2025
Sustainability Report

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01 Introduction

About this Report

Faisal Islamic Bank of Egypt is proud to present its 2025 Sustainability Report, underscoring its ongoing commitment to responsible banking and Egypt's sustainable development priorities. Guided by Shariah principles and a strong foundation in ethical finance, the Bank integrates environmental, social, and governance considerations across its strategy and operations.

This report outlines the Bank's ESG approach, initiatives, and progress during the year, reaffirming sustainability as a core value and reinforcing transparency, accountability, and long-term value creation for its stakeholders and the communities it serves.

Scope & Reporting Period

This report marks the fourth annual Sustainability Report of Faisal Islamic Bank of Egypt, highlighting the Bank's ESG-related activities and accomplishments for the period from 1 January 2025 to 31 December 2025. The report primarily focuses on the Bank's operations and impacts, unless stated otherwise.

The content has been reviewed and validated through a limited assurance statement by Masader Environmental and Energy Services S.A.E, a corporate sustainability consultancy. To maintain consistency and clarity, Faisal Islamic Bank of Egypt may be referred to throughout this document as "FIBE," "the Bank," or "it." It is also adhering to the GRI Standards and aligns with the United Nations Sustainable Development Goals (UN SDGs). While covering the reporting period, it also includes disclosures relevant to prior or subsequent periods if deemed significant to the Bank's sustainability narrative.

Reporting Framework

As a leading Islamic financial institution, Faisal Islamic Bank of Egypt continues to advance national and global sustainability priorities. This report has been prepared in accordance with the 2021 Global Reporting Initiative (GRI) Standards. It also demonstrates the Bank's alignment with the United Nations Sustainable Development Goals (SDGs), the Sustainability Accounting Standards Board (SASB) Standards for Commercial Banks, the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), and the principles of the United Nations Global Compact (UNGC).

Forward looking Statement

This report may include specific forward- looking statements related to the Bank's operations and strategic direction.

Such statements can be identified by terms like "will," "planned," "expected," and "forecasted." These reflect the Bank's current perspectives on future events and are subject to various risks, uncertainties, and assumptions. Numerous factors may result in significant differences between the Bank's actual outcomes, performance, decisions, or achievements and any future results implied or expressed by these forward-looking statements.

Assurance

Masader Environmental and Energy Services S.A.E, a corporate sustainability consulting firm, has provided a limited assurance statement on the content of this report. Please refer to the Limited Assurance Statement.

Contant Point

Sustainability Department | Faisal Islamic Bank of Egypt – HQ

149 El Tahrir St- Dokki, Giza – Egypt

Sustainability@faisalbank.com.eg

Message from Leadership

Chairman Letter

Dear Stakeholders,

I am honored to present the 2025 Sustainability Report for Faisal Islamic Bank of Egypt (FIBE). Marking our fourth year of dedicated disclosure, this report serves as a definitive record of our institutional resilience and our success in merging Shariah-compliant finance with global standards of environmental and social accountability.

Financial Stability and Institutional Growth

In 2025, FIBE achieved resilient economic performance, recording a net profit after taxes of EGP 4.33 billion. Our institutional scale continued to expand, with total assets reaching EGP 257.9 billion and shareholders' equity growing to EGP 41.64 billion. These results are underpinned by a total business volume of EGP 264.6 billion and a fortified liquidity position, with customer deposits rising to EGP 195.5 billion.

Accelerating Sustainable Finance

We have integrated ESG criteria into our lending decisions to support Egypt's transition toward a green and equitable economy. In 2025, our Total Environmental and Social Lending Portfolio reached EGP 290.9 million across 105 projects. Our social lending, totaling EGP 275.9 million, prioritized critical investments in school construction, healthcare infrastructure, and digital services to foster long-term community value.

Pioneering Financial Inclusion

FIBE has transformed inclusive banking into a core operational priority to empower underserved segments of society. By the end of 2025, the total number of women holding accounts at the Bank reached 548,227. We also intensified our educational outreach by engaging 767 participants through five dedicated financial literacy sessions held in collaboration with universities and professional syndicates.

Social Equity

FIBE continues to prioritize the well-being of the Egyptian people through the strategic deployment of Zakat resources, which totalled EGP 491 million in spending this year. These contributions were directed toward life-changing initiatives, including the successful provision of safe drinking water to 1,000 low-income families and the physical rehabilitation of 400 homes to improve safety and living standards

Decarbonization Journey

Parallel to our social efforts, we achieved a meaningful 2.2% reduction in absolute Scope 1 and 2 emissions compared to our 2022 baseline. This measurable progress underscores our resolve to meet our 2030 target of a 42% emissions reduction, ensuring we remain aligned with national climate priorities

As we conclude this year reflection, we extend our heartfelt gratitude to our stakeholders for their unwavering trust and continued support, which remains the cornerstone of our success and our motivation to drive sustainable growth in the years ahead.

Sincerely,

His Royal Highness Prince Amr Mohammed Al-Faisal Al Saud
Chairman Faisal Islamic Bank of Egypt

Governor Letter

As we reflect on 2025, this reporting period marks a milestone in the strategic evolution of Faisal Islamic Bank of Egypt. We have successfully deepened the alignment between our foundational Sharia principles and global sustainability frameworks, including Egypt Vision 2030 and the United Nations Sustainable Development Goals.

A Strategic Roadmap for Digital Trust

Digitalization is the cornerstone of our future readiness, aimed at redefining the customer journey through efficiency and security. In 2025, we prioritized the modernization of our technological infrastructure, highlighted by the deployment of a new Customer Relationship Management (CRM) system. To safeguard this growth, we maintain a robust cybersecurity framework, monitoring Central Bank of Egypt alerts to ensure our digital platforms remain trusted and resilient.

A Culture of Care and Inclusion

We believe that our true strength lies in our human capital. Through our "Culture of Care," we prioritize the wellbeing and professional development of our workforce. A vital strategic achievement was The Comprehensive Initiative, where we trained branch employees in sign language to ensure that customers with disabilities can bank with the independence and dignity they deserve.

Strategic Community Impact

Our strategy ensures that our growth as a financial institution is inextricably linked to the prosperity of the Egyptian people. By directing capital toward school construction and the provision of advanced medical equipment, we are helping build the foundational infrastructure required for a stable and thriving nation. Moving forward, we remain dedicated to pioneering a modern Islamic banking model that is digitally advanced, socially inclusive, and fundamentally responsible.

Institutional Excellence and Global Recognition

Our commitment to international standards of excellence has earned FIBE significant regional and global acclaim. In 2025, we were honoured as the "Best Islamic Bank in Egypt" by Islamic Finance News (IFN). We also improved our standing to 7th place in the Forbes Middle East Top 50 Listed companies on the Egyptian Stock Exchange and were recognized by The Banker Top 100 Arab Banks.

Moving forward, we are confident that our strategic focus and adherence to ethical finance will continue to create lasting value for all. We remain steadfast in our mission to pioneer a modern Islamic banking model that is digitally advanced, deeply inclusive, and a fundamental engine for Egypt's sustainable future.

Sincerely,

Mr. Abdel Hamid Mohammed Aboumoussa
Governor, Faisal Islamic Bank of Egypt

FIBE at a Glance

Faisal Islamic Bank of Egypt was established in 1977 and commenced operations in 1979 as Egypt's first Islamic commercial bank, founded pursuant to Law No. 48 of 1977.

Spearheaded by His Royal Highness Prince Mohammed Al-faisal Aal-soud as Chairman, the Bank was created with the vision of setting a global standard for Shari'ah-compliant banking. Since its inception, the Bank has experienced steady growth, serving a broad and diverse client base while extending its presence beyond Egypt.

It offers a comprehensive suite of retail and corporate banking services, in addition to local and international investment solutions. This continued expansion reflects the Bank's enduring commitment to advancing Islamic banking practices and strengthening its position within the global financial landscape.

VISION

To be the best bank in providing Islamic services and products to our customers and correspondents, as well as achieving a positive and sustainable development in the Bank's position on regional and international levels.

MISSION

To be a leading bank in Islamic banking activities in Egypt in order to be the first choice for our customers and to bring major benefits to all related parties, coupled with full commitment to Islamic sharia principles and banking regulations.

Core Values

Customer First:

Customer satisfaction is our top priority and primary goal. We are committed to understanding and fulfilling our customers' needs. building long-term customer loyaltyand meeting all their expectations.

Islamic Banking:

To fully comply with Islamic sharia principles that govern FIBE's Islamic banking activities and operations.

Excellence and Distinction:

To be excellent in all activities is our standard; we are committed to improve our banking services and provide excellent, efficient and first-class services to our customers.

Shareholders:

To reap competitive, stable and growing dividends on shareholders' investments in order to achieve long-term stability and growth, resulting in an increase of the Bank's economic value.

Job Satisfaction for Employees:

To create a perfect harmony in the workplace among employees at different levels of management and providing them with essential and effective means to enhance their skills and abilities to meet all the job requirements. This in addition to designing effective and fair system of pay and bonuses as well as increasing chances of promotion to achieve a high level of job satisfaction.

Social Responsibility:

To participate in moving the national economy forward by investing in vital projects in different sectors, improving economic and social conditions and reducing the unemployment rates, in addition to improving standards of living and offering help and assistance to the most vulnerable groups under the Bank's Social Responsibility.

Sustainability:

The Bank strongly believes in achieving its goals according to the Principles of Sustainable Development by full commitment to governance and social standards. becoming more eco-friendly and adopting the latest FinTech trends.

FIBE
at a Glance

Market Presence

As of 2025, FIBE operates through a well-established nationwide network of 43 branches and 648 ATMs, supported by 1,686 employees Across all governorates of Egypt.

This extensive presence enables the Bank to provide integrated retail and corporate banking services, Sharia-compliant investment solutions, and advanced digital banking offerings, ensuring efficient service delivery and operational resilience across its network.

Building on a legacy rooted in Islamic finance and guided by a forward-looking approach to innovation and governance, FIBE continues to strengthen its position as a trusted financial partner and a key pillar of Egypt's Islamic banking sector.

1,686
Employee

43
Branches

648
ATMs

1,278,057
Customers

85,703
Online Banking Customers

428,250
Total Debit Card

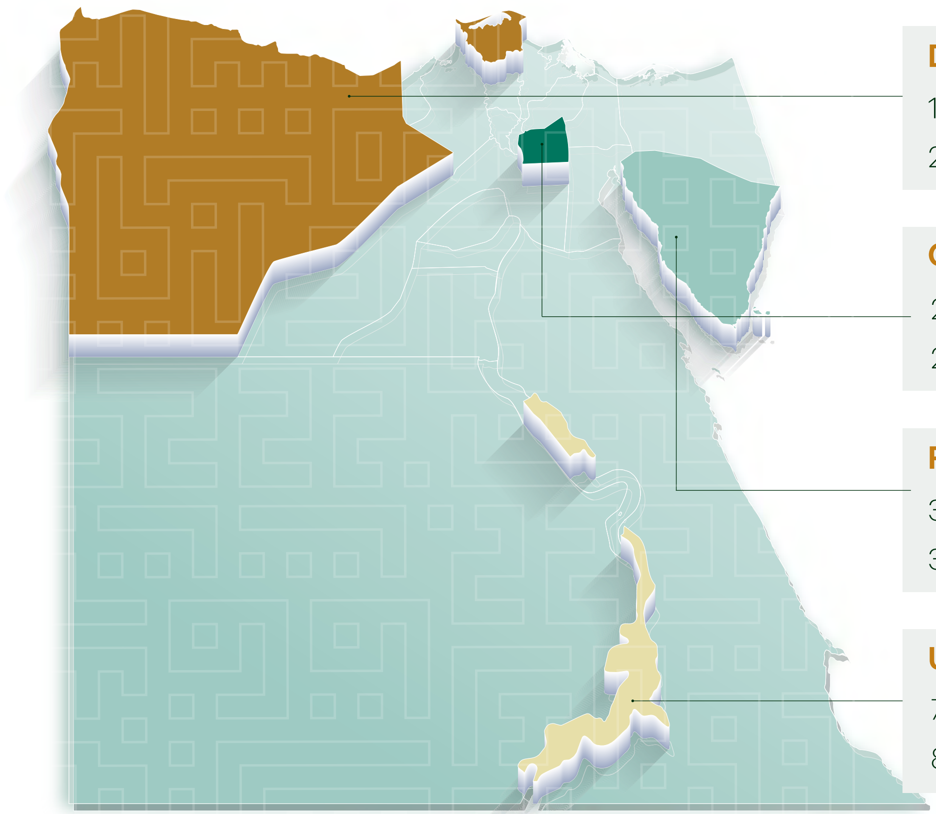
EGP 4.3 Bn
Total Retail Lending Portfolio

EGP 900 Mn
Auto Loans

EGP 257.9 Bn
Total Asset

EGP 19.9 Bn
Total Lending Portfolio

FIBE
at a Glance



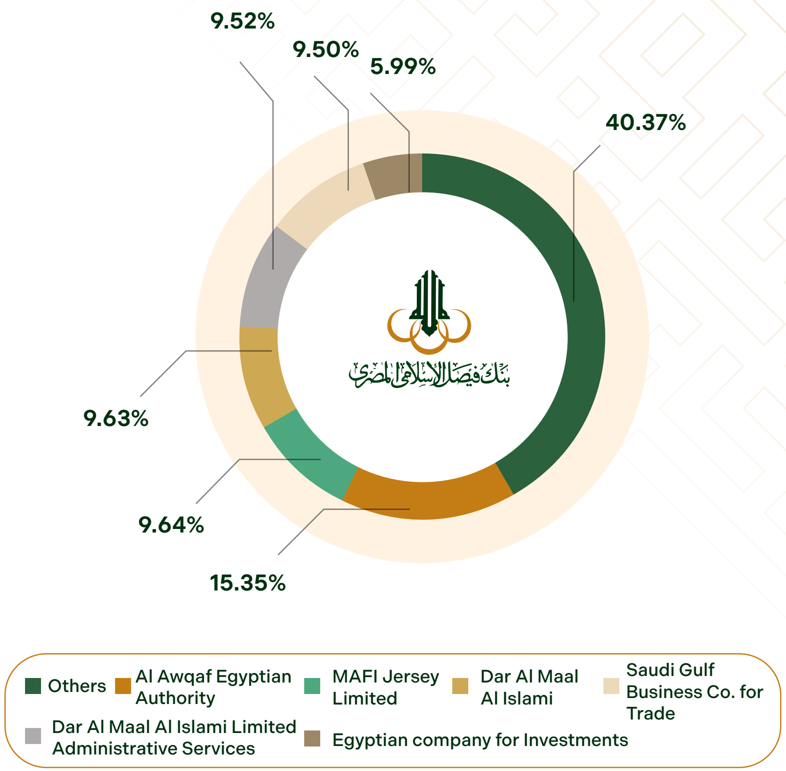
Delta & Alexandria
13 branches
225 ATMs

Greater Cairo
20 branches
298 ATMs

Red Sea & Suez
3 branches
36 ATMs

Upper Egypt
7 branches
89 ATMs

Ownership Structures



Awards

Certificates and Ranking

Best Islamic Bank in Egypt
Innovation and Financial Inclusion (IFN 2025)

Faisal Islamic Bank of Egypt was recognized by Islamic Finance News (IFN) as the Best Islamic Bank in Egypt for 2025, highlighting its leadership in Sharia-compliant financial services and its role in advancing innovation and financial inclusion.

CIBAFI Innovation Award

The Bank received the CIBAFI Innovation Award in recognition of its contribution to advancing Islamic finance and promoting financial inclusion.

Forbes Middle East
Top 50 Listed Companies in Egypt

In 2025, FIBE ranked 7th among Egypt's Top 50 Listed Companies, improving from 8th place in 2024, and ranked 3rd among the 12 Egyptian banks included in the list.

The Banker
Top 100 Arab Banks

FIBE was included in The Banker magazine's Top 100 Arab Banks, reflecting the Bank's financial strength and global standing.

African Business
Top 100 Banks in Africa

The Bank was ranked among the Top 100 banks in Africa by African Business, highlighting its growing regional presence and performance.

Brand Finance
Top 200 Banking Brands in Africa

In 2025, FIBE was ranked 117 among the Top 200 banking brands in Africa, according to Brand Finance.

Global Business Magazine
Best Retail Banking Services 2025

The Bank was awarded "Best Retail Banking Services 2025" by Global Business Magazine, recognizing its strong performance in delivering high-quality retail banking products and services and its commitment to enhancing customer experience.

ISO Recognition in Risk
Management and Organizational Resilience

FIBE became the first Egyptian bank recognized for alignment with ISO 31000 risk management and organizational resilience standards, reinforcing its strong governance and risk management framework.

Memberships

Faisal Islamic Bank of Egypt is an active member of several regional and international organizations and associations, reflecting its standing as a reputable and influential institution within the Islamic banking sector.

Through these affiliations, the Bank strengthens collaboration, promotes knowledge exchange, and aligns with leading industry practices. These memberships further support its commitment to delivering high-quality financial services while consistently adhering to the principles of Islamic sharia.

Federation of Egyptian Banks (FEB)

Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)

General Council for Islamic Banks and Financial Institutions (CIBAFI)

Liquidity Management Center (LMC) Bahrain

World Union of Arab Bankers (WUAB) Beirut, Lebanon

Islamic Financial Services Board (IFSB) Malaysia

International Islamic Centre for Reconciliation and Arbitration (IICRA) Dubai, United Arab Emirates

Union of Arab Banks (UAB) Beirut, Lebanon

American Chamber of Commerce in Egypt

FIBE's Main Activities

Faisal Islamic Bank of Egypt operates through three main activities that constitute the foundation of its Islamic banking model:

resource mobilization, investment activity, and banking services. Through these activities, the Bank channels financial resources into Sharia-compliant financing and investment opportunities while providing banking services that support economic development and meet the needs of its customers.

Resource Mobilization

The Bank mobilizes its resources from two main sources: **internal and external resources.**

Internal resources include the Bank's **paid-up capital, reserves**, and provisions, which represent the financial foundation supporting its operations and investment activities.

External resources are mainly represented by **customers' accounts and Islamic savings pools,** which constitute a key funding source for the Bank. These savings pools are offered through a variety of Sharia-compliant products available in both local and foreign currencies, including **current accounts, general investment accounts, and savings certificates with different maturities.**

The Bank maintains a diversified deposit base supported by a large number of depositors, which contributes to the stability of its funding structure and enables the Bank to support its financing and investment activities.

Investment Activity

Investment activity represents a core component of the Bank's Islamic banking operations.

In deploying its resources, the Bank follows a policy governed by **the principles of Islamic Sharia**, ensuring that all financing and investment structures comply with Sharia-compliant methodologies.

The Bank utilizes several Islamic financing instruments, including **Musharaka (partnership), Mudaraba, Murabaha, Salam financing, Ijara (leasing), and Istisnaa (manufacturing contracts),** in addition to participating in the establishment of companies and investing in their capital.

Through these investment activities, the Bank seeks to achieve sustainable returns while supporting productive sectors of the economy in accordance with Islamic banking principles.

Banking Services

Faisal Islamic Bank of Egypt provides a wide range of banking services that contribute to revenue generation while strengthening customer engagement.

In response to the continuous development of information and communication technologies, the Bank continues to enhance its banking services and delivery channels to better meet the evolving needs of its clients.

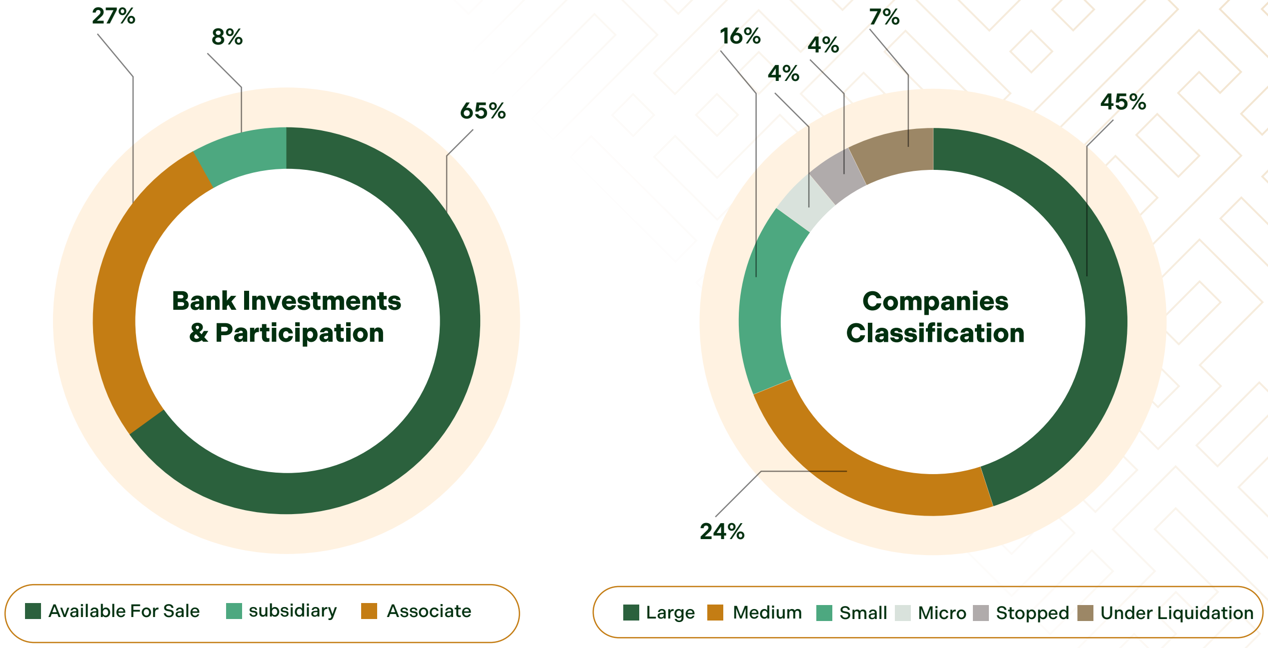
Through ongoing improvements in service quality and operational efficiency, the Bank aims to provide accessible and reliable banking solutions that support long-term customer relationships.

Investment Banking

FIBE strategically invests in high-potential companies and subsidiaries across diverse economic sectors, supporting business growth and employment generation.

Most of these companies hold leading positions in their respective fields, contributing significantly to meeting local market demand and supporting exports. As of the 2025 reporting period, the number of companies established or participated in by the Bank totalled 45, consisting of 31 available-for-sale companies and 14 subsidiaries and associates. The total issued capital of these entities reached EGP 9.404 billion, USD 735 million, and SDP 6.212 billion, which is equivalent to approximately EGP 44.917 billion.

Of this, EGP 44.913 billion is paid-in capital based on exchange rates as of December 31, 2025. The Bank's total share in these companies is approximately EGP 4.183 billion, representing a cost of EGP 9.654 billion and a book value of approximately EGP 7.08 billion at the end of 2025.

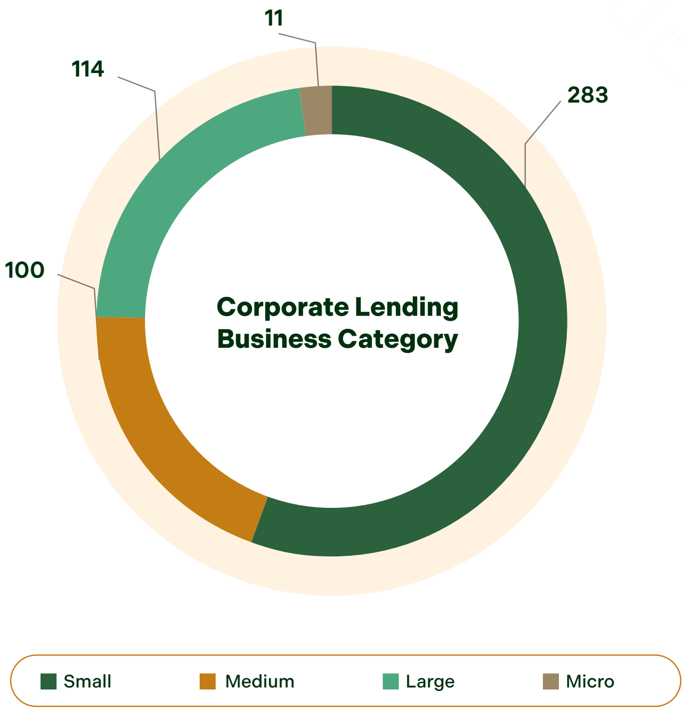


EGP 9.7 Bn
Total Investment Banking

Corporate Banking

Our corporate banking services continue to be a cornerstone of FIBE's growth, catering to businesses of all sizes across various industries and sectors throughout Egypt. By the end of 2025, the bank has significantly expanded its reach, building strong partnerships with over **508 companies**. Supporting a combined workforce of **120,447 employees**, the bank remains a primary contributor to Egypt's economic stability and business sustainability.

The total corporate lending portfolio has reached **EGP 15.6 billion**, reflecting a **Year-on-Year** growth of **4.7%** compared to the **EGP 14.9 billion** in 2024. This growth is driven by the bank's commitment to providing Sharia-compliant financial solutions that empower both large-scale industrial projects and the vital SME sector.



EGP 15.6 Bn

Total Corporate Banking

Retail Banking

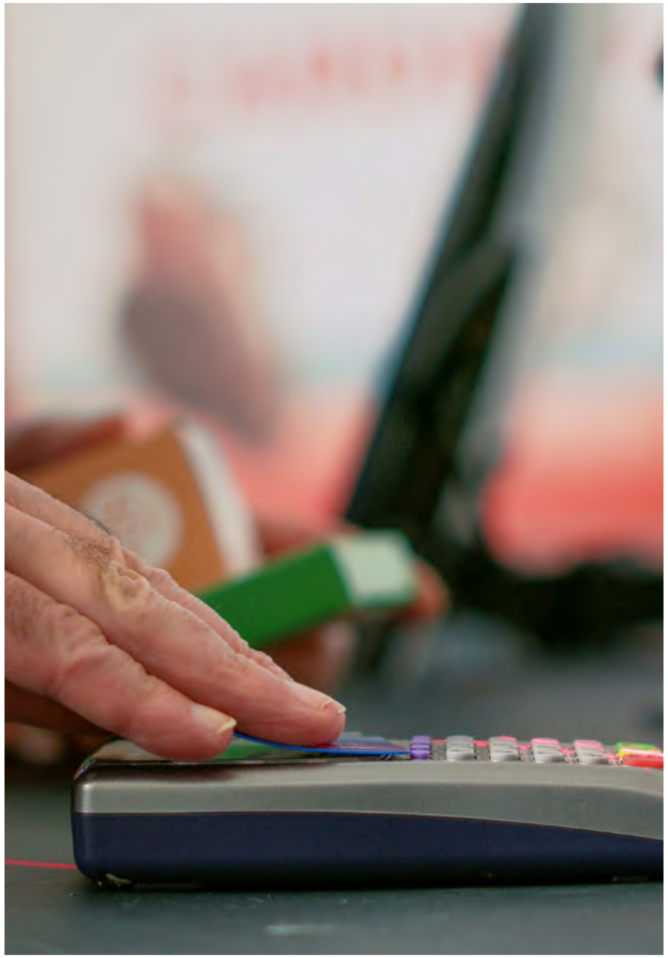
FIBE's retail banking services remain a primary engine for financial inclusion in Egypt, driven by a commitment to Sharia-compliant innovation and customer-centric development.

In 2025, the Total Retail Lending Portfolio reached EGP 4.3 billion, representing a substantial 19.4% Year-on-Year growth from the EGP 3.571 billion recorded in 2024.

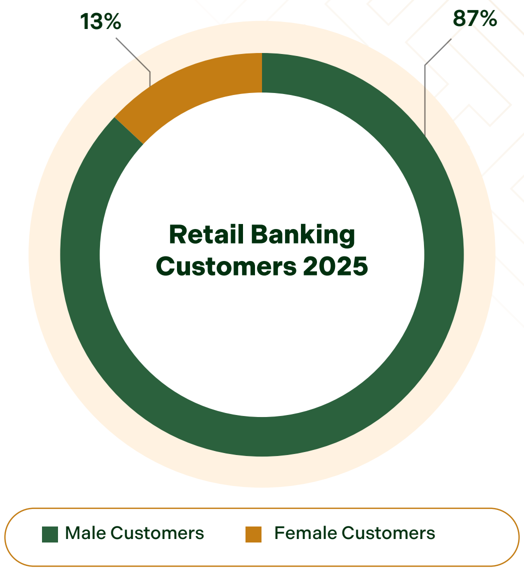
This growth is largely attributed to the bank's alignment with national strategic goals, specifically through EGP 2.8 Bn mortgage initiatives for low and middle-income citizens and EGP 900 Mn in auto loans. By embracing digital operational efficiencies, FIBE continues to stand out in a competitive sector, ensuring that diverse customer needs are met with speed and ethical integrity.

EGP 4.3 Bn

Total Retail Lending Portfolio



Furthermore, the bank has demonstrated significant progress in reaching a more diverse customer base as part of its inclusion efforts. Compared to 2024, the 2025 portfolio reflects a shift in customer composition, with male customers accounting for 87% of the portfolio, up from 83.3% in 2024, while female customers represent 13%.



Treasury

FIBE manages its financial assets and liquidity through Sharia-compliant instruments.

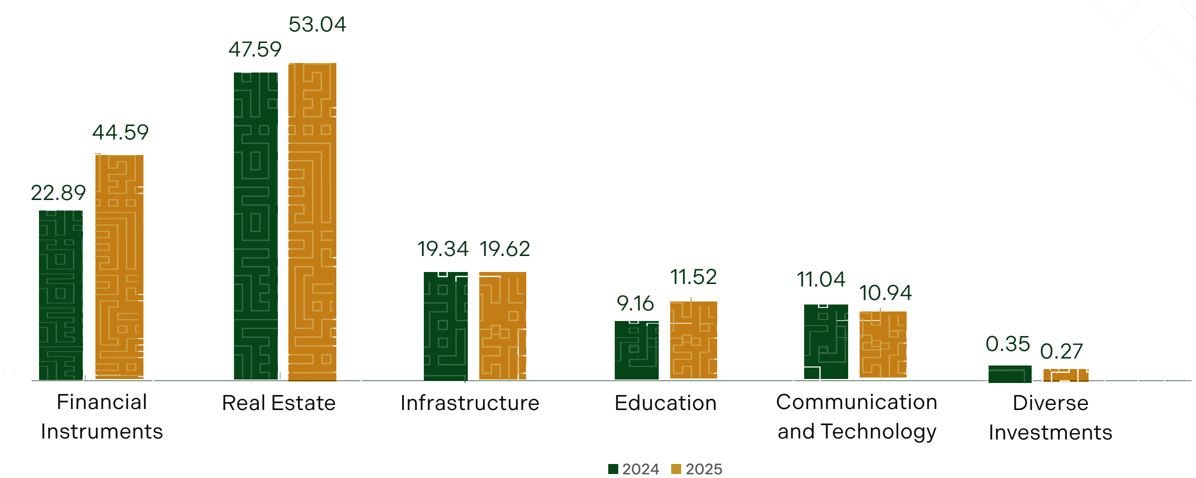
Our operations are focused on foreign exchange, interbank trading, and money markets to enhance resilience and maximize returns. By the end of 2025, Treasury operations supported investments across seven primary avenues, reinforcing economic stability through diversified international and local portfolios.

Investment Avenue	2024 (Mn USD)	2025 (Mn USD)	YoY Change (%)
Foreign Stocks	18.92	17.68	-6.6%
Egyptian Treasury Bills	629.29	630.23	+0.1%
Joint Financing	5.14	4.26	-17.1%
Dollar Bonds and Sukuk	533.90	645.16	+20.8%
Local Interbank (Murabaha & Mudarabah)	1,245.75	1,136.59	-8.8%
Foreign Interbank (Murabaha & Mudarabah)	158.04	234.59	+48.4%
Investment Funds	110.37*	139.97	+26.8%

Investment Funds Sectoral Breakdown

FIBE has strategically rebalanced its fund allocations, significantly increasing its focus on **Financial Instruments** and **Education**, while maintaining its anchor position in **Real Estate.**

Investment Funds Sectoral Breakdown – USD Mn



2025 ESG Performance Highlights

Economic Indicators

EGP 216.3 Bn
Total Liabilities
+7.5% YOY

EGP 41.64 Bn
Total Equity [1]
+6.7% YOY

EGP 257.9 Bn
Total Liabilities and equity
+7.4% YOY

EGP 4.33 Bn
Net Profit
-63% YOY

EGP 257.9 Bn
Total Assets
+7.4% YOY

EGP 15.6 Bn
Total Corporate Loans
+4.7% YOY

EGP 4.3 Bn
Total Retail Loans
+19.4% YOY

EGP 264.6 Bn
Total Volume of Business
+7.3% YOY

EGP 238.6 Bn
Net Finance & Investment Balances
+7% YOY

EGP 195.5 Bn
Customer Deposits [2]
+10.4% YOY

1 Total Equity is equal to the owners' equity
2 Customers Deposits is equal to Current accounts and savings accounts

2025 ESG
Performance Highlights

Governance Indicators

6
Service/Product Contracts Reviewed

5
New Service/Product Reviewed

16.7%
Female Board Members

6
Board Meetings

18
Operational Procedures Reviewed

43
Conducted Inspection Visits to All Bank Branches

279
Cautionary bulletins issued by the CBE

10
Service Third-Party Contracts Reviewed

2025 ESG
Performance Highlights

Social Indicators

32%
Of Employees Under 35 Years Old

25.1
Average Training Hours Per Employee

98.6%
Percentage of Solved Customer Complaints

890
Students Trained across Bank sectors

703
Employees trained in Sustainable Development, Sustainable Finance & Financial inclusion

EGP 2.5 Mn
Donations Allocated Funds for Religious Institutions

EGP 4.4 Mn
Donations Financial Inclusion & Education Grants

EGP 322.6 Mn
Donations Granted Financial for Deserving Individuals

EGP 133 Mn
Donations Granted Financial for Health & Well-being

2025 ESG
Performance Highlights

Zakat Fund Financial Indicators

EGP 430.6 Mn
Total Zakat Liabilities
+25.4% YOY

EGP 430.6 Mn
Total Zakat Assets
+25.4% YOY

EGP 491 Mn
Total Zakat Funds
+24% YOY

2025 ESG Performance Highlights

Environmental Indicators

11,714 MWh
Total Energy Consumption[3]

80,873 m³
Total Water Usage

3% increase
in Scope 1 and 2 emissions intensity per employee compared to the base year

42%
Scope 1+2 Emissions Reduction Target by 2030, compared to 2022 base year

2.2% reduction
in Scope 1 and 2 emissions compared to the base year

5,333 $mtCO_2e$
Total Absolute Scope 1+2 Emissions

4,673 $mtCO_2e$
Total Absolute Scope 3 Emissions

[3] The Bank's energy consumption data includes various energy sources, including purchased electricity - facilities, purchased electricity - off-site ATMs, diesel, and petrol.

FIBE's Strategic Directions

Faisal Islamic Bank of Egypt continued to advance its banking in 2025, guided by its Islamic principles and long-term strategic direction.

Building on prior progress, the Bank further strengthened its role within Egypt's financial sector through continued focus on digital advancement, inclusive finance, and service excellence. By reinforcing ethical practices, enhancing customer-focused solutions, and leveraging innovation, the Bank continued to contribute to economic development and societal well-being.

Financial Inclusion Strategy

Expanding Access and Empowering Communities

Throughout 2025, the Bank continued to broaden access to financial services, with a particular focus on underserved segments. Efforts were directed toward enhancing the reach and usability of digital channels, alongside ongoing initiatives to promote financial awareness and literacy.

In parallel, the expansion of microfinance offerings supported income-generating activities and contributed to improving livelihoods, reinforcing the Bank's role in enabling inclusive economic participation.

Digitalization Strategy

Enhancing Efficiency and Customer Experience

In 2025, the Bank continued implementing its digital transformation strategy in coordination across the Bank, focusing on enhancing efficiency and service delivery. Key initiatives included launching an electronic archiving project for documents and correspondence, introducing e-learning programs to support financial inclusion, and developing quantitative performance indicators to monitor digital adoption and link progress to employee incentives.

Internal awareness campaigns were also conducted to promote the Bank's digital vision, while process reviews were initiated to reduce service delivery timelines and improve the speed and accuracy of products and services provided to customers.

Retail Strategy

Enhancing Offerings and Customer Experience

Retail banking remained a key focus area, with continued efforts to refine products and services in line with evolving customer needs. The Bank enhanced its portfolio through more tailored solutions and improved service delivery across channels.

These efforts contributed to strengthening customer relationships, improving accessibility, and reinforcing the Bank's position as a leading provider of ethical and customer-focused Islamic banking services.

02

Sustainability Commitment, ESG Impact

Stakeholders Engagement

Governmental Entities

FIBE continues to maintain active engagement with governmental entities to ensure compliance and alignment with regulatory requirements.

The bank also maintains regular interaction with the Religious Supervisory Board, providing reports and holding regular meetings to ensure operations remain aligned with Sharia principles. Additionally, FIBE participates in public policy discussions and initiatives as required.

Shareholders

FIBE prioritizes transparent communication with shareholders to maintain confidence and trust. Annual meetings provide updates on compliance, risk management, board activities, and overall performance.

Comprehensive reports keep shareholders informed about the bank's strategic direction and operational results.

Suppliers

FIBE maintains close collaboration with suppliers to ensure seamless operations. Ongoing communication is facilitated through Ongoing calls and emails, while monthly meetings focus on contracts, deals, and project implementation.

Quarterly discussions address maintenance, operations, and warranty matters, ensuring reliability and continuity. Annual agreements and ad-hoc communications further strengthen the partnerships and support a resilient supply chain.

Business Partners

FIBE actively engages with business partners to support mutual growth and alignment. Weekly calls and emails ensure regular communication, while monthly meetings address workflow, contracts, and operational collaboration.

Quarterly discussions focus on compliance, regulations, and customer experience, ensuring continuous alignment. Annual surveys and Periodic Reports provide insights to improve partnership performance and achieve shared objectives.

Stakeholders Engagement

Employees

FIBE places a strong emphasis on transparent and consistent communication with employees.

This includes daily interactions, weekly one-on-one meetings, and training sessions covering operations, business continuity, development, and individual performance. Quarterly audits and performance reviews provide actionable feedback, while employee perspectives are gathered through bi-annual emails and annual surveys.

Ad-hoc awareness sessions further support engagement and foster a culture of collaboration and inclusivity.

Communities

FIBE remains committed to meaningful engagement with local communities. The bank leverages multiple channels, including marketing campaigns, social media, and community events, to encourage interaction and participation.

Monthly meetings are held to discuss community needs, with a focus on social initiatives and volunteering opportunities. FIBE's Zakat Fund continues to play a key role in community development, and the bank actively involves community members in Zakat-related initiatives, campaigns, and events.

Customers & Clients

FIBE emphasizes customer engagement and service excellence. Daily interactions and weekly campaigns address customer needs, while monthly social media engagement and events foster closer connections and collect feedback. Quarterly surveys and product reviews help the bank tailor services to client preferences, and annual visits and ad-hoc events reinforce FIBE's commitment to a customer-centric approach.

2025
Materiality Progress

For 2025, FIBE built on the results of its previous materiality assessment to track progress across priority sustainability topics.

The assessment identified 13 key ESG topics aligned with the Bank's sustainability framework, structured under four pillars: Governance, Prosperity, People & Communities, and Environmental Stewardship, reflecting the Bank's main areas of impact. For each material topic these, topics were reviewed against internal priorities, operational developments, and evolving sustainability considerations to ensure continued relevance. This approach is aligned with the GRI Standards for impact materiality, focusing on how the Bank's activities impact the environment and society.

The materiality progress table below presents each topic along with a brief description and a summary of the Bank's progress during 2025, including key initiatives and performance indicators where available and its **impact materiality** (rated Most Material/Material/Less Material, denoted with icons ● = Most Material, ◑ = Material, ◯ = Less Material). This structured approach supports transparent monitoring of sustainability performance, highlights achievements across priority areas, and demonstrates the Bank's commitment to continuously advancing its sustainability agenda.

Legend ● Most Material ◑ Material ◯ Less Material

Governance

Topic	Description	Impact Materiality	2025 Progress & Performance	UNSDGs	Egypt's Vision 2030
Governance, Transparency & Anti-Corruption	FIBE upholds the highest standards of governance, transparency, and ethical business practices. Integrity & accountability guide our operations. To enhance governance, we're developing ESMS. This aligns with international best practices and CBE guidelines.	●	Completed 100% of its risk-based internal audits and conducted 43 AML/CFT inspections across branches. The Business Ethics & Code of Conduct and whistleblowing framework ensure integrity, accountability, and safe reporting of concerns. Conflicts of interest are managed through mandatory disclosures, while operational, credit, and market risks are monitored via stress testing and a Risk Register with Key Risk Indicators, supporting transparent and resilient banking practices.		

Legend ● Most Material ◑ Material ○ Less Material

Governance

Topic	Description	Impact Materiality	2025 Progress & Performance	UNSDGs	Egypt's Vision 2030
Quality of Service & Customer Experience	FIBE prioritizes exceptional customer experience by continuously enhancing service quality. We balance standardized procedures with flexibility to meet diverse customer needs. We aim ensure every interaction is positive, ethical, and customer centric.	◑	Addressed 2,761 of 2,800 customer complaints in 2025, with complaints tracked through an automated system covering branches, call centres, and social media feedback. Complaint categories included operational execution (32.5%), electronic services (29.3%), and banking cards/ATM issues (20.7%). FIBE reviews root causes and implements corrective actions to improve service quality. Accessibility is strengthened through multiple communication channels, while initiatives like the Umrah Prize, awarded to 50 customers twice annually, enhance engagement and customer loyalty.	8, 9, 10	Diversified, Knowledge-based, and Competitive Economy; Well-Developed Infrastructure; Governance and Partnerships
Digitalization	FIBE leverages digitalization to enhance efficiency, customer experience, and innovation. By integrating digital technology across our operations, we transform service delivery Supported by an effective cybersecurity defense line to ensure the protection of digital assets and business continuity.	◑	Advanced digital transformation initiatives to enhance operational efficiency and system reliability, including upgrading core infrastructure, servers, and IT devices. Rolled out Faisal Online and Faisal Cash Wallet, serving 85,703 online banking customers and 24,595 wallet subscribers, with total online transaction volume of EGP 653 Mn. Progressed with ERP implementation to integrate operational processes and improve resource management. Expanded digital services through InstaPay and upgraded messaging and website platforms to strengthen customer accessibility. Increased social media engagement to 175,423 total followers, supporting ongoing communication and digital customer interactions.	8, 9, 12	Diversified, Knowledge-based, and Competitive Economy; Well-Developed Infrastructure; Governance and Partnerships; Improve Egyptians' Quality of Life and Raise their Living Standards
Data Privacy & Cybersecurity	FIBE prioritizes data privacy & cybersecurity, adapting to evolving risks. We ensure the confidentiality, integrity, and availability of customer data. Following international standards, we enhance cyber protocols and privacy measures. Through digitalization, we strengthen security and support ESG ambitions.	●	Enhance information security and cyber readiness through aligning processes and controls with the cybersecurity framework, thereby ensuring digital asset protection and business continuity through alignment with the CBE Cybersecurity Framework and implementation of enhanced policies, monitoring systems, and a dedicated SOC. Advanced compliance with PCI-DSS and ISO 27001 standards to protect critical data and reduce operational risks. Reinforced SWIFT security by engaging an accredited firm for assessment and remediation, ensuring safe and reliable banking communications. Maintained a cybersecurity risk register and assessed third-party providers to proactively mitigate potential threats. Conducted regular cyber drills and tabletop exercises, while we provided cybersecurity training to 238 employees on principles and best practices, aiming to strengthen security awareness and safe behaviors and reduce the risk of incidents caused by human error.	8, 9, 16	Diversified, Knowledge-based, and Competitive Economy; Well-Developed Infrastructure; Governance and Partnerships

Legend ● Most Material ◑ Material ○ Less Material

Prosperity

Topic	Description	Impact Materiality	2025 Progress & Performance	UNSDGs	Egypt's Vision 2030
Economic Impact	FIBE is committed to making a positive economic impact in the communities where we operate. We focus on the Bank's contribution to the local economy, job creation, and fostering sustainable economic development.	○	Mobilized internal and external resources to support Sharia-compliant financing and investment activities. Invested in 45 companies and subsidiaries with total issued capital of approximately EGP 44.917 billion, representing a shareholding value of EGP 4.183 billion. Expanded corporate banking to over 508 companies, supporting 120,447 employees, with a corporate lending portfolio of EGP 15.6 billion (+4.7 YoY). Grew retail lending to EGP 4.3 billion (+19.4% YoY), including mortgage and auto loan initiatives. Managed Treasury operations across seven investment avenues, increasing Dollar Bonds and Sukuk by 20.8% and Investment Funds by 26.8%, supporting economic resilience.		
Sustainable Finance	FIBE integrates ESG criteria into investment and lending decisions to support sustainable development. We provide financial solutions for green energy, eco-friendly projects, and social impact initiatives, reinforcing our commitment to responsible banking.	◑	Financed an environmental portfolio of EGP 15 million, focusing on energy efficiency (EGP 14.5 million), renewable energy (EGP 0.3 million), and climate-smart agriculture (EGP 0.2 million). Supported 102 social projects with total financing of EGP 275.9 million, including EGP 164.4 million for education, EGP 68 million for healthcare, and EGP 36.7 million for infrastructure. Additional funding of EGP 5.8 million and EGP 1 million was directed to digital services and traditional handicrafts, respectively, with 47.8% of social lending targeting Upper Egypt.		
Financial Inclusion	FIBE is committed to expanding financial access for individuals and businesses of all backgrounds. We tailor financial products to underserved communities, promoting inclusion and economic empowerment. Financial inclusion remains a key pillar of our business model.	◑	Conducted 5 financial literacy sessions reaching universities, professional groups, and communities, with women representing 63% of participants. By the end of 2025, 548,227 women held accounts at the Bank. Expanded access to digital wallets, prepaid cards, and online banking, while outreach activities supported youth, farmers, and people with disabilities, including 18 branches with Braille-enabled ATMs. Key engagements included South Valley University (60 participants), European University (50), Galala University (61), Doctors' Syndicate (500), and 96 trainee seminars, promoting financial awareness and inclusion.		

Legend ● Most Material ◑ Material ○ Less Material

Prosperity

Topic	Description	Impact Materiality	2025 Progress & Performance	UNSDGs	Egypt's Vision 2030
Community Development & Empowerment	FIBE is committed to creating a sustainable social impact by promoting financial literacy, supporting charitable initiatives, and encouraging volunteerism. Our community programs contribute to supporting local communities and fostering inclusion and empowerment, while our active engagement in society reinforces our role in contributing to building a more prosperous, equitable, and sustainable society.	●	Disbursed EGP 322.6 million to support individuals in need and EGP 6.3 million for educational and religious initiatives, including Qur'an memorization competitions with awards for people of determination. The Bank contributed EGP 0.562 million to mosques and EGP 133 million to healthcare and charitable institutions. The Zakat Fund allocated approximately EGP 491 million across individuals, students, healthcare, and religious projects, while maintaining minimal administrative expenses. Charitable investment accounts (Waqf) totaled EGP 383 million across 4,971 accounts. Targeted programs provided safe drinking water to 1,000 families (EGP 8 million) and roof rehabilitation for 400 homes (EGP 10 million), strengthening social welfare and community development.	1, 5, 3, 10, 4	Social Justice and Equality; Improve Egyptians' Quality of Life and Their Living Standards; Integrated and Sustainable Environmental System

People & Communities

Topic	Description	Impact Materiality	2025 Progress & Performance	UNSDGs	Egypt's Vision 2030
Equal Opportunity	FIBE is committed to fostering a diverse and inclusive workplace where all employees have equal access to opportunities. We empower women, youth, PWDs and disadvantaged groups, promoting greater participation in the economy. Through fair employment practices and social engagement, we work to eliminate inequalities and build a culture of inclusion.	○	Maintained a workforce of 1,686 employees in 2025, including 7% female representation (122 employees), highlighting ongoing efforts to improve gender balance. Women accounted for 7.1% of new hires, while 96.7% of employees held permanent positions, supporting workforce stability. Age diversity remained balanced, with 74.5 aged 25-45, 3% under 25, and 22% above 45, ensuring a mix of experience and emerging talent. Onboarded 56 new employees, with 96% under 30, strengthening future workforce capabilities. Recorded 95 employee separations, with retention measures implemented to address turnover concentration in specific locations.	5, 8, 10	Social Justice and Equality; Diversified, Knowledge-based, and Competitive Economy; Governance and Partnerships

Legend ● Most Material ◑ Material ○ Less Material

People & Communities

Topic	Description	Impact Materiality	2025 Progress & Performance	UNSDGs	Egypt's Vision 2030
Learning & Development	FIBE fosters a culture of continuous learning, providing employees with opportunities to enhance their skills and advance their careers. Through ongoing development initiatives, we empower our workforce to grow and contribute to the bank's success.	●	Implemented 223 training programs in 2025, providing 3,459 training opportunities to 1,162 employees, covering approximately 99% of our bankers, at a cost of EGP 17.4 million. Delivered 42,307 training hours, averaging 25.1 hours per employee, including 171 hours dedicated to sustainability topics. Developed leadership capabilities for 143 employees and trained 312 employees on sustainable finance and 342 on financial inclusion. Enhanced customer service skills by training 382 employees on customer rights and 49 employees on sign language for inclusive services. Supported professional growth through certification programs for 59 employees and onboarding training for 43 new hires.	4, 8, 10	Social Justice and Equality; Governance and Partnerships
Employee Wellbeing, Health & Safety	FIBE prioritizes employee wellbeing by fostering a safe, inclusive, and supportive work environment. We are committed to promoting the physical, mental, and emotional health of our employees, ensuring a positive workplace culture.	◑	Recorded 78% employee satisfaction with a 34.6% survey participation rate, reflecting positive workforce engagement. Strengthened workplace safety through security communication systems, vendor verification, and regular safety inspections. Delivered safety training including civil defence (125 employees) and firearms handling (61 employees, 75 hours). Expanded healthcare coverage by contracting 40 additional medical providers and offering family medical support up to EGP 7,000 annually. These initiatives supported employee wellbeing, safety awareness, and access to healthcare services.	3, 8	Social Justice and Equality; Well-Developed Infrastructure

Legend ● Most Material ◑ Material ○ Less Material

Environmental Stewardship

Topic	Description	Impact Materiality	2025 Progress & Performance	UNSDGs	Egypt's Vision 2030
Environmental Management	FIBE is dedicated to minimizing environmental impact by managing resource consumption and mitigating climate risks. Through sustainable practices, we strive to create a positive and lasting impact on the environment.	○	Energy consumption in 2025 was mainly driven by electricity across facilities, with total energy use reaching 11,714 MWh, a 2.7% decrease from the 2022 baseline. Water consumption totaled 80,873 m³, while solid waste generated reached 100 tons, with plans to implement a corporate waste management system. FIBE completed its fourth carbon footprint assessment, recording total emissions of 10,006 mtCO_2e, with Scope 3 emissions representing the largest share. The bank targets a 42% reduction in Scope 1 and 2 emissions by 2030 and continues implementing energy efficiency, waste reduction, and employee engagement initiatives to lower its environmental impact.		
Responsible Procurement	FIBE prioritizes responsible procurement practices, working with suppliers who adhere to the highest standards of ethics and sustainability. We also integrate environmental and social considerations into our procurement processes and practices, thereby enhancing sustainable supply chains and reinforcing our firm commitment to achieving sustainability goals	○	Strengthened its responsible procurement practices, aligning operational needs with social responsibility objectives. The Bank maintained a diversified supplier base of 80 providers, 95% of which were local, supporting domestic economic development. Supplier selection and evaluation focused on operational efficiency, long-term value, and flexible engagement models, covering short- and long-term contracts, project-based collaborations, and a variety of goods and services.		

03
Leading with Accountability

Governance in Action

Why it Matters

Strong governance is essential for the long-term stability, accountability, and sustainability of FIBE.

A clear organizational structure ensures effective oversight of strategic, operational, and ethical responsibilities, enabling the bank to manage risks, uphold regulatory compliance, and foster transparency. Robust governance frameworks, including an active Board of Directors and specialized committees, support informed decision-making, alignment with sustainability objectives, and the integration of environmental, social, and governance (ESG) considerations across all operations.

Our Approach and Progress

FIBE's Board of Directors comprises experienced and diverse members, including executive, non-executive, and independent representatives, ensuring a broad range of skills, knowledge, and perspectives.

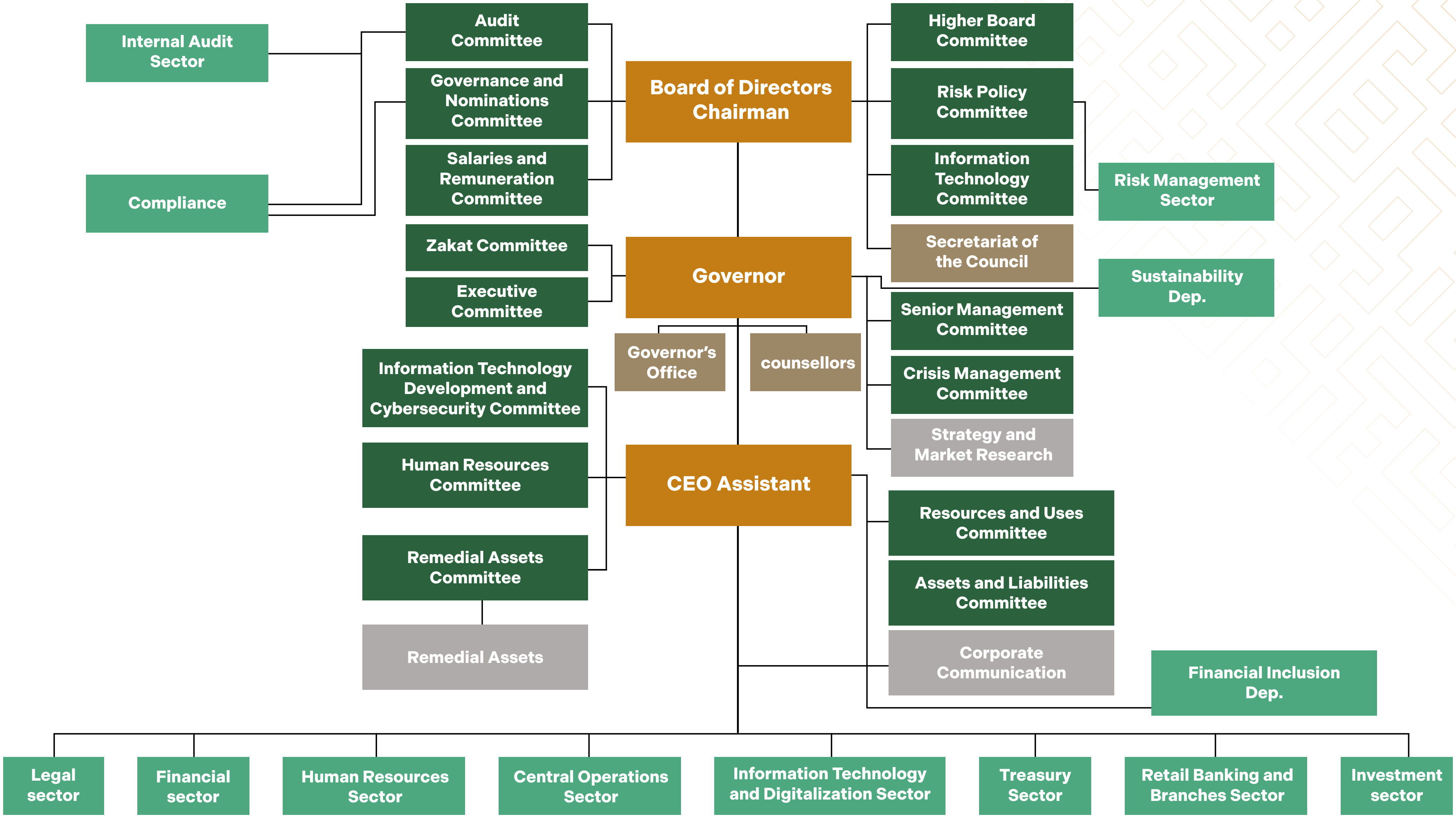
The Board oversees strategic direction, governance, risk management, and sustainability integration, supported by a Secretary for both administrative and governance functions. The Bank's governance structure is reinforced through specialized committees that provide targeted oversight and guidance.

2025 Highlights

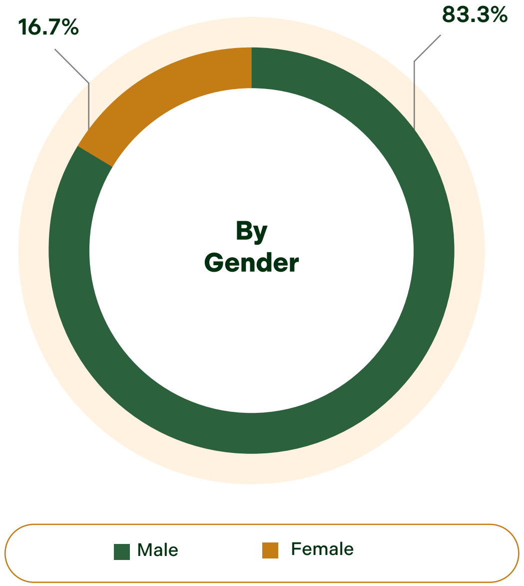
12
Board Members

16.7%
Female representation across Board of Directors

Organizational Structure



Board of Directors



Board Members Breakdown

By Executive Status

8.3%
1 Executive Member

91.7%
11 Other Members

By Independence Status

16.7%
2 Independent Members

83.3%
10 Other Members

Average Tenure

4.6 years

Board Meeting

6 meetings

Board of Directors Responsibilities

The Board of Directors (BoD) at Faisal Islamic Bank of Egypt is responsible for ensuring effective governance through a structured evaluation process.

This includes conducting self-assessments of the Board as a whole, its committees, and individual members, focusing on their commitment to duties and identifying opportunities to enhance performance.

The Board is composed of qualified members with diverse skills, experience, and knowledge, ensuring comprehensive understanding of their roles and the committees they serve on. Members are elected by the Bank's General Assembly, and the Board appoints a secretary for both the Board and its committees to support governance and administrative functions.

His Royal Highness Prince Amr Mohammed Al-Faisal Aal-Saoud

Chairman

Non-executive Member

Tenure: **6** Years

6 Board Meetings

Mr. Abdel Hamid Mohamed Aboumoussa

The Bank's Governor

Executive Member

Tenure: **6** Years

6 Board Meetings

Sheikh. Ibrahim Bin Khalifa Aal- Khalifa

Representative of Faisal Islamic Bank, Jersey

Non-executive Member

Tenure: **6** Years

6 Board Meetings

Mr. Ahmed Saad Ali El-Shazly

Non-executive Member

Tenure: **1** Year

1 Board Meeting

Dr. Amani Khaled Mohamed Mubarak Bouresli

Representative of Dar Al-Maal Al-Islami Holding

Non-executive Member

Tenure: **6** Years

6 Board Meetings

Dr. Galal Mostafa Mohamed Saeed

Representative of Faisal for Financial Investments Co.

Non-executive Member

Tenure: **5** Years

6 Board Meetings

Dr. Hussein Mohamed Ahmed Isaa

Representative of Egyptian company of investments

Non-executive Member

Tenure: **5** Years

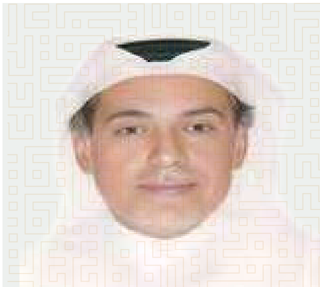
6 Board Meetings

Mr. Mohammed Bin Abdullah Bin Abdelkarim Elkherji

Non-executive Member

Tenure: **6** Years

6 Board Meetings



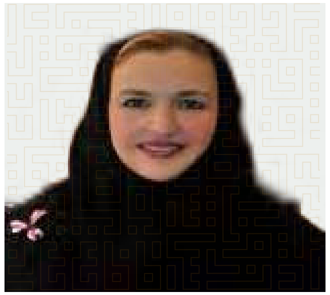
Mr. Mohamed Hany Bin Alsayed Bin Ibrahim Al Ayouti

Representative of Dar Al Maal Al Islami for Limited Administrative Services

Non-executive Member

Tenure: **6** Years

6 Board Meetings



Dr. Nahed Mohamed Hassan Taher

Representative of Saudi Gulf Business Co. for Trade

Non-executive Member

Tenure: **5** Years

6 Board Meetings

Dr. Amr Ahmed Samih Talaat

Non-executive & Independent Member

Tenure: **2** Years

6 Board Meetings

Mr. Khaled Mohamed Altayeb

Representative of Al Awqaf Authority

Non-executive Member

Tenure: **2** Years

6 Board Meetings

FIBE's Committees

Board Committees

Higher Board Committee

Provides strategic oversight and guidance to ensure the Bank's objectives and operations align with its governance, financial, and sustainability commitments. The Committee reviews and approves the Bank's strategy, annual plans, budgets, and key internal policies, including those related to sustainability and ESG integration. It monitors the implementation of recovery plans, ensures adequate resources are available, and oversees reporting to the CBE and other regulatory bodies, including sustainability disclosures in line with GRI standards. The Committee also supports initiatives that promote sustainable finance, capacity building, and gender equality across the Bank's operations. Through regular meetings and coordinated oversight, the Committee provides recommendations to the Board of Directors, reinforcing the Bank's commitment to sound governance, responsible management, and sustainable development.

Head
His Royal Highness Prince Amr Mohammed Al-Faisal Aal-Saoud

Members
Mr. Abdel Hamid Mohamed Aboumoussa
Dr. Galal Mostafa mohammed Saeed
Dr. Nahed Mohamed Hassan Taher
Mr. Khaled Mohamed Altayeb
Mr. Raafat Mokbel Hussien

6 Meetings

Audit Committee

Ensures strong governance and effective oversight across the Bank. It reviews and monitors internal audit and compliance reports to ensure the adequacy of internal controls, adherence to regulations, and alignment with best practices. The Committee also oversees financial reporting, monitors responses to regulatory findings, and supports the implementation of measures to prevent financial crimes. By coordinating with internal and external auditors, the Committee strengthens transparency and accountability in the Bank's operations. It meets regularly, reviews key financial and compliance matters, and provides recommendations to the Board of Directors, reinforcing the Bank's commitment to sound governance and ethical practices.

Head
Sheikh. Ibrahim Bin Khalifa Aal- Khalifa

Members
Dr. Hussein Mohamed Ahmed Issa
Mr. Mohamed Hani Bin Alsayed Bin Ibrahim Al Ayouti

8 Meetings

Risk Policy Committee

Oversees the Bank's risk management framework to ensure that risks are identified, assessed, and effectively managed across all operations. The Committee reviews and approves risk policies and procedures, evaluates risk scenarios, and monitors the implementation of strategies for credit, market, operational, and information security risks. It ensures that risk management practices align with the Bank's strategy, regulatory requirements, and international best practices, including capital, liquidity, and business continuity planning. The Committee also promotes a culture of risk awareness among employees, supports the development of mitigation measures, and provides recommendations to the Board of Directors to strengthen resilience and maintain the Bank's financial and operational stability.

Head
Dr. Amani Khaled Bouresli

Members
Mr. Abdel Hamid Aboumoussa
Mr. Ahmed Saad El-Shazly
Mr. Mohammed Bin Abdallah Abdelkarim Elkherji

4 Meetings

Governance & Nomination Committee

Oversees the Bank's governance framework and ensures strong systems are in place to uphold compliance, ethical practices, and the protection of client rights. The Committee regularly reviews governance policies, evaluates their effectiveness, and recommends updates to align with best practices and regulatory expectations. It monitors the Bank's adherence to laws and internal standards, evaluates Board performance, and provides guidance on the nomination, renewal, or succession of Board members, including independent directors. The Committee also promotes a culture of governance throughout the Bank, encouraging employees and management to understand and apply sound governance and risk practices, and supports the development of future leadership.

Head
Dr. Amr Ahmed Samih Talaat

Members
Dr. Hussein Mohamed Ahmed Isaa
Mr. Mohamed Hany Bin Alsayed
Bin Ibrahim Al Ayouti

3 Meetings

Salaries & Remuneration Committee

Ensures that compensation policies and practices support the attraction, retention, and motivation of talented employees while aligning with the Bank's risk management and governance standards. The Committee reviews salary levels, benefits, and annual adjustments, benchmarking them against market practices and considering performance outcomes, particularly for staff in control and oversight functions. It also oversees transparent reporting of remuneration in the Bank's annual disclosures to shareholders. Through these responsibilities, the Committee promotes fairness, accountability, and alignment between employee rewards and the Bank's long-term sustainability objectives.

Head
His Royal Highness Prince Amr Mohammed Al-Faisal Aal-Saoud

Members
Mr. Khaled Mohamed Altayeb
Mr. Mohammed Bin Abdallah Abdelkarim Elkherji

1 Meetings

Information Technology (IT) Committee

Supports the Bank in aligning its technology and cybersecurity initiatives with strategic goals while ensuring operational efficiency and resilience. The Committee reviews IT and cybersecurity strategies, oversees key technology projects, monitors associated risks, and ensures that infrastructure and systems deliver reliable services to customers. It also evaluates compliance with regulatory requirements and best practices, promotes secure and continuous operations, and strengthens the Bank's capacity to respond to disruptions.

Head
Dr. Amr Ahmed Samih Talaat

Members
Mr. Abdel Hamid Aboumoussa
Sheikh. Ibrahim Bin Khalifa Aal- Khalifa
Mr. Ahmed El-Shazly
Dr. Galal Mostafa Mohamed Saeed

Executive Committee

The Executive Committee at Faisal Islamic Bank of Egypt supports the Bank's operational and strategic decision-making by overseeing key business activities, including financing, investments, product offerings, and asset management.

The Committee reviews and approves major transactions, credit facilities, and operational expenditures, ensuring alignment with the Bank's strategy, risk framework, and regulatory requirements. It monitors the performance of the Bank's portfolio, evaluates financial and operational proposals, and guides the development of new branches, offices, and services.

By ensuring effective governance and oversight of day-to-day and strategic operations, the Committee helps maintain the Bank's financial stability, operational efficiency, and long-term sustainability.

Other Committees [4]

Senior Management Committee

Crisis Management Committee

Remedial Assets Committee

Human Resources (HR) Committee

Information Technology Development Committee

Assets and Liabilities Committee (ALCO)

Religious Supervisory Board

	Board Member	Position & Role	Field of Expertise
	Dr. Nasr Farid Mohammed Wassel	Chairman	Professor at Al-Azhar University Qualifications and experience: • International degree, master's degree, and doctorate • College of Shari'ah and Law • Professor of jurisprudence and Shari'ah policy • Former Dean of the College of Shari'ah and Law • Member of the Council of Senior Scholars • Former Mufti of Egypt
	Dr. Ali Gomaa Mohammed Abdulwahab	Deputy Chairman	Professor at the College of Islamic and Arab Studies and member of the Council of Senior Scholars Qualifications and experience: • Doctorate in the foundations of Islamic jurisprudence • Professorship degree • Former Mufti of Egypt
	Dr. Hamdi Sobh Taha	Board Member	Professor at the Faculty of Shari'ah & Law in Cairo and member of the Council of Senior Scholars Qualifications and experience: • Doctorate in the foundations of Islamic jurisprudence • Professorship degree • Professor of the Fundamentals of Jurisprudence • Head of the Department of Fundamentals of Jurisprudence • Member of the Supreme Council of Al-Azhar • General Supervisor of the Main Fatwa Committee of Al-Azhar and its branches
	Dr. Abdelhady Mohammed Abdelhady Zarea	Board Member	Full-time professor, Faculty of Shari'ah and Law, Al-Azhar University Qualifications and experience: • International doctorate in jurisprudence and Shari'ah policy, Al-Azhar University • Professorship in Jurisprudence and Shari'ah policy, Al-Azhar University • Formerly Chairman of the Main Fatwa Committee of Al-Azhar Al-Sharif
	Dr. Ata Abdelaty Mohamed Elsombaty	Board Member	Professor of Comparative Fiqh - Dean of the College of Sharia and Law, Al-Azhar University, Cairo Qualifications and experience: • Professor of Comparative Fiqh • Former Dean of the Graduate School at Al-Azhar • Former Head of the Comparative Department and Vice -Dean of the College of Sharia and Law • Member of the Main Fatwa Committee at Al-Azhar • Former Department Head and Senior Advisor to the President of Nur Mubarak University in Kazakhstan

4 For further details, please refer to ***FIBE's 2024 Sustainability Report.***

Ethics & Transparency

Why it Matters

Upholding strong business ethics and professional conduct is fundamental to FIBE's reputation, stakeholder trust, and long-term sustainability.

Ethical behaviour across all operations helps prevent misconduct, protects the Bank's integrity, and fosters accountability and transparency. By embedding these principles into daily practices, FIBE ensures that employees act with integrity, make impartial decisions, and maintain the highest professional standards in alignment with local laws, banking regulations, and global best practices.

Our Approach and Progress

FIBE's Business Ethics & Code of Conduct applies to all employees, consultants, and temporary personnel, setting clear expectations for integrity, accountability, and transparency in daily operations and stakeholder interactions. The Code ensures that professional behaviour aligns with both local regulations and international best practices, fostering a consistent culture of ethical conduct across the Bank.

To support this, FIBE has implemented mechanisms to manage conflicts of interest, requiring disclosures and prohibiting misuse of confidential information for personal gain. A whistleblowing framework enables employees to report concerns safely through multiple channels, with reports reviewed by a designated committee and escalated when necessary.

The Code is regularly updated to remain aligned with evolving standards, reinforcing the Bank's commitment to transparency, ethical practices, and compliance throughout the Bank.

Policies & Procedures

- Employee Code of Conduct
- Conflict of Interest Policy
- Whistleblowing Policy

Business Ethics & Code of Conduct

FIBE upholds a strong Business Ethics & Code of Conduct that guides the professional and ethical behaviour of all employees.

This framework sets out the principles and standards expected in day-to-day interactions with colleagues, customers, and external stakeholders. Grounded in core values, labor laws, banking regulations, and internal policies, the Code reinforces integrity across all operations. Its objectives are to protect the bank's reputation, foster a culture of accountability, raise ethical awareness, ensure transparency and diligence in responsibilities, maintain high professional standards, and strengthen internal controls.

The Code applies to all employees, from senior and middle management to operational staff, as well as consultants and temporary personnel, who are expected to follow its principles. FIBE is committed to promoting a culture of integrity, ethical conduct, and accountability throughout the Bank.

Employees are responsible for understanding and adhering to the Code and related policies and are encouraged to seek guidance from the Legal Affairs Department whenever ethical or legal uncertainties arise. The Code is regularly reviewed to ensure alignment with local and international regulatory guidelines and best practices, reinforcing FIBE's commitment to ethical banking.

Ethics

Integrity

Honesty

Trust

Ability

Transparency

Reporting Non-Compliance Cases

Hrtawasol@faisalbank.com.eg

149 Tahrir Street – El Galaa Square – Dokki – Giza, Egypt

Conflict of Interest

FIBE is committed to ensuring transparency, integrity, and impartiality in all business operations by actively managing potential conflicts of interest.

Employees, including Board members and senior executives, are required to act in the Bank's best interest and avoid any personal, financial, or business relationships that could compromise their professional judgment. The misuse of position or access to confidential information for personal gain or for the benefit of related parties is strictly prohibited.

Any external business activities that may interfere with official duties require prior approval, and employees must refrain from accepting gifts or incentives that could influence decision-making. All potential conflicts of interest must be disclosed to the Human Resources Department and the Compliance & Governance Administration, with non-compliance subject to disciplinary action.

Whistleblowing Policy

FIBE promotes a culture of transparency and accountability through a whistleblowing framework that encourages employees to openly share concerns, suggestions, or complaints.

The Bank follows an open-door approach that enables employees to raise issues with their direct supervisors.

If concerns are not adequately addressed, employees may escalate them directly to a designated committee composed of the Assistant CEO, the Head of Internal Audit, and the Head of Compliance and Governance.

In addition, managers and supervisors are required to formally report any actual or potential legal or ethical violations to this committee. All reported cases are carefully reviewed, and when necessary, the matter may be escalated to the Audit Committee or the Board of Directors.

Reporting Channels

cr.protection@faisalbank.com.eg

2446-Cairo

Management | +2 37621285/86
Head Office | +2 27868723/24
Hotline | 19851

Management | +2 37621281
Head Office |+2 27866744

Whistleblower Protection

The Bank's whistleblower protection framework is designed to encourage and empower employees and other stakeholders to report any suspected illegal or unethical practices within the Bank.

This mechanism ensures that concerns related to potential violations of the Code of Conduct, laws, regulations, or professional standards are addressed appropriately and corrected when needed.

Reporting such matters is considered a shared responsibility across the Bank, encompassing members of the Board of Directors, senior management, managers, employees, and trainees, thereby reinforcing a culture of integrity and ethical conduct.

Managing Risk Responsibly

Why it Matters

Maintaining strong regulatory compliance and oversight is essential for FIBE to safeguard its operations, protect stakeholders, and uphold trust in the Bank.

Effective compliance ensures adherence to laws, regulations, and governance frameworks, mitigates financial and operational risks, and reinforces ethical conduct. By embedding these practices, FIBE strengthens transparency, accountability, and resilience, while supporting sustainable growth and long-term stability.

Our Approach and Progress

In 2025, FIBE enhanced its compliance and risk management frameworks by reviewing operational procedures, contracts, and products to ensure alignment with regulatory and governance requirements. Internal Audit executed a 100% risk-based audit plan, with strengthened focus on cybersecurity and technology risks, while AML/CFT inspections and anti-bribery measures were rigorously applied across all branches. The Bank monitors operational, credit and market risks, supported by stress testing, operational risk reporting, and a comprehensive Risk Register with Key Risk Indicators. Business continuity, fraud prevention, and crisis management frameworks ensure operational resilience, while sustainable financing initiatives integrate climate-related opportunities, reflecting FIBE's commitment to responsible, transparent, and resilient banking practices.

2025 Highlights

43
Conducted Inspection Visits

279
Cautionary Bulletins issued by the CBE

11
Fraud Cases

Regulatory Compliance and Oversight

Faisal Islamic Bank of Egypt remains committed to maintaining full compliance with applicable laws, regulations, and supervisory requirements, including banking governance frameworks, anti-money laundering and counter-terrorism financing regulations, professional codes of conduct, and whistleblowing protection policies, while adhering to recognized banking best practices.

During 2025, the Bank strengthened its compliance oversight by reviewing operational procedures and documentation to ensure regulatory alignment. This included the review of 18 operational references, 10 service contracts with external providers, 6 service and product agreements, and 5 new products and services prior to their launch to confirm their adherence to regulatory and governance requirements.

In addition, the Bank closely monitored compliance with information security directives issued by the Central Bank of Egypt (CBE), successfully processing and following up on 279 cautionary bulletins, official regulatory alerts and anti-fraud directives, issued during 2025 to safeguard banking systems, protect customers, and ensure legal compliance.

Compliance reviews also extended to marketing communications, including social media and promotional materials, to verify alignment with regulatory standards. To further reinforce adherence, the Bank maintains a dedicated compliance calendar to track and manage incoming communications from the CBE, ensuring timely submission of all required reports, data, and clarifications. This structured approach strengthens risk management and enhances the Bank's overall governance framework.

279
Cautionary Bulletins issued by the CBE

18
Operational Procedures Reviewed

10
Third-Party Service Contracts Reviewed

5
New Services/Products Reviewed

6
Service/ Product Contracts Reviewed

Internal Audit

The Internal Audit at FIBE provides the Board of Directors and senior management with independent, objective assurances and forward-looking guidance to strengthen governance, risk management, and internal controls.

These efforts support the bank in achieving strategic objectives, enhancing decision-making, safeguarding credibility with stakeholders, and serving the public interest effectively. Reporting directly to the Audit Committee, the head of Internal Audit has the authority and independence to escalate matters to the Board as needed. Audits are conducted objectively across all operations and financial subsidiaries, with transparent communication and regular engagement with key stakeholders.

The bank follows a comprehensive, risk-based audit plan covering all major operations, which was fully executed (100% completion) in 2025. Recognizing growing challenges in technology and cybersecurity, the bank has enhanced specialized audits in these areas to ensure alignment with strategic goals and regulatory requirements, reinforcing its ability to manage emerging risks and maintain operational continuity.

100%
Audit Engagements Completed as part of the 2025 Annual Audit Plan.

Enhancing Internal Audit Expertise

FIBE continues to invest in developing the expertise and professional qualifications of its Internal Audit team to ensure high standards of governance, risk management, and operational oversight.

In 2025, seven auditors obtained the globally recognized Certified Internal Auditor (CIA) designation from the Institute of Internal Auditors (IIA) in the United States.

In addition to the CIA program, auditors participated in a range of specialized training courses to strengthen their skills and adapt to emerging audit challenges.

This included programs on GRCA and GRCP certifications issued by OCEG, value-added auditing, and the application of artificial intelligence in internal audit processes. Across these initiatives, training was delivered both in-person and online, totaling 198 of hours of instruction and engagement.

They also participated in the 9th Annual Internal Auditors Forum, further enhancing their exposure to best practices, emerging trends, and innovative methodologies in the profession. These efforts collectively enhance FIBE's internal audit capabilities, ensuring the bank maintains robust, forward-looking oversight and reinforces its commitment to transparency and reinforces its commitment to transparency and operational excellence.

198
Total Internal Audit Training Hours

Continuous Improvement and Quality Assurance

FIBE is committed to enhancing the skills and expertise of its auditors, expanding the depth and specialization of audits across all operations. A quality assurance framework is being developed to further improve governance, risk management, and compliance practices, ensuring alignment with international standards. The internal audit charter, risk assessment methodology, and practical audit manuals have been updated in line with the Global Internal Audit Standards issued by the Institute of Internal Auditors and the latest Central Bank of Egypt directives.

Combating Financial Crimes: AML/CFT Measures

Faisal Islamic Bank of Egypt remains committed to protecting its operations from the risks of money laundering and terrorism financing through strong AML/CFT controls.

In 2025, 43 inspection visits were conducted across all branches to ensure compliance with relevant regulations. Customer transactions were continuously monitored to confirm alignment with the nature and scale of clients' activities, while suspicious cases were assessed and reported to the relevant authorities when necessary. The Bank also reviewed incoming and outgoing SWIFT messages to screen names against sanctions lists and ensured that no transfers were executed involving sanctioned countries, individuals, or entities, with enhanced approvals applied to transactions involving high-risk jurisdictions.

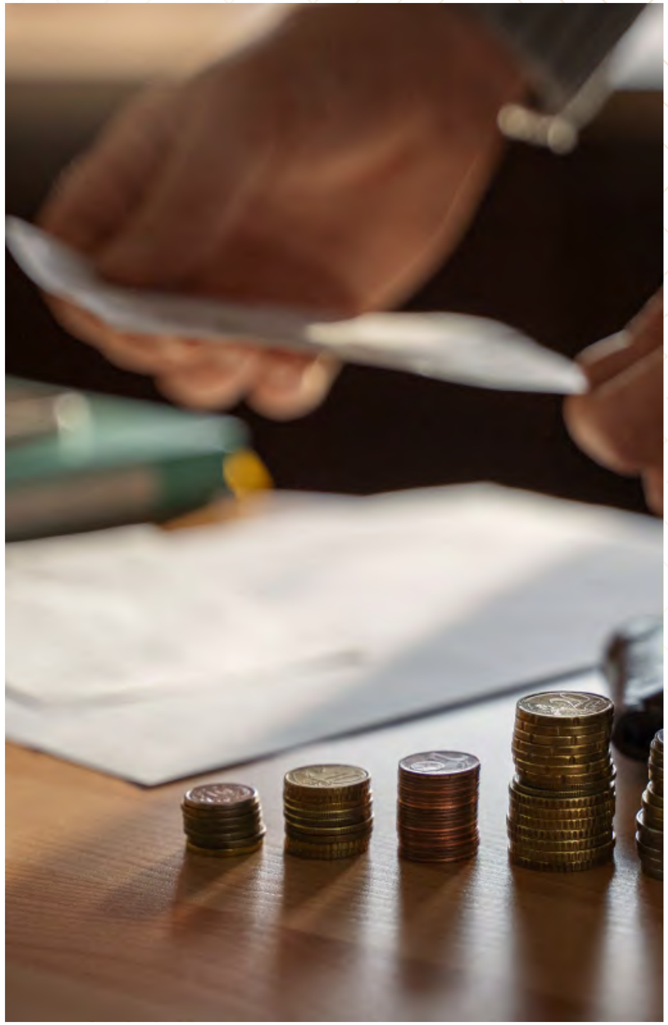
Anti-Bribery Measures

FIBE follows ISO 37001 standards to prevent bribery in all forms, including financial or non-financial incentives offered, promised, or received to influence duties or decisions.

Bribery may be outbound (employee to external party) or inbound (external party to employee) and can include gifts, services, or entertainment. To mitigate risks, FIBE enforces financial controls such as dual approvals, segregation of duties, and periodic audits, alongside non-financial measures including transparent bidding, pre-qualified suppliers, and clear staff guidance. These practices ensure integrity, transparency, and accountability across the Bank.

43

Conducted Inspection Visits



Risk Management

FIBE adopts a proactive approach to risk management to safeguard its operations, protect stakeholder interests, and ensure long-term resilience.

The bank continuously works to identify, assess, monitor, and mitigate risks across all activities, while strengthening internal controls and decision-making processes. This approach supports sustainable growth and enhances the bank's ability to respond effectively to evolving market conditions and regulatory requirements.

Risk management practices are aligned with international frameworks and regulatory guidance, ensuring that the bank maintains strong oversight across operational, financial, and strategic risks.

Through continuous monitoring, reporting, and improvement, the bank strives to maintain a balanced risk profile while supporting operational efficiency and sustainable value creation.

FIBE continues to strengthen its risk management framework in line with internationally recognized standards.

The bank maintains certification in ISO 31000:2018 for Enterprise Risk Management and ISO 22316:2017 for Organizational Resilience, reflecting the adoption of globally recognized practices that support effective risk oversight and institutional resilience.

These certifications demonstrate the bank's commitment to maintaining strong risk management practices and enhancing its ability to adapt to evolving economic and operational challenges.

ISO 31000:2018
ISO 22316:2017

Stress Testing

FIBE conducts regular stress testing to evaluate the resilience of the bank under adverse scenarios. The results are analyzed by considering the aggregated impact of all stress scenarios on capital adequacy, while removing duplicate tests to ensure accuracy. These findings inform the bank's assessment of acceptable risk levels and help guide internal capital adequacy planning. When stress tests indicate potential weaknesses, such as capital shortfalls, liquidity pressures, or other emerging risks, recommendations are presented to the Board of Directors for approval. Measures may include adjusting asset allocations, aligning funding and investment maturities, requiring additional guarantees, limiting shareholder distributions, or setting exposure limits to ensure the bank remains robust and well-prepared for potential market disruptions.

Operational Risk Management

FIBE places significant emphasis on managing operational risks through structured monitoring and data-driven analysis.

The bank has established mechanisms for collecting and analyzing operational risk events across its activities, in line with regulatory classifications under Basel II standards. Internal and external databases are utilized to track operational loss events and analyze industry-wide trends, supporting the development of more effective risk mitigation strategies.

To enhance monitoring and evaluation, the bank identifies and tracks the frequency and types of operational loss events, translating qualitative risks into measurable indicators. Financial losses resulting from operational events are reviewed and recorded within dedicated accounts, while recovered losses are also monitored and documented accordingly.

Operational risk awareness is promoted across the bank through regular training sessions, awareness programs, and communication initiatives. These efforts encourage employees to actively identify potential risks within their activities and contribute to strengthening the bank's overall risk culture.

Risk Mitigation Strategies

FIBE utilizes several tools and methodologies to identify and assess operational risks and ensure the effectiveness of internal controls.

Operational risk events are monitored through a structured reporting system that allows risk events to be identified and reported by designated risk owners across the bank's operations.These reports support timely identification of risk exposures and the implementation of corrective actions.

The bank also maintains a comprehensive Risk Register, which was completed for 14 operational areas and services. This register documents potential risks associated with each activity along with the mitigation measures applied to reduce their impact.

In addition, the bank applies Key Risk Indicators (KRIs) to monitor potential risk exposures. These indicators are regularly reviewed and updated to detect early warning signs and ensure that risks remain within acceptable limits.

Business Continuity and Crisis Management

FIBE maintains a business continuity framework to ensure operational resilience in the face of disruptions or emergencies. The bank has established disaster recovery and business continuity facilities that are connected to its main information systems, ensuring the ability to resume operations within acceptable timeframes.

These facilities are periodically tested to ensure readiness across various disruption scenarios. In addition, crisis management and emergency response plans are implemented to support preparedness, crisis response, and recovery activities. Regular awareness sessions and training programs are conducted to ensure that employees understand their roles during business continuity tests or emergency situations, strengthening the bank's readiness to manage unexpected events.

14

Operational Areas & Services Covered by the Bank's Comprehensive Risk Register

Fraud Risk Management

As part of its efforts to strengthen risk oversight, FIBE monitors fraud-related incidents and continuously enhances preventive controls.

During 2025, the bank recorded 9 cases of external fraud and 2 cases of internal fraud to further strengthen fraud prevention, a dedicated Fraud Management structure has been incorporated within the operational risk framework, with ongoing efforts to define its responsibilities and activate its monitoring activities across the bank.

11

Fraud Cases

(-21.4% YOY)

Credit Risk Management

Managing credit risk is a priority for FIBE to ensure the quality and sustainability of its financing portfolio. The bank continuously monitors its credit exposures to maintain risk levels within acceptable limits while balancing profitability and stakeholder expectations.

Environmental and Social Risk Management

FIBE is progressively integrating environmental and social considerations into its credit risk evaluation processes.

As part of the assessment of corporate financing clients, the bank reviews the potential environmental and social risks associated with certain industries, particularly those that are more sensitive to sustainability factors. This approach supports a more comprehensive understanding of how environmental and social risks may influence client performance and long-term financial stability.

To further strengthen this process, the bank is developing an integrated Environmental and Social Risk Management framework (ESRM) in collaboration with its environmental advisor. This system will support the classification of projects according to their environmental and social risk levels and incorporate these assessments into credit evaluation processes.

Credit risk considerations are integrated into the evaluation of financing and investment activities, including the review of new credit products to identify potential risks and determine appropriate mitigation strategies. This is particularly important as the bank continues expanding its digital banking products and services.

To further strengthen credit risk assessment capabilities, FIBE is working to introduce advanced credit evaluation tools. In this context, the bank is coordinating with Moody's to implement a specialized system that supports the assessment of financial institutions and non-bank financial companies, including leasing and consumer finance entities.

Climate-Related Risks and Opportunities

FIBE recognizes that climate change can influence financial stability and client performance, potentially affecting credit risk exposure. Extreme weather events or environmental disruptions may impact business operations, supply chains, and the financial performance of clients, which may affect their ability to meet financial obligations.

Climate change is creating new opportunities for sustainable financing. The transition toward renewable energy, energy-efficient technologies, and climate-resilient infrastructure is expected to increase demand for financing across several sectors. These opportunities include financing renewable energy solutions such as solar installations, supporting infrastructure development adapted to climate conditions, and expanding financing for climate-resilient agricultural activities. The bank also anticipates potential opportunities in sectors such as construction, tourism, and sustainable infrastructure development.

Delivering Responsible Value

Why it Matters

Faisal Islamic Bank of Egypt recognizes that maintaining high standards of service is essential to building trust and long-term relationships with its customers.

A clear understanding of customer needs enables the Bank to offer appropriate financial products and provide effective support across its service channels. Upholding transparency and responsiveness also contribute to customer confidence and strengthens the Bank's reputation as a reliable financial institution.

Our Approach and Progress

FIBE places strong importance on protecting customer rights and maintaining transparent relationships with its clients. The Bank receives and records customer complaints through various channels and ensures that they are reviewed and addressed in accordance with the procedures and timelines set by the CBE. In addition, the Bank reviews operational procedures related to product design, service delivery, outsourcing arrangements, and customer service activities to ensure that services are provided in a fair and responsible manner and to identify the root causes of recurring issues.

During 2025, complaints continued to be managed through an automated system that allows cases received through branches, the customer contact centre, and relevant operational units to be recorded, tracked, and followed up until resolution. Over the reporting period, approximately 98.6% of complaints were resolved, while employee training programs continued to strengthen awareness of customer protection principles and improve the handling of customer inquiries and complaints.

2025 Highlights

2,800
Total Customer Complaints

2,761
Total Complaints Solved

98.6%
Complaints Resolution Rate

Customer Protection and Complaint Resolution

FIBE is committed to protecting customer rights and ensuring fair and responsible banking practices.

In 2025, the Bank maintained clear procedures for receiving and addressing customer complaints, promoting transparency, accessible communication channels, and the timely resolution of customer concerns.

Customer Complaint Handling

FIBE receives and records customer complaints through all available channels and ensures that each case is reviewed and addressed in line with the procedures and timelines established by the Central Bank of Egypt. Complaints are registered and monitored through an automated system that enables the Bank to follow up on cases received from branches, the customer contact centre, and relevant operational units until resolution.

During 2025, the Bank received 2,800 complaints, of which 2,761 were addressed in accordance with the applicable procedures. The Bank also reviews the root causes of complaints and provides recommendations to support corrective actions and reduce the recurrence of similar issues.

98.6%
Solved Complaints

Complaint Category	Number of Complaints	Percentage %
Operational Execution and Management Complaints (Employee-related)	910	**32.5%**
Electronic Services Complaints	821	**29.32%**
Banking Cards and ATM Complaints	580	**20.7%**
Transfer Complaints	90	**3.22%**
Work Environment Complaints	64	**2.28%**
Fees and Commissions Complaints	59	**2.12%**
Customer Call centre Complaints	52	**1.86%**
Customer Misconduct Complaints	12	**0.43%**
Interest Rate Complaints	1	**0.04%**
Other Complaints	211	**7.53%**

Accessibility of Customer Communication Channels

FIBE provides several channels through which customers can communicate their inquiries and concerns, including its branch network and the customer contact centre. These channels allow customers to submit complaints and follow up on their cases, which are recorded and monitored through the Bank's automated complaint management system.

In addition, customer feedback received through the Bank's official social media pages is monitored, and a weekly report summarizing negative comments or concerns related to the Bank's services and products is shared with the relevant banking sector for review and follow-up when necessary.

Customer Feedback and Service Oversight

FIBE reviews the underlying causes of customer complaints and provides recommendations aimed at improving service quality and preventing similar issues from recurring.

The Bank also monitors the implementation of procedures related to product design, service delivery, outsourcing arrangements, and customer service activities to ensure that services are delivered in line with internal policies and the requirements of the CBE. These efforts support the ongoing review of operational practices and strengthen the Bank's ability to respond to customer concerns in a consistent and responsible manner.

Enhancing Customer Experience

FIBE continues to strengthen its relationship with customers through initiatives that enhance engagement and reflect the values of Islamic banking.

One of the Bank's longstanding initiatives is the Umrah Prize, which is offered to customers holding the Bank's savings products.

The initiative provides customers with the opportunity to participate in draws for an Umrah trip, contributing to stronger relationships with clients while reinforcing the Bank's customer-focused approach.

Umrah Prize Program

The Bank offers the Umrah Prize to 50 customers twice annually during the occasions of the Prophet's Birthday and the month of Rajab.

In 2025, the draw for the Prophet's Birthday Umrah trip was conducted in May, and the journey was organized in September 2025. The Bank also completed the procedures for the Rajab Umrah trip, which is scheduled to take place in early 2026. The initiative represents one of the value-added features associated with the Bank's savings products and contributes to enhancing customer engagement and loyalty.

Building Digital Trust

Why it Matters

Operational resilience is critical for FIBE to ensure the continuity, reliability, and efficiency of its banking services.

Robust digital capabilities and modernized infrastructure allow the Bank to respond effectively to operational disruptions, maintain high-quality customer services, and meet evolving regulatory requirements. Strengthening resilience supports business continuity, enhances system security, and underpins the Bank's ability to deliver consistent, accessible, and convenient banking solutions for all stakeholders.

Our Approach and Progress

In 2025, FIBE continued investing in digital transformation and infrastructure modernization to enhance operational efficiency and resilience. Key initiatives included upgrading core systems, servers, and databases, deploying a financial reconciliation system, and renewing computing devices and printers across branches and the head office. The Bank progressed with the implementation of an Enterprise Resource Planning (ERP) system to integrate operations and optimize resource management. FIBE also expanded digital services for customers, including Faisal Online, Faisal Cash Wallet, and InstaPay, providing secure, convenient, and instant banking and payment solutions. Social media engagement was strengthened to improve communication, financial awareness, and accessibility. These combined efforts enhance operational reliability, support service continuity, and reinforce FIBE's commitment to delivering efficient and resilient digital banking experiences.

2025 Highlights

85,703
Total Number of Online Banking Customers

24,595
Subscribed Users to Faisal Cash Wallet

EGP 19.935 Bn
Total Volume of Online Banking transactions

Strengthening Operational Resilience

FIBE continues to invest in digital capabilities to enhance operational efficiency, strengthen resilience, and support the reliability of its banking services.

By developing its technological infrastructure and modernizing core systems, the bank improves its ability to process and manage information effectively while supporting faster and more flexible operations across its network.

The bank's digital initiatives are aligned with its strategic direction and implemented in coordination with the bank's broader planning processes. Technology projects are periodically reviewed to ensure alignment with operational priorities and evolving regulatory requirements.

FIBE also implemented several digital solutions to improve operational efficiency and internal processes. This includes the successful implementation of a financial reconciliation system, which has been deployed within the live operational environment.

The bank is also developing an electronic archiving system to enhance document management and operational efficiency, with the service expected to be launched in the upcoming years.

Infrastructure Modernization

In 2025, FIBE enhanced its technological infrastructure and operational systems through several key initiatives. These included upgrading core infrastructure, servers, operating systems, and database environments to support more reliable and efficient operations. The bank also completed the renewal of computer devices across branches and the head office and continued upgrading printers across its operational network to improve system performance and support daily banking operations.

Integrated Systems Development

As part of its ongoing digital transformation, FIBE is progressing with the implementation of an Enterprise Resource Planning (ERP) system, expected to be completed in early 2026. The system will support better integration of operational processes and improve resource management across the bank. Through these initiatives, FIBE continues to strengthen operational resilience, enhance system reliability, and support the delivery of consistent and efficient banking services.

Customer-Centric Digital Services

FIBE continues to enhance its digital banking services to provide customers with more accessible and convenient banking solutions.

The bank is expanding the capabilities of its internet and mobile banking platforms to improve the overall customer experience and ensure alignment with regulatory requirements. Further improvements include the development of the bank's official website to enhance accessibility and user experience, as well as improving customer communication channels through upgraded messaging services that support timely notifications and service updates.

Improving Customer Experience

To enhance customer engagement and responsiveness, FIBE implemented a Customer Relationship Management (CRM) system.

The customer service center is already operational, with future expansion planned across branches to further strengthen service quality and customer interaction.

Faisal Online

Faisal Online is a digital banking platform that enables customers to access a range of banking services remotely in a convenient manner. Through the platform, customers can review their account balances, monitor transaction history, and transfer funds between their accounts. The service also allows customers to submit requests for several banking services, including ordering check books, purchasing certificates, and issuing ATM and VISA cards, providing a practical channel for managing everyday banking needs.

85,703
Total Number of Online Banking Customers

EGP 19.935 Bn
Total Volume of Transactions

708,060
Total Number of Transactions

Faisal Cash Wallet

Faisal Cash is the Bank's electronic wallet service, developed to provide customers with a secure and efficient digital payment option.

The wallet enables users to carry out a variety of transactions, such as paying bills, making donations, and purchasing tickets. It also supports transfers to other electronic wallets across Egypt, facilitating the movement of funds between different payment platforms and supporting broader access to digital financial services. The service continues to expand as more customers adopt digital payment solutions.

InstaPay

Faisal Islamic Bank of Egypt has further expanded its digital service offerings through its integration with InstaPay.

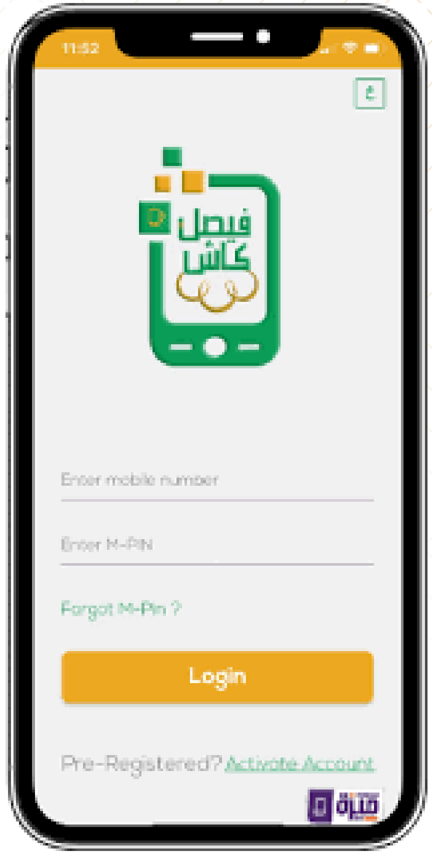
This partnership enables customers to conduct instant transfers to bank accounts across Egypt through a secure digital platform. The service provides a simple and efficient way for users to complete financial transfers, supporting the Bank's efforts to offer accessible digital banking solutions.

24,595
Subscribed Users to Faisal Cash Wallet

EGP 653 Mn
Total Volume of Transactions

10.252 Mn
Total Number of Transactions

EGP 42.66 Bn
Total Volume of Transactions



Social Media Engagement

Faisal Islamic Bank of Egypt uses social media platforms as an additional channel to strengthen communication with customers and improve access to information.

Through its presence on Facebook, LinkedIn, and Instagram, the Bank interacts with clients, responds to inquiries, and shares content related to financial awareness and banking services. These platforms enable the Bank to maintain ongoing communication with customers and support wider access to information about its services.

LinkedIn

78,235	**18,306**	**47,787**
Total Followers	New Followers	Page Views

Facebook

65,990	**16,576**	**4.7 Mn**	**657,100**
Total Followers	New Followers	Page Views	Page Visits

Instagram

31,198	**19,900**	**283,200**	**15,400**
Total Followers	Reach	Page Views	Page Visits

Protecting Information, Preserving Trust

Why it Matters

Information security and cyber resilience represent a fundamental pillar of Faisal Islamic Bank of Egypt's operations, contributing to the protection of sensitive data, ensuring system integrity, and enhancing the reliability and continuity of digital banking services

Strengthening cybersecurity safeguards the Bank against financial, operational, and reputational risks, while supporting regulatory compliance and building stakeholder trust. In an increasingly digital and interconnected financial environment, resilient systems are critical to sustaining operational continuity and safeguarding customer confidence.

Our Approach and Progress

In 2025, FIBE advanced its cybersecurity capabilities through a comprehensive framework aligned with the CBE Cybersecurity Guidelines and international standards, including ISO 27001 and PCI-DSS. Key initiatives included enhancing governance structures, deploying a Security Operations Center for real-time threat monitoring, and integrating cyber risk management into the Bank's overall risk framework. SWIFT security was reinforced through third-party assessments, while continuous monitoring, tabletop exercises, and cyber drills ensured preparedness for potential incidents. Employee awareness programs engaged 238 employees, reducing human-error risks and embedding a culture of cybersecurity vigilance across the Bank. These efforts collectively strengthen FIBE's resilience, operational reliability, and ability to deliver secure, trusted digital banking services.

2025 Highlights

238

Attendees in Cybersecurity Awareness Program

Information Security and Cyber Resilience

FIBE continues to strengthen its information security and cyber resilience framework to protect its systems, data, and digital services.

The bank aligns its technological infrastructure with the Cybersecurity Framework issued by the CBE, reinforcing policies, controls, and monitoring systems to safeguard critical information assets and maintain system integrity.

Governance and policy management are central to this approach, with comprehensive information security policies, periodic system assessments, and structured reporting to senior management ensuring compliance with both internal standards and regulatory requirements. Threat detection and response mechanisms, include a dedicated Security Operations Center (SOC) which provides real-time monitoring, early detection of potential threats, and immediate response to mitigate security incidents.

The bank has also restructured its information security function into a general management level, comprising governance, risk and compliance, technical security, and cyber defense divisions, fully embedding cybersecurity responsibilities across the organization.

FIBE is advancing compliance with international standards, including PCI-DSS for payment card security and ISO 27001 for information security management. These initiatives enhance data protection, reduce operational and financial risks, and elevate overall cybersecurity maturity across the bank.

SWIFT Security Enhancements

FIBE has reinforced the security of its SWIFT systems, contracting with AEG, an accredited assessment firm, to evaluate and remediate potential gaps. The initiative strengthens safeguards against financial fraud, ensures regulatory compliance, and protects critical banking messages. Continuous monitoring and corrective measures help maintain the integrity of SWIFT operations and foster confidence among correspondent banks and partners.

Risk Management and Third-Party Assessment

Cyber risk management is integrated into the bank's broader risk framework. FIBE maintains a dedicated cybersecurity risk register, tracking potential threats and residual risks. Third-party service providers are assessed regularly to ensure compliance with security requirements and minimize exposure. These efforts support proactive identification and mitigation of risks before they materialize into incidents, ensuring operational and financial stability.

Preparedness and Incident Response

FIBE conducts regular preparedness exercises, including Tabletop Exercises and Cyber Drills, to enhance its ability to respond to potential cyber incidents. Key banking systems, including Calypso, IBS, HITS, ACH, and Moody's, are integrated with advanced monitoring tools such as SIEM to provide real-time threat detection and response capabilities. These activities ensure operational readiness, reduce the impact of incidents, and strengthen the bank's resilience to evolving cybersecurity threats.

Employee Awareness and Training

Recognizing that employees are the first line of defense in cybersecurity, FIBE runs ongoing awareness campaigns to educate staff on emerging threats, compliance obligations, and best practices.

In 2025, 238 employees participated in these programs, reflecting strong engagement across the bank. Participation metrics and incident tracking demonstrate the effectiveness of these initiatives, showing measurable reductions in human-error incidents.

By embedding cybersecurity into daily practices, the bank fosters a culture of vigilance and ensures all employees are equipped to contribute to a secure operational environment.

238
Attendees in Cybersecurity Awareness Program

04
Sustainable Growth, Inclusive Impact

Financing a Sustainable Future

Why it Matters

At FIBE, we recognize that our role as a leading Islamic financial institution extends beyond profit to the creation of long-term value for Egypt's economy, environment, and society.

Sustainable finance matters because it allows us to align our Sharia-compliant investments with national strategic goals, such as Egypt Vision 2030, while mitigating climate risks and fostering social equity. By prioritizing projects that promote resource efficiency and community welfare, we ensure the stability and resilience of the financial system for future generations.

Our Approach and Progress

FIBE takes a holistic approach to sustainability by embedding environmental, social, and governance (ESG) factors into our core financial decision-making. We actively work to mitigate negative impacts while amplifying positive contributions through a diverse range of Sharia-compliant products, such as solar energy financing for both retail and corporate clients and specialized accounts for youth and women's empowerment. By fostering strong collaborations with government entities, educational institutions, and international banking federations, we continue to lead the transition toward a resilient and inclusive economy.

Policies & Procedures

- CBE Sustainable Finance Regulations

2025 Highlights

105 Projects

Number of Sustainable Finance Projects

EGP 290.9 Mn

2025 Total FIBE Environmental and Social Lending Portfolio

EGP 15 Mn

2025 Environmental Lending

EGP 275.9 Mn

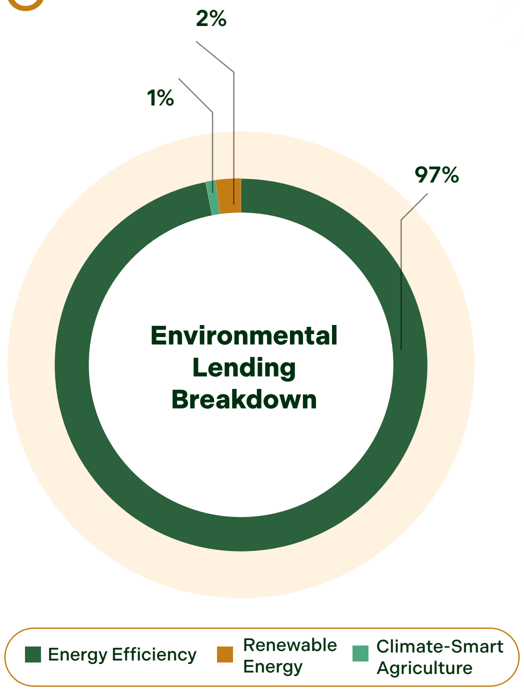
2025 Social Lending

Environmental Lending Portfolio 2025

FIBE has continued to advance its environmental stewardship by financing initiatives that generate positive ecological changes.

In 2025, the bank managed an environmental lending portfolio totalling **EGP 15 million**, representing **5.2%** of total sustainable finance activities. Environmental lending for the year was strategically concentrated in energy efficiency, renewable energy, and climate-smart agricultural practices to drive ecological resilience.

Energy efficiency projects received the largest share of environmental funding, totalling **EGP 14.5 million** (97% of environmental Lending) for solar water heaters designed to reduce traditional energy use. Additionally, **EGP 0.3 million** (2% of environmental Lending) was directed to renewable energy projects for solar system installation, and **EGP 0.2 million** (1% of environmental Lending) supported climate-smart agriculture, focusing on modern irrigation techniques to minimize water waste.



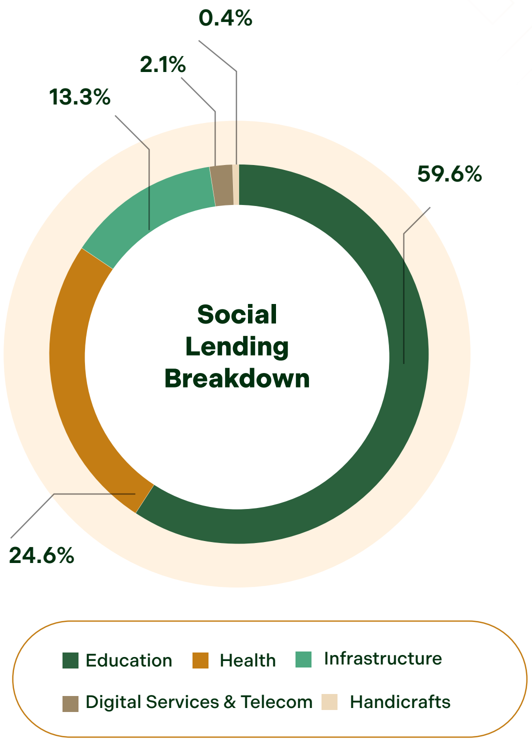
Across 3 Environmental Projects

Social Lending Portfolio 2025

FIBE reinforced its commitment to community welfare in 2025 by supporting 102 social projects with a total financing value of EGP 275.9 million.

These initiatives prioritize the enhancement of education and healthcare infrastructure, along with critical digital services across Egypt. Education serves as the cornerstone of this portfolio, receiving **EGP 164.4 million** (59.6% of social Lending) for school construction and expansion.

The healthcare sector received **EGP 68 million** (24.6% of social Lending) for medical equipment, while infrastructure projects accounted for **EGP 36.7 million** (13.3% of social Lending). Furthermore, the bank dedicated **EGP 5.8 million** (2.1% of social Lending) to digital services and **EGP 1 million** (0.4% of social Lending) to support traditional handicrafts. Geographically, Upper Egypt received the largest share of social lending, accounting for **47.8%** of the total social portfolio.



Across 102 Social Projects

Banking for Broader Access

Why it Matters

Financial inclusion plays an important role in FIBE's efforts to expand access to financial services and support broader economic participation.

By enabling individuals to carry out daily financial transactions, such as saving, sending and receiving money, and paying recurring expenses, the Bank helps facilitate participation in the formal financial system. These efforts also contribute to promoting financial awareness and supporting entrepreneurship and small businesses, particularly among groups that traditionally have less access to banking services, including youth, women, farmers, and people with disabilities. Expanding access to these services helps strengthen financial awareness and encourages wider use of formal financial channels across communities.

Our Approach and Progress

Faisal Islamic Bank of Egypt works to expand access to formal financial services across different segments of society, with particular attention to individuals who are not yet part of the banking system. The Bank continues to strengthen outreach in rural and remote areas, promote financial awareness, and support the use of digital financial services such as mobile wallets, prepaid cards, and other payment solutions. During 2025, the Bank also organized awareness and outreach activities linked to initiatives such as Arab Financial Inclusion Day, International Women's Day, Farmer's Day, and World Savings Day, in addition to activities supporting youth and people with disabilities.

2025 Highlights

548,227
Total Number of Women Holding Accounts

5
Total Financial Literacy Sessions

767
Training and Awareness Participants

Expanding Financial Awareness

FIBE continues to support financial literacy as part of its financial inclusion efforts, helping individuals better understand and use formal financial services.

During 2025, the Bank conducted 5 financial literacy sessions with universities, professional associations, and community groups, in addition to awareness activities held through several branches.

Women represented 63% of participants in these sessions, reflecting strong engagement in initiatives aimed at promoting financial awareness and encouraging wider participation in the formal financial system.

Maintaining Accessible Financial Services

In 2025, FIBE continued offering the financial inclusion products and services introduced in previous years, maintaining solutions designed to expand access to banking services across different customer segments.

These offerings include services that support the use of digital financial channels such as mobile wallets, prepaid cards, and other payment solutions that facilitate everyday financial transactions.

By continuing to provide these services, the Bank supports broader access to financial tools that enable individuals to manage savings, make payments, and conduct transactions through convenient and accessible channels.

Supporting Women's Financial Participation

FIBE remains committed to encouraging greater participation of women in the formal financial system through its financial inclusion initiatives. By the end of December 2025, the total number of women holding accounts at the Bank reached 548,227.

Through outreach activities, awareness initiatives, and accessible financial services, the Bank continues to support women's engagement with financial services and promote their participation in the banking sector.

Financial Inclusion Events

During 2025, Faisal Islamic Bank of Egypt's financial inclusion efforts focused on improving access to financial services and promoting financial awareness across different segments of society, with particular attention to youth, women, farmers, and people with disabilities.

International PWD's Day

FIBE supports the financial inclusion of people with disabilities (PWDs) by promoting accessible banking services and raising awareness of their participation in the financial system.

Around 18 branches have been equipped to better serve customers with disabilities, and several ATMs feature Braille-enabled keyboards to assist visually impaired customers in conducting transactions independently. The Bank also participated in initiatives and awareness activities in selected branches and community venues to promote available banking services and encourage the use of formal financial channels.

198

Total Number of Accounts Opened

183

Total Number of Cards

International Youth's Day

Youth represent an important focus within the Bank's financial inclusion efforts. Awareness activities and outreach initiatives were organized in bank branches, universities, and youth centres to introduce young individuals to available banking services and encourage their engagement with the formal financial system.

The Bank also participated in university career forums to introduce students to the services and products offered by the Bank in accordance with the principles of Islamic finance and to increase awareness of available banking services among young people.

1,286

Total Number of Accounts Opened

1,193

Total Number of Cards

World's Saving Day

The Bank participated in financial awareness activities organized in cooperation with universities and through several branches as part of broader financial inclusion initiatives during World Savings Day.

Through these activities, representatives introduced participants to the Bank's services and products and provided opportunities to benefit from services such as opening bank accounts without administrative fees or minimum balance requirements, issuing digital wallets, subscribing to online banking services, and obtaining payment cards.

Awareness sessions were also conducted to highlight the importance of saving and encourage the use of formal banking services.

1,230

Total Number of Accounts Opened

1,170

Total Number of Cards

International Women's Day

The Bank's financial inclusion approach includes efforts to expand women's access to financial services and encourage their participation in the formal financial system. These efforts focus on increasing awareness of available financial services and encouraging the use of banking products such as accounts, digital wallets, and payment cards. As of the end of the reporting period, the total number of women holding accounts at the Bank reached 548,227.

1,134

Total Number of Accounts Opened

1,050

Total Number of Cards

Farmer's Day

Financial inclusion initiatives also extend to agricultural communities with the aim of supporting farmers and agricultural workers in accessing financial services.

These efforts focus on encouraging engagement with the formal financial system and increasing awareness of available banking services among individuals working in rural and agricultural environments.

Through these initiatives, the Bank seeks to broaden access to financial services across different segments of society.

1,186

Total Number of Accounts Opened

1,103

Total Number of Cards

Arab Day for Financial Inclusion

Faisal Islamic Bank of Egypt participated in the activities of the Arab Day for Financial Inclusion through outreach engagements aimed at increasing awareness of banking services and encouraging greater participation in the formal financial system. As part of these activities, the Bank's representatives were present at South Valley University, where students and participants were introduced to the Bank's services and products. During the initiative, participants were given the opportunity to benefit from several banking services, including opening bank accounts without administrative fees or minimum balance requirements, issuing digital wallets, subscribing to online banking services, and obtaining Meeza debit cards.

1,938

Total Number of Accounts Opened

1,753

Total Number of Cards

Financial Literacy

Faisal Islamic Bank of Egypt continued its efforts to strengthen financial awareness and support the broader objective of financial inclusion by engaging with different segments of society through educational and outreach activities.

The Financial Inclusion Department organized in-person awareness sessions and seminars in collaboration with universities, professional syndicates, and through the Bank's branch network.

These activities included sessions delivered to trainees at several branches as well as engagements with institutions such as South Valley University, the European University, Galala University, and the Doctors' Syndicate. Through these initiatives, participants were introduced to basic banking services and the importance of using formal financial channels, contributing to improved understanding of financial services among students, trainees, and members of professional groups.

University Students	
South Valley University	**60 Participants**
European University	**50 Participants**
Galala University	**61 Participants**
Professional Syndicates	
Medical Syndicate	**500 Participants**
Student Training Programs in Bank Branches	
Awareness seminars for trainees at branches	**96 Participants**

Partnering for Community Impact

Why it Matters

Corporate social responsibility is an integral part of FIBE's role in supporting the well-being and stability of the communities it serves.

Through its charitable initiatives, particularly the Zakat Fund, the Bank channels financial resources toward individuals and institutions facing economic and social challenges, helping improve access to healthcare, education, and essential community services. These efforts contribute to alleviating financial hardship, strengthening social solidarity, and supporting vulnerable groups across Egypt.

Our Approach and Progress

During 2025, Faisal Islamic Bank of Egypt continued to deliver social contributions through established charitable channels supporting individuals, students, healthcare institutions, and community initiatives across Egypt. The Zakat Fund manages the collection and distribution of resources in accordance with Sharia principles, ensuring assistance reaches verified beneficiaries following appropriate approvals. During the year, the fund supported around 100,000 eligible individuals, alongside contributions to educational initiatives, Qur'an memorization competitions, mosques, and registered charitable and healthcare institutions providing treatment for patients unable to afford care. Additional initiatives focused on improving living conditions for low-income households, including providing drinking water connections and housing improvements in underserved areas. Donor engagement remained strong, with charitable investment (waqf) accounts reaching approximately EGP 383 million across 4,971 accounts by the end of 2025, providing a sustainable source of funding for social and humanitarian initiatives.

2025 Highlights

EGP 491 Mn
Total Donations
(+24% YoY)

EGP 383 Mn
Total Amount of the Charitable Investment (Waqf) Accounts
(+27.67% YoY)

4,971
Total of Charitable Investment Accounts
(+5.65% YoY)

Community Development Initiatives

Advancing Social Support for Individuals in Need

Recognizing that the well-being of individuals forms the foundation of a stable nation and a thriving society, FIBE continues to prioritize assistance to individuals in need.

During the year, a total of EGP 322.6 million was disbursed through the Fund to support eligible beneficiaries, compared with EGP 203.8 million in the previous year. This support reflects the Bank's ongoing commitment to strengthening social solidarity and helping individuals meet essential needs.

EGP 322.6 Mn

Total Donations

(+58% YOY)

Supporting Education and Religious Learning

FIBE allocated EGP 6.9 million during the year to support students and a number of educational and religious initiatives, including financially challenged graduates across various faculties at Helwan University, the Faculty of Commerce – Ain Shams University at Ain Shams University, and Zewail City of Science, Technology and Innovation, in addition to support for the Tannamel Qur'an Memorization Nursery.

The Bank also organized Qur'an memorization competitions in cooperation with Al-Azhar Al-Sharif, an initiative that has distinguished the Bank since its establishment, with the value of awards increased during the year, bringing the first prize to EGP 150,000, alongside the introduction of a dedicated competition category for people of determination to encourage wider participation in memorization, recitation, and tajweed of the Holy Qur'an.

EGP 6.9 Mn

Total donations to support students

(+57% YOY)

Supporting Local Religious Facilities

As part of FIBE efforts to preserve and support religious institutions, the Bank donated **EGP 0.562 million** toward the furnishing and equipping of mosques.

This support included carpeting and the provision of sound equipment such as speakers and microphones for **four mosques** across the governorates of Cairo, Giza, and Asyut.

EGP 0.562 Mn
Total donations to mosques
(-75% YOY)

Supporting Healthcare and Charitable Institutions

During the year, Faisal Islamic Bank of Egypt contributed **EGP 133 million** to support medical institutions and charitable organizations across Egypt. These contributions benefited several development and charitable organizations.

Support was also directed to a number of specialized medical departments and community healthcare facilities across different governorates. Among these contributions was support for Shifa Al-Orman Oncology Hospital in Upper Egypt, which provides treatment for children and adults with cancer. These efforts contribute to improving healthcare services and expanding access to medical care for underserved communities.

EGP 133 Mn
Total donations to health and charitable organizations
(-28.3% YOY)

Zakat Fund

The Zakat Fund of Faisal Islamic Bank of Egypt plays a central role in the bank's social contribution by managing and allocating Zakat resources in line with Islamic Sharia principles.

The fund oversees the collection, development, and disbursement of these resources to eligible beneficiaries after verifying their eligibility and obtaining the necessary approvals. Its support extends to underprivileged individuals, students, charitable organizations, hospitals, and medical centres, reflecting a broad commitment to community welfare.

In addition to providing direct assistance, the fund supports educational and religious initiatives, including Quran memorization competitions and the furnishing of mosques, while also contributing to healthcare services for patients unable to afford treatment.

Through these activities, the Zakat Fund helps channel charitable resources toward initiatives that address social and economic needs across communities.

EGP 430.6 Mn
Total Assets
(+25.4% YOY)

EGP 430.6 Mn
Total Liabilities
(+25.4% YOY)

EGP 491 Mn
Total Spending Expenditutres
(+24% YOY)

Zakat Fund Social Contributions

In 2025, the Zakat Fund continued to channel financial support toward priority social and humanitarian needs, disbursing approximately EGP 491 million across several sectors. A substantial share was directed to individuals facing financial hardship, providing assistance for essential living needs and urgent circumstances. Significant funding was also allocated to hospitals, medical institutions, and charitable organizations to support healthcare services and expand access to treatment.

The fund further supported students and educational assistance programs, while religious initiatives, including Quran memorization competitions and mosque-related activities, received dedicated funding. Administrative expenses remained minimal relative to total disbursements, reflecting the fund's focus on directing the majority of resources toward beneficiaries and community initiatives.

EGP 322.64 Mn
Individuals

EGP 4.44 Mn
Students

EGP 0.099 Mn
Administrative Expenses

EGP 2.46 Mn
Quran Competition & Mosques

EGP 161.36 Mn
Medical Institutions & Well-Known Associations

Charitable Investment Accounts and Sustainable Funding

Charitable investment accounts (Waqf accounts) remain an important mechanism through which the Zakat Fund supports long-term social initiatives. By the end of 2025, balances in these accounts reached approximately EGP 383 million, distributed across 4,971 accounts.

The funds are invested in accordance with charitable investment agreements, with their returns allocated to Zakat-eligible beneficiaries as well as hospitals, charitable organizations, and other community initiatives.

This structure enables the fund to maintain a recurring source of support for social and humanitarian activities while continuing to serve a broad range of beneficiaries.

4,971
Accounts
Total Donation Accounts (+5.65% YoY)

Expanding Basic Living Support for Vulnerable Families

During 2025, the Zakat Fund at Faisal Islamic Bank of Egypt approved several initiatives aimed at improving the living conditions of vulnerable households across different governorates.

Among these initiatives was a program to provide access to safe drinking water for 1,000 low-income families in both Upper Egypt and the Delta region, with a total allocation of EGP 8 million.

In addition, the fund supported roof rehabilitation for 400 homes belonging to disadvantaged families, dedicating EGP 10 million to help improve housing safety and living standards.

These efforts were implemented as part of the fund's broader commitment to addressing essential community needs while supporting families facing difficult economic circumstances.

By focusing on basic infrastructure such as clean water and adequate housing, the initiative contributes to improving everyday living conditions and strengthening social stability in underserved communities.

1,000
Number of Families

400
Total Homes Rehabilitated

EGP 10 Mn
Amount Dedicated to Improve Housing Safety

05

People, Culture & Growth

Embracing Diversity

Why it Matters

Our people are central to FIBE's continued growth and operational strength. We recognize that fostering a diverse and inclusive workplace supports stronger performance, better decision making, and a culture where employees feel valued and able to contribute effectively.

Promoting the empowerment of women, maintaining age diversity, and monitoring turnover are important indicators of workforce health and organizational stability. By focusing on these areas, FIBE aims to build a balanced and engaged workforce that supports innovation, enhances employee retention, and reinforces the Bank's long-term sustainability and responsible management.

Our Approach and Progress

FIBE promotes diversity and equal opportunity through its Human Resource Management framework, which is designed to ensure fairness, merit-based recruitment, and inclusive workforce practices. HR policies are developed and regularly reviewed in line with applicable laws and international labor standards, supporting gender equality and equitable treatment across the employee lifecycle. The Bank also fosters an environment where employees are encouraged to share their perspectives and contribute to organizational progress, while workforce planning, performance management, and employee satisfaction measurement help monitor workforce stability and retention. Through these practices, FIBE continues to strengthen an inclusive and balanced workplace.

2025 Highlights

122
Female representation across the Workforce

1,686
Total Workforce

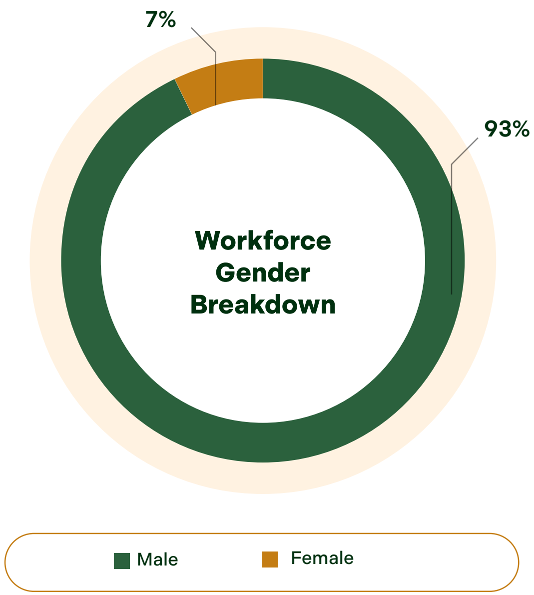
56
New Hires

Diversity and Inclusion

FIBE recognizes that a diverse workforce supports stronger decision-making and contributes to a resilient organizational culture.

As of 2025, the Bank employed 1,686 employees, of whom 7% were female and 93% male, indicating an area of continued focus to strengthen gender balance over time.

The Bank fosters a work environment that enables employees to share their perspectives and contribute to organizational progress, supported by regular employee satisfaction measurement and structured workforce planning. Through these efforts, FIBE continues to promote an inclusive and balanced workplace.

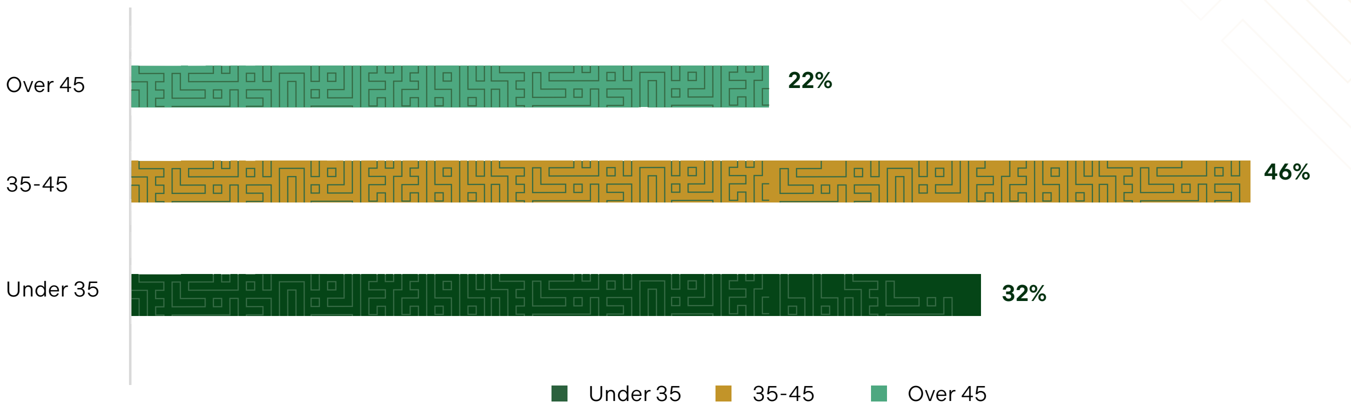


Gender Diversity

FIBE continues to strengthen gender diversity across its workforce, which includes 122 female employees. Inclusion remains a focus in recruitment, with women representing 7.1% of new hires in 2025. The Bank is committed to providing equitable access to career advancement and leadership opportunities through mentorship, targeted training, and structured development programs. FIBE also supports a positive workplace culture by promoting work-life balance and sustainable career growth, with the broader objective of increasing female participation within the Bank and supporting gender equality in the financial sector.

Age Diversity

FIBE supports workforce sustainability through a broad mix of experience levels across its employee base. In 2025, employees aged 35–45 represented the largest segment at 46%, reflecting a strong core of experienced professionals. Employees aged Under 35 comprised 32% of the workforce, contributing emerging skills and new perspectives, while those over 45 years old accounted for 22%, bringing valuable institutional knowledge. This distribution helps maintain operational continuity while supporting ongoing capability development across the Bank.



Turnover Rate

In 2025, FIBE recorded 95 employee separations, with the highest concentration at the headquarters and Giza branch, which together accounted for 56% of total turnover. Steps are being taken to strengthen retention in these locations. In contrast, Mansoura, Ismailia, and other branches reported no turnover, reflecting effective retention practices.

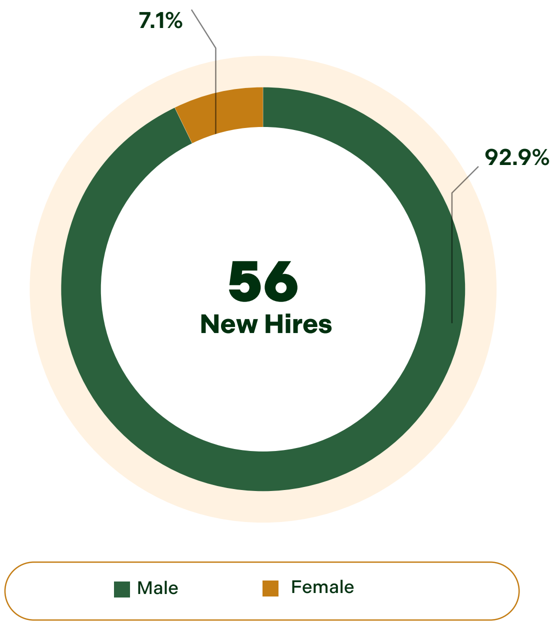
To support ongoing improvement, FIBE is reviewing the drivers of employee departures and implementing targeted training initiatives by region, while continuing to enhance the work environment and expand development opportunities to support employee satisfaction and long-term retention.

5.6%
Turnover Rate

Strengthening New Talent Recruitment

Growth requires a steady intake of skilled professionals. During the reporting period, FIBE onboarded 56 new employees to support its operational requirements. Overall, 97% of employees hold permanent positions. Most new hires (96%) were under the age of 30, while 4% were above 50.

By gender, men represented 92.9% of new hires and women accounted for 7.1%. The bank continues to review its hiring practices to support broader workforce representation over time.



Building Skills for Tomorrow

Why it Matters

FIBE manages employee learning and development through a structured framework aligned with its Human Resource Management Strategy and business priorities.

The Bank delivers specialized technical and behavioural programs, mandatory compliance training, and sustainability-related learning to strengthen employee capabilities. In 2025, these efforts supported digital transformation, leadership pipeline development, and financial inclusion awareness. The rollout of the HITS human resources system improved the tracking and accessibility of training activities. Continued focus was also placed on developing second- and third-line leaders and providing practical training opportunities for university students.

Our Approach and Progress

Continuous investment in employee development strengthens service quality, operational continuity, and sustainable growth. By building workforce capabilities and leadership readiness, FIBE enhances its ability to respond to evolving regulatory, technological, and market requirements. These efforts also promote employee engagement and career progression while contributing to the development of skilled banking professionals aligned with the Bank's long-term objectives and the broader financial sector.

2025 Highlights

42,307
Total Training Hours

25.1
Average Training Hours per Employee

1,982
Total training hours delivered on sustainability-related topics

Learning and Development

At Faisal Islamic Bank of Egypt, we place strong emphasis on equipping employees with opportunities to strengthen their capabilities and support their professional growth.

Learning and development remain central to building a skilled and effective workforce. Over the year, FIBE continued to roll out a wide range of training initiatives across diverse subject areas, including Financial Inclusion and Sustainable Finance, ensuring alignment with evolving industry priorities while recognizing opportunities for further enhancement.

During 2025, the Bank implemented 223 training programs, providing 3,459 training opportunities to 1,162 employees, representing approximately 99% of the Bank's workforce, in addition to 68 service assistants, with a total estimated cost of EGP 17.4 million.

In 2025, FIBE delivered a total of 42,307 training hours through a blended approach of online and in-person programs, averaging 25.1 hours per employee. Average training hours reached 48.2 per female employee and 20.7 per entry-level employee.

In addition, 1,982 hours were dedicated to sustainability-focused training. These efforts reflect the breadth of capability-building initiatives carried out during the year and the Bank's continued focus on strengthening employee skills in line with the evolving needs of the banking sector.

42,307
Total training hours delivered

25.1
Average training hours per employee

48.2
Average training hours per women employee

20.7
Average training hours per entry level employee

1,982
Total training hours delivered on sustainability -related topics

17.4 Mn
Approximate total cost of the training activities

Training Programs

Leadership and Succession Development

FIBE implemented leadership development programs for 143 employees across head office functions and branch networks.

Through a structured supervisory and succession development initiative, the bank strengthened its leadership pipeline and enhanced readiness of high-potential employees for future managerial roles, supporting business continuity and effective talent progression.

Sustainability and Sustainable Finance Training

FIBE delivered sustainability and sustainable finance training to a total of 312 employees across head office functions and branch networks. The program strengthened employee capabilities in sustainable finance and responsible banking practices, promoting the integration of environmental and sustainability considerations into day-to-day operations and financing decisions.

Financial Inclusion Program

FIBE advanced its financial inclusion agenda by training 342 employees on financial inclusion principles and related products. The initiative enhanced employee financial literacy and service capability across diverse customer segments, supporting expanded access to financial services and contributing to inclusive economic growth.

143
Participants

312
Participants

342
Participants

Customer Rights Protection Program

FIBE trained 382 employees from central departments and branches on customer protection principles and customer complaint handling. The program focused on raising awareness of customer rights protection principles, the role of the Excellence function in delivering high-quality services to customers, and methods for handling and resolving customer complaints.

382
Participants

Inclusive Service – Sign Language Initiative

To facilitate access to banking services for people of determination, FIBE trained 49 branch employees to effectively support customers with disabilities. The program improved communication with customers with hearing impairments and reinforced the bank's commitment to delivering inclusive and accessible banking services across its branch network.

49
Participants

New Employee Development Program

FIBE trained 43 newly joined employees to enhance productivity and overall performance. The program included lectures and workshops on customer service excellence, sales skills, business etiquette, professional ethics, teamwork, and responsible handling of the bank's information assets, along with knowledge-sharing sessions with representatives from various bank sectors.

43
Participants

Professional Development – Specialized Certifications

FIBE supported 59 employees in obtaining specialized professional certifications in banking compliance, corporate finance, internal audit, and governance, risk, and compliance (GRC) through accredited training institutes.

59
Participants

Digital Capability & AI Applications

In support of the bank's digital transformation objectives, FIBE implemented specialized training programs to enhance technical and professional capabilities across key functions.

The training covered audit, digital marketing, human resources management, and professional correspondence, contributing to improved operational efficiency and digital readiness. During the reporting period, the bank delivered 20 training courses in AI applications for auditing, 3 digital marketing sessions, 4 human resources management sessions, and 15 professional correspondence sessions.

A Culture of Care

Why it Matters

At FIBE, employee wellbeing is fundamental to maintaining a stable and high-performing workforce. Workplace safety, access to healthcare, and fair compensation directly influence morale, productivity, and the bank's ability to attract and retain skilled talent.

By investing in employees' health, ensuring safe working environments, and offering competitive benefits, the bank enables its people to remain focused, motivated, and equipped to deliver consistent service. This focus supports operational continuity and contributes to overall business performance.

Our Approach and Progress

FIBE continued to strengthen its employee support framework through targeted efforts in medical coverage, health and safety, employee engagement, and total rewards. During the reporting period, the bank maintained comprehensive medical benefits, upheld workplace safety standards across its network, and analysed employee feedback to identify improvement opportunities. Enhancements to compensation and benefits, alongside engagement and retention initiatives, contributed to a stronger employee experience and reinforced the bank's people-first culture.

2025 Highlights

78%
Employee Satisfaction Rate – Strongly Agree

8%
Employee Satisfaction Rate – Strongly Disagree

14%
Employee Satisfaction Rate – Neutral

Employee Engagement and Development

At Faisal Islamic Bank of Egypt (FIBE), employee engagement and development are key priorities for 2025.

The Bank focuses on retaining experienced talent by providing targeted training, clear career growth opportunities, and recognition programs. Through a supportive work environment, competitive compensation, and attention to employee wellbeing, FIBE aims to strengthen satisfaction, loyalty, and overall performance.

Employee Satisfaction Survey

In 2025, the Employee Job Satisfaction Survey at Faisal Islamic Bank of Egypt recorded a participation rate of 34.6%. The results reflected a generally positive sentiment, with 78% of respondents indicating "Strongly Agree" or "Agree" regarding their job satisfaction. Meanwhile, 14% of employees expressed neutral views, and only 8% reported dissatisfaction ("Strongly Disagree/Disagree").

34.6%
Participation Rate

78%
Satisfaction Rate Strongly Agree

14%
Satisfaction Rate Neutral

8%
Satisfaction Rate Strongly Disagree

These results reflect the Bank's ongoing efforts to enhance harmony among employees across all administrative levels and to provide opportunities that strengthen their capabilities and efficiency.

Through the implementation of competitive and fair salary structures, incentive programs, and career development opportunities, the Bank aims to maintain and further improve high levels of employee satisfaction and engagement.

Workforce Compensation

At Faisal Islamic Bank of Egypt, employee compensation and benefits are structured to support the Bank's workforce and maintain a stable working environment.

The Bank provides salaries, benefits, and bonuses in line with its internal policies and compensation framework. From January to December 2025, total employee costs amounted to EGP 1.24 billion covering salaries, benefits, and bonuses for employees across the Bank. This reflects the Bank's ongoing commitment to supporting its employees and maintaining an effective workforce.

EGP 1.2 Bn
Total Employee Costs

Employee Health and Wellbeing

FIBE places strong importance on supporting the health and wellbeing of its employees as part of maintaining a productive and stable work environment.

The Bank works to provide a safe workplace and access to appropriate healthcare services while promoting initiatives that support employees' physical and overall wellbeing. Through these efforts, FIBE aims to ensure that employees can perform their roles effectively while maintaining a balanced and supportive working environment.

Operational Security Initiatives

Enhanced Security Communication Between Branches

FIBE implemented a wireless communication link connecting the Security Department with branches to strengthen coordination and response during urgent situations. This system enables faster communication between security teams and branch staff, helping address potential security concerns without delay. By improving communication channels across the branch network, the initiative supports more efficient incident management and contributes to maintaining a secure working environment.

Vendor Security Verification

FIBE strengthened its vendor management practices by applying security verification procedures for companies seeking to work with the Bank. The process includes reviewing and assessing vendors to ensure they meet established security standards before being allowed to provide services or access bank systems. By limiting cooperation to verified and reliable companies, the Bank reduces potential operational risks and maintains a trusted network of external partners.

A Safe and Healthy Workplace

At FIBE, maintaining a safe and healthy workplace is an important part of the Bank's operational framework. In 2025, the Bank continued to implement measures aimed at protecting employees, customers, and assets across its headquarters and branch network, while reinforcing security procedures and promoting a stable and well-managed working environment.

The Bank supports workplace safety through established security and safety procedures applied across headquarters and the branch network. These measures include reviewing safety requirements at branch locations, monitoring compliance with security and safety procedures, and coordinating with relevant authorities when necessary. Regular inspections are carried out to ensure that safety systems and security measures are functioning effectively and that the working environment remains safe for employees and visitors.

Health, Safety and Environment (HSE) Trainings

FIBE is committed to maintaining a safe and healthy workplace by offering employees essential health, safety, and environmental (HSE) training. During the year, training activities also covered areas related to emergency response awareness, civil defence procedures, and safety practices within Bank premises. These initiatives support employee awareness of workplace safety practices and help ensure that employees are prepared to respond appropriately in situations that may affect the safety of employees, customers, or visitors.

4
Total H&S Training Courses

256
Total H&S Training Employees

119
Total H&S Training Hours

The Bank also maintains emergency preparedness procedures across its facilities, including evacuation planning and periodic review of safety procedures. These measures help ensure that employees are familiar with appropriate actions during unexpected situations and that workplace safety practices remain aligned with operational requirements.

Safety and Security Training

During 2025, the Bank continued to provide training related to safety and security practices across its operations. These training activities focused on strengthening employee awareness of safety procedures, emergency response, and operational responsibilities within Bank premises.

Programs delivered during the year covered areas such as civil defence procedures, leadership skills, sign language communication, and specialized operational training. The following table presents an overview of the safety and security training programs delivered during the reporting period, including the number of participants and training hours.

Training Session	Number of Employees Trained	Total Training Hours
Sign Language Program	25	14
Developing Leadership Skills	45	14
Civil Defence	125	16
How to use Firearms	61	75

Employee Healthcare Coverage and Medical Support

The bank provides extensive medical care coverage for both active and retired employees, ensuring access to necessary treatment without setting a maximum coverage limit.

The Bank also extends medical support to the families of active, retired, and deceased employees, with annual coverage of up to EGP 7,000, while surgical procedures are fully financed by FIBE. When specialized treatment is required, arrangements may be made for employees to receive medical care outside the Arab Republic of Egypt to ensure access to appropriate healthcare services.

In 2025, FIBE expanded its medical service network by signing agreements with 40 additional healthcare providers, including physicians, hospitals, medical centres, and laboratories across Greater Cairo and other governorates. This step helps ensure that employees and their families can access medical services more conveniently across the Bank's operational locations.

The Bank is also working on introducing an automated system to manage medical care services, aimed at improving the efficiency and accessibility of healthcare support. Throughout the year, emergency cases involving employees were closely followed up, with coordination maintained with medical providers to ensure timely and appropriate care.

Through these measures, the Bank works to maintain a supportive environment that prioritizes employee health and safety. Workplace safety practices, employee training, and access to medical services collectively contribute to strengthening employee wellbeing and supporting stable operations across the Bank's network.

2025 Medical Services Beneficiaries

1,275

Number of active employees who benefited from medical treatment for themselves and their families

740

Number of retired employees who benefited from medical treatment for themselves and their families

2,015

Total number of beneficiaries of medical services during 2025

2025 Healthcare Costs

EGP 114.5 Mn

Employee Healthcare Costs (Active and Retired)

EGP 33.98 Mn

Healthcare Costs for Employees' Families (Active and Retired)

06
Environmental Stewardship

Environmental Management

Why it Matters

Efficient energy management is central to FIBE's commitment to sustainability and responsible business practices. Energy consumption is a major contributor to greenhouse gas emissions, and reducing it helps mitigate climate change while conserving valuable resources.

By optimizing energy use, the bank not only lowers its environmental footprint but also supports cost efficiency and operational resilience. Moreover, promoting renewable energy aligns with FIBE's dedication to SDG 7, ensuring access to affordable, reliable, and clean energy, while reinforcing its role as a socially responsible financial institution.

Our Approach and Progress

FIBE takes a proactive approach to energy management, focusing on monitoring, efficiency, and innovation. In 2025, total energy consumption across the bank's operations reached 11,714 MWh, achieving a 2.7% reduction compared to the 2022 baseline. The bank is conducting energy audits to identify opportunities for further optimization and exploring renewable solutions, including the feasibility of onsite solar energy. These measures reflect FIBE's ongoing commitment to minimizing its environmental impact while fostering sustainable operational practices across all its facilities and operations.

2025 Highlights

80,873 m³
Total water usage across FIBE's facilities in 2025

11,714 MWh
Total Energy Consumption

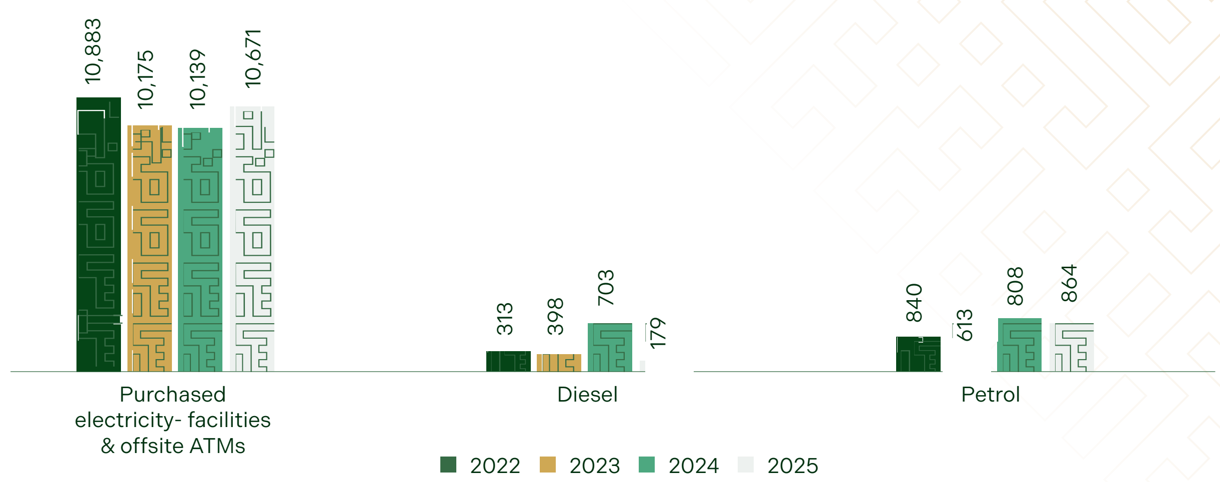
99.7 Tons
Solid waste generated across FIBE's facilities in 2025

Energy Management

In 2025, FIBE's energy consumption was primarily driven by electricity used across its facilities, while petrol and diesel were consumed for emergency generators and company-owned vehicles.

As part of its ongoing efforts to reduce its environmental footprint, the bank plans to conduct energy audits to identify opportunities for improving energy efficiency and reducing overall consumption. In parallel, FIBE is exploring renewable energy solutions, including assessing the feasibility of installing onsite solar panels to generate clean energy, supporting its commitment to the SDG 7. Total energy consumption across FIBE's operations from these sources reached 11,714 MWh in 2025, representing a decrease of approximately 2.7% compared to the 2022 baseline year.

Total Energy Consumption by Source Over the Years (MWh)



Water Management

FIBE's branches rely on municipal water sources to meet their operational needs, including drinking and sanitation. Wastewater generated at these facilities is discharged into the municipal wastewater network, where it undergoes treatment prior to final disposal.

In 2025, total water consumption across FIBE's offices and branches amounted to 80,873 m³.

Responsible water management remains an important consideration across the bank's operations. By promoting efficient use and proper handling of water resources, FIBE aims to minimize its environmental footprint while supporting broader sustainability objectives. Through these practices, the bank recognizes the importance of water conservation and its positive impact on local communities and the environment, in line with its commitment to responsible and sustainable business practices.

80,873 m³
Total water usage across FIBE's facilities in 2025

Waste Management

FIBE's operations generate different types of waste, including general office waste, shredded paper, and electronic waste.

To strengthen waste management practices, the bank is in the process of developing a corporate waste management system that aims to standardize procedures for the segregation, storage, collection, and disposal of waste across all branches. In 2025, the total amount of solid waste generated across the bank's operations reached 99.7 tons.

99.7 Tons
Solid waste generated across FIBE's facilities in 2025

Climate Change Action

Why it Matters

The Bank has a pivotal role in addressing climate change, both through the financing of sustainable projects and by managing the environmental impact of their own operations.

Measuring and monitoring the carbon footprint allows FIBE to understand the sources of emissions, track progress over time, and make informed decisions to reduce its environmental impact. By taking proactive steps to lower greenhouse gas (GHG) emissions, FIBE demonstrates accountability, transparency, and a commitment to responsible banking aligned with global climate goals.

Our Approach and Progress

In 2025, FIBE completed its fourth comprehensive carbon footprint assessment, covering the full operational scope of the bank. The assessment follows internationally recognized methodologies, including the Greenhouse Gas Protocol, IPCC Guidelines, and ISO 14064-1:2018. Total emissions for the year reached 10,006 mtCO_2e, with Scope 3 emissions for the largest share at 46.7%, followed by Scope 2 emissions at 43.3%.

The bank applies the operational control approach to define boundaries, categorizing emissions into Scope 1 (direct), Scope 2 (indirect energy), and Scope 3 (other indirect). FIBE is committed to reducing its emissions through energy efficiency measures, refrigerant leakage management, waste reduction, sustainable transportation, and employee engagement programs. The bank has set a clear target to reduce Scope 1 and 2 emissions by 42% by 2030, using 2022 as the baseline year, and continues to enhance data management and reporting systems for accurate year-over-year tracking.

2025 Highlights

2.2% reduction

In Scope 1 and 2 emissions compared to the base year

5,333 mtCO_2e

Total Absolute Scope 1+2 Emission

4,673 mtCO_2e

Total Absolute Scope 3 Emissions

Assessing our Carbon Footprint

FIBE recognizes the important role financial institutions play in addressing climate change by directing financial resources toward sustainable activities.

As part of its commitment to responsible banking, the bank supports environmentally responsible projects while working to reduce the environmental impact of its own operations. To strengthen transparency and accountability, FIBE regularly measures and monitors its carbon footprint to better understand and manage its environmental impact.

2022 Baseline Year

(Covering the entire organization)

GREENHOUSE GAS PROTOCOL | IPCC | ISO 14064

In 2025, FIBE completed its fourth carbon footprint assessment, covering the period from January 1 to December 31. Consistent with the 2022 assessment, which serves as the baseline year for emissions tracking, the analysis covers the bank's full operational scope.

The assessment follows internationally recognized methodologies, including the Greenhouse Gas Protocol, the Intergovernmental Panel on Climate Change (IPCC) Guidelines for National Greenhouse Gas Inventories, and the ISO 14064-1:2018 standard. Through these efforts, FIBE continues to enhance its understanding of emissions sources and support ongoing progress toward environmental responsibility

Operational and Organizational Boundaries

To assess its carbon footprint, FIBE defines clear organizational boundaries to determine the scope of activities and operations included in the evaluation. In line with the Greenhouse Gas Protocol, organizations are required to account for emissions generated from operations under their financial or operational control. For the purpose of this assessment, FIBE applies the operational control approach.

Operational boundaries further define the activities that contribute to greenhouse gas emissions and determine how these activities are accounted for and categorized within the assessment. Based on this framework, emissions are classified into three scopes.

1,686

Full-time Equivalents

(This is inclusive of full-time employees, managers and workers)

137,652

Square Meters

(This represents the total gross floor area of all the included facilities)

63

Facilities

(Inclusive of 43 branches, 2 headquarters,1 data center, 2 warehouses, 2 archives, 1 head office and 13 rest houses.)

Scope 1

Includes emissions form equipment, assets controlled or owned by FIBE, known as direct emissions (i.e. any owned or controlled activities that release emissions straight into the atmosphere).

Scope 2

Includes emissions from the consumptions of purchased energy such as electricity, heating or steam from a source that is not owned or controlled by FIBE (Indirect energy emissions)

Scope 3

Covers significant indirect emissions from other activities, that are not covered in Scope 1 or Scope 2. This is inclusive of transport fuel used in air business travel, employee commutes, emissions from waste disposal, etc

*Read more in our **2025 Carbon Footprint Report***

2025 Carbon Footprint Assessment Results

10,006 Total Scope 1+2+3 Emissions ($mtCO_2e$)

1,002 Total Scope 1 Emissions ($mtCO_2e$)

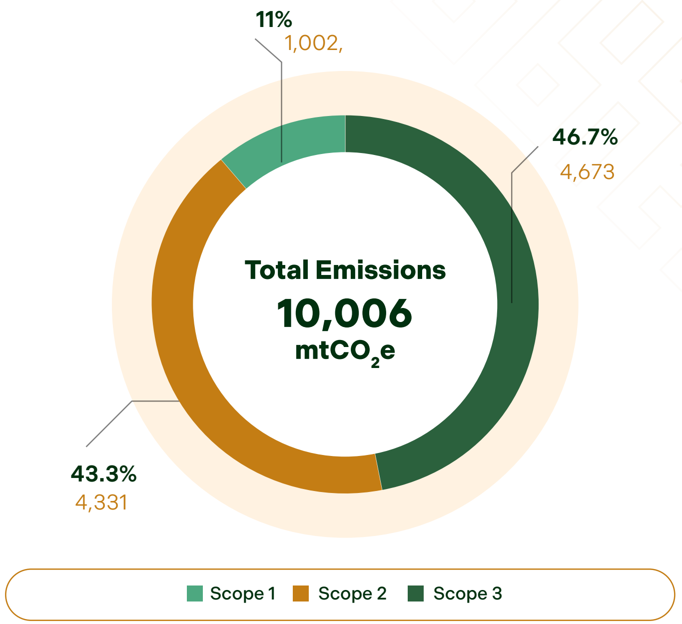
4,331 Total Scope 2 Emissions ($mtCO_2e$)

4,673 Total Scope 3 Emissions ($mtCO_2e$)

In 2025, the total carbon footprint from FIBE's operations amounted to 10,006 $mtCO_2e$. Scope 3 emissions made up the largest portion at 47%, followed by Scope 2 emissions, resulting from purchased electricity, at 43%.

FIBE is committed to lowering GHG emissions and adopting low-carbon energy alternatives. The bank also seeks to enhance its data management system and improve carbon footprint tracking and reporting to ensure precise and consistent year-over-year comparisons.

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



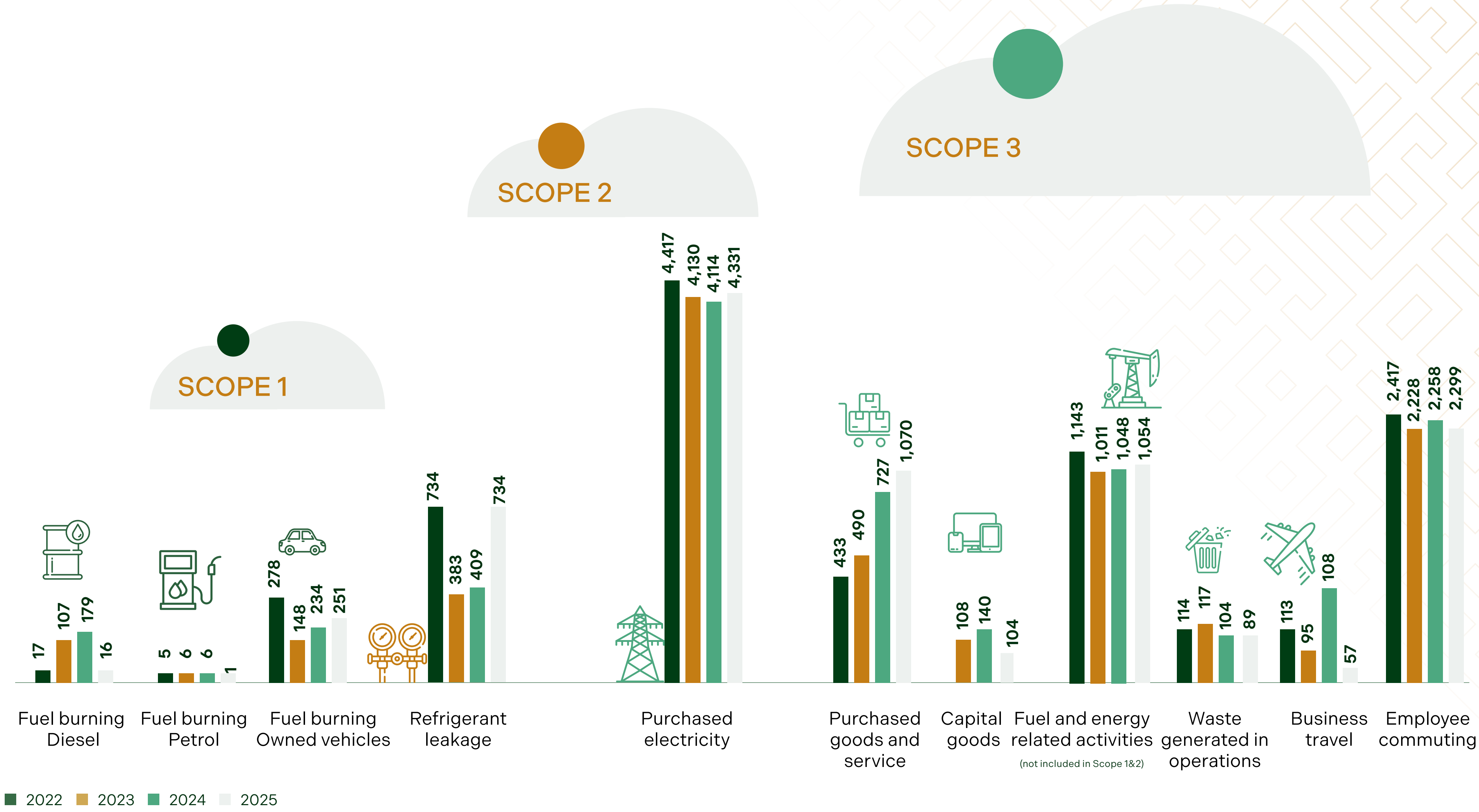
FIBE 2025 GHG Emissions Summary

SCOPE 1 (Direct Emissions)		2022	2023	2024	2025	
Stationary combustion	Fuel burning - Diesel	17	107	179	16	$mtCO_2e$
	Fuel burning - Petrol	5	8	6	1	$mtCO_2e$
Mobile combustion	Fuel burning - Owned vehicles	278	148	234	251	$mtCO_2e$
Fugitive emissions	Refrigerant leakage	734	383	409	734	$mtCO_2e$
Total Scope 1		**1,034**	**646**	**828**	**1,002**	$mtCO_2e$
SCOPE 2 (Indirect Emissions)						
Purchased energy [7]	Purchased electricity - facilities	4,033	3,826	3,805	3,975	$mtCO_2e$
	Purchased electricity – offsite ATMs	384	304	309	356	$mtCO_2e$
Total Scope 2		**4,417**	**4,130**	**4,114**	**4,331**	$mtCO_2e$
SCOPE 3 (Other Indirect Emissions)						
Purchased goods and services	Water use	36	38	31	25	$mtCO_2e$
	Paper consumption	81	114	108	50	$mtCO_2e$
	Monetary Goods & Services	308	305	581	987	mtCO2e
	Bank issued cards	8	34	7*	8	$mtCO_2e$
Capital Goods	Capital goods	-	108	140	104	$mtCO_2e$
	Transmissions & distribution losses[8]	309	289	288	303	$mtCO_2e$
	Purchased Energy WTT [9]	759	658	654	683	$mtCO_2e$
	Stationary combustion WTT	5	27	44	4	$mtCO_2e$
	Mobile combustion WTT	70	38	60	64	$mtCO_2e$
Waste generated in operations	Office solid waste disposal	56	55	52	52	$mtCO_2e$
	Wastewater treatment	58	62	52	37	$mtCO_2e$
Business travel	Land travel	-	4	-	-	$mtCO_2e$
	Air travel & WTT	71	67	75	38	$mtCO_2e$
	Hotel stay	45	25	31	20	$mtCO_2e$
Employee commuting	Commuting & WTT	2,417	2,236	2,268	2,299	$mtCO_2e$
Total Scope 3		4,224	4,059	4,391	4,673	$mtCO_2e$
Total Emissions (Scope 1+2+3)		9,676	8,834	9,334	10,006	$mtCO_2e$

7 *Electricity emissions for 2022, 2023 and 2024 were recalculated in 2025 to incorporate more accurate emission factor.*

8 *Transmission & distribution losses for 2022,2023 and 2024 were recalculated in 2025 to incorporate more accurate emission factors.*

9 *Purchased energy WTT for 2022,2023 and 2024 were recalculated in 2025 to incorporate more accurate emission factors.*


SCOPE 1
SCOPE 2
SCOPE 3
17
107
179
16
5
6
6
1
278
148
234
251
734
383
409
734
4,417
4,130
4,114
4,331
433
490
727
1,070
108
140
104
1,143
1,011
1,048
1,054
114
117
104
89
113
95
108
57
2,417
2,228
2,258
2,299
Fuel burning Diesel
Fuel burning Petrol
Fuel burning Owned vehicles
Refrigerant leakage
Purchased electricity
Purchased goods and service
Capital goods
Fuel and energy related activities
(not included in Scope 1&2)
Waste generated in operations
Business travel
Employee commuting
2022
2023
2024
2025

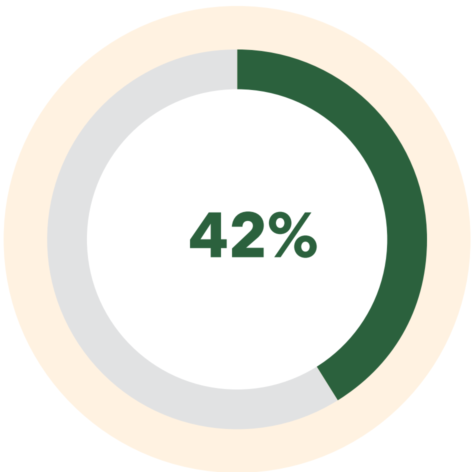
Reducing our Operational Emissions

FIBE is dedicated to establishing clear emissions reduction targets, aiming for a 42% decrease in Scope 1 and 2 emissions by 2030, using 2022 as the baseline. To reach this goal, the bank has made considerable efforts to identify decarbonization opportunities within its operations and has developed a detailed action plan.

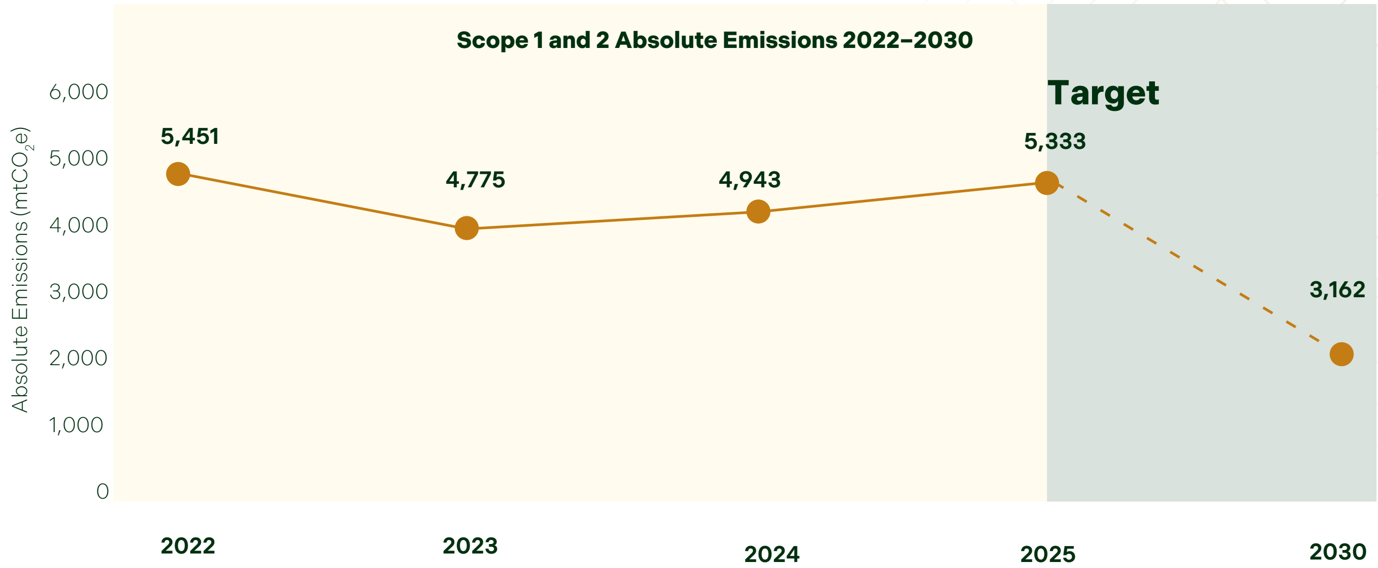
The full strategy is outlined in the 2025 Carbon Footprint Report

	2022 (Base year)	2023	2024	2025 (reporting year)	2030 (Target year)	% reduction
Scope 1	1,034	646	828	1,002	**600**	3.1%
Scope 2	4,417	4,129	4,115	4,331	**2,562**	1.9%
Scope 1 & 2	5,451	4,775	4,943	5,333	**3,162**	2.2%

Absolute Scope 1 and Scope 2 emissions in 2025 decreased by 2.2% compared to the base year 2022.



Reduction in scope 1 & 2 emissions by 2030, compared to 2022 base year.



Key Measures and Projects

- Energy Efficiency Enhancements
- Refrigerant Leakage Reduction
- Employee Engagement and Education
- Waste Reduction and Recycling
- Sustainable Transportation

Sustainable Sourcing & Supply

Why it Matters

Responsible procurement is a key element of FIBE's commitment to sustainable and ethical business practices.

By carefully selecting and managing suppliers, the bank can ensure operational efficiency, minimize environmental and social risks, and foster positive economic impact within local communities. Integrating social responsibility into procurement decisions reinforces FIBE's broader sustainability goals and supports initiatives that enhance community well-being, such as medical support and essential supplies through Zakat programs.

Our Approach and Progress

In 2025, FIBE strengthened its supply chain management to balance operational needs with social and environmental responsibility. The bank maintained a diversified supplier base, with 95% of suppliers sourced locally, supporting domestic economic growth and reducing logistics-related impacts. Supplier engagements were tailored to meet various operational requirements, including technology, facilities, equipment, and social initiatives.

Selection and evaluation processes focused on long-term value, operational efficiency, and alignment with FIBE's sustainability objectives. This included formal and informal agreements, project-specific collaborations, and a structured evaluation of supplier capabilities. These practices ensured that procurement decisions reinforced both business resilience and social impact, reflecting FIBE's integrated approach to responsible and community-focused operations.

2025 Highlights

95%
Percentage of Local Suppliers

80
Total Number of Suppliers

79
Number of Tier Suppliers

Responsible Procurement

In 2025, FIBE continued to strengthen its supply chain management practices to support operational efficiency, responsible procurement, and community-focused initiatives.

The Bank's procurement activities covered a wide range of operational requirements, including technology, facilities, and equipment, in addition to supporting social initiatives implemented through the Zakat activities, such as the provision of medical equipment for hospitals, Ramadan food cartons, essential food supplies, and blankets.

These efforts reflect the integration of operational needs with social responsibility objectives.

Supplier Profile and Local Sourcing

The Bank maintained a diversified yet locally focused supplier base during the reporting year. In 2025, the total number of suppliers reached 80, with local suppliers representing 95% of the total, demonstrating the Bank's commitment to supporting the domestic economy. The supply chain structure included 76 Tier 1 suppliers and 4 Tier 2 suppliers.

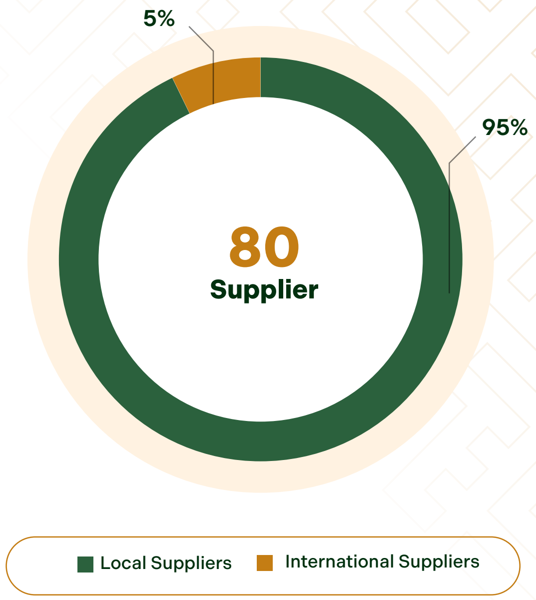
Most suppliers were located within Greater Cairo and its surrounding areas, in addition to selected companies operating in Lower Egypt governorates. This geographical concentration supported efficient logistics and facilitated coordination, particularly during operational changes such as the relocation of the Bank's branches in Banha and Minya

Procurement & Community Impact

In 2025, procurement activities covered a range of operational needs, including technology, infrastructure, and equipment such as software and licenses, furniture, electrical supplies, air-conditioning units, security kiosks, shredding machines, and packaging and counting machines.

A significant portion of procurement spending was allocated to medical equipment supplied to healthcare institutions through Zakat initiatives. The supply chain also supported community-focused efforts by sourcing essential items for vulnerable groups, including food packages and winter support materials.

Through these activities, procurement practices contributed to both operational continuity and the Bank's broader social impact.



Supplier Selection and Evaluation

The Bank maintained flexible procurement relationships to meet diverse operational needs. Supplier engagements included short-term and long-term arrangements, contractual and non-contractual agreements, as well as project and event-based collaborations. Suppliers provided a range of products and services, including manufacturing, promotional materials, consultancy, and operational support.

Supplier selection was guided by clearly defined needs and objectives prior to procurement, with key evaluation criteria ensuring that decisions supported both operational effectiveness and long-term value.

Supplier Evaluation Criteria

1 Compliance with quality standards

2 Cost efficiency & value added offerings

3 Ability to meet operational & service requirements

07

ESG Appendices

Glossary

ESG Terms and Definitions

From a sustainability perspective, Islamic banks differentiate themselves from traditional commercial banks by incorporating ethical and sustainable principles into their operations and investment practices. They strive to align financial success with social and environmental well-being, promoting a more inclusive and responsible financial system - here are key several ways:

1. Ethical and Socially Responsible Investments:

Islamic banks adhere to Shari'ah principles, which prohibit investments in activities that are considered unethical or socially harmful. They avoid sectors such as gambling, alcohol, tobacco, pork, and conventional financial services involving interest (riba). Instead, Islamic banks focus on investments that promote social well-being, such as renewable energy, healthcare, education, and affordable housing.

2. Profit-Sharing and Risk-Sharing:

Islamic banks operate on the principle of profit and loss sharing (PLS) and risk-sharing. This means that the bank shares profits and losses with its customers rather than charging interest on loans. This model encourages a more equitable distribution of wealth and promotes economic stability.

3. Asset-Backed Financing:

Islamic banks emphasize asset-backed financing, which requires underlying tangible assets to support financing transactions. This approach encourages real economic activities and reduces speculative practices. It also promotes sustainable investments in physical assets, such as infrastructure projects or real estate, that can contribute to long-term economic and social development.

4. Environmental Responsibility:

Islamic banks recognize the importance of environmental sustainability. They are encouraged to support environmentally friendly initiatives and investments that promote conservation, renewable energy, and responsible resource management. Islamic finance principles align with sustainable development goals, emphasizing the need for environmental stewardship and preservation.

5. Social Responsibility and Financial Inclusion:

Islamic banks have a focus on social responsibility and financial inclusion. They aim to provide accessible financial services to underserved segments of society, including low-income individuals, small businesses, and rural communities. By addressing financial inclusion, Islamic banks contribute to poverty reduction and promote social and economic development

6. Governance and Ethics:

Islamic banks typically have strong governance frameworks, guided by Shari'ah principles and ethical considerations. They emphasize transparency, accountability, and responsible business practices. Additionally, Islamic banks often follow specific governance standards and guidelines set by recognized bodies, such as the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

Abbreviations

AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions
ACH	Automated Clearing House
AEG	Allied Engineering Group
AI	Artificial Intelligence
ALCO	Assets and Liabilities Committee
AML	Anti-Money Laundering
ATM	Automated Teller Machine
Bn	Billion
BoD	Board of Directors
CBE	Central Bank of Egypt
CEO	Chief Executive Officer
CFT	Counter-Terrorism Financing
CIA	Certified Internal Auditor
CIBAFI	General Council for Islamic Banks and Financial Institutions
CRM	Customer Relationship Management
EGP	Egyptian Pound
ERP	Enterprise Resource Planning
ESG	Environmental, Social, and Governance
FEB	Federation of Egyptian Banks
FIBE	Faisal Islamic Bank of Egypt
GHG Protocol	Greenhouse Gas Protocol
GRC	Governance, Risk, and Compliance
GRCA	Governance, Risk, and Compliance Auditor
GRCP	Governance, Risk, and Compliance Professional

GRI	Global Reporting Initiative
H&S	Health and Safety
HITS	Human Information Technology System
HR	Human Resources
HSE	Health, Safety, and Environment
IBS	Integrated Banking System
IFN	Islamic Finance News
IFSB	Islamic Financial Services Board
IIA	Institute of Internal Auditors
IICRA	International Islamic Center for Reconciliation and Arbitration
IPCC	Intergovernmental Panel on Climate Change
IT	Information Technology
LMC	Liquidity Management Center
m^3	Cubic meters
Mn	Million
mtCO2e	Metric tons of carbon dioxide equivalent
MWh	Megawatt-hour
OCEG	Open Compliance and Ethics Group
PCI-DSS	Payment Card Industry Data Security Standard
SASB	Sustainability Accounting Standards Board
SDGs	Sustainable Development Goals
SIEM	Security Information and Event Management
SME	Small and Medium-sized Enterprises

SOC	Security Operations Center
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TCFD	Task Force on Climate-related Financial Disclosures
UAB	Union of Arab Banks
UNGC	United Nations Global Compact
USD	United States Dollar
WTT	Well-to-Tank
WUAB	World Union of Arab Bankers
YoY	Year-on-Year

Methodology
& Data Sources

Basis of Reporting for GHG Emissions

Disclosure	Definition	Scope	Units	Method
Purchased electricity	Grid electricity purchased and used across facilities owned and operated by the Bank and across offsite ATMs.	Purchased utility electricity.	MWh	Data was collected using utility bills and/or monthly meter readings.
Fuels	Includes fuel consumed by the Bank's owned assets, such as diesel, natural gas, and petrol fuels.	Fuel Consumption by the Bank's emergency generators and owned vehicles.	Liters	Data was collected using fuel purchasing invoices.
Water	Water consumption across facilities owned and operated by the Bank.	Municipal water consumption.	m^3	Data was collected using utility bills and/or monthly meter readings.
Waste	Solid waste generated across facilities owned and operated by the Bank.	Solid waste includes general waste. (Estimated based on the number of waste bags collected per day across each facility).	Tons	Data was collected from waste contractor logs/bills.
Materials	Consumption of raw materials used across the Bank's offices and branches.	Raw materials including paper, ink toners, and other office supplies.	Tons	Data was collected from the procurement department's databases.
Scope 1 emissions (direct)	Direct GHG emissions from sources owned or controlled by the Bank, such as fuel combustion and fugitive emissions.	Includes emissions associated with fuel combustion and fugitive emissions.	$mtCO_2e$	Energy/fuel related emissions were calculated using emission factors from EPA / DEFRA's databases. Fugitive emissions were determined using the latest GWP as per the IPCC's 6th assessment report.
Scope 2 emissions (indirect)	Indirect GHG emissions from the generation of energy purchased by the Bank, including purchased electricity.	Includes emissions associated with purchased electricity.	$mtCO_2e$	Emissions were calculated using Egypt's average electricity grid emission factor.
Scope 3 emissions (other indirect)	Indirect GHG emissions not included in Scope 2, from sources that are not owned or controlled by the Bank.	Includes emissions associated with purchased goods and services, capital goods, waste generated in operations, business travel, and employee commuting.	$mtCO_2e$	Emissions were calculated using emission factors from EPA / DEFRA's databases.

Basis of Reporting for HR Metrics

Disclosure	Definition	Scope	Units	Method	Source
Headcount	Total number of Full-Time Employees (FTE) as at 31st December 2025	FTEs across all business units	Number (#)	Sum of employees across all business units	Reported from HR database systems
Gender Representation	Percentage of female employees among total headcount as at 31st December 2025	FTEs across all business units	Percentage (%)	Number of employees for specified gender divided by total number of employees	Reported from HR database systems
Age Representation	Percentage of employees belonging to specific age groups as at 31st December 2025	FTEs across all business units	Percentage (%)	Number of employees for specified age group divided by total number of employees	Reported from HR database system
Disability Representation	Representing the percentage of employees with disabilities among the total workforce as at 31st December 2025	FTEs across all business units	Percentage (%)	Number of employees of disabilities divided by total number of employees	Reported from HR database systems
Management Representation	Percentage of male or female employees across management as at 31st December 2025	FTEs across all business units	Percentage (%)	Number of employees for specified gender divided by total number of employees in specified management category	Reported from HR database systems
Gender Pay Ratio	Ratio of Average Annual salary cost between Males and Females	Ratio of Average Annual salary and cost between Males and Females	Ratio (Male: Female = 1:X)	Average total annual salary cost of all male employees to the average of total annual salary cost of all female employees	Reported from HR database systems
New Hires	Total number of Full-Time Employees (FTE) hired during 2025 by gender, geographical location, and age groups	FTEs across all business units	Number (#)	Sum of employees hired during 2025 across businesses	Reported from HR database systems
Turnover	Percentage of employees (gender-wise) who left the organization during 2025 by gender, geographical location, and age	FTEs across all business units. Transfers within Aldar Entities have not been considered as leavers	Percentage (%)	Number of employees who left the organization by gender and by age groups divided by total number of FTEs	Reported from HR database systems
Total Training Hours	Total hours of formal training imparted by the organization to employees	FTEs across all business units	Hours	Sum of all training hours, where one hour represents one hour of time spent by an employee during a training session	Reported from HR database systems

Disclosure	Definition	Scope	Units	Method	Source
Average Training Hours Per Employee	Average hours of formal training imparted by the organization to each employee	FTEs across all business units	Hours	Total hours of formal training imparted by the organization divided by the total number of employees at the organization as of 31st December 2025	Reported from HR database systems
Health and Safety trainings	Number of Trainees	FTEs across all business units	Number (#)	Sum of employees who received HSE training	Reported from HR database systems
Trainings	Number of Trainees	FTEs across all business units	Number (#)	Sum of employees who received training	Reported from HR database systems
Parental Leave	Number of employees who availed the parental leave benefit during the reporting period	FTEs across all business units	Number (#)	Sum of employees who availed parental leave during the reporting year	Reported from HR database systems
Parental Leave – Retention Rate	Percentage of employees who availed parental leave benefit and returned to work after completing the stipulated leave period	FTEs across all business units	Number (#)	Number of employees who returned to work after the parental leave ended	Reported from HR database systems

ESG Metrics

Governance Indicators

Board Composition

		FY 2024	FY 2025
Board of Directors by Gender	Total	11	12
	Male	9	10
	Female	2	2
Tenure	0-5 years	11	6
	5-10 years	0	6
	> 10 years	0	0
	Average Tenure	4.1	4.6

Economic Indicators

Category	Indicator	Unit	2024	2025
Financial Performance	Net Profit after Taxes	EGP billion	11.74	4.33
	Shareholders' Equity	EGP billion	39.03	41.64
	Total Lending Portfolio	EGP billion	18.5	19.9
	Total Investment Portfolio	EGP billion	222.7	238.6
	Total Retail Lending Portfolio	EGP billion	3.57	4.3
	Total Corporate Lending Portfolio	EGP billion	14.94	15.57
	Total SME Lending Portfolio	EGP billion	2.3	1.9
Corporate Banking	Total number of corporate clients	Count	517	508
Retail Lending	Mortgage loans	EGP billion	2.38	2.77
	Auto loans	EGP billion	0.692	0.900
Customer Base	Total number of women customers	Count	531,969	548,227
	Total number of SMEs	Count	429	394
	Youth customers	Count	2,470	4,792
	Customers with disabilities	Count	31	38
Cards & Payments	New prepaid cards (Meeza & Visa)	Count	44,000	16,000
	Total debit cards	Count	414,300	430,000
Financial Literacy	Financial literacy campaigns	Count	6	5
	Female attendees of financial literacy activities	%	65%	63%

Social Indicators

Workforce Overview		Number of Employees		Percentage from Total Employees	
		2024	2025	2024	2025
Employees	Full-time	1717	1686	100%	100%
	Part-time	0	0	0%	0%
Breakdown by Gender	Male	1587	1564	92%	93%
	Female	130	122	8%	7%
Breakdown by Age	Under 35	598	542	34%	32%
	Age 35-45	751	769	44%	46%
	Age Above 45	373	375	22%	22%
Breakdown by Contract Type	Permanent	1650	1630	96%	67%
	Temporary	67	56	4%	3%
Employees with Disability	Total	0	0	0%	0
Total Workforce		1,717	1,686	100%	100%

Managerial Positions

		Headcount	
		2024	2025
Management positions	Male	1,037	1,015
	Female	130	122
Top Management positions	Male	72	73
	Female	1	1
Middle Management positions	Male	201	209
	Female	0	-
Junior Management positions	Male	764	668
	Female	129	94
Management positions in revenue-generating functions	Male	1,037	1,015
	Female	130	122

New Hires

		Headcount		Percentage from total	
		2024	2025	2024	2025
By Gender	Male	54	52	80.6%	92.9%
	Female	13	4	19.4%	7.1%
By Age Group	Under 30	63	54	94%	96%
	30-50	2	0	3%	0%
	Above 50	2	2	3%	4%
With Disabilities	Total	0	0	0%	0
Total		67	56	100%	100%

Social Indicators

Employee Turnover [10]

	Categories	Headcount		Turnover Rate (%)	
		2024	**2025**	**2024**	**2025**
By Type	Voluntary turnover	28	63	1.6%	3.7%
	Turnover for cause	64	32	3.7%	1.9%
By Gender	Male	83	82	4.8%	4.8%
	Female	9	13	0.5%	0.8%
By Age Group	Under 30	23	39	1.34%	2.3%
	30-50	33	25	1.9%	1.5%
	Above 50	36	31	2.1%	1.8%
With Disabilities	Total	0	0	0	0
Total		**92**	**95**	**5.3%**	**5.6%**

Parental Leave

	2024			2025		
	Total	Male	Female	Total	Male	Female
Number of employees who are entitled to maternity/ parental leave	130	0	130	122	0	122
Total number of employees who took maternity/ parental leave during the reporting period	10	0	10	11	0	11
Total no. of employees who returned to work after their maternity/ parental leave ended during the reporting period	6	0	6	5	0	5

Training Hours

	Category	Total Hours		Average Hours per employee	
		2024	**2025**	**2024**	**2025**
By Gender	Male	34,482.4	36,426	20.1	21.6
	Female	6,516.6	5,881	3.8	3.5
By Age Group	Under 25	3,134	3,888	1.8	2.3
	25-34	16,123	14,641	9.4	8.7
	34-45	18,706.2	20,053	10.9	11.9
	Over 45	3,035.8	3,725	1.8	2.2
By Employee Category	Entry-Level	21,871.4	11,231	12.7	6.7
	Mid-Level	18,291.6	29,133	10.7	17.2
	Senior and Executive Level	836	1,943	0.5	1.2
Total		**40999**	**42,307**	**23.9**	**25.1**

Median Hourly Pay

	2024	**2025**
Male	323,442	406,935
Female	5,048	7,456

10 ***Employee turnover has been recalculated using the updated methodology for improved accuracy and consistency.***

Environmental Indicators

Energy, Water, Materials, and Waste

		Unit	2022	2023	2024	2025
Energy Consumption	Purchased electricity- facilities	MWh	9,938	9,427	9,376	9,795
	Purchased electricity- offsite ATMS	MWh	945	748	763	876
	Diesel [11]	MWh	313	398	703	179
	Petrol [12]	MWh	840	613	908	864
	Total	MWh	12,036	11,186	11,750	11,714
Water	Municipal water intake	m^3	100,575	115,799	88,974	80,873
Materials	Purchased paper	Tons	88	125	81	38
Waste	Non-hazardous waste generated	Tons	121	106	99	100

Carbon Emissions

		Unit	2022	2023	2024	2025
Scope 1 (Direct)	Total	$mtCO_2e$	1,034	646	828	1,002
Scope 2 (Indirect)	Total (location-based)	$mtCO_2e$	4,417	4,129	4,115	4,331
Scope 1+2	Total	$mtCO_2e$	5,451	4,775	4,943	5,333
Scope 3	Total	$mtCO_2e$	4,224	4,057	4,391	4,673
	Purchased goods and services	$mtCO_2e$	432	490	728	1,070
	Capital goods	$mtCO_2e$	-	108	140	104
	Fuel and energy-related activities (not included in scope 1 and 2)	$mtCO_2e$	1,143	1,012	1,046	1,054
	Waste generated in operations	$mtCO_2e$	115	117	103	89
	Business travel	$mtCO_2e$	117	96	105	57
	Employee commuting	$mtCO_2e$	2,417	2,236	2,268	2,299
Carbon Intensity[13]	Scope 1+2 per employee	$mtCO_2e$ /employee	3.07	2.75	2.88	3.18
	Scope 1+2 per revenue	$mtCO_2e$ /Billion EGP revenue	357	253	161	197
Scope (1+2+3)	**Total**	**$mtCO_2e$**	**9,676**	**8,834**	**9,334**	**10,006**

[11] *Includes onsite diesel consumption by generators as well as fuel consumption by owned vehicles.*

[12] *Includes onsite petrol consumption by generators as well as fuel consumption by owned vehicles.*

[13] *Intensity metrics are calculated based only on facilities that were fully operational throughout the year. Consequently, the New Administrative Capital branch has been excluded, as it opened late in the year and no consumption data was recorded for that period.*

GRI Content Index

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

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
GRI 2: General Disclosures 2021							
The organization and its reporting practices							
GRI 2: General Disclosure 2021	2-1 Organizational details	About This Report (p.04) FIBE at a Glance (p.06)					
	2-2 Entities included in the organization’s sustainability reporting	About This Report (p.04)					
	2-3 period, frequency and contact point	About This Report (p.04)					
	2-4 Restatement of information		a	Not applicable	This FIBE’s fourth Sustainability Report.		
	2-5 External assurance	Limited Assurance Statement (p.129)					

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
	Activities and workers						
GRI 2: General Disclosure 2021	2-6 Activities, value chain and other business relationships	FIBE at a Glance (p.06)					
	2-7 Employees	People, Culture and Growth (p.76) Social Indicators (p.110)					SDG 8.5, 10.3
	2-8 Workers who are not employees	Sustainable Sourcing & Supply (p.100)					SDG 8.5
	Governance						
	2-9 Governance structure and composition	Governance in Action (p.33)					SDG 5.5, 16.7
	2-10 Nomination and selection of the highest governance body	Governance in Action (p.33)					SDG 5.5, 16.7
	2-11 Chair of the highest governance body	Governance in Action (p.33)					SDG 16.6
	2-12 Role of the highest governance body in overseeing the management of impacts	Governance in Action (p.33) Managing Risk Responsibly (p.43)					SDG 16.7
	2-13 Delegation of responsibility for managing impacts	The highest governance body currently delegates the responsibility of managing social, economic, and environmental impacts to business departments as applicable to the scope of their operations.					
	2-14 Role of the highest governance body in sustainability reporting	The Board of Directors is responsible for signing off and reviewing the content of the report.					

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
GRI 2: General Disclosure 2021	2-15 Conflicts of interest	Conflicts of interest (p.42)					SDG 16.6
	2-16 Communication of critical concerns	Whistleblowing Policy (p.42)					
	2-17 Collective knowledge of the highest governance body	Governance in Action (p.33)					
	2-18 Evaluation of the performance of the highest governance body	Governance in Action (p.33)					
	2-19 Remuneration policies	Governance in Action (p.33)					
	2-20 Process to determine remuneration	Governance in Action (p.33)					SDG 16.7
	2-21 Annual total compensation ratio		2-21	Confidentiality Constraint	Information has been deemed confidential by the assigned department.		
	Strategy, Policy and Practices						
	2-22 Statement on sustainable development strategy	Message from Leadership (p.05)					
	2-23 Policy commitments	Ethics & Transparency (p.40)					SDG 16.3 UNGC 7, 10
	2-24 Embedding policy commitments	Ethics & Transparency (p.40)					
	2-25 Processes to remediate negative impacts	Managing Risk Responsibly (p.43)					
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing Policy (p.42)					SDG 16.3
	2-27 Compliance with laws and regulations	Managing Risk Responsibly (p.43)					
	2-28 Membership associations	Memberships (p.11)					

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
	Stakeholder Engagement						
GRI 2: General Disclosure 2021	2-29 Approach to stakeholder engagement	Stakeholders Engagement (p.24)					
	2-30 Collective bargaining agreements		a, b	Not applicable	FIBE has no collective bargaining agreements		SDG 8.8
GRI 3: Material Topics 2021							
GRI 3: Material Topics 2021	3-1 Process to determine material topics	2025 Materiality Progress (p.26)					
	3-2 List of material topics	2025 Materiality Progress (p.26)					
Governance Topics							
Governance, Transparency & Anti-Corruption							
GRI 3: Material Topics 2021	3-3 Management of material topic	Managing Risk Responsibly (p.43)					
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Combating Financial Crimes: AML/CFT Measures (p.46)					16.5
	205-2 Communication and training about anti-corruption policies and procedures	Combating Financial Crimes: AML/CFT Measures (p.46)					16.5
	205-3 Confirmed incidents of corruption and actions taken	There have been no confirmed incidents of corruption during the reporting period.					16.5
GRI 206: Anticompetitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, antitrust, and monopoly practices	Anti-Bribery Measures (p.46)					16.3

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes		a, b	Information Unavailable	These requirements will be integrated into the Bank's data management system and considered in the future reporting cycle.		8.8
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	The Bank avoids engaging with suppliers considered to have a significant risk of incidents of forced or compulsory labor.					5.2, 8.7
Economic Impact							
GRI 3: Material Topics 2021	3-3 Management of material topic	FIBE's Main Activities (p.12)					
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	FIBE's Main Activities (p.12)					8.1, 8.2, 9.1, 9.4, 9.5,
	201-2 Financial implications and other risks and opportunities due to climate change	Managing Risk Responsibly (p.43)					13.1
	201-3 Defined benefit plan obligations and other retirement plans		a, b, c, d, e	Information Unavailable	These requirements will be integrated into the Bank's data management system and considered in the future reporting cycle.		
	201-4 Financial assistance received from government	FIBE doesn't receive financial assistance from the government.					

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage		a, b, c	Confidentiality Constraint	Information has been deemed confidential by the assigned department.		1.2, 5.1, 8.5
	202-2 Proportion of senior management hired from the local community		a, b	Information Unavailable	These requirements will be integrated into the Bank's data management system and considered in the future reporting cycle.		8.5
Responsible Banking							
GRI 3: Material Topics 2021	3-3 Management of material topic	FIBE's Main Activities (p.12)					
Data Privacy							
GRI 3: Material Topics 2021	3-3 Management of material topic	Protecting Information, Preserving Trust (p.58)					
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data		a, b, c	Confidentiality Constraint	Information has been deemed confidential by the assigned department.		16.3, 16.10
Digitalization							
GRI 3: Material Topics 2021	3-3 Management of material topic	Building Digital Trust (p.53)					
Sustainable Finance							
GRI 3: Material Topics 2021	3-3 Management of material topic	Financing a Sustainable Future (p.62)					

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
Social							
Quality of Service and Customer Experience							
GRI 3: Material Topics 2021	3-3 Management of material topic	Delivering Responsible Value (p.50)					
Equal Opportunity							
GRI 3: Material Topics 2021	3-3 Management of material topic	People, Culture and Growth (p.76)					
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Embracing Diversity (p.77)					5.1, 8.5, 8.6, 10.3
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees		a, b	Information Unavailable	These requirements will be integrated into the Bank's data management system and considered in the future reporting cycle.		3.2, 5.4, 8.5
	401-3 Parental leave	Social Indicators (p.110)					5.1, 5.4, 8.5
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Governance Indicators (p.109) Social Indicators (p.110)					5.1, 5.5, 8.5
	405-2 Ratio of basic salary and remuneration of women to men	Social Indicators (p.110)					5.1, 8.5, 10.3
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	There have been no confirmed incidents of discrimination during the reporting period.					5.1, 8.8

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
Learning and Development							
GRI 3: Material Topics 2021	3-3 Management of material topic	Building Skills for Tomorrow (p.80)					
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Building Skills for Tomorrow (p.80) Social Indicators (p.110)					4.3, 4.4, 4.5, 5.1, 8.2, 8.5, 10.3
	404-2 Programs for upgrading employee skills and transition assistance programs	Building Skills for Tomorrow (p.80)					8.2, 8.5
GRI 404: Training and Education 2016	404-3 Percentage of employees receiving regular performance and career development reviews		a	Information Unavailable	These requirements will be integrated into the Bank's data management system and considered in the future reporting cycle.		5.1, 8.5, 10.3
Community							
GRI 3: Material Topics 2021	3-3 Management of material topic	Partnering for Community Impact (p.71)					
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Partnering for Community Impact (p.71)					
	413-2 Operations with significant actual and potential negative impacts on local communities	Partnering for Community Impact (p.71)					1.4, 2.3
Employee Wellbeing							
GRI 3: Material Topics 2021	3-3 Management of material topic	A Culture of Care (p.85)					

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	A Culture of Care (p.85)					3.3, 3.4, 3.9, 8.8, 16.1
	403-2 Hazard identification, risk assessment, and incident investigation	A Culture of Care (p.85)					8.8
	403-3 Occupational health services	A Culture of Care (p.85)					8.8
	403-4 Worker participation, consultation, and communication on occupational health and safety	A Culture of Care (p.85)					8.8, 16.7
	403-5 Worker training on occupational health and safety	A Culture of Care (p.85)					8.8
	403-6 Promotion of worker health	A Culture of Care (p.85)					3.3, 3.5, 3.7, 3.8
GRI 403: Occupational Health and Safety 2018	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	A Culture of Care (p.85)					8.8
	403-8 Workers covered by an occupational health and safety management system	A Culture of Care (p.85)					8.8
	403-9 Work-related injuries	There have been no confirmed occurrences during the reporting period.					3.6, 3.9, 8.8, 16.1
	403-10 Work-related ill health	There have been no confirmed occurrences during the reporting period.					3.3, 3.4, 3.9, 8.8, 16.1

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
Financial Inclusion							
GRI 3: Material Topics 2021	3-3 Management of material topic	Banking for Broader Access (p.65)					
Environmental							
Environmental Management							
GRI 3: Material Topics 2021	3-3 Management of material topic	Energy Management (p.92)					
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Energy Management (p.92)					7.2, 7.3, 8.4, 12.2, 13.1
	302-2 Energy consumption outside of the organization	Energy Management (p.92)					7.2, 7.3, 8.4, 12.2, 13.1
	302-3 Energy intensity	Energy Management (p.92)					7.3, 8.4, 12.2, 13.1
	302-4 Reduction of energy consumption	Energy Management (p.92)					7.3, 8.4, 12.2, 13.1
	302-5 Reductions in energy requirements of products and services	Energy Management (p.92)					7.3, 8.4, 12.2, 13.1
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Water Management (p.93)					6.3, 6.4, 6.A, 6.B, 12.4
	303-2 Management of water discharge-related impacts	Water Management (p.93)					6.3
	303-3 Water withdrawal	Water Management (p.93)					6.4
	303-4 Water discharge	Water Management (p.93)					6.3
	303-5 Water consumption	Water Management (p.93)					6.4

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	GHG Emissions (p.97)					3.9, 12.4, 13.1, 14.3, 15.2
	305-2 Energy indirect (Scope 2) GHG emissions	GHG Emissions (p.97)					3.9, 12.4, 13.1, 14.3, 15.2
	305-3 Other indirect (Scope 3) GHG emissions	GHG Emissions (p.97)					3.9, 12.4, 13.1, 14.3, 15.2
	305-4 GHG emissions intensity	GHG Emissions (p.97)					13.1, 14.3, 15.2
	305-5 Reduction of GHG emissions	GHG Emissions (p.97)					13.1, 14.3, 15.2
	305-6 Emissions of ozone-depleting substances (ODS)	GHG Emissions (p.97)					3.9, 12.4
	305-7 Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	GHG Emissions (p.97)					3.9, 12.4, 14.3, 15.2
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Waste Management (p.93)					3.9, 6.3, 6.6, 11.6, 12.4, 12.5
	306-2 Management of significant waste-related impacts	Waste Management (p.93)					3.9, 6.3, 8.4, 11.6, 12.4, 12.5
	306-3 Waste generated	Waste Management (p.93)					3.9, 6.6, 11.6, 12.5, 12.4, 15.1
	306-4 Waste diverted from disposal	Waste Management (p.93)					3.9, 11.6, 12.4, 12.5
	306-5 Waste directed to disposal	Waste Management (p.93)					3.9, 6.6, 11.6, 12.4, 12.5, 15.1

GRI Standard	Disclosure	Report Section (s) or Direct Response	Omission			GRI Sector Standard Ref. No.	Index Mapping
			Requirement (s) Omitted	Reason	Explanation		
Responsible Procurement							
GRI 3: Material Topics 2021	3-3 Management of material topic	Sustainable Sourcing & Supply (p.100)					
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Sustainable Sourcing & Supply (p.100)					8.3
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	FIBE is currently planning the development of its ESMS					
	308-2 Negative environmental impacts in the supply chain and actions taken	Sustainable Sourcing & Supply (p.100)					
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	FIBE is currently planning the development of its ESMS					5.2, 8.8, 16.1
	414-2 Negative social impacts in the supply chain and actions taken	Sustainable Sourcing & Supply (p.100)					5.2, 8.8, 16.1

SASB Content Index

SASB STANDARD – COMMERCIAL BANKS

Topic	Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Data Security	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Quantitative	Number, Percentage (%)	FN-CB-230a.1	Protecting Information, Preserving Trust (p.58)
Data Security	Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	Managing Risk Responsibly (p.43)
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	Quantitative	Number, Presentation currency	FN-CB-240a.1	Banking for Broader Access (p.65)
Financial Inclusion & Capacity Building	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Quantitative	Number, Presentation currency	FN-CB-240a.2	N/A
Financial Inclusion & Capacity Building	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	FN-CB-240a.3	N/A
Financial Inclusion & Capacity Building	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	N/A
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	FN-CB-410a.2	2025 Materiality Progress (p.26)
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations [16]	Quantitative	Presentation currency	FN-CB-510a.1	Ethics & Transparency (p.40)
Business Ethics	Description of whistleblower policies and procedures [17]	Discussion and Analysis	n/a	FN-CB-510a.2	Ethics & Transparency (p.40)

SASB STANDARD – COMMERCIAL BANKS

Topic	Metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
Financed Emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Quantitative	Metric tons (t) CO_2-e	FN-CB-410b.1	Financed emissions are not yet being assessed but shall be assessed in the upcoming years.
	Gross exposure for each industry by asset class	Quantitative	Presentation currency	FN-CB-410b.2	
	Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage %	FN-CB-410b.3	
	Description of the methodology used to calculate financed emissions	Discussion and Analysis	n/a	FN-CB-410b.4	
Systemic Risk Management	Global Systemically Important Bank (GSIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	N/A
	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long term corporate strategy, and other business activities	Discussion and Analysis	n/a	FN-CB-550a.2	Managing Risk Responsibly (p.43)

Activity metric	Category	Unit of Measure	Code	Report Section(s) or Direct Response
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	Number, Presentation currency	FN-CB-000.A	N/A
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate [18]	Quantitative	Number, Presentation currency	FN-CB-000.B	N/A

16 ***Note to FN-CB-510a.1 – The entity shall briefly describe the nature, context and any corrective actions taken because of monetary losses.***

17 ***Note to FN-CB-550a.1 – The entity shall describe whether the Global Systemically Important Bank (G-SIB) score is calculated by the entity or obtained from regulatory authorities and whether the entity is required to report the underlying data to the regulators.***

18 ***Note to FN-CB-000.B – Mortgage loans as well as revolving credit loans shall be excluded from the scope of the disclosure***

UNGC Content Index

Principle	Description	Report Section(s) or Direct Response
Human Rights		
Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights.	A Culture of Care (p.85)
Principle 2	Businesses should make sure they are not complicit in human rights abuses.	
Labour		
Principle 3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Faisal Islamic Bank of Egypt has no collective bargaining agreements
Principle 4	Businesses should uphold the elimination of all forms of forced and compulsory labour	A Culture of Care (p.85)
Principle 5	Businesses should uphold the effective abolition of child labor.	
Principle 6	Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Embracing Diversity (p.71)
Environment		
Principle 7	Businesses should support a precautionary approach to environmental challenges.	Environmental Stewardship (p.90)
Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility.	Climate Change Action (p.94)
Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies.	Environmental Stewardship (p.90)
Anti-corruption		
Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.	Combating Financial Crimes: AML/CFT Measures (p.46)

TCFD Content Index

TCFD Recommendation	Report Section(s) (or direct answer)
Governance	
a. Describe the board›s oversight of climate-related risks and opportunities.	FIBE is currently in the process of implementing a robust ESG management system for all its operations and has formulated, which will encompass climate-related objectives. Furthermore, FIBE is committed to sustainable finance and is developing an Environmental and Social Management System (ESMS), which is expected to be established in the coming years. The ESMS will play a vital role in ensuring FIBE's adherence to environmental and social standards including climate related issues throughout its operations.
b. Describe management›s role in assessing and managing climate-related risks and opportunities.	
Strategy	
a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	FIBE has is working on identifying a range of climate related risks, credit risks that may arise as a result of environmental factors. These risks include potential defaults or creditworthiness issues from clients or counterparties impacted by climate change events or regulations. Furthermore, the Bank is working on identifying opportunities in transitioning to sustainable and green finance, as well as exploring relevant products and services in these areas.
b. Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	
c. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	FIBE has assessed its organizational carbon footprint and has established GHG reduction targets, and has a developed a decarbonization action. Moving forward, FIBE plans to adopt a climate related scenario analysis within the upcoming years. This analysis will enable the organization to explore potential climate scenarios and assess their potential impact on its operations and strategies.
Risk Management	
a. Describe the organization's processes for identifying and assessing climate-related risks.	FIBE has conducted an assessment of its organizational carbon footprint and has established GHG reduction targets, and has developed decarbonization action plan. Moreover, FIBE is actively developing a ESG management system that will facilitate the identification and mitigation of climate-related risks. This system will also enable the integration of climate risk assessment into the overall risk management framework of the organization.
b. Describe the organization's processes for managing climate-related risks.	
c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	
Metrics and Targets	
a. Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Climate Change Action (p.94)
b. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	
c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	

Limited Assurance Statement

Introduction and Objectives of the Engagement

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

Scope, Subject Matter and Limitations

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

- Faisal Islamic Bank of Egypt's ESG Management
- Stakeholder Engagement
- Materiality Assessment

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

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

We have not been engaged to:

- Verify any statement indicating the intention, opinion, belief and/or aspiration of Faisal Islamic Bank of Egypt.
- Determining which, if any, recommendations should be implemented.

Intended Users

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

Responsibilities of the Reporting Organization

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

Responsibilities of the Assurance Provider

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

Methodology

To form our conclusion, we undertook the following procedures:

- Interviewed management and other persons responsible for the Reporting Organization's ESG performance to assess the application of the GRI 2021 Universal Standards in the preparation of the Report
- Analyzed and assessed the key structures, processes, procedures and controls relating to the preparation of the Report
- Evaluated whether the management approach for the material topics presented in the Report is consistent with the overall sustainability management and performance at Faisal Islamic Bank of Egypt
- Assessed the completeness and accuracy of the selected standards and frameworks content indexes concerning the disclosures and their omissions referred to under the Reporting Criteria section below
- Interviewed management and data owners regarding the process of identification, data collection, consolidation and reporting for the selected KPIs;
- Reviewed and evaluated Faisal Islamic Bank of Egypt's GHG Metrics for the selected KPIs against the actual calculation performed to support the figures disclosed in the Report;
- Reviewed the selected KPIs to Faisal Islamic Bank of Egypt's internal calculations and supporting documentation
- Compared the content of the Report against the findings of the outlined procedures.

Reporting Criteria

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

Level of Assurance and Limitations

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

Summary of Procedures Performed

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

Conclusion

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

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

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

Dr. Abdelhamid Beshara,

Founder and Chief Executive Officer

AbdelHamid Beshara

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

Cairo, June, 2026

بنك فيصل الإسلامي المصري