG) considerations.

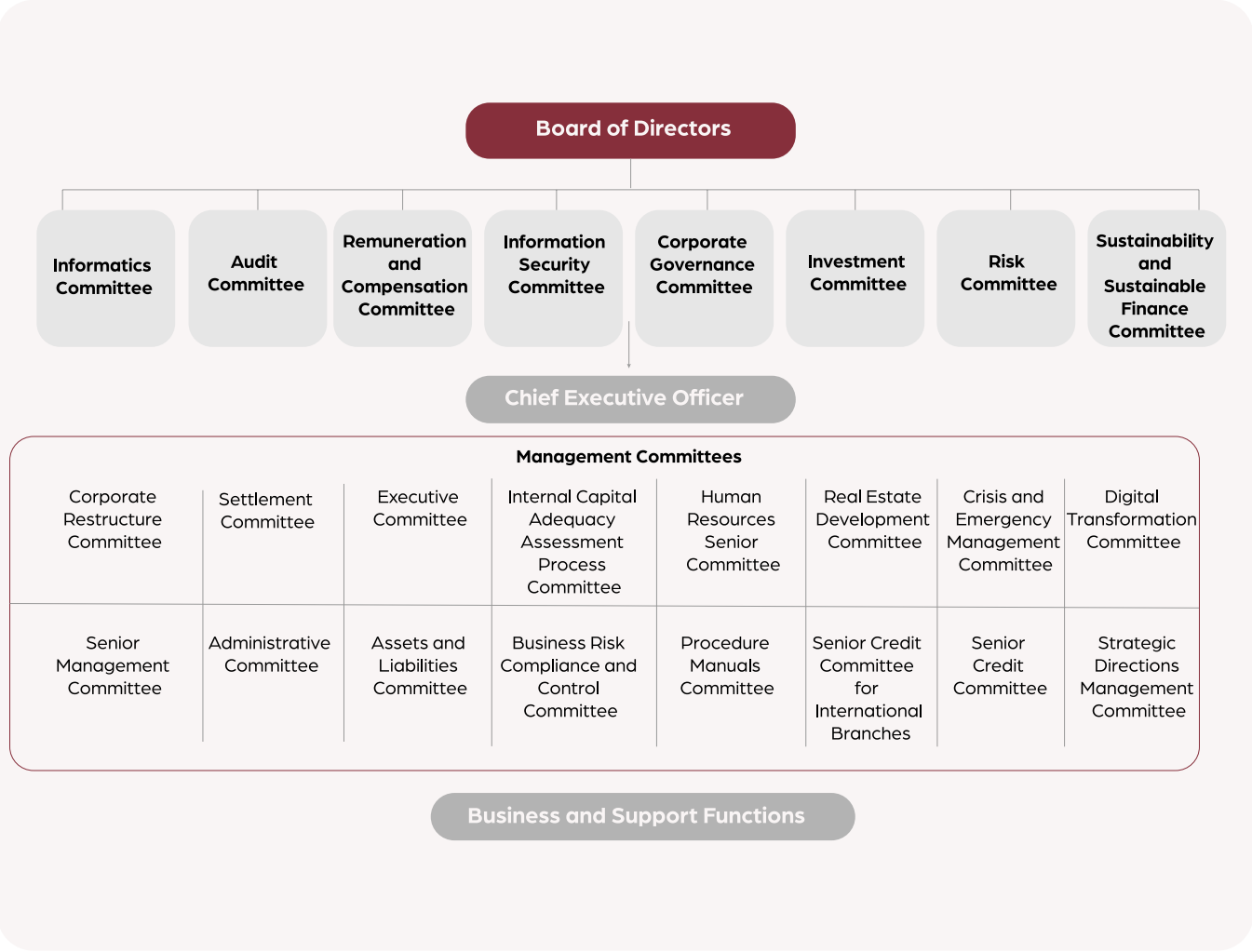
As a leading national financial institution, the Bank recognizes its responsibility to contribute to Egypt's economic progress while promoting sustainable practices that create lasting value for stakeholders and society.

To support this commitment, Banque Misr has established a robust governance framework that embeds sustainability across the organization.

This approach combines strategic direction from senior leadership with active participation from employees across all levels, fostering shared accountability and ensuring that sustainability objectives are reflected throughout the Bank's operations and decision-making processes.

Governance Structure

Banque Misr has put in place a strong governance framework that embeds sustainability within its strategic decision-making processes. This structure is designed to reinforce accountability, strengthen oversight, and encourage collaboration across functions, ensuring that environmental, social, and governance (ESG) considerations are consistently reflected in how the Bank operates and evolves.



Governance for Sustainable Growth

Banque Misr has established a strong governance structure composed of four key bodies that collectively steer the Bank's sustainability direction.

These entities ensure that environmental, social, and governance (ESG) considerations are fully integrated into decision-making, risk management, and long-term strategy. Together, they strengthen oversight, improve ESG performance, and support the identification of emerging risks and opportunities.

Sustainability & Sustainable Finance Board Committee

This board-level committee sets the strategic direction for the Bank's sustainability approach. It ensures that ESG priorities are embedded within overall corporate strategy, internal policies, and globally recognized standards. The committee brings together executive and non-executive board members, along with senior representatives from key functions including sustainability, risk, compliance, and finance, ensuring well-rounded oversight and alignment.

Executive Leadership Committee for Sustainability

This senior governance body is responsible for supervising the execution of ESG initiatives across the Bank. It ensures that sustainability actions are effectively translated into operations and remain aligned with Banque Misr's strategic objectives and industry benchmarks, reinforcing accountability at the highest management level.

Sustainability & Sustainable Finance Function

This function serves as the operational driver of the Bank's sustainability agenda. It works to embed ESG principles into daily operations and long-term planning by identifying sustainability-related risks and opportunities, developing and monitoring internal policies, ensuring compliance with reporting requirements, and coordinating ESG initiatives across all business areas.

Sustainable Finance Champions Network (SFCN)

The SFCN is a cross-functional network of around 80 representatives from across the Bank. These champions play a vital role in advancing the sustainability agenda by supporting data collection, developing ESG-related metrics, proposing practical implementation strategies, and encouraging a culture of sustainability through active engagement and leadership by example.

BM UAE – Strengthening Internal ESG Awareness

Within BM UAE, the ESG Taskforce supported the integration of sustainability into the Bank's internal culture by communicating sustainability-related issues to employees. These efforts helped strengthen internal awareness and maintain visibility of sustainability considerations across the UAE operations, complementing Banque Misr's broader efforts to build ESG knowledge and engagement across the organization.

Building an ESG-Ready Workforce

Banque Misr places strong emphasis on developing internal capabilities to ensure sustainability is embedded across all levels of the organization.

In this context, the Bank established the Banque Misr Sustainability Academy in partnership with Development Finance Institutions (DFIs), the United Nations Environment Program Finance Initiative (UNEP FI), and the Egyptian Banking Institute (EBI).

The academy aims to equip employees with the knowledge and practical tools needed to integrate ESG considerations into their daily responsibilities, strengthening the Bank's long-term sustainability readiness.

The academy delivers tailored learning pathways designed for different audiences:

Board Members and Senior Leadership:

Strategic-level sessions and discussions focused on sustainability direction, governance priorities, and global best practices.

Middle Management and Technical Specialists:

Focused training on areas such as sustainable finance, risk management, credit evaluation, and ESG reporting frameworks.

Customers and External Partners:

Capacity-building workshops that support clients in adapting to sustainable finance requirements and evolving regulatory expectations.

All Employees:

Awareness-building programs designed to foster a shared understanding of sustainability and encourage organization-wide engagement.



Responsible ESG Risk Governance & Sustainable Finance Approach

At Banque Misr, environmental, social, and governance (ESG) considerations are structurally embedded within the Bank's risk management practices to safeguard long-term value creation and promote responsible financing.

The approach ensures that environmental, social, and climate-related risks are systematically identified, assessed, and addressed across lending and investment activities, in line with national priorities and internationally recognized benchmarks.

Integration of the ESG Risk Management Framework

To solidify this mandate, the Bank officially released and made available its comprehensive Environmental, Social, and Governance (ESG) Risk Management Policy in August 2025. Operating under the Enterprise Risk Management (ERM) function, this policy defines a clear risk governance structure rooted in a Four Lines of Defence (4LOD) model, establishing transparent ownership and accountability across client-facing business teams, risk functions, internal audit, and regulatory bodies.

The framework prioritizes data management and robust reporting, focusing heavily on climate-related considerations by identifying physical and transition risks that could impact client default rates and overall portfolio stability.

Structured Implementation of the ESMS

Banque Misr's transition from foundational policy to operational execution advanced significantly during 2025 through the rollout of its Environmental and Social Management System (ESMS). Supported by Standard Operating Procedures (SOPs) updated to govern execution workflows, the ESMS requires thorough due diligence, client screening against the Bank's E&S Exclusion List, and a quantitative risk scorecard approach to assign one of five risk categories (Very High to Very Low Risk).

Regulatory Compliance and Global Alignment

Transparency, rigorous oversight, and strict alignment with domestic and international lending criteria remain central to the department's governance model. The Bank continuously adapts its operational manuals, including the deployment of sector-specific checklists, to ensure its quantitative scoring methodologies reflect evolving regulatory landscapes and Development Financing Institution (DFI) commitments.

Accordingly, Banque Misr's ESG risk governance practices strictly adhere to:

- **National Frameworks:** Regulatory instructions and sustainable finance guidelines from the Central Bank of Egypt (CBE), the Egyptian Environmental Law, Egyptian Labor Law, and the strategic objectives of Egypt's Vision 2030.
- **International Performance Standards:** Globally recognized best practices, including the International Finance Corporation (IFC) Performance Standards, the European Bank for Reconstruction and Development (EBRD) Performance Requirements, and the World Bank Environmental and Social Standards (ESS).
- **Strategic Risk Research:** Forward-looking analysis, such as evaluating the implications of the Carbon Border Adjustment Mechanism (CBAM) definitive phase, to inform the bank's broader sectoral strategies and portfolio positioning.



Shaping Priorities through **Stakeholder Engagement**

Shaping priorities at Banque Misr is grounded in continuous and structured stakeholder engagement, ensuring that decisions reflect real needs, expectations, and evolving market and societal conditions.

Through ongoing dialogue with internal and external stakeholders, the Bank strengthens its understanding of emerging risks and opportunities while aligning strategic direction with long-term sustainable value creation. This engagement is conducted through formal and regular channels, supported by clear communication, enabling stakeholders' perspectives to be consistently integrated into both strategic planning and day-to-day operations. As a result, stakeholder insights play a direct role in guiding priorities, reinforcing transparency, strengthening trust, and supporting responsible growth across the organisation.

Stakeholder Group	Description	Ways we Interact	Key Topics of Interest
Shareholders and Investors	Shareholders and investors are key stakeholders who support the Bank's long-term growth and financial stability. Engagement focuses on transparent communication of performance, strategy, and sustainable value creation.	Meetings, annual reports, general assembly meetings, press releases	Financial performance, growth, dividends, risk management, ESG transparency.
Employees	Employees are a core stakeholder group supporting Banque Misr's performance through engagement, wellbeing, inclusion, and continuous development. The Bank focuses on building a supportive and productive work environment, including flexible work arrangements and structured performance management.	Conference calls, internal communications, engagement surveys, webinars and workshops, annual performance reviews	Workplace wellbeing, diversity & inclusion, hybrid work, pay & rewards, skills development, performance & career growth.

Shareholders Group	Description	Ways we Interact	Key Topics of Interest
Government & Regulators	Regulators and government bodies guide compliance, financial sector stability, and policy alignment. The Bank engages with them to ensure adherence to regulations and support national priorities such as financial inclusion and sustainable finance.	Emails, formal letters, meetings, reports.	Regulatory compliance, sustainable finance, financial inclusion, digital transformation, data privacy.
Customers & Clients	Clients and customers include individuals and businesses who rely on Banque Misr's financial services. The Bank focuses on delivering secure, accessible, and digitally enhanced banking solutions while supporting financial inclusion and customer satisfaction.	Relationship managers, client surveys, digital platforms, call centers, physical branches, and social media channels.	Data security, digital banking experience, financial inclusion, service quality, financial literacy, sustainable products.
Citizenry	Citizenry includes local communities, NGOs, and civil society groups. The Bank supports social and economic development through community investment, education, and financial empowerment initiatives.	In-person discussions with NGOs, community representatives, and advocacy groups.	Community development, financial literacy, education support, infrastructure, entrepreneurship, and CSR initiatives.
Vendors & Strategic Partners	Vendors and strategic partners support the Bank's operations and procurement processes. Engagement focuses on responsible sourcing, fair evaluation, and efficient contract management to ensure operational quality and transparency.	Periodic meetings, conference calls, emails	Pricing and quality, supplier evaluation, contract management, ethical sourcing, payment terms.

Prioritizing
Banque Misr's ESG Topics

In 2025, Banque Misr conducted a review of the material topics identified in 2024 to confirm their continued relevance and reassess their relative priority for the reporting period. The existing material topic list was retained, supporting continuity and year-on-year comparability.

The review was conducted through a double materiality lens. Impact materiality considers the significance of the Bank's actual and potential impacts on people, the environment and the economy, while financial materiality considers sustainability-related risks and opportunities that could affect the Bank's financial performance, resilience and long-term value creation. The prioritization considered stakeholder expectations, the Bank's 2025-2028 strategy, regulatory and market developments, peer benchmarking and ESG research, together with 2025 performance and progress. These inputs informed the reassessment of each topic's relative significance while preserving the existing material topic list.

Process for Determining and Prioritizing Material Topics

Phase 1:
Material Topic Review

Banque Misr reviewed its existing material topics to confirm their continued relevance in light of developments during the reporting period.

The review considered the Bank›s strategic priorities, stakeholder expectations, sustainability commitments and evolving ESG considerations, while preserving continuity with the previously identified topics.

Phase 2:
Evaluation of Relevance and Significance

Each material topic was assessed for continued relevance and relative significance through a multi-layered review. This included desktop research on emerging ESG trends, regulatory developments and global sustainability priorities; peer benchmarking across local, regional and international financial institutions; and review of leading frameworks and standards, including GRI, SASB and IFRS Sustainability Disclosure Standards. ESG rating methodologies and assessment criteria, including S&P Global and MSCI, were also considered. Internal engagement with Sustainability, Risk, Strategy, Compliance and Communications provided further insight into 2025 initiatives, performance, impacts, risks and opportunities.

Phase 3:
Validation and Prioritization

The assessment outcomes were reviewed internally to validate the continued relevance of the material topics and determine their relative priority for 2025.

Prioritization considered Banque Misr's strategic direction, stakeholder expectations, sustainability performance and evolving ESG risks and opportunities. The resulting priorities reflect the relative significance of the Bank's existing material topics for the 2025 reporting period and their alignment with the Bank's sustainability strategy and enterprise risk management approach.

Assessment of Material Topics' IROs, Prioritization and 2025 Performance and Progress

The table below presents Banque Misr's 2025 double materiality assessment and prioritization in an integrated view. The material topic list remains unchanged from 2024. Each topic is assessed across impact and financial materiality, together with its related impacts, risks and opportunities (IROs), movement in priority, and 2025 performance and progress. Overall priority reflects the combined significance of impacts, financial risks and opportunities, strategic and regulatory relevance, and stakeholder expectations.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
High	Retained High → High	Environmental	Carbon Footprint and Financed Emissions	Impact: High Financial: High	**Impact:** The Bank›s operational footprint and, more significantly, its lending and investment activities influence greenhouse gas emissions and the transition pathways of financed sectors. Capital allocation can reinforce carbon-intensive activity or support decarbonization and climate resilience. **Risk:** Physical and transition risks may weaken borrower resilience, asset quality and portfolio performance. Carbon pricing, CBAM-related requirements, evolving disclosure expectations and gaps in emissions data may also increase regulatory, reputational and funding-access risks. **Opportunity:** Enhanced emissions measurement and sector-level insight can strengthen client engagement, transition finance and risk-adjusted capital allocation, while supporting access to climate finance and partnerships with development finance institutions.	Banque Misr expanded its financed-emissions assessment to seven carbon-intensive sectors using 2024 portfolio data: Oil & Gas, Construction & Real Estate, Transport, Power Generation, Iron & Steel, Cement and Agriculture.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
High	Retained High → High	Governance & Economy	Corporate and ESG Governance	Impact: High Financial: High	**Impact:** Effective governance strengthens accountability, ethical decision-making and the integration of sustainability considerations across strategy, financing, risk management and stakeholder engagement. **Risk:** Fragmented or insufficient oversight can lead to compliance failures, unclear accountability, delayed responses to ESG risks, reputational damage and inefficient capital allocation, weakening stakeholder confidence and strategic execution. **Opportunity:** Strong ESG governance can improve decision quality, transparency and accountability, strengthen trust with regulators, investors and partners, and support access to sustainable finance and long-term value creation.	Banque Misr maintained a governance structure comprising the Sustainability & Sustainable Finance Board Committee, the Executive Leadership Committee for Sustainability, the Sustainability & Sustainable Finance Function and a network of approximately 80 Sustainable Finance Champions. The Board comprised nine members, with 11.1% women representation, while more than 180 strategic initiatives were advanced and monitored under the 2025-2028 strategy.
High	Retained High → High	Governance & Economy	Enterprise and ESG Risk Oversight	Impact: High Financial: High	**Impact:** Integrating environmental, social and climate considerations into enterprise risk management and credit decision-making strengthens due diligence, reduces adverse financed impacts and supports more resilient client and portfolio outcomes. **Risk:** Inadequate identification and management of ESG and climate risks may lead to credit losses, stranded assets, regulatory non-compliance, concentration risk and exposure to sectors or clients with limited transition readiness. **Opportunity:** Embedding ESG risk considerations can strengthen credit assessment, early-warning capabilities, portfolio steering and client engagement, while improving alignment with regulatory expectations and ESG-linked sources of capital.	Banque Misr issued its ESG Risk Management Policy in 2025 and advanced implementation of its Environmental and Social Management System (ESMS). The framework incorporates a Four Lines of Defence model, environmental and social exclusion-list screening, five-tier ESG risk classification, due diligence, corrective action plans and ESG reporting. The Bank also progressed sector-specific checklists and climate-risk modelling, supported by capacity building for relevant credit teams.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
High	Retained High → High	Social	Customer Data Privacy and Cybersecurity	Impact: High Financial: High	**Impact:** Protecting customer information safeguards privacy rights, financial security, trust and continuity of access to banking services. Inadequate protection can directly affect customers and undermine confidence in digital channels. **Risk:** Cyberattacks, data breaches, fraud, service disruption and third-party vulnerabilities can result in customer harm, financial loss, regulatory penalties, litigation and reputational damage as digital banking activity expands. **Opportunity:** Resilient infrastructure, strong data governance and secure digital design can deepen customer confidence and digital adoption, reduce fraud losses and strengthen Banque Misr›s competitive position.	Banque Misr became the first bank in Egypt to obtain Uptime Tier IV certification for the technical design of its main data center. The Bank maintained ISO/IEC 27001:2022, PCI DSS v4.0.1 Level 1 and PCI PIN Security v3.1 certifications, updated its Incident Response Plan to Version 6.0 and maintained cyber insurance coverage. Its AI/ML fraud-detection solution contributed to EGP 1 billion in loss prevention and improved detection accuracy by 48%.
High	Retained High → High	Governance & Economy	Sustainable Finance	Impact: High Financial: High	**Impact:** Sustainable finance directs capital toward renewable energy, resource efficiency, resilient infrastructure, financial inclusion and essential social services, extending the Bank›s environmental and socio-economic influence beyond its direct operations. **Risk:** Insufficient ESG integration, misclassification or weak evidence of sustainability outcomes can create greenwashing and reputational risks, missed market opportunities, regulatory pressure and reduced access to ESG-aligned funding. **Opportunity:** A credible sustainable finance platform can generate new business, strengthen client transition support, attract DFI and blended-finance partnerships, and position Banque Misr to support Egypt›s sustainable development and low-carbon transition.	In 2025, Banque Misr's sustainable finance portfolio comprised 71.2% environmental lending and 28.8% social lending. The Bank also advanced ESG integration in corporate lending and maintained sustainable finance partnerships with EBRD/GEFF, IFC, EIB, Finance in Motion and JICA/SMBC.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
High	Retained High → High	Governance & Economy	Economic Performance	Impact: High Financial: High	**Impact:** Banque Misr›s financial performance underpins its capacity to extend credit, mobilize deposits, invest in businesses and infrastructure, support employment, and sustain financial inclusion and community investment. **Risk:** Macroeconomic volatility, inflation, interest-rate and foreign-exchange movements, credit deterioration and concentration risk may affect profitability, capital strength and the Bank›s capacity to finance growth and sustainability priorities. **Opportunity:** A resilient balance sheet and diversified portfolio can support growth across retail, SME, corporate and sustainable finance, reinforce stakeholder confidence, and create capacity for continued investment in digitalization and social impact.	Banque Misr reported total assets of EGP 4.205 trillion, net profit of EGP 100.87 billion, total lending of EGP 1.317 trillion and customer deposits of EGP 2.935 trillion. Retail, corporate and SME lending reached EGP 195 billion, EGP 711.6 billion and EGP 49.3 billion, respectively.
High	Elevated Medium → High	Governance & Economy	Business Ethics	Impact: High Financial: High	**Impact:** Ethical conduct, anti-corruption, anti-fraud and financial crime controls influence customer protection, market integrity, employee behaviour and public trust in Banque Misr. **Risk:** Bribery, fraud, money laundering, sanctions breaches, conflicts of interest and other misconduct can result in financial losses, regulatory action, litigation, reputational damage and weakened stakeholder confidence. **Opportunity:** A strong culture of integrity, supported by effective speak-up, investigation and compliance mechanisms, can reduce losses, strengthen regulator and partner confidence, and reinforce trusted banking relationships.	Mandatory online compliance training covered 21,567 employees with a 97% completion rate; 2,091 new employees achieved 100% completion. Total compliance training reached 25,435 employees across 15 sessions. Banque Misr received 125 whistleblowing complaints, of which 15 qualified as whistleblowing cases; all 15 were resolved. The Bank investigated 32 fraud cases, with actual losses of EGP 169,338.30 arising from one case. Sanctions and overnight monitoring, the Financial Crime Risk Assessment and the data-governance framework each reached 100% implementation, while data-cleansing, AML and dashboard use cases reached 80%.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
High	Elevated Medium → High	Governance & Economy	Digital Transformation and Innovation	impact: Medium Financial: High	**Impact:** Digital transformation can improve accessibility, service speed and operational efficiency across customer and employee journeys; however, poorly governed digital change may create exclusion, service disruption or unintended model impacts. **Risk:** Legacy systems, failed transformation, AI and model risk, operational outages and weak technology governance can increase costs, reduce competitiveness and create customer, cybersecurity and regulatory consequences. **Opportunity:** AI, automation, digital platforms and data-driven decision-making can reduce processing time and cost, improve customer experience, strengthen risk detection, and enable new products and service models.	Banque Misr launched the GenReady program with 26 participants, 15 of whom transitioned into digital roles. Approximately 25 million Vodafone Cash wallets were integrated into the Bank›s infrastructure with zero data loss and no reported post-implementation issues. Internet and Mobile Banking customers reached 4.59 million including 1.84 million active users, while Retail Internet Banking recorded 44.3 million debit and credit transactions; the Bank's e-wallet served 840,958 users.
High	Elevated Medium → High	Social	Customer Centricity	Impact: High Financial: High	**Impact:** Service quality, accessibility, transparency and fair treatment directly influence customer financial wellbeing, trust and effective access to banking services. **Risk:** Poor service, unresolved complaints, inaccessible channels or weak customer protection can increase attrition, conduct risk, regulatory scrutiny, reputational damage and lost revenue. **Opportunity:** Consistent service quality, inclusive access and responsive feedback can strengthen loyalty, retention, digital adoption and cross-selling, while expanding the Bank›s reach across underserved segments.	Banque Misr served 21,665,690 individual customers. The Customer Satisfaction Score reached 81, the Net Promoter Score 61 and the Commercial Satisfaction Score 95, while 100% of customer complaints were resolved. The Bank operated 889 branches, 6,151 ATMs and 105,420 POS terminals; 481 branches and 1,727 ATMs were accessible to persons with disabilities, and 2,160 employees received sign-language training.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
High	Elevated Medium → High	Social	Financial Inclusion and Capacity Building	Impact: High Financial: High	**Impact:** Expanding affordable access, accessibility and financial capability can reduce exclusion, strengthen participation in the formal economy, and support women, youth, persons with disabilities and other underserved groups. **Risk:** Gaps in inclusive products, accessibility, digital literacy or financial education can perpetuate exclusion, expose vulnerable customers to harm and create regulatory, reputational and market-penetration risks. **Opportunity:** Inclusive products and capacity building can deepen engagement with underserved segments, expand the customer base, strengthen financial resilience and advance national financial-inclusion priorities.	Women customers reached 8,454,620, with 52,050 products tailored to women and EGP 34.9 billion in retail loans extended to women. Youth-focused products reached 364,446; products tailored to persons with disabilities reached 1,938; sign-language-trained staff reached 2,160; and accessible branches reached 481. Financial literacy initiatives reached 1,121,653 participants, of whom 57% were women and 6% youth.
Medium	Retained Medium →Medium	Environmental	Environmental Management	Impact: Medium Financial:Medium	**Impact:** Energy, water and material consumption, together with waste generated across branches and facilities, influence resource use, operational emissions and local environmental performance. **Risk:** Inefficient resource use, inadequate waste controls and rising utility costs can increase operating expenditure, create compliance and reputational risks, and reduce resilience to resource constraints. **Opportunity:** Energy and water efficiency, circularity, responsible waste management and digital workflows can reduce costs and environmental impacts while strengthening operational sustainability.	Banque Misr continued to advance its environmental management practices, including waste segregation and traceability initiatives, the reuse of obsolete ATMs for spare parts, and the continued digitization of paper-based processes. In 2025, the Bank implemented a trial waste-management system across 286 branches. In 2025, the environmental data reflects total energy consumption of 119,169 MWh, scope 3 emissions of 82,652 mtCO_2e, and Scope 1+2 emissions of 63,116 mtCO_2e.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
Medium	Elevated Low →Medium	Social	Employees Diversity, Retention, and Development	Impact: High Financial:Medium	**Impact:** Employment practices, diversity, learning, career development, wellbeing and pay fairness directly affect more than 25,000 employees and influence inclusion, skills, morale and long-term employability. **Risk:** Skills gaps, high turnover, weak succession planning, inequity or insufficient wellbeing support can reduce productivity, service quality and innovation while increasing recruitment and retention costs. **Opportunity:** A diverse, future-ready workforce supported by continuous learning and internal mobility can strengthen leadership pipelines, digital transformation, employee engagement and organizational resilience.	Banque Misr's workforce reached 25,435 employees; women represented 37.6% of the workforce and 22.5% of middle management, while the Bank employed 181 persons with disabilities. Training totaled 927,589 hours across 23,725 participants. The Bank hired 2,448 employees, including 33.9% women and seven persons with disabilities; turnover stood at 541 employees, or 2.1% of the workforce. Health and safety training reached 18,994 employees across 209 sessions, with 100% completion. A total of 1,384 women employees took maternity leave, and gender pay gaps narrowed across all reported employee categories.
Medium	Elevated Low →Medium	Social	Social Responsibility and Community Investment	Impact: High Financial:Medium	**Impact:** Targeted investment in healthcare, education, quality of life and economic welfare can strengthen community resilience, expand access to essential services and improve outcomes for vulnerable groups across Egypt. **Risk:** Poorly targeted, weakly measured or inconsistent community investment can reduce social impact, weaken stakeholder trust and create reputational or social-license risks. **Opportunity:** Strategic partnerships with government, civil society and development organizations can amplify social impact, reinforce Banque Misr's contribution to national development and strengthen stakeholder trust.	Banque Misr invested EGP 1.5 billion in communities, 17% above 2024, including EGP 534.9 million in healthcare, EGP 722.5 million in community development and EGP 189.4 million in education. Initiatives addressed healthcare, education, quality of life and economic welfare, both directly and through the Banque Misr Foundation for Community Development.

High Medium Low

2025 Priority	Movement from 2024	Pillar	2025 Material Topic	Double Materiality	Impacts, Risks, and Opportunities	Banque Misr's 2025 Performance and Progress
Medium	Elevated Low →Medium	Governance & Economy	Sustainable Procurement	Impact: Medium Financial:Medium	**Impact:** Procurement decisions influence local economic value, supplier labour and human rights practices, environmental performance and responsible business conduct across the Bank›s value chain. **Risk**: Supplier ESG failures, inadequate due diligence, concentration or disruption can create operational, compliance, reputational and third-party risks and undermine the Bank›s sustainability commitments. **Opportunity:** Responsible sourcing, local procurement and supplier capacity building can strengthen supply-chain resilience, support local economic development, improve ESG performance and encourage better practices across the supplier base.	Procurement spending reached EGP 15 billion across 708 suppliers; 95% of suppliers were local, and EGP 3 billion, or 20% of total spend, was directed to local suppliers. ESG screening covered 54% of suppliers, while sustainability awareness reached 100% of registered suppliers. Three key sectors participated in targeted sustainable-procurement awareness sessions, two tenders incorporated sustainability-informed technical criteria, and supply chain finance was launched at year-end.



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Advancing Sustainable Finance

Our Approach

Banque Misr recognizes sustainable finance as a key enabler of long-term economic resilience, inclusive growth, and responsible market development. As Egypt continues to advance its sustainable development and climate priorities, the Bank is working to strengthen the integration of environmental, social, and governance considerations into relevant financing and investment-related activities.

The Bank's approach is guided by its role as a national financial institution and by the broader direction of the Central Bank of Egypt's sustainable finance principles, Egypt Vision 2030, and the UN Sustainable Development Goals. This enables Banque Misr to align financial decision-making with national development priorities while supporting clients and markets in transitioning toward more sustainable and resilient business models.

During 2025, Banque Misr continued to strengthen the foundations of sustainable finance by enhancing internal coordination, developing ESG-related capabilities, and advancing workstreams that support the gradual integration of sustainability considerations into lending, investment, and client engagement practices.

Our Progress

In 2025, Banque Misr continued to advance its sustainable finance agenda through a structured and progressive approach. The Bank focused on building the internal capabilities, processes, and coordination needed to embed ESG considerations more consistently into relevant financing activities.

Key areas of progress included further developing the Bank's approach to ESG integration in corporate lending, strengthening awareness of environmental and social considerations across relevant teams, and exploring financing opportunities that support climate action, resource efficiency, social inclusion, and sustainable economic development.

The Bank also continued to build on its relationships with development finance institutions and international partners, which remain important in supporting access to sustainable finance, knowledge exchange, and alignment with international market practices.



Banque Misr Sustainable Finance Portfolio

Banque Misr's sustainable finance portfolio reflects the Bank's commitment to directing finance toward activities with positive environmental and social outcomes. The portfolio is structured around two main pillars, with 71% allocated to environmental financing and 29% to social financing.

Through this portfolio, the Bank supports projects and sectors that contribute to Egypt's sustainable development priorities, including climate resilience, resource efficiency, access to essential services, inclusive growth, and community development.



- Environmental Lending Portfolio **71%**
- Social Lending Portfolio **29%**

In 2025, the sustainable finance portfolio covered the following reported financing categories:

- Renewable energy and energy efficiency
- Waste management
- Sustainable transport
- Healthcare and education
- Infrastructure and handicrafts
- Other social activities

Environmental Lending Portfolio

Banque Misr's environmental lending portfolio accounted for 71% of the Bank's total sustainable finance portfolio in 2025. It comprised sustainable transport, energy efficiency, waste management, and renewable energy.

Sustainable transport represented the largest share of the environmental lending portfolio at 78.5%, followed by energy efficiency at 13.1%, waste management at 7.9%, and renewable energy at 0.5%.



- Sustainable Transport **78.5%**
- Renewable Energy **0.5%**
- Waste Management **7.9%**
- Energy Efficiency **13.1%**



Social Projects Portfolio

Banque Misr's social lending portfolio accounted for 29% of the Bank's total sustainable finance portfolio in 2025 and comprised healthcare, education, infrastructure, handicrafts, and other social activities.

Other social activities represented the largest share of the social lending portfolio at 91.8%, followed by education at 5.4%, infrastructure at 1.7%, handicrafts at 0.6%, and healthcare at 0.6%.

Together, Banque Misr's environmental and social lending portfolios reflect the Bank's role in aligning finance with sustainable development priorities. By allocating finance across diverse environmental and social sectors, the Bank supports Egypt's transition toward a more resilient, inclusive, and sustainable economy.

Banque Misr Social Lending Portfolio Breakdown



- Healthcare 0.6%
- Education 5.4%
- Infrastructure 1.7%
- Handicrafts 0.6%
- Other Social Activities 91.8%

Supporting Clients in Responding to Emerging Sustainability Requirements

Beyond financing, Banque Misr recognizes the importance of supporting clients as sustainability requirements continue to evolve across local and international markets.

Building on its previous efforts to raise awareness of the European Union's Carbon Border Adjustment Mechanism, the Bank continued to encourage clients to strengthen their readiness for emerging climate related regulations, particularly those affecting export oriented and high emitting sectors.

This engagement focuses on helping clients better understand carbon related requirements, improve emissions data readiness, and identify areas where energy efficiency, resource management, and lower carbon practices can enhance operational performance and long-term competitiveness.

This is increasingly relevant for companies exposed to international disclosure expectations, carbon reporting requirements, and evolving buyer preferences.

Through this approach, Banque Misr supports clients in managing transition related risks while identifying opportunities linked to sustainable finance, renewable energy, energy efficiency, and cleaner production. The Bank's role therefore extends beyond providing finance to supporting businesses in preparing for a changing regulatory and market environment.

By strengthening client awareness and preparedness, Banque Misr contributes to enhancing the resilience of Egyptian businesses, supporting their access to international markets, and advancing Egypt's transition toward a more sustainable and competitive economy.



Embedding ESG in Corporate Lending

Banque Misr is working to strengthen the integration of ESG considerations within its corporate lending processes. This includes improving the assessment of environmental and social dimensions where relevant, enhancing understanding of sector-specific risks and opportunities, and supporting more informed financing decisions.

This work is designed to help the Bank identify potential environmental and social risks, encourage responsible business practices, and support clients operating in sectors that are important to Egypt's transition toward a more sustainable economy.

As this approach continues to evolve, Banque Misr is focusing on developing the tools, procedures, and internal capabilities needed to support a more consistent application of ESG considerations across relevant corporate lending activities.

Strengthening Sustainable Investment Practices

Banque Misr continues to promote responsible investment practices by encouraging the integration of environmental, social, and governance considerations into relevant investment activities. Through a value-added approach, the Bank seeks to support investments that contribute to sustainable economic growth, stronger governance, improved operational practices, and long-term value creation.

The Bank encourages the adoption of recognized ESG standards and supports the digitalization of portfolio companies' operations and processes where relevant. These efforts aim to enhance transparency, improve efficiency, and strengthen the ability of portfolio companies to respond to evolving sustainability expectations.

Banque Misr also places emphasis on investment opportunities that contribute to environmental performance, including projects that support emissions reduction, energy efficiency, renewable energy, and more responsible resource use. Through engagement with stakeholders and portfolio companies, the Bank seeks to encourage practical solutions that support Egypt's climate and sustainable development priorities.

Where applicable, Banque Misr supports portfolio companies in strengthening their environmental and social practices through structured improvement plans. These plans can help companies identify key ESG priorities, address potential gaps, and gradually align with recognized sustainability expectations. Representatives serving on the boards of portfolio companies may also support the review and follow-up of relevant sustainability actions, helping to promote accountability and continuous improvement.

This approach reflects Banque Misr's commitment to aligning financial value creation with environmental stewardship, social responsibility, and sound governance, while supporting a more resilient and sustainable investment landscape.



Strengthening Partnerships for Sustainable Development

Partnerships remain an important part of Banque Misr's sustainable finance journey. The Bank continues to engage with development finance institutions, international financial organizations, and strategic partners to support capacity building, knowledge sharing, and access to sustainable finance opportunities.

European Bank for Reconstruction and Development (EBRD)

Through the EBRD's Green Economy Financing Facility, Banque Misr supports eligible investments in renewable energy, energy efficiency, and resource-efficient projects across Egypt.

The facility strengthens the Bank's ability to channel financing toward projects that contribute to Egypt's green transition.

International Finance Corporation (IFC)

Banque Misr's partnership with the IFC supports gender-inclusive finance, with a particular focus on women-owned MSMEs.

This collaboration helps expand access to finance for women entrepreneurs while addressing financial inclusion gaps in underserved communities.

European Investment Bank

The financing agreement with the European Investment Bank enhances Banque Misr's capacity to support sustainable development priorities and provide long-term development finance.

This partnership reflects the Bank's commitment to mobilizing funding for projects aligned with Egypt's economic and sustainability objectives

Finance in Motion (FIM)

Banque Misr's bilateral financing facility with Finance in Motion supports the expansion of green finance initiatives.

A dedicated portion of the facility was allocated as the Bank's inaugural green loan, reinforcing its efforts to finance environmentally aligned projects.

Japan International Cooperation Agency (JICA) and Sumitomo Mitsui Banking Corporation (SMBC Bank)

The syndicated financing arrangement with the Japan International Cooperation Agency and Sumitomo Mitsui Banking Corporation supports Banque Misr's sustainable finance objectives and reflects international confidence in Egypt's sustainable finance market. The Bank will continue to build on these relationships to support sustainable finance opportunities, strengthen client access to appropriate financing tools, and contribute to the development of a more inclusive and environmentally responsible financial ecosystem.

Responsible **Financial Solutions**

Our Approach

Banque Misr is committed to expanding access to financial services to under-served women, communities, and age groups. Offering financial services to underserved customer segments is an essential factor of our material topics and our responsibility to enhancing financial inclusion in Egypt. Our efforts extend to digital transformation and SME lending, as well.

By allowing these groups to participate and benefit from the formal financing system, we are contributing to overall sustainable economic growth and closing financial gaps while empowering those previously excluded.

Our Progress

2025 Highlights

EGP 711.6Bn
Corporate Loan Portfolio

EGP 2,934.8Bn
Customers' Deposits

39%
of Retail Customers are Female

EGP 195Bn
Retail Loan Portfolio

EGP 49.3Bn
SME Loan Portfolio

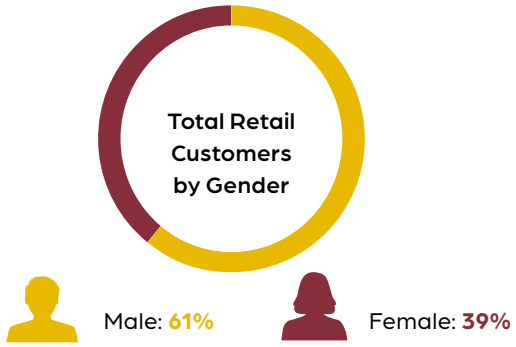
EGP 409.9Bn
Share Holder Equity

EGP 100.9Bn
Net Profit after Taxes

Empowering Women Participation in Banking

Increasing women financial participation is a major component of our financial inclusion initiatives. Closing financial gaps for women is essential to driving sustainable economic growth. This is done by offering tailored banking solutions to empower, attract, and advocate for women financial inclusion. Part of this relies on increasing financial literacy and making banking services accessible.

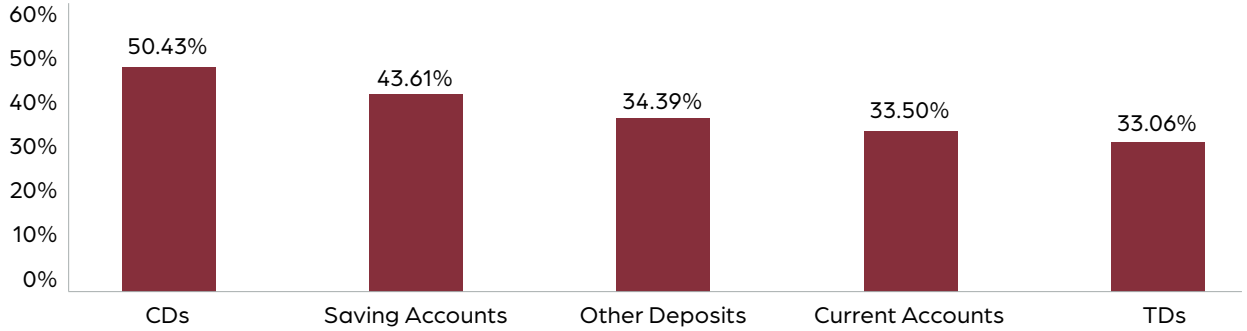
In 2025 we offered 52,050 products tailored to women in line with increasing accessibility to the segment. Our total women customers reached 8,454,620, equal to 39% of total retail customers, marking a 14.7% increase from the year prior. Women also represented a healthy portion of BM e-wallet users at 27.5%, equating to 231,155 users. Women were on the receiving end of EGP 34. 9 Bn worth of retail loans in 2025, accounting for 17.9% of total retail loans.



Women's participation also varied across selected retail deposit products in 2025. Women customers represented 50.4% of certificate of deposit holders and 43.6% of savings account holders, while their representation stood at 34.4% for other deposits, 33.5% for current accounts and 33.1% for term deposits.

Female Representation Across Selected Retail Deposit Products

Share of female customers by product, 2025



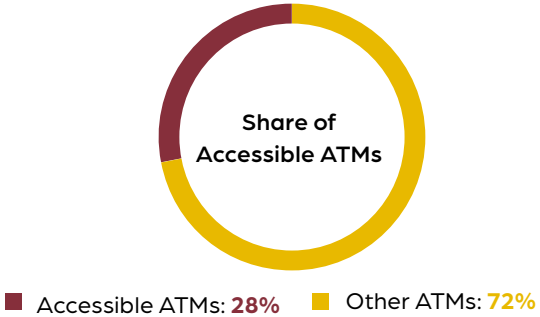
Increasing Accessibility to Drive Inclusion

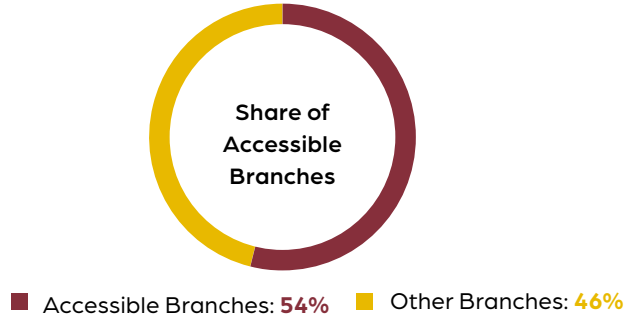
Throughout the reporting period, Banque Misr expanded access to financial services for Persons with Disabilities (PwDs) by offering 1,938 tailored financial products. Accessibility remained a key consideration across the Bank's physical network, with 54% of branches and 28% of ATMs equipped to serve customers with disabilities. In addition, 2,160 employees were trained in sign language, further supporting an inclusive banking experience for customers who are deaf or hard of hearing.

Digitalization also played an important role in extending the Bank's reach and improving access to financial services. In 2025, Banque Misr operated 105,420 point-of-sale machines, while a further 813,056 machines were operated by other companies. The Bank also generated 308,705 QR codes, supporting wider adoption of accessible and convenient digital payment solutions.

1,938

Products tailored to PwDs





Tailoring to Youth Segments

Younger age groups are an untapped financial segment often neglected due to a lack of inclusion and literacy initiatives. Banque Misr understands the value of the youth segment and promotes their inclusion with 364,446 tailored financial products. The bank has well surpassed its goal of offering 310,371 products to the demographic and continues to work on relevant inclusion efforts.

In 2025, customers aged 18–30 represented 19.4% of savings account holders and 10.6% of certificate of deposit holders, while accounting for approximately 8% of both current-account and term-deposit customers. This reflects the participation of younger customers across a range of Banque Misr's deposit products.

Customers Aged 18–30 Across Selected Retail Deposit Products



- Saving Account: **19.4%**
- Current Accounts: **8.4%**
- Term Deposits: **8.3%**
- Other Deposits: **4.9%**
- Certificates of Deposit: **10.6%**

Supporting Small, Medium, and Micro Enterprises

Banque Misr's goal to meet the diverse needs of all societal segments extends to SME segment. Providing financial support for SMEs is representative of the Bank's bolstering of private sector and business growth across the country, while creating jobs and fostering competition. The SMEs at the receiving end of funding span various sectors, including industrial, agricultural, and service sectors. The bank's efforts help combat unemployment and contribute to community impact and growth.

By October 2025 the number of customers in the SME portfolio reached134,000 with a value of EGP 49.3 billion. Of that total, 5,433 women who own an SME received EGP 5.2 billion. The largest share of funding went towards the industrial sector at 45.96%, followed by 32.1% of funding for trade, 20.42% for services, and 1.55% for agriculture. Microfinancing was also extended to a total of 85,075 clients worth EGP 10.1 billion. Women represented 29,522 of those clients and received EGP 1.9 billion in funding, while 41,857 clients aged between 21 and 40 years received EGP 2.9 billion.





- Industry: **45.96%**
- Services: **20.42%**
- Trade: **32.10%**
- Agriculture: **1.55%**

EGP 49.3 Bn

Value of SME Portfolio

134,000

SME Portfolio Clients

Corporate Banking

Banque Misr offers a wide range of tailored conventional and Islamic banking products, as well as advanced trade finance solutions to meet the needs of a diverse client base. The bank's corporate lending portfolio reached a total value of EGP 711.6 billion and is made up of 844 corporate clients. We are committed to establishing a strong relationship with our clients that breeds trust and collaboration while establishing the bank as a top choice for wholesale banking services.

EGP 711.6 Bn

Value of Corporate Lending Portfolio

Banque Misr regularly reviews and updates its corporate credit policy in line with its corporate transformation plan to enhance the client experience and strengthen service delivery. In 2025, the Bank implemented a customer relationship management platform, a digital corporate credit platform, and a corporate flagship offering end-to-end client support for corporate clients. Service quality was further supported through employee development.

Investment Practices

The bank's investment banking operations entail several operations, including mutual funds, private equity, portfolio management, real estate management, and investment banking. Banque Misr's mutual funds are among the longest-standing and largest in the Middle East, with a portfolio encompassing 18 funds and a value of about EGP 1,158.4 billion. The bank is a leading force across banking functions and continuously works to uphold its role as a banking leader in Egypt while delivering high investment returns, creating value, and driving competition.

EGP 1,158.4 Bn

Value of Investment Portfolio

Surpassing Targets

In 2025, Banque Misr met or exceeded all its financial inclusion targets, reflecting the Bank's sustained efforts to expand access to financial services across priority customer segments.

Progress was recorded in the number of women customers, youth-focused products, products tailored to Persons with Disabilities, employees trained in sign language, and accessible branches.



	Female Customers	Youth Products	PwD Products	Sign Language Trained Staff	Accessible Branches
2025 Target	8.1 Mn	310,371	1,395	1,734	285
2025 Achievement	8.5 Mn	364,446	1,938	2,160	481
Target Achievement	104.4%	117%	139%	125%	169%

4

Stewarding Responsible Governance

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Corporate and ESG Governance

Our Approach

Banque Misr's corporate and ESG governance framework supports effective oversight, responsible decision-making, and the achievement of the Bank's strategic and operational objectives.

The framework is designed to promote transparency, accountability, sound management, and alignment with applicable laws, regulations, and leading governance practices.

In 2025, Banque Misr maintained its established governance structure, reflecting the maturity and stability of its oversight model.

The Bank continued to integrate ESG considerations within existing governance bodies and decision-making processes, ensuring that sustainability-related priorities are addressed through clear roles, defined responsibilities, and structured oversight.

The Board of Directors and its committees oversee key areas including risk management, corporate governance, sustainability, regulatory compliance, digital transformation, information security, and financial management. This governance approach supports the Bank's ability to manage emerging risks and opportunities while contributing to long-term value creation.

Our Progress

Corporate Governance Framework

Banque Misr's corporate governance framework is designed to support effective oversight, responsible decision-making, and clear accountability across the Bank. The framework reinforces the Bank's commitment to transparency, integrity, regulatory compliance, and sound institutional management, while supporting the achievement of its strategic and operational objectives.

The Bank's governance model is built around a clear separation of responsibilities between the Board of Directors, the Chairman, the Chief Executive Officer, and the Bank's committees. This structure enables the Board to provide strategic guidance and oversight, while executive management is responsible for translating the Bank's strategy into operational plans and day-to-day execution.

Through its governance framework, Banque Misr seeks to maintain robust internal controls, strengthen risk management practices, and ensure that key decisions are aligned with the Bank's long-term interests and stakeholder expectations. The framework also supports the integration of sustainability considerations within the Bank's governance and decision-making processes, helping ensure that growth is pursued in a responsible, resilient, and transparent manner.



Chairman and Chief Executive Officer (CEO) Responsibilities

Banque Misr maintains defined leadership roles to support effective governance and accountability. The Chairman leads the Board of Directors and is responsible for ensuring that the Board operates effectively, maintains constructive dialogue, and focuses on matters that are central to the Bank's strategic direction and institutional performance.

The Chairman oversees the organization of Board discussions, supports open communication among Board members, and helps ensure that decisions are informed, balanced, and aligned with the Bank's objectives. The Chairman also promotes a governance culture based on transparency, sound judgment, and responsible oversight.

The CEO is responsible for managing the Bank's day-to-day operations and leading the implementation of the approved strategy. This includes overseeing the senior management team, monitoring operational and financial performance, and ensuring that business plans, policies, and initiatives are carried out in line with the Bank's goals.

The CEO also keeps the Board informed of key developments and proposes strategic plans, financial plans, and business initiatives for review and approval. In coordination with the Chairman and the Board, the CEO supports the effective implementation of Board decisions, the proper management of risks, and the consistent application of governance practices across the Bank.



Board of Directors

Banque Misr's Board of Directors is responsible for setting the Bank's strategic direction, overseeing management performance, and ensuring that its activities support accountability, sound governance, and long-term institutional strength.

Composed of nine members and supported by more than 100 personnel across various Board committees, the Board brings together cross-sector expertise in financial markets, investment, governance, risk oversight, legal affairs, digital transformation, and organizational management.

This collective experience enables focused oversight of the Bank's strategic, financial, risk, and sustainability priorities, while ensuring alignment with regulatory expectations and Banque Misr's commitment to responsible financial management.

56%

Independent Board Members

11%

Female Board Members

9

Board Members



Mr. Essam Eldin Mohamed Abdelmoniem Elwakil
Chairman – Non-Executive



Mr. Hisham Ahmed Okasha
Chief Executive Officer "CEO"



Mr. Hossam Eldin Abdelwahab
Deputy Chief Executive Officer



Mr. Ahmed Issa Taha Abu Hussein
Deputy Chief Executive Officer



Mr. Ashraf Mohsen Bakry Bakry
Board Member – Non-Executive



Dr. Mahmoud Ahmed Momtaz
Board Member- Non Executive



Mr. Ahmed Sherif Mohamed Rehab
Board Member- Non Executive



Ms. Mirna Essam Eldin Arif
Board Member – Non-Executive



Mr. Khaled Khalil Abd Elwahab Kandil
Board Member – Non-Executive

Board Diversity

Banque Misr recognizes Board diversity as an important component of effective governance and balanced decision-making. The Bank seeks to maintain a Board composition that reflects a range of expertise, industry knowledge, and demographic perspectives, supporting informed discussions and effective oversight.

Age diversity is promoted within the Bank's leadership approach, allowing the Board to benefit from both extensive professional experience and emerging leadership perspectives. Gender diversity also remains an area of continued focus, with women representation currently standing at 11.1% of Board seats.

This diversity supports the Board's ability to consider different viewpoints, respond to evolving business and sustainability priorities, and guide the Bank in a manner that reflects its strategic objectives and governance commitments.

Board Nomination Process

Banque Misr's Board nomination process is designed to support the selection of qualified members with the expertise and experience required to guide the Bank's strategic direction. Board members are selected to bring relevant knowledge across sectors including banking, investment, legal advisory, oil and gas, and digital transformation.

The Corporate Governance Committee oversees the nomination process, including the identification and review of suitable candidates for independent non-shareholder director positions. This process supports the continued strength, independence, and effectiveness of the Board.

To further enhance governance effectiveness, the Board conducts annual self-assessments and committee evaluations. These reviews support continuous improvement by assessing Board and committee's performance and ensuring that members continue to contribute effectively to Banque Misr's strategic objectives.

Board Responsibilities

The Board of Directors plays a central role in guiding Banque Misr's governance practices and reinforcing compliance across the organization. Its responsibilities include ensuring that the Bank's directives remain aligned with internal policies, applicable regulations, and relevant governance standards.

The Board supports open and regular communication through structured reporting, meetings, and follow-up mechanisms. This approach strengthens transparency, supports informed decision-making, and ensures that key matters are addressed through the appropriate governance channels.

In addition to its governance and oversight role, the Board oversees the Bank's efforts in corporate social responsibility, sustainability, and responsible business practices. The Board's direction reflects a clear focus on sound governance, sustainable growth, digital transformation, and the protection of the Bank's long-term institutional strength.

The Board also supports the continuous development of the Bank's risk management approach, encourages innovation, and promotes transparency through established governance practices. It monitors the Bank's broader socioeconomic contribution, including CSR initiatives and the Bank's commitment to respecting human rights across its operations.

The Board delegates specific responsibilities to its committees in accordance with defined terms of reference, legal requirements, and the Bank's governance manual. This delegation supports efficient decision-making while maintaining alignment with the Board's overall authority and governance framework.

Board Meetings and Reporting

To support effective governance and consistent decision-making, the Board of Directors meets at least once a month, in line with the Bank's bylaws. Meetings are usually chaired by the Chairman, or by a designated representative in the Chairman's absence. Additional meetings may also be convened upon the request of any Board member, subject to the approval of the majority of members.

For Board meetings to be valid, a majority of Board members must be present, including the Chairman or the Chairman's delegate. This quorum requirement supports meaningful participation and ensures that decisions are made with appropriate representation.

Board meetings are conducted in accordance with CBE guidelines. Decisions are made by majority vote of the members in attendance. In the event of a tie, the Chairman, or the Chairman's representative, casts the deciding vote to ensure continuity in the decision-making process.

Banque Misr's governance framework is supported by financial and management reporting systems that provide the Board and its committees with timely and relevant information on the Bank's performance. These reports support strategic, informed, and data-driven decisions, helping the Bank align short-term priorities with its long-term sustainability and growth objectives.

Board Committees

Banque Misr's Board Committees support the Board of Directors in fulfilling its oversight responsibilities through specialized governance channels. Each committee operates under a defined mandate, helping strengthen accountability, reporting, risk oversight, internal controls, investment governance, technology oversight, and sustainability-related decision-making.

Audit Committee

Oversees financial reporting, internal control systems, internal audit activities, compliance, anti-money laundering controls, and external audit matters. The Committee reviews financial statements before submission to the Board and follows up on internal and external audit findings.

Corporate Governance Committee

Supports the application of corporate governance principles across the Bank, promotes transparency and accountability, reviews governance-related policies and systems, and supports governance practices during emergency and crisis management situations.

Risk Committee

Oversees the Bank's risk management framework and follows up on the identification, assessment, monitoring, and mitigation of key risks. The Committee reviews reports and policies related to credit, market, liquidity, operational, capital, and other risks.

Remuneration and Compensation Committee

Oversees the Bank's remuneration and compensation framework, including salary structures, incentive policies, employee reward systems, and related updates, ensuring alignment with regulatory requirements, market conditions, and performance considerations.

Investment Committee

Monitors the Bank's equity investments, corporate and securitized bond portfolio, and real estate asset disposal program. The Committee reviews investment strategy, performance, exposures across asset classes, and compliance with relevant investment policies and reporting requirements.

Informatics and Information Security Committee

Oversees technology and information security matters, including information technology plans, data architecture, reporting requirements, and the protection of the Bank's information systems and data from operational risks and breaches.

Sustainability and Sustainable Finance Committee

Discusses, monitors, and guides the implementation of Banque Misr's environmental, social, and governance agenda across Banque Misr Group, including foreign branches, and follows up on relevant ESG-related priorities and initiatives.

Executive Committees

Banque Misr's Executive Committees support the implementation of the Bank's strategic and operational priorities. These committees provide structured forums for senior management to review performance, coordinate decision-making, monitor risks, and ensure that approved plans and policies are implemented effectively across the Bank.

Executive Committee

Ensures comprehensive oversight of retail operations, customer service, automation, new products and services, advertising, and employee training programs. It reviews retail products, financial schemes, branch acquisition, IT system upgrades, and procurement-related capital expenditures. The Committee also evaluates the Bank's performance, competitiveness, and brand positioning, and establishes sustainability and sustainable finance principles and related strategies across sectors.

Assets and Liabilities Committee

Manages the Bank's assets and liabilities to optimize resource utilization and supports effective pricing strategies in light of prevailing economic conditions and market risks.

Corporate Restructure Committee

Reviews and approves new organizational structures, manpower requirements, and job leveling matters to support effective resource utilization and alignment with operational needs.

Internal Capital Adequacy Assessment Process Committee

Oversees the Bank's internal capital adequacy assessment process in line with Basel II requirements and coordinates implementation across the Bank's divisions.

Business Risk, Compliance, and Control Committee

Develops, reviews, and oversees the Bank's compliance strategy in line with evolving plans and approved policies. It monitors risks, concentrations, and exposures, recommends reform measures when needed, and follows up on the Bank's performance, competitiveness, and brand positioning in the local and international markets where Banque Misr operates.

Senior Management Committee

Manages the Bank's funding operations, capital contributions, and credit facilities, including those extended to sovereign, economic, and service bodies, within its delegated authority.

Human Resources Senior Committee

Reviews and approves HR-related policies and matters, including hiring, transfers, leave, assignments, promotions, disciplinary actions, post-graduate education support, corporate restructuring, and other workforce-related topics.

Procedure Manuals Committee

Ensures adherence to newly introduced, updated, or revised instruction manuals across the Bank's sectors and divisions.

Settlement Committee

Reviews proposals related to debt settlements, liquidation of files, and write-offs.

Senior Credit Committee for International Branches

Reviews and approves credit cases extended to corporate borrowers of Gulf branches and participations in syndicated loans. It also reviews settlement proposals and other matters related to international branches.

Administrative Committee

Reviews the requirements of the Bank's divisions, including furniture, equipment, office supplies, publications, and other operational needs, as well as technological and information systems requirements.

Crisis and Emergency Management Committee

Addresses potential crises and manages emergency responses following natural disasters or other business disruptions. The Committee supports contingency planning, preparedness, and business continuity.

Senior Credit Committee

Approves credit facilities within its delegated limits.

BM UAE – Governance Across UAE Operations

BM UAE operates within a governance framework that combines local regulatory requirements with Banque Misr Group oversight.

Governance policies for the UAE operations are developed in accordance with applicable UAE laws and regulations, including the requirements of the Central Bank of the UAE, and are subsequently reviewed through Banque Misr's Group governance processes to ensure consistency with relevant Central Bank of Egypt requirements and the Bank's broader governance framework.

This approach enables BM UAE to respond to the specific regulatory environment in which it operates while maintaining alignment with Group-level governance principles, oversight and accountability.

Business
Ethics and Integrity

Our Approach

Banque Misr places integrity, transparency, and accountability at the core of its business conduct. Its Code of Business Conduct and Ethics provides a common framework for responsible behavior, professional conduct, regulatory compliance, and ethical decision-making across the organization.

The Bank applies a zero-tolerance approach to bribery, corruption, money laundering, fraud, discrimination, harassment, and other forms of misconduct. This commitment is supported by governance and control mechanisms, employee awareness, training, monitoring activities, independent assurance, and confidential reporting channels. Together, these measures help reinforce a culture of trust, accountability, and responsible business conduct.

Our Progress

During 2025, Banque Misr continued to strengthen its ethics and compliance framework through employee awareness, compliance training, fraud investigation, whistleblowing mechanisms, and internal audit activities. The Bank maintained its focus on ensuring that policies and procedures are consistently implemented across the organization, while reinforcing employee understanding of the Code of Conduct, conflict of interest requirements, anti-financial crime controls, and regulatory obligations.

The Bank also continued to enhance its governance and control environment through closer coordination across compliance, internal audit, risk management, internal control, and other assurance functions. These efforts supported improved monitoring, clearer accountability, and a more coordinated approach to managing ethical, compliance, and operational risks.

Key Policies and Procedures

- Code of Professional Conduct and Ethics
- Conflict of Interest Management Procedure
- Whistleblowing and Violation Reporting Procedure
- AML/CFT and Financial Crime Prevention Procedures
- Anti-Bribery, Anti-Corruption, and Fraud Prevention Controls
- Governance, Compliance, and Reporting Procedures



Code of Conduct, Compliance & Training

Banque Misr's Code of Business Conduct and Ethics sets the principles and standards that guide employee conduct and professional responsibilities. The Code promotes integrity, accountability, transparency, confidentiality, fair dealing, and compliance with applicable laws, regulations, and internal policies.

The Code provides guidance on ethical decision-making, professional behavior, confidentiality, conflicts of interest, protection of customer and Bank information, communication ethics, safeguarding of assets, expense management, and financial integrity. Employees are expected to perform their duties with honesty, impartiality, and professionalism, while maintaining accurate records, protecting confidential information, safeguarding Bank assets, and avoiding any conduct that may compromise the Bank's interests or reputation.

The implementation of the Code is supported by governance, compliance, and control mechanisms that help ensure the consistent application of policies and procedures in line with regulatory requirements. These mechanisms cover key areas such as non-compliance risk identification, anti-money laundering and counter-terrorist financing, sanctions, tax compliance, regulatory compliance, governance standards, and employee awareness.

During 2025, the Bank delivered compliance-related training across several employee groups. Mandatory online compliance training covered 21,567 employees with a 97% completion rate, while new employee compliance training reached 2,091 employees with 100% completion. Additional training was delivered to branch employees and employees involved in account-opening activities, bringing the total number of employees trained to 25,435 across 15 training sessions.

The Bank also maintains reporting channels that enable employees to raise concerns related to misconduct, unethical behavior, regulatory breaches, or violations of the Code. Reported concerns are reviewed through established governance and compliance procedures, with corrective or disciplinary action taken where necessary.



15

No. of Training Sessions

25,435

Number of Employees Trained

21,567

Employees Mandatory Compliance Training Coverage

97%

Average Completion Rate

100%

Ethics & Compliance Training Completion Rate for New Employees Compliance Training

AML/CFT and Financial Crime Prevention

Banque Misr maintains controls and procedures to prevent, detect, and manage financial crime risks, including anti-money laundering, counter-terrorist financing, sanctions, FATCA, and other regulatory compliance requirements. These controls support the Bank's commitment to protecting the integrity of its operations, complying with applicable laws and regulations, and reducing exposure to financial crime, regulatory, and reputational risks.

During 2025, the Bank delivered compliance-related training covering financial crime prevention, AML/CFT controls, sanctions, FATCA, customer rights protection, regulatory requirements, corporate governance, suspicious transaction indicators, and customer due diligence requirements. These programs supported employee awareness of financial crime risks and reinforced responsibilities related to identifying, escalating, and reporting suspicious activities through the appropriate channels.

Conflict of Interest

Banque Misr applies conflict of interest principles to support transparency, fairness, and sound decision-making. Employees are required to avoid situations where personal interests, external relationships, gifts, invitations, or business dealings may influence, or appear to influence, their professional judgment.

Employees are expected to disclose potential conflicts and seek guidance where needed. This includes matters related to procurement, supplier relationships, external employment, gifts, invitations, personal relationships with external parties, and the use of personal accounts.

These requirements help protect the integrity of the Bank's decisions and reinforce accountability in business interactions.

The Bank also monitors cases where committee members abstain from voting due to potential conflicts of interest, in line with its governance requirements.

2025 Compliance Monitoring Enhancements

In 2025, Banque Misr strengthened compliance monitoring through data-driven initiatives covering data cleansing, AML-related dashboards, sanctions monitoring, overnight monitoring, financial crime risk assessment, and data governance. These initiatives supported more effective oversight of compliance risks, enhanced control processes, and improved coordination across monitoring activities

Initiative	2025 Progress
Data cleansing, AML and dashboard use cases	80%
Sanctions and overnight monitoring use cases	100%
Financial Crime Risk Assessment	100%
Data Governance framework across key domains	100%

Anti-Bribery and Corruption

Banque Misr maintains an Anti-Bribery and Corruption framework designed to prevent, detect, and address corruption risks across its operations. The framework is supported by governance policies, internal controls, compliance assessments, employee awareness, monitoring activities, and confidential reporting mechanisms. The Bank applies a zero-tolerance approach to bribery and corruption and prohibits the offering, giving, receiving, or solicitation of bribes in any form. Employees are expected to comply with anti-corruption requirements, avoid conflicts of interest, and report suspected violations through the appropriate channels.

Internal Audit and Assurance

The Bank maintains independent and objective assurance and consulting activities that support the assessment and improvement of risk management, internal controls, and governance processes. These activities cover key areas including branch operations, retail and corporate risk, operations and support functions, finance, strategy and investment, information technology, Sharia audit, fraud investigation, audit governance and quality assurance, and continuous audit and AI-enabled practices.

The Bank applies a quality assurance and improvement program that includes ongoing monitoring, periodic self-assessments, and external quality assessments. In its most recent external quality assessment, conducted in 2023, the Bank received a "Generally Conforms" rating, the highest rating granted by the UAE Internal Auditors Association, reflecting full alignment with the International Professional Practices Framework.

In 2025, the Bank continued to enhance its audit capabilities through automation, paperless testing, and stronger coordination across control and assurance activities. It also maintained ISO 9001:2015 certification and obtained ISO 10015:2019 certification in 2025, supporting continued improvement in quality management and training-related practices.

Legal Governance and Risk Management

The Bank supports its governance and integrity framework through legal review, advisory, dispute management, contract review, investigations, and legal risk management activities. These activities help ensure that the Bank's operations, agreements, claims, disputes, and regulatory interactions are managed in line with applicable laws and internal requirements.

In 2025, the Bank updated its instructions related to garnishment procedures to reflect relevant legislative developments.

It also continued reviewing and updating legal instruction manuals across key areas, including estates and powers of attorney, account opening and reservations, legal opinions and complaints, legal support for foreign branches, internal quality and development, internal review and control, and case accounts.

The Bank also continued to align its legal risk management practices with international standards, including ISO 9001:2015 for Quality Management Systems and ISO 31022:2020 Guidelines for the Management of Legal Risk. These efforts support improved legal awareness, stronger internal controls, and more consistent management of legal matters across the Bank.



Anti-Fraud Management

Banque Misr maintains a structured anti-fraud framework designed to identify, investigate, and address both internal and external fraud risks. Fraud prevention measures are supported by governance controls, monitoring activities, employee awareness programs, reporting mechanisms, and investigative procedures that strengthen the Bank's ability to detect and respond to fraudulent activities.

During 2025, a total of 32 fraud cases were investigated, comprising 16 internal fraud cases, 14 external fraud cases, and two combined internal/external fraud cases.

All identified cases were referred to the legal investigation and appropriate action. Corrective measures included the termination of employment or application of disciplinary actions in accordance with the disciplinary regulations, modifications to operational procedures and information systems, and the implementation of corrective actions designed to prevent recurrence.

The total actual financial losses identified from the investigated cases amounted to EGP 169,338.30, arising from one reported case. The Bank continues to strengthen its fraud prevention and control environment through continuous monitoring, employee awareness, governance oversight, and the implementation of corrective measures to mitigate future fraud risks.

Whistleblowing

Banque Misr maintains a Whistleblowing Policy that supports the early identification and reporting of misconduct, fraud, corruption, money laundering activities, regulatory breaches, unethical behavior, and violations of the Code of Conduct. Employees are encouraged to report concerns through designated confidential reporting channels. The related reporting mechanisms serve as an important governance and risk management tool, helping the Bank detect potential issues, strengthen compliance, and uphold standards of integrity and professional conduct.

The Bank is committed to protecting individuals who report concerns in good faith and prohibits retaliation or adverse employment actions against whistleblowers. Whistleblower identities are treated with strict confidentiality and safeguarded through dedicated reporting mechanisms designed to promote transparency and accountability across the organization.

All reported concerns are assessed and investigated in accordance with established governance and compliance procedures. The Bank applies a zero-tolerance approach to proven cases of fraud, corruption, money laundering, unethical conduct, and other violations, with disciplinary measures applied regardless of position or seniority. During 2025, the Bank received 125 whistleblowing complaints, of which 15 were qualified as whistleblowing cases. All 15 qualified cases were resolved, with no cases remaining under investigation at year-end.



Enterprise and ESG Risk Oversight

Our Approach

Banque Misr manages enterprise and ESG risks through a structured risk management approach designed to support sound decision-making, portfolio oversight, regulatory alignment, and responsible financing. The Bank's risk management activities cover credit portfolio monitoring, risk appetite, concentration risk, early warning indicators, stress testing, expected credit loss assessment, and the integration of environmental, social, and climate-related considerations into risk management practices.

The Bank's ESG Risk Management Policy, issued in August 2025, sets out the foundation for managing environmental and social risks, including climate-related risks, associated with credit and investment decisions. The policy defines the Bank's approach to identifying, assessing, mitigating, and monitoring these risks in coordination with relevant internal stakeholders. It also supports alignment with applicable national laws, regulatory requirements, international standards, and sustainable finance guidance.

The Bank's ESG risk approach follows a risk-based methodology that considers the type of credit facility, client size, sector exposure, transaction nature, and potential environmental, social, and climate-related impacts. This approach is designed to help determine the appropriate level of due diligence for each transaction and to support the integration of ESG considerations into credit and investment decision-making

Our Progress

During 2025, Banque Misr continued to strengthen its enterprise and ESG risk management foundation through policy development, enhanced governance, improved assessment tools, and capacity-building activities. These efforts supported the Bank's ongoing work to embed environmental, social, and climate-related considerations into risk management practices, while advancing credit risk oversight, portfolio monitoring, and alignment with evolving regulatory and market expectations.

Key Policies and Procedures

- ESG Risk Management Policy
- ESG Risk Operating Procedures
- ESG Risk Classification and Exclusion List Requirements
- Climate Risk Assessment Elements
- ESG Governance and Four Lines of Defence Model



Enterprise Risk Mitigation Framework

Banque Misr applies a structured enterprise risk mitigation approach covering key risk categories, including credit risk, market risk, operational risk, concentration risk, and liquidity risk. These risk areas are managed through defined governance mechanisms, internal controls, monitoring tools, committee oversight, and risk reporting practices.

Five Key Enterprise Risk Categories

Credit Risk

Credit risk arises from borrower and loan documentation.

Market Risk

Market risk of profit and loss changes in currency, interest, and equity markets.

Operational Risk

Internal processes, risk controls, operational and internal processes analysis.

Liquidity Risk

Liquidity risk must be addressed to be within internal and regulatory limits.

Concentration Risk

Concentration risk arises from the concentration or dominance of exposures within one of the Bank's customer or portfolio clusters.

Supported by policies, internal controls, portfolio monitoring, stress testing, early warning indicators, committee oversight, and escalation mechanisms.

Credit Risk

Banque Misr manages credit risk through a structured credit assessment and portfolio monitoring approach. Before extending credit facilities, the Bank assesses customer creditworthiness, repayment capacity, sector exposure, and the quality of available mitigants. Credit risk mitigation is supported by internal rating tools, collateral and diversification practices, early warning indicators, stress testing, and ongoing monitoring of portfolio quality across individuals, corporates, and SMEs.

Market Risk

The Bank manages market risk by monitoring movements in interest rates, foreign exchange rates, and other market conditions that may affect financial performance and balance sheet stability. Market risk oversight is supported by asset and liability management processes, pricing and profitability analysis, and regular reviews of market exposure. These measures help the Bank respond to changing economic conditions while maintaining financial stability.

Operational Risk

Banque Misr manages operational risk through internal controls, process monitoring, risk and control self-assessments, operational risk databases, corrective action plans, key risk indicators, and continuous awareness activities. These tools support the identification, assessment, mitigation, and monitoring of risks arising from internal processes, systems, people, external events, compliance requirements, and outsourced activities.

Concentration Risk

The Bank manages concentration risk by monitoring exposures across portfolios, sectors, customers, and groups of related customers. This supports a balanced and diversified risk profile and helps reduce excessive exposure to specific counterparties, industries, or segments. Concentration risk is further supported by exposure thresholds, portfolio limits, internal capital adequacy assessment processes, and regular review by relevant governance committees.

Liquidity Risk

Banque Misr manages liquidity risk by monitoring funding positions, liquidity requirements, and market conditions to ensure its ability to meet obligations as they fall due. Liquidity risk oversight is supported by asset and liability management processes, liquidity stress testing, internal limit monitoring, and regular reporting to relevant committees. These mechanisms help safeguard the Bank's short- and long-term financial stability.



ESG Risk Management Policy and Operating Procedures

In 2025, Banque Misr issued its ESG Risk Management Policy, establishing the core reference for managing environmental and social risks, including climate-related risks, within the Bank's credit and investment activities.

The policy outlines its purpose, scope, applicability, risk-based approach, risk classification, exclusion list, quantitative assessment methodology, reporting requirements, governance arrangements, and escalation process related to ESG risk management.

The policy is supported by standard operating procedures that define the practical steps for assessing environmental and social risks.

These procedures cover the collection of client information and supporting documentation, exclusion list screening, environmental and social questionnaires, climate risk assessment inputs, field investigation reports, and environmental and social checklists completed during site visits.

The Bank is also working to update its Environmental and Social Management System Operation Manual, including the development of sector-specific checklists to replace the use of one general checklist across different industrial sectors.

This enhancement is intended to support more tailored assessment of environmental and social risks according to the nature and risk profile of each sector.

ESG Risk Assessment and Due Diligence

Banque Misr's ESG risk assessment approach is designed to support the identification and evaluation of environmental, social, and climate-related risks associated with relevant financing and investment activities. The assessment process is based on client and transaction-level information, including credit memoranda, environmental and social questionnaires, field investigation inputs, site visit checklists, and supporting documentation provided by business teams and clients.

The Bank's environmental and social exclusion list identifies activities that are not eligible for financing due to their environmental, social, legal, reputational, or other risk implications. The list includes cross-sector and sector-specific exclusions covering selected activities related to pollutants, hazardous materials, waste management, biodiversity, forced labor, harmful child labor, cultural heritage, thermal coal, oil and gas, power generation, agriculture, forestry, plastics, tourism, tobacco, and other high-risk activities.

The ESG risk classification approach considers factors such as the client's activity, sector, size, location, potential environmental and social impacts, compliance with applicable laws and permits, exposure to climate-related risks, and the availability of mitigation measures. The ESG Risk Management Policy identifies five principal risk categories: very high risk, high risk, moderate risk, low risk, and very low risk.

Where material environmental or social risks are identified, the Bank's procedures provide for environmental and social corrective action plans. These plans may include agreed actions, responsibilities, and implementation timelines, supporting the Bank's ability to address identified risks and follow up on agreed requirements.

ESG Risk Governance and Reporting

Banque Misr's ESG risk governance approach is supported by clearly defined roles and responsibilities across the Four Lines of Defence. Business functions act as the first line, with responsibility for integrating ESG risk considerations into lending and investment activities, identifying and assessing potential ESG risks, implementing controls, and reporting risks and control effectiveness. ESG Risk Management forms the second line, setting ESG risk policies, standards, and procedures, providing guidance to business teams, validating ESG risk practices, monitoring control effectiveness, and reporting ESG risks to senior management. Internal Audit acts as the third line by providing independent assurance on the adequacy and effectiveness of ESG risk management tools, processes, and practices, while external oversight, including the external auditor and the Central Bank, provides an additional layer of independent review to support regulatory compliance.

ESG Risk Governance: Four Lines of Defence

1st Line

Business Functions

- Own and manage ESG risks within lending and investment activities.
- Identify risks, implement controls, and report risk and control effectiveness.

2nd Line

ESG Risk Management

- Set ESG risk policies, standards, and procedures.
- Guide business teams, validate practices, monitor controls, and report ESG risks.

3rd Line

Internal Audit

- Provide independent assurance on ESG risk management tools, processes, and practices.
- Identify gaps and improvement areas.

4th Line

External Oversight

- External auditor and Central Bank oversight.
- Provide additional independent review and support regulatory compliance.

Escalation and Reporting

Unresolved ESG risk issues are escalated through the Bank's reporting hierarchy, while ESG risk reporting supports senior management and committee oversight.

Banque Misr's Four Lines of Defence model assigns clear accountability across business functions, ESG risk management, internal audit, and external oversight, supporting ownership, monitoring, independent assurance, escalation, and regulatory alignment.

The policy also sets out governance arrangements for review, approval, dissemination, and escalation. Amendments to the policy are coordinated through the relevant risk governance channels and submitted for approval in accordance with the Bank's governance structure. The policy is subject to review every two years, with additional updates introduced where required by regulatory developments, business needs, or emerging ESG risks.

ESG risk reporting is designed to support oversight and informed decision-making. The policy provides for reporting on areas such as environmental and social risk exposure, high-risk transactions, due diligence activities, significant environmental and social incidents, and major updates to ESG risk management practices.

Climate Risk Integration

Banque Misr recognizes climate-related risks as part of its broader ESG risk management agenda. The ESG Risk Management Policy addresses both physical risks, such as extreme weather events and their potential impact on business operations and assets, and transition risks, including policy, technology, market, and regulatory changes linked to the shift toward a lower-carbon economy.

During 2025, the Bank continued working on a model to assess the potential impact of physical and transition climate risks on clients' financial performance. This work supports the Bank's ongoing efforts to strengthen climate risk assessment capabilities and improve the integration of climate-related considerations into credit and portfolio-level analysis.

The Bank also provided awareness on the Carbon Border Adjustment Mechanism and its implications for Egypt. This supported internal understanding of emerging climate-related regulatory developments and their potential implications for sectoral strategy, client engagement, and portfolio considerations.

Credit Risk and Portfolio Oversight

Banque Misr's credit risk and portfolio oversight activities support the monitoring of credit portfolio performance across business lines, industries, and economic sectors. The Bank monitors credit trends, concentration risk, risk appetite indicators, early warning indicators, expected credit losses, and portfolio quality to support timely risk identification, escalation, and mitigation.

During 2025, the Bank updated selected credit risk policies, including the Expected Credit Loss Calculation Policy and the Early Warning Indicators Policy, to reflect current risk management practices and applicable regulatory requirements. The Bank also continued to monitor risk appetite indicators, recovery plan indicators, credit concentration limits, and portfolio performance.

The Bank advanced initiatives aimed at strengthening credit risk practices, including improvements to stress testing presentation and reconciliation, updates to IFRS 9 data sourcing, and progress on the Risk Operating Model. These efforts support stronger data quality, more consistent risk practices, and improved portfolio oversight.

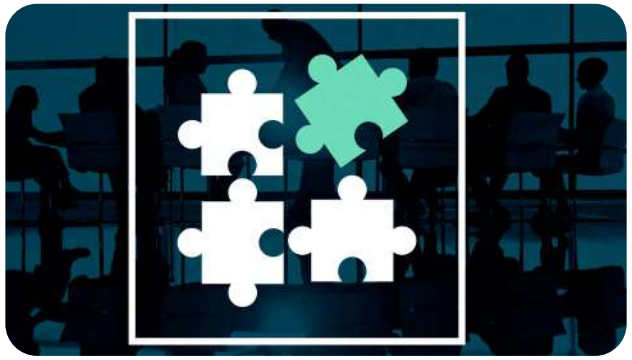


Capacity Building and Awareness

Capacity building remains an important enabler of ESG risk management. During 2025, the Bank delivered capacity-building activities for the Large Corporate Credit Sector to support engagement between ESG risk teams and business teams during the launch of the Environmental and Social Management System.

These activities helped raise awareness of key ESG risk topics and supported better understanding of ESG-related documentation, checklists, and client engagement requirements.

The Bank also engaged employees on environmental compliance, climate change impacts on the banking sector, occupational health and safety certifications, and relevant good practices. Engagement was carried out through physical training sessions, emails, and ongoing communication, contributing to improved document and checklist quality, stronger client follow-up, and better understanding of environmental and social compliance requirements.



BM UAE – Strengthening Risk Governance and ESG Integration

BM UAE maintains a structured risk management framework aligned with regulatory requirements, Group policies and established risk management practices. The framework operates under a three-lines-of-defence model, supported by senior management committees and oversight from the Board Risk Committee. Credit, market, liquidity, operational and other non-financial risks are identified, assessed, monitored and reported through established risk appetite statements, limits, escalation mechanisms and periodic reporting, helping ensure that exposures remain within Board-approved tolerance levels. In parallel, BM UAE is progressing the integration of ESG considerations into its broader risk governance framework in line with Group direction and evolving regulatory expectations. This work includes incorporating ESG considerations into strategic risk documents such as the Risk Appetite Statement and Framework and ICAAP, while progressively connecting ESG risk considerations with credit, market, liquidity and operational risk management.

Our 2026 Focus

Looking ahead, Banque Misr will continue refining its Environmental and Social Management System Operation Manual and developing sector-specific checklists to support more tailored assessment of environmental and social risks across different industrial sectors. The Bank is also working on a model to assess the potential impact of physical and transition climate risks on clients' financial performance, supporting the gradual strengthening of climate risk assessment capabilities.

Building on these foundations, the Bank will continue advancing the integration of ESG considerations into lending and investment decision-making. This includes strengthening the use of ESG risk screening, exclusion list requirements, sector-specific assessment tools, corrective action plans, and climate-related risk inputs within relevant credit and investment processes.

The Bank will also continue enhancing coordination across relevant business, risk, and assurance functions, in line with its ESG risk governance model. These efforts will be supported by ongoing capacity-building activities to strengthen internal understanding of ESG and climate-related risks and to support more consistent application of the Bank's ESG risk management approach.

Digital Transformation and Cybersecurity

Our Approach

Digital transformation and cybersecurity are increasingly important to the banking sector as customer expectations, technological innovation, and the digital economy continue to evolve. As banking services become more accessible through digital channels, financial institutions must balance the delivery of seamless and innovative customer experiences with the need to safeguard information assets, maintain operational resilience, and protect customer data.

For Banque Misr, digital transformation serves as a key enabler of operational excellence, customer satisfaction, and long-term competitiveness. Through the continuous enhancement of digital platforms, data-driven solutions, and innovative technologies, the Bank seeks to improve service accessibility, streamline processes, accelerate decision-making, and create greater value for customers and businesses. At the same time, cybersecurity remains fundamental to maintaining stakeholder trust, supporting business continuity, and ensuring the secure delivery of banking services in an increasingly connected environment.

Our Progress

Banque Misr adopts an integrated approach to digital transformation and cybersecurity, leveraging innovation, agile ways of working, and information security practices to enhance customer experience, improve operational efficiency, and support sustainable growth.

The Bank continues to advance its digital capabilities through the development of digital channels, data-driven solutions, and advanced technologies that enable more accessible and efficient banking services.

These efforts are supported by an information security framework encompassing governance, risk management, security policies, incident response, and compliance with applicable regulatory and industry standards, helping protect information assets, strengthen resilience, and maintain customer trust.

Policies:

- Information Security Policy

2025 Highlights

76,198 (Active)
Corporate Internet Banking Customers

44.3Mn
Retail Internet Banking Customers

840,958
BM E-Wallet Users

60%
Of Egypt's Total E-Wallet market through Vodafone Cash Wallet

1st
Bank in Egypt to Obtain the Uptime Tier IV Certification

Accelerating Digital Transformation

Banque Misr continued to strengthen its digital transformation journey in 2025 by advancing agile ways of working and investing in the development of digital capabilities across the organization.

Through the adoption of an Agile Scale operating model, the Bank seeks to enhance collaboration, accelerate delivery cycles, and improve responsiveness to evolving customer and business needs. Progress is monitored through quarterly business reviews that support strategic alignment, performance evaluation, and continuous improvement.

Banque Misr continued to demonstrate its leadership in digital transformation through its participation in Cairo ICT 2025, one of the region's leading technology and innovation events.

Through its participation, the Bank showcased its latest digital banking solutions and technological advancements, highlighting its commitment to innovation and the continuous enhancement of customer experiences through technology

Building Digital Talent and Agile Delivery

As part of its commitment to building future-ready capabilities, Banque Misr launched the Gen Ready program, a structured talent development initiative designed to prepare employees for key digital roles within the organization. The program spanned 3 months and focused on 3 core disciplines: Agile, Product Management, and Software Quality Assurance, with 1 month dedicated to each field. Participants benefited from a combination of classroom learning, practical simulations, and hands-on experience within digital tribes, enabling them to develop the technical and collaborative skills required in a digital environment.

The program delivered tangible results, with 15 out of 26 participants successfully transitioning into digital roles, including Product Owner, Scrum Master, and Quality Assurance positions. By strengthening internal capabilities and creating pathways for career mobility, the initiative contributed to the development of a skilled digital workforce capable of supporting the Bank's ongoing innovation and transformation objectives.



Enhancing Digital Banking Services

Internet and Mobile Banking Services

Banque Misr continued to expand and enhance its digital banking ecosystem in 2025, providing customers with secure, convenient, and accessible banking services through a growing range of digital channels. Through the continuous development of its internet and mobile banking platforms, the Bank seeks to simplify financial transactions, improve service accessibility, and provide customers with greater flexibility in managing their financial needs.

During 2025, Banque Misr's Internet and Mobile Banking customer base reached 4.59 million customers, including 1.84 million active users. Retail internet banking customers conducted approximately 44.3 million debit and credit transactions, with a combined transaction value of approximately EGP 2.81 trillion.

BM Online Internet Banking

BM Online Mobile Banking

4.59 Mn

Retail Internet Banking Customers

44.3 Mn

Retail Internet Banking Transactions

Digital Wallet Services

Banque Misr continued to strengthen its digital payments ecosystem through its wallet services, providing customers with convenient and secure payment solutions. During 2025, the Bank's wallet customer base reached 840,958 including 231,075 women representing 27.5% of the Bank's wallet users. In collaboration with EBC, Banque Misr continued to provide wallet deposit and withdrawal services, enabling customers to access and manage their funds more conveniently through digital wallet channels. The service contributes to expanding access to digital financial services and enhancing the overall customer experience within the Bank's digital payments ecosystem.A significant milestone during the year was the successful integration of the Vodafone Cash wallet portfolio into Banque Misr's infrastructure. The project involved approximately 25 million wallet users, representing around 60% of Egypt's total e-wallet market and approximately 80% of total e-wallet transaction volume. By successfully integrating data from multiple sources, including historical archives and external platforms, the Bank achieved zero data loss while strengthening fraud monitoring and anti-money laundering controls. Following implementation, the platform became fully operational with zero reported issues, supporting a more secure and scalable digital payments ecosystem.

25 Mn

Wallet Users through Vodafone Cash Wallet

60%

Of Egypt's Total E-Wallet Market through Vodafone Cash Wallet

80%

Of Total E-Wallet Market Transaction Volume through Vodafone Cash Wallet

Driving Innovation Through Data and Artificial Intelligence

Innovation remains a key enabler of Banque Misr's digital transformation journey. During 2025, the Bank continued to strengthen its data, analytics, automation, and artificial intelligence capabilities to improve operational efficiency, enhance customer engagement, support faster and more informed decision-making, and strengthen risk management across key business areas.

The Bank also continued to expand the practical use of artificial intelligence across risk management, credit decisioning, and business intelligence. These initiatives reflect Banque Misr's approach to applying advanced technologies in areas where they can deliver measurable business value, improve control effectiveness, and support more agile banking operations.

Enhancing Customer Engagement Through Data Automation

As part of its efforts to improve the efficiency and effectiveness of customer communication, Banque Misr developed an automated SMS Campaign Tool that transformed the management of customer communications by automating the end-to-end campaign lifecycle, from customer segmentation and campaign preparation to message delivery and performance reporting.

The solution replaced manual preparation with a scalable, high-agility pipeline integrated with the Bank's data warehouse, enabling the generation and synchronization of targeted customer segments while reducing manual data handling and strengthening data integrity across high-volume campaigns. The tool also supported a wide range of communication needs, including time-sensitive payroll and dispute notifications, as well as large-scale seasonal campaigns such as Ramadan and Eid campaigns.

By integrating automated pathways between core data systems and SMS gateways, the Bank reduced the time required between campaign preparation and message delivery, while maintaining performance during periods of high network demand.

The solution also introduced a centralized reporting framework that provides visibility into delivery performance and customer engagement, enabling the Bank to continuously refine communication strategies and strengthen the quality of customer interactions.

Artificial Intelligence Innovation

During 2025, Banque Misr expanded its use of artificial intelligence through a portfolio of targeted solutions designed to strengthen credit assessment, corporate credit risk monitoring, SME portfolio management, and retail lending decisioning.

These solutions support the Bank's ability to improve decision-making, enhance operational efficiency, strengthen portfolio quality, and create scalable capabilities that can be extended across products, customer segments, and business lines.

48%

Improvement in Fraud Detection Accuracy in 2025

+5000

Man-Days Saved Annually Through Gen-AI Automation In 2025

Enhancing Credit Assessment Through Gen-AI

To support faster and more consistent credit assessment, Banque Misr introduced a Gen-AI powered Industry Analysis and Credit Memo Automation portal for Large Corporate and Mid-Cap portfolios. The solution generates automated and up-to-date industry analysis reports covering market dynamics and trends, industry risks and mitigations, competitive landscape and peer analysis, pricing benchmarks, relevant news, macroeconomic signals, and SWOT analysis.

These insights can be directly integrated into credit memos, improving both the quality and speed of credit assessments for Relationship Managers. The solution saves more than 5,000 man-days annually by automating manual research and analysis, while supporting faster credit memo preparation and approval cycles. As an in-house solution, it also reduces dependency on external research providers and supports more consistent, data-driven, and timely credit decisioning.

Advancing Credit Risk Monitoring for Corporate Portfolios

Banque Misr also advanced the use of AI-based early warning capabilities through the CRAM and Early Warning System, designed to proactively detect signs of financial distress across Large Corporate and Mid-Cap portfolios. The solution analyzes historical and real-time data, including transactional behavior, credit exposure, and customer demographics, to identify early risk signals and support timely risk interventions.

By enabling earlier identification of deteriorating credit quality, the system strengthens credit monitoring and supports more informed risk-based decision-making across corporate portfolios. The solution delivers efficiency gains equivalent to 15 Risk Analysts and is expected to reduce Expected Credit Losses for the Bank.

The AI-Powered SME Credit Scoring Model

This model was developed to strengthen credit assessment processes and support more informed lending decisions. The model enhances predictive accuracy and risk differentiation by improving the assessment of borrowers' probability of default, enabling the Bank to better identify creditworthy customers while reducing exposure to higher-risk segments. To ensure long-term effectiveness, the model incorporates mechanisms to monitor and address data drift, performance degradation, and potential biases, supporting consistent and reliable outcomes over time.

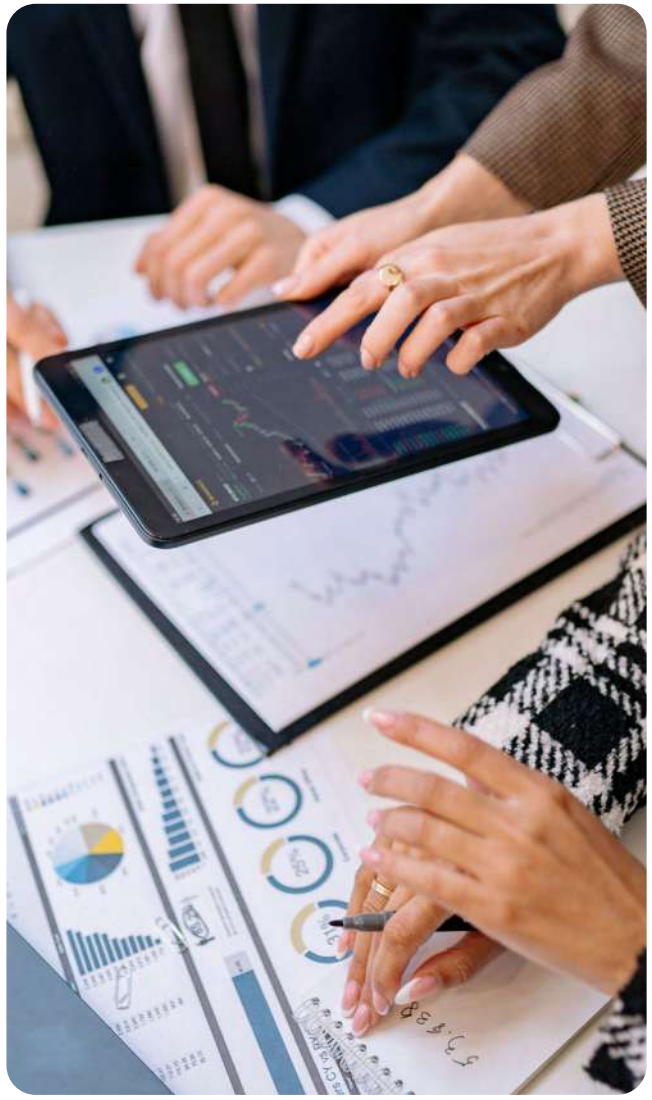
The AI Early Warning System

This model was developed to enhance portfolio monitoring and proactive risk management. Leveraging machine learning techniques, the model analyzes customer and portfolio data to identify early indicators of potential repayment difficulties before risks materialize. By enabling earlier detection of emerging credit risks, the system supports timely intervention, strengthens risk mitigation efforts, and contributes to improved portfolio quality and resilience

Expanding Retail Lending Through Income Estimation

In retail banking, Banque Misr developed an end-to-end AI and Machine Learning-based income estimation model for unsecured non-salary lending. The model enables unsecured cash lending for non-salary transfer customers without requiring income proof documents, helping the Bank serve a wider customer segment and expand access to credit.

The model estimates customer income using transactional behavior, account balances, product holdings, and demographic attributes, leveraging patterns from existing salary-transfer customers with similar profiles. Estimated income ranges are validated on a large test sample and used to assess eligibility and support faster credit decisioning. The initiative is expected to generate an estimated value of EGP 329 million over two years, while improving turnaround time by reducing manual income proof collection and review.



Expanding Digital Solutions for Businesses

Banque Misr also continued to improve the corporate customer experience by migrating several banking services and operations to its in-house-built online banking platform, including transfers and non-financial services. This supports faster and more accurate banking transactions while improving operational efficiency. The Bank also provides dedicated support and training to help corporate customers use digital services effectively, enabling them to manage their accounts with greater ease and convenience. Corporate internet banking services served 76,198 customers, generating 29.6 million transactions with a total transaction volume of EGP 5,369 billion.

76,198 (Active)

BM Online BUSINESS

Corporate Internet Banking Customers

29.6 Mn

Corporate Internet Banking Transactions

During the year, Banque Misr expanded the capabilities of its Business Online BM platform through the introduction of 5 new services, including post-dated and collection cheque inquiry. These enhancements provide corporate customers with greater convenience, flexibility, and control over their banking activities while strengthening the security and accessibility of digital services.

CORPAY STP platform

The Bank also advanced automated payment processing through the CORPAY Straight-Through Processing (STP) platform, reducing manual intervention and enhancing the speed, accuracy, and efficiency of corporate transactions.

By strengthening straight-through processing capabilities and supporting a more seamless flow of transactions, the initiative contributes to improved operational efficiency and an enhanced digital banking experience for business customers.

Expanding Corporate Card Solutions

During 2025, Banque Misr introduced a diversified package of corporate card solutions, including corporate credit cards with different limits and categories, as well as direct debit cards.

This offering supports the evolving needs of corporate customers by providing more flexible payment tools and enhancing the range of digital and card-based solutions available to businesses.



Advancing Digital Commerce Through Strategic Partnerships

Banque Misr continued to support the digital transformation of businesses through strategic partnerships that expand access to innovative digital solutions and enhance the efficiency of commercial transactions. During 2025, the Bank collaborated with El-Sewedy Electric and its partners to launch an integrated e-commerce platform designed to support the growing digital commerce ecosystem and facilitate seamless interactions between businesses and customers.

The platform provides a comprehensive digital channel for conducting transactions, helping businesses expand their market reach, improve customer engagement, and streamline commercial operations. By supporting secure and efficient digital payment capabilities, the initiative contributes to the acceleration of digital commerce adoption while reinforcing Banque Misr's role in enabling technology-driven business growth and innovation.

BM UAE – Accelerating Digital Transformation

Throughout 2025, BM UAE advanced its digital transformation through targeted initiatives across finance, operations, information security and IT, with a focus on improving efficiency, control and operational resilience. Key implementations included a Reconciliation System to automate and strengthen financial reconciliation processes, upgrades to SWIFT message formats, the RHOON platform, and a Fixed Asset Management System to enhance asset monitoring and processing capabilities.

The deployment of a Financial Crime Risk Assessment System further strengthened risk identification and compliance oversight, while enhancements to the IT Service Management System supported more effective management of technology services and incident response. Together, these initiatives are strengthening the operational and technological foundation required to support secure, efficient and scalable banking services across BM UAE.



Safeguarding Information and Customer Trust

Strengthening Fraud Detection and Customer Protection

As Banque Misr continues to expand its digital capabilities and customer-facing solutions, fraud prevention remains an important component of safeguarding customer trust and strengthening the resilience of the Bank's operations. During 2025, the Bank developed an end-to-end AI and Machine Learning-based fraud detection solution designed to replace manual and sample-based fraud checks with continuous, portfolio-wide monitoring. The solution monitors customers and suppliers across the Small and Micro Enterprises lending portfolio, enabling proactive detection and prevention of fraud risks across the full portfolio rather than relying on limited samples.

It contributed to EGP 1 billion in loss prevention within the Small Business Lending portfolio and improved detection accuracy by 48%. By reducing dependence on manual checks and increasing the accuracy and consistency of fraud detection, the solution provides Banque Misr with an enterprise-ready fraud prevention capability that can be scaled across additional products and segments.

Cybersecurity Governance and Risk Management

As Banque Misr continues to expand its digital capabilities and technology-driven services, effective cybersecurity governance remains essential to protecting information assets, maintaining operational resilience, and supporting the secure delivery of banking services. The Bank manages cybersecurity through a structured governance and risk management framework guided by its Information Security Strategy and supporting policies, which establish security requirements, define roles and responsibilities, and provide oversight across the organization.

Cybersecurity risks are assessed and managed throughout the lifecycle of digital services, technology initiatives, infrastructure enhancements, and third-party engagements. Through ongoing risk assessments, compliance monitoring, and performance measurement, the Bank seeks to identify emerging threats, evaluate potential impacts, and implement appropriate mitigation measures. This approach supports informed decision-making, strengthens the Bank's cybersecurity posture, and helps ensure the continued security and reliability of its digital operations and services.

Strengthening Security, Compliance and Resilience

Banque Misr continued to strengthen its cybersecurity posture and operational resilience in 2025 through investments in secure infrastructure, internationally recognized certifications, and enhanced preparedness measures designed to safeguard digital services, information assets, and customer data.

A key milestone during the year was becoming the first bank in Egypt to obtain the Uptime Tier IV certification for the technical design of its main data center. This achievement reflects compliance with internationally recognized standards for data center reliability, availability, and operational continuity, further strengthening the resilience of the Bank's digital infrastructure.

The Bank also maintained its ISO/IEC 27001:2022 certification for its Information Security Management System, covering critical applications, Security Operations Center (SOC) services, Crown Jewels, PCI-related environments, and supporting technology infrastructure. In addition, Banque Misr maintained Payment Card Industry Data Security Standard (PCI DSS) Version 4.0.1 – Level 1 compliance, the highest level of payment card security certification, as well as PCI PIN Security v3.1 compliance, demonstrating its commitment to protecting cardholder data and maintaining secure payment processing environments in line with international security standards.

In 2025, to further enhance operational resilience, Banque Misr updated its Incident Response Plan to Version 6.0, strengthening the Bank's preparedness and response capabilities for potential cybersecurity incidents. During the year, the Bank also maintained Cyber Security Insurance coverage, providing additional protection against cyber threats, data breaches, ransomware incidents, business interruptions, and related cyber risks.

Strengthening Compliance Through AI-Powered Screening

Banque Misr strengthened its compliance capabilities through an in-house AI-powered sanctions overnight screening portal. The solution fully automates the overnight sanctions screening process using advanced name-matching algorithms with more than 90% accuracy to detect name similarities across multiple screening scenarios.

The platform supports screening of the full Bank customer base against global sanctions lists, New-to-Bank customers against sanctions lists, and newly issued sanctions names against existing Bank customers. By performing automated cross-validation at scale, the solution enhances the Bank's ability to maintain continuous compliance with regulatory requirements while significantly reducing manual intervention. The automation delivers efficiency gains equivalent to 17 Compliance Officers, while providing a scalable capability for screening the full customer base with high accuracy and speed.

Protecting Customer Data and Promoting Cybersecurity Awareness

Protecting customer information and maintaining trust in digital banking services remain fundamental priorities for Banque Misr. As digital channels continue to play an increasingly important role in customer interactions, the Bank is committed to safeguarding personal and financial information through the implementation of information security and privacy controls across its operations, systems, and digital platforms.

In parallel, Banque Misr continues to promote a culture of cybersecurity awareness by equipping employees with the knowledge and tools needed to recognize and respond to evolving cyber threats. Through ongoing training programs, awareness initiatives, and regular communications on secure digital practices, the Bank seeks to strengthen responsible cybersecurity behaviors and support the secure use of digital banking services.

As part of its efforts to strengthen cybersecurity awareness, Banque Misr continued to implement customer awareness initiatives focused on electronic fraud prevention and the safe use of digital banking services. Through targeted awareness campaigns and educational communications, the Bank sought to help customers identify common fraud schemes, adopt secure banking practices, and better protect their personal and financial information while using digital channels.



BM UAE – Strengthening Cybersecurity and Information Protection

BM UAE continued to strengthen its cybersecurity and information protection environment in 2025 through a combination of technology, governance, risk assessment and employee awareness. Security capabilities were enhanced through Endpoint Detection and Response, Mobile Device Management, Out-of-Band Proxy controls, Prisma Cloud and Tenable Vulnerability Management, supported by periodic vulnerability assessments, penetration testing and information security risk assessments. Beyond technology, BM UAE strengthened enterprise security governance through alignment with UAE information security regulatory standards and reinforced the security of outsourced services through contractual requirements and foundational security controls. Employee awareness initiatives also supported the development of a stronger security culture and helped reduce human-related cyber risks. During the reporting year, BM UAE reported zero substantiated customer privacy complaints, no customer-data or privacy leaks and no PII-related data breaches, reflecting the continued focus on protecting customer information and maintaining secure banking services

Sustainable **Procurement**

Our Approach

Banque Misr recognizes that responsible procurement plays an important role in strengthening supply chain resilience, supporting local economic development, and promoting ethical and sustainable business practices across its value chain. Through its procurement policies, supplier engagement practices, and sustainable sourcing efforts, the Bank seeks to integrate environmental, social, and governance considerations into purchasing decisions while maintaining quality, efficiency, transparency, and value for money.

Key Policies and Procedures

- Procurement Policy
- Sustainable Procurement Framework
- Supplier Code of Conduct



Our Progress

Banque Misr continued to embed sustainability principles throughout its procurement and supplier management processes.

Guided by its Procurement Policy and Sustainable Procurement Framework aligned with ISO 20400 Sustainable Procurement Guidance, the Bank incorporates sustainability considerations alongside quality, cost efficiency, risk management, and operational requirements in procurement decisions. The framework promotes transparency, fair competition, ethical conduct, conflict-of-interest management, lifecycle thinking, and responsible supplier engagement, while encouraging suppliers to align with the Bank's environmental, social, and governance expectations.

During 2025, Banque Misr's efforts focused on supplier awareness, local sourcing, due diligence, supplier evaluation, performance monitoring, and the progressive integration of sustainability considerations into selected technical evaluations and tendering processes.

2025 Highlights

EGP 15Bn
Total Procurement Spending

708
Total Suppliers

EGP 3Bn
Local Procurement Spending

20%
Of Spending is Allocated to Local Suppliers
(+ 5 % YoY vs 2024)

95%
Of Suppliers are Local

54%
Of Suppliers Covered by ESG Screening

Supplier Profile

Banque Misr maintains a diverse supplier network that supports the delivery of goods and services required across its operations. The Bank recognizes the critical role suppliers play in enabling operational efficiency, service continuity, and the timely fulfilment of business requirements, while also contributing to the resilience and sustainability of its wider value chain.

During 2025, Banque Misr worked with 708 suppliers across a broad range of sectors and service categories. The Bank applies established procurement, due diligence, and supplier management processes to support supplier selection, performance monitoring, and risk management throughout the supplier lifecycle. These processes help ensure that suppliers meet the Bank's operational, technical, governance, and sustainability-related expectations, where applicable, while supporting responsible procurement practices.

Through ongoing supplier evaluation and engagement, Banque Misr seeks to build long-term partnerships that promote quality, reliability, and continuous improvement across its supply chain. The Bank's supplier base includes Tier 1 and Tier 2 suppliers, supporting a diversified supplier ecosystem aligned with Banque Misr's procurement objectives, operational requirements, and responsible sourcing approach.

708

Total Suppliers

Supporting Local Suppliers and Economic Development

Banque Misr recognizes the important role local suppliers play in supporting economic development, strengthening domestic value chains, and enhancing supply chain resilience. The Bank remains committed to creating opportunities for local businesses to participate in its value chain, where feasible, while maintaining procurement requirements related to quality, cost efficiency, compliance, and service reliability.

During 2025, local suppliers represented 95% of the Bank's total supplier base, demonstrating Banque Misr's continued focus on sourcing from local markets where feasible. Total procurement spending amounted to approximately EGP 15 billion, of which 20% was directed toward local suppliers, contributing to the growth and competitiveness of Egyptian businesses across multiple sectors.

By prioritizing local sourcing opportunities where feasible, the Bank seeks to generate positive economic impact, support employment creation, strengthen supplier capabilities, and contribute to the competitiveness of Egyptian businesses. This approach also enhances supply chain stability and responsiveness by fostering relationships with suppliers operating within the local market.

Through this commitment to responsible procurement and supplier development, Banque Misr continues to link procurement practices with broader economic contribution, supporting a more resilient and inclusive business ecosystem while creating shared value for suppliers, communities, and the broader economy.

95%

of Suppliers are Local

EGP 15 Bn

Total Procurement Spending

EGP 3 Bn

Local Procurement Spending

BM UAE – Advancing Responsible and Local Procurement

BM UAE's procurement approach contributes to local economic participation while supporting responsible supplier management. During 2025, the UAE operations worked with 311 Tier 1 suppliers, with local suppliers representing 90% of the supplier base and accounting for 60% of procurement spending.

BM UAE also reported that 90% of contractors and Tier 1 suppliers were assessed, with no risks identified through the reported assessments.

These practices support greater visibility across the supply chain and complement Banque Misr's broader approach to responsible procurement, while the strong representation of local suppliers contributes to local value creation and supply-chain resilience within the UAE market.

Enhancing Sustainable Sourcing

Banque Misr continues to embed sustainability considerations into sourcing activities, recognizing that procurement decisions can influence environmental, social, and economic outcomes across the value chain.. As part of its efforts to promote responsible sourcing practices, Banque Misr engaged registered suppliers on sustainability principles and expectations. During 2025, the Bank reached 100% of registered suppliers through sustainability awareness initiatives, helping suppliers better understand the growing importance of environmental, social, and governance considerations within procurement processes.

These efforts support the integration of sustainability principles into supplier relationships and encourage suppliers to align their practices with the Bank's responsible procurement approach. By promoting sustainability awareness and engagement across its supplier network, Banque Misr continues to strengthen the foundation for a more responsible, resilient, and sustainable supply chain.

Promoting Responsible Business Practices

Banque Misr is committed to promoting responsible and ethical business practices throughout its supply chain. The Bank expects suppliers and third parties to conduct their operations in accordance with applicable laws and regulations and to uphold high standards of integrity, transparency, and accountability.

Through its procurement framework, Banque Misr encourages suppliers to maintain sound governance practices, avoid conflicts of interest, and operate in a manner that supports fair competition and ethical business conduct. The Bank also promotes respect for internationally recognized human rights principles and expects suppliers to provide fair working conditions, prohibit child and forced labor, and foster workplaces free from discrimination, harassment, and other forms of unethical conduct.

20%

Of Assessed Suppliers Requiring Corrective Action Plans

54%

Suppliers Assessed for Human Rights, Labor, and Ethical Business Practice Risks During 2025

These expectations are embedded within supplier engagement and evaluation processes, helping the Bank identify and manage potential social and governance risks across its supply chain. Supplier assessment begins at registration and includes the required security inquiries, due diligence procedures, and a sustainability indicators questionnaire. Certain procurement processes are also assessed using social and environmental criteria, supporting the Bank's ability to identify relevant risks, encourage corrective measures where required, and reinforce accountability across supplier relationships.

By encouraging responsible business conduct across its supplier network, Banque Misr seeks to strengthen supply chain resilience, mitigate ESG-related risks, and foster long-term partnerships built on trust, integrity, and shared values.

Integrating Sustainability into Procurement Decisions

Banque Misr continues to strengthen the integration of environmental and sustainability considerations into procurement processes to support more informed and responsible purchasing decisions.

Through its Sustainable Procurement Framework, the Bank encourages the evaluation of sustainability-related factors alongside technical, operational, and commercial requirements when assessing goods, services, and suppliers.

During 2025, the Bank undertook an assessment of procurement spending patterns to identify sectors with the highest procurement demand and opportunities to further embed sustainability considerations within procurement activities. Based on this assessment, 3 key sectors participated in targeted awareness sessions focused on the application of sustainability principles within procurement planning, specification development, and technical evaluation processes.

These efforts contributed to the completion of 2 tenders utilizing technical evaluation criteria informed by sustainability considerations during the year.

By incorporating sustainability factors into procurement decision-making, Banque Misr continues to support responsible sourcing practices and advance the integration of ESG principles across its procurement activities.

Suppliers assessed for environmental and sustainability-related risks during 2025 reached 54%, while suppliers identified as having significant sustainability-related risks represented 20%% of assessed suppliers.

54%

Suppliers Assessed for Environmental and Sustainability-Related Risks

20%

Of Assessed Suppliers Identified as Having Significant Sustainability-Related Risks

Supporting Supplier Resilience Through Supply Chain Finance

Banque Misr continued to support more resilient and efficient business ecosystems by introducing solutions that strengthen liquidity and working capital management across corporate value chains.

At the end of December 2025, the Bank launched supply chain finance services for corporate clients, offering large corporates and their suppliers a faster, more convenient, and secure banking experience. The service enables suppliers to access immediate liquidity while supporting corporates in improving working capital management and strengthening relationships with their supplier base.

By facilitating smoother financial flows between corporates and suppliers, the initiative contributes to more agile, resilient, and sustainable supply chain ecosystems.

5

EMPOWERING PEOPLE AND COMMUNITIES

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Employee
Diversity, Retention & Development

Our Approach

At Banque Misr, our people are central to the Bank's ability to deliver responsible banking services, support customers, and create long-term value. We are committed to fostering a diverse, inclusive, and supportive workplace where employees are treated with respect and provided with fair opportunities to contribute, develop, and grow.

Our approach to employee diversity, retention, and development is grounded in equal opportunity, inclusion, capability building, and career progression. We seek to create a workplace that values different perspectives across gender, age groups, backgrounds, abilities, and experiences, while ensuring that employees have access to learning, development, and advancement opportunities.



Our Progress

In 2025, Banque Misr's workforce reached 25,435 employees, reflecting a 7.1% increase compared to 2024.

This growth was supported by continued efforts to attract, develop, and retain talent across the Bank's operations, while strengthening diversity, inclusion, and employee development practices.

5
BM UAE Health & Safety Training Sessions

40
BM UAE Number of Employees Who Received H&S Sessions

25,435
BM Egypt Total Workforce

927,589
BM Egypt Total Training Hours

23,725
BM Egypt Participants in Training Programs

37.6%
BM Egypt Female Representation

181
BM Egypt Employees with Disabilities

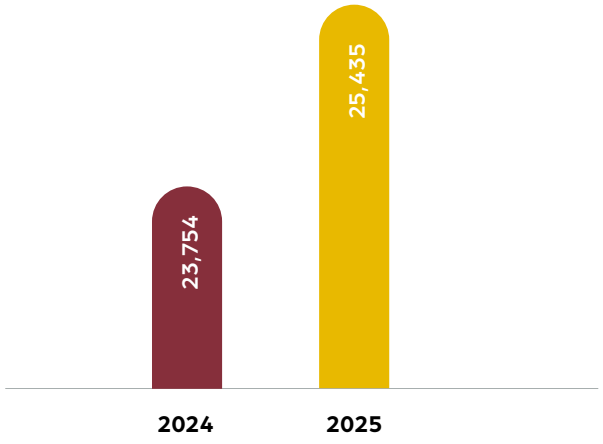
7.1%
BM Egypt Growth in Workforce

Diversity, Equity, and Inclusion

Banque Misr continued to strengthen workforce diversity and inclusion in 2025, supported by a 7.1% increase in total employees compared to 2024.

The Bank continued to promote equitable access to career development and growth opportunities across different functions, employee categories, age groups, and genders. These efforts contribute to building a more balanced and inclusive workplace, where diverse perspectives support collaboration, innovation, and stronger organizational performance.

Total Workforce



Age and Gender Diversity

Banque Misr continued to promote an inclusive workplace that supports equal opportunity and encourages diverse perspectives across the organization. Women represented 37.6% of the Bank's total workforce in 2025, while men represented 62.4%.

Women representation was also reflected across management levels, including senior, middle, and executive management roles.

The Bank's workforce also reflects a balanced age profile. Employees aged 30 to 50 represented 65.5% of the workforce, while employees under 30 accounted for 25.9%, and employees above 50 represented 8.6%. This mix supports continuity, experience sharing, adaptability, and the development of future talent.

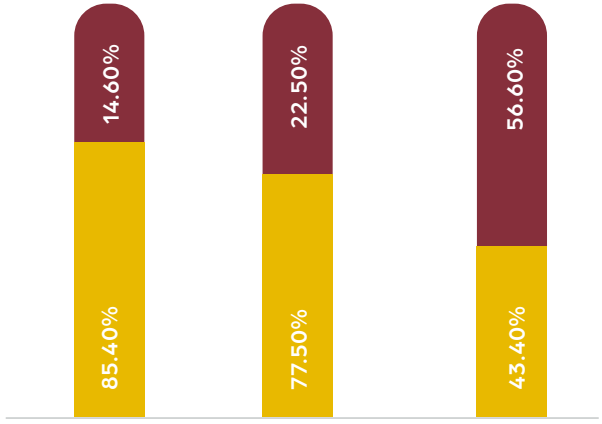


Male: **62.4%** Female: **37.6%**



Under 30 **25.90%** | 30–50 **65.50%** | Above 50 **8.60%**

Gender Diversity Across Management Levels



Male Female

People with Disabilities (PWD)

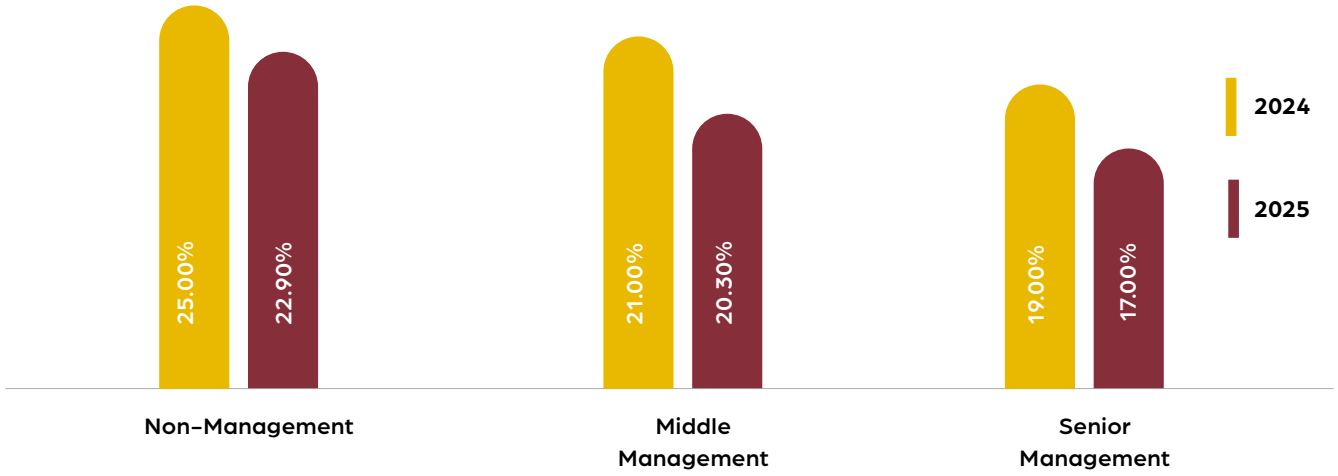
Disability inclusion is an important part of Banque Misr's broader diversity and inclusion commitment. In 2025, the Bank employed 181 employees with disabilities. The Bank continues to support a respectful and inclusive work environment through fair hiring practices, workplace support, and a culture that values dignity and equal opportunity for all employees.

Gender Pay Gap[1]

Banque Misr is committed to ensuring fair and equitable compensation across all employee categories. We continuously assess and address disparities, knowing that while progress has been made, closing these gaps must remain a priority. The bank will continue to monitor and implement salary benchmarking, structured career progression, and regular pay reviews to support fairness and transparency.

The gender pay gap narrowed across all reported employee categories compared to 2024. The gap decreased from 25.0% to 22.9% among non-management employees, from 21.0% to 20.3% among middle management, and from 19.0% to 17.0% among senior management. While this reflects progress, the Bank continues to focus on structured career progression, leadership development, and regular pay reviews to further support pay equity over time.

The Bank also recognizes that advancing pay equity requires broader action beyond compensation review. Through leadership development, structured career pathways, and talent development initiatives, Banque Misr aims to support stronger women representation in senior and higher-responsibility roles over time.





[1] The chart shows the percentage difference between male and female average basic salaries at each management level, calculated as: (Average Male Salary – Average Female Salary) ÷ Average Male Salary. It reflects how much lower female salaries are, on average, compared to male salaries.

Learning and Development

Banque Misr is dedicated to employee development, offering programs designed to enhance performance in current roles while preparing employees for future leadership opportunities.

In 2025, we continued to expand participation across diverse training programs, reinforcing our commitment to building a capable and future-ready workforce across age groups, genders, and employee categories. 23,725 employees participated in training programs, reaching a total of 927,589 hours.

Training effectiveness is assessed through a structured approach aligned with the Bank's strategic priorities. Evaluations include quarterly performance reviews, participant feedback, pre- and post-training assessments, and ongoing follow-up with management to ensure practical application of skills.

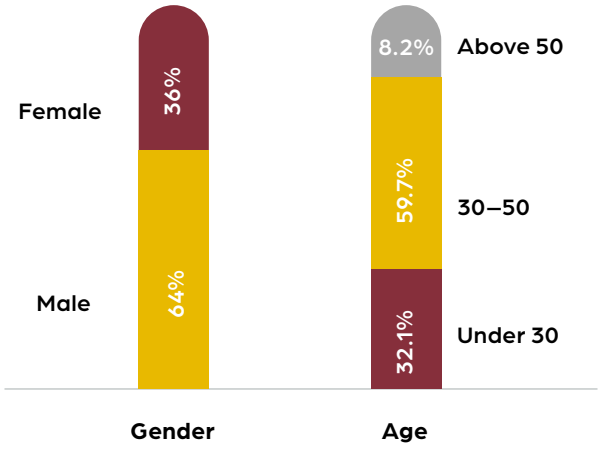
23,725

Participants in Training Programs

927,589

Total Training Hours in 2025

Gender and Age Distribution of Training Hours



Key Learning and Development Programs

In 2025, Banque Misr continued to strengthen employee capabilities through targeted learning programs covering technical skills, leadership development, onboarding, digital reskilling, product knowledge, and specialized banking capabilities. These programs were designed to support employees in their current roles, prepare them for future responsibilities, and strengthen the Bank's internal talent pipeline.

Full and Mini Credit Course

In collaboration with the Egyptian Banking Institute (EBI), Banque Misr continued to invest in specialized credit training to strengthen employees' technical banking capabilities. The Full Credit Course was delivered through two cohorts, with 78 participants developing deeper knowledge in credit analysis, corporate lending, risk assessment, and related banking practices. The Mini Credit Course was also delivered in collaboration with EBI through five cohorts, reaching 128 participants and supporting broader access to essential credit knowledge across relevant functions.

206

Number of Participants

Retail Products Journey Program

Further strengthening employee capabilities, the Retail Products Journey program was delivered to 1,400 branch employees, focusing on products and services, practical case studies, and operational risk mitigation The Retail Products Journey Program was delivered to 1,400 branch employees to enhance their understanding of the Bank's retail products and services. The program combined product knowledge, practical case studies, and discussions around common operational errors and how to prevent them. By strengthening frontline capabilities, the program supported improved customer service, operational consistency, and risk mitigation across the branch network.

1,400

Number of Participants

Onboarding Program

Banque Misr continued to deliver a structured onboarding program to support the integration of new employees into the Bank. In 2025, the program reached 1,755 new employees, helping them understand the Bank's culture, values, organizational practices, and ways of working. The program also supported a smoother transition into the workplace by providing new joiners with the knowledge and guidance needed to perform effectively in their roles.

1,755

Number of Participants

GenReady Reskilling Program

The GenReady Reskilling Program supported Banque Misr's digital transformation agenda by developing internal talent for specialized technology-related roles. In 2025, the program upskilled 26 employees, helping address internal capability needs and reduce reliance on external hiring. As a result, 15 participants were assigned to technology-related roles across different tribes and the Information Technology sector, reflecting the Bank's commitment to building future-ready skills from within.

26

Number of Participants

Organizational Leadership Program

To support career development and strengthen leadership readiness, Banque Misr nominated 91 employees from various departments to participate in the Organizational Leadership Program delivered by Harvard Business School. The program aimed to enhance leadership capabilities, strategic thinking, and managerial effectiveness, while supporting the Bank's broader succession planning and talent development efforts.

91

Number of Participants

GTB Academy

The GTB Academy marked an important step in Banque Misr's internal capability-building efforts. The academy was designed to develop practical skills for employees working across corporate products, financial institutions, and specialized customer service functions. In 2025, the academy delivered 15 internally developed programs led by in-house trainers, trained 82 employees, achieved international accreditation from the London Institute of Banking & Finance, and graduated four cohorts. This reinforced a sustainable learning model based on internal expertise and high-quality specialized content.

82

Number of Participants



BM UAE – Investing in Employee Learning and Development

BM UAE continued to invest in employee capability and professional development throughout 2025, delivering 136 training sessions across a broad range of technical, regulatory and leadership topics and reporting a 100% training completion rate. Learning activities covered areas including risk management, anti-money laundering, cybersecurity, fraud prevention, customer service, project management, digital transformation, artificial intelligence, ESG principles and leadership development. Through this broad learning agenda, BM UAE sought to strengthen the technical and behavioural capabilities required to respond to evolving regulatory requirements, technological change and customer expectations, while supporting organizational resilience and employee development.

Talent Acquisition and Early Career Development

2,448 **Total New Hires 2025**

830 **Female New Hires 2025**

Workforce Growth and Inclusive Recruitment

Banque Misr has strengthened its talent acquisition approach in 2025 by attracting diverse talent and supporting equal access to employment opportunities. The Bank hired 2,448 new employees during the year, compared to 1,979 in 2024, reflecting continued workforce growth in line with the Bank's operational and strategic needs.

Women in New Hires

Women accounted for 830 new hires in 2025, representing 33.9% of total new employees, while men accounted for 1,618 new hires. This reflects Banque Misr's continued efforts to promote inclusive recruitment practices and expand opportunities for women across the Bank's workforce.

Banque Misr Inclusive Hiring

As part of its inclusive hiring approach, Banque Misr continued to provide employment opportunities for people with disabilities. In 2025, the Bank hired 7 employees with disabilities, reinforcing its commitment to accessibility, equal opportunity, and a workplace culture that values diversity and inclusion.

Building a Digital Talent Pipeline

As part of its efforts to build a future-ready workforce, Banque Misr continued to implement the Digital Workforce Initiative in collaboration with the Egyptian Banking Institute, the Learning and Development team, and the Information Technology Institute. Through this initiative, three specialized tracks were developed to prepare technical talent for the Bank's digital and technology needs, with the initiative expected to support the recruitment of around 50 new hires.

Early-Career Development

Banque Misr also continued to invest in early-career talent through the Rowad Summer Internship Program. In 2025, the program welcomed 3,000 university students, providing participants with practical exposure to the banking sector, workplace experience, and skills development opportunities. The program supports the Bank's talent pipeline by engaging students at an early stage and helping prepare them for future career opportunities.



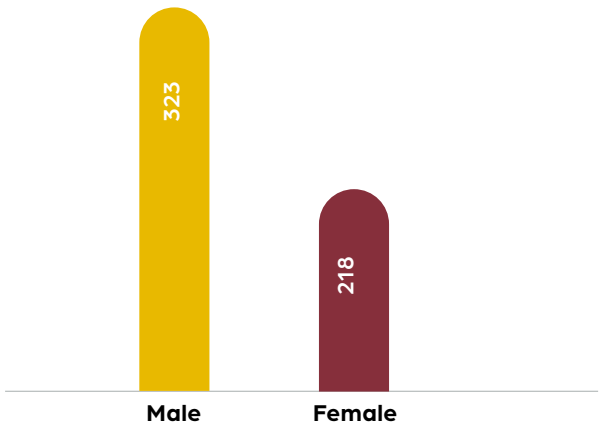
Employee Turnover

Banque Misr monitors employee turnover as part of its broader approach to workforce stability, retention, and organizational effectiveness.

Turnover trends are reviewed across key workforce segments to help identify areas requiring further attention and to support informed decision-making on employee engagement, career development, workplace wellbeing, and internal mobility.

In 2025, total employee turnover stood at 541 employees, representing a turnover rate of 2.1% of the total workforce. The Bank continued to support retention through targeted learning and development programs, structured onboarding, leadership development, digital reskilling, and employee wellbeing initiatives. These efforts help employees grow within the organization, build future-ready capabilities, and access opportunities for career progression.

Turnover by Gender



Employee Engagement and Wellbeing

Banque Misr recognizes that employee wellbeing is essential to maintaining a productive, resilient, and engaged workforce. The Bank's approach focuses on supporting employees' physical wellbeing, promoting a safe workplace, and strengthening access to health-related support systems that help employees perform effectively and confidently.

In 2025, Banque Misr reinforced wellbeing through occupational health and safety measures, preventive awareness, emergency preparedness, and access to medical support. These efforts reflect the Bank's commitment to creating a workplace environment that protects employees, supports business continuity, and promotes a culture of care across its operations.

Workplace Health and Safety

Banque Misr strengthened its workplace health and safety practices in 2025 through risk identification, preventive controls, training, and regular follow-up across branches and administrative buildings. The Bank's health and safety approach is supported by internal procedures, regulatory alignment, and coordination with relevant authorities to help protect employees, customers, contractors, and assets.

The Bank's physical security and health and safety functions support the safety of staff, properties, and assets through local and global risk assessment processes, surveillance systems, physical guarding arrangements, and compliance with applicable laws and regulations. This approach helps reduce workplace risks, enhance preparedness, and support operational resilience.

Strengthening Safety Preparedness

During 2025, Banque Misr implemented several measures to strengthen safety preparedness and risk prevention. These included establishing a maintenance system for manual fire extinguishers, conducting health and safety awareness sessions, reviewing civil protection requirements, and carrying out periodic inspections of branches and administrative buildings to assess engineering installations and ergonomic requirements.

The Bank's hazard identification and risk assessment process includes asset identification and categorization, threat and vulnerability analysis, review of existing security measures, risk evaluation, and the development of mitigation actions. Findings are reviewed and standardized to support future planning and ongoing improvement.

Employee participation also supports the Bank's safety approach. Employees can share suggestions and feedback on occupational health and safety issues through the Bank's internal suggestion channel, contributing to a more participatory and responsive safety culture.

Health and Safety Training

209 Total H&S Training Sessions

18,994 No. of Employees Trained

100% Completion Rate

Banque Misr delivered health and safety training in 2025 to strengthen employee awareness and emergency readiness. Training covered civil protection, first aid, internal HSE procedures, emergency planning, evacuation, incident response, and HSE committee responsibilities.

During the year, the Bank delivered 209 health and safety training sessions, reaching 18,994 trainees. This included 100 civil protection sessions for 2,007 employees, 16 first aid sessions for 487 employees, 88 internal HSE training sessions for 16,400 employees, and five HSE committee training sessions for 100 employees. All reported health and safety training programs achieved a 100% completion rate.

Health and Safety Training Reach by Program	2021	2022	2023	2024	2025
Firefighter / Civil Protection Training	6,168	1,771	1,354	2,069	2,007
First Aid Training	0	600	840	328	487
Health and Safety Induction	—	4,000	4,754	6,400	—
Safety Committee Members	100	100	250	300	—
HSE Committee Training	—	—	—	120	100
Internal HSE Training	—	—	—	8,000	16,400
Total No. of Employees Trained	6,268	6,471	7,198	17,217	18,994



BM UAE – Maintaining a Safe Working Environment

BM UAE continued to promote a safe and supportive working environment through health and safety awareness, training and preventive risk management. During 2025, the UAE operations delivered five health and safety training sessions, reaching 40 trainees, supporting employee awareness and reinforcing the importance of workplace safety across the Bank's operations.

Safety performance remained strong during the reporting year, with no work-related injuries reported among employees or contractors.

BM UAE also recorded zero work-related fatalities and zero cases of occupational ill health. These outcomes complement the Bank's broader approach to employee wellbeing and workplace safety and reflect its continued focus on maintaining a safe, resilient and responsible working environment across its UAE operations.

Supporting Our People Beyond the Workplace

Banque Misr supports employee wellbeing through a combination of workplace benefits, healthcare access, financial support, family-related policies, and engagement initiatives. These efforts aim to promote stability, inclusion, and a supportive employee experience across different stages of employees' careers.

Family Support and Maternity Leave

Banque Misr supports women employees through maternity leave arrangements that help them balance professional responsibilities with family needs. In 2025, 1,384 women benefited from maternity leave, reflecting the Bank's commitment to creating a supportive workplace where employees can manage important life transitions while maintaining their career progression.

Healthcare Access and Medical Support

The Bank provides healthcare coverage and medical support to employees and eligible family members, helping employees access medical services and maintain their wellbeing. In 2025, Banque Misr enhanced several medical benefits, including selected dental, optical, maternity, and family care support, reinforcing its commitment to a healthier and more resilient workforce.

The Bank also strengthened emergency medical support through its contract with the Egyptian Ambulance Authority, which provides ambulances stationed near branches and administrative buildings in the downtown region. This arrangement supports faster emergency response for employees and customers, with plans to expand ambulance coverage across additional regions.

Fair Compensation and Financial Wellbeing

Banque Misr is committed to fair and equitable compensation practices that support employee wellbeing and financial stability. The Bank aligns its salary structure with internal policies, regulatory requirements, and market considerations, while using regular salary reviews, pay equity assessments, and structured career progression pathways to support fairness across employee levels.

Retirement Benefits

Banque Misr supports employees' long-term financial security through retirement benefit arrangements and pension-related mechanisms. These arrangements are reviewed periodically to support stability, compliance, and alignment with applicable requirements. Employees benefit from mandatory and voluntary retirement-related schemes, contributing to a more comprehensive approach to financial wellbeing beyond active service.

Employee Engagement Initiatives

In 2025, Banque Misr launched an internal employee competition linked to the Africa Cup of Nations, giving employees the opportunity to participate, engage, and celebrate the Egyptian national team's journey. The initiative helped strengthen employee morale, encourage participation, and foster a sense of shared pride and belonging across the workforce.



Customer Centricity:
Enhancing the Banking Experience

Our Approach

Customer trust and satisfaction are fundamental to Banque Misr's long-term success and its role in supporting sustainable economic development. By delivering accessible, transparent, and innovative banking services, the Bank seeks to meet the evolving needs of customers while fostering financial inclusion and strengthening financial well-being. Through continuous investment in service quality, digital innovation, and inclusive banking solutions, Banque Misr remains committed to creating seamless and meaningful banking experiences for all customers.

Our Progress

Banque Misr places customers at the center of its operations by continuously enhancing accessibility, expanding service channels, and improving the quality and efficiency of its products and services. The Bank's customer-centric approach is guided by a commitment to financial inclusion, digital innovation, responsible communication, and customer protection, ensuring that individuals from diverse backgrounds can access banking services with confidence and convenience.



2025
Highlights

+21 Mn
Total BM Customers

+8 Mn
Number of Female Customers
14.7% YoY vs.2024

54%
Of our Branches are Equipped for Differently-abled People

+6,150
ATMs in 2025
+150 New ATMs in 2025 vs 2024

Expanding Access and Inclusion

Banque Misr continues to strengthen access to financial services through one of the largest banking networks in Egypt, enabling customers to access banking solutions across a wide geographic footprint.

During 2025, the Bank served more than 21,665,690 individual customers, including 20,222,498 active customers, reflecting the continued trust placed in the Bank and the broad reach of its services.

The Bank remains committed to serving diverse customer segments and promoting greater participation in the formal financial system. Women customers reached 8,454,620, including 7,873,604 active customers, while men customers totaled 13,211,070, of whom 12,385,443 were active customers. The Bank also served 211,448 youth customers and 1,179 customers with disabilities, supporting its commitment to financial inclusion and equitable access to banking services.

To support convenient access to banking services, Banque Misr operated 889 branches, 6,151 ATMs, and 105,420 POS terminals across Egypt. The Bank also continued to advance accessibility for persons with disabilities by equipping 481 branches, representing 54% of the total branch network, and 1,727 ATMs, representing 28% of the ATM network, with accessibility features designed to support independent and convenient banking experiences. In addition, 2,160 employees received sign language training, strengthening the Bank's ability to provide inclusive and responsive customer service.

+21 Mn

Total Customers in 2025

+8 Mn

Female Customers

14.7% YoY vs.2024

889

Branches across Egypt in 2025

+20 New Branches in 2025 vs 2024

481

Branches Equipped for Differently-abled People

+230 New Branches Equipped for Differently-Abled People 2025 vs 2024

54%

Of our Branches are Equipped for Differently-abled People

6,151

Total ATMs in 2025

+150 New ATMs in 2025 vs 2024

1,727

ATMs Equipped for Differently-abled People

28%

Of Our Total ATMs are Equipped for Differently-abled People

Exceeding Our Accessibility Commitments

2,160

Employees Received Sign Language Training

Exceeding the Target Set for the Year of 2025 of 1,734 Employees.

Exceeding the Target by 20%

481

Branches Equipped for Differently-abled People

Exceeding the Target Set for the Year of 2025 of 285 Branches.

Exceeding the Target by 41%

BM UAE

Empowering Customers and Strengthening the Banking Experience

BM UAE continued to enhance the customer experience by expanding digital banking capabilities while strengthening the mechanisms that support fair treatment, service quality, customer protection and informed use of banking services.

Through the mobile banking application, customers can register directly for digital services, view account balances, transfer funds, submit service requests, and open savings accounts and term deposits, alongside other available services. The Bank continued to expand functionality during the year and encourage greater use of digital channels, providing customers with more flexibility and control over how they manage their banking needs.

Alongside these digital enhancements, BM UAE continued to strengthen the broader customer experience through responsible customer-treatment frameworks, structured complaint and redress mechanisms, service-quality monitoring, and customer awareness initiatives. Together, these measures support a more accessible, secure, transparent and customer-focused banking experience.

BM UAE – Promoting Fair Customer Treatment

Fair treatment and responsible customer engagement are supported across BM UAE through established frameworks covering customer inclusion, business conduct and responsible communication.

These include the Inclusion and Vulnerable Groups Framework, Business Conduct Policy and Procedures, Code of Conduct and Marketing Communication requirements, which support transparent and consistent customer interactions.

During 2025, 528 employees received consumer protection training, while 68 employees participated in Code of Conduct onboarding awareness, reinforcing expectations around customer rights, responsible conduct and fair service delivery.

BM UAE – Strengthening Complaint Resolution

BM UAE maintains a structured complaint management and dispute resolution process aligned with CBUAE requirements. Customers can raise complaints through multiple channels, including branches, the call centre, social media, online banking, email, surveys and the CBUAE, with anonymous complaints also accepted.

Customers receive a reference number and acknowledgement within 24 hours, followed by investigation and a formal response outlining the resolution and available escalation rights.

Complaint performance is reviewed through monthly management reporting, while quarterly Board reporting includes root-cause analysis to support corrective actions and service improvement.

BM UAE – Monitoring Service Quality and Customer Experience

BM UAE supports continuous improvement in customer experience through structured quality assurance and feedback mechanisms across its service channels.

Quality checks cover key customer touchpoints, including ATMs, the Bank's website, social media platforms and branch interactions, while inbound and outbound call-centre interactions are monitored monthly to assess service consistency. Customer satisfaction surveys are conducted across major channels, including branches, the call centre, new-to-bank customers and relationship-manager interactions.

The Bank also monitors and responds to customer feedback through its official branch Google review pages. In addition, quarterly mystery-shopping exercises are conducted across the branch network. During 2025, 14 audits assessed branch conditions as well as customer-service and teller performance. Insights from these monitoring activities help BM UAE identify service gaps, inform corrective actions and support continuous improvement in the customer experience.

BM UAE – Enhancing Customer Awareness Through Digital Education

BM UAE complemented its customer protection mechanisms with digital education initiatives designed to help customers navigate banking services more confidently.

During 2025, the Bank launched an educational video explaining the customer complaint-resolution process and a separate video demonstrating how to securely reset passwords for the Banque Misr mobile application.

By providing practical guidance through its official social media channels, BM UAE supported greater customer awareness, digital literacy and the secure use of digital banking services.

Delivering Service Excellence and Building Trust

Banque Misr is committed to maintaining strong and lasting relationships with its customers by delivering high-quality service, promoting transparency, and ensuring that customers have access to the information and support needed to make informed financial decisions.

The Bank provides customers with multiple channels for communication and support, enabling them to access information, submit inquiries, and receive assistance efficiently. Customer feedback plays an important role in driving continuous improvement, helping the Bank identify opportunities to enhance service quality and respond to evolving customer expectations.

During 2025, the Bank achieved a customer satisfaction score of 81% and a Net Promoter Score of 61, reflecting the effectiveness of its customer-focused approach. Through its customer service channels, the Bank successfully resolved 100% of customer complaints.

The Bank remains committed to responsible communication and transparency, ensuring that customers receive clear and accurate information regarding products, services, fees, and terms and conditions. Customer data privacy and information security continue to be key priorities, supported by resilient controls and awareness initiatives designed to safeguard customer information and maintain trust.

81% **Customer Satisfaction Score**

61 **Net Promoter Score (NPS)**

100% **Resolved Complaints**

Financial Inclusion & Capacity Building

Our Approach

Banque Misr recognizes financial inclusion as a key enabler of inclusive economic development and social empowerment. The Bank is committed to expanding access to formal banking services and supporting broader participation in the financial system, particularly among underserved segments of society.

In alignment with the national financial inclusion framework led by the Central Bank of Egypt, Banque Misr continues to strengthen initiatives that facilitate access to basic banking services and promote financial awareness. These efforts focus on addressing the needs of priority groups, including women, youth, and persons with disabilities.

Through targeted products, awareness activities, and its extensive branch network, the Bank works to reduce barriers to financial access and encourage greater engagement with the formal banking sector, contributing to the development of a more inclusive financial ecosystem in Egypt.

Our Progress

In 2025, Banque Misr continued to strengthen financial inclusion through the expansion of its inclusive financial products portfolio and targeted initiatives.

These efforts focused on increasing access to banking services among underserved segments, particularly women, youth, and persons with disabilities.



Inclusive Financial Products Portfolio & Initiatives

Empowering Women

Banque Misr offers tailored banking solutions that support greater participation of women in the formal financial system, recognizing their important role in driving economic and social development.

To address the needs of women, the Bank provides the Mongez Savings Account with Monthly Interest (with limits), available from the age of 15.

The account is designed to accommodate a variety of customer profiles, including housewives holding bachelor's degrees, and unemployed women, enabling broader access to basic banking services.

Complementing this offering, the Mongez Current Account with Limits, available from the age of 21, supports breadwinning women managing small projects by allowing account opening without requiring proof of income. This helps reduce barriers that may prevent women engaged in informal economic activities from accessing banking services.

Engaging Youth

Banque Misr also places strong emphasis on encouraging young individuals to engage with formal banking services at an early stage.

To support this objective, the Bank offers the Youth Savings Account, available for individuals aged 15 to 30. The account provides flexible interest payment options monthly, quarterly, semi-annually, or annually allowing young customers to manage their savings according to their financial needs while developing responsible financial habits and familiarity with banking services.

Strengthening Women's Economic Empowerment through Strategic Collaboration

In November 2025, Banque Misr signed a strategic cooperation protocol with the National Council for Women as part of its ongoing efforts to advance women's economic empowerment and strengthen financial inclusion. The agreement is designed to support the integration of women into the formal economic system by broadening their access to banking services and enhancing their ability to participate in financial activities within a structured and secure framework.

Through this collaboration, the two parties aim to promote greater financial independence for women by facilitating access to appropriate financial tools and expanding outreach efforts that encourage engagement with the formal banking sector. The initiative also seeks to reinforce women's role in economic development by enabling more inclusive participation in financial and economic life across different segments of society.

Partnership with the Ministry of Youth and Sports to Promote Financial Inclusion

In June 2025, Banque Misr signed a cooperation protocol with the Ministry of Youth and Sports to strengthen financial inclusion efforts and expand access to banking services across youth centres nationwide.The agreement is designed to leverage the extensive network of youth centres across Egypt as key platforms for financial inclusion, enabling broader outreach to young people in both urban and rural areas. It focuses on enhancing access to financial services, increasing awareness of formal banking, and encouraging greater engagement with the financial system at an early stage.

Through this collaboration, Banque Misr aims to support the development of financially aware and empowered youth by bringing financial inclusion closer to communities, fostering familiarity with banking services, and contributing to more inclusive participation in economic life across different governorates.

Supporting Differently-abled People

Banque Misr continues to advance an inclusive banking environment that enables persons with disabilities to access financial services with ease and dignity. The Bank is enhancing both its product offerings and service infrastructure to better accommodate the needs of differently abled customers.

As part of these efforts, Banque Misr offers the Momken Savings Account with Monthly Interest, a product specifically designed to facilitate access to banking services for customers with disabilities and support their integration into the formal financial system.

Alongside dedicated financial products, the Bank has made significant progress in improving the accessibility of its service network.

In 2025, the number of branches equipped to serve persons with disabilities increased to 481, up from 251 in 2024, reflecting continued investment in inclusive banking facilities. In addition, 1,727 ATMs across the Bank's network are accessible to persons with disabilities, representing 28% of total ATMs.

Recognizing the importance of inclusive customer service, Banque Misr has also expanded its staff training programs. The number of employees trained on sign language increased from 1,145 in 2024 to 2,160 in 2025, enabling more effective communication and ensuring that customers with hearing impairments receive appropriate assistance across the Bank's branches. Through these efforts, Banque Misr continues to strengthen access to financial services for all segments of society.

481

Accessible Branches

YoY 91.6% vs 2024. ↑

1,727

Accessible ATMs

Representing 28% of the Bank's Total ATM Network

2,160

Sign Language Trained Employees

YoY 88.6% vs 2024. ↑



Supporting Financial Inclusion with the Ministry of Social Solidarity and Sonaa Al-Khair

Banque Misr signed a cooperation protocol with the Ministry of Social Solidarity (Egypt) and Sonaa Al-Khair Foundation for Development in the presence of the Ministers of Social Solidarity and Labor, with the aim of strengthening financial inclusion and expanding access to financial services among vulnerable and underserved groups.Through this partnership, the parties seek to facilitate beneficiaries' access to formal banking services, promote financial awareness, and support economic empowerment initiatives targeting low-income segments. The protocol also aims to leverage the outreach networks of civil society to connect more individuals with banking solutions, contributing to greater financial inclusion and supporting sustainable socio-economic development across Egypt.



BM UAE – Expanding Access to Basic Banking Services

Alongside its financial education activities, BM UAE continued to support access to formal banking services during 2025.

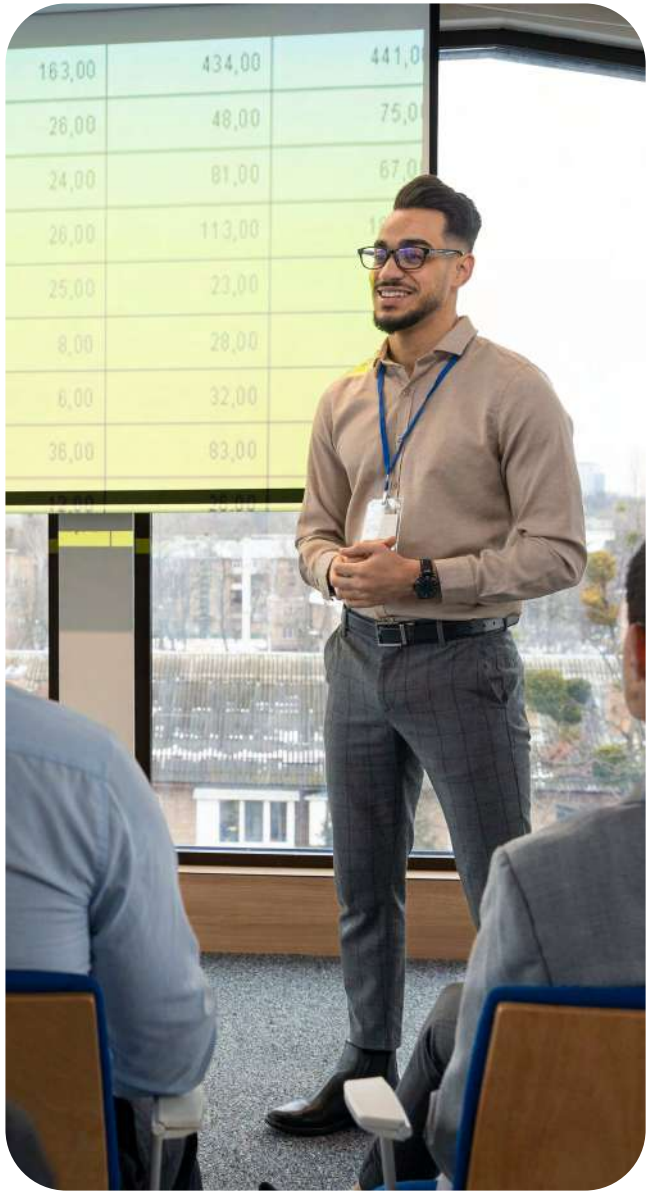
The UAE operations offered the Super Saver Account, an interest-bearing zero-balance account that facilitates access to a basic banking product without requiring customers to maintain an opening balance.

During the year, BM UAE reported 4,012 new customers, while 78% of customers had effective access to a basic banking product and 25% actively used online or mobile banking tools. Together, these indicators provide insight into both access to banking services and the ongoing use of digital channels across the UAE customer base.

BM UAE – Building Financial Capability and Digital Confidence

BM UAE continued to promote financial literacy through a range of digital campaigns, social media outreach and direct customer communications aimed at enhancing financial knowledge and promoting responsible money management. During 2025, the Bank supported Cybersecurity Awareness Month through educational content shared across its official social media platforms, helping customers better understand evolving digital threats and safer banking practices. The Together Against Fraud Campaign complemented these efforts through targeted email communications addressing key financial-fraud risks throughout the year.

BM UAE also implemented the Vulnerable Consumers – Retirement Planning initiative, sharing educational content through its social media platforms to raise awareness of financial preparedness for retirement among vulnerable customer segments. These activities were complemented by a dedicated financial-literacy webpage providing practical guidance on basic banking concepts, smart saving, responsible credit use and fraud prevention for individual and business customers.



Financial Inclusion Events

International Women's Day celebration

In celebration of Women's Financial Inclusion Day, Banque Misr launched initiatives aimed at enhancing women's access to financial services and strengthening their economic participation.

The campaign encouraged women to open bank accounts and benefit from a range of financial products designed to support financial independence and economic empowerment. These efforts helped broaden women's engagement with the banking sector and resulted in 539,391 beneficiaries, reinforcing the bank's commitment to advancing gender-inclusive finance.

Arab Financial Inclusion Day

As part of its participation in the Arab Financial Inclusion Day, Banque Misr implemented initiatives aimed at expanding access to formal financial services and raising public awareness of the importance of financial inclusion. The campaign focused on encouraging individuals to open bank accounts through simplified procedures and promoting the benefits of engaging with the banking system. Through targeted outreach and awareness activities, the initiative reached 139,538 beneficiaries, contributing to greater financial participation and supporting national efforts to integrate more individuals into the formal financial sector.

International Youth Day

As part of its engagement in International Youth Day, Banque Misr introduced initiatives focused on strengthening financial awareness and encouraging youth to interact with formal financial services from an early stage. The campaign highlighted the importance of financial literacy and responsible financial management while promoting accessible banking services tailored to young people. Through these activities, the initiative reached 112,416 beneficiaries, supporting youth empowerment and fostering a financially aware generation.

539,391

Beneficiaries Reached Through Women's Financial Inclusion Day Initiatives

139,538

Beneficiaries Reached Through Arab Financial Inclusion Day Initiatives

112,416

Beneficiaries Reached Through International Youth Day Initiatives

Farmers' Financial Inclusion Day

During Farmers' Financial Inclusion Day, Banque Misr implemented a targeted initiative to enhance financial access for individuals working in the agricultural sector. The campaign focused on raising awareness about banking services relevant to farmers and facilitating easier access to financial products that support agricultural activities and financial stability. As a result, the initiative reached 114,475 beneficiaries, contributing to the integration of farmers into the formal financial system and supporting the development of rural communities.

World Savings Day Financial Inclusion Campaign

As part of World Savings Day, Banque Misr organized a financial inclusion campaign aimed at promoting a culture of saving and encouraging individuals to engage more actively with formal financial services. The initiative focused on raising awareness of the importance of personal savings while facilitating the opening of bank accounts and introducing accessible financial products designed to support better financial planning. Through these efforts, the campaign reached 121,126 beneficiaries, helping integrate a wider segment of society into the banking sector and supporting long-term financial stability.

Financial Inclusion Day for People of Determination

In support of inclusive access to financial services, Banque Misr implemented a targeted initiative during the Financial Inclusion Day for People of Determination, focusing on individuals with disabilities. The campaign provided tailored banking services and products designed to address their specific needs, while also improving awareness of the financial solutions available to them. The initiative reached 87,338 beneficiaries, contributing to greater financial accessibility and reinforcing the bank's commitment to ensuring that all community members can participate in the formal financial system.

114,475

Beneficiaries Reached Through Farmers' Financial Inclusion Day Initiatives

121,126

Beneficiaries Reached Through World Savings Day Initiatives

87,338

Beneficiaries Reached Through Financial Inclusion Day for People of Determination Initiatives

Financial Literacy

Expanding Financial Awareness Across Egypt

Banque Misr conducted financial literacy sessions across Egypt's governorates to promote financial awareness and responsible financial practices.

The sessions focused on key topics such as saving, financial planning, and the effective use of banking services, aiming to strengthen individuals' financial capabilities and encourage engagement with formal financial institutions.

The initiative reached 1,121,653 participants, with women representing 57% of attendees and youth accounting for 6%, reflecting the bank's continued efforts to expand financial knowledge and support inclusive access to financial services.

1,121,653

Participants

57%

Of Attendees are Female

6%

Of Attendees are Youth



Social Responsibility & Community Investment

Our Approach

Banque Misr views social responsibility and community investment as a core component of its role in supporting Egypt's socio-economic development. BM recognizes that sustainable growth is closely linked to the well-being and resilience of the communities it serves, and therefore directs its resources and expertise toward initiatives that address key social needs and contribute to improving quality of life. Through targeted programs and strategic partnerships with government institutions, development partners, and civil society organizations, Banque Misr implements initiatives that support education, healthcare, community development, and assistance to vulnerable groups across Egypt's governorates. By focusing on long-term impact and sustainable outcomes, the bank seeks to create lasting social value while contributing to broader national development priorities.

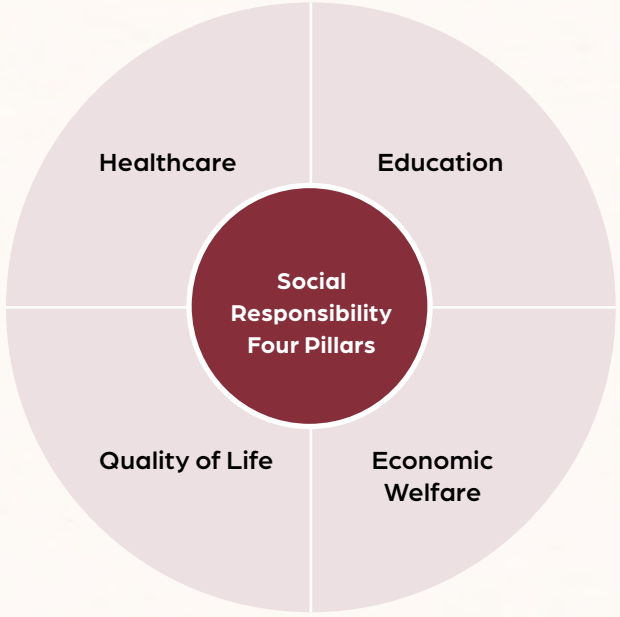
Key Policies & Procedures:

- Social Responsibility Policy.

Our Progress

Banque Misr implements its community initiatives through a structured framework guided by its Social Responsibility Policy, which outlines the bank's commitment to contributing to sustainable social development and supporting the well-being of communities across Egypt. The bank's corporate social responsibility (CSR) activities are centered around four core pillars: Healthcare, Education, Quality of Life, and Economic Welfare. reflecting key areas where the bank seeks to generate meaningful and lasting impact.

Banque Misr advances these efforts through a combination of direct initiatives and strategic partnerships, enabling the bank to respond effectively to diverse community needs. In addition, many of these programs are implemented through its non-profit arm, the Banque Misr Foundation for Community Development, which plays a central role in expanding the reach of the bank's social investments and supporting initiatives that contribute to improving quality of life and fostering sustainable development.





2025
Highlights

EGP 1.5 Bn

Total BM Egypt CSR Investments
YoY 17% VS 2024

EGP 534.9 Mn

To Healthcare Initiatives

EGP 722.5 Mn

to Community Development

EGP 189.4 Mn

To Education Initiatives

AED 30,000

BM UAE Contribution to CSR in 2025

Recognition for **Social Impact Excellence in 2025**

The European Magazine – Best CSR Bank in the Middle East and North Africa

Cosmopolitan the Daily – Best CSR Bank in Egypt

Euromoney Awards for Excellence – Best CSR Bank in Egypt

World Economic Magazine – Best CSR Bank in Egypt

Brands Review Magazine – Best CSR Bank in Egypt

International Business Magazine – Best CSR Bank in North Africa

International Finance Magazine – Best CSR Bank in Egypt

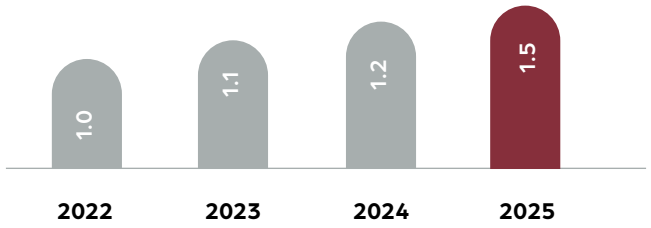
World Business Stars Magazine – Best CSR Bank in Egypt

Banque Misr Foundation for Community Development

Banque Misr advances its commitment to community development through Banque Misr Foundation for Community Development, which serves as a key vehicle for delivering the Bank's social investment initiatives across Egypt. Working alongside civil society organisations, educational institutions, healthcare providers, and development partners, the Bank supports programmes that promote economic empowerment, expand access to education and healthcare, and improve living conditions for underserved communities.

During 2025, Banque Misr allocated approximately EGP 1.5 billion to community investments covering healthcare, education, and community development, supporting initiatives that address social needs and create opportunities for individuals and communities across Egypt.

Our CSR Donations in EGP Billion



Providing High-Quality Healthcare

Access to quality healthcare remains essential to improving well-being and supporting healthy communities. Through strategic investments in healthcare infrastructure, medical equipment, specialized treatment programs, and healthcare outreach initiatives, Banque Misr continues to support efforts aimed at enhancing the quality and accessibility of healthcare services across Egypt.

During 2025, Banque Misr invested more than EGP 534.9 million in healthcare initiatives, supporting hospitals, healthcare institutions, and specialized treatment centers across multiple governorates. These investments contributed to improving healthcare infrastructure, expanding treatment capacity, strengthening diagnostic capabilities, and enhancing access to specialized medical services for underserved communities.

EGP 534.9 Mn

To Healthcare Initiatives in 2025

Banque Misr continued to support the development and modernization of healthcare facilities, including Kasr Al-Ainy Hospital, Kasr Al-Ainy Specialized Hospital, Tamiya Central Hospital, Mansoura University Hospital, and the National Cancer Institute, helping improve service delivery and strengthen the capacity of these institutions to meet growing healthcare needs.

The Bank also supported specialized treatment programs through partnerships with leading healthcare institutions, including the Magdi Yacoub Heart Foundation, Hospital 57357, Baheya Foundation, and Shifa Al-Orman Children's Cancer Hospital. These contributions helped expand access to advanced treatment services, support patients requiring specialized care, and strengthen the delivery of critical healthcare services.

In addition, Banque Misr contributed to enhancing diagnostic and rehabilitation services through the provision of advanced medical equipment and support for specialized healthcare units, including the Gastrointestinal Endoscopy Unit at Benha University Hospital. The Bank also supported healthcare outreach initiatives and programs serving vulnerable groups, including persons with disabilities and patients requiring long-term treatment and rehabilitation.

Through these investments, Banque Misr continues to strengthen healthcare services, improve access to quality treatment, and support better healthcare outcomes for communities across Egypt.

Supporting Healthcare Services in Upper Egypt

Banque Misr contributed to the development of healthcare services across Upper Egypt through support for five Ministry of Health hospitals. The initiative included the provision of advanced medical equipment and healthcare resources aimed at enhancing service quality and strengthening healthcare delivery for surrounding communities.

Tamiya Central Hospital

To support the expansion of healthcare services in Fayoum Governorate, Banque Misr contributed approximately EGP 25 million toward the development of Tamiya Central Hospital. The investment supported efforts to strengthen healthcare infrastructure and improve the hospital's ability to provide quality medical services to beneficiaries in the region.

Children's Cancer Treatment Program Shefa Al Orman Hospital

Banque Misr continued its support for pediatric healthcare through a contribution of approximately EGP 300 million and a yearly-basis support of 36 million to fund treatment services for around 300 children. The initiative helped ensure access to specialized medical care and contributed to improving treatment outcomes for young patients and their families.

EGP 300 Mn

To Support Children's Cancer Treatment Program Shefa Al Orman Hospital in 2025

Kasr Al-Ainy University Hospitals

As part of its commitment to strengthening healthcare infrastructure and expanding access to critical medical services, Banque Misr contributed approximately EGP 124 million to support Kasr Al-Ainy University Hospitals. The contribution was directed toward the development of the Critical Care Center, helping enhance the hospital's capacity to provide specialized treatment and improve the quality of healthcare services delivered to patients.

This investment supports one of Egypt's leading university healthcare institutions, contributing to improved patient care, expanded treatment capabilities, and enhanced access to advanced medical services for citizens across the country.

EGP124 Mn

To support Kasr Al-Ainy University Hospital's Critical Care Center in 2025



Harnessing Education Opportunities

Education plays a vital role in empowering individuals, unlocking potential, and fostering long-term socioeconomic development. Through investments in educational institutions, scholarship programs, skills development initiatives, and digital learning opportunities, Banque Misr continues to support efforts aimed at expanding access to quality education and preparing future generations for an evolving labor market.

During 2025, Banque Misr invested more than EGP 189.4 million in education and skills development initiatives, supporting students, graduates, educators, and young professionals across Egypt.

These investments focused on enhancing educational opportunities, promoting academic excellence, strengthening workforce readiness, and equipping beneficiaries with future-focused skills.

Banque Misr continued to support access to higher education through scholarship programs and partnerships with leading educational institutions, including Nile University, Alamein International University, and El Sewedy University of Technology.

Through these initiatives, the Bank helped create opportunities for talented students to pursue higher education and develop the skills needed to contribute to Egypt's future growth.

Recognizing the growing importance of digital competencies, Banque Misr also supported programs designed to enhance employability and prepare young people for emerging opportunities in the digital economy. Through partnerships with educational and technology institutions, beneficiaries gained access to training in areas such as digital literacy, data analytics, cybersecurity, artificial intelligence, and freelance work.

In parallel, the Bank continued to support literacy programs, early childhood education initiatives, teacher capacity-building activities, and educational infrastructure projects aimed at improving learning outcomes and expanding access to quality education in underserved communities.

EGP 189.4 Mn

To Support Education and Skills Development Initiatives in 2025

Freelancing Skills Development Program at Nile University

Through Banque Misr Foundation for Community Development, Banque Misr supported the Freelancing Skills Development Programme in partnership with Nile University. With funding of approximately EGP 13.6 million, the programme provided specialised technical and business training to more than 1,200 graduates, equipping participants with practical skills to enhance their employability and support their participation in the growing digital economy.

EGP 13.6 Mn

To Support Freelancing Skills Development Program at Nile University in 2025

Digital Skills Development Initiative

In collaboration with the Information Technology Institute (ITI), Banque Misr supported a digital skills development initiative designed to enhance capabilities in cybersecurity, artificial intelligence, data analytics, and digital technologies. The program contributed to strengthening workforce readiness and expanding access to technology-driven career opportunities for young beneficiaries.



Improving Quality of Life and Unleashing Potential

Strong and resilient communities are built through access to opportunities, inclusive support systems, and targeted interventions that address social challenges. Through integrated development programs and community-focused initiatives, Banque Misr continues to support vulnerable groups, strengthen social inclusion, and improve living conditions across underserved communities.

During 2025, Banque Misr invested more than EGP 722.5 million in community development initiatives that addressed a wide range of social needs, including poverty alleviation, disability inclusion, rehabilitation services, community awareness, early childhood development, and support for disadvantaged children and families. Through these initiatives, the Bank sought to create lasting social impact while empowering individuals and communities to achieve greater self-reliance and resilience.

EGP 722.5 Mn

To Support Community Development Initiatives in 2025

Banque Misr adopted a comprehensive approach to community development through programs such as Takamol, Al Tanmiya Al Shamela, Tatweer Qura Nagaa Hammadi, Tanmeyet Qura Naqalaifa wa Tarsa, and Tanmeyet Al Qarya Al Masriya. These initiatives combined economic empowerment, educational support, healthcare services, disability inclusion, and community awareness activities to address interconnected social and developmental challenges.

Among the Bank's flagship initiatives, Hanwasalha W Nqawiha in Minya and Beni Suef supported approximately 1,000 women through entrepreneurship training, agricultural development, and income-generating activities. Similarly, Ghalia in Sohag contributed to improving the livelihoods of 550 beneficiaries through vocational training, small business support, and community-based development interventions.

Banque Misr also expanded opportunities for youth and job seekers through Enta Tqdar, which supported approximately 600 beneficiaries through employability and entrepreneurship programs, and Bidaya Gedida, which provided vocational training, financial literacy awareness, and enterprise development support to approximately 1,500 beneficiaries. Additional initiatives, including Nabd Al Ganoub, Tahseen Mostawa Al Maeesha, and Istidama, further strengthened local economic development and supported sustainable income generation in underserved communities.

Through these interventions, Banque Misr continued to foster economic inclusion, enhance self-reliance, and create pathways toward improved livelihoods and financial resilience.

The Bank also continued to support vulnerable groups through targeted interventions aimed at improving access to services, strengthening social inclusion, and enhancing quality of life. Through initiatives serving children, women, persons with disabilities, and disadvantaged families, Banque Misr contributed to creating more inclusive and supportive communities across multiple governorates.

Ayadi Ahl Masr 2

Banque Misr contributed approximately EGP 4.9 million to support Ayadi Ahl Masr 2, an initiative focused on the rehabilitation and economic empowerment of burn survivors and their caregivers. The program provided vocational training, employment support, and entrepreneurship opportunities, helping beneficiaries strengthen their social and economic independence.

EGP 4.9 Mn

To Support Ayadi Ahl Masr Initiative in 2025

Kartonet Al Kheir: Ramadan Initiative

During Ramadan 2025, Banque Misr, through its Foundation for Community Development and in collaboration with Tahya Misr Fund, the Egyptian Food Bank, Misr El Kheir Foundation, and Al Orman Association, supported the distribution of approximately 100,000 food boxes containing essential supplies to vulnerable families across Egypt. The initiative helped alleviate financial pressures on underserved households, with Banque Misr employees also participating in volunteering activities to support the packing and distribution of food boxes across different governorates.

100,000 Food Boxes

Distributed During Ramadan 2025

Orphans Day Celebration

As part of its commitment to promoting social inclusion and community engagement, Banque Misr supported Orphans Day celebrations benefiting approximately 3,000 children across 14 governorates. The initiative provided recreational, educational, and social activities designed to foster inclusion, well-being, and positive childhood

3000 Children

Were Supported Across 14 Governorates in 2025

Promoting Financial Inclusion and Combating Child Labour

Banque Misr signed a cooperation protocol with the International Labour Organization (ILO) to promote financial inclusion and support efforts to combat child labour. Through this partnership, the Bank contributes to expanding economic opportunities for vulnerable families, helping address factors associated with child labour and supporting more inclusive and sustainable community development.

Kartonet Al Kheir: Eid Al-Adha Initiative

To mark Eid Al-Adha 2025, Banque Misr contributed approximately EGP 50 million to the Kartonet Al Kheir initiative, supporting food assistance for vulnerable families across Egypt. In collaboration with the Ministry of Endowments, Tahya Misr Fund, the Egyptian Food Bank, and Misr El Kheir Foundation, the initiative supported the provision of food boxes and Sukuk Al-Etaam (food donation certificates) to help meet essential household needs. Banque Misr employees also participated in volunteering activities, assisting with the packing and distribution of food boxes alongside the Bank's development partners.

EGP 50 Mn

Contribution to Kartonet Al Kheir During Eid Al-Adha 2025

Supporting Orphanages and Elderly Care Homes

As part of its commitment to supporting vulnerable groups and enhancing social care services, Banque Misr signed a cooperation protocol with the Ministry of Social Solidarity to help meet the needs of orphanages and elderly care homes affiliated with the Ministry across various governorates in Egypt.

Through a contribution of approximately EGP 20 million, the initiative supports the improvement of living conditions and the quality of care provided to beneficiaries, while helping care institutions enhance their facilities and services. The partnership reflects Banque Misr's commitment to promoting social inclusion and supporting the well-being of some of the most vulnerable members of society.

Disability Inclusion Initiative

In partnership with the National Council for Persons with Disabilities and Al Hassan Foundation, Banque Misr contributed approximately EGP 18.5 million to provide customized wheelchairs and mobility support for persons with disabilities. The initiative helped improve mobility, independence, and quality of life for beneficiaries while promoting greater inclusion and accessibility.

EGP 18.5 Mn

To Customize Wheelchairs & Mobility support for Persons with Disabilities in 2025

6

Driving Climate & Environmental Action

Climate Change	106
Environmental Management	118



Climate **Change**

Our Approach

Climate change continues to reshape the operating environment for financial institutions, creating both challenges and opportunities across economies and industries. As one of Egypt's leading financial institutions, Banque Misr recognizes the importance of proactively addressing climate-related impacts while supporting the transition toward a more sustainable and low-carbon economy.

Our approach integrates climate considerations across governance, risk management, financing, investment, and operational activities.

By embedding climate-related factors into decision-making processes, strengthening oversight mechanisms, and enhancing climate-related disclosures, we aim to build long-term resilience and create sustainable value for our stakeholders. As part of this journey, Banque Misr continues to advance its climate reporting capabilities and enhance transparency regarding the identification, assessment, and management of climate-related risks and opportunities.

To strengthen our resilience and support informed decision-making, we continue to assess and manage both operational and financed emissions. Our carbon footprint assessment covers Scope 1, Scope 2, and Scope 3 emissions, while our financed emissions assessments provide valuable insights into the climate impact of our lending and investment activities.

At the same time, we continue to expand sustainable finance solutions that support renewable energy, energy efficiency, and sustainable infrastructure projects. Through these efforts, Banque Misr contributes to Egypt's sustainability agenda, supports the transition to a lower-carbon economy, and advances progress toward long-term decarbonization objectives.

Our Progress

Climate Risk Identification and Management

Understanding and managing climate-related risks is an increasingly important component of Banque Misr's risk management framework. The Bank assesses climate risks across multiple time horizons to better understand potential impacts on its operations, clients, and portfolio performance.

In the short term, climate-related risks may arise from evolving regulatory requirements, heightened stakeholder expectations, and growing demand for sustainable financial products and services.

Medium-term risks are primarily associated with the transition to a lower-carbon economy, including policy changes, technological developments, carbon pricing mechanisms, and shifts in market dynamics that may affect carbon-intensive sectors. Over the longer term, physical climate risks such as extreme weather events, rising temperatures, and water scarcity may influence the resilience and financial performance of businesses operating in key sectors of the economy.

To strengthen its ability to identify and respond to these risks, Banque Misr continues to enhance its Environmental and Social Risk Management (ESRM) framework and further embed climate considerations within enterprise-wide risk management processes. This includes the development of sector-specific risk assessments, the integration of climate-related factors into financing decisions, and the enhancement of due diligence processes to better evaluate environmental and sustainability-related impacts.



2025
Highlights

145,769 $mtCO_2e$

Total Scope 1+2+3 Emissions in 2025
(+1.1% YoY)

63,116 $mtCO_2e$

Total Scope 1+2 Emissions in 2025
(+9.3% YoY)

0.10 $mtCO_2e/m^2$

Scope 1+2 Emissions Intensity per Area
(-1.3% YoY)

2.48 $mtCO_2e$/employee

Scope 1+2 Emissions Intensity per Employees
(+2.1% YoY)

Governance and Oversight of Climate-Related Risks

Climate-related risks and opportunities are overseen through Banque Misr's governance framework, ensuring their integration into strategic decision-making, risk management, and business operations.

At the Board level, the Sustainability & Sustainable Finance Committee provides oversight of climate-related matters and guides the Bank's sustainability strategy, supporting the integration of climate considerations into risk management, financing activities, and operational policies.

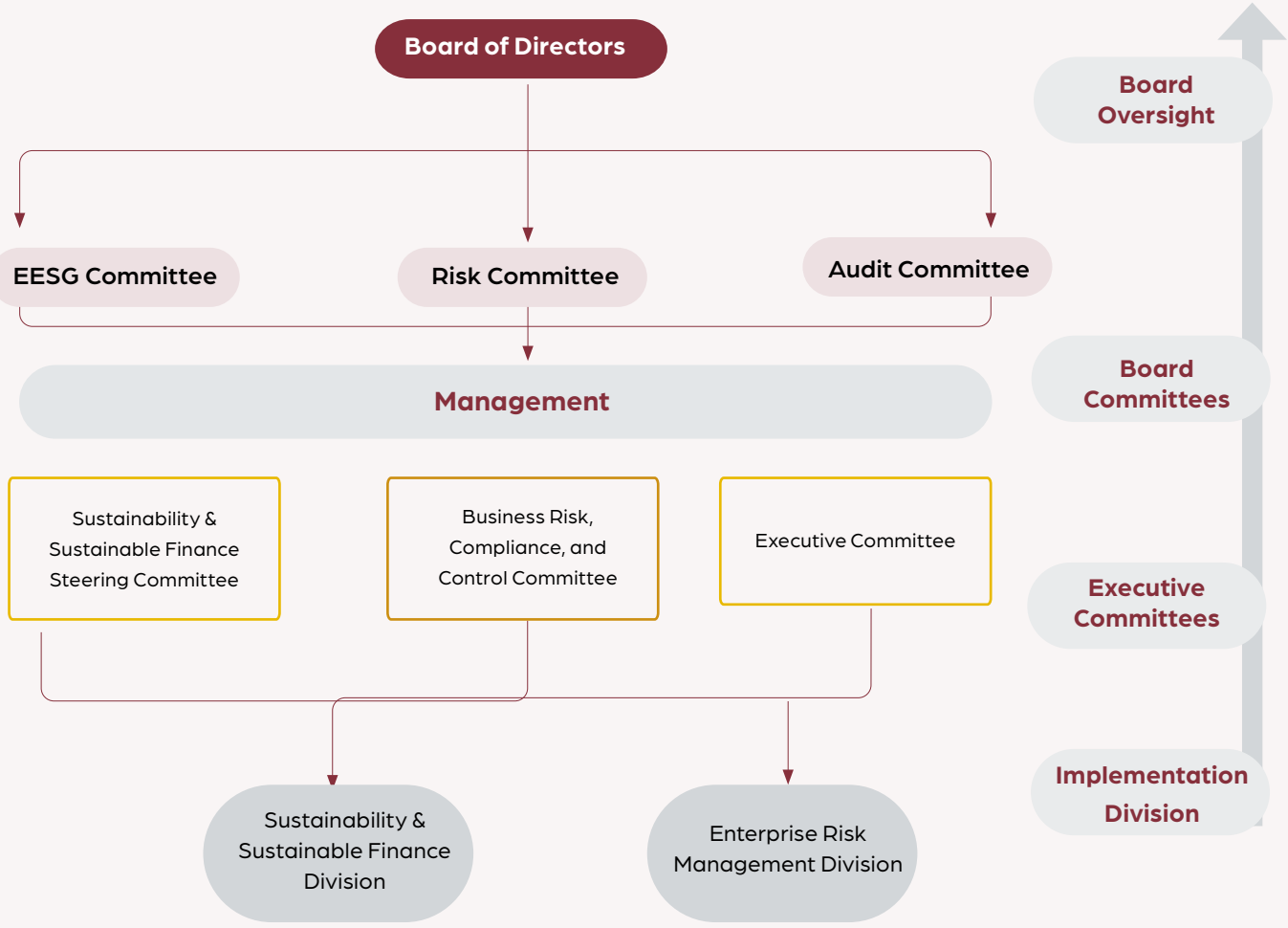
At the executive level, the Sustainability and Sustainable Finance Committee oversees the implementation of climate-related initiatives and monitors environmental performance. Comprised of representatives from key functions, the Committee is responsible for assessing climate-related risks and opportunities, advancing sustainable finance initiatives, and supporting the integration of climate considerations into credit and investment decision-making processes.

Banque Misr continues to enhance its governance approach by strengthening internal reporting and accountability mechanisms, increasing transparency on climate-related risks and opportunities, and further embedding climate considerations across business functions.



Climate Governance Structure





Assessing our Financed Emissions in 2024

Financed emissions represent the largest share of a financial institution's carbon footprint and are a key indicator of the climate impact associated with financing activities.

While operational emissions arise from the Bank's own facilities and operations, financed emissions reflect the emissions generated by the businesses and projects supported through lending and investment activities. Understanding these emissions enables Banque Misr to better assess climate-related risks, support client transition efforts, and align its financing activities with broader sustainability objectives.

Banque Misr continues to assess and disclose financed emissions in line with the Partnership for Carbon Accounting Financials (PCAF) methodology and the Global GHG Accounting and Reporting Standard for the Financial Industry.

The assessment covers Business loans and project finance asset classes within the Bank's large corporate lending portfolio, representing approximately 86% of the total lending portfolio. In a strategic expansion of scope from 2023, which evaluated only the three largest sectors, the current assessment covers all carbon-intensive sectors within the large corporate lending portfolio.

Within the assessed portfolio, exposure to carbon-intensive sectors accounted for approximately 39% of total portfolio exposure.

This includes 7 sectors; Oil & Gas, Construction & Real Estate, Transport, Power Generation, Iron & Steel, Cement, and Agriculture.

The assessment included Scope 1, Scope 2, and Scope 3 emissions, providing a comprehensive view of emissions associated with financed activities. Total financed emissions were estimated at 251,343,870 $mtCO_2e$, with the Oil & Gas sector accounting for over 99% of the total assessed emissions.

Financed emissions assessments play an important role in strengthening the Bank's understanding of climate-related risks and opportunities within its portfolio. The results support ongoing efforts to enhance emissions data quality, deepen engagement with clients on emissions measurement and disclosure, and identify opportunities to support sectoral transition pathways aligned with a lower-carbon economy.

For further information on the methodology and results of the financed emissions assessment, please refer to Banque Misr's Financed Emissions Report.

251,343,870 $mtCO_2e$

Total Financed Emissions 2024



Large Corporates **86%**
MSME: 4%
Retail: **9%**
Investment: **1%**



Non-Carbon Intensive **61%**
Carbon Intensive **39%**

2024 Financed Emissions Intensity by Sector

Oil & Gas
57,906.58 $mtCO_2e$/$M lent

Construction & Real Estate
6.74 $mtCO_2e$/$M lent

Transport
17.12 $mtCO_2e$/$M lent

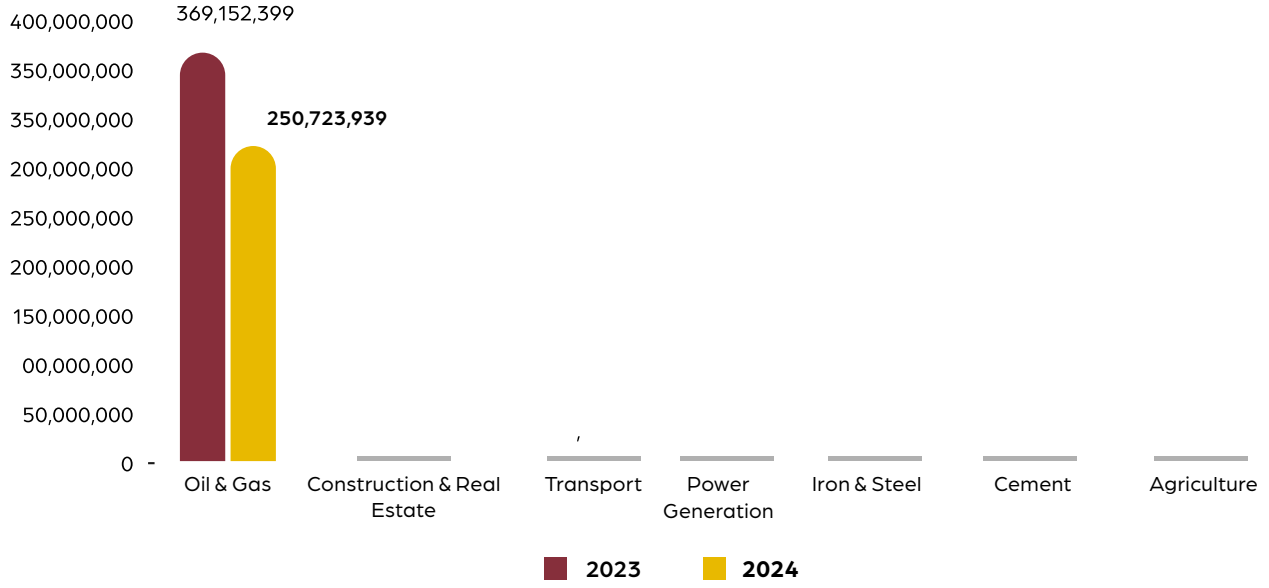
Power Generation
831.16 $mtCO_2e$/$M lent

Iron & Steel
1,416.17 $mtCO_2e$/$M lent

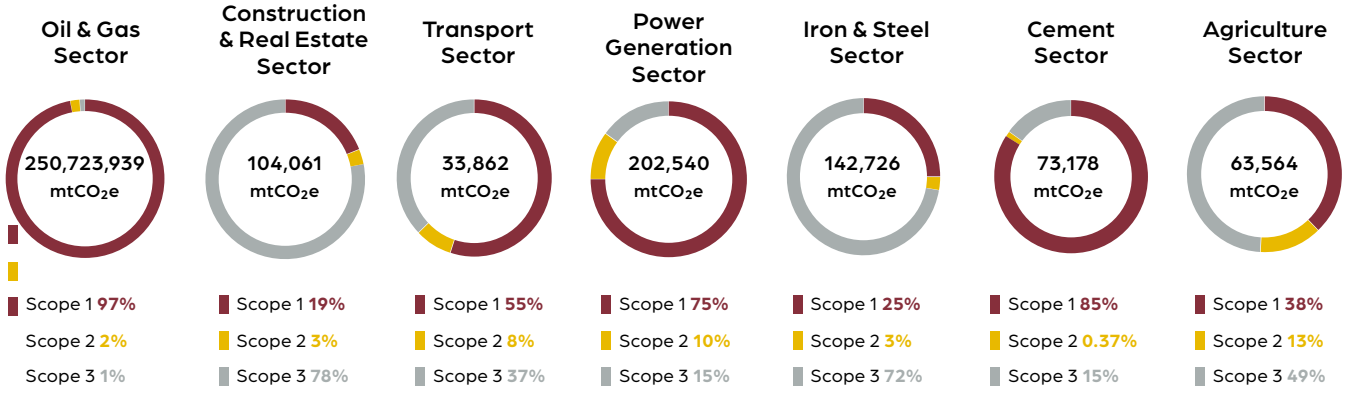
Cement
3,888.87 $mtCO_2e$/$M lent

Agriculture
438.69 $mtCO_2e$/$M lent

Financed Emissions Per Sector Over The Years ($mtCO_2e$)



2024 Financed Emissions Breakdown by Scope and Sector



Measuring our Carbon Footprint in 2025

Organizational Boundaries

The organizational boundary was determined based on the operational control approach, whereby emissions from facilities and activities under Banque Misr's operational control are included in the inventory. Accordingly, the assessment covers the Bank's head office, branch network, and other operational facilities across Egypt

709

Facilities Including Branches, Head offices, Admin Offices, and Archives

633,295 m²

Total Gross Floor Area for all the Included Facilities

25,435

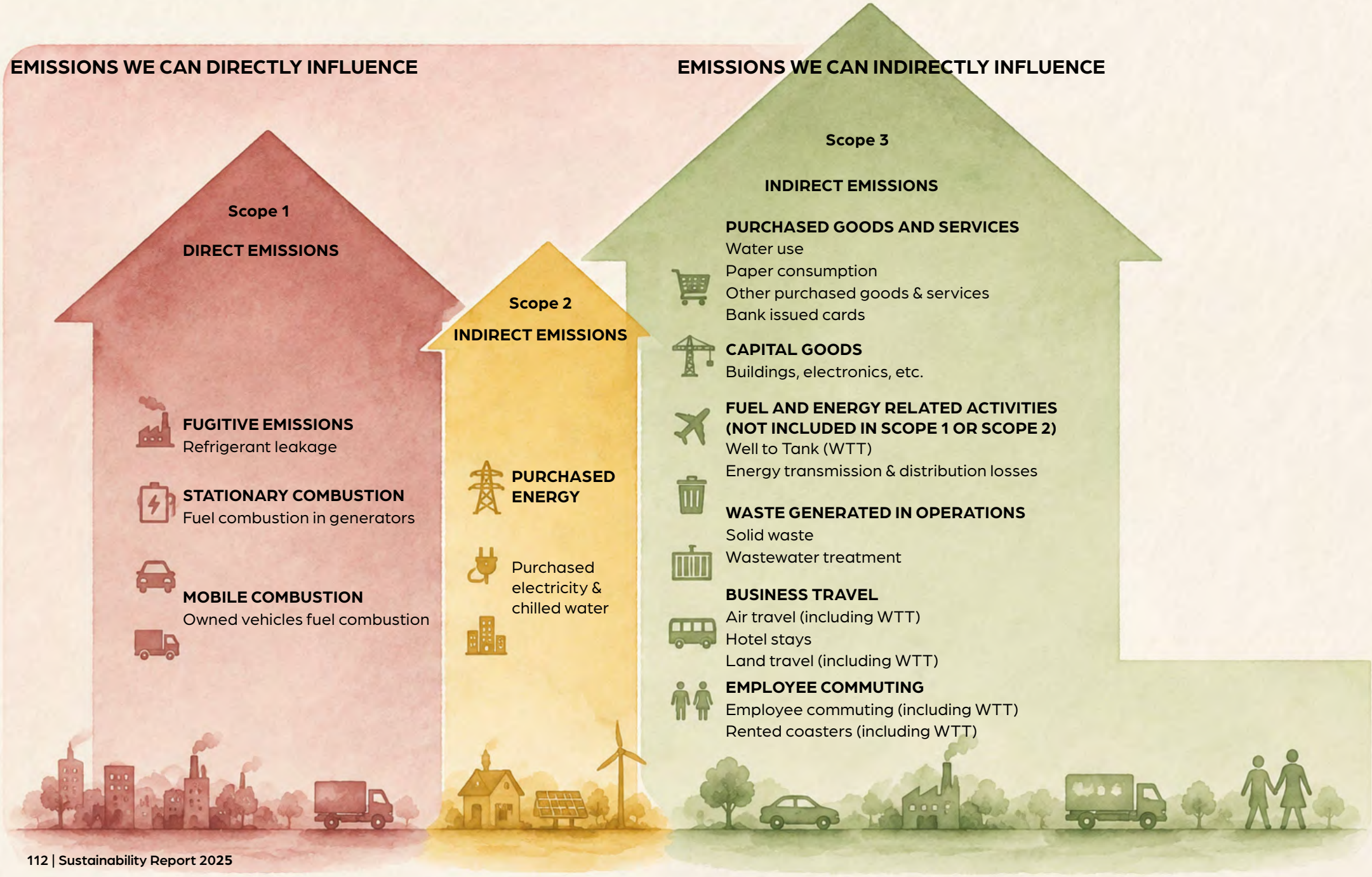
Full-time Equivalents (FTE) Includes the Bank's Full-time Employees, Managers, and Workers

Operational Boundaries

The Bank's greenhouse gas emissions are classified into three categories: Scope 1 emissions, which arise from sources owned or controlled by Banque Misr; Scope 2 emissions, which result from the consumption of purchased electricity; and Scope 3 emissions, which encompass other indirect emissions generated throughout the Bank's value chain.

The operational boundary includes both direct and indirect emissions across these categories:




EMISSIONS WE CAN DIRECTLY INFLUENCE
EMISSIONS WE CAN INDIRECTLY INFLUENCE
Scope 1
DIRECT EMISSIONS
FUGITIVE EMISSIONS
Refrigerant leakage
STATIONARY COMBUSTION
Fuel combustion in generators
MOBILE COMBUSTION
Owned vehicles fuel combustion
Scope 2
INDIRECT EMISSIONS
PURCHASED ENERGY
Purchased electricity & chilled water
Scope 3
INDIRECT EMISSIONS
PURCHASED GOODS AND SERVICES
Water use
Paper consumption
Other purchased goods & services
Bank issued cards
CAPITAL GOODS
Buildings, electronics, etc.
FUEL AND ENERGY RELATED ACTIVITIES (NOT INCLUDED IN SCOPE 1 OR SCOPE 2)
Well to Tank (WTT)
Energy transmission & distribution losses
WASTE GENERATED IN OPERATIONS
Solid waste
Wastewater treatment
BUSINESS TRAVEL
Air travel (including WTT)
Hotel stays
Land travel (including WTT)
EMPLOYEE COMMUTING
Employee commuting (including WTT)
Rented coasters (including WTT)

Our Carbon Footprint

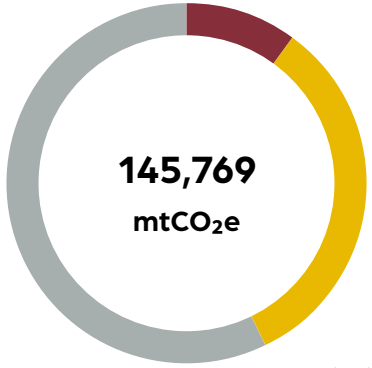
Banque Misr continues to monitor and manage its operational greenhouse gas (GHG) emissions as part of its broader climate strategy. Our emissions inventory covers Scope 1, Scope 2, and relevant Scope 3 categories, providing a comprehensive view of emissions associated with the Bank's operations and value chain.

In 2025, total operational emissions amounted to 145,769 $mtCO_2e$. Scope 1 emissions represented 12% of total emissions (17,754 $mtCO_2e$) and were primarily generated from refrigerant leakage. Scope 2 emissions accounted for 31% (45,363 $mtCO_2e$) and were mainly associated with purchased electricity consumption across the Bank's facilities.

Scope 3 emissions remained the largest contributor to the Bank's operational carbon footprint, representing 57% of total emissions (82,652 $mtCO_2e$). The Bank currently measures emissions from purchased goods and services, capital goods, fuel- and energy-related activities, waste generated in operations, business travel, and employee commuting, while continuing to enhance the completeness and quality of emissions data across the value chain.

Carbon intensity per full-time employee reached 2.48 $mtCO_2e$/FTE during the reporting year, compared to 2.78 $mtCO_2e$/FTE in the base year (2022), reflecting a 10.7% decrease in operational emissions intensity.

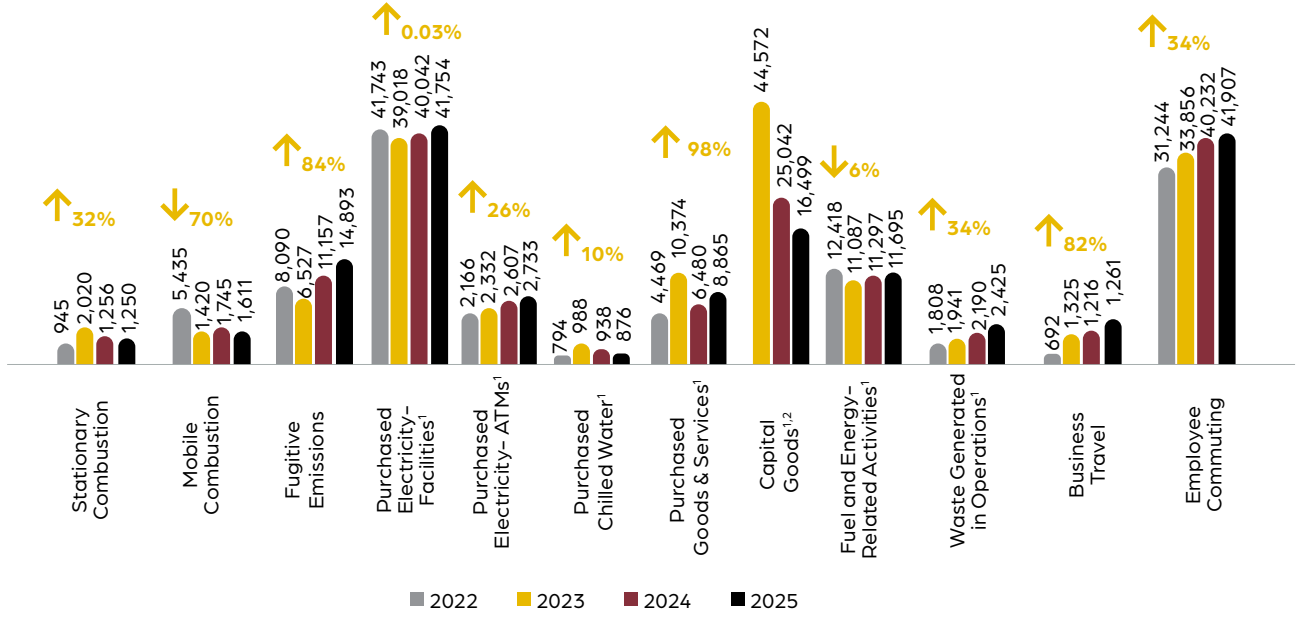
Total Absolute Emissions by Scope, 2025 ($mtCO_2e$)



- Scope 1 **17,754 $mtCO_2e$ | 12%**
- Scope2 **45,363 $mtCO_2e$ | 31%**
- Scope 3 **82,652 $mtCO_2e$ | 57%**



Emissions Per Activity Over the Years ($mtCO_2e$) and % Change Against the 2022 Base Year



[1] Values for 2022 through 2024 have been restated to incorporate updated emission factors and improved data accuracy.

[2] The Capital Goods category was first included in the emissions assessment in 2023; therefore, no 2022 baseline is available for this category.

How We Measure Our Carbon Footprint

We use internationally recognized methodologies to ensure accuracy and transparency in our emissions reporting. Our approach follows the GHG Protocol, ISO 14064, and IPCC Guidelines, which provide comprehensive frameworks for quantifying and managing emissions across our operations.

We prioritize actual data collection over estimates wherever possible, ensuring our calculations reflect real-world emissions rather than broad assumptions. Where estimates are necessary, we use industry best practices and continuously refine our methodology to improve accuracy.

To enhance credibility and reliability, we obtain independent limited assurance over our emissions data, as outlined in our Limited Assurance Statement. This verification process ensures that our reporting meets a high standard of transparency and accountability, reinforcing our commitment to robust environmental disclosures.

Decarbonization Strategy

Banque Misr is implementing a comprehensive decarbonization plan aimed at reducing both operational and financed emissions. This strategy is structured around three key pillars:

- **Operational & Organizational Decarbonization:** We are maximizing energy efficiency through audits, infrastructure upgrades, and smart building technologies while integrating renewable energy solutions. Waste reduction, sustainable water management, and green transportation initiatives further enhance our sustainability efforts.

- **Sustainable Supply Chain Management:** We are strengthening environmental and climate-focused procurement standards, embedding sustainability criteria into supplier selection, and implementing monitoring programs to align with green supply chain principles.

- **Financed Emissions Reduction:** We are committed to decarbonizing our portfolio through a focused strategy that includes improving the quality of emissions data from clients, supporting their alignment with GHG reporting standards, and prioritizing those with strong transition plans. At the same time, we aim to assist clients at earlier stages in developing transition plans aligned with global climate goals. We actively engage stakeholders to promote best practices, explore financial incentives to encourage low-carbon projects, and strengthen our risk frameworks by integrating climate risk metrics and net-zero objectives. Once our emissions baseline is finalized, we will set sector-specific targets, engage high-emission clients, and continue expanding sustainable lending, green bond investments, and ESG-informed decision-making.

To support this transition, we are investing in capacity-building programs for employees and providing sustainability advisory services to clients, helping them navigate the low-carbon transition.

Progress on Our Decarbonization Roadmap[2]

Completed | Not Yet Started | Started, in progress

Operational Actions	Project	Description	Status
Maximizing Energy Efficiency	Energy Audits	Conducting comprehensive energy audits involves evaluating energy consumption patterns, pinpointing high-energy usage areas, and recommending energy-saving measures.	Started, in progress
	Lighting System Enhancement	Transitioning to energy-efficient LED lighting offers the potential for substantial reductions in electricity usage and maintenance costs, while also providing long-lasting and eco-friendly lighting solutions.	Completed
	Implementation of Smart Building Controls and Automation Systems	The adoption of these technologies enables precise management and optimization of energy consumption, such as the adjustment of temperature settings, lighting, and ventilation based on occupancy.	Completed
	Exploration of Renewable Energy Alternatives	Investigating the viability of installing on-site solar panels or wind turbines can facilitate the generation of clean energy, diminish dependence on fossil fuels, and reduce carbon emissions.	Completed
Infrastructure Upgrades	Adoption of Green Building Guidelines	Creating and incorporating green building guidelines that encompass refurbishment strategies, like insulation and draught proofing, as well as the installation of self-closing mechanisms in doors to prevent heat gain and energy consumption.	Completed
Refrigerant Leakage Management	Scheduled Maintenance and Inspections	Establish a preventive maintenance regimen to routinely examine and maintain refrigeration and air conditioning systems. Detecting and repairing leaks promptly can reduce refrigerant losses.	Started, in progress
	Equipment Retrofit or Upgrade	Evaluate the option of modernizing or replacing older refrigeration and air conditioning systems with newer, energy-efficient units that utilize eco-friendly refrigerants with reduced global warming potential (GWP).	Started, in progress
	Installation of Leak Detection Systems	Deploy refrigerant leak detection systems that continuously monitor and provide real-time alerts in the event of leaks. This enables rapid response to repair and prevent additional leakage.	Not Yet Started

[2] The status reflects progress as of the end of FY 2024. Several initiatives and projects were completed during the 2025 reporting period and are detailed in the following section, Environmental Management.

Operational Actions	Project	Description	Status
Waste Minimization and Recycling	Waste Audits	Performing waste assessments aids in pinpointing potential areas for waste minimization, recycling, and the adoption of effective waste management techniques.	
	Recycling Initiatives	Enacting recycling programs for a range of materials such as paper, plastics, glass, and metals guarantee that recyclable items are directed away from landfills and channeled for proper processing and subsequent use.	
	Adoption of Reusable and Environmentally Friendly Materials	Encouraging the utilization of reusable items like water bottles, coffee mugs, and shopping bags has the effect of decreasing waste production. Additionally, advocating for the use of eco-friendly materials in daily operations lessens the ecological footprint.	
Sustainable Water Management	Water-Efficient Fixtures	Set up water-saving fixtures such as low-flow faucets and automatic shut-off faucets. Replace existing toilets with low-volume single or dual flush options.	
	Water Usage Evaluation	Conduct a comprehensive water efficiency audit across all facilities with the aim of decreasing water consumption.	
Sustainable Transportation	Sustainable Commuting Alternatives	Promote sustainable commuting choices among employees, such as carpooling, cycling, or using public transportation, in order to minimize the carbon footprint linked to individual commuting. Engage in awareness campaigns and offer incentives to encourage these eco-friendly transportation methods.	
	Electric and Hybrid Fleet Assessment	Evaluate the possibility of transitioning the company's vehicle fleet to electric or hybrid models, which can lead to substantial emission reductions in transportation. Consider factors like infrastructure availability, vehicle range, and the installation of charging infrastructure.	
	Telecommuting Guidelines	Enforce telecommuting guidelines that permit employees to work remotely, effectively decreasing the need for daily commutes and the associated emissions.	
Data Collection and Management System	Sustainable Digital Management Solution	An advanced digital platform for sustainable management that enables real-time tracking of various resource consumptions such as electricity, water, generators, and more, with the capability to take corrective actions in the event of overuse or excessive consumption.	
Portfolio Emissions Management	Sustainable Lending	Develop and offer green financial products, like loans for energy-efficient home upgrades, to support environmentally responsible investments.	
	Green Finance	Invest in green bonds and support projects that focus on sustainability and emissions reduction.	
	Sustainable Investment	Consider ESG criteria when making investment decisions and support green investments.	

Operational Actions	Project	Description	Status
Employee Participation in Sustainability	Educational Initiatives	Initiating educational campaigns that emphasize the significance of sustainability, the influence of individual behaviors, and the collaborative endeavor to minimize carbon emissions cultivates a culture of environmental stewardship	✓
	Skill Development Workshops	Offering staff training in energy preservation, waste handling, and sustainable techniques provides them with the competencies and insights required to participate in decarbonization initiatives.	✓
	Collaborative Innovation Hub	Creating a forum where employees can exchange ideas, recommendations, and successful strategies linked to decarbonization stimulates employee involvement and encourages a unified approach to sustainability within the organization.	⏱
Carbon Management Strategies	Carbon Offsets	Purchase carbon offsets to compensate for emissions that can't be eliminated. This often involves supporting projects like reforestation or clean energy initiatives	✗
	Carbon pricing	Implement internal carbon pricing mechanisms to account for the cost of carbon emissions in decision-making processes.	✗
Decarbonizing the Supply Chain	Establish Environmental and Climate-Focused Procurement Standards	Create and implement procurement criteria that emphasize environmental and climate considerations.	✗
	Implement Supplier Selection Criteria	Develop or update supplier selection criteria to include supplier monitoring and audit programs that align with "green supply chain" policies, aiming to reduce waste and enhance environmental sustainability.	✗
Sustainable Policies	Sustainable Policies	Develop and implement sustainability policies and governance structures within the bank.	⏱

Environmental **Management**

Our Approach

Banque Misr recognizes that effective environmental management is essential to reducing its operational footprint, enhancing resource efficiency, and supporting long-term sustainability. As a leading financial institution, the Bank is committed to promoting the responsible use of natural resources and minimizing the environmental impacts associated with its operations. Through continuous efforts to improve efficiency and optimize resource utilization, Banque Misr contributes to broader environmental and sustainable development objectives.

Performance **Highlights**

119,169 MWh

Total Energy Consumption

(-0.12% YoY)

3,750,253.25 m^3

Total Water Consumption

(+13.9% YoY)

Our Progress

Banque Misr adopts a proactive approach to environmental management by integrating resource efficiency and responsible environmental practices into its operations.

The Bank seeks to optimize the use of energy, water, and materials while continuously improving operational processes and promoting more sustainable ways of working.

Environmental considerations are embedded within the Bank's operational activities through process optimization, standardized procedures, and digital transformation initiatives that support efficiency and responsible resource use.

Through collaboration across relevant functions and ongoing performance monitoring, Banque Misr continues to identify opportunities to strengthen environmental performance and support its broader sustainability commitments.



Energy Management

Banque Misr is committed to improving energy efficiency across its operations through the adoption of technologies and practices that support responsible energy consumption. During 2025, the Bank recorded a total energy consumption of 119,169 MWh, with an energy intensity of 188 kWh per m^2.

The Bank continued to enhance the energy performance of its facilities through energy-efficient lighting and cooling systems, smart building technologies, and the use of renewable-energy solutions at selected locations.

119,169 MWh

Energy Consumption

Water Management

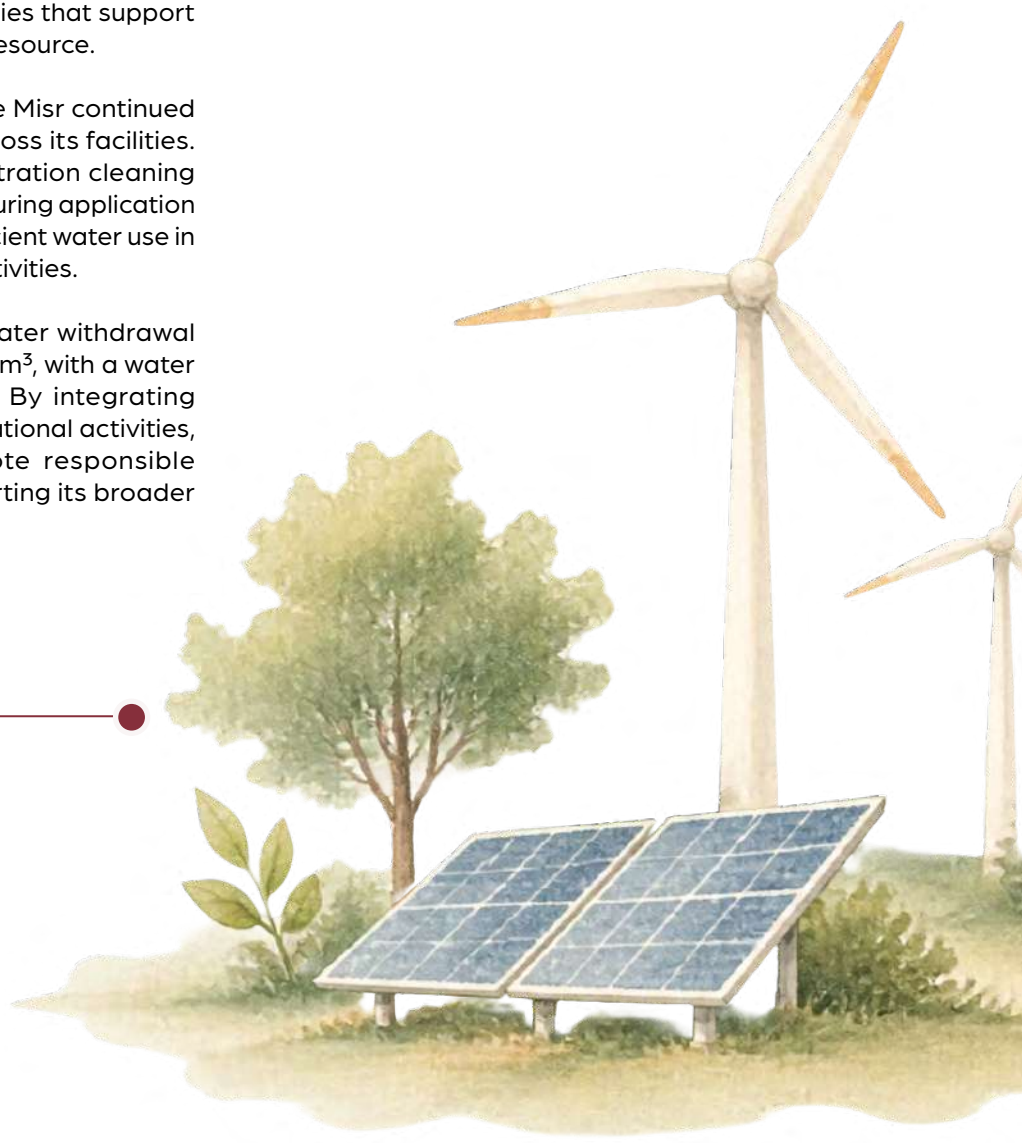
Banque Misr recognizes the importance of responsible water use and continues to implement measures aimed at improving water efficiency across its operations. The Bank seeks to optimize water consumption through operational practices and technologies that support the sustainable use of this valuable resource.

During the reporting period, Banque Misr continued to install water-efficient fixtures across its facilities. The Bank also utilizes high-concentration cleaning products that require limited water during application and rinsing, contributing to more efficient water use in day-to-day facility management activities.

As a result of these efforts, total water withdrawal during 2025 amounted to 3,750,253 m^3, with a water intensity of 147 m^3 per employee. By integrating water-saving practices into its operational activities, Banque Misr continues to promote responsible resource management while supporting its broader environmental objectives.

13.9%

Increase in Water Withdrawals



Waste Management

Banque Misr is taking concrete steps to improve waste management by promoting recycling initiatives and ensuring the responsible disposal of waste across its facilities. In 2024, an estimated 2,524 tons of solid waste were generated.

In 2025, the Bank implemented a trial waste management system across 286 branches, partnering with specialized recycling companies for collection. Consequently, waste data for 2025 was estimated using the actual results of three months of the 2025 assessment, with projections applied to the remaining facilities.

We are also expanding recycling infrastructure and waste reduction programs within our branches and administrative offices. The bank has begun engaging with key corporate clients in the construction sector to assess their maturity in transitioning towards a circular economy, with a focus on sustainable waste management practices.

Banque Misr is committed to minimizing waste generation and promoting the efficient use of resources across its operations. The Bank continues to implement initiatives that support waste reduction, encourage responsible disposal practices, and enhance resource efficiency through process optimization and digital transformation.

A key focus area is reducing paper consumption by transitioning from traditional paper-based processes to digital solutions.

During the reporting period, the Bank continued to expand the use of electronic systems and platforms, including controlled printing systems, electronic Helpdesk solutions for procurement-related requests, and tablet-based service inspection checklists.

Banque Misr also promotes the responsible management and reuse of materials. Obsolete ATM machines are utilized as a source of spare parts for operational machines, extending the useful life of existing assets and reducing material waste. Any remaining equipment that cannot be reused is sold through appropriate channels, supporting responsible asset management and resource efficiency.

To strengthen waste management practices, the Bank piloted waste segregation initiatives across branches in collaboration with specialized service providers. The pilot program supported the proper separation of waste streams and provided valuable insights for future implementation. In parallel, Banque Misr tested a waste traceability system that included the issuance of waste tracking certificates, enhancing oversight and transparency throughout the disposal process.

The Bank also seeks to reduce waste at the source through the use of environmentally friendly and biodegradable cleaning and pest-control materials.

These practices contribute to reducing the consumption of plastic-based products while supporting more sustainable facility management operations.

Through these initiatives, Banque Misr continues to advance responsible waste management practices, improve resource efficiency, and support its broader environmental sustainability objectives.

71%

Of Waste Recycled



7

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ESG **Metrics**

Environmental Metrics

Energy , Water, Materials, and Waste

		Unit	2022	2023	2024	2025
Energy Consumption	Purchased electricity – facilities	MWh	102,858	96,144	98,667	102,885
	Purchased electricity – ATMs	MWh	5,337	5,747	6,423	6,734
	Purchased Chilled Water	MWh	898	2,435	2,312	2,159
	Diesel	liters	570,671	673,428	300,001	271,023
	Petrol	liters	2,068,645	703,409	935,646	914,388
	Total	**MWh**	**133,656**	**117,491**	**119,028**	**119,169**
	Energy Intensity	kWh/m^2	250	211	207	188
Water	Municipal water intake[1]	m^3	2,951,301	3,114,053	3,293,024	3,750,253
Waste	Non-hazardous waste generated	Total (tons)	685	3,632	2,524	2,409

[1] Water intake data for 2022 and 2023 has been restated to reflect improved estimation methodologies.

Carbon Emissions

		Unit	2022	2023	2024	2025
Scope 1 (Direct)	Total	$mtCO_2e$	14,470	9,967	14,158	17,754
Scope 2 (Indirect)	Total (location-based)[2]	$mtCO_2e$	44,703	42,339	43,587	45,363
Scope 1+2	**Total**	**$mtCO_2e$**	**59,173**	**52,306**	**57,745**	**63,116**
Scope 3 (Other Indirect)	**Total**	**$mtCO_2e$**	**50,942**	**103,222**	**86,456**	**82,652**
	Purchased goods and services[3]	$mtCO_2e$	4,469	10,374	6,480	8,865
	Capital goods	$mtCO_2e$	-	44,572	25,042	16,499
	Fuel and energy-related activities (not included in scope 1 and 2)[4]	$mtCO_2e$	12,418	11,087	11,297	11,695
	Waste generated in operations[5]	$mtCO_2e$	1,808	1,941	2,190	2,425
	Business travel	$mtCO_2e$	692	1,325	1,216	1,261
	Employee commuting	$mtCO_2e$	31,244	33,856	40,232	41,907
Scope (1+2+3)	**Total**	**$mtCO_2e$**	**110,115**	**155,527**	**144,201**	**145,769**
Carbon Intensity	Scope 1+2 per employee	$mtCO_2e$ /employee	2.78	2.33	2.43	2.48
	Scope 1+2 per net profit	$mtCO_2e$ /MN USD	70.11	30.35	32.18	30.79
	Scope 1+2 per unit area	$mtCO_2e$ /m^2	0.11	0.09	0.10	0.10

[2] Electricity emissions for 2022, 2023, and 2024 have been restated to reflect more updated and accurate emission factor
[3] Water use emissions for 2022, 2023, and 2024 have been restated to reflect improved data quality.
[4] Purchased energy WTT and Transmission and Distribution Losses have been restated for 2022, 2023 and 2024 to reflect more updated and accurate emission factors.
[5] Wastewater treatment emissions for 2022, 2023 and 2024 have been restated to reflect improved data quality.

Financed Emissions

Metric	Oil & Gas 2023	Oil & Gas 2024	Construction & Real Estate 2023	Construction & Real Estate 2024	Transport 2023	Transport 2024
Outstanding loans – ($MN)	4,812.2	4,288.9	4,462.2	3,488.5	2,040.2	1,255.5
Sector % from large corporate lending portfolio	37%	45.8%	34%	37.3%	16%	13.4%
Scope 1 – ($mtCO_2e$)	358,135,931	243,179,214	63,686	19,997	39,241	18,786
Scope 2 – ($mtCO_2e$)	7,619,328	5,173,472	4,923	3,498	5,765	2,704
Scope 3 – ($mtCO_2e$)	3,397,140	2,371,253	497,287	80,566	28,851	12,371
Total emissions – ($mtCO_2e$)	369,152,399	250,723,939	565,895	104,061	73,858	33,862
Scope 1 & 2 Emissions Intensity ($mtCO_2e$/$MN Lent)	76,006.49	57,906.58	15.38	6.74	22.06	17.12

New Sectors added in 2024

Metric	Power Generation 2024	Iron & Steel 2024	Cement 2024	Agriculture 2024
Outstanding loans – ($MN)	208.3	28.7	15.9	74.1
Sector % from large corporate lending portfolio	2.2%	0.3%	0.2%	0.8%
Scope 1 – ($mtCO_2e$)	152,341	36,134	61,748	24,363
Scope 2 – ($mtCO_2e$)	20,828	4,453	268	8,131
Scope 3 – ($mtCO_2e$)	29,372	102,139	11,161	31,070
Total emissions – ($mtCO_2e$)	202,540	142,726	73,178	63,564
Scope 1 & 2 Emissions Intensity ($mtCO_2e$/$MN Lent)	831.16	1,416.17	3,888.87	438.69

Social Metrics

Employees Profile – Employee Breakdown by Country

Country	Section	Metric	2024	2025
Employee Breakdown by Country	Egypt	Total	23,754	25,435
		Male	14,789	15,867
		Female	8,965	9,568
	UAE	Total	522	538
		Male	370	363
		Female	152	175
	KSA	Total	35	35
		Male	29	29
		Female	6	6
	France	Total	51	51
		Male	29	29
		Female	22	22
	Germany	Total	1	1
		Male	1	1
		Female	-	-

Employees Profile

Country	Section	Metric	2024	2025
Egypt	Employees	Total Employees	23,754	25,435
		Male	14,789	15,867
		Female	8,965	9,568
		Permanent contract	20,054	20,837
		Male	12,451	12,919
		Female	7,603	7,918
		Temporary contract	3,700	4,598
		Male	2,338	2,948
		Female	1,362	1,650
		Full-time	23,754	25,435
		Male	14,789	15,867
		Female	8,965	9,568
		Employees with Disabilities	150	181
		Male	122	155
		Female	28	26

Employees Profile

Country	Section	Metric	2024	2025
Egypt	Breakdown by Age	Under 30	6,985	6,595
		30–50	14,571	16,660
		Above 50	2,198	2,180
	Breakdown by Business Units	Head Office	10,195	11,406
		Male	6,477	7,308
		Female	3,718	4,098
		Branches	13,559	14,029
		Male	8,312	8,559
		Female	5,247	5,470
	Workers who are not employees[6]	Outsourced workers	2,441	5,225
		Interns	–	–
		Contractors	–	–
		Freelancers/Self-Employed Workers	–	–

Employees Profile

Country	Section	Metric	2024	2025
UAE	Employees	Total Employees	522	538
		Male	370	363
		Female	152	175
		Permanent contract	522	538
		Male	370	363
		Female	152	175
		Temporary contract	0	0
		Male	0	0
		Female	0	0
		Full-time	522	538
		Male	368	363
		Female	152	175
	Workers who are not employees[5]	Outsourced workers	7	13

[6] This refers to workers who perform work for the Bank but are not included in the workforce/employees figures in this table above.

Diversity across Employee Categories

Country	Employee Category	Total (2025)	Male (2025)	Female (2025)	Under 30 (2025)	30–50 (2025)	Above 50 (2025)
Egypt	Non-Management	304	304	0	0	62	242
	Junior Management	19,022	10,777	8,245	6,593	11,980	449
	Middle Management	5,452	4225	1227	2	4,308	1,142
	Senior Management	657	561	96	0	310	347
UAE	Non-Management	307	174	133	50	248	9
	Middle Management	201	159	42	0	174	27
	Senior Management	16	16	0	0	3	13

Employee Turnover

Country	Section	Metric	No. of Employees 2024	Turnover Rate 2024[6]	No. of Employees 2025	Turnover Rate 2025[7]
Egypt	**Employee Turnover**	Total Turnover	478	2.01%	541	2.13%
		Male	302	2.04%	323	2.04%
		Female	176	1.96%	218	2.28%
	Breakdown by Type	Voluntary	478	2.01%	495	1.95%
		For cause	-	-	46	0.18 %

[7] Turnover rate is calculated as the % of leavers per category divided by the total number of employees in that specific category as of the end of reporting year.

Employee Turnover

Country	Section	Metric	No. of Employees 2024	Turnover Rate 2024[6]	No. of Employees 2025	Turnover Rate 2025[7]
UAE	Employee Turnover	Total Turnover	51	14%	70	13%
		Male	19	13%	52	14.3%
		Female	32	16.4%	18	10.3%
	Breakdown by Type	Voluntary	39	10.9%	69	12.8%
		For cause	12	3.1%	1	0.2%

New Hires

Country	Section	Metric	2024	2025
Egypt	Employee New Hires	Total	1,979	2,448
		Male	1,264	1,618
		Female	715	830
		Employees with Disabilities	27	7
	Breakdown by Age	Under 30	1,623	1,997
		30–50	341	444
		Above 50	15	7
UAE	Employee New Hires	Total	84	82
		Male	59	42
		Female	25	40
		Employees with Disabilities	0	0
	Breakdown by Age	Under 30	10	21
		30–50	70	55
		Above 50	4	6

Training and Development

Country	Section	Metric	Total Hours 2024	Average Hours per Employee 2024	Total Hours 2025	Average Hours per Employee 2025
Egypt	**Total training hours received by employees**	Total	547,035	25	927,589	37
	Breakdown by Gender	Male	368,220	26	593,668	37
		Female	178,815	23	333,921	35
	Breakdown by Age	Under 30	184,345	40	297,708	45
		30-50	336,999	22	553,965	33
		Above 50	25,691	13	75,916	35
	Breakdown by Employee Category	Non-Management	440,480	30	551,589	29
		Middle Management	96,580	12	273,277	50
		Senior Management	9,975	15	102,723	156

Parental Leave

Country	Section	Metric	2024	2025
Egypt	**Number of employees who are entitled to a maternity/ parental leave**	Total	8,965	9,568
		Male	-	0
		Female	8,965	9,568
	Number of employees who took a maternity/ parental leave during the reporting year	Total	1,391	1,384
		Male	-	0
		Female	1,391	1,384
	Number of employees who returned to work after their maternity/ parental leave ended, during the reporting year	Total	509	541
		Male	-	0
		Female	509	541
	Return to work rate	Total	37%	39%
		Male	-	0
		Female	37%	39%

Performance and Career Development Reviews

Country	Section	Metric	2024	2025
Egypt	**Total no. of employees who received performance and career development reviews**	Total	21,506	730
	By Gender	Male	13,411	430
		Female	8,095	300
	By Employee Category	Non-Management	15,758	598
		Management	5,748	132

Gender Pay Indicators

Country	Category	Gender Pay Ratio 2024 (average male to average female)	Gender Pay Ratio 2025
Egypt	**Non-Management**	25%	23%
	Middle Management	21%	20%
	Senior Management	19%	17%

Ratio of Basic Salary and Compensation for the Highest Paid Individual to the Average of all the Organization's Employees

Country	Indicator	2024	2025
Egypt	Provide the ratio of basic salary and remuneration of highest paid individual to the average annual total compensation for all employees	4.2%	4.1%
	Provide the ratio of the percent increase in annual total compensation of highest paid individual to the average annual total compensation for all employees	0.83%	22% : 25%



Occupational Health and Safety Metrics

Country	Occupational Health and Safety Metrics		2025
Egypt	**Health and Safety Training**	Total Training Sessions	209
		Total Trainees	18,994
	Work-related Injuries (Bank Employees)	Total Injuries	6
		Main Types of Injuries	Different fracture types
		Total Hours Worked	0
		Lost-time injury frequency rate (LTFR)	0
		Lost-time injury severity rate (LITSR)	0
	Work-related Injuries (Contractors and workers who are not employees)	Total Injuries	0
		Main Types of Injuries	0
		Total Hours Worked	0
		Lost-time injury frequency rate (LTFR)	0
		Lost-time injury severity rate (LITSR)	0
	Work-related Fatalities	Employees	0
		Contractors	0
	Work-related Ill Health	Employees	339
		Main Types of Work-related Ill-health (Employees)	Lumbar disc herniation Cervical disc herniation Chest allergy High blood pressure
		Contractors	0

Occupational Health and Safety Metrics

Country	Occupational Health and Safety Metrics		2025
Egypt	**Work-related Ill Health**	Main Types of Work-related Ill-health (Contractors)	NA
	Work-related Hazards	No. of Hazards Reported (Employees)	0
		No. of Hazards Reported (Contractors)	0
		Main Types of Hazards Reported	NA
UAE	**Health and Safety Training**	Total Training Sessions	5
		Total Trainees	40
	Work-related Injuries (Bank Employees)	Total Injuries	0
		Main Types of Injuries	NA
		Total Hours Worked	0
		Lost-time Injury Frequency Rate (LTIFR)	0
		Lost-time Injury Severity Rate (LTISR)	0
	Work-related Injuries (Contractors and workers who are not employees)	Total Injuries	0
		Main Types of Injuries	0
		Total Hours Worked	0
		Lost-time injury frequency rate (LTFR)	0
		Lost-time injury severity rate (LITSR)	0
	Work-related Fatalities	Employees	0
		Contractors	0

Occupational Health and Safety Metrics

Country	Occupational Health and Safety Metrics		2025
UAE	**Work-related Ill Health**	Employees	0
		Main Types of Work-related Ill-health (Employees)	NA
		Contractors	0
		Main Types of Work-related Ill-health (Contractors)	NA
	Work-related Hazards	No. of Hazards Reported (Employees)	2
		No. of Hazards Reported (Contractors)	0
		Main Types of Hazards Reported	Unorganized Electrical Cables; Hazardous Engineering Structure

Economic Metrics

Economic Indicators – Financial Performance

Country	Indicator	Unit	2024	2025
Egypt	Net Profit after Taxes	EGP billion	73	100.87
	Shareholders' Equity	EGP billion	308	409.95
	Total Lending Portfolio	EGP billion	1,139.3	1,317.1
	Total Investment Portfolio	EGP billion	892.8	1,158.39
	Total Retail Lending Portfolio	EGP billion	122	200.9
	Total Corporate Lending Portfolio	EGP billion	1,138	711.6
	Total SME Lending Portfolio	EGP billion	53.57	49.3
UAE	Net Profit after Taxes	AED '000	641,222	566,741
	Shareholders' Equity	AED '000	2,514,321	3,251,922
	Total Lending Portfolio	AED '000	5,744,160	9,006,201
	Total Investment Portfolio	AED '000	3,195,824	7,884,041
	Total Retail Lending Portfolio	AED '000	217,321	4,277,459
	Total SME Lending Portfolio	AED '000	N/A	N/A

Corporate Banking

Country	Indicator	Unit	2024	2025
Egypt	**Total No. of corporate clients**	Count	794	844
UAE	**Total No. of corporate clients**	Count	9,505	9,237
	Total No. of Corporate loans	Count	113	84

SME Banking

Country	Indicator	Unit	2024	2025
Egypt	**Total No. of SME clients**	Count	130,811	134,000
UAE	**Total No. of SME clients**	Count	N/A	N/A

Retail Banking

Country	Indicator	Unit	2024	2025
Egypt	Personal Loans	Billion EGP	93.9	154
	Mortgage loans	Billion EGP	20.8	24.9
	Credit card purchases	Billion EGP	38.3	13.4
	Auto Loans	Billion EGP	3.256	2.89
	New account opened	Count	923,209	916,741
	No. of women customers	Count	7.37 MN	8.45 Mn
	No. of Youth customers	Count	278,178	211,448
	No. of customers with Disabilities	Count	1,252	1,179
	Number of unique consumers with an active credit card account	Count	700,450	1,116,236
	Number of unique consumers with an active pre-paid debit card account	Count	4,937,837	9,728,747
	Number of credit cards	Count	1,147,658	1,285,493
	Number of prepaid cards (including meeza & payroll)	Count	8,421,717	6,684,492

Retail Banking

Country	Indicator	Unit	2024	2025
Egypt	Number of debit cards	Count	5,984,531	6,192,375
	Number of checking & savings accounts – Personal	Count	9,792,215	6,395,212
	Value of checking & savings accounts – Personal	Billion EGP	404.9	195.05
	Number of Loans – Personal	Count	2 Mn	523,032
	Value of Loans – Personal	Billion EGP	132.8	154
UAE	Personal Loans	MN AED	138	38
	Mortgage loans	MN AED	0	N/A
	Credit card purchases	MN AED	326	2,519
	Auto Loans	MN AED	6	5
	Green products loans (examples: solar panels, electric vehicles, etc.)	MN AED	N/A	N/A
	New account opened	Count	1,652	8,933
	No. of women customers	Count	2,486	2,761
	No. of Small & Medium Enterprises (SMEs)	Count	N/A	N/A
	No. of Youth customers	Count	1,507	641
	No. of customers with Disabilities	Count	N/A	N/A

Retail Banking

Country	Indicator	Unit	2024	2025
UAE	Number of unique consumers with an active credit card account	Count	309	510
	Number of unique consumers with an active pre-paid debit card account	Count	N/A	N/A
	Number of credit cards	Count	784	790
	Number of pre-paid debit cards	Count	N/A	513
	Number of checking & savings accounts – Personal	Count	12,317	N/A
	Value of checking & savings accounts – Personal	MN AED	541	1,254
	Number of loans – Personal	Count	546	29
	Value of Loans – Personal	MN AED	138	38

Internet & Mobile Banking

Country	Indicator	Unit	2024	2025
Egypt	Total No. of retail internet customers	Count	2.94 MN	4.59 Mn
	Total No. of retail internet transactions	Count	25,041,259	44,346,421
	Volume of retail internet Transactions	EGP billion	1,110	2,814
	Total No. of Corporate internet customers	Count	122,234	76,198 (Active)
	Total No. of Corporate internet Transactions	Count	7.5 MN	29.6 Mn
	Volume of Corporate internet Transactions	EGP billion	2,675	5,369

Internet & Mobile Banking

Country	Indicator	Unit	2024	2025
UAE	Total No. of retail internet customers	Count	35,830	11,951
	Volume of retail internet Transactions	AED million	1,133	13,397
	Total No. of Corporate internet customers	Count	10,135	8,186
	Total No. of Corporate internet Transactions	Count	221,429	90,221
	Volume of Corporate internet Transactions	AED million	110,404	22,810
	Total No. of internet women customers	Count	1,847	1,537
	Total No. of internet Youth customers	Count	1,393	25

Financial Inclusion

Country	Indicator	Unit	2024	2025
Egypt	Total No. Financial Literacy Campaign/ Activity	Count	Not Available	Not Available
	Total No. of Participants of Financial Literacy Campaigns/Activities	Count	690,894	1,121,653
	Percentage of Female Attendees of Financial Literacy Campaigns/ Activities from total	Percentage	57%	57%
	Percentage of Youth Attendees of Financial Literacy Campaigns/ Activities from total	Percentage	Not Available	6%
	Total No. of products and services in the portfolio with a focus on financial inclusion	Count	47	5
	Total No. of new customers per year	Count	1.07 MN	2.55 MN
	Total No. of customers with effective access to a basic banking product	Count	1.53 MN	N/A
	Total No. of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Count	9,928	1,364,868
UAE	Total No. Financial Literacy Campaign/ Activity	Count	3	3
	Total No. of Participants of Financial Literacy Campaigns/ Activities	Count	N/A	N/A
	Percentage of Female Attendees of Financial Literacy Campaigns/ Activities from total	Percentage	N/A	N/A
	Percentage of Youth Attendees of Financial Literacy Campaigns/ Activities from total	Percentage	N/A	N/A
	Total No. of products and services in the portfolio with a focus on financial inclusion	Count	1	1
	Total No. of new customers per year	Count	4,110	4,012
	Percentage of customers with effective access to a basic banking product	Percentage	82%	78%
	Percentage of customers actively using the online/mobile banking platform/tools	Percentage	78%	25%
	Total No. of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Count	N/A	N/A

Governance Metrics

BoD Profile

Category	Indicator	2024	2025
Board of Directors by Gender	Total	9	9
	Male	8	8
	Female	1	1
Board of Directors by Tenure	0–2 years	6	6
	3–5 years	2	2
	> 5 years	1	1
Board Activities	Number of board meetings conducted during the reporting period	12	13

Governance Related Training and Development

Category	Country	Indicator	2024	2025
Compliance and Governance Training	Egypt	Total Training Sessions Conducted	84	15
	Egypt	Total Training Hours Delivered	8,967 hours	44,142 hours
	Egypt	No. of Employees Trained	1,892	25,435
Ethical Conduct	Egypt	Number of breaches of human rights and code of ethics	0	0

Whistleblower Cases

Category	Country	Indicator	2024	2025
Whistleblower Cases	Egypt	Whistleblowing cases reported and reviewed	85	125
		Number of cases qualified as whistleblowing cases	11	15
		Number of cases resolved	81	15
		Number of cases currently under investigation	4	0
	UAE	Number of complaints received by the Whistleblower Committee	1	2
		Number of cases qualified as whistleblowing cases	1	2
		Number of cases resolved	1	2
		Number of cases currently under investigation	0	0

Abbreviations and **Acronyms**

4LOD	Four Lines of Defence
AI	Artificial Intelligence
AML	Anti-Money Laundering
ATM	Automated Teller Machine
BM	Banque Misr
BMS	Building Management System
CBE	Central Bank of Egypt
CBAM	Carbon Border Adjustment Mechanism
CBUAE	Central Bank of the United Arab Emirates
CFT	Countering the Financing of Terrorism
CRM	Customer Relationship Management
CSAT	Customer Satisfaction Score
CSR	Corporate Social Responsibility
DFI	Development Finance Institution
E&S	Environmental and Social
EBI	Egyptian Banking Institute
EBC	Egyptian Banks Company
EBRD	European Bank for Reconstruction and Development
EESG	Economic, Environmental, Social, and Governance
EIB	European Investment Bank
EGP	Egyptian Pound
ERM	Enterprise Risk Management
ESG	Environmental, Social, and Governance
ESMS	Environmental and Social Management System
ESRM	Environmental and Social Risk Management
FATCA	Foreign Account Tax Compliance Act
FEB	Federation of Egyptian Banks
FIM	Finance in Motion
GEFF	Green Economy Financing Facility
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
GTB	Global Transaction Banking
HSE	Health, Safety, and Environment
ICAAP	Internal Capital Adequacy Assessment Process

ICT	Information and Communications Technology
IFC	International Finance Corporation
IFRS	International Financial Reporting Standards
ILO	International Labour Organization
IROs	Impacts, Risks, and Opportunities
ISO	International Organization for Standardization
IT	Information Technology
ITI	Information Technology Institute
JICA	Japan International Cooperation Agency
LED	Light-Emitting Diode
MENA	Middle East and North Africa
ML	Machine Learning
MSME	Micro, Small, and Medium Enterprises
NGO	Non-Governmental Organization
NPS	Net Promoter Score
PCAF	Partnership for Carbon Accounting Financials
PCI DSS	Payment Card Industry Data Security Standard
POS	Point of Sale
PwD	Persons with Disabilities
QR	Quick Response
SASB	Sustainability Accounting Standards Board
SDGs	Sustainable Development Goals
SFCN	Sustainable Finance Champions Network
SMBC	Sumitomo Mitsui Banking Corporation
SME	Small and Medium Enterprises
SMS	Short Message Service
SOC	Security Operations Center
SOPs	Standard Operating Procedures
STP	Straight-Through Processing
SWOT	Strengths, Weaknesses, Opportunities, and Threats
TCFD	Task Force on Climate-related Financial Disclosures
UAE	United Arab Emirates
UN	United Nations
UNGC	United Nations Global Compact
UNEP FI	United Nations Environment Program Finance Initiative
YoY	Year-on-Year

GRI
Content Index

Statement of use	Banque Misr has reported in accordance with the GRI Standards for the period from January 1st, 2025, to December 31st, 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	None

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021						
	The organization and its reporting practices					
GRI 2: General Disclosures 2021	2-1 Organizational details	About this Report Banque Misr Overview				
	2-2 Entities included in the organization's sustainability reporting	About this Report				
	2-3 Reporting period, frequency and contact point	About this Report				
	2-4 Restatement of information	Environmental Metrics Water use and Wastewater treatment emissions for 2022 and 2023 have been restated to reflect improved estimation methodologies. Purchased energy WTT emissions have been added to 2022 and 2023 data to meet the minimum reporting boundaries of the GHG Protocol.				
	2-5 External assurance	Limited Assurance Statement				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	**Activities and workers**					
	2-6 Activities, value chain and other business relationships	Banque Misr Overview				
	2-7 Employees	Employees Diversity, Retention & Development Social Metrics				SDG 8.5, 10.3
	2-8 Workers who are not employees	Employees Diversity, Retention & Development Social Metrics				SDG 8.5
	Governance					
	2-9 Governance structure and composition	Our Sustainability and Sustainable Finance Governance Framework Corporate and ESG Governance				SDG 5.5, 16.7
	2-10 Nomination and selection of the highest governance body	Corporate and ESG Governance				SDG 5.5, 16.7
	2-11 Chair of the highest governance body	Corporate and ESG Governance				SDG 16.6
	2-12 Role of the highest governance body in overseeing the management of impacts	Corporate and ESG Governance				SDG 16.7
	2-13 Delegation of responsibility for managing impacts	Corporate and ESG Governance				PRB 5.1
	2-14 Role of the highest governance body in sustainability reporting	Corporate and ESG Governance				
	2-15 Conflicts of interest	Business Ethics and Integrity				SDG 16.6
	2-16 Communication of critical concerns	Business Ethics and Integrity				
	2-17 Collective knowledge of the highest governance body	Corporate and ESG Governance				
	2-18 Evaluation of the performance of the highest governance body	Corporate and ESG Governance				
	2-19 Remuneration policies	Corporate and ESG Governance				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-20 Process to determine remuneration	Corporate and ESG Governance				SDG 16.7
	2-21 Annual total compensation ratio	Message from Leadership				
		Strategy, Policy and Practices				
	2-22 Statement on sustainable development strategy	Not Disclosed				
	2-23 Policy commitments	Business Ethics and Integrity				SDG 16.3 UNGC 7, 10
	2-24 Embedding policy commitments	Our Sustainability and Sustainable Finance Governance Framework Banque Misr's Sustainability Strategy Business Ethics and Integrity Employees Diversity, Retention & Development				
	2-25 Processes to remediate negative impacts	Business Ethics and Integrity				
	2-26 Mechanisms for seeking advice and raising concerns	Business Ethics and Integrity				
	2-27 Compliance with laws and regulations	Business Ethics and Integrity No significant non-compliance instance in 2025 No Fines issues in 2025				SDG 16.3
	2-28 Membership associations	Strategic Partnerships for Sustainable Growth				
		Stakeholder Engagement				
	2-29 Approach to stakeholder engagement	Shaping Priorities through Stakeholder Engagement				
	2-30 Collective bargaining agreements	Shaping Priorities through Stakeholder Engagement				SDG 8.8

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 3: Material Topics 2021						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Prioritizing Banque Misr's Material Topics				
	3-2 List of material topics	Prioritizing Banque Misr's Material Topics				
Corporate Governance and Ethics						
GRI 3: Material Topics 2021	3-3 Management of material topics	Business Ethics and Integrity				
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Business Ethics and Integrity				SDG 16.5
	205-2 Communication and training about anti-corruption policies and procedures	Business Ethics and Integrity				SDG 16.5
	205-3 Confirmed incidents of corruption and actions taken	Business Ethics and Integrity No confirmed incidents of corruption or legal cases regarding corruption in 2025				SDG 16.5
GRI 206: Anti-competitive behavior 2016	206-1 Legal actions for anti-competitive behavior, antitrust, and monopoly practices	Business Ethics and Integrity Legal actions related to anticompetitive behavior: Zero Legal actions related to anti-trust and monopoly violations: Zero				SDG 16.3
Responsible Finance						
GRI 3: Material Topics 2021	3-3 Management of material topics	Driving Sustainable Economic Growth				
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Economic Metrics				
	201-2 Financial implications and other risks and opportunities due to climate change	Environmental Management				
	201-3 Defined benefit plan obligations and other retirement plans	Employees Diversity, Retention & Development				
	201-4 Financial assistance received from government	Not Disclosed				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Social Responsibility & Community Investment Responsible Financial Solutions Economic Metrics				SDG 5.4, 9.1, 9.4, 11.2
	203-2 Significant indirect economic impacts	Responsible Financial Solutions Economic Metrics				SDG 1.2, 1.4, 3.8, 8.2, 8.3, 8.5
Digitalization Empowerment and Innovation						
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital Transformation and Cybersecurity				
Cybersecurity and Data Protection						
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital Transformation and Cybersecurity				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	No substantiated privacy complaints in 2025 No leaks, thefts, or loss of customer data in 2025			No reported incidents were recorded during the reporting period	SDG 16.3, 16.10
Employee Engagement, Diversity and Inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topics	Employees Diversity, Retention & Development				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Employees Diversity, Retention & Development Social Metrics				SDG 5.1, 8.5, 8.6, 10.3
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employees Diversity, Retention & Development Social Metrics				SDG 3.2, 5.4, 8.5
	401-3 Parental leave	Employees Diversity, Retention & Development Social Metrics				SDG 5.1, 5.4, 8.5

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	Employees Diversity, Retention & Development Social Metrics				SDG 8.8
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Employee Engagement and Wellbeing				
	403-2 Hazard identification, risk assessment, and incident investigation	Employee Engagement and Wellbeing				
	403-3 Occupational health services	Employee Engagement and Wellbeing				
	403-4 Worker participation, consultation, and communication on occupational health and safety	Employee Engagement and Wellbeing				
	403-5 Worker training on occupational health and safety	Employee Engagement and Wellbeing				
	403-6 Promotion of worker health	Employee Engagement and Wellbeing				
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Employee Engagement and Wellbeing				
	403-8 Workers covered by an occupational health and safety management system	Employee Engagement and Wellbeing Social Metrics				
	403-9 Work-related injuries	Employee Engagement and Wellbeing Social Metrics				
	403-10 Work-related ill health	Employee Engagement and Wellbeing Social Metrics				
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Employees Diversity, Retention & Development ESG Metrics				SDG 5.1, 5.5, 8.5
	405-2 Ratio of basic salary and remuneration of women to men	Employees Diversity, Retention & Development ESG Metrics				SDG 5.1, 8.5, 10.3
		Learning and Development				
GRI 3: Material Topics 2021	3-3 Management of material topics	Employees Diversity, Retention & Development				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Learning and Development Social Metrics				SDG 4.3, 4.4, 4.5, 5.1, 8.2, 8.5, 10.3
GRI 404: Training and Education 2016	404-2 Programs for upgrading employee skills and transition assistance programs	Learning and Development Social Metrics				SDG 8.2, 8.5
	404-3 Percentage of employees receiving regular performance and career development reviews	Learning and Development Social Metrics				SDG 5.1, 8.5, 10.3
		Community Investments				
GRI 3: Material Topics 2021	3-3 Management of material topics	Social Responsibility & Community Investment				
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Social Responsibility & Community Investment				
	413-2 Operations with significant actual and potential negative impacts on local communities	Social Responsibility & Community Investment				SDG 1.4, 2.3
		Customer Satisfaction				
GRI 3: Material Topics 2021	3-3 Management of material topics	Customer Centricity: Enhancing the Banking Experience				
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement: 100%				SDG 16.3
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	No instances of non-compliance				SDG 16.3
		Environmental Management				
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Management				
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Environmental Management Environmental Metrics				SDG 8.4, 12.2
	301-2 Recycled input materials used	Environmental Management Environmental Metrics				SDG 8.4, 12.2, 12.5
	301-3 Reclaimed products and their packaging materials	Environmental Management Environmental Metrics				SDG 8.4, 12.2, 12.5

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Environmental Management Environmental Metrics				SDG 7.2, 7.3, 8.4, 12.2, 13.1
	302-2 Energy consumption outside of the organization	Environmental Management Environmental Metrics				SDG 7.2, 7.3, 8.4, 12.2, 13.1
GRI 302: Energy 2016	302-3 Energy intensity	Environmental Management Environmental Metrics				SDG 7.3, 8.4, 12.2, 13.1
	302-4 Reduction of energy consumption	Environmental Management Environmental Metrics				SDG 7.3, 8.4, 12.2, 13.1
	302-5 Reductions in energy requirements of products and services	Environmental Management Environmental Metrics				SDG 7.3, 8.4, 12.2, 13.1
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Environmental Management Environmental Metrics				SDG 6.3, 6.4, 6.A, 6.B, 12.4
	303-2 Management of water discharge-related impacts	Wastewater is discharged into the standard sewer system for all offices				SDG 6.3
	303-3 Water withdrawal	Environmental Management Environmental Metrics				SDG 6.4
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Environmental Management Environmental Metrics				SDG 3.9, 6.3, 6.6, 11.6, 12.4, 12.5
	306-2 Management of significant waste-related impacts	Environmental Management Environmental Metrics				SDG 3.9, 6.3, 8.4, 11.6, 12.4, 12.5
	306-3 Waste generated	Environmental Management Environmental Metrics				SDG 3.9, 6.6, 11.6, 12.5, 12.4, 15.1
	306-4 Waste diverted from disposal	Environmental Management Environmental Metrics No hazardous waste generated Waste is diverted onsite				SDG 3.9, 11.6, 12.4, 12.5
	306-5 Waste directed to disposal	Environmental Management Environmental Metrics No hazardous waste generated Waste is directed to landfill Waste is directed to disposal onsite				SDG 3.9, 6.6, 11.6, 12.4, 12.5, 15.1
Climate Action						
GRI 3: Material Topics 2021	3-3 Management of material topics	Climate Change Environmental Metrics				

GRI Standard	Disclosure	Direct Response/ Section in this Report	Omissions			SDGs Mapping
			Requirement(s) Omitted	Reason	Explanation	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Climate Change Environmental Metrics				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-2 Energy indirect (Scope 2) GHG emissions	Climate Change Environmental Metrics				SDG 3.9, 12.4, 13.1, 14.3, 15.2
	305-3 Other indirect (Scope 3) GHG emissions	Climate Change Environmental Metrics				SDG 3.9, 12.4, 13.1, 14.3, 15.2
GRI 305: Emissions 2016	305-4 GHG emissions intensity	Climate Change Environmental Metrics				SDG 13.1, 14.3, 15.2
	305-5 Reduction of GHG emissions	Climate Change Environmental Metrics				SDG 13.1, 14.3, 15.2
		Responsible Procurement				
GRI 3: Material Topics 2021	3-3 Management of material topics	Sustainable Procurement				
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Sustainable Procurement				SDG 8.8
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Sustainable Procurement				SDG 5.2, 8.7
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Sustainable Procurement				
	308-2 Negative environmental impacts in the supply chain and actions taken	Sustainable Procurement				
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Sustainable Procurement				SDG 5.2, 8.8, 16.1
	414-2 Negative social impacts in the supply chain and actions taken	Sustainable Procurement				SDG 5.2, 8.8, 16.1

SASB Content **Index**

SASB STANDARD – COMMERCIAL BANKS

Accounting Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Data Security				
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Quantitative	Number, %	FN-CB-230a.1	Data breaches: None Percentage involving identifiable information: Not Applicable Number of account holders affected: 0
Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	Digital Transformation and Cybersecurity
Financial Inclusion & Capacity Building				
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	EGP	FN-CB-240a.1	Customer Centricity: Enhancing the Banking Experience
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Quantitative	EGP	FN-CB-240a.2	Confidential
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	FN-CB-240a.3	Financial Inclusion & Capacity Building
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	
Financed Emissions				
Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Quantitative	Metric tons (t) CO_2-e	FN-CB-410b.1	Environmental Management Environmental Metrics
Gross exposure for each industry by asset class	Quantitative	Presentation currency	FN-CB-410b.2	
Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage % F	FN-CB-410b.3	
Description of the methodology used to calculate financed emissions	Discussion and Analysis	n/a	FN-CB-410b.4	

SASB STANDARD – COMMERCIAL BANKS

Accounting Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
Commercial and industrial credit exposure, by industry	Quantitative	EGP	FN-CB-410a.1	Advancing Sustainable Finance
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	FN-CB-410a.2	
Business Ethics				
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	EGP	FN-CB-510a.1	Data cannot be disclosed due to confidentiality constraints.
Description of whistleblower policies and procedures	Discussion and Analysis	n/a	FN-CB-510a.2	Business Ethics and Integrity
Systemic Risk Management				
Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	Not Applicable
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	n/a	FN-CB-550a.2	Enterprise and ESG Risk Oversight
Activity Metrics				
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	EGP	FN-CB-000.A	Economic Metrics
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	EGP	FN-CB-000.B	

UNGC Content **Index**

Principle	Category	Report Section(s) or Direct Response
Human Rights		
Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights.	Business Ethics and Integrity
Principle 2	Businesses should make sure they are not complicit in human rights abuses.	
Labor		
Principle 3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Business Ethics and Integrity
Principle 4	Businesses should uphold the elimination of all forms of forced and compulsory labor	
Principle 5	Businesses should uphold the effective abolition of child labor.	
Principle 6	Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Business Ethics and Integrity Employee Diversity, Retention & Development
Environment		
Principle 7	Businesses should support a precautionary approach to environmental challenges.	Enterprise and ESG Risk Oversight Environmental Management
Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility.	
Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies.	Enterprise and ESG Risk Oversight Sustainable Procurement Environmental Management
Anti-corruption		
Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.	Business Ethics and Integrity

TCFD Content **Index**

TCFD Recommendation	Report Section(s) (or direct answer)
Governance	
a. Describe the board's oversight of climate-related risks and opportunities.	Corporate and ESG Governance
b. Describe management's role in assessing and managing climate-related risks and opportunities.	
Strategy	
a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Climate Change
b. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	
c. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	
Risk Management	
a. Describe the organization's processes for identifying and assessing climate-related risks.	Enterprise and ESG Risk Oversight
b. Describe the organization's processes for managing climate-related risks.	
c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	
Metrics and Targets	
a. Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Climate Change
b. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	
c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	

CBE Reporting **Guidelines**

Principles of Sustainable Finance		Report Section(s)
Principle 1	Capacity-Building and Necessary Knowledge	Financial Inclusion & Capacity Building
Principle 2	Enhancing Sustainable Finance	Advancing Sustainable Finance
Principle 3	Involvement of the Stakeholders	Shaping Priorities through Stakeholder Engagement
Principle 4	Managing Climate Change Risks	Climate Change
Principle 5	Applying the Principles of Sustainability to the Bank's Internal Activities and Operations	Banque Misr's Sustainability Strategy
Principle 6	Reporting	ESG Metrics

Limited Assurance **Statement**

Introduction and Objectives of the Engagement

Masader Environmental & Energy Services S.A.E. has been engaged by Banque Misr (the 'Reporting Organization') to perform a limited assurance engagement in respect of selected sustainability information included in Banque Misr Sustainability Report 2025 (the 'Report') for January 01, 2025 to December 31st, 2025.

Scope, Subject Matter and Limitations

The subject matter of our engagement comprised the selected sustainability information identified by management for inclusion in the Report. This included relevant narrative disclosures, selected data points and related explanations, together with any supporting schedules and records made available to us for the purpose of this engagement. Our work did not extend to information outside that scope, future commitments or targets, forward-looking statements, or content hosted on external websites or in documents not specifically included in the Report. The scope of assurance is limited to a review of the Selected Information listed below:

- **Banque Misr's** ESG Management
- Stakeholder Engagement
- Materiality Assessment

The assurance process was subject to the following limitations and exclusions:

- Verifying the data or information provided by Banque Misr stated in the Introduction section.
- Appropriateness of definitions and any internal reporting criteria adopted by Banque Misr for its disclosures.
- Appropriateness of any new commitments and objectives established and communicated by Banque Misr.
- Content of external websites or documents linked from the Report and Banque Misr.

We have not been engaged to:

- Verify any statement indicating the intention, opinion, belief and/or aspiration of Banque Misr.
- Determining which, if any, recommendations should be implemented.

Intended Users

The intended users of this assurance engagement are the Reporting Organization and its stakeholders, including but not limited to customers, employees, investors, government, and regulators.

Responsibilities of the Reporting Organization

Management of Banque Misr is responsible for the preparation and presentation of the selected sustainability information, for maintaining appropriate records and internal processes, for determining the content included within the scope of this engagement, and for providing the information and explanations considered necessary for our work.

Responsibilities of the Assurance Provider

Our responsibility is to perform the engagement with due care and objectivity and to express a limited assurance conclusion based on the work performed and the evidence obtained.

Methodology

To form our conclusion, we undertook the following procedures:

- Interviewed management and other persons responsible for the Reporting Organization's ESG performance to assess the application of the GRI 2021 Universal Standards in the preparation of the Report
- Analyzed and assessed the key structures, processes, procedures and controls relating to the preparation of the Report
- Evaluated whether the management approach for the material topics presented in the Report is consistent with the overall sustainability management and performance at Banque Misr

- Assessed the completeness and accuracy of the selected standards and frameworks content indexes concerning the disclosures and their omissions referred to under the Reporting Criteria section below
- Interviewed management and data owners regarding the process of identification, data collection, consolidation and reporting for the selected KPIs;
- Reviewed and evaluated Banque Misr's GHG Metrics for the selected KPIs against the actual calculation performed to support the figures disclosed in the Report;
- Reviewed the selected KPIs to Banque Misr's internal calculations and supporting documentation
- Compared the content of the Report against the findings of the outlined procedures.

Reporting Criteria

The selected information has been prepared in accordance with the Global Reporting Initiative (GRI) Standards, and the Sustainability Accounting Standards Board (SASB) Standards, in addition to the Task Force on Climate related Financial Disclosures (TCFD) recommendations, and the UN Global Compact (UNGC) Principles.

Level of Assurance and Limitations

A limited assurance engagement is narrower in scope than a more extensive assurance engagement and therefore provides a lower level of assurance. The procedures performed consist primarily of enquiries, review of documents and supporting information, and consideration of the consistency of the information presented. The Assurance Provider and the Reporting Organization are therefore not engaged in relationships that would be perceived to affect its ability to provide an independent and impartial statement.

Summary of Procedures Performed

In forming our conclusion, we held discussions with relevant personnel; reviewed Banque Misr Sustainability Report 2025 and selected supporting records; considered how the selected sustainability information had been compiled and presented; compared selected statements and data to the supporting information made available to us; and read the report as a whole to consider whether the selected sustainability information was presented consistently with the related explanations provided by management.

Summary of Procedures Performed

In forming our conclusion, we held discussions with relevant personnel; reviewed Banque Misr Sustainability Report 2025 and selected supporting records; considered how the selected sustainability information had been compiled and presented; compared selected statements and data to the supporting information made available to us; and read the report as a whole to consider whether the selected sustainability information was presented consistently with the related explanations provided by management.

Conclusion

Based on the procedures we performed and the evidence we obtained, nothing has come to our attention that causes us to believe that the selected sustainability information included in Banque Misr Sustainability Report 2025 for the reporting period January 01, 2025 to December 31st, 2025. is materially misstated or materially inconsistent with the related records and explanations provided by Banque Misr within the scope of this engagement.

This letter has been prepared for publication alongside the sustainability reporting of Banque Misr and should be read in the context of the scope, limitations and level of assurance described above.

For and on behalf of Masader Environmental & Energy Services S.A.E.

Dr. Abdelhamid Beshara,

Founder and Chief Executive Officer



Masader, Environmental & Energy Services (S.A.E)

Cairo, October 2026

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BANQUE MISR

