التجاري وفا بنك
Attijariwafa bank
Believe in you

DRIVING MEANINGFUL IMPACT

Attijariwafa bank Egypt
Sustainability Report

2025

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Introduction:

List of Acronyms

Acronym	Full Form
ABC	Anti-bribery & Corruption
AGM	Annual General Meeting
AWB Egypt	Attijariwafa bank Egypt
AWB Group	Attijariwafa bank Group
BCM	Business Continuity Plan
BDS	Business Development Service
BoD	Board of Directors
BPR	Business Process Reengineering
BRC	Board Risk Committee
CBE	The Central Bank of Egypt
CEC	Country Executive Committee
CEMAC	Central African Economic and Monetary Community
CEO	Chief Executive Officer
CSR	Corporate Social Responsibility
ERM	Evaluate-Respond-Monitor
ERMF	Enterprise Risk Management Framework
ESMS	Environmental & Social Management System

Acronym	Full Form
GAFI	General Authority for Investment and Free Zones
GHG	Green House Gas
GNC	Governance and Nominations Committee
GRI	Global Reporting Initiative
InfoSec	Information Security
IFC	International Finance Corporation
IPCC	Intergovernmental Panel on Climate Change
MSMEs	Micro, Small & Medium Enterprises
NBI	Net Banking Income
NEDS	Non-Executive Directors
NPS	Net Promoter Score
PWD	People With Disability
SDGs	Sustainable Development Goals
SKYC	Simplified Know Your Customer
SME	Small & Medium Enterprises
VPN	Virtual Private Network
WAEMU	West African Economic and Monetary Union

About this Report

This report represents AWB Egypt's fourth Sustainability Report, providing a comprehensive and integrated overview of the Bank's sustainability performance and its strategic contribution to Egypt's economic development.

The report covers all AWB Egypt offices and branches across the country and reflects a nonconsolidated scope limited to the Bank's entity-level operations. The reporting period spans from 1 January 2025 to 31 December 2025, presenting a structured account of the Bank's sustainability journey while addressing key stakeholder information requirements for the 2025 financial year.

To ensure completeness and continuity, selected disclosures from periods preceding and following the reporting cycle have been included where relevant to provide additional context.

This report has been prepared in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standards, applying the Core option, thereby aligning with internationally recognized best practices in sustainability reporting. It also reflects consideration of the United Nations Sustainable Development Goals (SDGs), reinforcing the Bank's commitment to supporting global and national development priorities.

The report is underpinned by a structured, bank-wide methodology driven by cross-functional collaboration. All departments contributed to identifying key stakeholder groups, assessing engagement approaches and frequency, and determining material topics relevant to stakeholder expectations. This approach ensured that stakeholder perspectives were systematically captured and integrated, forming a robust basis for defining AWB Egypt's material sustainability priorities.

The report reflects consolidated input from all business and support functions and has undergone internal review by senior management. It was submitted to the Board of Directors for endorsement prior to publication; however, it has not been subject to external assurance.

This report only covers AWB Egypt, as the bank does not own any subsidiaries.

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MD Message

At AWB Egypt, responsibility and sustainable growth are the overarching principles that guide our strategy and define the way we conduct business. Guided by national priorities and international frameworks, we are committed to creating long-term value and contributing to Egypt's development through robust governance, transparency, accountability, and ethical conduct.
This commitment enables us to create shared value, foster inclusive and sustainable economic growth, and it also drives our efforts to deliver a seamless and innovative banking experience, advancing our digital solutions, products, and services to meet the evolving need of our customers with a particular focus on empowering individuals and SMEs through accessible financial solutions that promote financial inclusion.

Governance continues to be a key area of focus. During the year, we strengthened our framework by several policies and procedures, including those related to Gender-Based Violence & Harassment and Data Privacy. In parallel, we further enhanced our Environmental and Social Management System (ESMS) and initiated its implementation at the beginning of 2026.
We also made tangible progress in improving our operational efficiency and environmental footprint. In 2025, we achieved a 6% reduction in CO_2 emissions, alongside nearly 20% and 17% reductions in electricity and water consumption, respectively.

In addition, we continued to advance our Business Process Reengineering (BPR) initiatives, focusing on enhancing operational efficiency, accelerating digital transformation, and improving service quality across Retail, Corporate, and Trade Finance segments.

Investing in our people remains central to our approach. In 2025, we delivered a total of 53,499 training hours, reflecting our strong commitment to continuous learning and employee development, with programs aligned to key business priorities.

We also continued to foster a culture of engagement and inclusion. AWB Egypt organized the first padel tournament exclusively for banks, bringing together participants from 23 Egyptian banks, reinforcing collaboration and team spirit across the sector.

Diversity and inclusion remain integral to our identity. We are proud to be among the few banks chaired by a woman. Women represent 39% of our workforce and 22% of our senior executive positions, reflecting our ongoing commitment to gender diversity at all levels.
As we move forward, we remain dedicated to creating sustainable value for our customers, employees, and the broader community, while contributing to a more inclusive and resilient economy.

Sincerely

Mouawia Essekelli
CEO & MD

Attijariwafa bank at a Glance

1.1 About Attijariwafa bank Group

Established in 2004 through the merger of Banque Commerciale du Maroc (founded in 1911) and Wafabank (founded in 1904), Attijariwafa Bank has since evolved into a leading banking and financial group in Morocco.

The Group is the leading banking and financial institution in Morocco and the WAEMU (West African Economic and Monetary Union), and a key player within the CEMAC (Central African Economic and Monetary Community) region. Through a diversified business model, Attijariwafa Bank delivers a comprehensive range of financial services beyond traditional banking, supported by specialized subsidiaries operating across insurance, real estate financing, consumer credit, leasing, asset management, stock market intermediation, financial advisory services, long-term leasing, and factoring.

Headquartered in Morocco, the Group operates in 27 countries, with a strong presence across Africa including Egypt, Tunisia, Mauritania, Senegal, Burkina Faso, Mali, Côte d'Ivoire, Togo, Niger, Benin, Congo, Gabon, Cameroon, and Chad and in Europe, notably in Belgium, France, Germany, Italy, Spain, and Switzerland, primarily through majority owned banking subsidiaries. In addition, Attijariwafa Bank maintains representative offices in Dubai, Riyadh, Abu Dhabi, London, Montreal, Beijing, and Doha, supporting its international reach and connectivity.

2025 Financial Highlights:

Total Consolidated Assets	MAD **795.5** Billion	**+9.5%**
Consolidated Shareholders' Equity	MAD **80.5** Billion	**+11.0%**
Net Banking Income	MAD **34.9** Billion	**+5.6%**
Gross Operating Income	MAD **21.7** Billion	**+5.3%**
Net Income	MAD **12.4** Billion	**+14.4%**
Net Income Group Share	MAD **10.6** Billion	**+16.2%**

Attijariwafa Group Presence:

** Excluding Non-recurrent items related to the application of IFRS 17 to Wafa Assurance, which will have an impact on the 2024 financial year

1.2 About Attijariwafa bank Egypt

Since its acquisition in Egypt on May 3, 2017, AWB Group has operated under the trademark AWB Egypt. AWB Egypt is a joint stock company established under Investment Law No. 43 of 1974 and its amendments, Commercial Register No. 172383 Investment. The Bank specializes in corporate, retail, and money market investment services in the Arab Republic of Egypt.

AWB Egypt operates exclusively within Egypt through a fast growing network of 63 branches across 20 governorates, supported by 111 ATMs strategically located in key cities. Its highly professional and dedicated workforce serves a broad enterprise client base, including prominent international, regional, and local corporations, in addition to a substantial customer base exceeding 216 thousand customers.

Supported by a team of 1,483 committed employees, AWB Egypt prioritizes the execution of its sustainability strategy and a socially responsible approach, grounded in its core values of Leadership, Commitment, Solidarity, Ethics, and Citizenship. AWB Egypt is owned by Attijariwafa bank (Morocco) at 59.99%, Andal Carthage Holding (Morocco) at 40%, and Attijariwafa bank Afrique Participations (France) at 0.001%.

Vision

A financial services provider focused on achieving sustainable and profitable growth through responsible customer service, while leveraging Attijariwafa Group's presence in Africa and its universal and digital banking capabilities.

Mission

To build a customer centric culture that creates value for the Egyptian economy and strengthens customer loyalty.

1.3 Financial Performance Highlights

AWB Egypt maintained a solid financial position in 2025, demonstrating resilience amid evolving market conditions. This performance was underpinned by continued expansion across core balance sheet metrics and stable operating results. The Bank achieved notable growth in total deposits, loans, and assets, reflecting sustained customer confidence and effective business development across key segments. Net interest income also recorded continued growth, supported by the expansion of the loan portfolio and prudent assetliability management.

While operating income remained broadly stable, the Bank preserved strong profitability levels, with profit before tax improving compared to 2024. It is important to note that 2024 results included nonrecurring income related to the sale of the Garden City head office, as well as foreign currency gains amounting to EGP 442 million. On a normalized basis, excluding these exceptional items, net profit in 2025 reflects an underlying growth of 8%.

Overall, the Bank's 2025 performance highlights its ability to sustain growth momentum, reinforce balance sheet strength, and deliver solid earnings within a dynamic operating environment.

Total Deposits:
EGP **131,509** Mn
26% Growth 2025 vs 2024

Total Loans:
EGP **67,363** Mn
17% Growth 2025 vs 2024

Total Assets:
EGP **154,915** Mn
24% Growth 2025 vs 2024

Net interest income:
EGP **6,846** Mn
8% Growth 2025 vs 2024

Net fees & commission income:
EGP **1,276** Mn
-1% Growth 2025 vs 2024

NBI (Gross Operating Income):
EGP **5,529** Mn
-1% Growth 2025 vs 2024

Profit before tax:
EGP **5,349** Mn
4% Growth 2025 vs 2024

Net profit after tax:
EGP **3,511** Mn
-5% Growth 2025 vs 2024

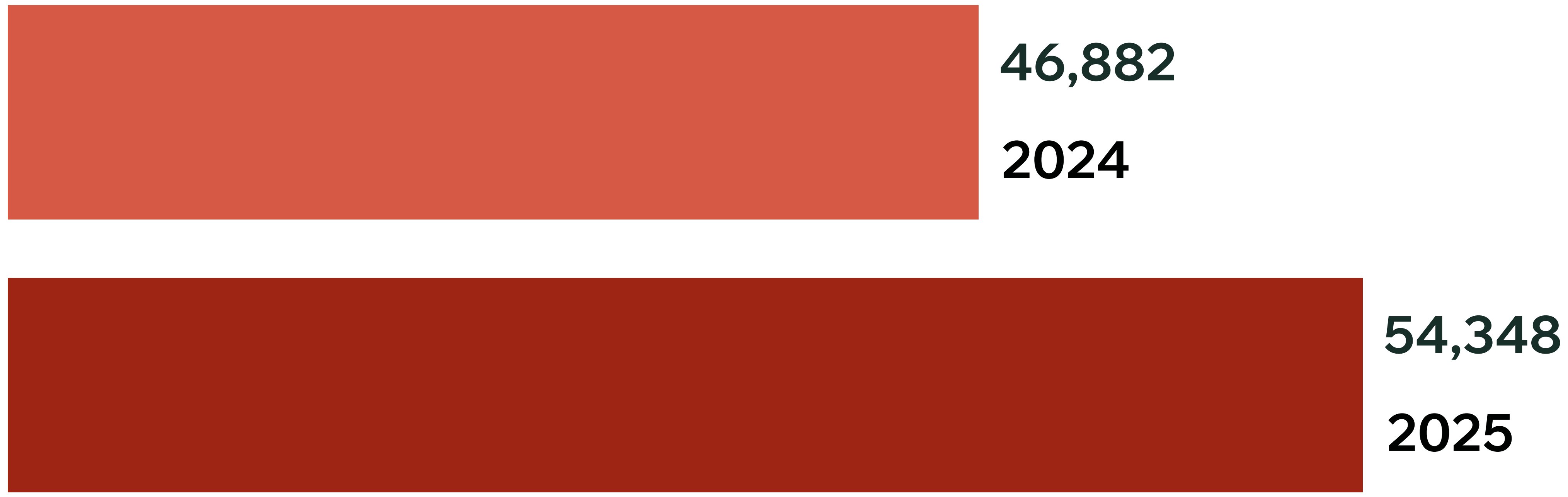
AWB Egypt Taxes Contribution:

Taxes	2024	2025
Tax on profits	674,667	733,218
With holding tax	792,383	1,105,160
Salary tax	141,425	190,547
Stamp tax	224,796	313,534
Irrecoverable tax	13,397	18,894
Real estate tax	1,168	1,122
Other taxes:	-	

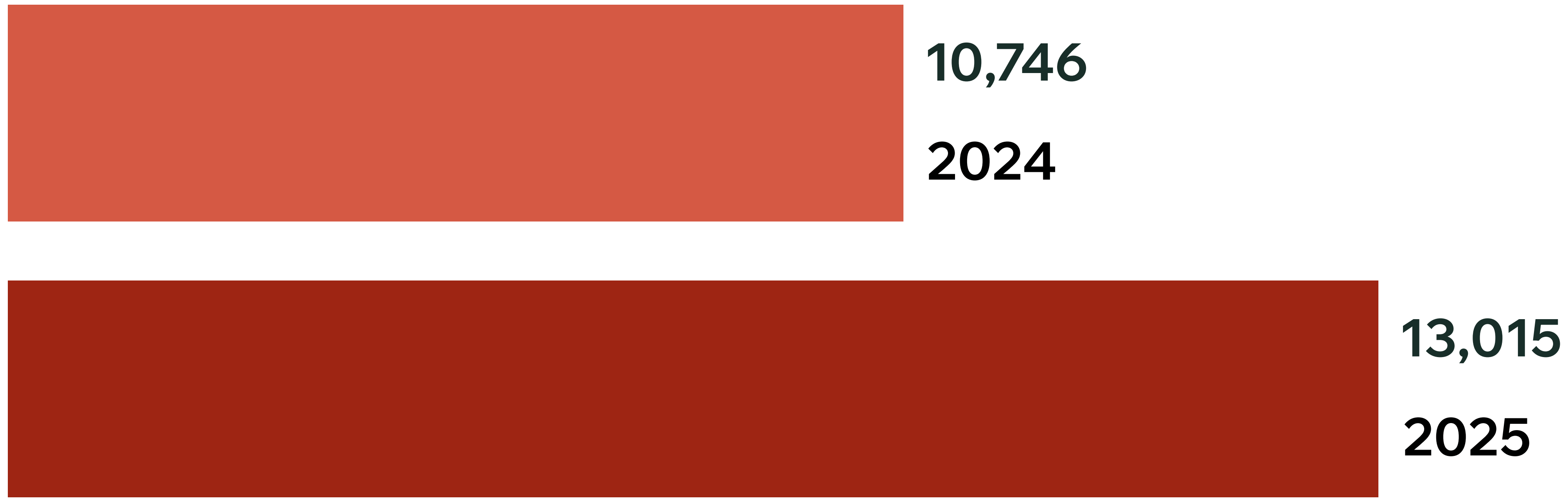
1.4 Our portfolio & Network

Total Number of Customers: Growth **7%**

Corporate and SMEs portfolio: Growth **16%**



Asset Retail Portfolio Growth **21%**

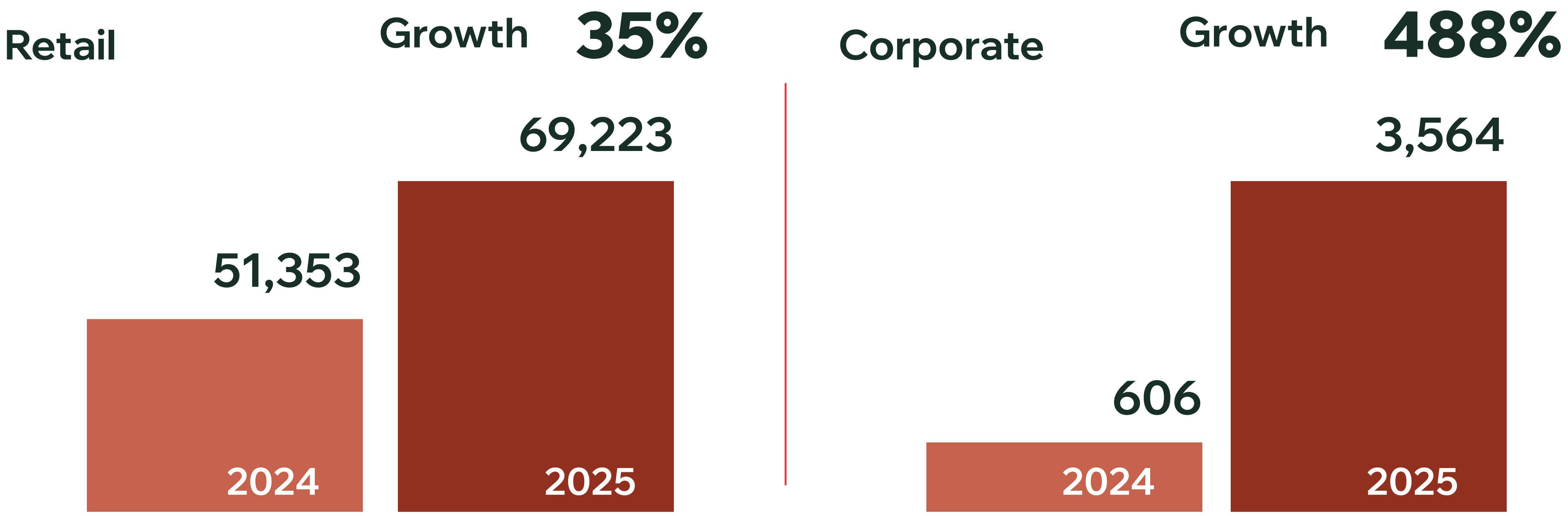


Public Sector % of the Portfolio

1.4 Our portfolio & Network

Micro Finance Portfolio:

Internet Banking Customers:



Number of Branches:

Number of ATMs:

1.5 Awards & Recognitions

Best Program Supporting Women's Entrepreneurship – Global Business Outlook 2024
(Award was received in February 2025)

AWB Egypt received The Best Program Supporting Women's Entrepreneurship award from Global Business Outlook 2024 for the "Banan" project. Launched in 2023 in partnership with Youth Leaders Foundation and under the auspices of the National Council for Women, the project builds on the success of the SheLeads program and reflects the Bank's commitment to empowering women entrepreneurs by providing tools for sustainable business growth and promoting inclusive economic development.

1.5 Awards & Recognitions

Arab Sustainability Expo Recognition

On the sidelines of the Arab Sustainability Expo, held under the auspices of the League of Arab States, the Bank received a recognition award for its sustainability efforts. During the Expo, the Bank showcased its approach to sustainable partnerships and environmentally conscious products by hosting long standing partners, including the Banan project, at its exhibition booth.

Regional Leadership Recognition – League of Arab States

During the 3rd edition of Arab Sustainability Day, Mr. Mouawia Essekelli, CEO & Managing Director of Attijariwafa bank Egypt, was recognized as one of the top regional leaders. The recognition acknowledged his contributions across several fields, including financial inclusion, digital transformation, business strategy, sustainability, and corporate social responsibility.

1.5 Awards & Recognitions

“Athar” Award for CSR and Sustainability

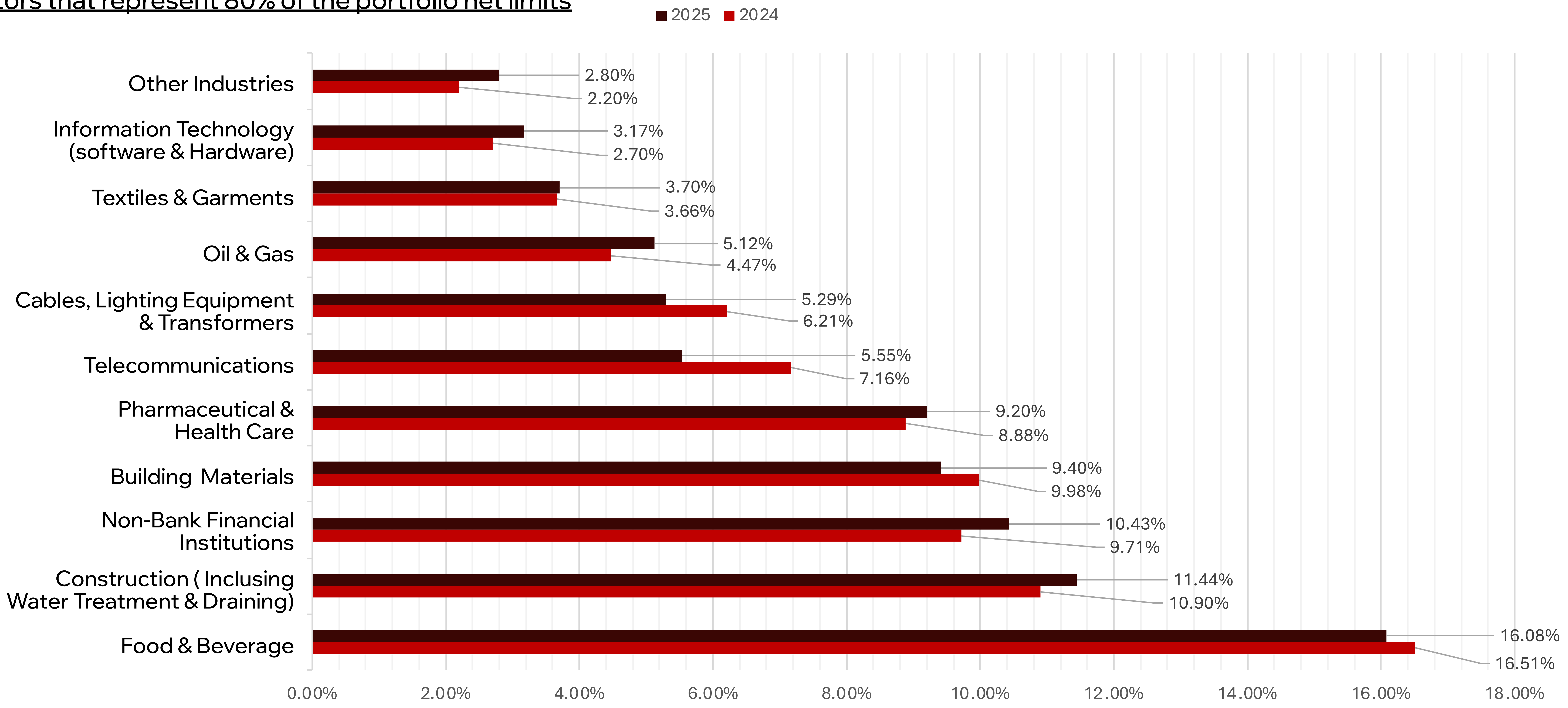
AWB Egypt received the “Athar” Award, which recognizes responsible business practices and sustainable transformation. The bank was honored for its Best Practices in CSR and Sustainability.

Recognition from the General Authority for Investment and Free Zones (GAFI)

AWB Egypt was recognized among the winners of the Sustainable Development Excellence Contest by the General Authority for Investment and Free Zones (GAFI) for its sustainability and development efforts during 2023 - 2024

1.6 Sectors Concentration

Sectors that represent 80% of the portfolio net limits



Our Approach to Fostering Positive Impact

2.1 Attijariwafa bank Group Strategic Pillars

Customer Experience

As a leader in digital banking and customer service, AW Group continuously evolves to support its clients' goals. The Group provides innovative solutions that enable customers to engage with the bank seamlessly, anytime and anywhere. It remains committed to delivering a banking experience that effectively integrates human interaction with advanced digital capabilities.

Innovation

AWB Group continuously advances its innovation framework to anticipate and respond to evolving customer needs. By developing smart, efficient, and user centric solutions, the Group promotes simplicity and performance across its offerings. Ongoing investments in information systems, the deployment of advanced technologies, and the strengthening of IT infrastructure alongside an open innovation approach enable the Group to enhance value creation while ensuring the highest standards of transaction security.

African Dynamics

Contributing to economic development and fostering regional integration across Africa are central to AWB Group's strategic vision. The Group is actively engaged in promoting a sustainable economy, supporting its customers across the continent, and reinforcing its role as a trusted financial partner in driving inclusive growth.

Responsibilities

AWB Group conducts its activities with a deep commitment to responsible and sustainable practices, taking into account environmental, social, and economic considerations. The Group is dedicated to meeting customer needs while safeguarding the interests of all stakeholders, upholding the highest standards of governance, and proactively managing industryrelated risks. It also plays an active role in advancing the sustainable development of the economies in which it operates.

2.2 Attijariwafa bank Egypt Strategic Ambition

Customer Centricity

Establish a customer-centric culture by ensuring all customers are treated with fairness and transparency, while continuing to create value for the Egyptian economy and strengthening customer loyalty through this distinctive approach.

Presence in Africa and Synergies

Continue to generate value for the Egyptian economy and reinforce customer loyalty by leveraging AWB Group's strong presence in Africa and maximizing synergies across markets.

Digital Transformation

Strategically leverage the capabilities of AWB Group to accelerate initiatives that enhance service delivery and create greater value for our target customers.

Optimized Growth with the Best Quality

Achieve a balanced approach to growth and profitability by applying the principles of sustainable finance, while maintaining the highest standards of quality across all operations.

Sustainability and Social Responsibility

Commit to a sustainable future by actively contributing to the social, economic, and environmental wellbeing of the community, capitalizing on synergies within AWB Group.

2.3 Attijariwafa bank Egypt Core Values

Solidarity

Fostering a collaborative and inclusive culture that promotes unity, mutual respect, and a strong sense of shared purpose across the organization.

Commitment

Demonstrating unwavering dedication to delivering superior value and ensuring the highest levels of customer satisfaction through consistent excellence.

Leadership

Driving forward with ambition and accountability, embodying a results oriented mindset and a clear determination to lead and succeed in a competitive environment.

Ethics

Upholding the highest standards of integrity and transparency, with all actions guided by a robust code of ethics and responsible business conduct.

Citizenship

Actively contributing to the sustainable development of society and the national economy, reflecting the bank's role as a responsible corporate citizen.

2.4 Listening to our Stakeholders

At AWB Egypt, fostering a continuous, transparent, and constructive dialogue with stakeholders is a cornerstone of our sustainability and value creation approach. Through structured and proactive engagement with our key stakeholder groups including customers, investors, employees, regulators, communities, and suppliers.

We strengthen our understanding of their evolving expectations, priorities, and concerns. These insights directly inform the Bank's strategic direction, enabling the development of responsive policies and initiatives that drive longterm, shared value.

A coordinated, organization-wide approach ensures that all business units actively identify and map their respective stakeholders, define the frequency and methods of engagement, and determine the material topics most relevant to each group. This systematic process enhances the quality and consistency of stakeholder interactions, reinforcing accountability and alignment across the Bank.

The table below provides an overview of our principal stakeholder groups, outlining the frequency of engagement, their relative significance, key material topics, and the primary communication channels utilized.

2.4 Listening to our Stakeholders

	Frequency	Importance	Material topics	Communication channel
AWB Group/ BOD	Regular	High	• Digitization and Technology • Compliance & Robust governance • Financial performance • Customer Centricity & Satisfaction • Cybersecurity and Data Protection	• Annual general meeting • Board meeting • Board committee meetings • Board training on material topics
Customers	Regular	High	• Customer Centricity & Satisfaction • Digital channels & technology • Customer privacy and data security • Pricing of banking services • Complaints handling & management	• Satisfaction surveys and mystery visits • Customer service & Relationship Managers • Customers Call center • Online and internet banking • Digital telecommunication channels • Branch visits • Complaints channel • Events and activities
Regulators and governments	Regular	High	• Regulatory Compliance and governance • Financial and Operational Resilience • Data Protection, Cyber and physical security • SMEs lending • Digital Transformation • Sustainable finance • Customers protection • Financial literacy and inclusion	• Public disclosures • Formal and informal communications • Periodic financial and ESG reports • Regulatory audits
Employees	Regular	High	• Organizational culture; engagement and wellbeing • Financial & non-financial benefits • Training & Career progression • Diversity &inclusion	• Employees surveys • Town halls & roadshows • Annual performance review • Grievance, disciplinary & whistle blowing • Dedicated "Engage HR" mailbox • Induction programme • Learning and capacity development programs
Community	Regular	High	• Contribution to social, economic and environmental issues through development projects • Awareness campaigns • Ecological Footprint Reduction /Optimization • Promotion of Financial inclusion and literacy	• Initiatives & Events • Media & Social media • Field visits • Face-to-face meetings
Suppliers	Regular	Medium	• Pricing • Payment terms • Balanced & sustainable relationship • Fair treatment • Confidentiality & data privacy	• Bidding and tendering • Calls • E-mails • Physical & conference meetings • Supplier portal

2.5 Materiality Matrix

Significance to stakeholders				
HIGH		Sustainable Finance Financial Inclusion & Literacy Financial & Non-Financial Benefits	Digital Transformation and Technology Compliance & Robust Governance Customer Centricity & Satisfaction Data Protection, Cybersecurity & Physical Security Organizational Culture, Employee Engagement and well-being SME Financing
MEDIUM		Community Investment Responsible Procurement Environmental Footprint	Financial Performance Financial and Operational Resilience
LOW			
	LOW	**MEDIUM**	**HIGH**

Significance to the Bank

2.6 Management Approach

Material issues	Management Approach
Digitization & Technology	AWB Egypt is advancing its digital transformation agenda to enhance operational efficiency, customer experience, and innovation. Through continued investment in digital solutions, secure technologies, and data-driven capabilities, the Bank is improving customer access and convenience, strengthening financial inclusion, and supporting Egypt's transition toward a more cashless economy.
Compliance & Robust Governance	Maintaining a strong governance framework that ensures accountability and adherence to regulations and policies across all levels of the Bank. Maintaining a robust Risk Management Framework governed by the Board Risk Committee, which systematically identifies, assesses, monitors, and mitigates risks to ensure they remain within defined risk appetite levels.
Customer Centricity & Satisfaction	Prioritizing customers' needs for products and services, while continuously enhancing offerings through customer feedback and ongoing engagement.
Data Protection, Cyber & Physical Security	The Bank adopts a proactive cybersecurity and data protection approach to safeguard customer information and ensure privacy. Robust controls, continuous monitoring, and advanced security measures are implemented in alignment with the CBE Cybersecurity Framework and international security best practices. This approach supports secure digital transformation, mitigates evolving cyber risks, and reinforces stakeholder trust.
Organizational Culture, Engagement & Wellbeing	Fostering an inclusive organizational culture through policies and practices, while encouraging active employee engagement through ongoing activities, continuous communication, and organizational health surveys.
SME Lending	The Bank promotes SME growth by providing accessible financing and support to companies operating across various sectors, fostering financial inclusion and contributing to economic development.
Financial Performance	Ensuring financial soundness and sustainable performance through growth in core banking activities and the achievement of long-term profitability aligned with the Bank's strategic objectives.
Financial & Operational Resilience	AWB Egypt implements a robust Business Continuity Management (BCM) framework, supported by established continuity plans designed to maintain critical operations and ensure uninterrupted customer service during periods of disruption.
Sustainable Finance	Reduce our environmental impact through targeted emissions reductions and improved resource management. Offering sustainable financial products and financing the energy transition towards a low carbon and less polluting economy.
Financial Inclusion & Literacy	Increasing access to formal banking services for underserved and unbanked segments, while raising financial literacy awareness and supporting target communities, particularly in rural and remote areas.
Financial & Non- financial Benefits	Adopting a pay-for-performance approach to ensure internal fairness while maintaining alignment with market standards. Continuously enhancing non-financial benefits, including healthcare coverage for employees' families.
Community Investment	The Sustainable Development Goals are at the core of the Corporate Responsibility strategy, which seeks to advance sustainable development through strategic partnerships, stakeholder collaboration, funding development projects, and participation in community initiatives to maximize societal impact.
Responsible Procurement	At AWB Egypt, procurement practices are guided by integrity and opportunity. Integrity is reflected through fairness and transparency in the best interest of the Bank, while opportunity is pursued through optimized and integrated sourcing scopes and the continuous exploration of new supplier partnerships.
Environmental Footprint	Integrating sustainable practices into daily operations to reduce environmental impact and support long-term sustainability objectives.

2.7 Corporate Responsibility & Sustainable Development

Overview

At Attijariwafa bank Egypt, we believe in creating longterm, sustainable value for our community, environment, and economy, in alignment with the UN Sustainable Development Goals, Egypt's Vision 2030, and Attijariwafa Bank Group Strategy. Reflecting our commitment to becoming a more responsible and impactful institution, the Bank evolved its Corporate Social Responsibility function into a broader Corporate Responsibility & Sustainable Development Department, with an expanded vision. Guided by our commitment to responsible banking, we continue to promote ESG considerations throughout our operations and decision making processes.

Our Commitment

- Supporting community development
- Upholding environmental sustainability through responsible practices
- Promoting Financial Inclusion and financial literacy
- Engaging internal & stakeholders' engagement
- Fostering strategic partnerships that advance national and regional development goals.

Sustainable Development: Key Strategic Pillars

- **Pillar 1:** Entrepreneurship
- **Pillar 2:** Education
- **Pillar 3:** Art and Culture
- **Pillar 4**: Environmental Protection

13 CLIMATE ACTION

2.7 Corporate Responsibility & Sustainable Development

Embedding a Responsible Culture & Raising Awareness in alignment with UN International Causes & Development Priorities

Green Footprint

For the third consecutive year, the bank participated in the global initiatives Earth Hour & Earth Day in March & April respectively, during which all nonessential lights were turned off for one hour across eight branches including the Headquarters.

During the Environment month, an awareness campaign was launched internally to embed a responsible and green culture through green and sustainable tips & practices.

Aligning with Zero Emissions month, launched an internal contest to encourage employees to replace their habits with more sustainable ones to lower the emissions. The contest encouraged employees to adopt activities such as carpooling, greening the office, using sustainable products & sorting trash. The initiative was concluded by recognizing 4 Impact Makers.

2.7 Corporate Responsibility & Sustainable Development

10 REDUCED INEQUALITIES

Diversity & Inclusion

In celebration of Women's Month, the bank implemented a series of initiatives aimed at highlighting the role and impact of women, both internally and externally. These initiatives encompass recognition, inspiration, and empowerment, and conclude with a purpose driven "gift with a cause" extended to female employees and external stakeholders.

Women month gifts in collaboration with Mishkah & Banan under the theme: Made by Women to Women.

The bank illuminated its headquarters in blue for the second consecutive year, coinciding with World Autism Awareness Day, in support of the values of equality and in celebration of diversity and full inclusion for a more inclusive society.

Reinforcing an inclusive workplace in celebration of International Day for Persons with Disabilities under the theme of "Nothing Can Stand in the Way of Ability".

03 GOOD HEALTH & WELL-BEING

2.7 Corporate Responsibility & Sustainable Development

Health & Wellbeing

In cooperation with Baheya Foundation, an awareness session was conducted to female employees under the theme “We Care for You” to promote Breast Cancer early detection and prevention.

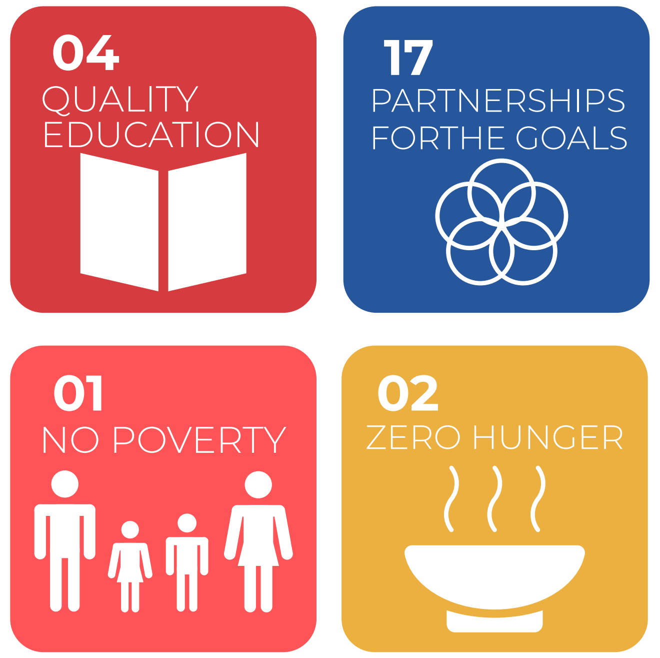
Under the theme of “In October We Think Pink”, bank employees expressed their support in different ways, standing in solidarity with cancer fighters and empowering them through the month.

In collaboration with Ahl Masr Foundation, the employees donated 28 blood bags for the benefit of burn victims.

In addition, the bank provided an awareness roadshow for all AWB headquarters employees with the aim of burn prevention, first aid response and safety practices. The roadshow was attended by 229 employees.

To expand the cooperation and as a gesture of appreciation, Mr. Mouawia Esskelli, CEO & Managing Director along with the bank’s top management and employees paid a visit to Ahl Masr Hospital to show support and explore potential areas of cooperation.

2.7 Corporate Responsibility & Sustainable Development



Social Solidarity

In collaboration with Misr El-Kheir Foundation, as part of the bank annual tradition, employees joined hands to pack Ramadan food boxes for families in need.

To mark International Volunteer Day, reminder announcement was shared with employees under the theme "At our Core, We Care"- to reinforce the importance of volunteerism as a key driver of social impact.

Staff in-kind Donations in Collaboration with Egyptian Clothing Bank:

- In line with CBE's El Eid Faraha Initiative, AWB employees donated clothes, shoes, games to bring joy to underprivileged families in celebration of Eid El Fitr.
- In line with CBE's Ketaby Hedeyety Initiative, the employees donated books and education supplies. As reported - 51 kgs
- As part of its annual winter tradition, the bank encouraged its employees to take part in donating clothes to spread warmth.

2.7 Corporate Responsibility & Sustainable Development

04 QUALITY EDUCATION

10 REDUCED INEQUALITIES

Creating Shared Value through Partnerships

> Empowering Education through Active Learning Techniques “Availing Better Educational Opportunities & Development”

Supporting inclusive education through supporting one of AUC’s active learning classrooms that enhances the learning experience for all students including those with disabilities.

Brief on Active Learning Classrooms:

Over 2500 exceptional students have attended sessions in active learning classrooms. More than 250 different faculties have benefited from active learning classrooms with over 300 sessions since their inception.

# of SWDs Beneficiaries Over the Past 3 Years
366 students (2022-2023)
474 students (2023-2024)
342 students (2024-2025)

2.7 Corporate Responsibility & Sustainable Development

13 CLIMATE ACTION

10 REDUCED INEQUALITIES

17 PARTNERSHIPS FORTHE GOALS

Sustaining Support: Banan Featured in Prominent Events

As part of its commitment to supporting the Banan project implemented in collaboration with the Youth Leaders Foundation (YLF) and under the auspices of the National Council for Women (NCW)the bank featured Banan in two prominent events to amplify its outreach and impact.

Arab Sustainability Expo

The bank highlighted its belief in sustainable partnerships and environmentally conscious products by inviting long standing partners including “Banan” project, to join the bank’s sustainable booth for the 3 days of the Expo.

The bank participated in the launch of the CEO Women Business Club, an initiative of the CEO Women Conference, to build a global network of women leaders and entrepreneurs. The initiative supports women’s economic empowerment through networking, business development opportunities, and delivers impact through events and strategic partnerships. The bank leveraged this platform to showcase Banan project through its sustainable booth and engage the Bank’s Top Ten Women leaders which demonstrates its commitment to women’s empowerment internally and externally.

2.7 Corporate Responsibility & Sustainable Development

17 PARTNERSHIPS FORTHE GOALS

08 DECENT WORK AND ECONOMIC GROWTH

Local Artisans Empowerment

Bazaars

The Bank empowered around 100 local artisans by providing the space at its headquarters and encouraging employees to support them.

In line with CBE's El Tamkeen Khatwa initiative, the bank hosted entrepreneurs along the year in collaboration with the Ministry of Social Solidarity and other partners. Through these bazaars, the bank also aims to sustain its support to Arts & Crafts.

In addition, the bank provided financial literacy sessions to all exhibitors, aiming to promote financial inclusion and ensure equal access to essential financial knowledge.

2.7 Corporate Responsibility & Sustainable Development

04 QUALITY EDUCATION
03 GOOD HEALTH & WELL-BEING
10 REDUCED INEQUALITIES
17 PARTNERSHIPS FORTHE GOALS
02 ZERO HUNGER
08 DECENT WORK AND ECONOMIC GROWTH

● Sustainable Development Investment

Food Aid Boxes

As part of the bank annual tradition, the back supported 727 families in collaboration with Misr El Kheir Association through providing food boxes in Ramadan for families in need across Egypt in addition to cleaners, security guards, drivers, maintenance teams in AWB Egypt.

The bank participated in Abwab El Kheir Initiative, a key program by Tahya Masr Fund, providing essential life necessities to the most vulnerable.

Hayah Karima

As a responsible bank committed to national priorities and sustainable development, Attijariwafa bank partnered with the Hayah Karima Foundation to implement five projects in Kafr Sanabsa, Monufia Governorate, across various sectors. The projects support entrepreneurship, Education and Arts & Culture.

Additionally, the bank signed a protocol with Hayah Kareema Foundation aimed at supporting sustainable development and promoting financial inclusion.

Anta El Haya: Awareness campaign to promote positive change through providing sociological support with total number of 3528 beneficiaries.

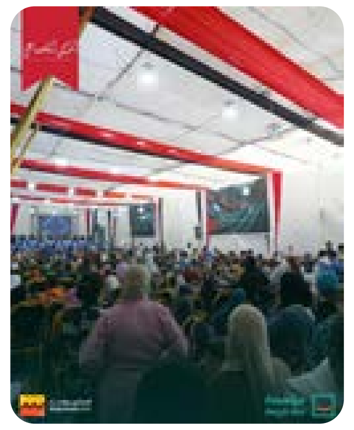
01 NO POVERTY

Sokar Beyout: Providing economic empowerment for 100 women in the food industry through trainings, materials and tools for project sustainability.

Ser El Sanaa: Provide entrepreneurship skills training in the field of culture, tangible heritage such as tally & copper handcrafts, to 100 beneficiaries' youth to start sustainable productive projects.

Sofaraa El Technology: Eradicating digital illiteracy for 100 youth, providing trainings for university students on digital skills, Cybersecurity, and misleading information, TOT program to create a generation that share knowledge and teach others in the same communities. Create a certified and accredited trainers database in the field of technology.

El Taaleem Hayah: Supporting 500 students and teachers per year through providing 20 computers, and trainings on digital tools in education, enhancing research skills and selfdevelopment, provide educational content suitable for different age groups, organizing awareness sessions to parents and local community on the importance of digital education.



2.7 Corporate Responsibility & Sustainable Development

08 DECENT WORK AND ECONOMIC GROWTH

13 CLIMATE ACTION

17 PARTNERSHIPS FORTHE GOALS

● Sustainable Development Investment

›Sonna El Kheir

The bank collaborated with Sonaa El Kheir Association for Development to implement Two projects with the aim of supporting Entrepreneurship & Environmental Protection.

Marakeb El Rezk: For the second consecutive time, the bank continued its support to fishermen in El Hanafy Village, Kafr El Sheikh Governorate by providing 11 new boats and its supplies to benefit 11 direct beneficiaries and 55 indirect beneficiaries. (In Progress)

Ezraa Amal: Implementation of a sustainable tree planting project, involving the planting of 2,000 trees along a 1.5 kilometer stretch In Hanoun Village Gharbia Governorate, with the provision of necessary technical and logistical support, including maintenance, irrigation, and protection. The project aims to improve air quality, reduce pollution, and lower temperatures by 1 to 2 degrees, in addition to economic empowerment by creating green job opportunities for local villagers in planting and maintenance activities, thereby contributing to sustainable and balanced local development. (In Progress)

To sustain the partnership and increase the impact, the bank signed a protocol with Sonaa El Kheir Association for Development aimed at achieving sustainable development goals and promoting financial inclusion.

2.7 Corporate Responsibility & Sustainable Development

13 CLIMATE ACTION
04 QUALITY EDUCATION
17 PARTNERSHIPS FORTHE GOALS
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
10 REDUCED INEQUALITIES

Takatof Foundation

As part of its ongoing commitment to supporting education and empowering communities, AWB signed a protocol with Takatof Foundation to continue improving access to community based education for school dropouts through community classrooms in the most underprivileged areas. This collaboration builds on joint efforts over the past years, reinforcing our vision of a partnership toward a more prosperous and sustainable future.

Besides, following the renovation of the community classroom at Youssef El Sebaei School in Imbaba, Giza which was inaugurated in September 2025 (2024 Project), the bank decided to provide additional support to sustain the impact. This included enhancing teachers' skills, delivering educational training programs, organizing workshops and raising awareness for students and their parents (in progress).

Egyptian Clothing Bank

With the aim of supporting entrepreneurship and encouraging environmentally responsible practices, the bank provided five sustainable fashion workshops. These workshops were designed to empower 100 beneficiaries including burn victims in collaboration with Ahl Masr foundation with the knowledge and tools needed to develop innovative, ecofriendly business models, promote sustainable production methods, and raise awareness of environmental impact within the fashion industry.

Ahl Masr Foundation

Supporting the "Salha" Project through the purchase of raw materials for handicrafts, with the aim of promoting entrepreneurship and achieving economic and social empowerment for burn survivors and victims, benefiting around 47 women.

Customer Centricity

3.1 Products & Services Offering

AWB Egypt offers a wide range of products and services, catering to a wide spectrum of customer segments and supporting inclusive and sustainable economic growth:

- Corporate Banking
- SMEs
- Retail Banking (Premier, Prestige, Personal)
- Global Transactional Banking
- Treasury
- Correspondent Banking
- Investment & Protection
- Financial Inclusion

Tailored Products for Specific Customers Segments:

Customer Segment: Women

Product: Maaki Debit Card

A debit card designed specifically for women, offering discounts and tailored benefits across a network of partner merchants.

Product: Maaki Bundle

The Maaki Bundle includes a suite of features designed to support women throughout the year. For the second consecutive year, the renewed women value proposition includes:

- Waiver of Wafa Saver account opening fees
- Option to postpone one loan installment annually
- Awarding 15,000 Wafapoints upon activation of the Maaki debit card

3.1 Products & Services Offering

Customer Segment: Youth

Product: “Wafa Baseet” Accounts

- Account opening available from the age of 15 using SKYC
- Accounts offered in three foreign currencies (USD, EUR, GBP)
- Issuance of secured credit cards starting from age 15


Customer Segment: Financial Inclusion

Individuals

Product: “Wafa Baseet” Accounts

Enables individuals to open accounts starting from the age of 15 using SKYC.

Product: Meeza Prepaid Card

Provides accessible and secure payment solutions for unbanked and underbanked individuals, enabling access to financial services without requiring a bank account. This supports financial inclusion and the transition toward a cashless society.

Economic Activity

Product: “Wafa Baseet” Economic Activity

Designed for freelancers and individuals engaged in small scale handicrafts or informal economic activities.

Microenterprise

Product: “Wafa Baseet” Microenterprise

Tailored for small business owners and startups with incomplete documentation.
Waiver of all fees associated with microenterprise accounts.

3.1 Products & Services Offering

Customer Segment: People with Disabilities (PWD)

PWD Services

- Provision of all bank card types with Braille embossing
- 24/7 call center support for visually impaired customers
- Home visit services available upon request via the call center
- Launch and renewal of a dedicated PWD bundle across all customer segments

Customer Segment: SMEs

Product: Wafa Business Package

A bundled solution tailored for SMEs, offering a range of services for a fixed monthly fee. The package includes value added benefits such as credit interest on current accounts, checkbooks, collection services, business debit cards, and other operational banking services.

Product: Fast Track Lending Program

A revolving short term credit facility of up to EGP 6 million, designed to finance working capital needs through a simplified process and reduced turnaround time.

Product: Business Loan

A medium-term financing solution of up to EGP 10 million, supporting capital expenditure (CAPEX) and permanent working capital requirements through a streamlined credit assessment process.

Product: Microenterprise Loan

A financing solution targeting small enterprises, including selfemployed professionals and businesses with annual turnover up to EGP 20 million. The program features higher loan amounts, simplified assessments, and faster processing.

Product: Doctors Loan

A specialized financing solution of up to EGP 2 million to support the acquisition of medical equipment, with repayment tenors of up to 120 months under the Central Bank of Egypt's 5% initiative.

3.1 Products & Services Offering

Customer Segment: Healthcare Sector

Product: Healthcare Lending Program

Structured financing solutions dedicated to businesses operating within the healthcare sector, supporting expansion and enhancing service quality.

Non-Financial Solutions

CBE Initiative: "NilePreneurs"

AWB Egypt has been among the first banks to participate in the NilePreneurs initiative since June 2019. The Bank provides advisory services alongside financial and non-financial solutions to SMEs and entrepreneurs, in line with the highest quality standards.

The initiative aims to:

- Enhance financial and technical performance
- Support the transformation of innovative ideas into viable and executable projects
- Empower entrepreneurs to select suitable business activities
- Strengthen financial and banking literacy

BDS Advisory Impact:

	2024	2025
Customers:	1,564	2,884
Services:	3,058	6,201

These services are delivered through AWB Egypt premises, including three satellite offices located in Obour (Cairo Governorate), Tanta (Gharbia Governorate), and Beni Suef (Upper Egypt).

A Strategic Force in Pan-African Commerce

AWB Egypt & Africa Development Club (ADC)

In the evolving landscape of African economic integration, AvWB Egypt, together with its strategic initiative, the Africa Development Club (ADC), plays a pivotal role in enabling cross continental trade and business expansion.

AWB Egypt provides robust financial infrastructure and deep market insights across more than 25 countries in Africa and the Mediterranean. This extensive presence enables strong intra African trade linkages and supports clients with on the ground expertise.

The Africa Development Club acts as a catalyst for growth by:

- **Connecting diverse sectors:** Bringing together decision makers and entrepreneurs across industries to foster partnerships
- **Facilitating market entry:** Providing market intelligence, networking opportunities, and tailored support
- **Scaling business opportunities:** Enabling business matchmaking, knowledge exchange, and access to a continent-wide network

Together, this synergy positions the Bank and ADC as key partners in advancing African trade and economic integration.

3.1 Products & Services Offering

ADC Value Proposition in Expanding Intra-African Trade

Over the past six years, the Africa Development Club (ADC) has become one of AWB Egypt's most impactful platforms for promoting trade and investment between Egypt and the African continent, particularly in Central and West Africa. The Club connects Egyptian companies with high potential African partners, translating engagement into tangible commercial outcomes.

Beyond matchmaking, ADC plays a strategic role in supporting crossborder expansion by facilitating access to tailored financing and banking solutions. Through collaboration with the Group's trade finance and crossborder banking experts, the Club supports structuring solutions such as:

- Letters of credit
- Guarantees
- Working capital financing

It also addresses cross border payment challenges, one of the key barriers to intra African trade. This integrated approach has strengthened Egypt's trade relationships across Africa and reinforced trust within the ADC network.

Looking Ahead

The Africa Development Club is entering a new phase aimed at further enhancing its impact for Egyptian businesses. Key priorities include:

- Advancing digital transformation through a dedicated virtual platform enabling year round networking and virtual B2B engagement
- Expanding access to market intelligence
- Increasing focus on highgrowth sectors such as agribusiness, renewable energy, pharmaceuticals, and logistics
- Strengthening targeted support for SMEs to facilitate cross-border expansion

Through this next phase, ADC will continue to position Egyptian companies at the center of Africa's growing trade and investment ecosystem.

3.2 Customers Engagement & Partnership

Africa Development Club Events 2025

As part of its commitment to advancing sustainable economic development and strengthening regional integration, the Bank continues to foster high impact partnerships that connect markets and unlock cross border opportunities across Africa.

In this context, the Bank hosted the first multi-sectoral mission in Egypt under the 41st edition of the Africa Development Club Missions, titled “Bridging Markets, Building Future.” The mission convened a distinguished group of stakeholders, including H.E. Minister of Supply and Internal Trade, Economic Advisor to H.E. the President and Former Minister of Planning and Economic Development, H.E. Deputy Governor of the Central Bank of Egypt, and Vice Chairman of the Financial Regulatory Authority, alongside government officials, ambassadors, investors, and business leaders from Egypt and 11 African countries.

The mission enabled more than 400 multi-sectoral B2B meetings between Group customers from the 11 African countries and their Egyptian counterparts, supporting trade flows, investment opportunities, and private sector collaboration.

As part of the engagement program, the second day included a visit to the 10th of Ramadan City industrial zone, organized in collaboration with the Investors Association of 10th of Ramadan City and the General Authority for Industrial Development. The visit brought together 40 delegates from 9 African countries and key public and private sector stakeholders, further promoting industrial cooperation and knowledge exchange.

3.2 Customers Engagement & Partnership

Enhancing Engagement with Private Banking Customers:

As part of its commitment to strengthening long-term relationships with private banking customers and delivering differentiated, experienceled engagement, AWB Egypt continues to curate exclusive cultural and networking opportunities for its private banking segment.
In this context, the Bank invited its private banking customers to attend an Umm Kulthum concert, allocating a total of 104 tickets to clients. This initiative reflects the Bank's approach to deepening client engagement through culturally enriching experiences, while reinforcing loyalty and fostering stronger connections with its premium customer base.

Partnerships:

Ramadan Tent Al Masa Hotel

As part of its commitment to strengthening client relationships and enhancing stakeholder engagement, AWB Egypt sponsored the Ramadan Tent at Al Masa Hotel, bringing together corporate, SME, and retail customers.
The event provided a valuable platform for direct interaction, enabling the Bank to connect with customers across segments, strengthen relationships, and foster engagement in an in formal setting. This initiative reflects the Bank's focus on building long term partnerships, enhancing client experience, and maintaining close proximity to its diverse customer base.

3.2 Customers Engagement & Partnership

CEO Women Business Club

AWB Egypt sponsored the CEO Women Conference for 2025, the main event objective is to empower women and to concentrate on the role of the female leadership in management. We also participated in this event with a sustainable branded booth that serves our Banan project.

Arab Sustainability Expo 2025

AWB Egypt participated in the 3rd edition of the Arab Sustainability Expo 2025, reinforcing its commitment to advancing sustainability and fostering strategic partnerships. During the event, the Bank's CEO and Managing Director was recognized among the region's leading figures. On the sidelines, the CEO and Managing Director participated in a high level panel discussion titled "Effective Partnerships for a Sustainable Future," highlighting the critical role of collaboration in driving sustainable development. Throughout the three day Expo, the Bank showcased its sustainability focused approach through its dedicated booth, presenting environmentally responsible solutions and partnership driven initiatives. The Bank also engaged long-standing partners, including the Banan project, reinforcing its commitment to collaborative impact and ecosystem development.

3.2 Customers Engagement & Partnership

Partnerships:

IFC and Attijariwafa bank Egypt Partner to Support Key Growth Sectors

In 2024, IFC and AWB Egypt established a strategic partnership to strengthen the Bank's capital position and support the delivery of its growth strategy, with a focus on small and medium sized enterprises (SMEs) and the expansion of climate finance in Egypt.

This capital infusion enhanced the Bank's capacity to scale its lending activities, reinforcing its role in supporting inclusive economic growth and advancing sustainable finance.

IFC and AWB Egypt Risk Sharing Agreement:

In 2025, the collaboration between IFC and AWB Egypt advanced into a strategic partnership through a Risk Sharing Program aimed at increasing financing and enhancing access to finance for small and medium sized enterprises (SMEs). Under this agreement, IFC will cover up to 50% of the credit risk on a new AWB Egypt SME loan portfolio over the next five years, with a focus on women owned businesses and underserved segments. This initiative supports financial inclusion and contributes to sustainable economic growth in Egypt. The partnership reflects AWB Group's vision of building enduring bridges across African economies and empowering the private sector to deliver long term impact.

3.3 Customer Opinion

Overview

At the heart of AWB Egypt strategy an unwavering commitment to customer satisfaction. We systematically gather and analyze customer insights through regular satisfaction surveys and mystery shopping exercises, empowering us to enhance our service delivery, innovate our digital offerings, and refine our customer experience.

Enhancing Customer Loyalty and Satisfaction:

Building upon the strong foundation established in previous years, our 2025 customer feedback programs demonstrate significant progress in deepening engagement, particularly with our high value client segments.

- Deepening Loyalty in Premium Segments: Our Net Promoter Score (NPS) data for 2025 reveals robust performance in our affluent customer base. The Premier segment maintained a strong positive NPS of 17 in H1'25 vs.18 in H2'25, while the newly introduced Private Banking segment recorded an exceptionally high NPS of 30 in H1 2025, which surged to 38 in H2 2025, showcasing world-class client loyalty and advocacy within this key segment.

- Sustained Satisfaction Among Affluent Clients: Customer Satisfaction (CSAT) scores for 2025 continue to reflect high standards. Our Premier clients reported a CSAT of 62 in H1'25 vs. 68 in H2'25, and our Private Banking clients demonstrated outstanding satisfaction levels, reaching 78 in H1 2025 and a solid 72 in H2 2025.

3.3 Customer Opinion

Excellence in Branch Service Delivery

Our Mystery Shopping program, a cornerstone of our quality assurance, confirms our commitment to consistent, high quality service across our branch network.

In 2025, the program delivered strong results across both assessment waves. The overall score for H1 2025 stood at 89%, reflecting the solid foundation of our service standards and the dedication of our branch teams. Building on this momentum, H2 2025 recorded a consistent performance, reaching 88% demonstrating the effectiveness of our continuous training initiatives and the successful implementation of refined service protocols throughout the year. This consistent trajectory within 2025 underscores our ability to not only maintain but also consistently elevate the quality of customer interactions across all touchpoints. The insights gathered through these exercises remain instrumental in shaping our operational enhancements, ensuring that we continue to meet and exceed evolving customer expectations. Our sustained focus on service excellence reinforces our position as a trusted financial partner, dedicated to providing a superior and consistently improving banking experience.

Commitment to Future Excellence

While celebrating our successes in serving premium segments and maintaining strong service quality, we are proactively focused on elevating the experience for all our customers. The data from 2025 is not merely a scorecard but a vital strategic tool. It reinforces what we are doing well and pinpoints where we must direct our energy and resources. We are confident that the targeted action plans launched in 2025 will drive measurable improvements in customer satisfaction and loyalty across all segments in the year ahead, continuing our journey to be Egypt›s most trusted and responsive financial partner.

3.4 Customer Rights & Protection

In 2025, AWB Egypt further strengthened its commitment to protecting customer rights and promoting fair, transparent, and responsible banking practices. The Bank enhanced its customer protection framework through the introduction of new policies, expanded employee awareness initiatives, strengthened customer communication channels, and reinforced alignment with regulatory requirements. These efforts aim to ensure that customers are well informed, treated fairly, and supported through clear and accessible engagement mechanisms.

Strengthened Customer Protection Framework in 2025

As part of its continuous efforts to reinforce customer protection practices, AWB Egypt implemented several key initiatives during 2025:

- Released the AWB Egypt Customer Protection Policy in 2025, establishing a comprehensive framework designed to safeguard customer rights and reinforce responsible banking practices.
- Conducted a comprehensive staff awareness campaign throughout 2025 to ensure effective understanding and implementation of the new policy across the Bank.
- Launched the internal campaign “Customer Protection in Action”, aimed at fostering a stronger culture of accountability and customer-centric service among employees.
- Initiated future plans for Q1 2026 to equip branches with dedicated complaint signage and clearly visible contact points to facilitate easier communication with customers.
- Rolled out regular customer awareness campaigns through SMS and social media to educate clients on how to submit complaints directly and efficiently. These initiatives were further supported through banners included in credit card customer statements.

3.4 Customer Rights & Protection

Training & Capacity Building Achievements

AWB Egypt continues to invest in strengthening employee capabilities to ensure consistent implementation of customer protection principles across the organization.

- In 2025, 715 employees received dedicated training on customer protection.
- Customer protection topics were also integrated into the monthly orientation program for all new joiners, supporting the development of a strong customer-centric culture across the Bank.

Regulatory Compliance & Alignment

AWB Egypt remains committed to maintaining full compliance with regulatory frameworks governing customer protection. In 2025, the Bank fully incorporated the Central Bank of Egypt (CBE) addendum dated 24 December 2024, related to the Customer Protection Instructions issued in February 2019.

As part of this implementation, the Bank enhanced its disclosure and transparency practices prior to contracting by:

- Providing simplified appendix forms explaining key product terms, costs, commissions, and applicable terms and conditions.
- Ensuring full consistency between disclosure forms and final contractual agreements.
- Obtaining customer signatures on key disclosure documents to confirm awareness and understanding.

These measures further strengthened transparency, reinforced informed consent, and ensured alignment with both local regulatory requirements and international best practices.

3.5 Customer Privacy & Data Security

Commitment to Customer Privacy and Data Protection

AWB Egypt maintains a strong commitment to safeguarding customer privacy and ensuring the highest standards of data protection. The bank operates in full compliance with applicable regulatory requirements, including those of the Central Bank of Egypt, as well as internationally recognized standards such as ISO/IEC 27001, NIST, and PCI DSS, in addition to robust internal policies and procedures.

All employees are governed by the bank's Code of Conduct, which mandates the strict protection of customer information across both digital and physical environments.

Access to customer data is rigorously controlled and limited to authorized personnel within clearly defined governance, supervision, and control frameworks. The handling of sensitive information adheres to established internal controls and regulatory requirements, with any breaches subject to strict disciplinary measures in line with the bank's governance framework.

Cybersecurity Governance and Risk Management

AWB Egypt adopts a forward looking and resilient cybersecurity framework to effectively address the evolving cyber threat landscape. The bank continuously aligns its cybersecurity practices with international standards and national regulatory requirements to safeguard its digital ecosystem and critical information assets.

The Information Security function plays a central role in implementing cybersecurity policies, continuously monitoring emerging threats, and ensuring the effective coordination of security controls across all business functions. Through its comprehensive Security Management Plan, the bank reinforces business continuity, enhances risk mitigation capabilities, and ensures ongoing compliance with customer data protection requirements.

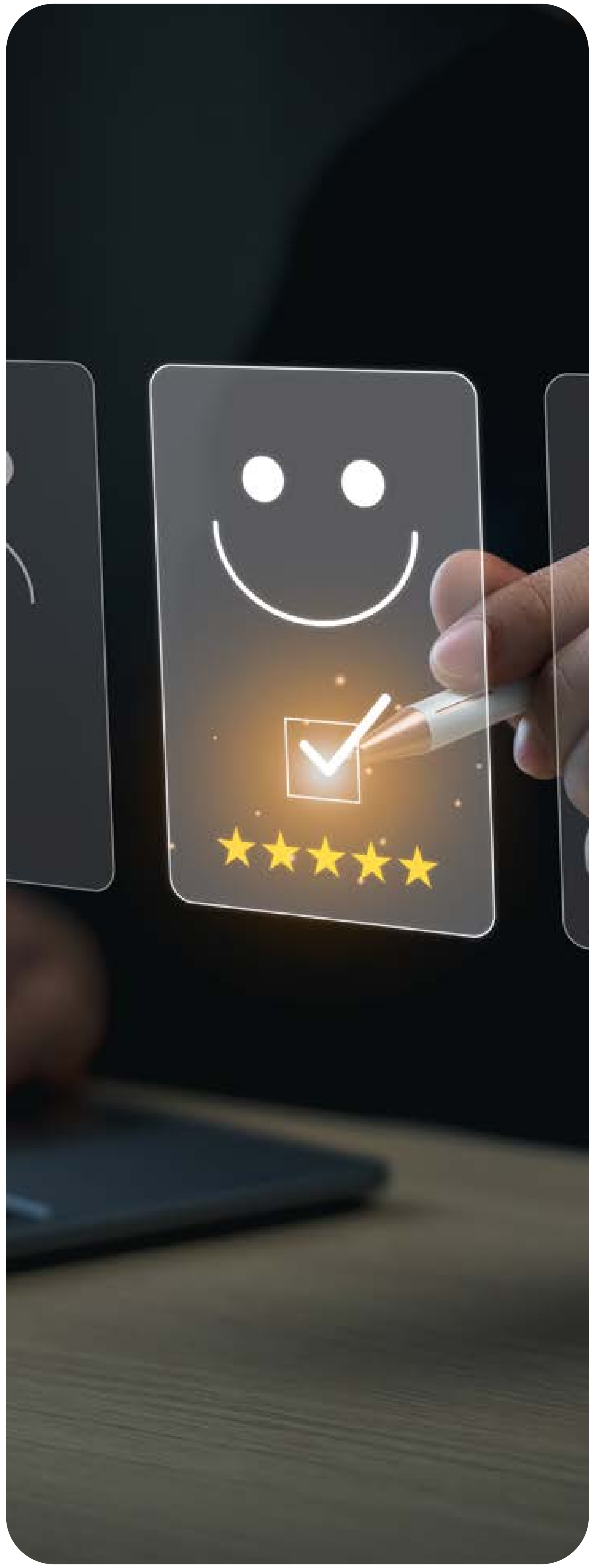
3.5 Customer Privacy & Data Security

Empowering People, Strengthening Cyber Resilience - 2025

Recognizing that cybersecurity resilience is fundamentally driven by people, AWB Egypt continues to invest in awareness, training, and capability development. During 2025, the bank delivered a range of key initiatives:

- Development and formal approval of 23 Information Security and Cybersecurity policies, aligned with the Central Bank of Egypt Cybersecurity Framework and international standards such as ISO 27001 and NIST, including the Acceptable Use Policy and Data Cybersecurity Policy.
- Continued progress toward PCI DSS certification through the implementation of required security controls and compliance measures.
- Successful execution of Cybersecurity Defense initiatives aimed at strengthening the protection of critical systems and customer information, preserving data confidentiality and integrity, and maintaining full compliance with Central Bank of Egypt regulations and international standards.
- Successful completion of the SWIFT Annual Security Assessment, achieving full compliance and securing the top ranking among the Group's subsidiaries.
- Implementation of mandatory cybersecurity onboarding training for all new employees, in collaboration with the Human Resources Department, including:
  - 12 cybersecurity induction sessions for new employees (staff and outsourced personnel).
- Delivery of periodic cybersecurity awareness programs for existing employees to reinforce policies, share lessons learned, and promote secure behaviors, including:
  - Awareness campaigns through internal email communications.
  - Awareness messaging via corporate screen savers.
  - Awareness modules delivered through the Learning Management System (LMS).
- Provision of targeted cybersecurity training sessions for specific operational groups to enhance risk awareness and secure practices, including:
  - Cybersecurity awareness sessions for sales agents and call center teams.
  - Cybersecurity awareness sessions for physical security guards.
  - Third-party cybersecurity awareness sessions.
- Execution of bankwide phishing simulation campaigns to assess employee awareness and responsiveness to social engineering threats, complemented by targeted follow up awareness sessions for employees who engaged with simulated phishing emails.
- Issuance of regular cybersecurity awareness communications by the Information Security team to keep employees informed of emerging threats and evolving best practices.

3.6 Complaint Management



Overview

In 2025, AWB Egypt further strengthened its customer complaint management and protection framework, achieving measurable progress in service quality and customer experience. The Bank recorded a notable decline in the total number of complaints, an improved complaints to accounts ratio, and fewer data-related incidents, alongside continued enhancement of internal programs and employee training. These results reflect the effectiveness of AWB Egypt's proactive approach to issue resolution, reinforced staff awareness, dedicated complaint handling structures, and full alignment with the requirements of the Central Bank of Egypt (CBE).

AWB Egypt remains committed to ensuring transparent and accessible grievance mechanisms for all customers. Through its website and customer service infrastructure, the Bank provides multiple channels that enable customers to easily submit complaints and feedback, including:

Customer Service Center
Email: yourvoice@attijariwafa.com.eg
Complaint forms available at branches.
Direct meetings with Customer Protection representatives at the Bank's headquarters during official working hour.s
Online complaint submission form.

Complaint Performance – Positive Trends

In 2025, the Bank achieved a tangible improvement in complaint indicators:

- Substantiated complaints declined from 6,728 in 2024 to 5,693 in 2025, representing a 15.4% reduction.
- Complaints per 1,000 accounts improved from 33.4 to 22.6, reflecting a 32.3% improvement in the complaint rate.

These positive developments highlight AWB Egypt's continued progress in strengthening complaint management efficiency and service quality, despite the sustained expansion of its customer base.
The improvement was primarily driven by the early identification of root causes and the timely resolution of emerging issues, enabling the Bank to address concerns proactively before they impact a broader segment of customers.

3.7 Business Continuity Plan

AWB Egypt maintains a robust Business Continuity Management (BCM) framework to ensure operational resilience, safeguard critical services, and support sustainable operations. By integrating digital solutions and effective recovery mechanisms, the Bank enhances its ability to respond to disruptions while minimizing environmental impact and ensuring continuity for customers and stakeholders.

Social & Environmental Impact:

The integration of secure VPN connectivity within pre-defined BCM plans enabled critical teams to operate efficiently from remote locations. This approach supported timely decision making, reduced commuting related pollution, and contributed to lower operational emissions, while ensuring uninterrupted delivery of essential services with no material disruption.

Full-Day BCM Drill – Key Success Factors

- The successful execution of Q4 2025 BCM tests for both locally and Casablanca hosted systems demonstrated a high level of operational preparedness and validated the continuity of critical services under simulated disruption scenarios.
- Full operational capability was maintained through the activation of the BCM site in Maadi, the Casablanca Recovery Data Center, and secure VPN connectivity, in full alignment with Central Bank of Egypt (CBE) regulatory requirements and information security standards, reinforcing strong governance and risk management practices.
- Approximately 650 employees participated across multiple recovery solutions, reflecting strong workforce engagement and organizational readiness to respond effectively during crisis situations.
- The exercise enhanced communication and coordination between business units and IT teams, strengthening cross functional collaboration and overall institutional resilience.

AWB Egypt Success Story:

In response to a major fire incident at the Ramses Central building, a critical telecommunications hub that led to the disruption of all international connectivity links the AWB Egypt BCM team closely monitored the situation and promptly activated predefined offline solutions. This enabled the same day restoration and continued operation of essential banking services, ensuring service continuity and mitigating potential impacts on customers and stakeholders.

Sustainable Finance

4.1 Attijariwafa bank Group Governance & ESG

4.2 Attijariwafa bank Egypt Responsible Finance

4.3 Financial Inclusion

4.4 Supporting Small & Medium Enterprises

4.1 Attijariwafa bank Group Governance & ESG

ESG Board of Directors Committee and COMEX Committee

Established in 2025, the ESG Committee operates under the authority of the Board of Directors to review and assess reports related to the three ESG pillars: Environmental, Social and Governance. These reports cover both the Bank and its subsidiaries and are submitted to the Board for validation. The Committee convenes at least twice a year, or more frequently when required, upon invitation of the Chairman of the Board of Directors, In addition to the COMEX committee attended by the President and the deputy CEOs.

Attijariwafa bank ESG Strategy

Attijariwafa bank has undertaken a profound transformation by evolving its sustainability approach from a traditional Corporate Social Responsibility framework into a fully integrated ESG model, driven at the highest level of governance.

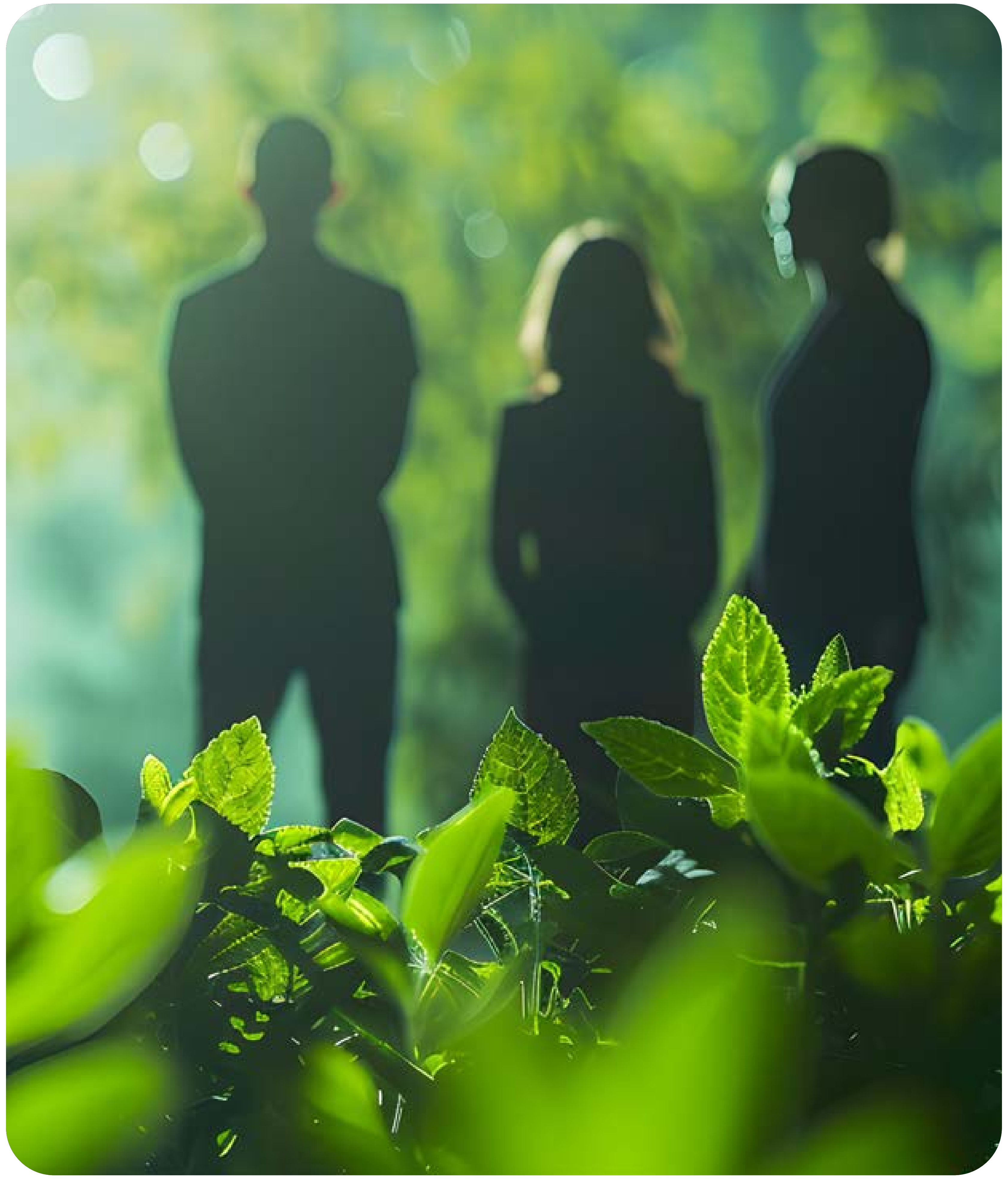
This transformation embeds Environmental, Social and Governance considerations at the core of the Group's strategic priorities, decision making processes and long term value creation model.

Our ESG vision is founded on the conviction that the sustainable performance of a financial institution depends not only on its economic strength, but also on its ability to contribute meaningfully to social progress, environmental transition and the promotion of responsible business practices.

A Long-Term Environmental Commitment

Climate transition and the responsible management of resources remain central to our priorities.
Through our initiatives, we aim to sustainably reduce our environmental footprint, promote more resource efficient models and support economic stakeholders throughout their transition journeys. This commitment is supported by a clear environmental roadmap built on innovation, rigorous risk management and proactive support for our clients and partners.

4.1 Attijariwafa bank Group Governance & ESG



A Social Commitment Focused on Inclusion and Human Development

Human development and inclusion remain integral to the Group's identity and long term vision. Attijariwafa bank remains committed to strengthening financial inclusion, supporting entrepreneurship, accompanying small businesses and contributing to territorial development. Within the Group, we foster a culture grounded in proximity, fairness and continuous learning, enabling employees to thrive within an ethical, inclusive and engaging work environment.

Governance Excellence at the Core of Our ESG Model

Attijariwafa bank ESG framework is underpinned by structured and rigorous governance aligned with international best practices. It is supported by dedicated committees, strengthened internal policies, robust control mechanisms and a culture of integrity embedded across all levels of the Group. This framework promotes transparent, responsible governance driven by a commitment to continuous improvement.

A Sustainable Framework Guiding Our Actions

ESG principles now constitute a fundamental pillar shaping our commitments, strategic direction and the manner in which we fulfil our mission. They guide our decisions, foster innovation and reinforce our positive impact across all countries where the Group operates. This approach also reflects our ambition to go beyond regulatory requirements and fully embrace our role as a committed contributor to sustainable, inclusive and responsible development. Year after year, Attijariwafa bank continues to strengthen its sustainability trajectory through a consistent approach centered on transparency, coherence and long-term value creation for all stakeholders.

4.2 Attijariwafa bank Egypt Responsible Finance

Sustainability & Sustainable Finance Strategy

AWB Egypt is firmly committed to advancing sustainability through a holistic and forward looking approach built on three strategic pillars:

- Financing companies and projects that generate positive environmental and social impact, thereby contributing to sustainable economic growth.
- Actively reducing the environmental footprint of the bank's own operations through responsible resource management and efficiency initiatives.
- Embedding a sustainability and sustainable finance culture across all levels of the organization, ensuring alignment with long-term strategic objectives.

In line with its vision, the bank is currently developing a comprehensive ESG strategy targeting 2030, which will further institutionalize sustainability across its operations and business model.

CBE Sustainability & Sustainable Finance Regulations

The Central Bank of Egypt (CBE) continues to play a pivotal role in advancing sustainable finance practices across the banking sector through ongoing engagement, capacity building seminars, and collaboration with the Federation of Egyptian Banks Sustainable Finance Committee. In addition, the CBE has issued both guiding principles and mandatory regulatory frameworks governing sustainable finance.

Key circulars include:

18 July 2021: The CBE issued its Sustainable Finance Guiding Principles, providing a structured framework for banks to establish and strengthen their sustainable finance foundations. The six guiding principles are:

- Capacity Building and Knowledge Development
- Promotion of Sustainable Finance
- Stakeholder Engagement
- Climate Risk Management
- Integration of Sustainability into Internal Operations
- Reporting

3 November 2022: The CBE introduced a mandatory sustainable finance circular covering key areas including policies, Board of Directors (BOD) oversight, establishment of a sustainable finance function, roles and responsibilities, regulatory reporting requirements, sustainability disclosures, and cases requiring environmental consultants.

June 2025: The CBE issued a circular addressing carbon pricing mechanisms imposed by the EU and UK and their implications on exporters and supply chains. Banks were mandated to:

- Review their credit portfolios and collect data on impacted sectors
- Submit new semi annual reports

4.2 Attijariwafa bank Egypt Responsible Finance

ESG Capacity Building

In 2025, AWB Egypt reinforced its commitment to ESG integration through extensive capacity building initiatives, delivering training to 431 employees (including duplicates) across the organization.

Training programs covered a wide range of critical topics, including sustainability fundamentals, climate risk, sustainability reporting, Environmental and Social Management Systems (ESMS), IFRS reporting, greenhouse gas (GHG) accounting and reporting, voluntary carbon markets, sustainable finance products, and decarbonization strategies.

These initiatives were designed to reach diverse employee segments from junior staff to Board of Directors level ensuring broad-based awareness and capability development across nearly all bank functions.

Sustainable Finance Portfolio

AWB Egypt has achieved significant growth in its sustainable finance portfolio over recent years. As of 31/12/2025, the outstanding sustainable finance direct portfolio reached EGP 6.2 billion, in alignment with the CBE's classification framework.

The portfolio reflects a balanced approach across both social and environmental impact:

- The social portfolio primarily supports microfinance institutions, as well as healthcare and education providers, contributing to financial inclusion and improved access to essential services.
- The environmental portfolio focuses on renewable energy, energy efficiency projects, and green products, supporting the transition toward a low carbon economy.

4.2 Attijariwafa bank Egypt Responsible Finance

Environmental & Social Risk Management

As part of its sustainable finance commitment, AWB Egypt has implemented a comprehensive Environmental & Social Management System (ESMS),to be officially launched at the beginning of 2026.

The ESMS systematically integrates environmental and social considerations into the bank's lending activities and decision making processes. All relevant clients are subject to structured environmental and social risk assessments prior to financing approval.

This framework ensures alignment with:

- National environmental and social regulations
- Applicable international standards
- Recognized industry best practices

By promoting enhanced environmental and social performance among its clients, the ESMS contributes to long term value creation for businesses, stakeholders, and the environment. The system is applied across the bank's entire Corporate and SME lending portfolio.

4.3 Financial Inclusion

Financial Inclusion Strategy

- Expanding Access to Financial Services: Increasing access to formal banking services for underserved and unbanked segments, with a focus on rural, remote, and economically marginalized communities.
- Enhancing the financial awareness for the target segments: Rising financial literacy awareness and capabilities to enable informed financial decision making, supported by innovative and inclusive financial solutions.
- Develop customer centric products and services tailored to MSMEs, youth, women, people with disabilities and low income groups.
- Strengthen partnerships with NGOs, governmental entities, and ecosystem stakeholders to support national inclusion goals.
- Support branches in onboarding: to serving financial inclusion segments through guidance, tools, and training.
- Monitor compliance with CBE financial inclusion regulations, policies, and reporting requirements.
- Drive digital adoption by promoting simplified digital channels and alternative service delivery models.
- Integrate financial inclusion priorities across bank departments to ensure inclusive growth.
- Promote entrepreneurship, small business support programs, and access to finance initiatives.

4.3 Financial Inclusion

مؤسسة
حياة كريمة

Financial inclusion effort in 2025:

During 2025, Financial inclusion team organized more than 46 external financial literacy sessions and workshops, targeting 11 priority governorates in alignment with the Central Bank of Egypt's directives, reached a total of over 2,800 citizens, representing an 82% increase compared to 2024. Furthermore, the bank conducted internal awareness sessions, engaging more than 680 staff members across various sectors and branches

Presidential initiative "Hayah Karima"

The bank also continued the participation in the presidential initiative "Hayah Karima" by conducting financial literacy sessions, workshops and providing access to banking products and services for the rural and remote areas during the first and second phases of the initiative, the bank also contributed to implement the first phase of the partnership with El Orman association in Upper Egypt, focusing on empowering micro and small enterprise owners in "Hayah Karima" villages and centers. In addition to indirectly providing micro finance lending through collaborating with various nonbanking financial institutions who lend beneficiaries that are residents at "Hayah Kareema" locations.

4.3 Financial Inclusion

CBE initiative "NilePreneurs"

The bank was among the first banks to participate in NilePreneurs initiative since June 2019, providing advisory services, as well as actionable financial and nonfinancial solutions, to small and medium sized enterprises (SMEs) and entrepreneurs in accordance with the highest quality standards, with the aim of improving their financial and technical performance in the market and achieving their objectives, also transforming innovative ideas of youth into viable and executable projects, empowering aspiring entrepreneurs to select business activities that align with their capabilities, and enhancing their financial and banking literacy, the table below shows what the BDS advisors delivered through the past years:

	2023	2024	2025
Number of Customers:	970	1,564	2,884
Services:	3,580	3,058	6,201

These services are available at AWB Egypt premises through three satellite offices in Obour buildings -Cairo governorate, Tanta - Gharbia governorate and in Beni Sueif - Upper Egypt region.

4.3 Financial Inclusion

AWB Egypt efforts to Empower PWDs, Illiterate & Elderly +65

AWB Egypt is committed to promoting financial inclusion and equitable access to banking services for people with disabilities (PWDs), illiterate customers, and elderly customers +65, The Bank has implemented several measures to enhance accessibility, independence, and service quality across its delivery channels, including:

- **Accessible Branch Network:** By the end of 2025, the number of branches serving PWD customers increased to 18 branches 29% of total branches, all equipped with wheelchair accessible ramps. In addition, each of these branches has at least two trained employees who have completed sign language training to effectively serve customers with hearing impairments.
- **Braille Forms:** All required banking forms are available in Braille at branches, enabling visually impaired customers to independently access banking services without the need for an accompanying witness.

- **Accessible ATMs:** The number of PWD-enabled ATMs reached 61, 55% from total bank ATMs in 2025 through the installation of ramps, voice guidance features to support hearing-impaired customers, and Braille keypads to assist visually impaired customers.
- **Accessible Bank Cards:** All bank card types are available with Braille embossed letters for PWD customers. In addition, all cards include embossed numbers and letters to facilitate ease of use.

4.3 Financial Inclusion

AWB Egypt efforts to Empower PWDs, Illiterate & Elderly +65

- **Service Prioritization:** PWD customers are given service priority across all branches to ensure timely and efficient service delivery.
- **Inclusive Communication:** Sign language and voice-over video content covering the Bank's products and services is produced and published across social media channels, the Bank's website, and branch information boards.
- **Transparency and Disclosure:** Information related to PWD enabled ATMs and branches is published on the Bank's website and updated on a monthly basis.

Below link for PWD serving branches and ATMs with their addresses:
https://www.attijariwafabank.com.eg/app/uploads/pwd-atms-1-20251203085334.pdf

- **24/7 Call Center Support:** Inquiry and support services are available through the Bank's 24/7 call center to assist visually impaired customers.
- **Home Visit Services:** Home visit banking services are provided upon request through the call center for customers who are unable to visit branches.
- **Regular roadshows across the branch network:** to train employees to serve PWD customers and to apply the CBE mandate, in addition to conducting refreshment conference call across the year.

4.4 Supporting Small & Medium Enterprises

Enabling Inclusive and Sustainable Economic Growth

Supporting Small and Medium Enterprises (SMEs) remains a core pillar of AWB Egypt's sustainability and financial inclusion strategy. SMEs play a critical role in job creation, economic diversification, and private sector development. Through tailored financial solutions, sector focused programs, and expanded geographic outreach, AWB Egypt continues to empower SMEs to scale sustainably, enhance competitiveness, and access regional markets particularly across Africa.

The Bank offers both standardized and customized solutions designed to address the diverse financial needs of SMEs. Beyond financing, AWB Egypt supports clients through advisory services and facilitates access to export opportunities in African markets, reinforcing its role as a bridge between Egypt and the broader continent.

A key competitive advantage lies in our decentralized business model. Dedicated and highly experienced relationship teams are accessible to SME clients through an expanding network of business centers strategically located across Cairo, Giza, Alexandria, the Delta, Canal region, and Upper Egypt, ensuring proximity and responsiveness.

Growing our SME portfolio:

AWB Egypt's SME portfolio growth reflects a clear strategic commitment to financial inclusion and alignment with the Central Bank of Egypt mandate to expand SME financing. During 2025, SME financing reached 27.2% of the Bank's total loan portfolio, positioning AWB Egypt as a key enabler of sustainable SME growth in Egypt.

Key achievements during 2025 include:

- A 42% increase in the SME lending client base compared to 2024 (including contingent and secured loans).
- Strong expansion in the Doctors Loan program, reaching 1,759 doctors in 2025 an 85% increase versus 2024 alongside a 112% increase in the related portfolio.
- A 163% increase in borrower enterprises owned by women within the small segment, primarily driven by growth in the doctor's portfolio, reinforcing the Bank's commitment to women's economic empowerment.
- Revamping of the Very Small Business Loan to increase ticket size and introduce greater flexibility, enhancing support for small enterprises.
- Expansion of the SME & Midcap Business Network to 20 business centers and hubs, strengthening presence across the Delta, Canal, Upper Egypt, Cairo, and Alexandria.
- Active participation of SMEs in the Africa Development Club Conference held in Cairo in May 2025, attended by senior representatives from the Central Bank of Egypt and government officials, fostering trade opportunities across African markets and supporting Egypt's economic growth.

4.4 Supporting Small & Medium Enterprises

Strategic Partnerships:

AWB Egypt established several strategic partnerships to foster SME growth and expand export.

IFC

In 2024, IFC extended a loan to AWB Egypt to support the growth of SMEs, particularly women-led businesses (See section 3.2 for more details). This collaboration further strengthened AWB Egypt›s commitment to expanding access to finance for SMEs and promoting financial inclusion.

Credit Guarantee Company - CGC

A longstanding partner to AWB Egypt, CGC provides credit guarantee schemes to improve SME access to finance especially for first time borrowers, thereby enhancing financial inclusion.

Micro, Small & Medium Enterprise Development Agency (MESMEDA)

A longstanding partner to AWB Egypt, CGC provides credit guarantee schemes to improve SME AWB Egypt partnered with MSMEDA to provide working capital financing across various economic sectors, including manufacturing, services and commerce. This aims to support SMEs at different stages of their business cycle.

Sustainable Operations

5.1 Responsible Business Culture & Governance

5.2 Governance Ethics & Policies

5.3 Risk Management

5.4 Employee Rewards & Benefits

5.5 Attijariwafa bank Egypt Employees Dashboard

5.6 Environmental Impact of Operations

5.7 Responsible Procurement

5.1 Responsible Business Culture & Governance

Governance Structure

AWB Egypt is committed to maintaining a sound and transparent governance framework. The Bank continuously strives to embed best governance practices as a core part of its culture, ensuring they are reflected across all functions and daily operations.

Board Composition

The Board of Directors is the highest governing body at AWB Egypt. It is renewed every three years. The current Board term spans from 2024 to 2027.

As of 2025, the Board comprises 11 members, including 3 women representing 27% of the Board and 2 independent members.

INDICATOR	2024	%	2025	%
Number of BOD members	10	100%	11	100%
Number of women	3	30%	3	27%
Percentage of BOD members under the age of 35	0	0%	0	0%
Percentage of BOD members between the age of 36 and 55	5	50%	6	55%
Percentage of BOD members above the age of 55	5	50%	5	45%

Board of Directors:

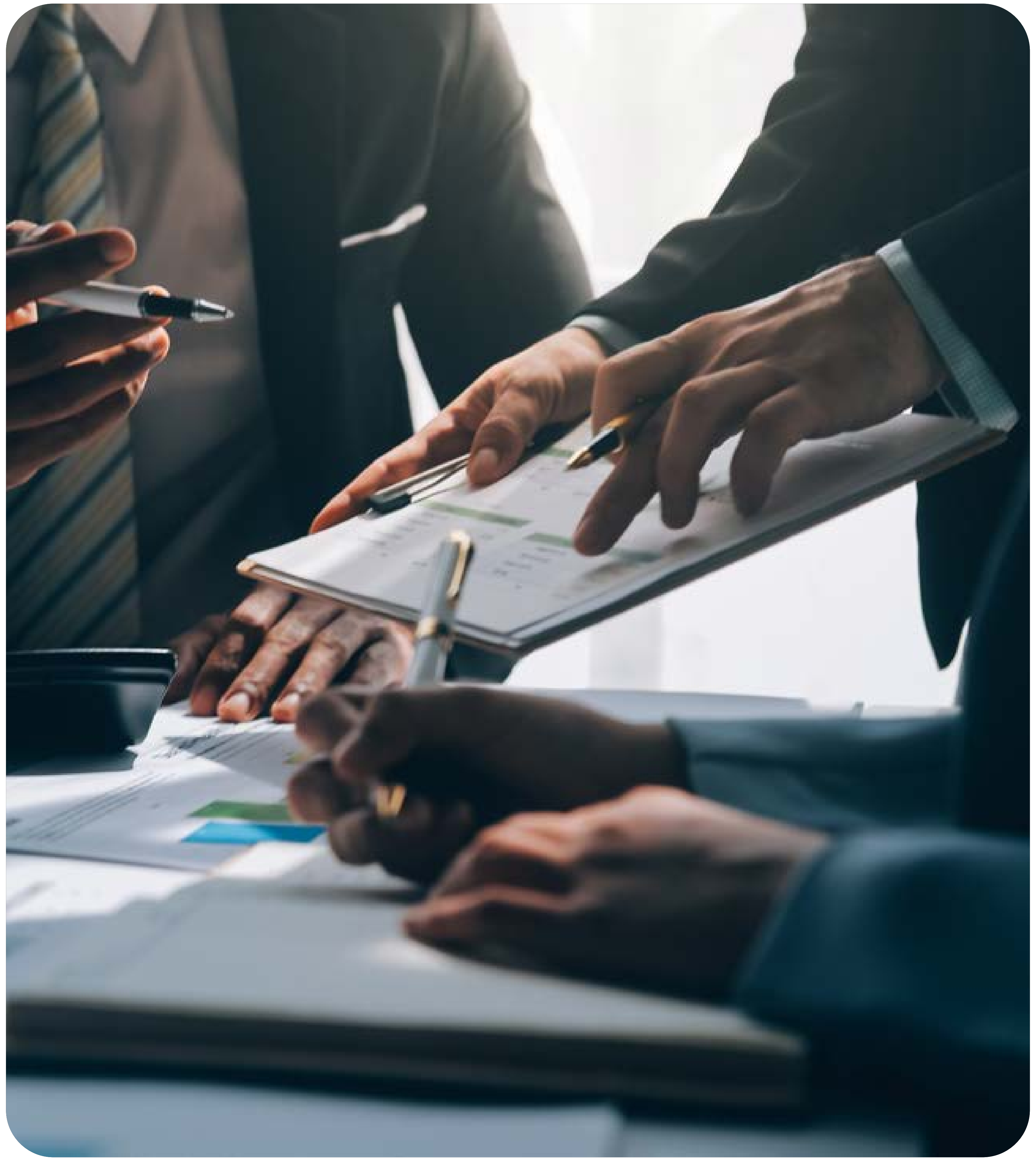
Name	Position	Tenure	Nationality	Current role
Ms. Halla Sakr	Non-Executive	2024-2027	Egyptian	AWB Egypt Chairperson
Mr. Mohamed El Kettani	Non-Executive	2024-2027	Moroccan	Chairman and Chief Executive Officer AWB Group
Mr. Hicham Ziadi	Non-Executive	2024-2027	Moroccan	AWB Group Chief Information Officer
Mr. Youssef Rouissi	Non-Executive	2024-2027	Moroccan	AWB Group, General Manager Responsible for the Corporate and Investment Banking
Mr. Ismail Filali	Non-Executive	2024-2027	Moroccan	Chief Executive Officer Wafaimmobilier
Mr. Rachid Kettani	Non-Executive	2024-2027	Moroccan	AWB Group Deputy General Manager Responsible for the Group Finance
Mr. Mouawia Essekelli	Executive	2024-2027	Moroccan	AWB Egypt Managing Director and CEO
Mr. Abderrafie El Hachimi	Executive	2024-2027	Moroccan	AWB Egypt Deputy Managing Director
Mr. Ahmed Mansour	Executive	2024-2027	Egyptian	AWB Egypt Assistant Managing Director
Ms. Joumana Cobein	Independent	2024-2027	French	Independent
Ms. Minoush Abdel Meguid	Independent	2024-2027	Egyptian	Independent

5.1 Responsible Business Culture & Governance

Board Committees:

Name	Board of Directors	Board Risk Committee	Subsidiary Audit Committee	Remuneration Committee	Governance & Nomination Committee
Ms. Halla Sakr	Chairperson				
Mr. Mohamed El Kettani	Member			Chairperson	Chairperson
Mr. Mouawia Essekelli	Member				
Mr. Youssef Rouissi	Member	Chairperson		Member	
Mr. Abderrafie El Hachimi	Member	Member			
Mr. Ismail Filali	Member		Member		
Mr. Hicham Ziadi	Member	Member			
Mr. Rachid Kettani	Member		Member	Member	Member
Ms. Joumana Cobein	Member		Chairperson		Member
Ms. Minoush Abdel Meguid	Member				
Mr. Ahmed Mansour	Member				
Number of meetings in 2025	6 meetings	4 meetings	4 meetings	2 meetings	2 meetings

These committees were formed in adherence to the Bank's corporate governance regulations issued by the Central Bank of Egypt (CBE), relevant applicable laws, regulations, and international best practices.



5.1 Responsible Business Culture & Governance

- Board Committees are established and members are appointed in accordance with AWB Egypt policy and as per local regulations requirement. The required committees are as follows:

Subsidiary Audit Committee ('SAC') is governed by the requirements of applicable local laws and regulations, which provides assurance to the Board in relation to the bank's governance, risk and control environment. The SAC is responsible for reviewing the bank's financial statements and overseeing all matters related to internal and external audits, as well as risk and capital management. The committee also ensures the integrity of financial statements, the effectiveness of internal controls and governance, and the bank's compliance with applicable laws and regulations.

Board Remuneration and Compensation Committee ('RemCo') is generally responsible for determining remuneration strategy and planning. Charged with maintaining performance-focused values and incentives for executives and employees, proposing CEO and executive compensation packages aligned with performance and governance standards, determining non-executive Board member compensation levels, and ensuring coherent and fair bank-wide remuneration policies.

Board Risk Committee ('BRC') is responsible for monitoring the risk framework of the bank. Formed to provide guidance on current and potential risk exposures and future risk strategy, aligning with Group directives, fostering a culture of risk awareness, ensuring the strength of the bank's comprehensive risk management framework, monitoring compliance with applicable laws and regulations, and reporting its findings on significant risk matters to the Board.

Board Governance and Nominations Committee ("GNC") is responsible for assessing the governance framework of the bank. Established to oversee its governance system, Board composition, compliance, internal controls and strategic objectives. The committee is also responsible for Board succession planning and identifying potential candidates for the CEO position.

The committees submit their recommendations to the BOD to make the necessary decisions. Each Board committee has a charter outlining its objective, scope, authorities, responsibilities, attendance quorum requirements, and voting procedures. All Board committees are chaired by Non-Executive Directors (NEDs), who brief the Board on significant points raised by their respective committee.

5.1 Responsible Business Culture & Governance

Country Executive Committee Sub-Committee:

The Committee is responsible for implementing the bank's strategy, which the BoD approved. It adheres to high ethical standards and ensures compliance with regulatory and internal policies to ensure alignment with strategy, effective controls, and efficient resource use in the bank.

AWB Egypt has the following CEC Sub-Committees:

- Assets & Liabilities Committee
- Operations Committee
- Local Credit Committee
- Collections & Recoveries Committee
- Internal Control Committee
- Brand & Reputation Committee
- Human Resources Committee
- Cyber Security Committee

Separation of Responsibilities between the Chairperson of the BoD and the CEO:

AWB Egypt maintains a full separation of responsibilities between the Chairperson of the Board and the CEO/Managing Director. The current Chairperson is Ms. Halla Sakr, who does not hold any executive position, while the CEO/Managing Director is Mr. Mouawia Essekelli holds the executive role.

Role of the Board:

The Board of Directors is responsible for approving AWB Egypt policies and strategies as well as appointing the Board sub-Committees (Audit Committee, Risk Committee, Governance & Nominations Committee, Remuneration & Compensation Committee) members. The Board of Directors and Board Sub-committees (SAC and Risk Committee) quarterly review risk management work and escalations.

5.1 Responsible Business Culture & Governance

Nominating and Selecting the Highest Governance Body and its Committees:

AWB Egypt's Board Governance & Nominations committee recommends the appointment of Board members to the Board of Directors, then the Board of Directors recommends the appointment to the General Assembly, and the General Assembly (Shareholders) is the ultimate governance body which is responsible for approving the appointment of Board members (in accordance with the requirements of the Egyptian Laws). Board members profile should meet the following criteria:

- Possess proven educational and professional track record
- Retains good public reputation and credibility
- Has no political affiliations and limited media exposure
- Has proven an understanding of the local business environment
- Understanding the investment and economic environment and any changes taking place locally and regionally

The appointment of Board sub-Committees, AWB Egypt's Board of Directors is responsible for appointing the members received from the recommendation from the Board Governance & Nominations Committee.

5.1 Responsible Business Culture & Governance

AWB Egypt's Board of Directors is responsible for:

- The appointment of Board members in sub committees (Audit Committee, Risk Committee, Governance & Nominations Committee, Remuneration & Compensation Committee).
- The Board endorses the selection of the top Executives appointed in the Country Executive Committee.
- The Country Executive Committee (CEC) is responsible for approving the appointment of CEC Sub-Committees members.
- The Managing Director/CEO is delegated by the Board to handle executive matters with Executive stakeholders and revert to the Board with results.
- The Board of Directors grants certain delegations to Senior Executives through formal delegations approved by the Board of Directors.

All governance related actions are declared yearly into an annual Corporate Governance Report, which is approved by the Chairman, Board Governance & Nominations Committee, and the Board of Directors.

Role of the BOD in sustainability matters:

AWB Egypt is dedicated to transparently reporting its annual sustainability performance in accordance with GRI Guidelines and inline with CBE directives. The BOD approves sustainability reports, CBE regular reports, strategies and policies.

The bank implements the CBE's direction towards integrating sustainability efforts within its internal operations and across its portfolio through the issuance of sustainable finance guiding principles and relevant requirements, complying with the circular no. 737, issued on November 3rd, 2022.

Collective knowledge of highest Governance Body:

Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental, and social topics. The Board members receive training as and when required.

A training has been conducted for Board members, in September 2025 aiming to raise awareness concerning the AML – CFT, another training has been conducted for board members in November 2025 concerning environmental and social management system awareness.

5.1 Responsible Business Culture & Governance

Evaluating the Highest Governance Body's Performance:

The Board of Directors undertakes an annual self-assessment process of the overall performance of the Board of Directors and the Board of Directors Sub Committees, including the evaluation of each Board member's performance by the Chairperson of the Board. All governance related actions are annually declared into an annual Corporate Governance Report, which is approved by the Chairperson, Board Governance & Nominations Committee, and the Board of Directors.

The Board and its directors annually survey the effectiveness and contribution of the Board and its committees. Evaluations are conducted against their respective charters and supplemented by annual self-assessments to ensure effective contribution. Corporate Governance and Board Secretary review these assessments and shares key findings and recommendations with the Board.

Effectiveness of Risk Management Processes:

The Board of Directors and Board Sub-Committees (SAC and Risk Committee) quarterly review risk management work and escalations, and the Board of Directors is the highest governance-body, which is responsible for reviewing and approving all policies, including Risk Management. The Board of Directors convenes at least 6 times annually, while the SAC and Risk Committee meet quarterly and CEC on monthly basis.

5.1 Responsible Business Culture & Governance

Communicating Critical Concerns to the Highest Governance Body:

All concerns are detailed into the Board and Board Sub Committees minutes after each meeting. The Board/ Board Sub-Committees may suggest actions required/ action plans for Management to undertake until issues are resolved through:

- The periodical meetings or through the Corporate Governance and the Managing Director/CEO between the meetings.
- Chief Internal Auditor, Compliance Director, and External Auditors may escalate any concerns to the SAC.
- The Chief Risk Officer may escalate any concern to the Board Risk Committee.
- The Non-Executive Board members conduct annual meetings in the absence of the Executive Board members with the below stakeholders in order to discuss any concerns clearly:
    - Meeting with Chief Internal Auditor, External Auditors, and Compliance Director
    - Meeting with Chief Risk Officer
    - Meeting with the Chairman of the Board of Directors

5.1 Responsible Business Culture & Governance

Governance Conflict of Interest:

All board members are required to sign related party's disclosure form to declare any matters that can be regarded as a conflict of interest, including an annual declaration of other board memberships; Board members annually declare other board member shareholding to determine conflict of interest. AWB Egypt shares are currently held fully by AWB Group as a controlling shareholder and the AGM approves related party transactions on an annual basis,

New initiated governance policies:

- **Disclosure Policy:**

The Disclosure Policy outlines the principles and guidelines that Attijariwafa bank Egypt follows to ensure transparency, accuracy, and fairness in disclosing information to customers, regulators, investors, and all other stakeholders in a timely manner, The policy ensures adherence to the CBE regulations, and applicable Egyptian laws.

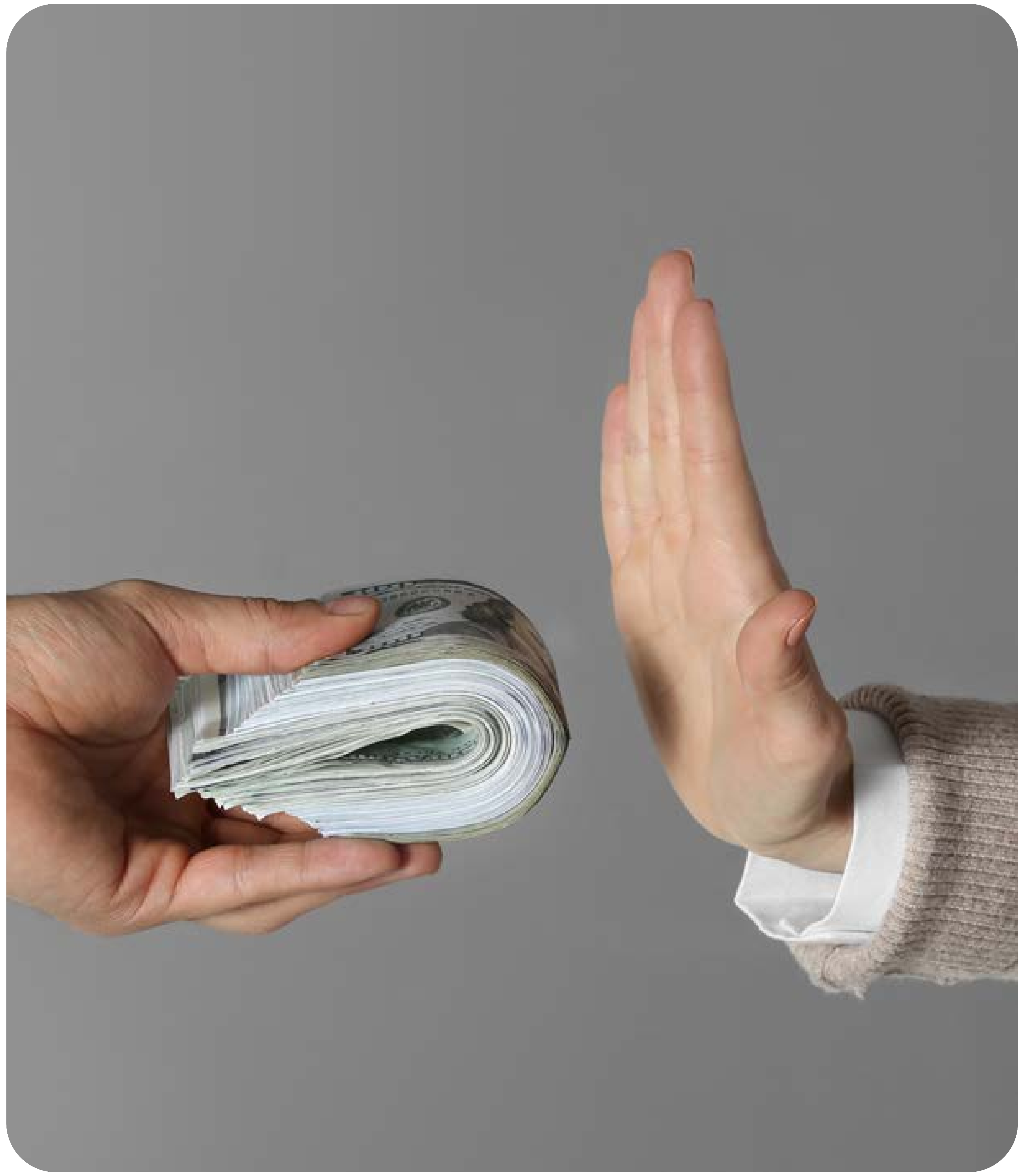
The policy applies to all employees, officers, directors, and authorized representatives of Attijariwafa bank Egypt, it covers disclosures related to financial performance, customer information, regulatory requirements, and corporate governance.

- **Conflict of Interest Prevention and Management Policy:**

The policy aims to strengthen the bank's existing ethical foundation to support its value system, allowing employees to be attentive to all activities, interests and relations that may seem to interfere to their ability to act to the best of bank's interests and of those of its customers.

Bank is committed to maintaining the highest level of probity and behavior among its work force, the standard behavior for all staff, board members, and executives is that they maintain highest level of integrity, aware of any conflict of interest between the bank and their personal and business interests.

5.2 Governance Ethics & Policies



AWB Egypt has established a comprehensive framework of governance policies and procedures to guide its operations, ensuring the highest standards of transparency, ethical conduct, and regulatory compliance.

Anti-Bribery and Corruption

AWB Egypt recognizes the significant economic and societal risks associated with bribery and corruption and remains firmly committed to preventing such practices across all its activities. The Bank adopts a strict zero tolerance approach and has implemented a robust framework encompassing Anti Bribery and Corruption (ABC), financial crime prevention, and governance policies aligned with both local regulatory requirements and international best practices.

The Bank strictly prohibits the offering, solicitation, or acceptance of bribes in any form. This commitment applies to all employees, business partners, suppliers, and contractors. Bribery is defined as any inducement intended to influence actions in a dishonest, illegal, or unethical manner, including direct or indirect payments, services, charitable donations, sponsorships, gifts, entertainment, or preferential treatment.

Employees are expected to uphold the highest standards of integrity, transparency, and professionalism. They share responsibility for identifying and managing potential conflicts of interest, ensuring that all activities and decisions comply with applicable laws, internal policies, and best practice standards.

To further strengthen this culture of integrity, AWB Egypt continues to invest in awareness and capacity building initiatives. In 2025, 246 new employees received anti corruption training as part of their onboarding, while 1,198 existing employees completed online training through the Mawarid Talent platform.

5.2 Governance Ethics & Policies

Anti-Money Laundering and Financial Crime Prevention

Attijariwafa Bank Group maintains a robust Anti-Money Laundering (AML) and financial crime prevention framework, supported by a strong compliance structure, advanced monitoring systems, and well defined policies and procedures.

AWB Egypt utilizes an automated transaction monitoring system designed to detect unusual or suspicious customer activity. Through advanced data analytics, the system generates alerts based on predefined risk scenarios, supported by effective processes for reporting, investigation, and case management of both internal and external alerts.

This framework reinforces sound banking practices, ensures full compliance with legal and regulatory requirements, and strengthens the Group's overall risk management and internal control environment.

In 2025, the Central Bank of Egypt (CBE) issued updated guidelines regarding the identification and verification of Ultimate Beneficial Owners (UBOs). AWB Egypt continues to implement the necessary measures to ensure full compliance with these requirements.

Ongoing capacity building remains a key priority. Financial crime awareness and training programs are delivered both internally and externally. New employees receive in-person training upon joining, while existing employees participate in annual refresher programs covering AML, sanctions compliance, anti-bribery and corruption, and high risk relationships.

In addition, selected employees benefit from specialized external training, including ACAMS certification preparation and advanced AML programs delivered by the Egyptian Banking Institute (EBI).

5.2 Governance Ethics & Policies

Confidentiality and Data Protection

Safeguarding customer information and maintaining strict confidentiality are fundamental responsibilities for all employees. Staff are required to protect any confidential information related to the Bank's operations and may only disclose such information through authorized internal channels or to relevant regulatory authorities when required.

Professional secrecy applies to all customer data held by the Bank. Any non-public information related to Attijariwafa Bank Egypt is considered confidential unless officially disclosed by authorized representatives.

Conflict of Interest

Maintaining the integrity of transactions and prioritizing customers' interests are core ethical principles at AWB Egypt. Employees are required to remain vigilant regarding any personal, financial, or professional interests that may conflict or appear to conflict with those of the Bank or its customers.

All potential conflicts must be promptly disclosed, and employees are expected to ensure that decisions are made objectively and in the best interests of the Bank and its stakeholders.

Code of Conduct and Ethical Standards

Attijariwafa Bank has established a comprehensive Code of Conduct to ensure adherence to the highest standards of integrity, fairness, transparency, and ethical behavior across all operations. The Code outlines the principles and rules guiding employees in fulfilling their responsibilities in alignment with the Group's ethical commitments. These include fairness and equality, confidentiality and transparency, responsible customer engagement, ethical advertising practices, guidelines on gifts and entertainment, employee personal banking conduct, protection of Group assets, and the appropriate use of information technology systems. It also provides clear provisions to prevent conflicts of interest and reinforce anti-corruption measures. All employees are required to complete an annual attestation confirming their compliance with the Code, supported by mandatory annual training across the organization.

Equality, Respect, and Responsible Conduct

AWB Egypt fosters a workplace culture grounded in respect, fairness, and equal opportunity. Employees are expected to maintain neutrality with respect to political views and religious beliefs while embracing the diversity of colleagues and stakeholders.

The Bank strictly prohibits all forms of discrimination and harassment, including those based on race, nationality, gender, religion, age, disability, or political opinion. Any form of inappropriate behavior whether involving managers, colleagues, customers, suppliers, or visitors is not tolerated.

Raising Concerns & Whistleblowing

AWB Egypt has implemented a Whistleblowing Policy that enables employees and stakeholders to report concerns related to misconduct or breaches of ethical standards. The policy ensures that concerns can be raised confidentially and without fear of retaliation, while guaranteeing that all reports are treated seriously and subject to thorough review. Employees are encouraged to speak up regarding any behavior that contradicts the Bank's values or policies, including those related to anti-bribery and corruption. Any form of retaliation against individuals reporting concerns in good faith is strictly prohibited and may result in disciplinary action. The policy is communicated across the organization and includes mechanisms to ensure anonymity and protection for whistleblowers.

5.3 Risk Management

Enterprise Risk Management Framework (ERMF)

AWB Egypt's Enterprise Risk Management Framework (ERMF) establishes the methodologies, tools, and governance structures required to identify, assess, and manage all material risks facing the Bank. The framework is designed to safeguard customers, employees, and the wider community, while supporting the achievement of strategic objectives and enhancing the Bank's ability to respond to emerging opportunities. The ERMF is built around a structured Evaluate Respond Monitor (E-R-M) approach, ensuring that risk management is systematic, comprehensive, and embedded within decision-making processes.

The framework:

- Defines and documents the Bank's risk management processes and control environment
- Clarifies roles and responsibilities across the three lines of defense:

  * Risk owners responsible for managing risks and processes
  * Functions responsible for setting risk appetite and ensuring compliance
  * Independent assurance functions

- Establishes clear accountability for risk management across key roles Highlights the role of policies and procedures in effective risk governance
- Outlines the governance structure, including management and Board-level committees responsible for overseeing risks both individually and collectively

A well-executed ERM approach enables the Bank to effectively mitigate a broad spectrum of risks, including operational, financial, compliance, legal, and security risks.

Credit Risk

AWB Egypt adopts a comprehensive and structured approach to risk management, underpinned by robust policies, standardized procedures, and advanced risk assessment models. The Bank's credit risk practices are aligned with Group credit policies, defined risk appetite, and the regulatory requirements set by the Central Bank of Egypt (CBE).

A clear segregation of duties is maintained between the front office and the independent credit risk function. The latter is responsible for conducting comprehensive credit assessments for both retail and corporate clients, determining creditworthiness, approving credit limits, and monitoring compliance with approved conditions and covenants.

AWB Egypt utilizes an internal credit rating model that incorporates both qualitative and quantitative factors to ensure a holistic assessment of customer risk profiles.

5.3 Risk Management

Market Risk

Market risk is measured in accordance with regulatory guidelines to assess potential losses arising from fluctuations in interest rates and foreign exchange rates. Capital requirements are calculated using the standardized approach, with clear segregation and monitoring of exposures across trading and banking book activities.

The Bank's market risk management framework is governed by a comprehensive system of limits, ensuring strong governance, proactive oversight, and alignment with a conservative risk appetite.

Liquidity Risk

AWB Egypt maintains a robust liquidity risk management framework to ensure the availability of sufficient funding to meet obligations as they fall due, under both normal and stressed market conditions. The framework also ensures compliance with internally defined thresholds and regulatory liquidity ratios.

Liquidity indicators are monitored on a daily basis and regularly reviewed through governance forums, including the Asset and Liability Committee (ALCO) and the Board Risk Committee (BRC). These forums oversee liquidity buffers, monitor cash flow mismatches, assess funding sources, and approve contingency funding and recovery plans to ensure business continuity and resilience.

Interest Rate Risk

Interest rate risk in the banking book is assessed and monitored through a range of stress testing scenarios, evaluating the impact of fluctuations in interest rates on Net Interest Income (NII) and Economic Value of Equity (EVE).

Risk measurement is conducted in line with the standardized approach, covering positions in local and major foreign currencies that are sensitive to interest rate movements. Exposure is analyzed across different time horizons, based on residual maturity for fixed-rate instruments and repricing periods for floating-rate instruments.

Operational Risk Management

AWB Egypt applies a comprehensive operational risk management framework supported by in-country policies, standardized methodologies, and consistent practices across all business lines and support functions.

This framework aims to:

- Ensure compliance with local regulatory requirements
- Optimize regulatory capital allocation for operational risk
- Strengthen risk identification, measurement, control, and management processes

The Bank's approach promotes enhanced decision-making through improved visibility of risk profiles across business and support functions. By aligning risk mitigation strategies with identified exposures, business units can reduce potential losses while optimizing capital allocation.

Furthermore, the framework incorporates forward-looking risk assessments, enabling more informed decisions related to organizational design, technology investments, and human capital strategies, while strengthening internal controls and overall operational performance.

5.4 Employee Rewards & Benefits

Full-Time Employees Benefits

AWB Egypt offers a comprehensive and competitive benefits framework designed to support employee well-being and financial security. This includes life insurance, fully covered medical insurance (100% coverage for employees and their families with zero employee contribution), paternity leave, and a pension plan with a 9% salary contribution fully funded by the bank. Additionally, company vehicles are provided for selected roles, in line with business needs.

Fair Pay

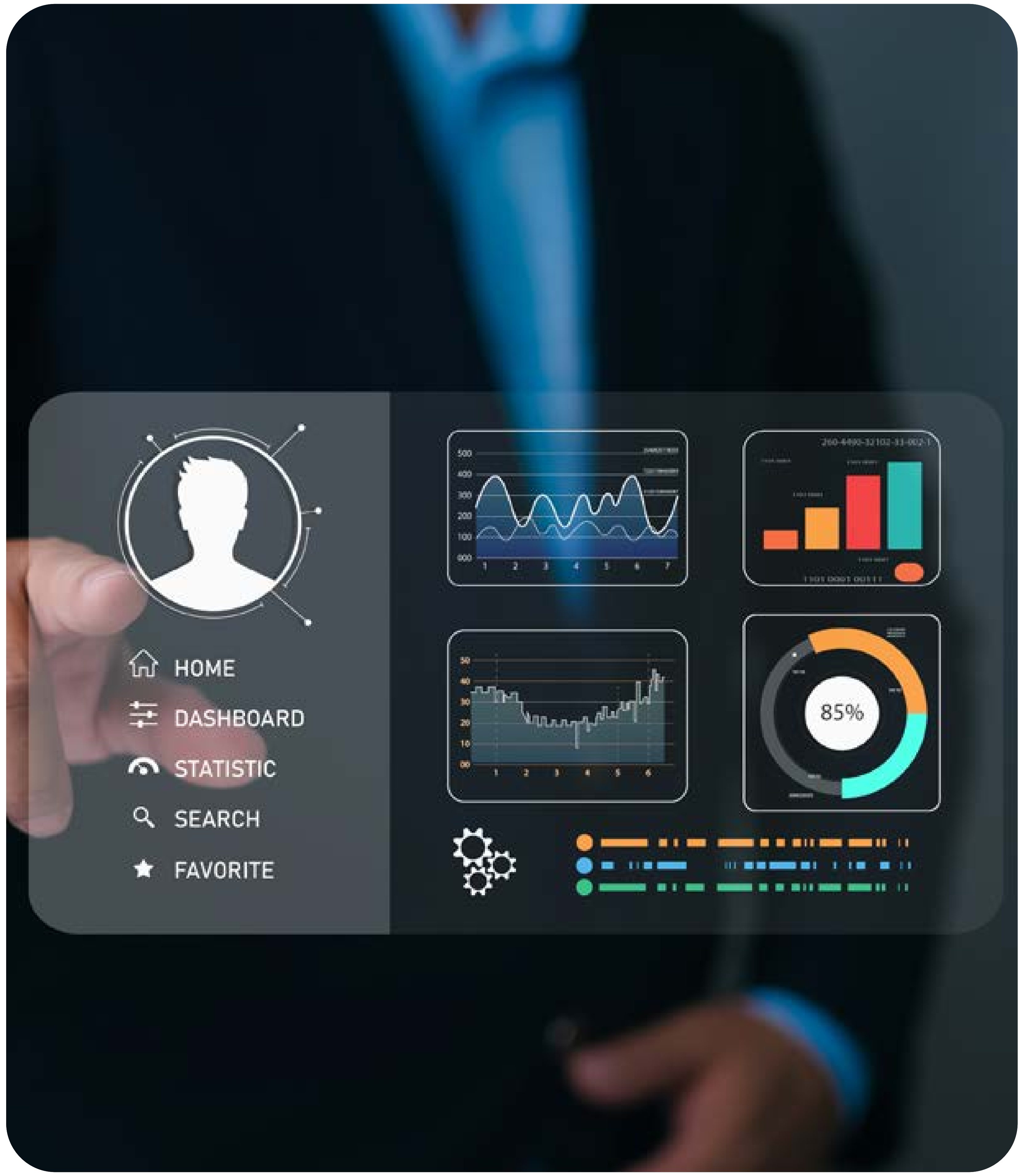
AWB Egypt adopts a pay for performance philosophy to ensure internal equity and reward merit based contributions. Compensation structures are regularly benchmarked against market standards through annual surveys conducted by an independent provider in collaboration with peer banks, ensuring competitiveness and fairness.

Learning & Talent

In 2025, AWB Egypt delivered a total of 53,499 training hours (50,220 through face-to-face sessions and 3,279 via online platforms), reflecting a strong commitment to continuous learning and professional development. Learning initiatives are strategically designed to address business priorities while catering to diverse employee experience levels and career paths.

Key Highlights include:

- The RM Academy, CCA Academy, and Retail Excellence Program collectively trained 62 employees.
- The AI Journey A Transformational Expedition program reached 132 employees.
- The Digital Innovation & Transformation awareness program benefited 155 employees.
- The Control Awareness Plan covered 924 employees across the bank.
- Active participation in major external programs, including representation in the Future Leaders Program.
- A comprehensive Learning Management System providing access to over 10,000 self-paced learning programs in multiple languages.



5.4 Employee Rewards & Benefits

Employee Engagement

AWB Egypt continues to foster a culture of engagement and collaboration through a variety of initiatives. The bank organized the first padel tournament dedicated to banks in Egypt, with participation from 23 Egyptian banks, reinforcing team spirit and industry connectivity.

Additional engagement activities include:

- Roadshows and site visits
- Internal bank tournaments
- Subsidized family trips for employees

HR Policies

In 2025, the Human Resources function undertook a comprehensive review and update of HR policies to ensure alignment with evolving regulatory and organizational requirements. Key updates include, but are not limited to:

- Alignment with the new Egyptian Labor Law issued in 2025
- Gender-Based Violence and Harassment policy enhancements
- Strengthened Data Privacy framework

Employee Opinion Survey (EOS)

The Human Resources function launched an Organizational Health Survey in 2025, covering multiple dimensions of the employee experience. The outcomes of this survey serve to:

- Assess the overall organizational health of AWB Egypt
- Identify areas for improvement and better alignment with employee expectations
- Drive continuous and tangible actions to enhance the workplace environment and employee experience

Raising Concerns - Whistleblowing Policy

AWB Egypt maintains a robust whistleblowing framework that provides employees with a clear, secure, and confidential channel to report concerns related to inappropriate conduct without fear of retaliation. All reported concerns are treated with seriousness and subject to thorough and objective review.

The policy ensures full protection for employees who raise concerns in good faith, while reinforcing accountability by subjecting misconduct to appropriate disciplinary action. It is widely communicated across the organization and guarantees anonymity and protection for whistleblowers, in line with the bank's values and anti-bribery principles.

5.4 Employee Rewards & Benefits

Safeguarding the Health & Safety of Employees

AWB Egypt is committed to ensuring a safe and healthy working environment through a dedicated Health & Safety function and a comprehensive Health & Safety Policy. This framework is supported by an Occupational Health and Safety Management System fully aligned with Egyptian Labor Law and Civil Protection standards.
Key measures include:

- Minimizing the impact of smoking on non-smoking employees
- Mitigating fire risks across all premises
- Ensuring the installation of firefighting equipment and extinguishers across Head Office and branches
- Conducting annual firefighting training sessions and semi-annual fire drills
- Appointing Firefighter Champions with a minimum representation of 25%, in line with local regulations

Medical Emergency Preparedness:

- Placement of first aid kits in visible and accessible locations across all premises
- Annual first aid training sessions with designated champions in compliance with regulatory requirements (minimum 1:50 ratio)
- Identification and support of employees with higher risk profiles (including employees with disabilities, pregnant employees, and those with medical conditions), ensuring appropriate facilities and measures
- Implementation and bi-annual testing of evacuation plans across all locations

Employee Safety Champions Across the Bank

- 81 First Aid Champions
- 172 Firefighter Champions
- 168 Evacuation and Transportation Team Champions
- 162 Security & Searching Team Champions
- 15 Health & Safety Committee Members
- 6 Health & Safety Administration Members

5.5 Attijariwafa bank Egypt Employees Dashboard

Indicator (Number &/ percentage)	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %
Total Workforce	1,392	-	1,463	-	1,483	-
Number of Women	531	38%	573	39%	571	39%
Number of Summer Interns	159	-	200	-	143	-
Percentage of Open-ended contracts	632	45%	644	44%	642	43%
Percentage of Temporary contracts	760	55%	819	56%	839	57%
Number of New Hires	226	-	293	-	261	-
Number of Women	83	37%	128	44%	95	36%
Number of Layoffs	-	-	-	-	-	-
Resignation Rate	140	10%	204	14%	242	16%
Percentage of Female Resignations	63	45%	79	39%	95	39%
Percentage of Employees under the age of 35	694	50%	787	54%	800	54%
Percentage of Employees between the age of 36 and 55	667	48%	642	44%	647	44%
Percentage of Employees above the age of 55	31	2%	34	2%	36	2%
Percentage of Senior Executives (CEC members)	16	1%	17	1%	18	1%
Number of Women	3	19%	4	24%	4	22%
Percentage of Senior Management	63	5%	66	5%	69	5%
Number of Women	22	35%	21	32%	22	32%
Number of departures on maternity leave	33	-	30	-	37	-
Number of returns from maternity leave	21	-	18	-	23	-
Occupational accident frequency rate	-	-	-	-	-	-
Occupational accident severity rate	-	-	-	-	-	-
Total number of Training days	12,775	-	6,687	-	7,883	-
Average number of training days per employee	9	-	5	-	5	-
Percentage of employees having attended at least one course during the year training	-	83%	-	99%	-	99%
Internal promotion rate*	373	27%	357	24%	410	28%
Percentage of employees benefiting from periodic performance reviews **	1,315	94%	1,388	95%	1,587	92%

* Promotion rate refers to the number of promoted employees compared to the total population eligible for a Performance rating

** Figures provided include all employees whom are eligible for a Performance Development rating during the year (working for 90 days and above). Noting that in 2025, the figure included leavers as well which was not the case for 2023 and 2024

Outsourced Workforce:

Indicator	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %
Outsource	614		539		529	
Number of Women	335	55%	280	52%	273	52%
Outsource New hires	624	-	378	-	343	-
Number of Women	322	52%	187	49%	156	45%
Resignations (Outsourced)	570	-	468	-	338	-
Number of Women	279	49%	252	54%	150	44%

Outsourced employees are those for whom the bank has an outsourcing contract.

5.6 Environmental Impact of Operations

Our Emissions

AWB Egypt is committed to environmental protection and combating climate change. Accordingly, the Bank has undertaken several initiatives to reduce its environmental footprint.
The year 2024 marked the first time the Bank conducted a comprehensive carbon footprint assessment covering its entire base of operations, including two head offices, 64 branches, and the main data center. For 2025, the carbon footprint assessment expanded to cover the full operational base, including three months of operations at Garden City Head Office, City stars Head Office, 64 branches (with Opera branch closed in December 2025), and the main data center.
The assessment covered the period from January 1, 2025, to December 31, 2025, and included Greenhouse Gas (GHG) emissions from the most significant source categories. Scope 1, Scope 2, and Scope 3 emissions were calculated in accordance with the standards and guidelines of the Intergovernmental Panel on Climate Change (IPCC), the GHG Protocol Corporate Accounting and Reporting Standard, and in compliance with ISO 14064-1:2018.
Environmental Impact of Operations refers to the Bank's business activities that generate emissions.
These emissions are categorized as follows:

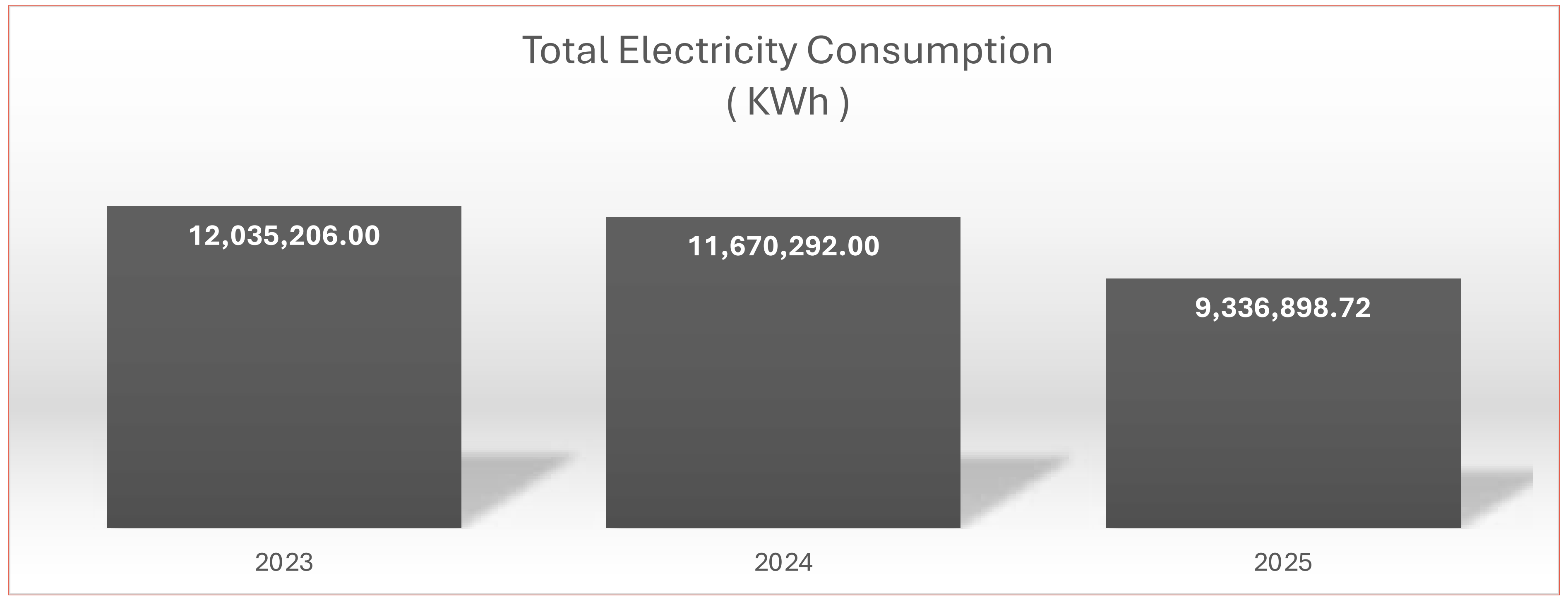
- Scope 1: Direct emissions from equipment and assets owned or controlled by Attijariwafa Bank Egypt, covering activities that release emissions directly into the atmosphere.
- Scope 2: Indirect emissions resulting from the consumption of externally sourced energy, such as electricity, which are not owned or directly controlled by the Bank.
- Scope 3: Other indirect emissions not included in Scope 1 or Scope 2, such as those arising from purchased goods and services, employee travel, and waste management activities. However, due to data limitations, Scope 3 currently includes emissions from rented vehicles, paper consumption, and water usage only.

5.6 Environmental Impact of Operations

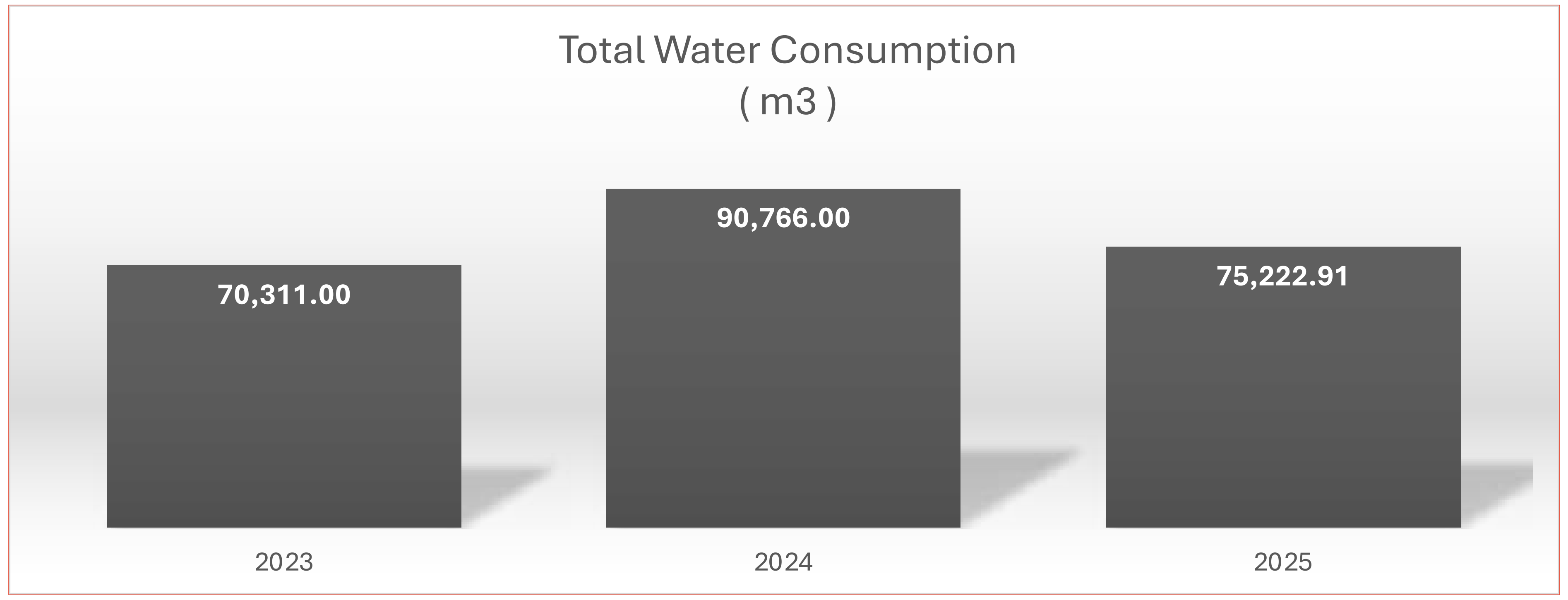
Our Emissions

Scope	Activity	2024 Ton CO2e	2025 Ton CO2e
Scope 1	Owned Cars	68.78	117.66147
	Refrigerant use	1,081.92	1,534.54
	Diesel Consumption	197.4	158.85
Scope2	Electric Consumption	4,668.12	3,734.76
Scope3	Rented Cars	206.26	292.64
	Paper	52.11	53.05
	Water	34.13	28.58
Total CO2e/ tone		6,308.72	5,920.08

Electricity Consumption



Water consumption



5.6 Environmental Impact of Operations

Business Process Reengineering : Driving Impact & Scalable Value

In 2025, AWB Egypt continued to advance its Business Process Reengineering (BPR) initiatives, focusing on enhancing operational efficiency, enabling digital transformation, and improving service quality across Retail, Corporate, and Trade Finance segments.

Operational Efficiency & Productivity Gains

BPR initiatives delivered over 250+hours of monthly time savings across key processes through automation, digitalization, and workflow optimization.

Robotic Process Automation (RPA) alone contributed to 67 hours of monthly savings, enhancing accuracy and reducing manual intervention.

Key process improvements significantly reduced turnaround times, including:

- ACH processing time reduced by 50% (from 1 hour to 30 minutes)
- Retail onboarding turnaround time improved by approximately 75%
- Payroll processing through a locally developed channel, including case handling, reduced from 1 hour to 15 minutes through full automation and system integration

Digital Transformation & Process Automation

The Bank achieved 60% digitalization of branch forms, accelerating the transition toward paperless operations.

Trade Finance digitization initiatives resulted in:

- 110 hours of monthly time savings
- Improved accuracy and reduced operational risk

End-to-end CRM migrations and integrations enhanced customer lifecycle management and improved internal efficiency.

The Credit Process Transformation Initiative aimed at redesigning, standardizing, and digitizing the Credit Memo preparation and approval process. By introducing a structured digital Credit Memo, the initiative delivered several benefits, including:

- Enhanced data consistency and accuracy
- Improved operational efficiency
- Faster credit memo preparation and approval
- Reduced turnaround time (TAT)
- Standardized credit assessment across portfolios

5.6 Environmental Impact of Operations

Enhanced Customer Experience

Immediate credit processing was introduced across key workflows, improving customer satisfaction and service delivery speed. Automated notifications ensured timely communication with correspondent banks, reducing delays and avoiding potential penalties. Automation initiatives reduced dependency on manual processes and enhanced overall responsiveness.

Risk Management & Control Enhancement

Integration with the credit bureau (iScore), along with underwriting enhancements, resulted in:

- Over 80 hours of monthly time savings
- Strengthened credit risk assessment and improved decision-making accuracy

Centralized CRM and CIM workflows enhanced data integrity and reinforced internal controls.

Scalability & Organizational Impact

These initiatives were implemented across all business segments (Retail, SME, Corporate, and Trade Finance), ensuring enterprise wide impact.
Process standardization and automation established a strong foundation for scalable operations, aligned with the Bank's future growth ambitions and digital transformation strategy.

5.7 Responsible Procurement

At AWB Egypt, the Sourcing team is responsible for managing procurement requests ranging from USD 2000 to USD 200,000. Transactions exceeding USD 200,000 are handled by AWB Group with support from AWB Egypt Sourcing Team. Requests below USD 2,000 are managed directly by the requesting business function.

The Sourcing Function follows a structured operating procedure to execute the full procurement cycle, ensuring controlled and efficient process. To uphold an effective risk management framework, the procurement workflow involves coordination among several teams, each contributing according to their area of responsibility The awarding decision is made by the appropriate approval level, typically through a formal committee based on recommendations submitted by the Sourcing Department.

Following the awarding phase, a due diligence process is conducted prior to supplier registration and contract signing. This includes Sanctions Screening, Fraud Screening & the Central Bank of Egypt approval (if applicable) The screenings are based on the supplier's updated legal documentation.

Once all necessary approvals are obtained, the bank proceeds with drafting the contractual agreements or issuing a purchase order. Legal agreements are prepared by the Legal Function to ensure compliance with legal standards, while the Compliance Division reviews and approves contracts from a regulatory standpoint. In parallel, the Business Continuity team verifies that operational resilience is maintained throughout the contractual period.

In 2025, Procurement recorded 27 contractual agreements, representing 24% of deals.

Additionally, in alignment with the Bank's commitment to community empowerment and responsible environmental stewardship, sustainable and locally sourced procurement practices were prioritized whenever feasible. In 2025, women's gifts featured items partially produced from recycled materials, reinforcing the Bank's dedication to resource efficiency and waste reduction. The Bank also sustained its support for women-owned businesses through targeted purchasing decisions, including handmade giveaways sourced directly from female entrepreneurs, thereby contributing to inclusive economic participation and local value creation.

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Attijariwafa bank Egypt
Sustainability Report
2025

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