



What is SUSTAINABLE FINANCE



ENVIRONMENTAL DISASTERS ACROSS GLOBE IN 2021

Wildfires



California
Algeria
Greece
Italy

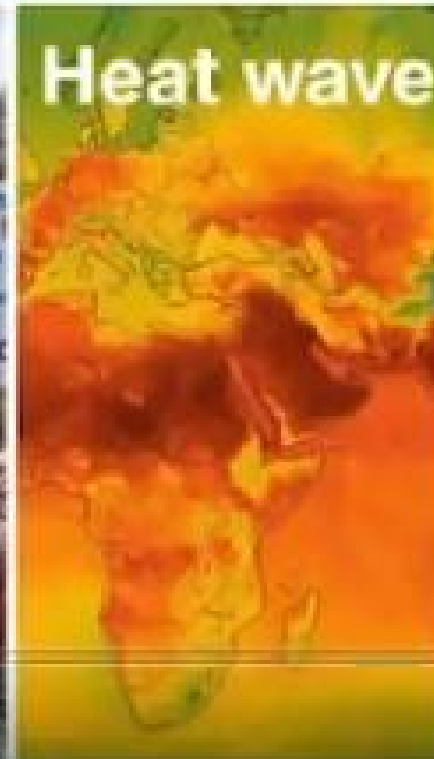
Flooding



Turkey - China
Nigeria - Niger
India
Cameroon



Heat wave



Drought



13:46



E&S Impacts of Client/Investee Operations and Risk to Financial Institution





Integrating Sustainability into the Business

Change is inevitable, demand: from Global community, Civil Society, Scientists, Regulators and Investors.

Businesses See the "Business Case" of Sustainability – Business of all sizes should implement sustainability and ESG measures

What is ESG

Direct and indirect impact

E
ENVIRONMENT
Impact on the environment,
Carbon Footprint
Water footprint
Biodiversity

S
SOCIETY
Fairness, justice and inclusion in the work place
Impact on the community

G
GOVERNANCE
Direction and Control.
- Policies
- Board Committees
- Internal Control

What is CSR





PROFIT

SUSTAINABLE FINANCE

GROWTH = VALUE



E

ENVIRONMENT



S

SOCIETY



G

GOVERNANCE

12:05



Sustainability Risks and Opportunities

Risks

Transition Risks

Physical Risks

Opportunities

Risk Mitigation

Revenue Generation

Continuity and
Growth



Regulatory Ecosystem

The CBE Guiding Principles on Sustainable Finance are intended to begin planning and developing the general framework for the application of Sustainable Finance, building capabilities and providing the necessary resources to implement such principles.



البنك المركزي المصري
CENTRAL BANK OF EGYPT

- The First Principle: "BUILDING THE NECESSARY CAPABILITIES AND KNOWLEDGE"
- The Second Principle: "ENHANCING SUSTAINABLE FINANCE"
- The Third Principle: "INVOLVEMENT OF THE STAKEHOLDERS"
- The Fourth Principle: "MANAGING CLIMATE CHANGE RISKS"
- The Fifth Principle: "APPLYING THE PRINCIPLES OF SUSTAINABILITY TO THE BANK'S INTERNAL ACTIVITIES AND OPERATIONS"
- The Sixth Principle: "REPORTING"

The full guiding principle can be found [here](#).



SUSTAINABLE FINANCE
POLICY FRAMEWORKS & ARCHITECTURE

COMPREHENSIVE FRAMEWORKS ARCHITECTURE
CIB JOINING NEW GLOBAL FRAMEWORKS

TO INSTILL ESG STANDARDS AND THEMATIC COMMITMENTS



Global Compact



UN Principles for Responsible Investment



Social & Environmental Risk Management



Climate Change Risk



BUILDING ON EARLIER FRAMEWORKS



UNEP Co-founder of the Principles for Responsible Banking in 2019



Global Reporting Initiative GRI 300 Assessment



Social & Environmental Risk Management



Carbon Disclosure Project CIB is the only European bank to disclose its environmental impact through CDP



Component of the FTSE4Good index for the 2021 consecutive year



The new Low Carbon Index in the MSCI launched by the Financial Times and the London Stock Exchange



Included in Bloomberg Sustainability Index for the 2021 consecutive year





Sustainable Finance Frameworks Architecture



Global Reporting Initiative



SASB



Carbon Disclosure Project



FTSE4Good
FTSE4Good Index



Low Carbon Stock Index



Stewardship & Gender
Equality Index



Ecological Footprint & Scoring

CIB shifted from the conventional carbon footprinting to the ecological footprint

In doing so, the Bank's land and water degradation are accounted for, leading to a more holistic overview of CIB's impact.






Carbon Footprint

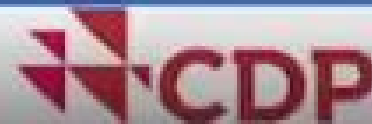
 Total amount of greenhouse gas emissions (GHGs)



Ecological Footprint

-  Total amount of greenhouse gas emissions (GHGs)
-  Total amount of land use to provide resources
-  Total amount of directly and indirectly consumed water, also considering water pollution impact.

With higher focus on reporting and transparency, CDP rating has gone up from Level D (Disclosure) to Level C (Awareness) a new milestone in our sustainability journey.



OUR SUSTAINABILITY JOURNEY



FROM PROFIT TO VALUE

The Transformation of CIB Sustainable Finance Institutional Pillars





Green Bond – Financing

In cooperation with IFC, CIB issued Egypt's first Green Bond with a total amount of \$100 Mn & published its Framework in May 21

The CIB [Green Bond Framework](#) reflects the Bank's strong commitment to advance sustainable finance agenda and establish itself as a leading example in the banking sector of Egypt.

SDG Alignment:

CIB's green bonds' proceeds will be used in consistence with ICMA's Green Bond Principles and will align with several UN SDGs that are relevant to CIB's strategy, namely:





SUPPORTING THE TRANSITION

BEYOND FUNDING

We work with all stakeholders to promote sustainable and responsible practices in the financial sector



Sustaining Sectors Program

- CIB's Sustaining Sectors program is designed to support our corporate clients in different sectors in leveraging sustainability to advance their growth and profitability, while decarbonizing and driving system transformation toward a greener economy. The program equips businesses with the necessary tools, capacity-building training, certification opportunities, and financial products to transition toward a low carbon economy.

Sustaining SMEs Program

- In 2022, CIB launched its Sustaining SMEs program, a multi-purpose platform designed to provide SMEs with capacity building, certification, and Sustainable Finance instruments to aid their sustainable growth.

Nile University Partnership

- Nile University (NU) will develop a new track within the Finance Track labeled with "Sustainable SME financing", to become a pioneer university in having such a focus within its core school of business curriculum and will be considered as a partner for its development in terms of content and professors, delivering the content, along to CIB's support corporate and academic expertise.

